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Subject: Docket #21-377
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Dear Public Utilities Commission and staff,

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

I ask that the commission

Approve the proposal to create a pilot Inclusive Financing program through Centerpoint Energy's billing system with several fundamental changes.

I have lived in my home for nearly 20 years. I am fortunate that I have been able to pay for energy efficiency improvements when needed, but I recognize that many people are not in this position. The Inclusive Financing program is needed to allow all Minnesotans to make needed energy efficiency improvements to their homes, regardless of their financial circumstances and regardless of the duration of their expected tenancy.

These changes to the proposed pilot are needed to ensure a fair program that effectively serves the needs of those intended:

- Centerpoint should use 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

Inclusive Financing helps close the gap between those who want to improve the energy efficiency of their residence, and those who can get it. It ties efficiency savings and the modest cost recovery charge to the building rather than the occupants, and improves both efficiency and the building's economics for the long term, regardless of who lives there.

Inclusive Financing promotes equity and a greener future. Please approve the proposal for the pilot program with the changes outlined.

Regards,
Anna Larsson
Minneapolis, MN