

**From:** [Wufoo](#)  
**To:** [Staff, CAO \(PUC\)](#)  
**Subject:** Submitted Public Comment Form  
**Date:** Tuesday, March 1, 2022 8:55:56 PM

---

**This message may be from an external email source.**

Do not select links or open attachments unless verified. Report all suspicious emails to Minnesota IT Services Security Operations Center.

Name *	Kristen Anderson
Address	<input type="checkbox"/> 1859 Woodland Dr Red Wing, MN 55066 United States
Email	<a href="mailto:kristenbarbara@gmail.com">kristenbarbara@gmail.com</a>
Provide the docket's number.	#21-377
Leave a comment on the docket. *	<p>Support Equitable Access to Energy Efficiency</p> <p>Minnesota's home energy efficiency programs are currently accessible only to those who can prove income eligibility or can afford to pay all improvement costs upfront. This leaves out many and imposes barriers. I am in favor of an Inclusive Financing pilot project for Centerpoint gas customers. Insulation and other home energy efficiency improvements could then be paid on monthly utility bills. This pilot not only benefits Centerpoint customers, but all Minnesotans if the program expands to other utility companies.</p>

**From:** [Wufoo](#)  
**To:** [Staff, CAO \(PUC\)](#)  
**Subject:** Submitted Public Comment Form  
**Date:** Monday, February 28, 2022 6:48:18 PM

---

**This message may be from an external email source.**

Do not select links or open attachments unless verified. Report all suspicious emails to Minnesota IT Services Security Operations Center.

Name *	Kelsey Murphy
Address	<input type="checkbox"/> 338 NE 2ND St Unit 210 Minneapolis, Minnesota 55413 United States
Phone Number	(651) 368-4371
Email	<a href="mailto:kjmurph53@gmail.com">kjmurph53@gmail.com</a>
Provide the docket's number.	21-377
Leave a comment on the docket. *	<p>Hello,</p> <p>I am a resident of Minneapolis and a lifelong resident of the Twin Cities. I fully support this Inclusive Financing plan. It would make it a lot easier for Minneapolis residents to update their homes to be more energy efficient, thus making Minneapolis a more affordable place to live. Many people want to make energy efficient updates but are priced out due to the high upfront costs – this program will remove that hurdle.</p> <p>Regards, Kelsey Murphy</p>

---

**From:** [B. Wolff](#)  
**To:** [Staff, CAO \(PUC\)](#)  
**Subject:** Docket #21-377  
**Date:** Wednesday, March 2, 2022 8:09:31 AM

---

**This message may be from an external email source.**

Do not select links or open attachments unless verified. Report all suspicious emails to Minnesota IT Services Security Operations Center.

To the Public Utilities Commission:

I'm a Newport, MN homeowner 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 with several fundamental changes.

I bought my house in October 2020 and I would greatly benefit from a future expansion of the program after the pilot to other utilities. I find the upfront cost of installing additional insulation in my home a major barrier to completing this project since I have so many other more pressing home projects to fund.

Allowing residents with drafty homes to access cost savings energy efficient upgrades through adding the cost into their utility bill makes sense for all parties involved. Many Minnesotans would benefit from Inclusive Financing especially Black Americans. It has been proven that the banking and financing sector has excluded or purposely entrapped Black Americans leading to a wide wealth gap we see in MN and across the US.

I could benefit personally from future green jobs that this would create. Additionally, this is important due to climate change that will continue to cause drought conditions in MN. We need to do all we can to reduce emissions.

The Commission should approve the pilot of Inclusive Financing for residents with Centerpoint gas as a new tool to allow people who don't have the means to access cost-saving energy efficiency upgrades 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 upfront copay which isn't part of any other inclusive financing program
- Pursue a low cost capital source other than Centerpoint's 8% proposal which inflates the program costs unnecessarily.

Inclusive Financing is a well tested tool both through implementation across the country and through the MN specific study. The offer to participants is simple- do you want to save money on your energy bill right now and have a more efficient comfortable home? This is an easy yes for all.

Thanks for your time,  
Bridget Wolff