

From: [Wufoo](#)
To: [Staff, CAO \(PUC\)](#)
Subject: Submitted Public Comment Form
Date: Saturday, February 26, 2022 9:13:36 PM

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Name * Ian Hedberg

Provide the docket's number. #21-377

Leave a comment on the docket. *

To the Public Utilities Commission,

I live in St. Paul. While I am strongly in favor of inclusive financing, I have some concerns with the current proposal, chiefly that I feel it is a mistake to have any electric or gas utility administer the program. Here is why:

The inclusive financing program aims to reduce energy needs. This reduces the damage done to our planet and reduces financial costs to consumers, but reduced costs are the same as reduced profits to energy and gas company owners. Companies are incentivized to maximize energy consumption and waste. Therefore, the companies have a strong incentive to sabotage the program.

Put simply, we cannot trust companies to sacrifice their profits for public gain and some other institution must administer the program.

Additionally:

* I urge the administrator of the program to use the pay-as-you-save model which reduces costs.

* I urge the removal of the \$100 copay. The consumer needs no additional money to pay for the improvements, since payment comes as part of a utility bill currently being paid, and I see no purpose to the copay other than to reduce use of the program (which would protect the profits Centerpoint currently reaps at the expense of Minnesota residents' bank accounts).

* I urge the Public Utilities Commission to find an alternate source of credit than Centerpoints 8% proposal.

Inclusive financing can put money in the pockets of Minnesotans who can't otherwise afford energy-saving improvements, make it easier to transition to electricity made without fossil fuels, and can reduce the damage done to our planet in the course of generating electricity, but only if the Public Utilities Commission realizes that Centerpoint Energy and other electric and gas utilities are antagonists in this endeavor, incentivized to increase their profits by increasing the amount of electricity produced and sold and incentivized to exploit the poorest Minnesotans' difficulty reducing their energy bills.

Sincerely,

From: [Wufoo](#)
To: [Staff, CAO \(PUC\)](#)
Subject: Submitted Public Comment Form
Date: Friday, February 25, 2022 2:05:40 PM

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Name * Jo Holub

Provide the docket's number. 21-377

Leave a comment on the docket. *

I am a Centerpoint customer from Bloomington, Minnesota, and I support the Inclusive Financing pilot program (Docket #21-377) and its future expansion. As a homeowner, I have explored several methods for making my home more energy efficient, and many of them are quite cost-intensive. These upgrades are often highly necessary from both a personal comfort and monetary perspective, as well as climate-oriented perspective, but may not be accessible to all Minnesotans due to the costs. I urge the PUC to approve the Inclusive Financing pilot to provide greater access to cost-saving energy efficiency upgrades, with the following changes:

1. Use the Pay-As-You-Save model of inclusive financing to ensure that built-in consumer protections remain intact
2. Remove the \$100 upfront copay, which isn't part of any other inclusive financing program
3. Pursue a low-cost capital source other than Centerpoint's 8% proposal, which unnecessarily inflates the program costs

Thank you.

From: [Wufoo](#)
To: [Staff, CAO \(PUC\)](#)
Subject: Submitted Public Comment Form
Date: Sunday, February 27, 2022 7:09:23 PM

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Name *	Keriann Cooper
Address	<input type="checkbox"/> 3205 Keewaydin Pl Minneapolis, MN 55417 United States
Phone Number	(612) 900-9497
Email	kerianncooper02@gmail.com
Provide the docket's number.	21-377

Leave a comment on the docket. *

Dear Public Utilities Commission and staff,

I live in Minneapolis can like to voice my thoughts concerning Docket #21-377.I ask that the Commission approves the pilot Inclusive Financing program through Centerpoint Energy's billing and makes a few changes.

Inclusive Financing is needed to make energy efficiency accessible for people who are low-income and have drafty, old homes. Everyone deserves to live in a comfortable home.

Changes to Centerpoint Energy's plan that will make the plan more inclusive:

- Ensure that Centerpoint uses the Pay-As-You-Save model
- Remove the \$100 copay
- Pursue a cheaper capital source than Centerpoint's 8% proposal, which inflates the program costs unnecessarily

Thank you for your time,

Keriann Cooper
