

## ERIC COFFMAN FAMILY CUT COSTS WITH SOLAR INCENTIVES



The Coffman family, motivated by their desire to be faithful stewards of God's creation, reduced the carbon emissions from their home by cutting their electricity use and taking advantage of state and federal tax credits to install solar. The credits add up to nearly a 50% reduction in solar installation costs.

Eric and Elesha Coffman moved to Dubuque, Iowa in 2012 when Elesha took a job as Assistant Professor of Church History at University of Dubuque Theological Seminary. They have two children, Lily and Oliver.

The Coffmans are members of First Congregational United Church of Christ in Dubuque. They have been members of a variety of churches in the various states they have lived in the past and have friends across the political spectrum. For about the past 8 years, Eric has grown increasingly concerned about climate change and frustrated by how politically polarizing the subject has become. Energy efficiency is one of the best strategies for solving climate change and as an economic driver it's something that both political parties can get behind.

So he has put his efforts into increasing the energy efficiency of his own home and worked to help others through his business Trailhead Energy.

## Solar Strategy

Eric's family lives in a newer home that is very tight and energy efficient with a high efficiency gas furnace and programmable thermostat to regulate the heating and cooling.

Motivated by their desire to be faithful stewards of God's creation, to use less energy and create fewer carbon emissions that contribute to climate change the Coffmans looked into providing some of their electricity from solar. They knew that before solar energy installations can make a big impact, it's important to reduce electricity consumption at home through energy conservation.



Solar not visible from street

So the Coffmans began with their lighting by installing [LEDs](#) reducing lighting electricity by 17%. LEDs are better and longer lasting than CFLs.

Eric also became more vigilant about using power strips to completely shut down electronics. He used a ["Kill-a-Watt"](#) meter and found that his cable box was using an enormous amount of energy even when it's supposedly turned "off." Now he makes sure that it's completely powered down before he goes to bed.



Once they reduced their electricity use as much as they could, they installed solar in 2013 to provide some of their remaining electricity needs from a carbon free source. Solar now provides 62% of their total electricity needs. They are saving \$600 a year on their electricity bill, with a payback of less than

five years on their investment in the solar panels. The Coffmans reached payback two years earlier than average thanks in part to the Alliant rebate they received before

Alliant retired their solar rebate program. They also took advantage of the tax credits being offered at the state and federal level.

### **Tax Credits for Solar – get them while they last!**

With federal and Iowa state tax credits people are averaging a 7 – 10 yr payback on solar installations.

The federal government offers solar tax credit of 30% (<http://programs.dsireusa.org/system/program/detail/1235>) on solar placed in service before Dec 31, 2016.

In addition Iowa offers an 18% individual tax credit (<http://programs.dsireusa.org/system/program/detail/5191>) for solar energy systems. Each taxpayer may claim up to \$5,000 for residential systems, and any excess credits may be carried over for up to 10 years.

The two tax credits add up to a whopping 48%, significantly cutting the cost of solar installations.

At this point in the solar tax credit discussion, beginning in 2017, residential systems will no longer be eligible for a tax credit. So the time is ripe right now to install solar!

### **Grants To Green**

[Trailhead Energy](#) is a nonprofit started by Eric with the mission to promote energy efficiency and renewable energy solutions for homeowners, nonprofits, churches, schools, municipalities and commercial building owners in Dubuque.

They provide project management, outreach and education for locally-focused energy saving initiatives.

One project they manage is **Grants to Green**, a grant program run by the Community Foundation of Greater Dubuque that **pays up to \$50,000 for energy improvements to help a nonprofit save money on utility bills and strengthen its operations.**

All 501(c)(3) nonprofit organizations in the Foundation's seven-county territory, which includes Allamakee, Clayton, Delaware, Dubuque, Jackson and Jones Counties in Iowa and Jo Daviess County in Illinois, are encouraged to apply. **While houses of worship do not currently qualify for this program, a separate school, daycare, etc. operated by a church does qualify.**

**To learn more about the program and apply online visit**



the [CFGD Website](#).