

# Michigan church shares innovative plan for low-cost solar panels

by [Dawn Araujo-Hawkins](#) in the [February 26, 2020](#) issue



Patti Haas, left, and Nancy Elmore, right, stand with the array of solar panels that is fulfilling most of the the energy needs of the Keswick church and parsonage. (Courtesy photo)

In 2017, after installing solar panels in their home, Fred and Nancy Elmore began thinking about how their church—Keswick United Methodist in Suttons Bay, Michigan—could do the same.

But the plan proved cost prohibitive for the congregation; an average-sized solar panel installation costs tens of thousands of dollars. So the church's finance committee got creative. After consulting with local sustainability groups, the Elmores formed a private corporation (called Keen Weh, which is Ojibwe for "all of us together") that bought the new panels and then started selling power to the church at a rate similar to what they were already paying the local energy company.

Keen Weh, unlike the church, is a for-profit entity, so it was eligible for a 30 percent solar investment tax credit. And unlike the Elmores as individuals, the corporation was able to receive a US Department of Agricultural grant to cover an additional 25 percent of the cost.

It's expected that Keswick will be able to repay the remainder of the debt to the corporation in six years just by making its normal energy bill payments. And once the debt is repaid, ownership of the panels will be transferred to Keswick—allowing it to generate power for both the church and parsonage buildings at virtually no cost.

"I believe we (individually and collectively) need to address climate change," Fred Elmore said in an email to the *Century*, "so publicizing our way of financing the solar system at Keswick is our way of encouraging other congregations and nonprofits to do the same—to know they can do this and save money at the same time."

Elmore declined to share how he and his wife were able to pay for the cost of the panels not covered by the grant or tax rebate but said there are many options available to churches who want to go this route.

"Other congregations might want to form an LLC that was a partnership of members who want to invest in such a project," he said. "Sources [of money] could include cash on hand, taking out a home equity loan, or selling some stocks."

However, the solar investment tax credit declined to 26 percent of the cost of a panel system this year, and it will drop to 22 percent in 2021—so Elmore encourages congregations to act quickly if they would like to implement a similar plan with maximum benefit.

In a post on the UMC Michigan Conference website, Keswick pastor Patti Haas said she was excited that the congregation is able to practice creation care in such a tangible way.

“Not only are we attempting to take care of our earth, our church stands to benefit financially in the long run,” she said. “It seems like a win/win situation to me.”