

Many current and future natural disasters can be attributed to climate change. The risk to lenders is huge: fires in the West, hurricanes on the gulf and Eastern coasts, tornadoes and floods in the Midwest. In almost every situation the electrical grid goes down. Without electricity, food, water and sewage is a significant problem causing people to abandon the property. Roof top solar, batteries and micro grids can lessen the potential for more climate change and mitigate the impact to homeowners when disasters occur.

Currently FHA:

“The Federal Housing Administration (FHA) has made it easier than ever for families to finance a new solar energy system for their home. The full cost of a new solar photovoltaic (PV) array can be added to a regular FHA-insured mortgage at the time of the home purchase or refinance. Installation of the PV system takes place after closing. It is that simple.” <https://www.hud.gov/sites/documents/SOLAR-WIND.PDF>

Home buyers, homebuilders, realtors, appraisers and mortgage lenders don't know about this program. They are unfamiliar with solar, its safety, its costs, its benefits. Batteries are becoming affordable; creating neighborhood micro grids with solar and batteries will sustain communities when the grid gets impacted by disasters.

The Federal Housing Finance Agency (FHFA) in partnership with the Department of Energy should do a **large public service education program explaining this FHA program and the benefits of solar and wind and batteries.**

For your reference a picture of Tindal Airforce Base in the Florida Panhandle following Hurricane Michael, a category 5 storm. Note that the solar panels are still attached to the roof.



Tyndall Airforce Base October 2018 Hurricane Michael

Michael Cohen

Co-Founder and Member of the Advisory Board



[Solar United Neighbors of Florida](http://www.solaruniteneighbors.org)