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To: [Staff, CAO \(PUC\)](#)
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Provide the docket's number. #21-377

Leave a comment on the docket. *

Dear Public Utilities Commission,

As a renter in Minneapolis and Centerpoint customer, I'm writing to urge you to approve the proposal to create a pilot Inclusive Financing program through Centerpoint Energy's billing system with several fundamental changes that would move energy equity forward in our community. I've lived in five different old houses in South Minneapolis. Only one had newer windows, none had attic insulation, and all had drafty old doorways. To keep my energy bills reasonable, I turn the heat as low as can be tolerated (if all the housemates can agree), use the oven efficiently by doing all my baking at once, keeping the water heater temperature low (if I have control over it), and putting plastic over the windows in the winter (if the landlord allows it). All of this makes a small difference, but it takes intentional effort to follow through on these commitments, and the next tenant might be using much more energy by not doing these things. If the houses were able to receive energy efficiency updates through Inclusive Financing, it would benefit ALL renters who live there in the future, not just those who have capacity to try and save energy. As someone who has aspirations of being a homeowner someday, I know that I'm not going to have the funds to pay out of pocket or take out additional loans to do energy efficiency upgrades for whatever home I'm able to afford (likely an old one that hasn't been updated). Knowing that an Inclusive Financing program would be available to me after purchasing a home would give me more confidence to keep trying in this competitive housing market because I wouldn't as worried about being able to afford making my home more climate resilient.

Energy Efficiency is crucial to fighting climate change (<https://www.nrdc.org/experts/sheryl-carter/ramping-energy-efficiency-key-address-climate-change>), and climate justice demands that ALL people can participate in and benefit from the urgent transition towards a low carbon world. Having an energy efficient living space shouldn't depend on your credit score or whether you rent or own. When all living spaces are more energy efficient, we all benefit from the decreased demands on utilities, lower levels of air emissions, and smaller percentages of our income spent on energy bills. Not only would this program benefit residential customers but commercial customers and public entities as well, as has happened in other places that have successfully implemented similar programs (<https://www.seealliance.org/blog/a-tale-of-two-tariffs-ouachita-electric-cooperative-and-roanoke-electric-cooperative/>).

In order for the current proposal to work, however, several changes need to be made:

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

Inclusive Financing is what is needed here to close the gap between those of us who want and need energy efficiency for our drafty, old homes whether apartments or houses or otherwise...and those who can get it. Inclusive Financing is a well-tested tool both through implementation across the country and through the Minnesota specific study. It will drive a more equitable energy landscape and get us one step closer to meeting climate action goals.
