

From: [Allan Campbell](#)
To: [Staff, CAO \(PUC\)](#)
Subject: Docket #21-377
Date: Monday, February 21, 2022 9:12:18 AM

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To the Public Utilities Commission and Staff:

I live in Minneapolis and ask that the Commission approve the proposal to create a pilot Inclusive Financing program through Centerpoint Energy's billing system.

Moreover, I ask that the Commission:

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

These actions are essential if we are to improve the energy efficiency of Minneapolis homes, ameliorate climate change, and reduce the wealth gap between low-income homeowners and renters, many of whom are people of color, and the population at large.

Sincerely,
Allan B. Campbell

From: [MN_PUC_PublicAdvisor](#)
To: [Staff, CAO \(PUC\)](#)
Subject: FW: Docket # #21-377
Date: Friday, February 18, 2022 4:03:26 PM

Please efile.

Thanks!

From: Anne Ness <holisticnursingservicesllc@hotmail.com>
Sent: Friday, February 18, 2022 1:06 PM
To: MN_PUC_PublicAdvisor <publicadvisor.puc@state.mn.us>
Subject: Docket # #21-377

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I support inclusive financing for energy efficiency. Everything we can do to decrease our carbon foot print must be done and we must make it easier for people to change what they can change, for example, insulating their homes.

Please ensure all Minnesotans have the option of saving money and energy. It is crucial for the health of our environment and people that we reduce energy waste.

Thank you,

Dr. Anne Ness, DNP, MAHS, RN, PHN.

763-670-7825

3132 19th Ave. So.

Minneapolis, MN, 55407

Sent from Windows Mail

From: [Carlyn Shanley](#)
To: [Staff, CAO \(PUC\)](#)
Subject: Docket #21-377
Date: Wednesday, February 23, 2022 8:02:44 AM

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To the Public Utilities Commission:

My name is Carlyn Shanley and I'm from Minneapolis. I'm a Centerpoint customer who could benefit from the pilot Inclusive Financing program.

I am an environmentalist and I've always been interested in having solar panels in order to lower my carbon footprint.

At the moment, I'm not able to afford to install them myself.

The Weatherization Assistance Program would be a great opportunity for me to afford solar panels.

Inclusive Financing would mean that me, my household, and my community would be able to be more climate resilient.

The Commission should approve the pilot of Inclusive Financing for residents with Centerpoint for

gas as a new tool to allow people currently left out access to cost-saving energy efficiency upgrades

with the following changes:

i. Ensure that Centerpoint uses the Pay-As-You-Save model of inclusive financing because of the

consumer protections that are built-in remain intact

ii. Remove the \$100 upfront copay, which isn't part of any other inclusive financing program

iii. Pursue a low-cost capital source other than Centerpoint's 8% proposal, which inflates the program costs unnecessarily

Thank you for your consideration.

--

CARLYN SHANLEY

414.241.2571

From: [Wufoo](#)
To: [Staff, CAO \(PUC\)](#)
Subject: Submitted Public Comment Form
Date: Tuesday, February 22, 2022 10:51:42 AM

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Name *	Dale Hulme
Provide the docket's number.	21-377
Leave a comment on the docket. *	Neither yea nor nay.

From: [Darcie Vandegrift](#)
To: [Staff, CAO \(PUC\)](#)
Subject: docket 21-377
Date: Sunday, February 20, 2022 7:00:46 PM
Attachments: [comment docket number 21 377.pdf](#)

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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	
City, State, Zip Code	
MN PUC Docket Number: #21-377	Docket Title: Inclusive financing
Enter your comments below:	
Inclusive financing offers simple, affordable means for families to implement energy efficiency measures. This is one of the most effective ways to mitigate climate change. Please approve the pilot program being proposed. My kids and I would benefit from this program if it were adopted more widely in the future. It would enable us to adopt more energy efficiency measures in our home without having to be able to pay the entire amount in full. Our region would have immediate benefits from the families able to participate in the pilot.	
My family saved up to do our first round of efficiency efforts on our East St. Paul home. Many of my neighbors commented that they would not have the money to do these things, so they continue to us more energy and contribute to carbon emissions. The young people in my neighborhood have made it clear: we need fast action and this pilot project is an important step towards making climate change mitigation more possible, more quickly.	
The pilot proposed makes energy efficiency and electrification more affordable without undo, difficult regulations.	
However, a few changes are needed to the pilot:	
i. Ensure that Centerpoint uses the Pay-As-You-Save model of inclusive financing because of the consumer protections that are built-in remain intact	
ii. Remove the \$100 upfront copay, which isn't part of any other inclusive financing program	
iii. Pursue a low-cost capital source other than Centerpoint's 8% proposal, which inflates the program costs unnecessarily	
Your Signature:	Date:

121 7th Place East • Suite 350 • St Paul, Minnesota 55101-2147 • mn.gov/puc Phone 651-296-0406
Toll Free 1-800-657-3782 • Fax 651-297-7073 consumer.puc@state.mn.us

There is more room for comments on the back of this page or attach additional pages.

MN Public Utilities Commission
NOTICE OF COLLECTION OF PRIVATE DATA

This notice explains why we request certain private data about you, how we will use that data, who will see it, and any obligation to provide the data to others, as authorized in Minnesota Statutes Sections 216A.07, 216B.0967, subd. 6, 216B.09, 216.08B, and Minnesota Rules 7820.0300, 7829.0500, 7829.0900

Why do we ask you for this data?

The data may be used to develop new programs, ensure current programs effectively and efficiently meet consumer needs, and to comply with federal and state law and rules. Statements must be true and correct.

Who else may see this data about you?

In the course of handling public comments, we may give the data you provide us to the utility or company you have identified, the MN Department of Commerce, and the Office of Administrative Hearings. We may also give the data to the Office of the Legislative Auditor or other agency with the legal authority to request the data and to anyone authorized to receive the data by a valid court order.

How else may this data be used?

We can use or release this data only as stated in this notice unless you give us your written permission to release the data for another purpose or to release it to another individual or entity. The data may also be used for another purpose if Congress or the Minnesota Legislature passes a law allowing or requiring us to release the data or to use it for another purpose.

From: [Wufoo](#)
To: [Staff, CAO \(PUC\)](#)
Subject: Submitted Public Comment Form
Date: Tuesday, February 22, 2022 4:48:19 PM

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Name *	Robert Kean
Address	<input type="checkbox"/> 3136 JAMES AVE S Minneapolis, MN 55408 United States
Phone Number	(612) 250-7693
Email	keantrees@gmail.com
Provide the docket's number.	#21-377

Leave a comment on the docket. *

To the Public Utilities Commission and staff –

I live in Minneapolis. I am homeowner, and am a Centerpoint customer, and my comments are for Docket #21-377.

For the following reasons I ask that the Commission to approve the proposal to create a pilot Inclusive Financing program through Centerpoint Energy's billing system with the following changes:

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

Improving the energy efficiency of our existing housing stock is an important component to combating climate change in our state and nation. Unfortunately, these upgrades are often expensive (thousands of dollars) which can be a substantial financial and psychological barrier to property owners. Inclusive Financing is what is needed to greatly reduce or eliminate those barriers. Inclusive Financing is a well-tested tool both through implementation across the country and through the Minnesota specific study. It ties efficiency savings and the small cost recovery charge to the building rather than the occupants. It's not a lien, it's not a loan, and the incentives are right. The offer to the participant is: do you want to save money on your energy bill right now and have a more efficient, comfortable home? I wouldn't say no to that.

Inclusive Financing will help residents save money while also reducing our impact on the environment; a classic "win-win" situation.

From: [Wufoo](#)
To: [Staff, CAO \(PUC\)](#)
Subject: Submitted Public Comment Form
Date: Friday, February 18, 2022 8:03:03 PM

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Name *	Rebecca Shedd
Address	<input type="checkbox"/> 4554 Wentworth Ave Address 2 Minneapolis, MN 55419 United States
Phone Number	(612) 825-0522
Email	beckysmpls@yahoo.com
Provide the docket's number.	#21-377

Leave a comment on the docket. *

I'm adding my voice for Inclusive Financing in Minnesota. The request by Minneapolis for Inclusive Financing would provide the option to pay for insulation and other home energy efficiency improvements directly on monthly utility bills, bypassing the usual barriers. As a homeowner over the years we've taken advantage of a variety of options to improve the efficiency in our home and EVERY one of them has been worth it. Please make sure that there are no barriers to every resident having access to the necessary tools for lower bills and cleaner energy. We had it and EVERY homeowner should have the access.

From: [Satish Desai](#)
To: [Staff, CAO \(PUC\)](#)
Subject: Docket #21-377
Date: Monday, February 21, 2022 5:19:37 PM

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To whom it may concern,

I am a resident of South Minneapolis. I have owned and occupied a duplex here since the end of 2017. I live in one unit with my wife and rent out the other. My house is exceedingly drafty with high energy bills. In my unit, my latest Centerpoint bill was \$218, and my tenant's bill was comparable. My kitchen gets so cold that cooking oils like olive oil partially congeal while stored.

For several years, I have been saving up to put in new insulation and seal my attic. I'm not sure what the cost will be yet - the last time I got an estimate, it was in excess of \$10,000, but that was before the dramatic inflation of the past year. I don't yet know what it will look like. I'm fortunate enough to have good credit and a very well paying job. I will be able to afford this eventually. But many of my neighbors are not so well-off.

Centerpoint's proposed inclusive financing option would be a big step to enabling the affordable adoption of high-quality insulation to produce more comfortable homes, especially for those whose credit-rating is not so great. I urge the PUC to approve this proposal with the following changes:

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

Importantly, this will also help accelerate Minnesota's transition away from fossil fuels, an urgent need as we face a steadily worsening climate crisis.

Satish

From: [Wufoo](#)
To: [Staff, CAO \(PUC\)](#)
Subject: Submitted Public Comment Form
Date: Saturday, February 19, 2022 11:35:05 AM

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Name *	Susan Dragsten
Address	<input type="checkbox"/> 221 1st Ave N.E. Unit 32 Minneapolis , MN 55413 United States
Phone Number	(612) 331-2311
Email	ssdragsten@gmail.com
Provide the docket's number.	#21-377

Leave a comment on the docket. *

I live in Minneapolis, own my own relatively new townhouse, and am a Centerpoint customer. My comments are for Docket #21-377. Although I have no trouble paying my utility bills, I know that that is not the case for thousands of Centerpoint customers. Many people live in old houses that have drafty, energy inefficient homes and do not have the finances to access cost-saving energy efficient upgrades due to the expensive, upfront costs. For most people this would require taking out a loan and of course, many low income people would not be able to get a loan.

For these reasons, I am urging you to approve the pilot program for Inclusive Financing for residents with Centerpoint. I would also ask that Centerpoint uses the Pay-As-You-Save model of inclusive financing, remove the \$100 upfront copay, and pursue a low-cost capital source other than Centerpoint's 8% proposal, which inflates the program costs unnecessarily. It is needed to close the gap between those who can currently afford to upgrade their homes and those who cannot. I have read that in areas where Inclusive Financing is available, there have been huge successes in the form of lower energy bills and an increase in community wide investment in energy efficiency. In addition to helping homeowners and landlords improve the energy efficiency of their properties, increased energy efficiency is also key to addressing climate change.

Sincerely,
Susan Dragsten
