

Congress of the United States
Washington, DC 20515

January 5, 2017

Hon. Richard Cordray
Director
Consumer Financial Protection Bureau
1625 Eye Street N.W.
Washington, D.C. 20006

Dear Director Cordray:

We believe that the rooftop solar industry, and clean energy generated from solar panels are an important part of our nation's efforts to fight climate change. However, it appears there are some bad actors that may be misleading consumers in an effort to sell more solar panels. To ensure Americans do not become disillusioned with this important technology, we urge the Consumer Financial Protection Bureau to tamp down on unethical business practices in the rooftop solar industry. In particular we have concerns about the contracts some solar companies are requiring customers to sign.

First, it appears many new customers may not fully understand the contracts present to them by rooftop solar companies. In order to finance the installation of rooftop solar panels, which typically cost around \$15,000 - \$20,000, homeowners grant solar companies a lien against their home, thereby reducing its value and sometimes making it harder to sell.

Also, solar companies and their representatives have reportedly told customers that because the cost of electricity from utility companies keeps rising, the savings generated by solar panels will quickly offset the cost of the panels. In fact, around the nation, due to low natural gas prices, electric bills are not rapidly going up and in some places are going down.

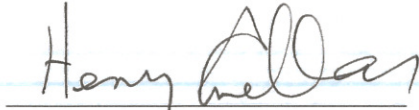
Finally, based on our combined experiences, we know that when an industry uses high-pressure sales tactics and "zero money down" offers – as the rooftop solar business is reportedly doing now – the least sophisticated customers are often targets of unscrupulous sales agents. Hence, this is a particular concern for minority communities in our districts and around the nation.

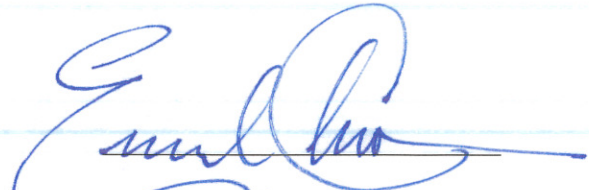
As a result, we ask the CFPB report back to us on what the Bureau is currently doing to eliminate unethical business practices in the rooftop solar industry.

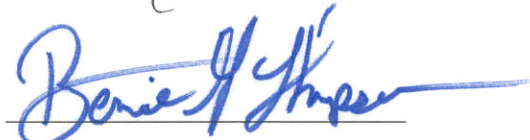
Congress of the United States
Washington, DC 20515

Again, throughout our careers in public service, we have continually supported the rooftop solar business and want the industry to prosper. Our fear is if bad actors continue to operate unrestrained, the industry's reputation will be so tainted that American consumers will shy away from embracing this important form of clean energy.

Sincerely,


Member of Congress


Member of Congress


Member of Congress