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ALABAMA RURAL ELECTRIC COOPERATIVE SCORECARD

FINDINGS & SIGNIFICANCE



ABOUT ENERGY ALABAMA

Energy Alabama is a nonprofit membership-based organization accelerating the transition to sustainable energy throughout Alabama. We accomplish our mission by educating at all levels, informing smart energy policy, building the next generation workforce, and providing technical assistance to deploy more sustainable energy.

ABOUT ALABAMA INTERFAITH POWER & LIGHT

The mission of Alabama Interfaith Power & Light (IPL) is to be faithful stewards of Creation by responding to climate change through the promotion of environmental justice, energy conservation, energy efficiency, and renewable energy from a faith perspective. Alabama IPL is a member of the national IPL network, a religious response to global warming that includes 40 state affiliates and represents over 20,000 congregations.

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Cover photo courtesy of [Dan Meyers](#)

Table of Contents

Introduction	1
Context & Purpose	1
Executive Summary	3
Note Regarding the Data	6
Transparency	7
Inaccessibility of Information.....	7
NRECA Task Force Supports Transparency.....	13
Fixed Fees.....	14
Democracy	16
Elections.....	16
Voting Methods.....	17
Board Member Entrenchment.....	21
Ability for Members to Provide Input.....	23
Board Meetings.....	24
Sustainability & Equity	25
Representation	25
Energy Burden & Energy Efficiency.....	27
Interconnection Policy/Distributed Generation	37
Community Solar.....	38
Electric Vehicles	44
Conclusion & Next Steps.....	46
Member-Owners.....	47
Co-op Board & Management	48
Policymakers.....	48
Endnotes.....	50
Appendix A: General Manager Compensation	64
Appendix B: Board Compensation	65
Appendix C: Board Meetings & Directors	66
Appendix D: Elections & Bylaws	67
Appendix E: Fees, Financials, Right-of-Way, & Broadband	68
Appendix F: Clean Energy & Medical Priority	69

Introduction

Context & Purpose

Very few rural areas in the United States had electricity before the 1930s, as the low population density meant that they were viewed as unprofitable by large investor-owned utilities.⁴ In 1935, President Franklin D. Roosevelt signed an executive order establishing the Rural Electrification Administration, which enabled farmer-led cooperatives to access low-cost federal loans that facilitated the electrification of rural America. According to the National Rural Electric Cooperative Association (NRECA), rural electric cooperatives (RECs) [experienced rapid growth](#), with the number of rural electric systems doubling within the four years following the end of World War II. Today, co-ops own and maintain 42% of U.S. electric distribution lines (a total of 2.7 million miles) and serve 42 million people across over 2,500 counties.¹³⁵



Figure #1: Hayti, Missouri. Checking electric meters at the Rural Electrification Administration cooperative headquarters, 1942 (source: Library of Congress)

Generation and transmission (G&T) cooperatives provide wholesale power to distribution cooperatives, which deliver electricity to end users from G&T cooperatives or other wholesale power providers. In addition to G&T cooperatives, distribution cooperatives can obtain power from government-owned or investor-owned power utilities (e.g., Alabama Power).

In Alabama, there are [22 distribution cooperatives](#), which obtain most of the energy they provide to rural customers from PowerSouth— a G&T cooperative— or the Tennessee Valley Authority, an agency of the federal government. Electric co-ops serve a relatively large proportion of the state's residents; one-fourth of the state's population is served by one of Alabama's RECs, which deliver power to more than 70% of the state's land mass.

Unlike investor-owned utilities or standard corporations, co-ops return any excess profits to their members in the form of refunds known as capital credits. Members are entitled to receive capital credits when the co-op's revenue exceeds its expenses, ensuring that the co-op

maintains its not-for-profit status and character. This "Members' Economic Participation" is one of the seven Cooperative Principles that can be traced back to the first modern cooperative, listed by the NRECA and the International Cooperative Alliance along with: (1) Open and Voluntary Membership, (2) Democratic Member Control, (3) Autonomy and Independence, (4) Education, Training, and Information, (5) Cooperation Among Cooperatives, and (6) Concern for Community.

Many co-ops have strayed from these principles as time has passed. Member-owners and advocacy groups strive to hold them accountable to their founding values while encouraging them to be present-day leaders in providing programs like community solar and broadband internet. The scorecard has arisen as a popular tool for member-owners and nonprofit groups to hold specific co-ops accountable for their shortcomings, while also identifying encouraging and concerning trends among cooperatives in a given state or region.

To date, only Tennessee, Montana, and Minnesota have created similar scorecards, all of which have helped member-owners identify strengths and weaknesses in their co-ops and provided policymakers with a tool to better understand the issues and needs of rural electric cooperatives in their area. The Alabama scorecard is closely modeled off the REC scorecard for Tennessee electric cooperatives, which was published by Appalachian Voices in November 2020. The scoring methods were generally held constant to allow for comparison between the two states, although a few of the scoring criteria were adjusted to better reflect the experiences of Alabama REC member-owners.

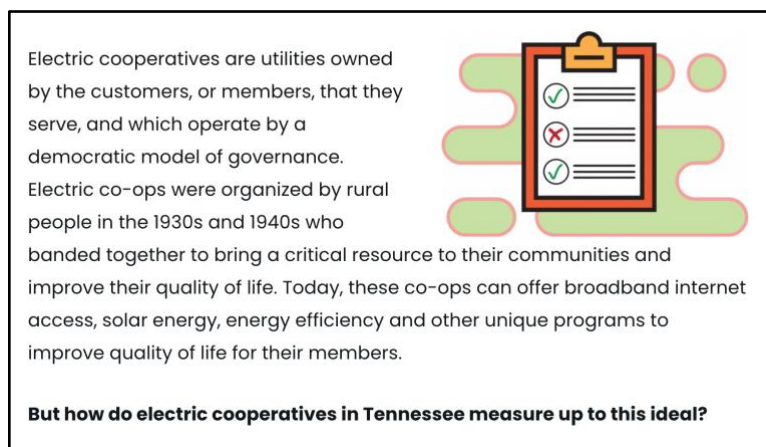


Figure #2: Screenshot of the Tennessee REC scorecard introduction, which can be viewed at <https://energydemocracyall.org/tn/scorecard/>

After its release, the Tennessee REC scorecard was [criticized by the Tennessee Electric Cooperative Association](#), whose vice president Trent Scott asserted that "the opinions that matter most to co-ops are those of our consumer-owners, and they are extremely pleased with their local cooperatives." While many member-owners may report satisfaction with their co-ops, that satisfaction is much easier to achieve if members are unaware, sometimes intentionally, of how their cooperative compares to others across the state, region, or nation. For example, co-op members who accept their high energy bills as an unfortunate necessity would likely respond

differently to a satisfaction survey if they knew that their co-op was charging a fixed fee three times as high as the fee charged by a co-op elsewhere in the state. Members who are unable to perform cost-saving energy efficiency upgrades on their home because they are renters might report lower satisfaction if they knew that their co-op could be offering a [Pay As You Save®](#) energy efficiency financing program, a utility investment model through which member-owners could qualify for energy efficiency upgrades on their property regardless of ownership status.

When we attempted to gather information not available on co-op websites by calling the cooperatives directly, many refused to provide any answers because the individual asking was not a member of their co-op. In one such instance, the co-op representative justified their lack of transparency by saying that the co-op would "decline to participate in any survey that did not benefit our members." However, this scorecard has the potential to provide immense benefit to co-op members. Member-owners can now identify where their co-op deserves to be celebrated for their leadership in the state, but also where they can push their co-op to be more transparent, democratic, equitable, and sustainable.

Presenting member-owners with data they can use to push their co-op to be the best that it can be is undoubtedly beneficial, and co-ops that truly have their members' best interests at heart would welcome the opportunity to increase member-owner engagement. One of the Seven Cooperative Principles upon which all co-ops are founded is Democratic Member Control, in which members "actively participate in setting policies and making decisions." The publication of the Alabama scorecard and report will help co-ops truly embody this principle, catalyzing Alabama co-ops into making changes that will position Alabama's RECs as national leaders in democracy, transparency, and sustainability among energy utilities of all types.

Executive Summary

Many co-ops seem to truly want to realize their mission, and improvement is happening in many of the scorecard areas.

Alabama co-ops continue to develop broadband programs, which were proven essential when crucial services like education and medical appointments shifted online as a result of the COVID-19 pandemic. Seven Alabama co-ops have launched their own broadband programs (with an eighth in development) and another five are assisting or have some relationship with an existing broadband provider in their service territory. The scorecard thus reveals that over half of Alabama co-ops have made serious investments to ensure their member-owners can have internet access, a change that will be this century's equivalent of rural electrification.

Some co-ops appear to be taking self-driven steps to increase their transparency, with initiatives that should be recognized and appreciated. Over the course of the data collection for the scorecard, Clarke-Washington EMC redesigned their website, a complete makeover that included the addition of their previously-missing bylaws. Arab Electric Cooperative (AEC), under the leadership of new General Manager Stacey White, also appears to be working to increase the ability of member-owners to understand and participate in the co-op's decision-making

process. AEC is one of only four Alabama RECs to post the [minutes from monthly board meetings](#) on their website, and in 2019, they greatly increased the detail of the meeting minutes, providing members a much better picture of what took place at any given board meeting. According to these expanded minutes reports, AEC also formulated [new Standard Operating Procedures \(SOPs\)](#) and posted them on their website, a choice that greatly increased the transparency of the co-op's operations and provided a method for members to hold AEC accountable.

Although regressive and obstructionist policies at many co-ops may be preventing their members from experiencing all the benefits that an electric co-op can provide, Alabama co-ops do demonstrate some commitment to the cooperative principle of Concern for Community. For example, during the height of the COVID pandemic, [Central Alabama Electric Cooperative](#), [Covington Electric Cooperative](#), and [Pioneer Electric Cooperative](#) held virtual annual meetings, which can be viewed on YouTube at any time by members who were unable to attend. Central Alabama Electric Cooperative even had a sign language interpretation of the meeting in the bottom corner of the video, demonstrating a desire to ensure the meeting was accessible to *all* members of the cooperative, regardless of disability status.

The positive economic impact of cooperatives on the communities they serve should not be overlooked. Rural electric cooperatives not only provide jobs to those they employ directly, but also provide electricity to industrial and commercial customers, enabling those businesses to move to the area and creating many additional job opportunities. Many Alabama RECs provide scholarships to high school students, providing thousands of dollars that can be instrumental in financing a college education. Some co-ops (like Wiregrass Electric Cooperative) have loan programs providing funds to "serve as seed money to generate economic development" in rural communities and donate thousands of dollars each year to local schools, food banks, and medical facilities.²⁰⁸

Although renewable energy and concern for the environment appear to be two of the most significant weaknesses for Alabama co-ops, some co-ops are attempting to reduce their environmental footprint and promote sustainable practices. Several Alabama co-ops (including Central Alabama, Clarke-Washington, Covington, Pioneer, and Wiregrass) have pages on their website dedicated to electric vehicles, portraying them in a largely positive light. And while Alabama co-ops may lag behind other states in offering community solar initiatives, Covington Electric Cooperative has recently started [developing a community solar garden](#), which would make it the only co-op in the state to have such a program.

Most Alabama RECs have a great deal of progress to make with regards to their transparency, democratic member engagement, and sustainability.

Alabama scored approximately the same as Tennessee, but significantly lower than Minnesota, on the accessibility of board member contact information, upcoming board meeting

dates, and meeting minutes (See Table #1). **Only half of Alabama co-ops have their bylaws published on their website**, far below the percentages recorded on the other scorecards. Lack of access to cooperative bylaws significantly inhibits the ability of members to participate in the cooperative’s electoral process, engage in the bylaw amendment process, and hold their co-op accountable for possible corruption or misconduct.

	Bylaws available online	Board member contact info online	Upcoming board meeting dates online	Meeting minutes online	Community solar offered
Alabama	50%	23%	27%	18%	0%
Minnesota	85%	52%	59%	36%	Not scored
Montana	92%	Not scored	Not scored	33%	33%
Tennessee	91%	22%	22%	4%	13%

Table #1: Comparison of Selected Criteria From Available REC Scorecard Data

Only two co-ops have the right for members to attend board meetings written into their bylaws (Arab Electric Cooperative and Wiregrass Electric Cooperative), and these same two co-ops are the only two that allow members to attend board meetings without getting a request approved beforehand. The **inability of or barriers to members being present when co-op boards are considering major financial and policy decisions** directly contradicts the cooperative principle of Democratic Member Control and prevents the level of member-owner engagement that enables a co-op to truly understand and respond to the needs of the community it serves.

Alabamians suffer from the fact that **no cooperative in Alabama offers a Pay As You Save® energy efficiency financing program, and very few offer regular on-bill energy efficiency loan programs**. Five Alabama co-ops have no energy efficiency programs mentioned on their website (e.g., energy efficiency loans, rebates, or energy audits). Energy efficiency is the lowest cost energy source, one of the most cost-effective ways to fight climate change, and reduces air pollution from fossil fuel combustion, resulting in cleaner air and water and healthier communities.²⁰³ Additionally, energy efficiency upgrades can lower household energy burdens—the percentage of household income spent on energy bills— by as much as 25%, according to a 2018 report published by the American Council for an Energy-Efficient Economy (ACEEE). [Rural Americans spend a disproportionately high share of their income on energy bills](#) (a proportion that is even higher for low-income and non-white rural households). Energy-burden reductions from energy efficiency upgrades can play a major role in alleviating poverty and can benefit the local community by facilitating economic development, job creation, educational opportunities, and improved public health.

Alabama electric cooperatives should greatly increase their energy efficiency programs, especially considering the innumerable benefits that energy efficiency programs can have on individual households, the environment, and community as a whole. Ideally, every co-op would

develop an on-bill financing program like PAYS® that [eliminates obstacles such as income, credit score, and home ownership status](#), which frequently disqualify customers for loan-based financing programs. Co-ops themselves stand to benefit in many ways from implementing a PAYS® program, including: lower energy and demand costs of wholesale supply, deferred investment in peak power, reduced bad debt and collections, and increased system reliability. These benefits, along with the availability of federal funds to finance such a program, leaves no doubt about the necessity and feasibility of developing inclusive on-bill energy efficiency financing programs at electric co-ops across Alabama.

As of August 2021 **no cooperative in Alabama offers a community solar program**, which would allow members to [access the economic and environmental benefits](#) of solar without installing a solar array on their own property, and only Covington has any plans to construct a solar garden. Members who purchase shares of the solar array can receive a credit on their bill for the electricity produced by the array, reducing their electricity bill and enabling them to benefit from solar without the upfront cost, maintenance, and potential structural/ownership obstacles to installing rooftop solar. [Hundreds of cooperatives across the country have developed community solar programs](#), which have been extremely popular among members and have expanded renewable energy into areas where it may not traditionally have been feasible. Alabama co-ops are falling behind as co-ops nationwide utilize community solar to provide their members with environmentally and financially rewarding energy options.

Note Regarding the Data

All data reflects the information published on co-op websites at the time they were accessed. Changes made later may not be reflected in the scorecard. Great care was taken to thoroughly search the co-op websites for the desired information— any misinterpretation or oversight of information published on a co-op website is entirely unintentional.

If a piece of information earned points for a co-op, the webpage on which the information was found was included in the References section. However, if information was not found on a co-op's website, pages where the information might be expected to be found were *not* included. For example, the Board Members page for a given co-op was included as a reference if it included contact information for the board members (earning points for "Is contact info for Board Directors available online?") but would not be included if contact information for the members was not found on the Board Members page or anywhere else on the website.

To collect information not available on the co-op websites, requests were made by phone and/or email asking for responses to any scoring questions that remained unanswered. Each co-op was contacted repeatedly, as many as 15 times, over the span of three months until either all questions were answered or the co-op stated that they would refuse to provide any information.

The following eight co-ops would not disclose any of the requested information, either stating such directly or via nonresponse to persistent outreach attempts: Arab Electric Cooperative, Baldwin EMC, Black Warrior EMC, Central Alabama Electric Cooperative, Clarke-Washington EMC, Pea River Electric Cooperative, Sand Mountain Electric Cooperative, South Alabama Electric Cooperative, and Tallapoosa River Electric Cooperative.

These five cooperatives provided some, but not all, of the information we requested: Franklin Electric Cooperative, Joe Wheeler EMC, Marshall-Dekalb Electric Cooperative, and Southern Pine Electric Cooperative.

In stark contrast, the following nine co-ops were relatively forthcoming and timely with their responses to our requests: Cherokee Electric Cooperative, Coosa Valley Electric Cooperative, Covington Electric Cooperative, Cullman Electric Cooperative, Dixie Electric Cooperative, North Alabama Electric Cooperative, Pioneer Electric Cooperative, Tombigbee Electric Cooperative, and Wiregrass Electric Cooperative.

Transparency

Inaccessibility of Information

Perhaps the most egregious examples of the lack of transparency among Alabama RECs were found not in the scorecard data itself, but during our attempts to collect the data. Many cooperatives outright refused to answer questions, often saying they would "decline to participate" and justifying their obstructionism by saying that they were under no obligation to provide information to non-members of the co-op. Others chose to simply ignore our many requests— several co-ops were called upwards of 13 times and emailed at least twice. No response to any of the voice messages or emails was ever received.

Some avoidance tactics were more creative— for example, the individual calling would be told that they would be transferred to a supervisor who could answer the questions when the supervisor was in fact out of the office (a repeat occurrence).

Some cooperatives agreed to provide information but did so in a fashion that made obtaining the responses relatively burdensome. When asked to provide a copy of their bylaws (unavailable on their website), North Alabama and Cherokee Electric Cooperative both said that they would be unable to email a copy, but could physically mail a booklet containing the bylaws. Southern Pine Electric Cooperative went a step further— they would not email *or* physically mail the bylaws, but they could be picked up at any of their offices. As none of the researchers working on the scorecard lived within a four-hour drive of any of Southern Pine's locations and as this interaction occurred at the height of the COVID-19 pandemic, researchers were unable to actually obtain a copy of the bylaws.

A representative from Black Warrior Electric Cooperative said that questions could not be asked over the phone or via email, but must be physically mailed to Black Warrior's Post Office box. After printing out and mailing the list of questions, researchers called two weeks later to check if the letter had been received and were told that the cooperative did indeed receive the questions and were "reviewing the request." Researchers called again a week later to see if the review was complete and were told that they would not participate, agreeing to be recorded as "refused to answer."

In many cases, cooperatives that would have earned points for a scorecard category received zero points because they would not respond to requests for information, leaving researchers without official confirmation of the answer. For example, one cooperative added several small-scale solar arrays to its distribution system and was repeatedly emailed asking for details regarding the project so researchers would know how to reward it on the scorecard. Researchers never received a reply, meaning the co-op had to be recorded as "No response" instead of highlighting what was likely a commendable renewable energy initiative. While this co-op could have shared basic information about their energy portfolio and been rewarded with positive publicity, they instead serve as an example of the obstructionist attitudes and behaviors of many Alabama electric cooperatives.

Troubling Financial Discrepancies

To collect the data for the Board and CEO Compensation categories on the scorecard, we used the 990s ("Form 990 Return of Organization Exempt From Income Tax"), which are financial information returns that the IRS mandates must be filed annually by all tax-exempt nonprofit organizations. These forms can be publicly accessed through a number of websites, including GuideStar and CauseIQ, although researchers primarily used ProPublica's [Nonprofit Explorer database](#). While looking through the 990s of Alabama electric cooperatives, researchers noticed that a couple co-ops had made some questionable— if not possibly illegal— choices when filling out their tax returns. Both co-ops do not have their bylaws posted online and **refused to answer our questions when we called to inquire.**

Marshall-Dekalb Electric Cooperative (MDEC) — [most recent available 990 here](#)

MDEC did not appear to list the names of any employees on their tax return. This made it impossible for us to give them any points for the "Ratio of GM/CEO compensation to service area Median Household Income" section of the scorecard. More importantly, **the absence of information regarding employee compensation represents an alarming lack of transparency that falls below even the apparent legal minimum** for financial reporting.

990 Line	Question	MDEC Response
Part V, line 2a	Enter the number of employees reported on Form W-3... filed for the calendar year ending with or within the year covered by this return	64
Part VII, section A	List all of the organization's Officers, Directors, Trustees, Key Employees, & Highest Compensated Employees	Only board members were listed. No general manager (listed on their website as Scott Bobo) or other employees listed
Part VII, line 1b	Total reportable compensation for Officers, Directors, Trustees, Key Employees, & Highest Compensated Employees	\$114,086 (sum of compensation for the listed board members)
Part VII, line 2	Total number of individuals (including but not limited to those listed above) who received >\$100,000 of reportable compensation	2 (these two individuals should be listed in Section A as Key Employees or Highest Compensated Employees)
Part IX, line 5	Compensation of current officers, directors, trustees, and key employees	\$280,112
Part IX, line 7	Other salaries and wages	\$2,182,504

Table #2: Selected lines from the [2018 Form 990](#) filed by Marshall-Dekalb Electric Cooperative

South Alabama Electric Cooperative (SAEC) — [most recent available 990 here](#)

SAEC listed all Officers, Directors, Trustees, Key Employees, & Highest Compensated Employees by their initials only, rather than by their names, under Part VII Section A of its 990. In Schedule O, it is explained that "South Alabama Electric Cooperative is concerned with the privacy issues of its employees and trustees. With this concern, the cooperative has chosen to use initials to protect the identity of its employees and trustees. The actual names will be made available to the public upon request."

While this may be legally permissible, it raises a number of questions regarding the co-op's motivation to obscure the identity of individuals being paid by the co-op. For example:

- Despite SAEC's claims of privacy concerns for its board members, the utility posted [biographies of each board member on their website](#), including their full names and the churches they attend.

- The initials for the General Manager listed as "LMI" on the 990 when, according to SAEC's website, [the GM is named David Bailey](#). Mr. Bailey has been listed as the GM on the third page of [every issue of the Alabama Living magazine](#) since June 2016, so this incongruity cannot be because he is a relatively new hire.
- SAEC is making it more difficult for co-op members to know who is getting paid with the money from their monthly electricity bills.

For more information on co-op financial transparency, see this report by the consumer advocacy group Georgia Watch: [Georgia Electric Membership Cooperatives: IRC §501\(c\)\(12\) Compliance and Transparency](#).

Benefits of Transparency

Although the unwillingness of the co-ops to respond to questions from non-members was frustrating, the lack of information on co-op websites serves as an even greater obstacle to democratic member control. Only half of Alabama co-ops have their bylaws posted on their website, a far lower percentage than the 85-92% documented in REC scorecards from other states. According to the [Co-op Essentials](#) guide published by the U.S. Department of Agriculture (USDA), it is "incumbent upon cooperatives to provide members with important cooperative documents so that they clearly understand its business practices and its reason for being," as members who have a better understanding of their co-op are more likely to benefit from it and provide "constructive criticism and suggestions affecting its future." Compared to many of the other areas where Alabama co-ops could make improvements, publishing a PDF document containing the cooperative's bylaws on their website is a relatively easy task. However, this minor step could greatly increase co-op transparency, accountability, and the ability of members to engage in co-op governance.

The introduction to this report contains a brief rebuttal to criticism that the Tennessee scorecard received after its publication, primarily the assertion made by the Tennessee Electric Cooperative Association that Tennessee co-ops are not concerned about negative critiques like those contained in the scorecard because "the opinions that matter most to co-ops are those of our consumer-owners, and they are extremely pleased with their local cooperatives." Here researchers continue to dispute the validity of that argument with evidence that increasing transparency and democratic member control (as recommended by the scorecard) could further increase member-owner satisfaction.

First, making important co-op documents and policies available online— along with clear explanations of the critical importance of members in the function of a cooperative— can strengthen a member's impression that they play an important role in the success of their co-op. As many Alabama co-ops positively impact their communities through [scholarships](#), [donations](#), [blood drives](#), [educational programs](#), and [other charitable activities](#), making member-owners feel that they are partially responsible for this positive community impact could increase member self-esteem, sense of fulfillment, and satisfaction with their co-op. As noted in the summary of the Member section of the USDA's *Co-op Essentials* guide, participation in the governance of the co-op (e.g., attending board meetings) can help members develop their leadership skills,

add to their personal stature in community/industry/governmental affairs, and provide a sense of personal and business achievement.

Such assertions are supported by the statements of real co-op members— a USDA research report on [Member Satisfaction With Their Cooperatives: Insights from Dairy Farmers](#) found that for members of a major dairy co-op, "agreement that their cooperative keeps them well informed about its operations was strongly correlated with overall satisfaction with the cooperative," as was "member opinion on the influence they had in the cooperative". If Alabama co-ops value the satisfaction of their member-owners, they would do well to implement measures designed to increase transparency and facilitate increased member engagement. Examples of such measures could include (1) making important co-op documents available online; (2) posting the date, time, location, and agenda of upcoming board meetings; and (3) publishing an official policy allowing members to attend and speak at monthly board meetings.

Consequences of Non-Transparency

Lack of transparency can have disastrous consequences for a cooperative. For example, outdated and weak transparency regulations at Tri-County Electric Cooperative in South Carolina allowed the Board of Directors to "[\[enrich\] itself on the backs of its 13,600 customers](#)", according to an article in the Columbia newspaper *The State*. The board scheduled a multitude of brief, unnecessary meetings and attended community events unrelated to co-op business to claim as many \$450 per diem payments as possible. The directors also claimed Christmas bonuses intended for employees and paid themselves health insurance benefits, \$30,000 life insurance plans, and an \$81,000-per-director retirement plan. A culture of transparency can ensure members understand the financial and managerial decisions made by the co-op and limit the likelihood that these acts of blatant corruption could have transpired.

In response to the scandal, South Carolina's Republican governor Henry McMaster signed a bill requiring new transparency regulations and state oversight for RECs. Among the stipulations are a requirement that co-ops (1) publish their financial records online for members to review, (2) notify their members of board meetings 10 days in advance and publish meeting minutes, (3) prohibit board members from filling board vacancies themselves, and (4) remove obstacles for members to vote in board elections by holding early voting and requiring polling machines to stay open for at least four hours on voting day. Cooperatives in Alabama could voluntarily institute similar transparency and governance measures, which would be an important step to ensure that no Alabama co-op will be faced with a scandal like the Tri-County fiasco.

Alabama co-ops may not have experienced such a severe level of board corruption, but they are certainly not immune to financial misdoing. In 2019, a supervisor at Arab Electric Cooperative was [sentenced to 2.5 years in prison after embezzling nearly \\$3 million](#) from the cooperative, which he primarily spent on baseball cards. Additionally, many Alabama co-ops have been sued by their members over matters that may have been resolved if there were clear, easily accessible policies outlining how members could communicate with the board to resolve questions or concerns. For example, Pioneer Electric Cooperative was sued in 2004 for

"[mishandling of corporate funds and assets and gross mismanagement of the cooperative](#)," and might have avoided the extensive legal fees associated with the lawsuit if the co-op was forthright about the finances surrounding the launch of their propane subsidiary, the focus of the dispute. At least half of Alabama's electric cooperatives have been sued by their members for allegedly failing to return capital credits as required by state law:

Arab	Sparks v. Cullman Elec. Cooperative (2016)
Baldwin	Recherche, LLC v. Baldwin County. Elec. Membership Corp. (2019)
Central Alabama	Davis v. Cent. Ala. Elec. Coop. (2015)
	Caver v. Cent. Ala. Elec. Coop. (2015)
Cherokee	Sparks v. Cullman Elec. Cooperative (2016)
	Alabama electric cooperative sued for not giving refunds to members
Cullman	Sparks v. Cullman Elec. Cooperative (2016)
Dixie	Harkless v. Dixie Electric Cooperative (2012)
Franklin	Sparks v. Cullman Elec. Cooperative (2016)
Joe Wheeler	Sparks v. Cullman Elec. Cooperative (2016)
Marshall-DeKalb	Sparks v. Cullman Elec. Cooperative (2016)
Southern Pine	William Willis, III v. Dixie Electric Power Assn, No. 18-60372 (5th Cir. 2019)
Tombigbee	Grice Webb v. Tombigbee Electric Cooperative, Inc. (2017)

Table #3: Alabama Electric Cooperative Capital Credit Litigation

While it appears that all of these cases were either dismissed or decided in favor of the co-op(s) in question, the cases still harmed the co-ops by reflecting poorly on their reputation and requiring co-op funds, which ultimately comes from member-owners, to be spent on legal fees. Increased transparency and communication between co-op members and their board directors may have prevented these issues from escalating so far that a court was needed to resolve the dispute.

Consider how the outcome might have been different if a member of a defendant co-op in *Sparks v. Cullman Elec. Cooperative (2016)* had visited their co-op's website and seen a policy detailing how members could attend and speak at board meetings, accompanied by the time, date, and location of upcoming meetings. With that information, the co-op member could have attended the next meeting and politely expressed their concern that members were not receiving the capital credits that they were entitled to under Alabama law. Board members and/or the General Manager could have engaged with the member in an amiable discussion about how the contract between TVA and the co-op means it "cannot independently reduce rates or issue refunds under Alabama Code § 37-6-20 and simultaneously comply with the TVA's contractual limitation" on the co-op's ability to adjust rates," so "the TVA Act preempts the

[member's] state law claims" (*Sparks v. Cullman Electric*). Although this hypothetical situation may be overly optimistic, a peaceful, non-judicial resolution would certainly have been more likely if the members felt that their co-op was as transparent and straightforward as possible in all areas of co-op management and financial decision-making.

Overall, the behavior of many Alabama co-ops reinforces an observation made in the Rural Power Project's 2016 report [Examining the Governance Crisis of Rural Electric Cooperatives](#). After examining board member diversity and compensation among southern rural electric cooperatives, the authors remarked that "the lack of transparency... seems designed to obscure and dilute the voice and will of cooperative members by discouraging their participation in order to also decrease accountability." While the behavior of some Alabama co-ops counters this belief (e.g., Clarke-Washington recently posted their bylaws online, Arab Electric posted Standard Operating Procedures), the scorecard data reveals that Alabama co-ops would need to make significant changes before it could be asserted that, as a whole, electric cooperatives in Alabama are committed to transparency and accountability.

NRECA Task Force Supports Transparency

The lack of transparency among Alabama co-ops is even less justifiable when considering that the National Rural Electric Cooperative Association (NRECA)— of which all Alabama co-ops are members— commissioned a 2018 [Electric Cooperative Governance Task Force Report](#) in which the task force asserted its support for many of the transparency practices evaluated in the scorecard. The fact that the national trade association for electric cooperatives commissioned a task force that endorsed "[dozens of good governance and transparency practices](#)" eliminates the argument that co-ops simply do not know that they should be making this information available to their members.

The Task Force supports informing electric cooperative members of regular board of directors meeting dates, times, and locations.	
18% of Alabama co-ops do this (4 out of 22)	Model: Pedernales Electric Cooperative (PEC) in Texas; see Board Meetings page
The Task Force supports permitting electric cooperative members to attend board of directors meetings, other than portions of meetings at which legal, employee, and other confidential matters are addressed, and subject to rules of attendance determined by the board and stated in a board policy.	
64% of Alabama co-ops do this (14 out of 22), although all but three require the member to fill out a request that must be approved before they can attend	Model: PEC Board Meetings Policy
The Task Force supports permitting electric cooperative members to address the board of directors during board meetings, provided the member complies with notice, time, conduct, and similar requirements determined by the board and stated in a board policy.	
64% of Alabama co-ops do this (14 out of 22), although all but two require the member to fill out a request that must be approved before speaking at a meeting	Model: PEC Board Meetings Policy and Decorum Policy
The Task Force supports an electric cooperative posting on its website or sending all members the following information and documents: (1) articles of incorporation; (2) bylaws; (3) board of directors meeting minutes or summaries; (4) Internal Revenue Service Form 990; (5) general and non-confidential financial and operational information; and (6) strategic plan or plan summary.	
0% of Alabama co-ops do this	Model: PEC Document Center & Board Meetings page Rappahannock Electric Cooperatives' Document Center

Table #4: Alabama REC Compliance with NRECA Task Force Supported Transparency Practices

Fixed Fees

Introduction to Fixed Fees

Customer charges (sometimes referred to by utilities as a "facilities charge", "service availability charge" or "access fee") are fees customers pay for electric service that do not vary with the customer's electricity usage. These fees are often much higher at municipal electric utilities and rural electric cooperatives when compared to investor-owned utilities. Furthermore, fixed fees are often set based on non-transparent, unsophisticated analyses, a practice that has been condemned by numerous nonprofit advocacy groups.* High fixed charges

* For more information on unjustly high consumer charges, read [What's a Fair Fixed Fee for Electricity at Munis and Co-ops?](#)

disproportionately harm certain demographic groups, discourage energy conservation and efficiency, encourage utilities to invest in unnecessary generation and transmission capacity, and discourage the development of distributed renewable generation. All Alabama co-ops have a monthly fixed charge of more than \$15, significantly higher than recommended fixed charges determined by utility ratemaking experts like the Regulatory Assistance Project.

The [National Association of State Utility Consumer Advocates](#) (NASUCA) opposes customer charge increases by gas and electric utilities, saying that "proposals that seek to substantially increase the percentage of revenues recovered through the flat, monthly customer charges on residential customer utility bills... disproportionately and inequitably increase the rates of low usage customers, a group that often includes low-income, elderly and minority customers." The disproportionate impact of high fixed fees on low-use and low-income consumers is certainly observable in Alabama, where on average low-income households use 25.5% fewer kilowatt hours than high-income households.¹⁷⁷

Because high fixed fees mean that a smaller percentage of a customer's utility bill varies with their usage, "customers' incentive to engage in [energy] conservation as well as federal and state energy efficiency programs is significantly reduced," as explained by NASUCA. Similar logic explains how high fixed fees can make it more difficult for consumers to invest in rooftop solar and other methods of distributed renewable generation. With high customer charges (often coupled with additional fixed grid-access charges for solar customers), savings from a renewable installation are greatly reduced and cost recovery can take much longer than it otherwise would. For more information on how high fixed charges can undermine investments in energy efficiency, discourage renewable energy, and encourage utilities to overbuild new capacity, see the Southern Environmental Law Center's 2015 paper [A Troubling Trend in Rate Design: Proposed Rate Design Alternatives to Harmful Fixed Charges](#).

Hiding Fixed Fees from Customers

Many electric cooperative members are not even aware that a significant portion of their bill is not a result of their electricity usage. In Alabama, only six out of 22 co-ops (27%) have the fixed fee listed as a separate line item on the members' monthly bill, an even lower percentage than the 39% recorded in the [Tennessee REC scorecard](#). As a result, members may overestimate their savings from investments in energy efficiency or renewable generation, causing them financial harm when such investments do not decrease their bill as significantly as they may have expected.

When one cooperative was asked over the phone if their fixed fee was shown as a separate line item, the manager responded that it was not, although it had been in the past. The manager explained that they stopped showing it as a separate item because they had received too many calls from members asking about the fee and they did not have the staff to field all of the questions. There are several issues with this explanation, the first of which is that the cooperative could have addressed the fee in a Frequently Asked Questions section on their website like the one published by [Wiregrass Electric Cooperative](#). The fixed fee could also be discussed in a handbook given to new members, mentioned in the co-op's version of the

[Alabama Living magazine](#) (sent monthly by all Alabama co-ops), and/or explained at the annual meeting. Second, the number of calls inquiring about the fee would almost certainly decrease over time, as members who called and received an explanation would not call again with the same question. Therefore, even if co-op staff were initially overwhelmed with calls when the fee was first shown, the volume of calls would likely soon reach a manageable level. However, the most pressing issue is that **when co-op members expressed a concern, the co-op chose to conceal the point of contention instead of providing an explanation.** Such an action cannot be interpreted as anything other than an intentional act of obfuscation on the part of the cooperative.

By itemizing monthly bills to show the fixed fee— along with the member's monthly electricity usage and the current usage rates— Alabama cooperatives will be taking an important step towards transparency that would allow their members to (1) truly understand what they are paying for each month and (2) make more informed decisions regarding investments in energy efficiency and renewables.

UNDERSTANDING YOUR POWER BILL

The screenshot shows a power bill from Baldwin EMC. At the top right, a summary table lists: Previous Balance (\$121.00), Previous Payment (\$121.00), Fees & Adjustments (\$0.00), Current Charges (\$126.99), Current Charges Due By (02/02/13), and TOTAL AMOUNT DUE (\$126.99). Below this is a table for 'Description of Current Charges' with columns for Description and Amount. The items listed are: Previous Balance (\$121.00), Payment - Thank You (\$121.00), Current Charge (Basic Service \$27.66, Electricity Used \$50.97, Outdoor Light Charge \$7.55, State Utility Taxes \$7.84, Operation Round Up \$0.96).

The total charge for your Baldwin EMC bill is based on these components:

- **Basic Service:** This is the minimum customer charge for every Baldwin EMC member. This portion of your bill stays with Baldwin EMC, and is used for our operations and maintenance. This charge will typically remain the same from month to month.
- **Electricity Used:** This amount is based on how much electricity you actually used during that billing period, and changes as you use more or less power. This figure also includes the power cost adjustment, the charge or credit resulting from the fluctuating cost of the fuels we use to generate power.
- **Outdoor Light Charge (optional):** If you have an outdoor light installed on your property, this reflects the charge associated with it.
- **State Utility Tax:** As with all utilities in Alabama, a Gross Receipt Utility Tax of 4 percent must be charged to your electric bill. Baldwin EMC is not exempt from the Public Utilities License Tax of 2.2 percent, which is also included.
- **Operation Round Up:** Operation Round Up is a charitable program in which Baldwin EMC rounds up participating members' bills to the next highest dollar amount, with the extra change being used for charitable causes in the community. Members are automatically enrolled unless they choose to opt out.

Figure #3: A screenshot from Baldwin EMC's [Member Handbook](#), including a breakdown of a typical power bill that shows the "basic service" charge as a separate line item

Democracy

Elections

Democratic member control is one of the seven principles upon which all cooperatives are based, and maintaining the democratic structure of a rural electric cooperative is essential to maintaining the character and vitality of the cooperative. One of the major ways that members can maintain this control is by shaping a co-op's articles of incorporation and bylaws, legal documents by which the board of directors and hired management abide. During the Annual Meeting, members typically elect board members up for election and vote on any proposed bylaw amendments.

Cooperative Commendation: Wiregrass Electric Cooperative (WEC) serves as a positive example for its transparency and accessibility of board elections and bylaw amendments. For several weeks before the Annual Meeting, WEC posted a very obvious banner at the top of its website informing members that the Board of Trustees had proposed several changes to the bylaws. The banner provided a short description of the changes and included a large button linking to a page that described the bylaw changes in extensive detail. Additionally, WEC's bylaw amendments themselves, which are accurately summarized by this paragraph from the description page²¹⁸, struck at the very heart of democracy:

The Board of Trustees believe these changes further promote the spirit of inclusion and participation, principles on which the cooperative is founded. The changes to the board nomination and meeting notification timeline, if approved, allow cooperative members to receive voting materials earlier. The proposed word usage changes update the bylaws to include feminine pronoun usages. The suggested punctuation changes promote clarity when reading the bylaws.

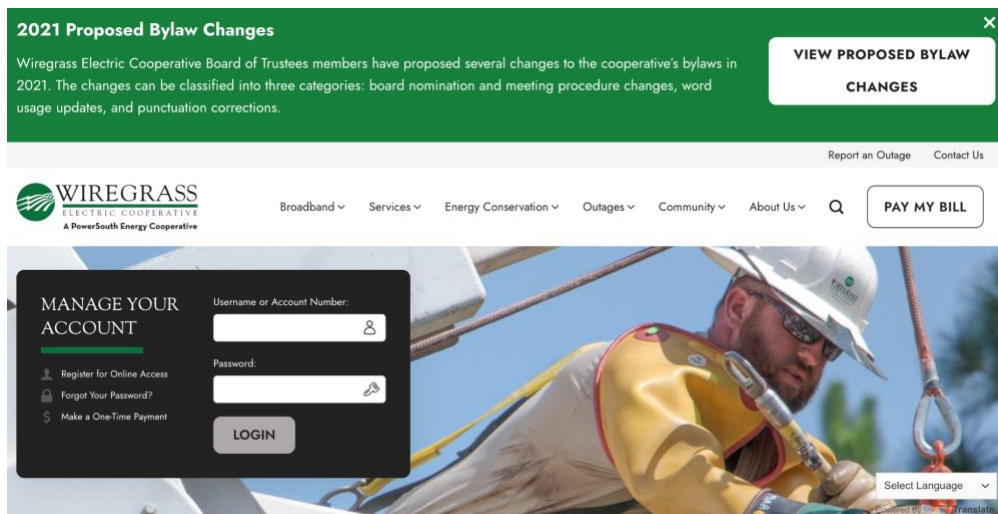


Figure #4: A screenshot from Wiregrass Electric Cooperative's landing page, showing the large banner alerting members of the 2021 proposed bylaw changes

Voting Methods

As mentioned in the *Co-op Essentials* guide published by the USDA Rural Development Cooperative Program, members exercise control of their cooperatives by the authority they delegate to the board through a democratic election, and "the level of control is directly related to members' degree of participation in this important process." Some Alabama co-ops have a very low level of member control, as they severely limit the ability of members to participate in the election process. At least five co-ops only allow members to vote in-person at the annual meeting (Table #4), providing no method of mail-in voting, electronic voting, or early voting. Unlike national, state, or municipal elections, members can normally only vote in one location (the site of the Annual Meeting), which might be a prohibitively long drive for members of a co-op with a large service area. Additionally, many members may work, take care of family, or have other unavoidable responsibilities at the same time as the meeting. If a co-op provides no alternate voting method, they are disenfranchising a large segment of their membership, a practice that contributes to the low voter turnout for co-op elections in general (Figure #5 and #6).

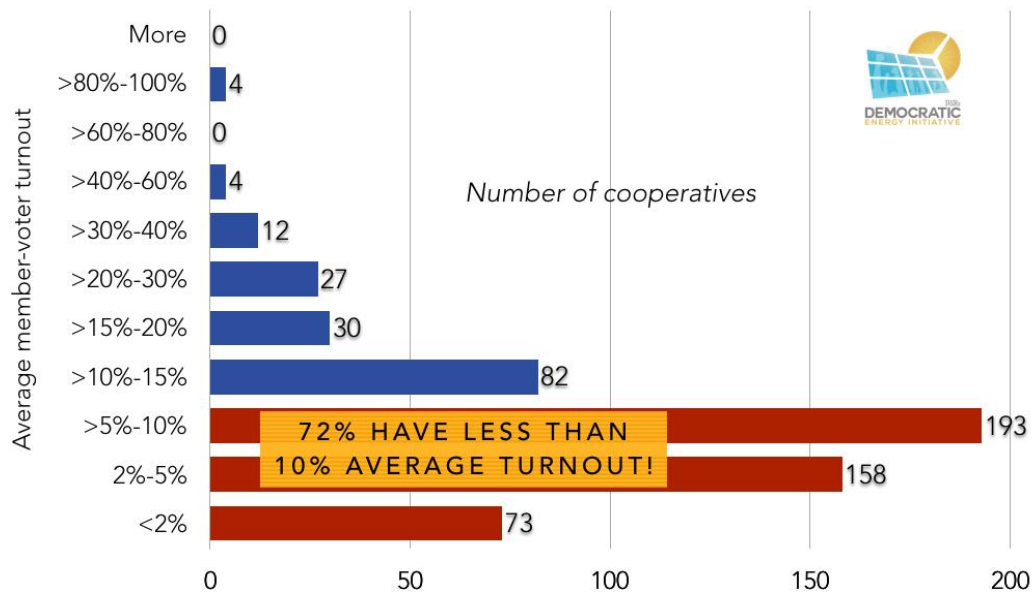


Figure #5: Low Turnout for Electric Cooperative Boards (source: [Institute for Local Self-Reliance Democratic Energy Initiative](#))

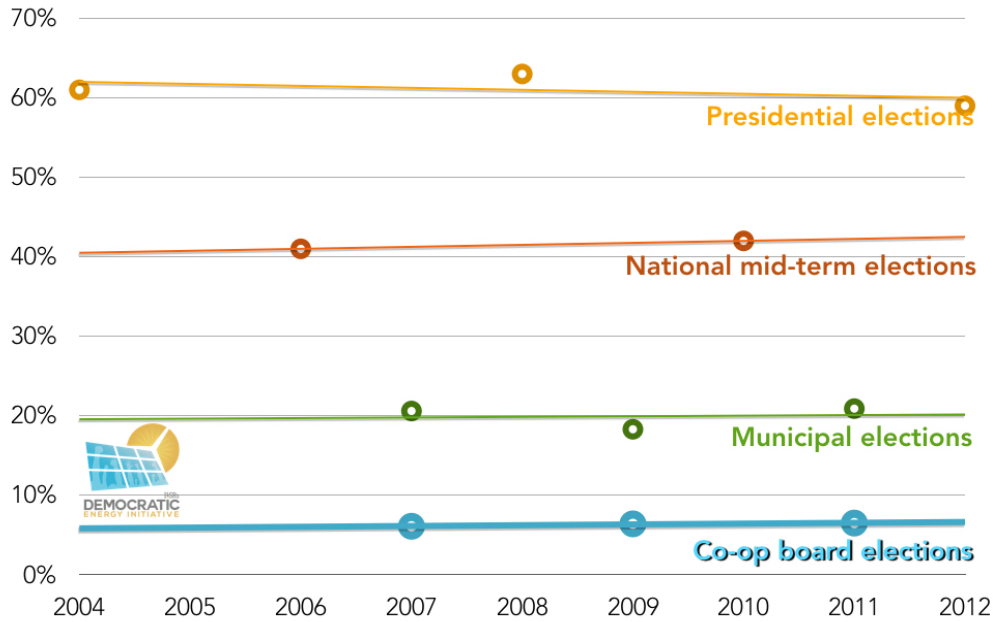


Figure #6: Low Co-op Turnout Compared to Other Elections (source: [Institute for Local Self-Reliance Democratic Energy Initiative](#))

A particularly concerning example of overt disenfranchisement occurred when Arab Electric Cooperative (AEC) proposed a bylaw amendment eliminating mail-in voting, as mentioned on page 4 of the [August 2020 issue of Alabama Living](#). Preventing members from voting by mail is unreasonable at any time, but especially during the COVID-19 pandemic— a sentiment echoed by Larry Sortor, the author of an [opinion piece in The Arab Tribune](#) discussing the bylaw amendments on the ballot at AEC's 2020 Annual Meeting. Sortor's article also asserts that (1) no public explanation was offered for the proposal and (2) if passed, the amendment would mean voting would be restricted to the approximately 100 members who typically vote in-person. For context, AEC has 15,591 accounts.¹⁰ Although we were unable to determine the outcome of the vote from publicly available information and AEC refused to answer our questions, it is troubling that the co-op even attempted to eliminate mail ballots at a time when they were desperately needed to ensure members could vote without risking their health.

	How can members vote for their Board Directors?
	1 for each option (in person, early voting, by mail, online)
Arab	<i>Refused to answer (0)</i>
Baldwin	<i>Refused to answer (0)</i>
Black Warrior	<i>Refused to answer (0)</i>
Central Alabama	<i>Refused to answer (0)</i>
Cherokee	In-person (1)
Clarke-Washington	<i>Refused to answer (0)</i>
Coosa Valley	In-person (1)
Covington	In-person, by mail, online, early voting (4)
Cullman	In person & by mail (2)
Dixie	In person & by mail (2)
Franklin	In-person (1)
Joe Wheeler	In person & by mail (2)
Marshall-DeKalb	In-person (1)
North Alabama	In-person, although bylaws also allow for mail-in & proxy (1)
Pea River	<i>Refused to answer (0)</i>
Pioneer	In person & by mail (2)
Sand Mountain	<i>Refused to answer (0)</i>
South Alabama	<i>Refused to answer (0)</i>
Southern Pine	In-person (1)
Tallapoosa River	<i>Refused to answer (0)</i>
Tombigbee	In person & by mail (2)
Wiregrass	In person & by mail (2)

Table #5: Voting Methods Used By Alabama Rural Electric Cooperatives

However, Table #5 does show that many co-ops (at least seven) do offer mail-in voting, and Covington Electric Cooperative (CEC) allows all four voting methods*. The following sequence of CEC's actions regarding voting methods represent a spectacular example of intentionally promoting member-owner engagement:

1. In 2019, a bylaw amendment to allow mail-in voting was approved by the members
2. For the 2020 Annual Meeting, voting was held only by mail and online to ensure the safety of co-op members during the COVID-19 pandemic
3. CEC provides members with clear instructions on how to vote, including [online clarification](#)
4. The ballot is accompanied by a survey asking members if they are in favor of CEC pursuing community solar and broadband, a survey that "gave [CEC] some direction as to what the members felt Covington should do"
5. **Allowing members to vote by mail and online facilitated the largest vote and survey return in the history of the cooperative.** Over 22% of the CEC membership participated in the 2020 board election, making CEC's election turnout significantly higher than the national average for electric cooperatives (Figures #5 and #6).
6. "The overwhelming response from those surveyed in 2020 indicated that CEC should pursue solar energy projects and also efforts to bring fiber broadband services to the CEC service area."
7. CEC launches [Buzz Broadband](#), with a projection of all CEC members having broadband access by 2025 at the latest
8. CEC announces the development of a [community solar garden](#), the first co-op in Alabama to do so
9. The [2021 Annual Report](#) (sent to all members as an insert in the April 2021 issue of the Alabama Living magazine) includes a new survey with questions about solar power, energy efficiency, community/economic development, and how CEC can best communicate with members. Members who complete the survey will receive a \$5 bill credit, in addition to a \$15 credit for members who voted in the 2021 board election.

CEC's commitment to (a) providing members with important co-op information, (b) gathering feedback from its membership about how the co-op can best serve them, and (c) using that feedback to pursue programs that will benefit their members serves as proof that Alabama co-ops can indeed embody the cooperative principles of Democratic Member Control and Concern for Community. CEC could serve as a model for other Alabama cooperatives seeking to improve transparency and member participation.

Board Member Entrenchment

Many board elections for rural electric cooperatives are merely a formality— an incumbent who has served for many years (or even decades) runs unopposed and is subsequently re-elected for another term. Certainly, there are some advantages to having long-

* Early voting on the day of the annual meeting is permitted in [CEC's bylaws](#) (section 3.05a) and information about mail-in and online voting can be found on the explanatory page titled "[Please follow instructions in Voting Packets](#)"

serving board members. As mentioned in the [NRECA Governance Task Force report](#), instituting term limits could result in the loss of experienced directors, which is "particularly significant because of the extensive time needed to learn about the electric industry and electric cooperative operations. Further, term limits could facilitate unexpected and rapid turnover in a board of directors, resulting in an inexperienced board."

However, for a typical co-op in which board members serve three-year terms, a limit of as few as two terms would still allow trustees to serve for six years, enabling a board member to serve for several years after becoming familiar with the role. Many co-ops that have imposed term limits still allow board members to serve for a significant length of time; for example, Rappahannock Electric Cooperative in Virginia [set a limit of five full three year terms](#), so a board member could serve for up to fifteen years— a far cry from "rapid turnover."

Cooperative Commendation: Arab Electric Cooperative is the only co-op in Alabama to have term limits for board members. According to the GM's column on page 4 of the [August 2020 issue of Alabama Living](#), "by vote of the members in 2017 and 2018, the terms of the members of the board of trustees were set at four years and limited to two terms."

Increasing member service on the board through term limits brings new perspectives, experiences, and skills to the board. New candidates elected as a result of term limits expose the board to fresh ideas and insights that can ensure a co-op continues to adapt to best serve the needs of its members. The NRECA Task Force recognizes this, and acknowledges that term limits can play an important role in protecting against inappropriate director entrenchment and "facilitate and expand member service on the board." Although they ultimately take no position on whether or not a co-op should impose term limits, the Task Force does "encourage an electric cooperative to discuss imposing director term limits."

The negative effects of board entrenchment (e.g., excluding valuable voices willing to challenge groupthink) are even more pronounced when the board members were not elected by the membership, but rather appointed by other board members. Central Alabama Electric Cooperative represents a particularly egregious example of this, as **at least five out of the ten currently-serving board members were not elected to their seats**. The remaining five trustees were elected so long ago (between 22 and 29 years) that no online record of their election could be found. It is possible that none of the currently serving board members were originally elected to their position, but have retained their power over the years due to the significant advantage held by incumbent candidates (name recognition, deep community ties, etc.).

It can be determined that Mike Lamar was [appointed in 2020](#), Nicole Law was [appointed in 2018](#) (her grandfather served on the board), Mark Gray was [appointed in 2015](#) (to replace a trustee who had been [appointed in 1979 and subsequently served for 35 years](#)), Mark S. Presnell, Sr. was [appointed in 2010](#), and Charles Byrd was almost certainly appointed in 2004.

Byrd's bio states he "has served in the position of At-Large Trustee since 2004" but CAEC's [August 2004 issue of Alabama Living](#) reveals he was not a nominee at that time. The [board roster in 2005](#) was identical to that of 2004, but with the addition of Mr. Byrd, meaning he was likely appointed between August and December of 2004. The appointment of trustees (without member input) who then go on to serve for decades is fiercely antithetical to the cooperative principle of Democratic Member Control.

Ability for Members to Provide Input

Formal elections— although extremely important— are not the only methods through which the democratic structure and member-focused character of a cooperative is maintained. The USDA [Co-op Essentials](#) guide explains on page 18 that "active member participation provides additional information that helps the board and management better carry out their responsibilities" and includes this helpful excerpt that contrasts formal and informal methods and provides several examples of the latter:

"Formal decisions are made by members at the annual meeting such as nominating and electing directors, amending the bylaws, accepting the audit report, voting on major actions or policies... and voting on resolutions and motions. Informal participation covers involvement in cooperative activities such as:

- Serving on advisory committees and accepting special assignments;
- Expressing opinions in discussions with other members or directors;
- Providing feedback to employees and management;
- Responding to surveys about attitudes and assessments, product and service evaluations, buying and marketing intentions, and providing other opinions about changing conditions."

This excerpt illustrates how **the legal minimum of member participation (voting) is not sufficient to maintain democratic member control**. Members' voices should also be heard earlier in the process; they should have a chance to provide input and help shape the bylaw amendments, resolutions, major policies, etc. that they see on the ballot. If the policies and decisions enacted by the co-op are done so with the ultimate goal of benefiting the members, the experiences and desires of members should clearly be taken into consideration when policy and program changes are being discussed. Obviously, there are some matters that due to their nature or the level of financial/technical expertise required to understand them, would be inappropriate or impossible for the members to participate in. Sensitive matters (legal, human resources, etc.) can be discussed in a private executive session, but the remainder of the board meeting should be open for members to attend.

The excerpt from *Co-op Essentials* is also worthy of inclusion because very few Alabama co-ops offer more than one of the listed methods of member participation, but all represent valuable means of ensuring the co-op remains a truly member-driven organization. Each one of those bullet points has been implemented by at least one Alabama cooperative, demonstrating that they would be feasible tools for any co-op in the state to use when working to increase the engagement of their members. For example, Covington Electric Cooperative

(CEC) decided to pursue broadband and community solar after surveying their members and receiving positive responses.* CEC actively sought member feedback, members expressed interest in the co-op initiating programs that could improve their quality of life, and CEC then considered that positive feedback (along with financial and logistical restraints) when deciding whether to develop a broadband and/or community solar program. This serves as an excellent example of how providing opportunities for member input (surveys, attendance at board meetings, etc.) can strengthen a cooperative as a whole and enable it to truly embody the mission and values upon which it was founded. By informing board members of their concerns, needs, and/or satisfaction about a given aspect of the co-op, member-owners provide board directors with the information they need to make informed and thoughtful decisions.

Cooperative Commendation: Southern Pine Electric Cooperative has a [Member Task Force](#) composed of 48 couples, 12 from each of the co-op's four service areas. Members serve on the Task Force for one-year terms and meet quarterly in convenient locations within each service area. The participating couples learn about a different co-op topic at each meeting, including co-op programs (e.g., water heater and energy efficiency programs), day-to-day operations and maintenance (e.g., Right of Way, power restoration), the history of the Rural Electric Service, and "in-depth discussions of the financial issues of the co-op." At the final meeting, information covered in the previous sessions is reviewed, any remaining member questions are answered, and suggestions are made for future Task Force participants. In addition to the educational benefits of the Task Force Program, it provides an opportunity for member input: "As the task force program has evolved, task force members have also found themselves in an advisory capacity, often presenting ideas and suggestions that later become cooperative policy." To effectively represent the member-owners they serve, board members must know what members need,¹² and Southern Pine's Member Task Force deserves recognition as a mechanism through which the co-op leadership and members can exchange valuable information.

Board Meetings

One of the most common ways for cooperatives to receive member input is by allowing members to speak at monthly board meetings. However, **many Alabama co-ops make it difficult for members to voice their concerns or provide feedback to board members.**[†] Only three Alabama co-ops enable members to attend meetings without getting a request approved beforehand, and only two out of 22 co-ops (Arab Electric Cooperative and Wiregrass Electric Cooperative) allow members to speak at board meetings without prior approval. These same two co-ops are also the only ones that have the right for members to attend board

*The solar garden survey was included in the [2020 Annual Report](#) (provided to all members of the co-op) and was also available for members to complete online. The broadband survey was mentioned in Covington's [2021 Annual Report](#).

[†] These statistics reflect the co-ops that were willing to answer our questions. The actual numbers may be higher, if co-ops that refused to disclose information and/or provide bylaws do have one or more of these policies. See Appendix C for a complete list of co-ops and their responses.

meetings written into their bylaws, modeling a commitment to member-owner engagement that the remaining 20 cooperatives could emulate.

Cooperative Commendation: Wiregrass Electric Cooperative receives a second commendation for being the only co-op to provide both a phone number and email address for each board member on their website. Only five co-ops (including Wiregrass) post any kind of contact information for individual board members, meaning the majority of Alabama co-ops limit the ability of member-owners to share their thoughts with the individuals making decisions that can significantly impact their quality of life. Tallapoosa River Electric Cooperative went so far as to remove contact information for its board members from its website while the scorecard research was taking place.

Even if a co-op is one of the eleven co-ops that technically would allow members to attend monthly board meetings (marked as 'By request' on the scorecard), they do not generally publicize the meetings or otherwise encourage member attendance and participation. For example, one co-op responded that although a member could theoretically attend if they requested to do so for a specific purpose and "gave the board a heads-up". The co-op also stated that, "members never attend board meetings," which may be related to the fact that board meetings are not mentioned anywhere on the co-op's website. As active involvement in the governance process is critical to ensure members maintain control of the co-op's scope, direction, and operation,²⁰⁰ a co-op in which board meetings never have a member present is neither living up to its stated values nor providing necessary opportunities for accountability and self-improvement.

Sustainability & Equity

Representation

Although a lack of complete data kept us from including board member diversity in the scorecard, it is important to note that the boards of many Alabama electric cooperatives may not be representative of the communities they serve. Electric cooperative boards, especially those composed of trustees who were appointed many years or decades ago, often lack diversity in age, gender, race, vocation, and other demographic characteristics, according to the [Rural Power Project](#). However, board diversity is crucial to ensure that the needs of all co-op members can be considered when important co-op decisions are being made. As stated by the [NRECA Electric Cooperative Governance Task Force](#), "diversity facilitates the board knowing, understanding, considering, and addressing the issues, perspectives, and concerns of all cooperative members." In general, a diverse and inclusive workplace can increase worker productivity, employee engagement and satisfaction, and promote a culture of support and positivity within an organization.¹⁰⁰ Diversity, equity, and inclusion (DEI) practices have also been consistently shown to be financially beneficial, with companies that have highly diverse

employees reporting higher profits than less-diverse competitors. These benefits explain why the NRECA Task Force encourages co-ops to solicit diverse individuals to seek nomination for the board and to consider diversity when filling board vacancies, recommendations that we fully support.



Figure #6: Diverse workplaces have more understanding, integrity, and employee satisfaction than workplaces lacking racial and gender diversity. (source: #WOCinTech)

Beyond the recommendation of its Governance Task Force, NRECA has shown other serious commitments to diversity. It recently adopted a resolution of Diversity, Equity, and Inclusion, demonstrating a significant dedication to improving member representation and promoting diversity for electric cooperatives nationwide. Under the leadership of NRECA board president Curtis Wynn, the association established a Diversity Champion Award and began developing a DEI framework that co-ops can customize to establish their own DEI programs.²²⁰

There are many NRECA resources currently available to Alabama co-ops working to improve the diversity of their board and management— ideally, this would be all Alabama co-ops. For example, NRECA's online list of [DEI Resources](#) includes workforce assessment tools, demographic analysis of co-op service areas, DEI certification programs for board directors and management, and a "customized culture survey to identify gaps and work with a facilitator on a follow-up plan." Given the commitment of the national association to diversity and the numerous resources it has compiled for RECs to take advantage of, there is no reason why there should not be a significant increase in board diversity of Alabama electric cooperatives in the near future.

Cooperative Commendations: Covington Electric Cooperative (CEC) and Wiregrass Electric Cooperative (WEC) have both demonstrated a commitment to gender equality through bylaw amendments relating to pronouns. [CEC's bylaws](#) include ARTICLE XIV - USE OF PRONOUNS, which states that "Whenever used herein, any pronoun shall be deemed to include both singular and plural and all genders wherever appropriate." WEC has [proposed a bylaw amendment](#) that changes any mentions of "he" to "he/she", to be voted on at the 2021 Annual Meeting. For any Alabama co-ops considering similar amendments, we would support adding a bylaw article with similar language to that of CEC, as WEC's amendment strategy still excludes non-binary and gender-nonconforming members. However, we applaud WEC along with CEC for taking steps to make their governing documents more reflective of the gender diversity of their membership.

Energy Burden & Energy Efficiency

Energy Burden Introduction

Energy burden is defined as the percentage of an individual's income that is spent on energy bills, and in every region of the country, rural households have a higher median energy burden than the median for their region.¹⁶⁵ Low-income, Black, Hispanic, Native American, and elderly households also have a higher-than-average energy burden, with low-income rural households spending a median of 9% of their income on energy— three times the overall national percentage.¹⁵⁸ Rural electric co-ops serve 92% of persistent poverty counties,¹³⁵ meaning many co-op members fall into the demographic group (rural, low-income) that faces the highest energy burden in the country.

Drivers	Examples of factors that increase energy burden
Physical	Housing age and type (e.g., manufactured homes)
	Heating system, fuel type, and fuel cost
	Poor insulation, leaky roofs, inefficient and/or poorly maintained HVAC systems, and/or inadequate air sealing
	Inefficient large-scale appliances (e.g., refrigerators, dishwashers) and lighting sources
Economic	Weather extremes that raise the need for heating and cooling
	Chronic economic hardship due to persistent low income
	Sudden economic hardship (e.g., severe illness, unemployment, or disaster event)
	Inability to afford (or difficulty affording) up-front costs of energy efficiency investments
Behavioral	Difficulty qualifying for credit or financing options to make efficiency investments
	Lack of access to information about bill assistance or energy efficiency program options
	Lack of knowledge about energy conservation measures and impacts/cost savings
Policy	Increased energy use due to age, number of people in the household, or disability
	Insufficient or inaccessible policies and programs for bill assistance, weatherization, and energy efficiency for low-income households
	Certain utility rate design practices, such as high customer fixed charges, that limit customers' ability to respond to high bills through energy efficiency or conservation

Table #6: Drivers of Household Energy Burdens (Drebhol, Ross, and Stickles, 2018)

Alabama residents are subject to some of the [highest monthly electricity bills in the country](#), and many rural Alabamians (who are more susceptible than urban residents to the energy burden causes listed in Table #6) spend a significant portion of their income on energy bills. Families facing a high energy burden not only experience increased economic hardship and difficulty moving out of poverty, but are at greater risk for respiratory, cardiovascular, and stress-related health issues.¹⁰⁹

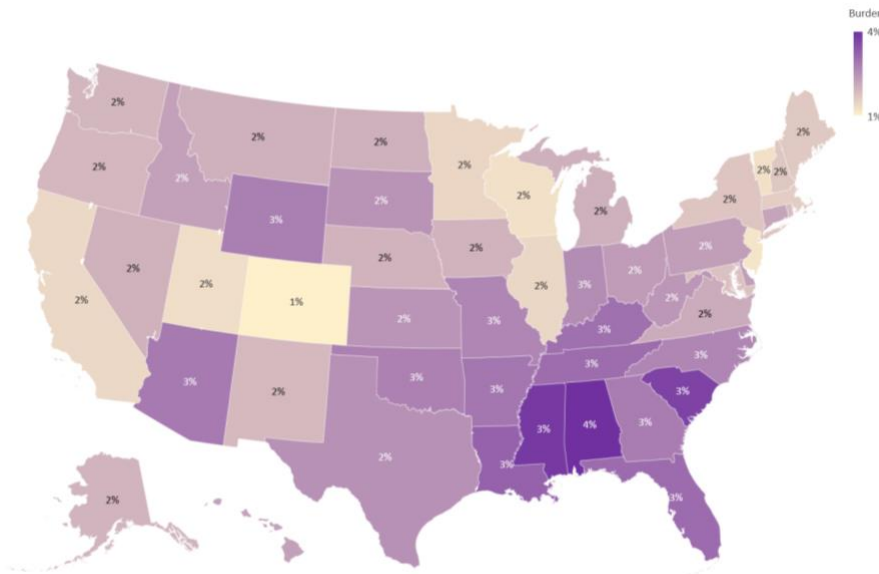


Figure #7: Alabama's High Energy Burden Compared to Other States (source: [Union of Concerned Scientists](#))

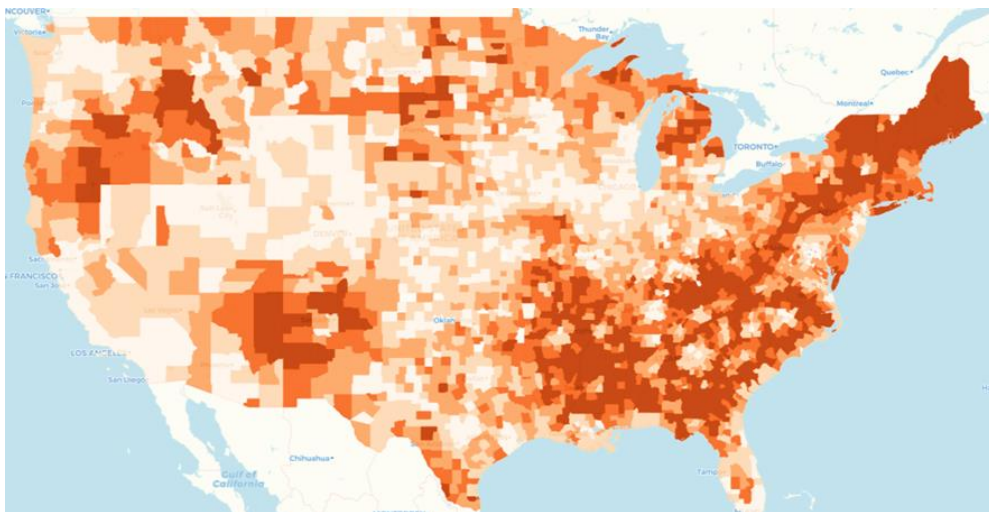


Figure #8: Energy burdens (at the county level) for low- and moderate-income households. The lightest color is <6% of annual income spent on housing energy bills, and the darkest is >19%. (source: [Union of Concerned Scientists](#))

When a family has to spend in some cases upwards of 10% of their income simply to keep the lights on, it means they may have to make sacrifices elsewhere (e.g., more nutritious

food, medicine, educational expenses) that can have serious quality-of-life impacts. Addressing the high energy burden is a powerful tool to alleviate poverty, improve public health, and promote economic development and employment opportunities in local communities.

Energy Efficiency Lowers High Energy Burdens

Residential energy efficiency programs can be used along with other social services (e.g., bill assistance) to greatly reduce high energy burdens for rural households. An analysis by the ACEEE in [The High Cost of Energy in Rural America](#) found that retrofitting the median rural household to be as efficient per square foot as its more efficient counterpart would lead to a **25% reduction in overall rural energy burden**. The median low-income rural household would save approximately \$420 each year, a significant amount of money for families struggling to pay for basic necessities such as food and medicine. The ACEEE report demonstrates that although steep electricity costs can contribute to high household energy burden, energy efficiency measures like on-bill financing for efficiency upgrades can significantly decrease energy burden without a change in electricity rates.

Economic, Environmental, and Utility Benefits

Economic Benefits

The economic benefits of energy efficiency programs are numerous, beginning with the new disposable income for recipients of energy efficiency upgrades— money that can be spent by consumers in the retail and service sectors that was previously spent on energy. Improved housing leads to increased property values in local communities, an increased standard of living in the community, and the creation of many jobs both directly (e.g., energy efficiency contractors) and indirectly (e.g., more disposable income). [More than 30,200 Alabamians already work on products and projects that reduce energy waste](#), demonstrating how energy efficiency directly creates employment opportunities in the manufacture, sale, and installation of efficiency measures. Energy efficiency can also help stabilize volatile electricity prices and is one of the most cost-effective methods to meet growing energy demand, according to the U.S. Environmental Protection Agency (EPA).

Scaling up rural energy efficiency programs not only can save households and utilities money but also has the potential to create local, skilled, and stable jobs.

Ross, Drehobl, and Stickles (ACEEE, 2018)

Environmental & Health Benefits

Energy efficiency results in less overall energy use, which in turn reduces emissions of carbon dioxide and other pollutants associated with electricity generation. To meet federal decarbonization goals, rapid and extensive investment in energy efficiency and demand reduction will be crucial. The [pathway to achieving 100% clean energy in the Southeast](#) relies on TVA (the power provider to many Alabama co-ops) meeting 9% of its 2030 energy needs through energy efficiency and Alabama Power using energy efficiency to fulfill 21% of its 2035

energy needs. A rapid transition away from fossil fuels is critical if we hope to mitigate the deadly consequences of global climate change, and energy efficiency programs at all types of energy utilities will be a crucial factor in achieving that transition.

The decrease in air pollution also has public health benefits, decreasing the incidence of asthma and other respiratory conditions. These advantages combine with the health benefits of a home that is able to stay at a safer temperature (not dangerously hot or cold) and has fewer triggers of respiratory conditions (such as mold and indoor air pollution) to reduce overall household healthcare costs.¹⁵⁸

Utility Benefits

The utility also benefits from implementing energy efficiency programs. Rural electric co-ops can avoid costs associated with additional generation, transmission, and distribution investments, which may be very costly. Co-ops could reduce their demand charges for wholesale power (as was reported by Roanoke Electric Cooperative)⁹⁶ and maintenance costs may be reduced due to less demand on the system. Finally, co-ops that have established PAYS® energy efficiency programs have noted increased customer satisfaction, as customers receiving the upgrades see significant savings on their monthly energy bill.



Figure #9: Benefits of Energy Efficiency (source: [How energy efficiency can help low-income households in Alabama](#), ACEEE)

Pay As You Save® and On-Bill Financing for Energy Efficiency

On-bill financing is an energy efficiency funding mechanism in which the customer's energy bill is used as the repayment method. Through an on-bill program, households can access the initial capital required to pay for the upgrades and pay back the cost of the investments through charges on their energy bills. Although on-bill lending programs that take the form of a loan have numerous benefits, they can still leave many households ineligible based on criteria such as credit and renter status. On-bill tariff programs based on the Pay As You Save® (PAYS®) model, however, eliminate these obstacles, allowing nearly all consumers to make cost-effective energy efficiency investments, including renters. PAYS® programs have been successfully implemented at co-ops across the country, including How\$mart® at Midwest Energy (KS), Upgrade to \$ave at Roanoke Electric (NC), HELP PAYS® at Ouachita Electric (AK), and U-Save Advantage at Appalachian Electric Co-op (TN). For summary data from these

and other PAYS® programs, see this 2019 paper published by Clean Energy Works: [Utility investment vs. consumer loans: Getting to yes on energy efficiency through inclusive financing for all.](#)

PAYS® Summary from [Clean Energy Works](#):

“The utility invests in cost-effective energy upgrades at customer sites, such as building energy efficiency upgrades or rooftop solar. The customer pays nothing upfront for the upgrades they choose. Instead the utility pays the installer. Using a tariff, the utility puts a fixed charge on the customer’s monthly bill that is less than the estimated savings generated by the upgrade, allowing the customer to enjoy immediate and sustained cash flow. Until the investment is recovered, the tariff for the PAYS® charge automatically transfers to future customers at that site.”

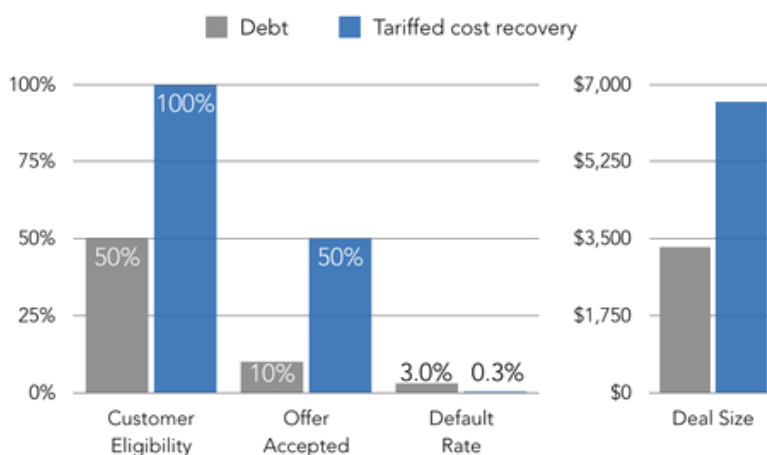


Figure #10: Benefits of Inclusive Financing (source: Clean Energy Works)

PAYS® [Features](#) & [Proven Success](#):

- Nearly all customers are eligible, allowing PAYS® to reach market segments underserved by traditional energy efficiency financing programs
 - No credit checks, obstructive bank applications, etc.
- Customers take on no new debt obligation (payment obligation tied to the property, not the individual)
- If upgrades fail and are not repaired, customer charges stop, eliminating a major risk barrier for potential participants (no obligation to pay if they don't benefit)
- Acceptance rates for PAYS® upgrades are five times as high as debt-based programs
- Project sizes are on average twice as large (achieving deeper savings)
- Utilities with PAYS® programs reported [cost recovery rates exceeding 99.9%](#), with zero cases of disconnection for nonpayment of cost recovery charges
- Co-op PAYS® programs (e.g., Upgrade to \$ave at Roanoke Electric Cooperative) have seen customer savings of around 25%

Tariffed on-bill programs offer all utility customers the option to access cost effective energy upgrades using a proven investment and cost recovery model that benefits both the customer and utility.

Dr. Holmes Hummel, Clean Energy Works

Alabama Co-op Energy Efficiency Findings

Despite the tremendous benefit and proven success of implementing programs like PAYS®, **no electric cooperative in Alabama offers a tariffed on-bill energy efficiency financing program.** While most Alabama electric cooperatives offer some sort of energy efficiency program— most commonly heat pump rebates for members living in manufactured homes— the extent of these programs vary widely among the co-ops.

Nine Alabama electric cooperatives have no residential energy efficiency financing mentioned on their website. While some mention providing free energy audits and list do-it-yourself energy saving tips, they do not appear to provide rebates or loans of any kind for residential customers to help finance energy efficiency upgrades. This is especially concerning because several of those co-ops are served by TVA and as such could participate in [TVA's EnergyRight program](#). Although TVA appears to have moved away from on-bill financing, their EnergyRight program can still provide home energy evaluations and connect members with quality contractors (and potentially financing options).¹⁵⁵

Only three Alabama electric cooperatives (Covington, Pea River, and South Alabama) offer a regular loan-based on-bill financing program. Even if programs are debt-based and do not have the same market and savings potential as a tariff-based program, the programs offered by these three utilities can still provide assistance to many cooperative members in need and are important tools to alleviating energy burden

Overall, rural electric co-ops could play a significant role in alleviating poverty in Alabama and increasing member comfort by making stronger investments in home energy efficiency programs. By providing opportunities for members to finance energy efficiency investments through an on-bill program like PAYS®, Alabama co-ops could lower members' monthly bills and reduce their energy burden, resulting in dramatic improvements to the financial, physical, and mental health of the families they serve.

	Does the co-op offer a regular loan-based on-bill finance program?
Scoring	None = 0 Partial credit = 1 Comprehensive on-bill finance program = 2
Arab	None (0)
Baldwin	Heat pump rebates, off-bill loan program (1)
Black Warrior	None (0)
Central Alabama	Heat pump & water heater rebates, demand reduction program (1)
Cherokee	None (0)
Clarke-Washington	None (0)
Coosa Valley	Heat pump rebates, off-bill loan program (1)
Covington	Comprehensive on-bill program , heat pump & water heater rebates with demand reduction program (2)
Cullman	TVA EnergyRight (1)
Dixie	Heat pump rebates, off-bill loan program (1)
Franklin	None (0)
Joe Wheeler	None (0)
Marshall-DeKalb	TVA EnergyRight (1)
North Alabama	TVA EnergyRight & on-bill heat pump financing (1)
Pea River	Comprehensive on-bill program , water heater rebates (2)
Pioneer	Heat pump & water heater rebates (1)
Sand Mountain	None (0)
South Alabama	Comprehensive on-bill program , water heater rebates with demand reduction (2)
Southern Pine	Water heater & heat pump rebates (1)
Tallapoosa River	None (0)
Tombigbee	None (0)
Wiregrass	Heat pump & water heater rebates, demand reduction program, off-bill loans, weatherization program (1)

Table #7: On-Bill Financing Programs at Alabama Electric Cooperatives

Obstacles & Solutions for Energy Efficiency Programs at Alabama Co-ops

One of the primary obstacles to the implementation of on-bill energy efficiency programs at Alabama co-ops is a lack of knowledge about the existence and proven benefits of such

programs. When researchers called co-ops to ask if they were actively developing a PAYS® program or a regular on-bill loan program (in-development would have earned a co-op partial credit on the scorecard), many of the managers who researchers spoke to had never heard of PAYS®. However, there is a plethora of informative resources available online, including a number of documents and services specifically to aid co-ops developing tariffed on-bill financing programs.

A second potential obstacle is the perceived cost of developing and operating such a program. However, costs associated with program development can be significantly reduced by utilizing the existing documentation and procedures developed by the Energy Efficiency Institute, the creators of the PAYS® concept. Working with organizations such as Clean Energy Works and the Environmental and Energy Study Institute (EESI) has further enabled other co-ops to launch PAYS® programs in an efficient and relatively low-cost manner.

Regarding sources of capital for the program itself, there are billions of federal dollars available through the U.S. Department of Agriculture's Rural Development program that co-ops can take advantage of (Table #8). For example, Roanoke Electric Cooperative has funded its Upgrade to \$ave program through the USDA Energy Efficiency & Conservation Loan Program and Appalachian Electric Cooperative uses the USDA Rural Energy Savings Program as a source of capital for its U-Save Advantage program. There are numerous online resources detailing federal funding opportunities, templates for co-ops to use when applying for funding, and organizations (like the EESI) willing to provide free assistance for co-ops applying for federal funding for tariffed on-bill programs. Additionally, some co-ops have worked with private lenders (e.g., [National Rural Utilities Cooperative Finance Corporation](#)) to obtain capital for their PAYS® programs.

Program	Eligibility/Financial Intermediary	Amount
Energy Efficiency and Conservation Loan Program (EECLP)	Electric utilities serving rural areas	Not specified
Rural Energy Savings Program (RESP)	Electric utilities serving rural areas	Not specified
Rural Economic Development Loan & Grant Program (REDLG)	Any former RUS borrower; Current <i>or eligible</i> RD Electric or Telecomm. Programs Borrowers	Up to \$300,000 in grants; up to \$1 million in loans
Rural Energy for America Program (REAP) Renewable Energy Systems & Energy Efficiency Improvement Guaranteed Loans & Grants	Rural small businesses; Agricultural producers	Loans up to 75% of total eligible project costs; grants up to 25%; combined grant/loan up to 75%. Renewable Energy Grants: min \$2,500 - max \$500,000 Energy Efficiency Grants: min \$1,500 - max \$250,000
REAP Energy Audit & Renewable Energy Development Assistance Grants	RECs are eligible applicants, funds must be used to assist rural small businesses and agricultural producers	Max aggregate amount of an energy audit & REDA grant in a Federal fiscal year is \$100,000
Energy Resource Conservation Program (ERC)	Existing RUS borrowers	Deferring payment of principal and interest on RUS loans, terms of deferments vary based upon the principal balance and terms of the existing direct loans
Electric Infrastructure Loan & Loan Guarantee Program	Retail or power supply providers serving rural areas, including co-ops	100% of the construction work plan can be financed
Distributed Generation Energy Project Financing	Energy project developers for distributed energy projects, RUS Electric Program borrowers or other utilities that serve rural areas	Not specified
High Energy Cost Grants	Retail or power supply providers serving eligible rural areas (annual avg. household energy cost >275% of national avg.), including co-ops	Not specified

Table #8: USDA Funding for Co-op Energy Efficiency & Renewable Energy Programs

Solutions and Resources

Examples of General Information Resources:

- [PAYS® for Energy Efficiency](#)
- [Report: Inclusive Financing for Efficiency and Renewable Energy](#)
- [Financing the Future Utility Services Model: Tariffed On-Bill Cost Recovery for Grid Edge Investments](#)
 - [Webinar recording](#) covering similar content
- [Reaching Rural Communities with Energy Efficiency Programs](#)
- [The High Cost of Energy in Rural America: Household Energy Burdens and Opportunities for Energy Efficiency](#)
- [8-Part Inclusive Financing Webinar Series](#)

Support for Co-ops Developing a PAYS® Program:

- [2-page PAYS® handout for utilities from Liberty Homes](#)
- [2-page general overview to provide to members](#)
- [Issue Brief: Low-income Energy Efficiency Financing through On-Bill Tariff Programs](#)
- [Supporting Low-Income Energy Efficiency: A Guide for Utility Regulators](#)
- [Utility Guide to Tariffed On-Bill Programs](#)
- The Environmental and Energy Study Institute (EESI) provides [free assistance for co-ops to establish residential on-bill financing programs](#), including helping rural utilities with applications to the USDA's Rural Energy Savings Program to capitalize their projects
 - [EESI's On-Bill Financing Primer for Co-ops and Munis](#)
- [Clean Energy Solutions Center](#) Expert Assistance
- The Energy Efficiency Institute, owner of the trademarked PAYS® , has already developed a framework for co-ops to use that greatly accelerates the timeframe and reduces the cost/effort of establishing an on-bill tariff program
- Clean Energy Works, creator of PAYS® (example: Clean Energy Works assisted Ouachita Electric Cooperative in filing the tariff with the state utility commission, helping the process go "[much faster than normal tariff proceedings](#)")

Federal Funding Application Resources:

- [Federal Financing Options for On-Bill Financing Energy Efficiency Programs](#)
 - Breaks down EECLP, RESP, and REDLG
- [RESP & Inclusive Financing Webinar](#)
 - [RESP Sample Letter of Intent](#)

Considering the resources and funding available, every co-op in Alabama should develop a tariffed on-bill energy efficiency program that would reduce member-owners' energy burden, improve the comfort and safety of their home, and eliminate carbon emissions associated with unnecessary energy use.

Interconnection Policy/Distributed Generation

It was not feasible to score co-ops on their actual interconnection policies due to the varying policies of their wholesale power providers. For example, Joe Wheeler EMC is contractually obligated to purchase all of its power from TVA, so no net metering can occur directly between Joe Wheeler and a member-owner with a distributed generation (DG) system. The member must obtain a Power Purchase Agreement from TVA to buy the electrical energy produced by their DG system.¹¹⁶ Alabama co-ops that do not purchase power from TVA may have different contractual restrictions, making it difficult to uniformly score a co-op on a net metering protocol or other specific policy aspects. It should be noted, however, that allowing interconnection of DG systems free of discriminatory charges is federal law.

However, researchers did ask the question "Is the co-op's interconnection policy posted on their website?", a criteria that was not included on the Tennessee scorecard. Providing this information allows interested members to understand what the interconnection process would entail and enables them to make an informed decision when considering the installation of a DG system (e.g., a rooftop solar array). Increased transparency surrounding the co-op's interconnection process may facilitate greater member-owner interest in investing in a distributed renewable generation system for their own home.

To provide interested members with information for interconnecting DG resources to the co-op's system, co-ops should have an easily navigable website page that includes clear information about the interconnection process, any relevant forms, and helpful reference materials.¹⁰⁵ These website pages, commonly used by utilities to provide transparency and encourage applicant self-sufficiency, may contain the following key elements identified by the National Renewable Energy Laboratory:

- Application forms
- Application checklist (including major milestones, requirements, and fees)
- Contact information
- Reference materials (such as instructional videos, an FAQ page, incentive program information, and a list of local developers)
- Dispute-resolution processes

Alabama Electric Cooperative Findings

Five cooperatives have specific interconnection policies or member-owned generation procedures on their website. Another four co-ops mention distributed generation in some form but do not have a specific form or policy available online, instead instructing members to contact the co-op for details. Nine out of 22 cooperatives have no mention whatsoever of member-owned renewable generation or how it could be connected to the grid. This dearth of information stands in stark contrast to the detailed guidance on websites of co-ops in other states, such as Rappahannock Electric Cooperative's highly informative [Learn About Connecting a System](#) page. For an example of an Alabama co-op demonstrating a suitable level of transparency, see Central Alabama Electric Cooperative's [Renewable Installation](#) page.

Alabama co-ops could also take advantage of many [Distributed Energy Resources](#) developed by NRECA to provide co-ops with resources that make it easier and less expensive for them to deploy distributed energy programs, policies, and procedures. For example, every Alabama co-op should be able to develop a detailed Distributed Generation page on their website using NRECA's extremely comprehensive [Distributed Generation Toolkit](#). This NRECA [Guidebook for Rapid Solar Interconnection](#) also includes chapters on Key Technical Policies and Procedures, Automation Software, Communications Strategies, and Co-op Success Stories. The wealth of resources available to Alabama cooperatives means that **there are no obvious reasons why electric cooperatives in Alabama should not have a clear and detailed website page focused on member-owner generation and interconnection.**

Community Solar

Community Solar Introduction

Community solar allows residents access to clean energy without having to invest in rooftop solar. Through a community solar program, residents can buy a share in one larger-scale solar array (often in the form of a set number of panels) and receive credit on their electricity bill for a portion of the energy produced by the array. Community solar projects enable all utility customers to enjoy the benefits of solar, including those who are unable to install their own panels because their roof or tree shading is unsuitable, they rent or lease their home/apartment, or they could not afford the upfront installation cost.¹²²

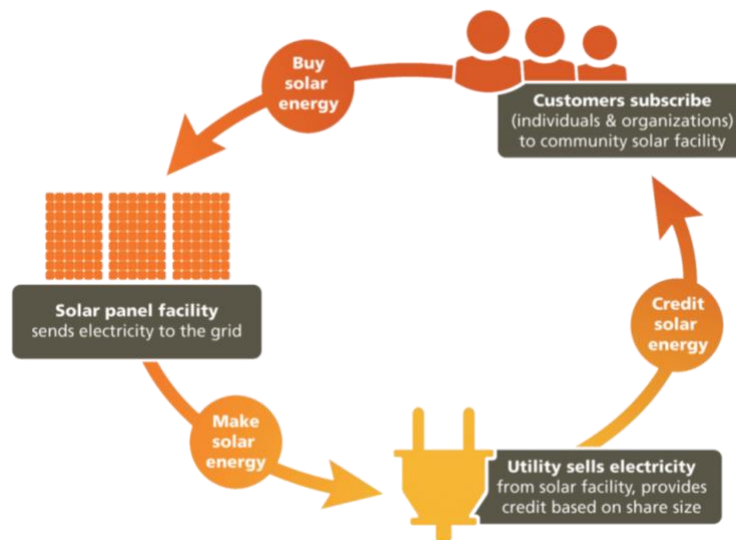


Figure #11: Community Solar Structure (source: Solar United Neighbors)

While homeowners enjoy the hassle-free access to solar, utilities also share in the benefits. For a co-op, benefits of developing and managing a solar array include greater control over the planning, monitoring, and load-balancing needed to ensure consistent power quality. An article by the NRECA also asserts that [community solar helps maintain trust and credibility](#)

[within the co-op membership](#). Co-ops have reported extremely high levels of customer satisfaction with their solar programs, as well as elevated employee morale and increased pride in the community as a result of the local, self-sufficient generation.¹⁷⁴

I've been here 29 years and I can't remember a program that we rolled out that's been more enthusiastically received

Greg Brooks, Community & PR Director of Walton EMC (Georgia),
discussing his co-op's community solar project

[Almost 200 cooperatives across the county have developed a community solar program](#), and the benefits have been numerous: job creation, landowner and government revenues, more market competition, reduced air pollution, and grid benefits (e.g., increasing fuel diversity and ensuring power availability during peak summer demand periods). For evidence of these and other benefits, the 2019 report [Minnesota's Solar Gardens: The Status and Benefits of Community Solar](#) provides a glimpse into what Alabama could look like with significant co-op investment in community solar.

Community solar is tailor-made for the cooperative model: It allows members to pool their needs to deliver a valuable service at a lower cost than they could do alone.

Tom Sullivan, CEO of Wright-Hennepin Cooperative Electric Assn.

Some electric cooperatives have maximized the social benefit of community solar programs by implementing low-income initiatives that provide low-cost energy to qualifying co-op members. Various approaches exist to ensure low-income consumers can access solar, including [program carve-outs, incentives, and dedicated low-income solar projects](#). For example, seven electric co-ops in Colorado participate in the Colorado Energy Office Low-Income Community Solar Demonstration Project, which provides 1.4 MW of renewable energy to 380 households.⁸⁸ Low-income community solar programs can help alleviate the high energy burden faced by many co-op members, and we encourage any Alabama electric cooperative developing a community solar program to include carve-outs or incentives that promote low-income member participation.

Context: Solar in Alabama

Unfortunately, Alabama is consistently at the bottom of the heap when it comes to solar power. According to the [National Solar Job Census](#), Alabama ranks **49th in solar jobs per capita**. The "Heart of Dixie" was [ranked last for state solar PV installation](#) by the Solar Energy Industries Association. In a separate evaluation, the Southern Alliance for Clean Energy's fourth annual [Solar in the Southeast report](#) ranked Alabama **last among Southeastern states for total solar development** and ratio of solar watts per customer.

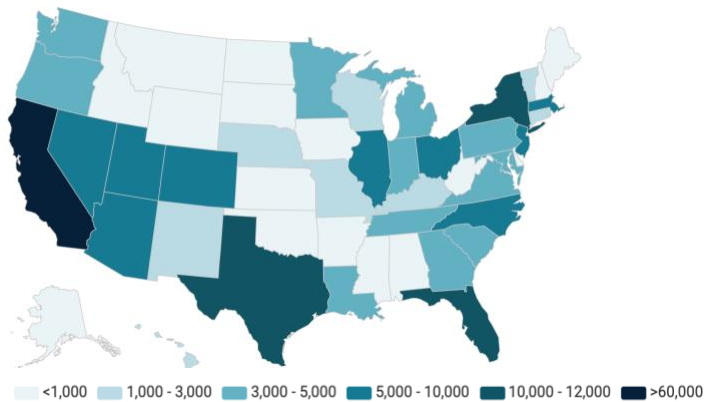


Figure #12: Solar Jobs by State (source: [2020 National Solar Jobs Census](#))

There are many policy barriers that explain why Alabama has been unable to achieve the widespread adoption of residential solar seen in other states. For example, Alabama is one of only three states that has [no net metering](#) or value of distributed energy policies, which would allow customers to sell any excess power generated by their solar array back to the grid at a fair price. Additionally, Alabama [doesn't allow third-party ownership](#), which allows homeowners and businesses to buy power from a source other than their current utility. Third-party ownership (which is permitted in almost 30 other states) can reduce upfront costs for residential solar, increases market competition, and allows tax-exempt organizations to take advantage of solar tax credits. [Alabama is not one of the 38 states that has established a Renewable Portfolio Standard](#) (policies that require energy suppliers to generate a certain percentage of their electricity from renewable sources) or adopted voluntary renewable energy goals.

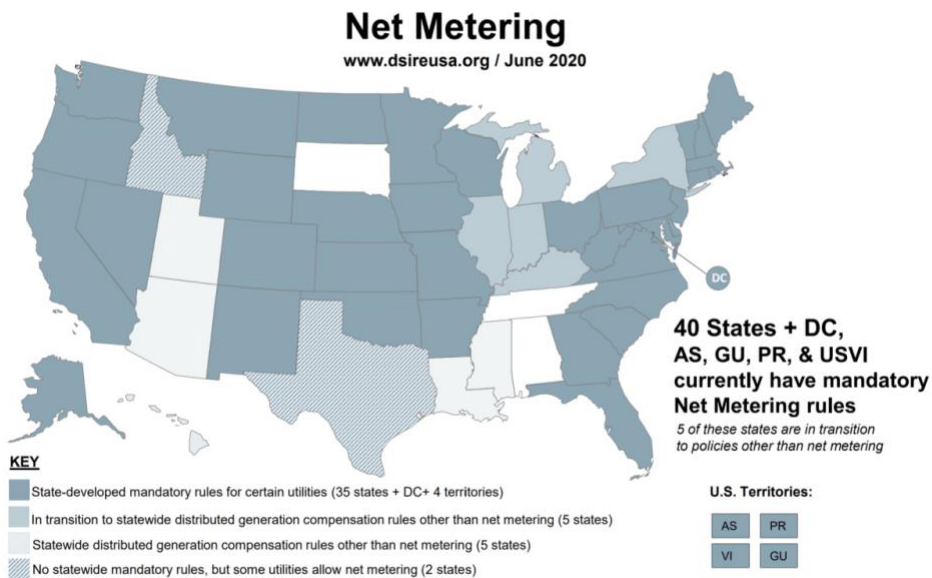


Figure #13: Alabama One of Three States With No Net Metering (source: DSIRE)

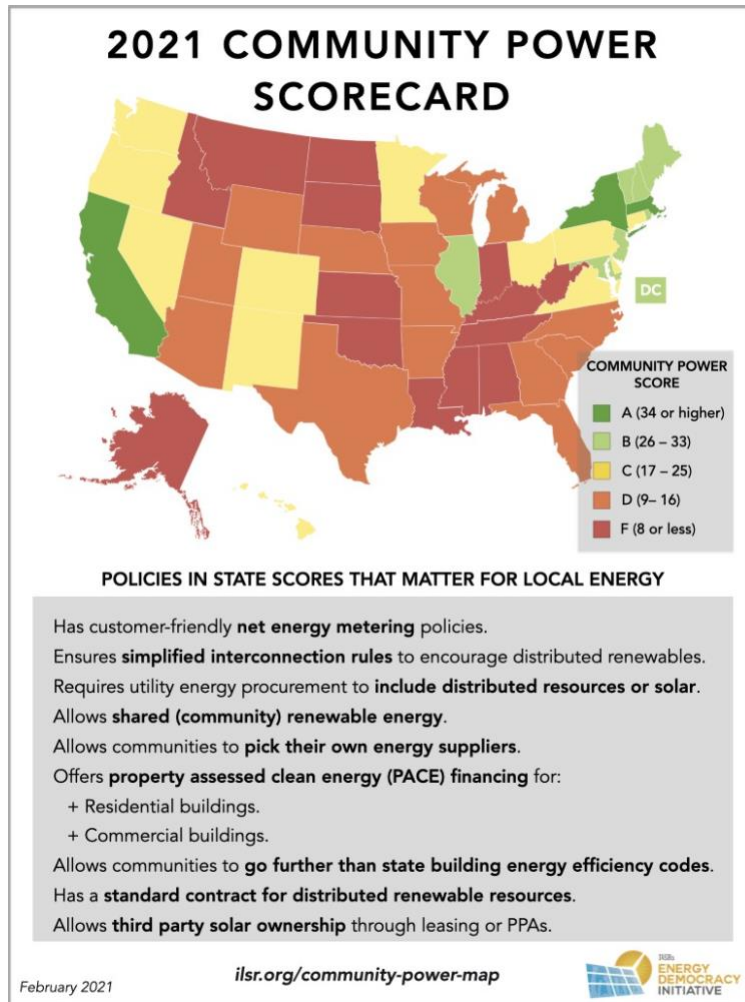


Figure #14: 2021 State Community Power Scores ([ISLR Energy Democracy Initiative](https://ilsr.org/community-power-map))

Most states have renewable portfolio standards and goals

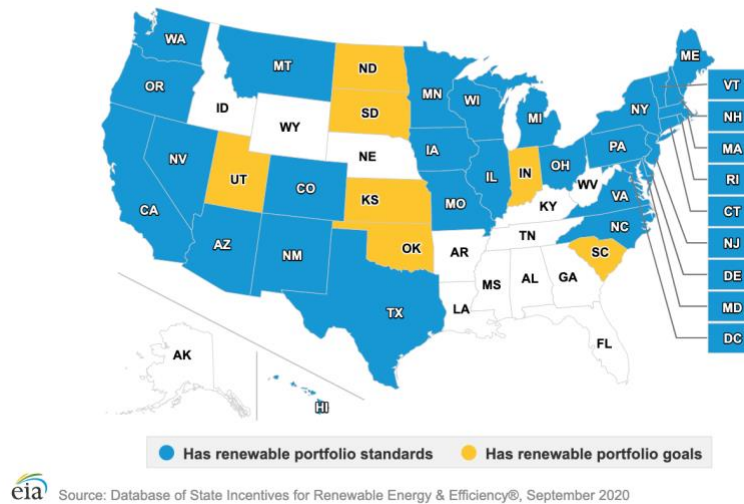


Figure #15: Alabama One of 12 States With No RPS or Renewable Goals

Another major reason for Alabama's dismal solar rankings is that Alabama Power's "capacity reservation charge" significantly reduces the savings associated with rooftop solar. Several environmental groups and Alabama Power customers have challenged this fee in state court and are preparing to take the case to the federal level. In response to a petition filed by the groups in April 2021, the Federal Energy Regulatory Commission recently issued a statement that the state Public Service Commission may have violated the Public Utility Regulatory Policy Act (PURPA) by allowing the fee, which was indeed discriminatory towards customers with on-site generation.¹⁴⁶

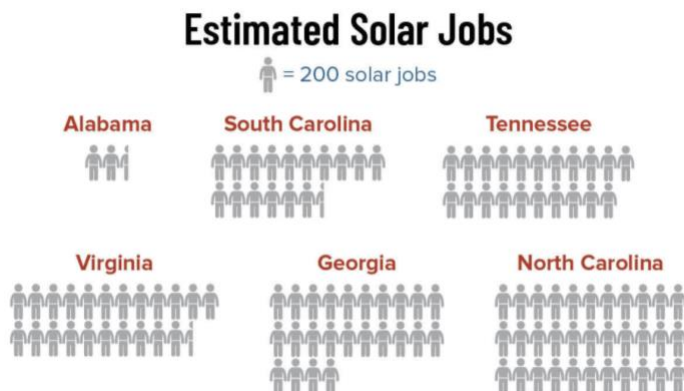


Figure #16: Alabama Missing Out on Solar Jobs (source: Southern Environmental Law Center [Solar Makers and Brakers](#))

However, there is tremendous potential for solar in Alabama, which makes it even more apparent that government and utility policies have prevented a solar boom in the state. According to a [fact sheet](#) published by the Southern Environmental Law Center, Alabama has both the 13th most raw solar potential and the 8th most potential to benefit economically from solar. Solar prices in the state have fallen 43% over the last 5 years,¹⁷¹ and [79% of Alabama voters support investments in clean energy jobs](#). Co-ops should be especially encouraged by this last statistic, as it indicates that Alabama would not be an exception to the overwhelmingly positive member response to co-op community solar elsewhere in the country.

Alabama should look to mimic Georgia's investments in solar farms as a way to create good, local jobs, diversify its energy supply, protect customers from increasing costs from fossil fuels, and ensure lower electricity prices.

Southern Environmental Law Center

Currently, Alabama represents a gaping void on the map of community energy projects across the country (Figure #17). Community solar investment by Alabama co-ops is essential to prevent Alabama's energy landscape from becoming even more outdated and to ensure that businesses looking for a place where they can obtain affordable, renewable energy will not

bypass Alabama. Co-op investment in community solar will reduce the state's greenhouse gas emissions and air pollution (improving public health), create jobs in a variety of fields, and help Alabama attract major engines of economic development. If Alabama co-ops invest in community solar, they will not only be benefiting their members and local community, but improving the state as a whole.

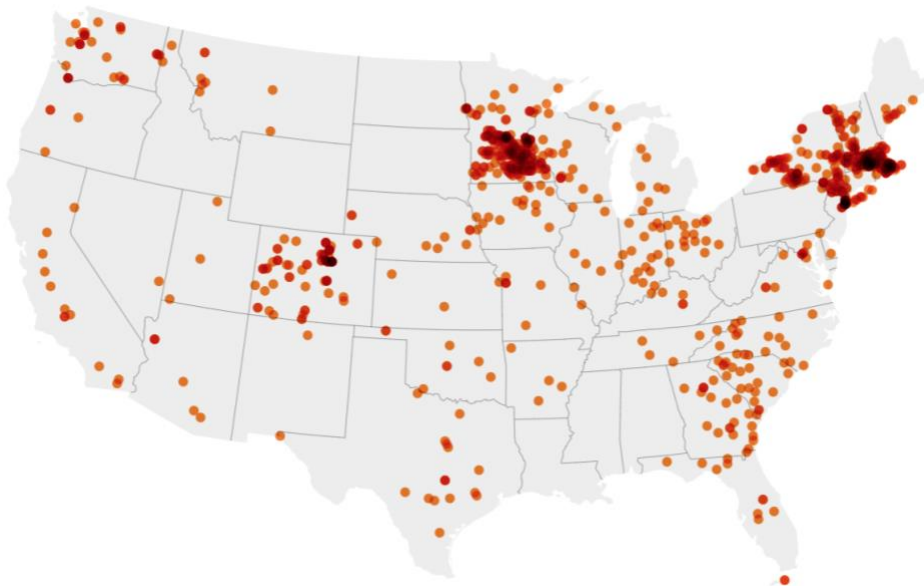


Figure #17: Community Solar Projects in the United States (Source: [Solstice](#))

Scorecard Findings & Resources for Co-ops

No electric cooperative in Alabama currently offers a community solar program. However, Covington Electric Cooperative is developing a [community solar garden](#) after members responded positively to a survey asking if they would be interested. More Alabama cooperatives should follow Covington's example and pursue community solar, allowing Alabamians to finally enjoy the benefits of solar that have been made inaccessible by oppressive state policies.

Like tariffed on-bill financing systems and distributed generation procedures, there are many resources available for co-ops developing a community solar program:

- [Community Solar for the Southeast Implementation Guide](#)
- [Community Solar: Best Practices for Utilities in the South](#)
- [NRECA Community Solar Playbook](#)
- [Solar United Neighbors Community Solar resources](#)
 - [Siting Guidelines](#)
 - [Model Rules for Shared Renewable Energy Programs](#)
- [A Guide to Community Solar: Utility, Private, and Non-profit Project Development](#)
- [Community Solar Case Studies](#)
- [Community Solar Value Project](#)
- [NRECA Solar Communications Toolkit](#)

Low-Income Community Solar Resources:

- [Low-Income Community Solar Policy Guide](#)
 - [Policy Guidelines and Sample Bill Language](#)
- [Design and Implementation of Community Solar Programs for Low- and Moderate-Income Customers](#)
- [Report: Designing Community Solar Programs that Promote Racial and Economic Equity](#)

Electric Vehicles

Benefits of Electric Vehicles

Investment in electric vehicles can create domestic employment opportunities across a number of fields,¹⁶⁶ as well as help achieve a long-term reduction in greenhouse gas emissions. To mitigate the severity of the worsening climate crisis—the effects of which could be devastating for Alabamians—transitioning to a zero-emission transportation fleet is essential.

For EV owners, the numerous benefits also include reduced gas and maintenance costs, including [average yearly fuel savings of \\$1,000](#). These savings help make the [lifetime cost of an EV cheaper than that of comparable gas-powered cars](#), a widening gap that can result in more disposable income for EV drivers. This money, which can instead be spent elsewhere in the community, augments EV-related job creation to promote economic development in a variety of employment sectors. The pollution reduction associated with EVs has many direct health benefits; according to a report by the American Lung Association, a widespread transition to an all-electric transportation system would "produce emission reductions in 2050 that could [add up to \\$72 billion in avoided health harms, saving approximately 6,300 lives](#) and avoiding more than 93,000 asthma attacks and 416,000 lost work days annually."

To maximize the economic, environmental, and health benefits that EVs can provide, there must be convenient and accessible EV infrastructure available in all areas, especially low-income, minority, and rural communities where there have not historically been significant investments in transportation and renewable infrastructure.

Alabama Lags in Electric Vehicle Infrastructure

Alabama lags behind the rest of the country on EV infrastructure. Ranked 48th in the country, Alabama has just 2.3 electric vehicle charging stations per 10,000 registered vehicles (the national average is 9.7 outlets per 10,000 vehicles)¹⁴⁶ and has imposed [a ban on direct-to-consumer sales of EVs along with an EV licensing fee four times the fee for standard vehicles](#). Environmental groups and conservative business alliances alike hope to see this change, as demonstrated by [a recent letter](#) sent to the Alabama State Senate and Gov. Kay Ivey. Sent by the Alabama Clean Fuels coalition, the letter stressed the importance of increased state investment in EV charging infrastructure and was co-signed by some of the most prominent business groups in the state (including the Business Council of Alabama, Manufacture Alabama, the Alabama League of Municipalities, and the Economic Development Association of

Alabama.) The letter correctly asserts that while Alabama may be leading in the manufacture of EVs, **neglecting EV charging infrastructure will hurt the state's ability to attract new businesses.**

As more and more people recognize the proven ways that [EV chargers can benefit local economies](#), it is past time for all players in Alabama's energy scene (including rural electric cooperatives) to make a serious effort to increase Alabama's underdeveloped EV infrastructure.

The US Electric Vehicle Accessibility Index is a national ranking evaluating states on the accessibility of their electric vehicle market. The index evaluates each state's regulations for direct-to-consumer sales and the licensing fees for electric vehicles. The index is a project of the Consumer Choice Center and was created by David Clement, Elizabeth Hicks, Brandon Bouchard and Joshua Ippolito.

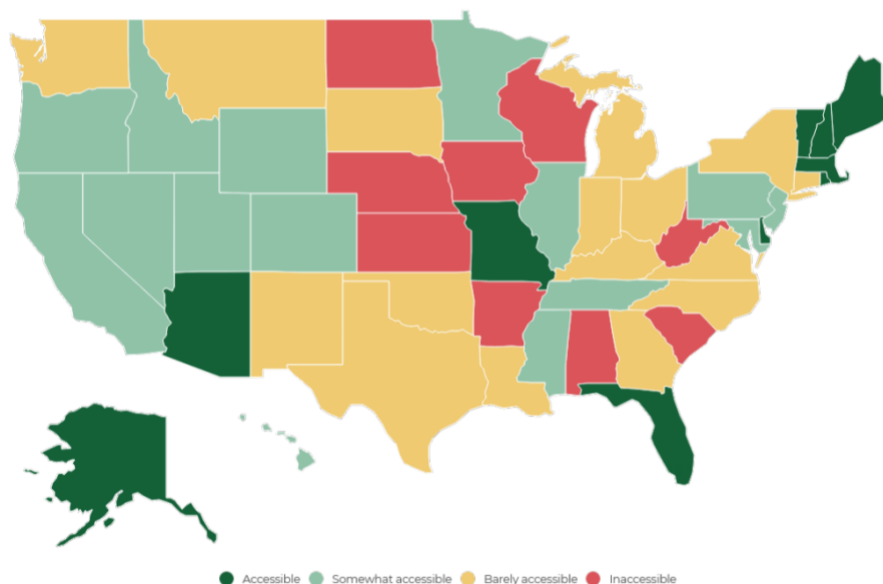


Figure #11: U.S. Electric Vehicle Accessibility Index 2021 (source: Consumer Choice Center)

Alabama Co-ops and Electric Vehicles

While many Alabama co-ops have made no apparent contributions to advance Alabama's disappointing position in EV-related rankings, others have demonstrated varying levels of commitment to increase EV adoption and the infrastructure needed to support it.

Alabama co-op EV highlights:

- Central Alabama Electric Cooperative and Cullman Electric Cooperative are the clear EV champions among Alabama electric cooperatives.
 - Central Alabama Electric Cooperative had an [EV information session](#) at their virtual 2020 Annual Meeting, which included a demonstration of the two EVs owned by the co-op and the charging station located at one of their offices.
 - Cullman EC [installed two charging stations](#) at one of their offices (funded by part of Gov. Ivey's [\\$4.1 million EV charger grant](#)) and the cooperative purchased their own EV.

- Marshall-Dekalb Electric Cooperative collaborated with the City of Boaz and Seven States Power Corporation to [install the first EV charging station in Marshall County](#).
- The following cooperatives have an Electric Vehicles page on their website, providing members with helpful information about price, charging, and other aspects of EV ownership (co-op names are hyperlinks to their respective EV pages): [Central Alabama Electric Cooperative](#), [Clarke-Washington EMC](#), [Covington Electric Cooperative](#), [Cullman Electric Cooperative](#), [Tallapoosa River Electric Cooperative](#), and [Wiregrass Electric Cooperative](#).
- Pioneer Electric Cooperative has an [Electric Vehicles tab](#) on their website, but as of July 2021, the page itself is blank.
- Missed Opportunity: The City of Arab requested that Arab Electric Cooperative partner with the city to install an EV charging station in the city's downtown region, allowing residents to charge while they shopped. After the matter was discussed at the October, November, and December 2020 [monthly board meetings](#), AEC did not wish to pay the \$6,500 requested by the city and no EV charging station was constructed.

More Alabama co-ops can become EV champions by constructing EV charging stations at their offices or in the local community, purchasing EVs that members can test-drive, and promoting EVs via their websites and Annual Meetings.

Conclusion & Next Steps

RECs can lead in the face of climate change, help build thriving new economies and rural communities, and along the way, make our electric sector more secure and resilient.

Erik Hatlestad, Energy Democracy Program Director, CURE (Clean Up the River Environment)

When reviewing the scorecard results, there is much to be optimistic about. For example, many Alabama electric cooperatives are developing broadband programs, providing a critical service to members in a manner reminiscent of the original electrification of the rural South. However, disenfranchisement of co-op members in Alabama is directly undermining investment in affordable clean energy solutions that deliver real economic benefits. The scorecard reveals pervasive barriers to member-owner participation, including inaccessible governing documents and minimal opportunity to vote in co-op elections, which have resulted in entrenched board leaders and a loss of democratic structure. Distributed clean energy solutions like community solar and Pay As You Save® energy efficiency programs are lowering energy burdens and creating job opportunities in rural communities across the country, but no Alabama co-op currently offers either. Fortunately, the democratic and transparent nature of an electric cooperative *can* be restored, and individuals at all levels can take action now to help their co-op better represent and serve its members.

The scorecard results can help identify what the next steps should be for members or leadership of a specific co-op. For example, member-owners of a co-op that does not have any important documents on their website might make it a priority to meet with the General Manager or board and urge them to publish those documents. Based on the troubling financial misrepresentations described on pages 8-10, members of Marshall-Dekalb Electric Cooperative and South Alabama Electric Cooperative could request an explanation for their co-op's questionable accounting. Meanwhile, members of a co-op that scored relatively high on transparency might direct their efforts towards discussing the merits of a community solar installation with co-op leadership.

In general, guidance for co-op reform efforts can be found in the collection of [REC best practices](#) developed by the Advancing Equity & Opportunity (AEO) Collaborative “Democratizing Rural Electric Cooperatives” working group. Developed in conjunction with organizations and member-owners from across the country, the list includes dozens of reform approaches grouped under the categories of Financial/Anti-Corruption, Elections, Governance, Community Benefit, and Transparency.

Alabama co-ops and their members can also take inspiration from other electric cooperatives. For example, they should aim for a co-op website as thoroughly transparent as the Document Centers of [Pedernales](#) or [Rappahannock Electric Cooperative](#). Alabama co-ops could emulate other cooperatives by adopting a [Member Bill of Rights](#), potentially modeled off [Article IX in Pedernales Electric Cooperative's Articles of Incorporation](#).

Member-Owners

Member-owners are the lifeblood of any cooperative, and there are many ways that Alabama member-owners can help change their electric cooperative for the better.

The first step a member should take is to contact their co-op and express their concerns or suggestions for improvement. If they are not available online, the member could ask to see a copy of the co-op's bylaws or financial documents. The manner in which the co-op responds to the inquiries/feedback of their membership will likely be indicative of their overall commitment to democracy and transparency. An easy but effective way to contact a co-op would be to email the General Manager using a [sample letter template](#), customized to suit the needs of the member. If email addresses for board members are available online, they can be copied on this email as well, especially if the sender has tried to contact management and found them unresponsive.

If a local newspaper runs a story about the report card, writing a letter to the editor can be a great way to increase public attention on the issue and catalyze the co-op in that community into realizing positive change. To get started, see these [Letter to the Editor Tips](#) from the Minnesota Local Energy Project. If the local paper did not run a story about the scorecard that they could respond to, members could also look into submitting an op-ed about their co-

op's results. For assistance on writing and proposing an op-ed, [The Op-Ed project](#) is an excellent resource.

For more helpful resources on how to start organizing at a rural electric cooperative, check out [this toolkit](#) by New Economy Coalition.

If member-owners feel discouraged by their co-op's scorecard results or the co-op's initial response to reform attempts, it might be helpful to know that [co-op members across the country have successfully organized using the above toolkit](#). For more inspirational stories of successful co-op reform, see the following articles:

- [Beartooth: A Beacon of Transparency](#)
- [Cobb members stop coal plant, end corruption, and go solar](#)
- [Pedernales members end corruption, set renewables target](#)
- [Revitalizing Ouachita: How One Electric Co-op is Moving Forward](#)
- [Report: Re-Member-ing the Electric Cooperative](#)
- [Bringing Power to the People: The Unlikely Case for Utility Populism](#)

Co-op Board & Management

We know that co-op leaders share the goal of having co-ops nationwide look to Alabama to find shining examples of what a rural electric cooperative can be. Although these initial scorecard results may look bleak, we plan on releasing updated versions in the future that reflect any changes co-ops make as a result of this information. [Reflecting on their co-op's governance, policies and character](#); listening to and incorporating member feedback; and addressing the issues identified in the scorecard will undoubtedly provide long-term benefits for co-op board members, management, and the cooperative as a whole.

Ideally, all Alabama co-ops would strive to earn full points for each scoring question in the Alabama REC scorecard. Every co-op would also adopt the NRECA Task Force recommendations listed in Table #4 and take steps to avoid a breakdown of democracy like that described in the section on Board Member Entrenchment.

We hope co-op leaders will see this scorecard not as a malicious criticism of their organizations, but as a chance to celebrate their strengths and identify areas where improvement is needed. Even simple steps like posting bylaws on a co-op's website can increase democratic member control and bring the co-op closer to the transparent, member-driven ideal. For more complex actions, the templates, examples, and informational links provided throughout this report may be useful for board members and managers when a co-op is establishing tried-and-true programs like PAYS® and community solar.

Policymakers

State legislators and policymakers can also play a vital role in improving Alabama's electric cooperatives. Groups of member-owners at Alabama co-ops have been fighting for

many of the best practices offered in the above list, launching election campaigns and attempting to propose and pass bylaw amendments*. Unfortunately, as described by the AEO Collaborative, these struggles have "unveiled deep entrenchment, resistance to member oversight and other corruption of cooperative leadership, highlighting the need for state legislation to bring about the reforms member-owners need and want."

The [REC Legislation List](#) mentioned above can be used to support drafting state legislation for REC reform, although it includes general principles rather than comprehensive legislative language. However, other states have passed laws that could serve as more detailed models for Alabama cooperative legislation, such as South Carolina's [H. 3145](#). The South Carolina bill— passed after the exposure of [shocking financial corruption at Tri-County Electric Cooperative](#)— contains many admirable provisions, including the following:

- Removes obstacles to member participation in elections by requiring at least a day of early voting, with polling locations open for a minimum of four hours on voting day
- Requires co-ops to post financial documents online for members to review
- Co-ops must notify members of board meetings at least 10 days in advance both online and at the co-op's main office. The notice must include the time, place, location, and purpose of the meeting
- Meeting minutes for the board meetings must also be posted online and available at the co-op's main office
- Eliminates proxy voting
- Prohibits board members from filling vacancies themselves, and specifies that the new trustee cannot be a family member or close associate of the trustee whose departure created the vacancy
- Prevents board members from having the co-op hire their relatives
- Prohibits board members from campaigning within a certain distance of the polling place where voting for the board takes place
- States that any member or district information (e.g., members' addresses) available to incumbents for use in their campaign must be made available to all candidates

* For example, the article [Bringing Power to the People: The Unlikely Case for Utility Populism](#) discusses member-owner organizing efforts at Black Warrior EMC in Demopolis, Alabama.

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APPENDIX A: GENERAL MANAGER COMPENSATION

Co-op	990 year	GM listed on 990	Total Pay	Total pay/ avg. MHI of service area	Counties served & median household income (MHI) ¹						Points ³
					Persistent Poverty Counties (poverty rate of 20% or more for the past 30 years) in red ²						
Arab	2019	Scott Spence*	\$178,785	3.72	Blount: \$49,358	Cullman: \$44,918	Marshall: \$45,983	Morgan: \$52,156			10
Baldwin	2018	Karen L. Moore	\$546,691	12.32	Baldwin: \$58,320	Monroe: \$30,441					5
Black Warrior	2018	Daryl L. Jones	\$239,345	8.20	Choctaw: \$35,892	Greene: \$24,145	Hale: \$34,046	Marengo: \$33,241	Perry: \$23,447	Sumter: \$24,320	10
Central AL	2018	Thomas Stackhouse	\$397,031	8.82	Autauga: \$58,731	Chilton: \$47,468	Coosa: \$38,990	Dallas: \$33,845	Elmore: \$60,891	Lowndes: \$30,036	10
Cherokee	2019	Randal Wilkie	\$389,176	8.84	Calhoun: \$47,255	Cherokee: \$41,919	Dekalb: \$40,440	Etowah: \$44,637	Marshall: \$45,983		10
Clarke-Washington	2018	J Stanley Wilson*	\$822,627	23.47	Clarke: \$37,404	Monroe: \$30,441	Washington: \$41,370	Wilcox: \$31,014			0
Coosa Valley	2018	Leland Fuller	\$254,696	4.53	Calhoun: \$47,255	Shelby: \$77,799	St. Clair: \$58,308	Talladega: \$41,325			10
Covington	2018	Charles E. Short	\$355,069	8.00	Coffee: \$55,637	Covington: \$42,189	Crenshaw: \$43,163	Dale: \$47,214	Escambia: \$36,275	Geneva: \$41,732	10
Cullman	2019	Tim Culpepper	\$228,879	5.15	Cullman: \$44,918	Lawrence: \$44,886	Morgan: \$52,156	Winston: \$35,788			10
Dixie	2018	Gary Harrison	\$326,899	7.89	Bullock: \$37,785	Lee: \$51,463	Lowndes: \$30,036	Macon: \$33,370	Montgomery: \$50,124	Tallapoosa: \$45,828	10
Franklin	2019	Mark Stockton	\$141,464	3.11	Colbert: \$48,065	Franklin: \$43,514	Lawrence: \$44,886				10
Joe Wheeler	2019	George B. Kitchens	\$387,521	7.99	Lawrence: \$44,886	Morgan: \$52,156					10
Marshall-Dekalb	2019	None listed	None listed		Dekalb: \$40,440	Etowah: \$44,637	Marshall: \$45,983				0
North AL	2019	Bruce L. Purdy	\$184,541	4.21	Jackson: \$41,769	Marshall: \$45,983					10
Pea River	2018	Joseph R. Brannon	\$247,249	5.33	Barbour: \$32,525	Coffee: \$55,637	Dale: \$47,214	Henry: \$50,017			10
Pioneer	2019	Terry Moseley	\$244,979	7.21	Butler: \$40,688	Conecuh: \$37,837	Dallas: \$33,845	Lowndes: \$30,036	Monroe: \$30,441	Wilcox: \$31,014	10
Sand Mtn.	2019	Mike Simpson*	\$371,841	8.74	Cherokee: \$41,919	Dekalb: \$40,440	Jackson: \$41,769	Marshall: \$45,983			10
South AL	2019	LRI*	\$281,831	6.38	Bullock: \$37,785	Butler: \$40,688	Coffee: \$55,637	Crenshaw: \$43,163	Montgomery: \$50,124	Pike: \$37,446	10
Southern Pine	2019	Vince Johnson	\$279,425	6.81	Baldwin: \$58,320	Conecuh: \$37,837	Covington: \$42,189	Escambia: \$36,275	Monroe: \$30,441		10
Tallapoosa River	2019	Lewis Ward	\$299,192	6.74	Chambers: \$42,289	Clay: \$40,845	Lee: \$51,463	Randolph: \$43,395	Russell: \$42,443	Tallapoosa: \$45,828	10
Tombigbee	2019	Steve Foshee	\$279,077	7.33	Fayette: \$39,856	Lamar: \$38,364	Marion: \$35,930				10
Wiregrass	2019	Leslie Moreland	\$284,613	6.01	Coffee: \$55,637	Covington: \$42,189	Dale: \$47,214	Geneva: \$41,732	Henry: \$50,017	Houston: \$47,580	10

*: The name of the CEO/GM currently listed on the co-op website is different than the name listed on the 990

1: If a co-op serves more than six counties, the six with the largest coverage were chosen, based on available maps of the co-op's service area

2: As determined by the Congressional Research Service, using data from the U.S. Census Bureau

3: Scoring was based on based on ratio of the GM compensation to area MHI. Score of <10 = 10 pts. 10-15 = 5 pts. 15+ = 0 pts.

APPENDIX B: BOARD DIRECTOR COMPENSATION

Co-op	990 year	# of Directors	Pay Avg.	Addtl. Pay Avg.	Total Pay Avg.	Total Pay Avg. * # of Directors	Total pay avg. % diff. from weighted avg.	Points
Arab	2019	9	\$3,363.64	\$0	\$3,363.64	\$30,272.73	-82.94%	10
Baldwin	2018	7	\$46,151.71	\$16,964.57	\$63,116.29	\$441,814.00	220.11%	0
Black Warrior	2018	9	\$9,561.11	\$0	\$9,561.11	\$86,050.00	-51.51%	8
Central AL	2018	10	\$32,570.30	\$280.00	\$32,850.30	\$328,503.00	66.61%	2
Cherokee	2019	7	\$31,224.00	\$0	\$31,224.00	\$218,568.00	58.36%	3
Clarke-Washington	2018	9	\$12,637.82	\$0	\$12,637.82	\$113,740.36	-35.90%	7
Coosa Valley	2018	7	\$17,700.00	\$0	\$17,700.00	\$123,900.00	-10.23%	6
Covington	2018	6	\$26,416.83	\$0	\$26,416.83	\$158,501.00	33.98%	4
Cullman	2019	9	\$18,448.89	\$0	\$18,448.89	\$166,040.00	-6.43%	6
Dixie	2018	9	\$19,377.78	\$8,075.67	\$27,453.44	\$247,081.00	39.24%	4
Franklin	2019	9	\$7,569.44	\$0	\$7,569.44	\$68,125.00	-61.61%	9
Joe Wheeler	2019	10	\$11,071.20	\$0	\$11,071.20	\$110,712.00	-43.85%	8
Marshall-Dekalb	2019	9	\$12,676.22	\$0	\$12,676.22	\$114,086.00	-35.71%	7
North AL	2019	9	\$16,791.56	\$0	\$16,791.56	\$151,124.00	-14.84%	6
Pea River	2018	9	\$21,928.89	\$3,384.56	\$25,313.44	\$227,821.00	28.38%	4
Pioneer	2019	9	\$23,738.89	\$0	\$23,738.89	\$213,650.00	20.40%	4
Sand Mtn.	2019	9	\$18,918.11	\$0	\$18,918.11	\$170,263.00	-4.05%	6
South AL	2019	8	\$26,406.88	\$0	\$26,406.88	\$211,255.00	33.93%	4
Southern Pine	2019	9	\$21,901.22	\$0	\$21,901.22	\$197,111.00	11.08%	5
Tallapoosa River	2019	6	\$11,953.13	\$4,424.75	\$16,377.88	\$98,267.25	-16.94%	6
Tombigbee	2019	9	\$10,225.00	\$0	\$10,225.00	\$92,025.00	-48.14%	8
Wiregrass	2019	9	\$13,132.89	\$0	\$13,132.89	\$118,196.00	-33.39%	7

Score is based on 20% blocks. 80-100% below weighted avg. (BWA) = 10 pts. 60-80% BWA = 9 pts. 40-60% BWA = 8 pts. 20-40% BWA = 7 pts. 0-20% BWA = 6 pts. Then, above weighted avg. (AWA). 0-20% AWA = 5 pts. 20-40% AWA = 4 pts. 40-60% AWA = 3 pts. 60-80% AWA = 2 pts. 80-100% AWA = 1 pt.

Total: \$3,687,105.34

\$3,687,105.34/187 total board directors = \$19,717.14 = weighted average for an individual board director

APPENDIX C: BOARD MEETINGS & DIRECTORS

	Are board meetings open for members to attend?	Is the right for members to attend monthly board meetings written into the bylaws?	Can members speak at the board meetings?	Are board meeting dates, location and agenda available online?	Are meeting minutes for each board meeting available online?	Is contact info for Board Directors available online?	Are there term limits for Directors specified in the bylaws or a co-op policy? ¹
SCORING	Full Yes = 4, By Request = 1, No = 0	Yes = 3, No = 0	Yes = 2, By request = 1, No = 0	W/ agenda = 3; time, date, location (T/D/L) = 2; partial = 1; No = 0	Yes = 3, By request = 1, No = 0	Yes = 2, One phone/email for all trustees = 1, No = 0	Yes = 2, No = 0
Arab	Yes (4)	Yes (3)	Yes (2)	Yes (3)	Yes (3)	No (0)	Yes (2)
Baldwin	No response (0)	No (0)	No response (0)	No (0)	No (0)	One email (1)	No (0)
Black Warrior	No response (0)	No (0)	No response (0)	No (0)	No (0)	No (0)	No (0)
Central AL	No response (0)	No (0)	No response (0)	No (0)	No (0)	No (0)	No (0)
Cherokee	By request (1)	No (0)	By request (1)	No (0)	No (0)	No (0)	No (0)
Clarke-Washington	No response (0)	No (0)	No response (0)	No (0)	No (0)	No (0)	No (0)
Coosa Valley	By request (1)	No (0)	By request (1)	No (0)	No (0)	Yes (2)	No (0)
Covington	By request (1)	No (0)	By request (1)	T/D/L (2)	Yes (3)	No (0)	No (0)
Cullman	By request (1)	No (0)	By request (1)	T/D/L (2)	Partial credit (2)	No (0)	No (0)
Dixie	By request (1)	No (0)	By request (1)	No (0)	No (0)	No (0)	No (0)
Franklin	By request (1)	No response (0)	By request (1)	Partial (1)	No (0)	No (0)	No (0)
Joe Wheeler	Yes (4)	No response (0)	By request (1)	No (0)	No (0)	Yes (2)	No (0)
Marshall-Dekalb	No response (0)	No response (0)	No response (0)	Partial (1)	No (0)	No (0)	No (0)
North AL	By request (1)	No (0)	By request (1)	No (0)	No (0)	No (0)	No (0)
Pea River	No response (0)	No response (0)	No response (0)	No (0)	No (0)	Yes (2)	No (0)
Pioneer	By request (1)	No (0)	By request (1)	No (0)	No (0)	No (0)	No (0)
Sand Mtn.	No response (0)	No (0)	No response (0)	No (0)	No (0)	No (0)	No (0)
South AL	No response (0)	No response (0)	No response (0)	No (0)	No (0)	No (0)	No (0)
Southern Pine	By request (1)	No (0)	By request (1)	No (0)	No (0)	No (0)	No (0)
Tallapoosa River	No response (0)	No response (0)	No response (0)	No (0)	No (0)	No (0)	No (0)
Tombigbee	By request (1)	No (0)	By request (1)	No (0)	No (0)	Yes (2)	No (0)
Wiregrass	Yes (4)	Yes (3)	Yes (2)	T/D/L (2)	Yes (3)	Yes (2)	No (0)

¹: If a co-op refused to answer and no evidence of term limits was found in their bylaws or elsewhere on their website, the answer was assumed to be "No"

APPENDIX D: ELECTIONS & BYLAWS

	Do bylaws explicitly say that members can propose amendments to the bylaws?	Do the bylaws clearly state that bylaw amendments require a vote by the membership before ratification?	Are the bylaws posted on the cooperative's website?	How can members vote for their Board Directors?	Does the co-op use an independent third party to verify the voting results?	Can Board Directors vote with member proxies?
SCORING	Yes, w/ detail on how to do so = 4, Yes, but unclear language = 2, No = 0	Yes = 3, No = 0	Yes = 3, No = 0	1 for each option (in person, early voting, by mail, online)	Yes = 3, No = 0	Yes = 0, No = 3
Arab	No response (0)	No response (0)	No (0)	No response (0)	No response (0)	No response (0)
Baldwin	Yes, detailed (4)	Yes (3)	Yes (3)	No response (0)	No response (0)	No response (0)
Black Warrior	Yes (2)	No (0)	Yes (3)	No response (0)	No response (0)	No response (0)
Central AL	Yes (2)	No (0)	Yes (3)	No response (0)	Yes (3)	No response (0)
Cherokee	Yes (2)	No (0)	No (0)	In person (1)	Yes (3)	No (3)
Clarke-Washington	Yes (2)	No (0)	Yes (3)	No response (0)	No response (0)	No response (0)
Coosa Valley	Yes (2)	No (0)	No (0)	In person (1)	Yes (3)	No (3)
Covington	Yes (2)	No (0)	Yes (3)	All methods (4)	Yes (3)	No (3)
Cullman	Yes, detailed (4)	Yes (3)	Yes (3)	In person, mail (2)	Yes (3)	No (3)
Dixie	Yes (2)	No (0)	Yes (3)	In person, mail (2)	Yes (3)	No (3)
Franklin	No response (0)	No response (0)	No (0)	In person (1)	No response (0)	No (3)
Joe Wheeler	No response (0)	No response (0)	No (0)	In person, mail (2)	Yes (3)	No (3)
Marshall-Dekalb	No response (0)	No response (0)	No (0)	In person (1)	No response (0)	No (3)
North AL	Yes (2)	No (0)	No (0)	In person (1)	Yes (3)	No (3)
Pea River	No response (0)	No response (0)	No (0)	No response (0)	No response (0)	No response (0)
Pioneer	Yes (2)	No (0)	Yes (3)	In person, mail (2)	Yes (3)	No (3)
Sand Mtn.	Yes (2)	No (0)	Yes (3)	No response (0)	No response (0)	No response (0)
South AL	No response (0)	No response (0)	No (0)	No response (0)	No response (0)	No response (0)
Southern Pine	No response (0)	No response (0)	No (0)	In person (1)	No (0)	No (3)
Tallapoosa River	No response (0)	No response (0)	No (0)	No response (0)	No response (0)	No response (0)
Tombigbee	Yes (2)	No (0)	Yes (3)	In person, mail (2)	Yes (3)	No (3)
Wiregrass	Yes (2)	No (0)	Yes (3)	In person, mail (2)	Yes (3)	No (3)

APPENDIX E: FEES, FINANCIALS, ROW, & BROADBAND

	What is the monthly fixed fee (facilities or customer charge) for residential members?	Is the fixed fee shown as a separate line item on the member's monthly bill?	Are 990s and annual financial reports posted on the co-op website?	Does the co-op have a Right-of-Way spraying opt-out policy? **	Does the co-op offer broadband internet service? **
SCORING	More than \$15/month = 0 \$15/month or less = 9	Yes = 3, Mentioned on website = 1, No indication = 0	Many years both = 5, Many years either or 1 year both = 3, 1 year either = 2, No = 0	Yes = 2, No = 0	Yes = 8, Partnership w/ existing provider = 7, Actively developing one = 5, No = 0
Arab	No response (0)	No response (0)	Financials (3)	No (0)	No (0)
Baldwin	\$37.95 (0)	Yes (3)	1 year of both (3)	No (0)	No (0)
Black Warrior	No response (0)	No response (0)	None (0)	No (0)	Assisting provider (7)
Central AL	-\$43.80 (0)	Mentioned online (1)*	Financials (3)	No (0)	Yes (8)
Cherokee	-\$26.90 (0)	Yes (3)	None (0)	No (0)	No (0)
Clarke-Washington	No response (0)	No response (0)	None (0)	No (0)	No (0)
Coosa Valley	\$35.00 (0)	Mentioned online (1)	None (0)	Yes (2)	Yes (8)
Covington	\$47.92 (0)	Yes (3)	Financials (3)	Yes (2)	Yes (8)
Cullman	\$31.54 (0)	Mentioned online (1)	1 year annual report (2)	No (0)	Yes (8)
Dixie	\$25.00 (0)	No indication (0)	1 year annual report (2)	Yes (2)	No (0)
Franklin	\$21.50 (0)	Yes (3)	None (0)	Yes (2)***	In development (5)
Joe Wheeler	\$34.60 (0)	Mentioned online (1)*	1 year annual report (2)	Yes (2)	Yes (8)
Marshall-Dekalb	\$23.60 (0)	Mentioned online (1)	None (0)	No (0)	No (0)
North AL	\$19.42 (0)	Mentioned online (1)	None (0)	No (0)	Yes (8)
Pea River	No response (0)	No response (0)	None (0)	No (0)	No (0)
Pioneer	\$36.00 (0)	Yes (3)	Financials (3)	Yes (2)***	Assisting provider (7)
Sand Mtn.	\$28.80 (0)	Mentioned online (1)*	None (0)	No (0)	Assisting provider (7)
South AL	No response (0)	No response (0)	Financials (3)	No (0)	No (0)
Southern Pine	\$16.00 (0)	Mentioned online (1)	None (0)	No (0)	No (0)
Tallapoosa River	No response (0)	No response (0)	None (0)	No (0)	Assisting provider (7)
Tombigbee	-\$23.01 (0)	Mentioned online (1)	None (0)	Yes (2)	Yes (8)
Wiregrass	\$41.50 (0)	Yes (3)	1 year annual report (2)	No (0)	Assisting provider (7)

*: Co-ops that refused to answer if the fixed fee/charge was listed on the monthly bill but did mention the fee on their website earned one point

** : If a co-op refused to answer and no evidence of such a policy/program was found on their website, the answer was assumed to be "No."

***: The cooperative does not do Right-of-Way spraying, so an opt-out policy is neither necessary nor possible

APPENDIX F: CLEAN ENERGY & MED PRIORITY

	Does the co-op have a medical priority list mentioned on their website?	Does the co-op offer an inclusive PAYS on-bill energy efficiency finance program?	Does the co-op offer a regular loan-based on-bill finance program?	Is the co-op's interconnection policy available online?	Does the co-op offer a community solar program?
SCORING	Yes = 1, No = 0	Yes = 10, Actively developing a program= 5, No = 0	Comprehensive on-bill finance program = 2, Partial credit = 1, No = 0	Yes = 3, Partial credit/told to contact co-op = 1, No = 0	Yes = 8 (+5 for low income program), In development = 4, Demonstration solar array = 3, No = 0
Arab	No (0)	No (0)	No (0)	Yes (3)	No (0)
Baldwin	No (0)	No (0)	Partial credit (1)	Told to contact co-op (1)	No (0)
Black Warrior	No (0)	No (0)	No (0)	No (0)	No (0)
Central AL	No (0)	No (0)	Partial credit (1)	Yes (3)	Demonstration array (3)
Cherokee	No (0)	No (0)	No (0)	No (0)	No (0)
Clarke-Washington	No (0)	No (0)	No (0)	Told to contact co-op (1)	No (0)
Coosa Valley	Yes (1)	No (0)	Partial credit (1)	No (0)	No (0)
Covington	No (0)	No (0)	Yes (2)	Told to contact co-op (1)	In development (4)
Cullman	No (0)	No (0)	Partial credit (1)	Yes (3)	No (0)
Dixie	No (0)	No (0)	Partial credit (1)	No (0)	Demonstration array (3)
Franklin	No (0)	No (0)	No (0)	No (0)	No (0)
Joe Wheeler	Yes (1)	No (0)	No (0)	Yes (3)	No response (0)
Marshall-Dekalb	Yes (1)	No (0)	Partial credit (1)	No (0)	No (0)
North AL	Yes (1)	No (0)	Partial credit (1)	No (0)	No (0)
Pea River	No (0)	No (0)	Yes (2)	Told to contact co-op (1)	No (0)
Pioneer	No (0)	No (0)	Partial credit (1)	No (0)	No (0)
Sand Mtn.	Yes (1)	No (0)	No (0)	No (0)	No (0)
South AL	No (0)	No (0)	Yes (2)	No (0)	No (0)
Southern Pine	No (0)	No (0)	Partial credit (1)	Yes (3)	No (0)
Tallapoosa River	No (0)	No (0)	No (0)	No (0)	No (0)
Tombigbee	No (0)	No (0)	No (0)	No (0)	No (0)
Wiregrass	No (0)	No (0)	Partial credit (1)	No (0)	No (0)