

**From:** [Wufoo](#)  
**To:** [Staff, CAO \(PUC\)](#)  
**Subject:** Submitted Public Comment Form  
**Date:** Thursday, January 27, 2022 7:04:14 PM

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Name *	Amy Blumenshine
Address	<input type="checkbox"/> 3156 Elliot Ave. Minneapolis, MN 55407 United States
Phone Number	(612) 822-6059
Email	<a href="mailto:amyblumenshine@mac.co">amyblumenshine@mac.co</a>
Provide the docket's number.	#21-377

Leave a comment on the docket. \*

Thank you for your public service on this important commission!

I have owned my home in a challenged neighborhood of Minneapolis for 40 years. I urge the board to approve the City of Minneapolis' proposal to create a pilot Inclusive Financing program through CenterPoint Energy's billing system.

My family has been able to make numerous improvements to our house over the years, and have used various incentive programs to minimize energy waste. Our rooftop solar has generated 160% of our annual electricity over the years. And I was surprised by how much more comfortable our house became - all year long—by the major insulating and draft interventions that we did. Yet we too were counseled to not make improvements that would put our house above the market values of our neighbors lest we "lose our investment" when sold.

I'm aware that too many of my neighbors have not been able to access the programs that were available. As I look down my block today, I see too many roofs without snow, indicating that they don't have sufficient insulation. And I've been in neighbors' houses with terribly drafty windows. Disproportionately, it's children who face multiple challenges who are living in these energy-burdened homes. That's not fair; we need to fix that for all of our benefit. Making financing accessible for energy saving improvements is an issue of equity, climate action, and energy democracy.

That's why I urge support for the Pay As You Save program with no \$100 upfront cost. With the climate crisis only growing, access to energy reducing upgrades cannot be limited to those who have the means. Truly Inclusive Financing is an exciting step to bring these upgrades to all.

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**From:** [Daniel Trajano](#)  
**To:** [Staff, CAO \(PUC\)](#)  
**Subject:** Please see my attached comments on docket #21-377  
**Date:** Thursday, January 27, 2022 5:21:39 PM  
**Attachments:** [Printable Public Comment form tcm14-494375.pdf](#)

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Please see my attached comments on docket #21-377.

Dan Trajano  
[trajadan000@gmail.com](mailto:trajadan000@gmail.com)  
952-237-4349

**Public Comment Form**

This form will be considered as public data. Complete this form and hand it in if you do not want to speak at a public meeting, but would still like to provide comments for this docket to the MN PUC and the Office of Administrative Hearings.

First and Last Name	Daniel Trajano
City, State, Zip Code	Savage, MN 55378
MN PUC Docket Number: #21-377	Docket Title: Inclusive Financing
Enter your comments below:	
<p>I am writing to ask that the commission to approve the City of Minneapolis' proposal to create a pilot Inclusive Financing Program through Centerpoint Energy's billing system with changes to make this program truly inclusive. As a Family Physician and Population Health Specialist, I am very concerned about the impact affordable housing and climate change have on the health of Minnesotans and the Climate. Energy efficiency upgrades will make housing more affordable and reduce green house gas emissions. More affordable and stable housing greatly improves wellbeing and health; and according to the the World Health Organization, "climate change is the single biggest health threat facing humanity." The Inclusive Financing Program is a perfect way to address both these issues.</p>	
Your Signature: <i>D. Trajano</i>	Date: 01/27/2022



**From:** [Wufoo](#)  
**To:** [Staff, CAO \(PUC\)](#)  
**Subject:** Submitted Public Comment Form  
**Date:** Thursday, January 27, 2022 5:01:38 PM

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Name \* Jack Hurbanis

Address  2823 Pleasant Ave S  
Minneapolis, MN 55408  
United States

Provide the docket's number. #21-377

Leave a comment on the docket. \*

To the Public Utilities Commission and staff. I am a renter in the Whittier neighborhood of Minneapolis and my comments are for Docket #21-377. I am writing to ask that the commission approve the City of Minneapolis' proposal to create a pilot Inclusive Financing program through Centerpoint Energy's billing system with a few changes to make this program truly inclusive. As a renter, I've experienced the struggle between wanting to be an active participant in investing in the place I live and feeling like the improvements are not worth exploring due to the need to invest large amounts of upfront capital. This power imbalance is keeping renters here in Minneapolis from making our city more energy efficient and creates a real racial equity issue when we know that compared to the 76% of white families in Minneapolis who are homeowners, only 26% of Black families in Minneapolis own their home. That's why I am asking for the \$100 upfront cost that the program currently holds to be rolled into the on-bill payment and for the annual \$5 million investment ceilings to be rolled into a single \$15 million program long investment ceiling before the program is approved, so as to remove all barriers to entry. With the climate crisis only growing, access to energy reducing upgrades can not be limited to those who have the means and Inclusive Financing is an exciting step to bring these upgrades to all.

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**From:** [Wufoo](#)  
**To:** [Staff, CAO \(PUC\)](#)  
**Subject:** Submitted Public Comment Form  
**Date:** Thursday, January 27, 2022 2:13:11 PM

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Name *	Lacy Tooker-Kirkevold
Address	<input type="checkbox"/> 747 Filmore St NE Minneapolis, Minnesota 55413 United States
Phone Number	(763) 300-0063
Email	<a href="mailto:lacy.tooker-kirkevold@dllc.org">lacy.tooker-kirkevold@dllc.org</a>
Provide the docket's number.	21-377

Leave a comment on the docket. \*

To the Minneapolis Public Utility Board Commission –

I am a renter in Minneapolis, and am a CenterPoint customer, and my comments are for Docket #21-377.

I urge the board to approve the City of Minneapolis' proposal to create a pilot Inclusive Financing program through CenterPoint Energy's billing system. As recent college graduates, my roommate and I moved to the city to find more job opportunities in our field. With the burden of student loans, we are not able to be homeowners at this time and renting is the most financially sustainable option for us. But living in Minnesota rent is not the only thing we have to budget for, with high heating costs and an older and inefficient home, it causes financial strain on already struggling millennials. With the inclusive financing pilot program, it would allow us to not only make environmentally friendly changes to our home to lower costs, but also not leave us with the financial burden of continuing to pay for the upgrades when our lease is up.

Renters are often stuck between wanting to make their home a better place to live and fighting with their landlords for the smallest upgrades. This program will give renters across Minneapolis more agency to upgrade their home, save money, and create a positive environmental impact. Inclusive financing is the best tool to create a more equitable energy system in our city, allowing everyone access to the efficiency upgrades that they so desperately need, without causing undue financial burden.

This is an issue of equity, climate action, and energy democracy. By approving this pilot program, the city of Minneapolis will be able to continue working towards its climate goals, while also providing equitable energy access, and lowering the financial burden of warming our cities homes for families. I urge the board to pass this program to show all of Minnesota how Minneapolis provides for its citizens.

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**From:** [Wufoo](#)  
**To:** [Staff, CAO \(PUC\)](#)  
**Subject:** Submitted Public Comment Form  
**Date:** Thursday, January 27, 2022 5:06:16 PM

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Name *	Paula Thomsen
Address	<input type="checkbox"/> 8736 West 154th Street Savage, MN 55378 United Kingdom
Phone Number	(952) 392-3876
Email	<a href="mailto:pthomsen350@gmail.com">pthomsen350@gmail.com</a>
Provide the docket's number.	21-377

Leave a comment on the docket. \*

Minnesota needs to get an Inclusive Financing program as soon as possible. I am surprised and disappointed that our state doesn't have this programming yet, when many other states do, including Missouri, Arkansas, Kentucky, and California. In my community there are children coming into schools from cold homes. All children should have comfortable homes! Increasing insulation and sealing of homes would make many, many homes more comfortable quickly, increase good community jobs, and help decrease our state's greenhouse gas emissions (which we are not decreasing quickly enough!!).

The program needs to be structured in a way where there are no barriers to low income folks! There should not be an 8% interest rate charge, there should be no \$100.00 fee.

I understand the program, and I will continue to to educate my friends, neighbors and fellow church goers about it.

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**From:** [Wufoo](#)  
**To:** [Staff, CAO \(PUC\)](#)  
**Subject:** Submitted Public Comment Form  
**Date:** Thursday, January 27, 2022 5:07:59 PM

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Name *	Rebecca Sauer
Address	<input type="checkbox"/> 1363 Breda Ave, St. Paul, MN 55108
Phone Number	(612) 281-9080
Email	<a href="mailto:rjwestermeier@gmail.com">rjwestermeier@gmail.com</a>
Provide the docket's number.	#21-377

Leave a comment on the docket. \*

To the Public Utilities Commission and staff. I am a homeowner in St. Paul and my comments are for Docket #21-377.

As someone who is invested in environmental justice – and who has personally struggled at navigating ways to make my home more energy efficient – I am excited and hopeful that the inclusive financing pilot program would allow EVERYONE an opportunity to make home improvements that benefit individuals as well as communities.

I am writing to ask that the commission approve the City of Minneapolis' proposal to create a pilot Inclusive Financing program through Centerpoint Energy's billing system – with some recommended changes to make this program truly inclusive. Those key changes are:

- 1) Ensure that Centerpoint uses the Pay-As-You-Save model of inclusive financing because of the consumer protections that are built in remain intact
- 2) Remove the \$100 copay, which isn't part of any other inclusive financing program
- 3) Pursue a cheaper capital source than Centerpoint's 8% proposal, which inflates the program costs unnecessarily

Thank you for your consideration and for doing your part to fight the climate crisis. I urge the board to pass this program and show all of Minnesota how Minneapolis provides for its citizens.

Ensuring that Centerpoint uses the Pay-As-

