

Exhibit - TESTIMONY FROM #19-524

Attached below are all 105 public comments referencing inclusive financing (72 video testimony, and 33 public comments) have been transferred as directed in January 2021 by Public Utilities Commissioner Chair Katie Sieben from docket #19-524 into docket #21-377 so as to include community members who took their time to comment on the issue of Inclusive Financing before it was continued in a separate docket. We commend the Commission both for allowing pre-recorded testimony and for directing the transfer of issue-specific public comments as part of a community-informed process that continues and expands rather than duplicates or siloes. As noted by the Regulatory Assistance Project: “the work done by utility commissions can be so technical, more steps should be taken to make the proceedings welcoming and open to the public.” This includes honoring and including the time and contributions community members have already invested to date on an issue outside their day-to-day lives to show up for something that impacts them. The testimonies that most gave also included testimony about the 2020 rate increase, which we have left intact because of the new rate case Centerpoint has proposed and are relevant again via that parallel docket. All **text in red** are the parts of transcribed testimony referencing the 2020 Centerpoint Rate Increase proposal. Because the commenters were unanimously *against* the 2020 rate case part of docket #19-524, we want to differentiate that from the Inclusive Financing pilot so that the two can be distinguished from each other. The **text in bold** from the video transcriptions highlights the commenters position on Inclusive Financing. All written comments have been left as is as they were already in writing. To the best of our knowledge, no public comments referencing Inclusive Financing have been excluded.

When these comments were originally submitted we learned from Centerpoint lawyers, the OAG, and the OAH, that typically between 0-8 comments across 1-4 public hearings on average are received even on contested cases like a rate case. The video testimony option allowed for 72 people to show up to the public hearing and speak directly to the Commission and the OAH. This issue-specific comment transfer now allows for those 72 voices to carry forward to the docket in which decision-making is held for the second of the two issues in the original. These comments were submitted before August 2020, ahead of the stipulation initiated by Centerpoint that altered the original solo petition from the City of Minneapolis.

Source for transcribed video comments, which can still be viewed in original form:

<https://flipgrid.com/55c254d1>

Source for written comments, attached as pdf:

<https://efiling.web.commerce.state.mn.us/>

Docket: 19-524

Submitted by: Community Power

/s/ Alice Madden

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Transcribed Video Comments

"Hello, my name is Cameron Bailey. I am a resident of the City of Minneapolis in the Wedge Neighborhood. I am a renter and I am a Centerpoint customer. The following comments are for Docket # 19-524. I would like my comments addressed to Executive Secretary Seuffert and the Commissioners. For the following reasons **I ask that the Commission #1 Deny Centerpoint's rate increase outright in particular the 26% fixed fee increase and #2 approve the City of Minneapolis' proposal to create a pilot Inclusive Financing program through Centerpoint Energy's billing system. I do not view Centerpoint's 26% fixed fee increase as being within the spirit or the policy guidance direction of the City of Minneapolis' 2040 Comprehensive plan, nor the City of Minneapolis' Clean Energy Partnership nor the recommendations of the Minneapolis Clean Energy Partnership's Energy Vision Advisory Committee (or EVAC) nor do I view this fixed fee increase being within the policy scope and ideals of addressing energy burdened homes in the City of Minneapolis and in Centerpoint Energy service territory. As a part of not just saying no to the fixed fee increase, I am also in support of saying yes to a pilot Inclusive Financing program.** Centerpoint Energy is a regulated and allowed monopoly. If Centerpoint Energy cannot provide a basic essential public service without having to increase costs by 26% and is not willing and able to help residents, especially those who would most benefit from energy efficiency and energy savings, then I'm a proponent of municipalization of the natural gas utility system in the city of Minneapolis. I am still open to other recommendations and ideas from Centerpoint Energy that exist outside of increasing fixed fees, but based on what I am aware of and what I have heard and seen in this proposal, once again I ask if the Commission deny the 26% fixed fee increase and approve the City of Minneapolis' proposal to create a pilot Inclusive Financing program through Centerpoint Energy's billing system."

(Cameron JB, Jul 31, 2020)

"Hi my name is Chris Herrington-

I live in Minneapolis and I'm responding to Docket 19-524. My position would be against any rate increase for Centerpoint Energy. The two main reasons: #1 The reason is to continue a safe, reliable distribution system, but to me that does not say anything. The average person does not understand what that means and why there would be a base rate increase. It seems incomplete, there is not enough information for the general public. There should be a lot more information. #2 To my knowledge there is no information here with Centerpoint Energy that is easily given to a customer as to where the source of the fee comes from. Is it from fracking? Most likely some of it is and if it is coming from fracking I think the science is pretty clear it is a very toxic process. So without that information to the general public, the average person does not have this information, they do not have a choice but to use natural gas. So without that information, I think it is unreasonable to ask for any base rate increase of any kind. And secondly, **I am for Inclusive Financing.** The majority of customers are renters. They want increased comfort in a warming climate and they don't necessarily have the means to do, or the ability to do, energy efficiency improvements to the properties for which they rent, because Centerpoint is a monopoly and we as customers don't have a choice for the most part. Therefore I think the utility must play a role in energy efficiency programs, to fund them to the highest level possible. We have over 52,000 single family

homes alone in Minneapolis built before 1940 without any insulation in the walls. That's what my research shows just as one example. There's a lot that can be done in a cost effective way just on the insulation front alone to make properties more comfortable for the general public and for the renters - the majority of Centerpoint Energy customers who again don't have a choice but to buy the fuel. I'm a property owner so I have some choice to kick dirty energy like Centerpoint Energy to the curb because I can go out and buy something like an induction stove that will have, by the way, less Co2 in my house. But the general majority don't have that choice. It's a monopoly and for that reason **I'm supporting Inclusive Financing and definitely against any base rate hike increase.**"

(Chris H, Jul 31, 2020)

"Hi, My name is Louis Alemayehu-

I live in the Seward Community of South Minneapolis. I have taught environmental sustainability since 2011 for the Higher Education Consortium for Urban Affairs. This comment is for Docket 19-524. One of the most difficult and recurring challenges in my work as a teacher and mentor to college students studying environmental sustainability, is helping them to understand the historical context in which they live. Most of us were born in the 20th century and we need to be paying attention to the realities of life in the 21st century. We older people have not had to pay attention to the fact that all economies are tied to the environment that they exist within. If we damage and destroy the environment, then we damage and destroy the economy, ourselves and future generations. Our 20th century understanding of progress and development are no longer operative or supportive of life on our planet. Endless growth of profits is no longer possible. As we sit here now and read news of the coronavirus, unemployment, the telling signs of economic collapse, that are telling us in so many ways that you can't get blood from a beach. The saying that you can't eat or drink money is now a stark and cold reality staring us in the face - if we pay attention. We need to collaborate in solutions, local, national and global, that restore the economy and create new jobs. Our understanding of what it means to be human beings must expand and deepen. As a consequence the following actions needed to be taken in the interest of citizens and the environment. **The Commission should deny the rate increase, in particular the 26% fixed rate increase. The Commission should approve the pilot of Inclusive Financing in Minneapolis.** They should also make accessible, more formats so that public hearings can be made in 3 minutes format like this and other ways. Thank you so much"

(Louis A, Jul 30, 2020)

"Hi, My name is Brandon -

I'm a Centerpoint Energy customer and **I support Inclusive Financing** because it helps us renters, gives us access to clean energy and I do not want an increase in our gas rates."

(Brandon S, Jul 30, 2020)

"Hi, this is Elizabeth in St. Paul MN where I get my electricity and gas from Xcel Energy. This is regarding Docket 19-524 about the Centerpoint rate increase and the adoption of a pilot program to try out Inclusive Financing. **Basically, I do not support the rate increase especially during a time of COVID. This seems like a really inappropriate measure to take. It's going to hurt the people who have the least amount of control over their income and the least amount of control over how much gas they use. And so it does not seem like a very fair thing at all. I do support the Inclusive Financing pilot.** In fact, it is something that I would like to see and I know a lot of people would like to see happen with Xcel in Saint Paul because it gives people who are otherwise disenfranchised, dispossessed and unable to control the types of places that they live in, the opportunity to integrate energy efficiency measures which will both save them money and help reduce greenhouse gas emissions. So it seems like something, that because it has happened in other places in the country and its been proven to work, to save money and to reach parts of the population that frankly other programs are not able to reach because of their requirements for credit checks and getting landlords to sign on in every case, that would be a really excellent thing to do. Thank you very much also for allowing us the opportunity to testify in this way because it is also something that is also very inclusive and can help people who would otherwise find it incredibly difficult to come to a PUC hearing which tend to be arcane and at difficult times of day, the opportunity to make their voices heard which seems like the kind of democracy that we should all be encouraging. So once again thank you and I am interested to hear what the result is."

(Elizabeth D. Jul 30, 2020)

"Hi my name is Julia -

I am a Centerpoint customer and a Minneapolis renter and **I don't want an increase in gas rates, but I would support Inclusive Financing** because it gives renters access to clean energy."

(Julia R, Jul 30, 2020)

"Hello, I am Janette Dean, I live in Caledonia MN, in Houston County near Lacrosse in southeast Minnesota. I'm happy to have the opportunity to comment today. It is hard for me to get to the cities and other locations, so this remote video option is a wonderful way for the public across our state to be able to provide public input on Public Utility Commission decisions. So I'm here to comment on the Centerpoint Energy case on the Docket 19-524. I'd like to say that I'd like the Public Utilities Commission to always base their decisions on the most important existential crisis facing humanity and its earth

species and that is global warming with greenhouse gasses. The Centerpoint Energy case relates to this. First of all, I'd like to remind the Commission that the 20th century average surface air global temperature was just 14 degrees Celsius and our modern civilization has thrived under that range of temperature. But as of the first half of this year, January through June, this is the second warmest temperature on record in 141 years of the climate record. And we know globally, by all the scientists, that surpassing a 1.5 degrees increase - even up to 2 degrees Celsius - would make our planet much much harder to remain inhabitable and safe for not just human beings, but many of the species that our ecosystems depend on: the oxygen we breathe, the plants we need to survive. **Centerpoint Energy is able to offer an Inclusive Financing option for residents to have more energy efficiency upgrades, and I'd like you to support that.** The City of Minneapolis is asking you to approve that as well. They have very important climate goals that we need to meet. It is going to take..."

(Janette D, Jul 30, 2020)

"Hello, my name is Dan,

I am a Centerpoint customer and I own a small carpentry business. Because of coronavirus, I've been struggling to find work and **the last thing I need right now is an increase in rates from Centerpoint. So I support Inclusive Financing** because I'd like to be able to afford efficiency."

(Dan W, Jul 30, 2020)

"Hi everyone, my name is Dr. Kerry Wang-

I'm a resident of Minneapolis, a renter and an Xcel Energy customer and this comment is for Docket # 19-524. **I am asking that the Commission first deny Centerpoint's rate increase outright, in particular the 26% fixed fee increase and second approve the City of Minneapolis' proposal for a pilot Inclusive Financing program via Centerpoint's billing.** Now I am not a Centerpoint customer directly as my heat and gas is covered in my rent, **though I am still opposed to the Centerpoint rate hike. In the midst of a global pandemic where millions have lost their loved ones, their jobs and health care and perhaps soon stable housing, this is simply not the time to add an unnecessary financial burden to our already struggling communities where we need support the most. A 26% increase in the fixed fee for a basic service is highly regressive and disproportionately impacts lower income households. Additionally, we should consider the opportunity costs for this rate hike. That is, for those who are able to maintain their housing and afford the rate hike, how else could those dollars be spent? We are also in the midst of an economic downturn and I suspect that money would otherwise be spent on essentials like food and groceries, which would do more for our local economies than funneling those dollars to Centerpoint.** The Inclusive Financing program, if adopted, would set an example for all utilities including Xcel Energy, my electricity provider. Such a program would level the playing field and let more people, including renters and those with low to moderate income or already burdened with debt, enjoy the benefits of energy efficient technologies and building retrofits rather than just leave that for those who can invest cash up

front or take on debt. Tenants and homeowners also get the immediate benefit of a more comfortable living space. Inclusive Financing could support jobs and improving energy efficiency of buildings which would be supported by the long term savings of those very energy efficient technologies and retrofits. The broader communities also enjoy the benefits of cleaner air and lower Greenhouse Gas emissions which could and should be a cost consideration looking into the future. So Inclusive Financing really provides us a rare opportunity where all these parties take part in its economic, environmental and public health benefits. We should seize this opportunity and approve this pilot program for Minneapolis. Thanks.”

(Kerry W, Jul 30, 2020)

“Hello, my name is Brett Benson, I am a resident of Saint Paul. First I want to say thank you to executive Secretary Seuffert and Commissioners for accepting video testimony. I think this is a great way to increase access and engagement with the Public Utilities Commissions’ processes and hearings. I am making this video in reference to Docket 19-524. I am not a Centerpoint customer. **However, I strongly oppose their proposal for a rate increase, in particular the 26% fixed fee increase. I also offer strong support for the City of Minneapolis proposal for a pilot Inclusive Financing program via Centerpoint billing.** I work for a non-profit organization called MN 350 which works on climate change and protecting our climate and so I’m aware that Inclusive Financing has had great results as a way of increasing the pool of people who can invest their time and their energy and their money to help reduce energy consumption. Without tools like Inclusive Financing, we really are excluding whole communities and populations of people who simply don’t have the credit scores or the access to capital that would allow them to make improvements to increase energy efficiency. I know some of the rates of return for Inclusive Financing projects have been increasing energy efficiency projects by as much as 10 times in other communities. **And then to Centerpoint’s proposed rate increase, I think it is exactly the wrong direction for us to be going in during a period of economic recession and perhaps depression. We should be looking for opportunities for utilities to help their customers save money, not to require their customers to spend more money. As groups are struggling to recover, how do we help them by keeping rates low and looking for ways to return money through perhaps the percentage of income payment plans that other states have used. So again, I strongly support the Inclusive Financing proposal for Minneapolis and oppose the request for a rate increase by Centerpoint Energy.** Thank you for your consideration.”

(Brett B, Jul 30, 2020)

“Hi my name is Eric Hatlstad. I live in New London, MN where I have been serving on the City Council since 2016 and I’m also the Kandiyohi County farmers union president. I’m submitting comments on Docket 19-524. I want to thank you for allowing comments to be submitted in this fashion. **First of all, for a county like Kandiyohi with many senior residents on fixed incomes and many low-income people, the proposed 26% increase on Centerpoint’s fixed fee is really a nonstarter. It does not make sense for a**

company that is already as profitable as Centerpoint to be assessing a fee that will disproportionately impact low-income people in such a way, to support their growing profits. **Secondly, I want to urge you to support the adoption of Inclusive Financing.** This is a program that's already being implemented in utilities across the country to a really great effect. It will significantly improve the material conditions for working class people across Minnesota and also improve energy efficiency utility systemwide. Thank you."

(Erik H, Jul 30, 2020)

"Hello, my name is Emilie Faulk, I live in Winona MN. I am an Xcel customer and my comments are for Docket #19-524. **I ask that the commission first deny Centerpoint's rate increase, especially the 26% fixed fee increase and 2, I think the commission should approve of Minneapolis' proposal for a pilot program for Inclusive Financing.** I believe that rate hikes at this time would hurt citizens of Minneapolis and be a bad influence, possibly on other energy companies. This could have a negative effect on consumers around the state. It could add to their sense of anxiety about the future with the current pandemic going on and uncertainties in the economy. I live in an area where there are many renters and young people who are students. These students do not have access to funding to make energy efficiencies in the homes that they are living in and having this kind of program of Inclusive Financing would be a benefit to our community because using this kind of Inclusive Financing program would help lower income families and middle income families who are striving to become part of the climate crisis solution, to become partners in creating the better future. This would be a really good example for Xcel Energy and so I believe that these climate issues are really important to address through a variety of different types of programs so that people can participate in a way that makes sense for their current living situation and their financial situation. Thank you for providing us with this opportunity to give you feedback."

(Emilie F, Jul 30, 2020)

"Hi there my name is Eric Immler, I am a resident of Minneapolis and I'm a Centerpoint customer. To Executive Secretary Seuffert and Commissioners, for the following reasons **I ask that the Commission deny Centerpoint's rate increase, especially the 26% fixed fee increase.** By now it is cliché to say, but we are not in an ordinary time. So I am surprised to learn that our gas utility Centerpoint Energy is continuing to ask for the same rate increase it had asked for back in October of 2019. A surprise that they still ask for this rate increase of 8% despite the fact that the number of projects listed in the capital spending plan were delayed. I am a healthcare worker at a major hospital around the Twin Cities. I won't go into how it has been a strain on myself and my patients and their families, but we have also had a financial strain on employees like myself. We have had pay freezes as well as benefit cuts. So we are all having to tighten our belts around here so I don't see why Centerpoint can't do the same. I also recognize this strain is not just in health care. Some of my patients I talk with are choosing to ration their medications so they can not fall behind on their energy bills because they know the moratorium is going to end, and if they have their power disconnected they could be kicked out of their unit because they are renters. So this is a

huge health issue as well as a quality of life and fairness. Alongside working as a health care worker, in 2017 I worked for the Holland Neighborhood Improvement Association in Northeast Minneapolis as part of a larger pilot to discuss whether residents are taking advantage of Xcel and Centerpoint's Conservation Improvement programs - and this was in the neighborhood. We had conversations at people's apartments, we did outreach at various events, we had interpreters help us reach folks in the Somali and Spanish Community. We found out a lot of really important insights including that there's a number of barriers to participating in these programs including up front costs, the fact that many are renters and maybe moving from a property, but they still want to improve it. The landlord also does not have as much of a stake in it because they are not paying for the utilities, the renters are. So I think Inclusive Financing could be a really important tool to improving the quality and health of the space as well as improving efficiency with doing 0% down on it. I think it is going to be especially important as we head into the next stage of this crisis. **So I ask you to please, please support Inclusive Financing.** Thank you."

(Eric I, Jul 30, 2020)

"Executive Secretary Seuffert and Commissioners-

My name is Michael Troutman, I live in Minneapolis, I am a homeowner and I am a Centerpoint customer. My comments are for Docket #19-524. For the following reasons **I ask that the Commission #1 approve the City of Minneapolis' proposal to create a pilot Inclusive Financing program through Centerpoint Energy's billing system and #2 deny Centerpoint's rate increase, in particular the 26% fixed fee increase.** First on Inclusive Financing. Within the next 10 years, we need to drastically lower fossil fuel consumption. The City of Minneapolis Inclusive Financing plan is a well considered and good strategy. The wise Minneapolis Financing plan removes the worry about financing and staying in your house to recoup energy conservation investments. And the benefits come to all of us and especially help level the playing field of inequalities between families of different economic means. **Second, I am addressing the rate increase. In our COVID economy Centerpoint's request for a 9% return on investment is excessive. Given low interest rates and Centerpoint's monopolistic market position, the return to Centerpoint investors can be significantly lower than 9% and still attract adequate capital for its needs. Furthermore, raising rates at this time would worsen the pain for many families. Increasing the monthly fixed charge is a disincentive to energy conservation efforts by individual households. As a public utility, Centerpoint should be helping, not hurting, both our economic well being and the changes in fossil fuel consumption that we all need to make.** Thank you for your attention and for making decisions that will be truly in the public interest, not narrow corporate interests."

(Michael T, Jul 30, 2020)

"Executive Secretary Seuffert and Commissioners-

I am Amy Blumenshine, I live in Minneapolis. I am a homeowner and I am a Centerpoint customer and my comments are for Docket #19-524. For the following reasons **I ask that the Commission #1 deny Centerpoint's rate increase outright, in particular the 26% fixed fee increase, and #2 approve the City of Minneapolis proposal to create a pilot Inclusive Financing program through Centerpoint Energy's billing system.** First, I am addressing the rate increase. Let's be real. In our COVID economy, Centerpoint should not be demanding a 9% return. Raising rates at this time is an exploitation of our pain. As a public utility they should be helping, not hurting both our economic well being and the changes that we all need to make and that brings me to #2, Inclusive Financing. Within the next 10 years, we need to drastically lower fossil fuel consumption. The City of Minneapolis Inclusive Financing plan is a well considered and good strategy. I am standing in my basement in front of our photovoltaic inverters. As I speak our roof is generating 160% of the electricity that we use in a year without harming the planet of my grandchildren. We were able to front the money for our rooftop solar, as well as make other energy saving investments, and I testify that the quality of living in our home has improved as well. And we have been able to stay in our home and we expect to break even on our investment in a few years. Most people do not have that privilege however. The wise Minneapolis Inclusive Financing plan removes the worry about financing and staying in your house to recoup the investment. And the benefits come to all of us, your grandchildren too. And now I speak as a Lutheran deacon. My church is firmly committed to protecting our earthly home from climate catastrophe. We understand the science and our Lutheran World Federation is also on board with the need to make major changes. No more business as usual. The situation is really drastic. We need to act now. Please. I urge you to do the smart thing, the wise thing, the forward thinking thing, the right thing. Thank you very much for your time."

(Amy B, Jul 30, 2020)

"Executive Secretary Seuffert and Commissioners-

My name is Bob Hulteen. I live in the 6th Ward in Minneapolis and I am a Centerpoint customer and I work for the Lutheran Mission in the Minneapolis area. I feel very fortunate and privileged even, that I, so often living here, am able to take action on my beliefs and my values related to economic justice, racial justice and environmental justice. And I am really concerned about sustainability and renewables. My congregation Holy Trinity Lutheran Church on Lake Street a few years ago, signed up for WindSource, an Xcel Energy program, and the members of that green group called all the members of the congregation. More than 80% of the congregation signed up for the WindSource program as a testimony to their belief in the need to move to renewable energy and a more sustainable economy. **I believe that the Inclusive Financing pilot program you are considering right now in Minneapolis, will give an opportunity for a lot more people to live out their values and beliefs.** By increasing the flexibility that would allow people who don't have as much financial flexibility to live out their values of sustainability and renewable resources, it gives access to people who might otherwise not have had that kind of access. It allows a sense of dignity to live out your belief system and your values. And it does it pragmatically by eliminating the huge upfront costs and the income testing that is often required to participate in renewable energy systems. I think that people do want to demonstrate the care that they have for creation. So I urge you to support the Inclusive Financing pilot project in Minneapolis. Further I urge you to expand the entire pilot program to the entire state of MN and give everyone a chance. **And finally I ask you to deny the Centerpoint fixed fee increase which would counteract some of the access**

issues I think. I want to thank you for this opportunity to testify virtually since I could not be there, and I hope that you will take seriously the calls to support the Inclusive Financing pilot project. Thank you.”

(Bob H, Jul 30, 2020)

“To Commissioners, my name is pastor Tyler Sit and I am a renter who lives in Minneapolis-

My comments are for Docket 19-524. I ask 2 things of the Commission today. #1 to deny Centerpoint's rate increase outright, in particular the 26% fixed fee increase and #2 approve the City of Minneapolis' proposal to create a pilot Inclusive Financing program through Centerpoint Energy's Inclusive Financing billing system. So first off, I am a pastor of New City Church, a multi-ethnic church in South Minneapolis, and I am in community with many people who are unemployed, underemployed or facing economic hardship. A rate hike from Centerpoint seems principally unfair, especially during COVID, given that people only have one choice for utilities. It feels similar to when one of my community members calls me from jail, and I have to choose between paying an outrageous price to talk to her or to not talk to her at all. And secondly, as I said I am a renter and like half of the people in Minneapolis, I live in relation with a landlord. I care about climate change though, and I want to make the place I live more energy efficient because it matters for the future of God's creation. However, there is so much financial risk in the current system that I would not know where to begin to make this happen. With the Inclusive Financing pilot program, my living space could reflect the commitment to the future and make it more possible for other renters of color to participate in the building up of our city. Something I preached on earlier, is that it is a society's job to make moral decisions easy and immoral decisions hard. Inclusive Financing makes moral decisions easy by offering people the chance to both save money on energy bills and to live in a more efficient and comfortable home. That is an offer that I can't refuse. And just in closing, I would say thank you for your consideration of denying Centerpoint's rate increase and approving the pilot of Inclusive Financing. I know these are extremely challenging times to be a leader and I am praying for all of you, not in a creepy way but just saying I am offering support during these times when you are making far-reaching decisions that have significant moral implications. I believe decisions like these have the possibility to start to tell a new story about how the poor and people of color relate to big energy, and I am excited for Minneapolis to be a part of it. Thank you.”

(Rev. Tyler S., Jul 30, 2020)

“Hello, My name is Pouya Najmaie and this message is for executive secretary Seuffert and the Commissioners. I am a resident in Minneapolis. I would definitely benefit from an Inclusive Financing program and I would also be hurt from a rate increase through Centerpoint Energy. These comments are concerning Docket # 19-524. My recommendations are that the Commission deny Xcel Energy's rate increase, especially the fixed rate increase of 26%. They should also approve the pilot Inclusive Financing program and they should continue to allow easily accessible ways for citizens to participate, such as this 3 minute testimony - so thank you for this. Let's talk first about the 9% overall increase that Centerpoint Energy wants to have on their monthly bills. This is the worst financial climate for this type of

thing to happen during. This is not the time for Centerpoint to be raising bills on people and charging them more money. Let's just go over some of that. Currently the US economy in the second quarter, these stats just came out today, it contracted by a 33% annual decrease. What that means is overall, it contracted by 9.5%. The 33% annual rate decrease was the worst drop in record and the 9.5% decrease in the overall economy was one of the worst on record, only surpassed by the great depression. That is 1.8 trillion dollars lost just in the second quarter. The current US unemployment rate is at 11.1%. That is right now, not even in the second quarter. That is after the unemployment rate went down in June and July. This kind of climate is not the one to be raising prices in. In fact, it is one where we would want to be doing things like Inclusive Financing, the pilot program. People could benefit from this in big ways, especially during this time, especially low income residents. These residents have higher economic burdens by energy in general. They have more burdens in everyday life that makes it harder for them to participate in programs like this and can also use these programs more because they live in less energy efficient housing. **So please, take this time to not allow Centerpoint Energy to raise their rates on the citizens.** Thank you for taking these comments."

(Pouya N. Jul 30, 2020)

"Hi, my name is Ted Benson I'm commenting on Docket # 19-524. I am a resident of Saint Paul so not directly affected. I'm not a Centerpoint customer but am an Xcel customer. But **I am very interested in the Inclusive Financing portion of this proposal.** I would hope for it to be a program that is set up to be well and strong and becomes a good model for Saint Paul to follow, as I believe it is necessary to use all possible ways of energy descent and to use every means possible and often creative ways to finance programs, since that is often the roadblock. So I appreciate the chance to do this and **I strongly hope that you include the Inclusive Financing.**"

(Ted B., Jul 30, 2020)

"Executive Secretary Seuffert and Commissioners -

My name is Marcus Mills, I live in Minneapolis. I am a renter, a business owner and an Xcel customer. My comments are for Docket 19-524. For the following reasons, **I ask the commission deny Centerpoint's rate increase outright, in particular the 26% fixed fee increase and #2 approve the City of Minneapolis' proposal to create a pilot Inclusive Financing program through Centerpoint Energy's billing system.** The rate hikes won't affect me personally. But given much of the work that I do, I can attest that many people I know and many folk I work with will be severely, detrimentally affected by the rate hike in the middle of the effects of a pandemic and its aftermath, which if our recent past is any prologue, will likely last for years. Adding greater costs to folks already suffering mounting financial calamity solely to provide a successful monopoly more profit, is unconscionable. Also, I believe that as customers and policy deciders, we need to demonstrate that fossil fuel energy is not going to be an

acceptable business model for much longer - by our demand. And therefore we should give our utilities warning ahead of time so that they can innovate the profitable industry business models of the future. This is that moment and denying this rate hike is the proper way to deliver that message. As a renter, I have been struggling with what comfort levels are possible in my apartment and the costs that result. And while I have no control over such things, my landlord is surprisingly forward thinking- gradually upgrading windows, installing solar. But the building envelope and insulation are issues still plaguing residents. And the up-front costs are the main barriers and most of the tenants do not meet the cutoffs for the building to get assistance. This Inclusive Financing program, if adopted, would be the incentive necessary to get that work done and lower the energy bills of lots of folks who could use the economic stability especially now. Inclusive Financing would also be an important example to set for my utility, Xcel Energy, whose current offerings will not work for me and my building. I hope to see this program expand to all the utilities in Minnesota so there can be options for the majority of us rather than just those at either end of the spectrum. And to close, I believe in making choices to halt climate change, and to serve our communities and constituents as they struggle with the changes brought on by climate change and other calamities not of their making. Denying this rate hike proposal and approving Inclusive Financing and making permanent this system of approving recorded video commentary, are all steps to ensure that the true demands of our utility industry customers are properly heard and their interests are well served. Thank you.”

(Marcus M, Jul 30, 2020)

“Hi, I am addressing these comments to Executive Secretary Seuffert and the Commissioners. My name is Tim Schaeffer and I am a Centerpoint customer who would face this proposed rate hike as well as a Minneapolis renter who could benefit from the proposed Inclusive Financing program. I am leaving these comments to oppose the proposed rate hike and in particular, the 26% fixed fee increase. I think that increasing these rates in the midst of a world historic pandemic and in an at least recession if not depression, is unconscionable. Centerpoint is, as you all know, a monopoly and it is a well-funded monopoly. This is essentially something like handing over \$60 Million dollars to a utility that has, as far as I am aware, no plans to transition away from fossil fuels. It is actively shifting costs to its customers as part of its business plan. So I am asking for the Commission to reject this increased rate hike and return the money that Centerpoint has already taken from its customers, to its customers. In addition, I would like for the commission to approve the proposed pilot program of Inclusive Financing for the City of Minneapolis. As I am sure you are well aware, we have a lot of programs designed to increase energy efficiency but those programs are imperfect. They are difficult to use and they are underused even when people are aware of them. This would be a simple and straightforward way for nearly anyone with big energy efficiency needs to meet those needs without taking on a bunch of debt. Personally, I have tens of thousands of dollars of student loan debt. I can not afford to pay for these types of improvements even if I had the power to, but as a renter I have little leverage to compel my landlord to make these improvements. It is essential for us as a state to beat climate change, to have universally upgraded homes. If we don't do that, we are essentially wasting many, many, many tons of carbon every year. I think that the broader point is that we need to transition away from the monopoly investor-owned utility model. It clearly is a barrier to comprehensive climate change solutions and it also is bad for consumers like myself. I hate to call myself a consumer, but in this context I am. So please reject the

proposed rate hike, in particular the fixed fee increase and approve the Inclusive Financing program so that eventually all of Minnesota can enjoy no loan options to improve their homes. Thank you.”

(Tim S, Jul 30, 2020)

“Hello, my name is Nathan Lind and I am sending a message to the Executive Secretary Seuffert and to the Commissioners. I live in Minneapolis, I am a homeowner and Centerpoint customer. **I would like the Commission to deny Centerpoint’s Rate Increase, in particular the 26% fixed fee increase and to approve the City of Minneapolis’ proposal to create a pilot Inclusive Financing program through Centerpoint Energy’s billing system.** I know many folks who would not like the rate increase, especially in these difficult times of folks having lost their jobs. I know a lot who would benefit from this Inclusive Financing program. Thank You”

(Nathan L, Jul 30, 2020)

“My name is Tyliyah Washington-

I am a resident in Minneapolis and an intern with Youth N’ Power. I have learned that environmental justice is more than just the environment. It has something to do with our community. **I do not support the raising of utility costs because there are a lot of people losing their jobs due to the pandemic, so people don’t have that much money to be paying more. My family will be affected negatively and that is not what my community needs.** I want to make sure that my family and other families in my community will have access to the necessary energy efficiency upgrades that could lower our energy costs, making our homes more energy efficient. **I am asking you to deny Centerpoint’s request for a rate increase and I am also asking you to approve the City of Minneapolis’ pilot for Inclusive Financing.”**

(Tyliyah W, Jul 30, 2020)

“Hello, My name is Fatima Afi- I am a high school student and also a resident of South Minneapolis. I have been a resident of South Minneapolis for a very long time. I am a Youth N’ Power intern. And I have learned that environmental justice has a lot of impact on people. It doesn't even matter about what your ethnicity or nationality is or how much you make. I know these people, every type of group of people coming together to develop implementations and enforcement of environmental laws, regulations and policies. My comment is for Docket 19-524 and **I do not support the raising of utility costs. Approving a rate increase and adding additional fees and blocking some people from taking back control of their energy usage, is a way to keep residents struggling in communities of need. This is an injustice especially because we are in a pandemic. People are struggling and this does not help folks who are**

struggling. I know that a lot of my family, and a lot of people in the communities, will be affected negatively because of this. There are a lot of families who have the Coronavirus already and millions who are already unemployed and this will make them struggle even more. So I don't support it one bit.

(Fatma A. Jul 30, 2020)

"Hi, my name is Rashaad Ahmed, I live in South Minneapolis, MN and I am an intern for Youth N' Power. One thing that I have learned from environmental justice is that it has a really big impact on the whole world. I do not support the raising of utility costs because most people can not afford it. My family will also be affected because I have a lot of family members, meaning we use a lot [of energy]. I also want my family and other families to have access to energy efficiency. Finally, **I am asking you to deny Centerpoint's rate increase and I am asking you to approve Minneapolis' pilot Inclusive Financing.**"

(Rashaad A, Jul 30, 2020)

"Hi Executive Secretary and Commissioners. My name is Johannah Frisby and I am a Saint Paul resident, a renter and an Xcel Energy customer. Today I am commenting on Docket 19-524. Environmental justice must include the meaningful involvement and protection of all people. **A fixed rate increase of necessary utilities does not support or protect our neighboring community of Minneapolis that Centerpoint serves. This rate increase, in the middle of a pandemic, could create a dangerous norm of further raising prices in the future. I'm asking you to deny Centerpoint's request for a rate increase and I'm asking that you approve the City of Minneapolis' pilot for Inclusive Financing so that all can have access to energy efficiency in their homes.** Thank you so much for your time."

(Johannah F, Jul 30, 2020)

"Hi, my name is Patty O'Keefe. I'm an organizer with the Sierra Club and co-chair of the Energy Vision Advisory Committee to the Clean Energy Partnership. I'm a Centerpoint customer and a renter and a Minneapolis resident. **So first I wanted to say that I hope you deny Centerpoint Energy's request for a fixed charge rate increase since low-income communities and communities of color, especially black and indigenous in Minneapolis, are most burdened by our energy system. They receive the brunt of health effects from pollution, pay a disproportionate amount of income on their energy bills and live in older housing stock in need of more improvements. This is an example of systemic racism playing out and our current programs and consumer protections are not doing enough to remedy those disparities. I hope that the Commission will deny the proposal because it would disproportionately impact people who are already most burdened by our energy system and by the pandemic. And while Centerpoint says the rate increase will go toward updating their distribution systems, they also say it will go toward their allowable rate of return of around 9% and I don't think it is right for corporate profits to come before the needs of their most vulnerable customers. One concrete way to address racial and economic disparities would be to approve the Inclusive Financing pilot for Minneapolis.** Low income customers and many customers of color in Minneapolis aren't able to afford quality improvements around efficiency and

clean energy. There is not enough support for navigating the bureaucratic processes for signing up for low or no interest programs or applying for federal assistance, evidenced by the low participation rates. We are not saying that these programs aren't important. I am saying they are insufficient in tackling the growing disparities and they are insufficient in addressing climate change. In order to decarbonize our economy we're going to need to dramatically increase efficiency and to do that, especially in this challenging political climate, we are going to need to use every tool in the toolbox. My mom, for example, is someone who would benefit from Inclusive Financing. She is low income but isn't eligible for energy assistance. She has a bad credit score and is paying off debt and refuses to take out more loans for that reason. And then through my involvement with environmental issues, she's become much more passionate and wants to do whatever she can to reduce her carbon footprint. She would have put solar panels on her roof years ago if it weren't for the up-front cost or the loan, assuming she'd even get approved. Her furnace went out last year and I sat down with her to look at the replacements, and she said she wished she could get a more efficient one but just could not afford it and felt guilt around that. So up-front costs, credit scores, additional debt and the fear of taking out more loans are real things that stop people from being more efficient and participating in clean energy."

(Patty O, Jul 30, 2020)

"So to Executive Secretary Seuffert and the Commissioners-

My name is Brenda Blackhawk and I live in Brooklyn Park MN. I recently bought my home, so I am a first time home buyer. **I would really like the Commission to deny Centerpoint's rate increase outright because I am a Centerpoint customer and while my family works, we pretty much live paycheck to paycheck. An increase would definitely affect our lives and I know I am not the only person in my neighborhood, in my city and in my state who is in a similar situation. I care deeply about my neighbors and I want to make sure that this increase does not happen and affect people negatively. I also want to approve the City of Minneapolis' proposal for a pilot Inclusive Financing program because** I think that as a first time home buyer, I'm learning about how to care for my home and how to care for my neighbors. I care deeply about energy and efficiency and I'd really love to get my home up to code, or not up to code, but make it so that it is energy efficient. But I also don't have the funds to do that myself. So I believe that if the pilot program goes well, that it is something that could happen in my city and I would love for that to happen."

(Brenda B, Jul 30, 2020)

"My name is Joterrius Tyson, I am a resident of Brooklyn Center and an intern with Youth N' Power. I have learned that environmental justice is not just about the environment, it is also about our community. **I do not support the raising of utility costs because people can not afford the raising of the price. There is already a pandemic going on right now, people are losing their jobs, people are not getting unemployment. There is so much stuff going on right now. This is some injustice especially because we are in a pandemic. People are struggling and this does not help people that are struggling.** I also want to make sure that my family and other families in my community will have access to necessary energy

efficiency upgrades that could lower our energy costs and make our home more energy efficient. **I am asking you to deny Centerpoint's request for a rate increase and I am asking you to approve the city of Minneapolis' pilot for Inclusive Financing.**"

(Joterrius T. Jul 30, 2020)

"My name is Analyah Dos Santos. I am a youth program coordinator and a long-time resident of North Minneapolis. My comments today are for Docket # 19-524. So I've learned that environmental justice is different to every individual, but that it's a combination of what we need, what we know, and what we need to know. **But what I do know is that there are some things underway that are going to affect a lot of people. So I am here to tell you I do not support the raising of utility costs because this is an environmental injustice and approving a rate increase and adding additional fees blocks people from taking part in taking back control of their energy usage. And it is a way to keep residents struggling in communities of need. Especially during a time of pandemic which we have never experienced before, this is extremely not ok. I do not support the raising of utility costs.** Also, I want to make sure that my family and other families in my community will have access to the necessary energy efficiency upgrades that could play a part in lowering our energy costs, our carbon footprint, and make our home more energy efficient. So I'm asking you to **deny Centerpoint's request for a rate increase as it is an injustice to the community and I am asking you to approve the City of Minneapolis' pilot for Inclusive Financing.** Thank You."

(Analyah SDS Jul 30, 2020)

"My name is Kayla K. and I am a resident of Minneapolis and an intern for Youth N' Power. I have learned that environmental justice supports environmental laws through the equal distribution of resources and laws regarding pollution. **I do not support the raising of utility costs because a lot of people have lost their jobs because of COVID 19, so not a lot of people have enough money to be paying more. My family will be affected negatively and that is not what my community needs.** I also want to make sure that my family and other families in my community will have access to the necessary energy efficiency upgrades that can lower our energy costs, making our homes more energy efficient. **I am asking you to deny Centerpoint's request for a rate increase and I am asking you to approve the City of Minneapolis' pilot for Inclusive Financing.**"

(Kayle K. Jul 30, 2020)

"Hi Executive Secretary Seuffert and Commissioners-

I'm leaving these comments today to you, in reference to Docket 19-524. My name is Bruce Konewko. I am a resident of South Minneapolis. I am also an Xcel and Centerpoint Energy ratepayer and customer. I am just happy to have this opportunity to share a video message with you. One thing we can quickly

agree on, is that this format should be standard and should have been standard a long time ago. It should not have taken a national pandemic to make our opinion voiced, which is really important here, and for us to be able to give our comments to the Public Utilities Commission and to all officials and oversight. It took a long time to finally have this option as an available means to do it. Most people don't have time and hours in the middle of the week to leave their jobs to go make comments, and so we are very rarely heard. And so we do appreciate that this is finally in front of you and you can get this message. I am wanting to let you know that I am absolutely in favor of the Inclusive Financing model. I think it's proven that it's worked all around the country and there'd be little evidence to show that there are any negligible or adverse effects to communities. It is a win-win for all the customers, to get the savings immediately off the bill and the buildings right there. And it transfers and stays with the homeowner or property owner, if that person moves, and they continue to receive the savings. It is a great way to offer these programs and a great way for Minnesota to lead. Let's have our leaders bring this forward and make a model that Minnesota can be proud of, and brag, and share with the rest of the country, and show how we can do it better than the other cities and states in areas that have made it a success. I am also wanting to voice my opinion in regard to Centerpoint Energy's, absurd beyond words, request for a fixed rate increase. In the times we are at it is actually quite pathetic that this measure is even before us. I don't even understand how these continually come before us, but it is pretty simple if you look back. The utilities ask for rate increases over and over and more times than not, they are approved over and over year after year. The way it works to me in our understanding of our societal and civil contract, in a civil society, is that the overseers and oversight committees and people are there to protect and look out for us. So this rate increase at a time when people are already struggling and hurting - not even to mention during good economic times - this is an unfair and grossly unjust rate increase that should not be passed and I highly recommend you vote against it and in favor of the Inclusive Financing. Thank you."

(Bruce K, Jul 30, 2020)

"Hello, Executive Secretary Seuffert and Commissioners-

Thank you for taking my comments. My name is Ed Sutton. I'm Minneapolis born and raised, a renter in the Powderhorn Neighborhood where I went to high school, and a Centerpoint customer. My comments are for Docket # 19-524. I'm asking the commission to deny Centerpoint's rate increase, in particular the regressive 26% fixed fee increase and I am asking the commission to approve the City of Minneapolis' proposal to create a pilot Inclusive Financing program, which is not a loan based program, through Centerpoint Energy's billing system. As for the rate hike, Centerpoint already makes a large profit on their investments. They also have a monopoly and we as customers have no alternative if we find their prices too high. I was laid off from my service industry job in the early days of COVID, even before the Governor and Minneapolis Mayor ordered cafes and restaurants closed, because one of my coworkers tested positive. My workplace has not reopened and I have been living on unemployment for almost 4 months now. As you know, the federal unemployment insurance is set to run out tomorrow. I have already been relying on savings from an old job to make ends meet for the last 3 years, even when I was employed. Wages and tips as a barista do not provide a liveable income. With rents going up, and encampments too, I am living with a very real fear of becoming unsheltered in the foreseeable future. A hike in my monthly gas bill during a global pandemic, an economic crisis, is like salt in an open wound. I am appalled that the company would bring such a thing at a time like this. The same

factors I have just mentioned about my life and my financial situation make the idea of Inclusive Financing extremely attractive to me. I rent from a large property management company which I have had to call the City on multiple times because of their unwillingness to address serious maintenance and code issues. My unit is in one of the city's typical poorly insulated wooden A-frames, which I have heard described as stiff tents by a home renovation contractor I used to work for. It does not retain heat. There are drafts from the windows and doors in every room and even from kitchen fixtures. Cold wind literally blows into my apartment through doors and cabinets. I know from talking to my friends, family and neighbors that my situation is not unique. I'm in a sizable group of low-income renters that have zero control over the energy efficiency of my home and zero option to address the issue directly. The landlord won't do it and I can't pay the up-front costs associated with current rebate and loan programs for improvements, even if I qualified for them as a renter, which I don't. Inclusive Financing has seen success in a growing number of energy markets nationwide. It seems the only thing stopping us from trying it in Minneapolis is the greed of our investor owned utilities. To them, it is all the better that customers like me are paying out the nose to heat the outside every winter. **Please let the city of Minneapolis give us a fighting chance against climate change and cycles of poverty with this pilot program.** Finally, thank you for accepting video recorded comments. I think you should retain this as a form of commenting moving forward and I would not have been able to contribute to this process otherwise."

(Ed S, Jul 30, 2020)

"Hello I am Kimberly Washington from Minneapolis, MN and this comment is for Docket #19-524-

I am not a user of Centerpoint Energy. However, I am the executive director of the Neighborhood Hub and I am commenting on behalf of our clients in North Minneapolis. **I would like to propose that they not do the rate increase but keep the Inclusive Financing.** I think the financing could benefit many of our homeowners, especially in North Minneapolis, and it may also benefit our renters. However, I do feel that the landlord should be responsible for any appliances that are in the home that they own that they are renting out. In terms of the rate increase, because a significant number of our clients live in North Minneapolis, live in older homes that do not have enough insulation as well as probably need new windows and what have you, I feel that the rate increase would put an undue burden on these people. And it's not necessarily the people that are in the lower income brackets, because I am aware that there is additional funding. It is the lower middle class and middle class people who do not who do not qualify for those funds because they are not considered low income. If they are making a living wage and able to pay their bills but just making their bills, **a 9% rate increase is just ridiculous given the fact that they probably are already struggling to make payments with gas and electric bills and are not necessarily eligible for the low income energy assistance that is being proposed through both Centerpoint Energy as well as Xcel Energy.** So again, on behalf of our clients, on the northside of Minneapolis, **I Kimberly Washington from the Neighborhood Hub, am proposing that you not do the rate increase but keep the Inclusive Financing.** Thank you for your time"

(Kimberley W, Jul 30, 2020)

"Hello Executive Secretary Seuffert and Commissioners-

This comment is for Docket #19-524. My name is Chelease DeArmond. I live in Saint Paul, but I want to tell you why I am really interested in this docket. I used to live in Railroad Island which is a concentrated area of poverty where more than 70% of households are renters. It also has some of the oldest housing in the state including the house around the corner from me which was built in 1856. I currently live in an 1880's home. I was able to afford insulating my home and it reduced our monthly bills substantially and was a huge quality of life improvement. The combination of older homes plus lower income means that neighborhoods like mine, and many in Minneapolis, have the highest energy burdens and are the least able to afford rate increases or investments in energy efficiency that could help keep those monthly bills low. **For these reasons I ask you to deny the proposed rate increases which will disproportionately affect the neighborhoods who can least afford it and to approve the Inclusive Financing pilot program which will make it possible for people to afford energy efficiency upgrades who otherwise would not have access.** We know that more efficient houses are also healthier, safer and more affordable. I have experienced this for myself and I want the same thing for my neighbors. So I am watching this pilot program with great interest and hoping it will be expanded to other utilities. I am also excited about the opportunities that energy efficiency upgrades will provide for green jobs and neighborhoods that need them the most. Lastly, I want to thank you for this new user-friendly way of offering testimony so that I can take a few minutes out of my day, even here at work, and let you know how I feel about this important decision. I hope that this way of doing testimony will be available on other dockets. Thank you."

(Chelsea D, Jul 30, 2020)

"To Executive Secretary Seuffert and Commissioners-

My name is Matt Grimley, I live in Saint Paul and I am a renter. I am also an Xcel Energy customer, and my comments are for Docket 19-524. **I ask that the Commission deny Centerpoint's rate increase outright, in particular the fixed fee increase. They might even consider decreasing the fixed fee during the pandemic and I am also supporting the City of Minneapolis pilot Inclusive Financing program through Centerpoint bills.** The proposed rate hikes won't affect me personally as I do not live in Minneapolis, but I have in the past and I could live there in the future since the Twin Cities are my home. I don't think it is an appropriate time for a rate increase at any measure. I think what you have seen right now is that most gas and electric utilities if not forgo a rate case, actually decrease rates for a certain segment of customers. I think in particular, a fixed fee increase has a nature of contesting between embedded and marginal costs. In light of the pandemic and in light of our climate crisis, it makes sense right now, maybe more than ever, to actually decrease a fixed customer charge and treat it as a marginal cost as opposed to an embedded cost within the energy utility system. So I think that the utility, in this case Centerpoint, is maybe feeling some panic around its financial integrity and rightfully so. But there are lots of ways to maintain that and I think that right now it is important during this recession and this crisis, both economic and our climate crisis, to focus on the ways to support the consumers and our

households and inclusive financing as the City of Minneapolis has proposed, is one way to support those sorts of policy tools. I think we can achieve more consumer welfare with more policy tools such as the Inclusive Financing program that the City of Minneapolis has proposed and in other contexts in Minnesota and around the nation other 'Pay as You Go' programs have supported access and more wealth building for communities that need it the most. Thank you so much for hearing me and please take care."

(Matt G, Jul 30, 2020)

"Hi, my name is Bryn Shank. I'm a renter in Saint Paul-

I am commenting today on Docket 19-524. **I'd like to recommend to the Commission to reject the rate increase from Centerpoint Energy. During a pandemic, people are already struggling to pay their energy bills and it seems like an unnecessary raise in the rates. I'd also like to comment on Minneapolis' pilot for Inclusive Financing. As somebody who does residential energy audits in their day-to-day work, I think Inclusive Financing will greatly increase access to energy efficiency upgrades for homes.** Currently, a lot of the programs that exist aren't very accessible to renters or people of low income and those folks usually have homes with very high energy burden and homes or apartments or buildings that need a lot of energy improvement work. One of my reasonings to go into that kind of work is in December of 2019, the Star Tribune Reported that 73% of the Minneapolis' emissions came from building use. The city also declared a climate crisis or emergency. What is currently being done to incentivize energy efficiency improvements isn't doing enough to meet the current crisis. **So I wholeheartedly support Inclusive Financing.** I'd also like to thank the Commission for giving people the opportunity to submit video testimony. I work every day and I am not really able to attend many of the live sessions. Thank you for your time."

(Bryn S, Jul 30, 2020)

"To Executive Secretary Seuffert and Commissioners-

My name is Eric Hoffer and I'm a homeowner and pastor in Minneapolis. I'm also a Centerpoint customer. Thank you today for receiving my comment, especially for your willingness to receive comments virtually. Today my comments are for Docket #19-524. **Specifically, I am asking that the Commission first deny Centerpoint's rate increase outright, in particular the 26% fixed fee increase and second, approve the City of Minneapolis' proposal to create a pilot Inclusive Financing program through Centerpoint Energy's billing system.** First and foremost, as a pastor and servant to a community, I have seen the impact of this pandemic and a sustained struggle economically that it has had on my people. **And increasing their energy costs would cause disaster for many of them. They would be choosing between rent, food and paying their energy bills. This is something we have to stop right now and ideally freeze energy costs for the foreseeable future.** As it relates to Inclusive Financing, I am so excited about a program that opens up energy efficiency upgrades in an equitable and accessible

way. All too often, things like solar panels and other types of upgrades that sometimes become necessities are only available to those who have wealth or who can take on debt. This program would allow our neighbors to creatively and efficiently upgrade their homes in ways that would use less energy, save them money and in the long run, with enough people, make a meaningful difference in our fight together against climate change. **Please deny this rate increase and approve the pilot for Inclusive Financing.** Thank you for your time.”

(Eric H, Jul 30, 2020)

“I am Paula Overby, Candidate for US Senate. I live in Eagan MN. I am not a Centerpoint customer. I am submitting comments for Docket 19-524. This message is for executive secretary Seuffert and the Commissioners. **I am asking you to deny Centerpoint Energy's requested rate increase, in particular the 26% fixed fee. Without some significant detail regarding the nature and benefit of the infrastructure changes they allude to, it is impossible to determine how this rate increase is reasonably justified. Considering the significant issue of homelessness, affordable housing and the impending risk of significant evictions, this would seem like an inappropriate time to approve a rate hike without clearly verifiable benefits to the general public. I support approving the City of Minneapolis' proposal to create a pilot Inclusive Financing pilot program.** Improvements in energy efficiency are the most cost effective way to reduce energy demand, improve sustainability and facilitate a migration to more environmentally friendly energy options. I commend you for allowing video comment. An engaged public is a critical component of a sustainable democracy. Thank You.”

(Paula O, Jul 30, 2020)

“Hi, my name is Victoria Thompson. I'm a Centerpoint Energy gas customer in Minneapolis. This comment is for Docket #19-524. I really appreciate the ability to use this accessible format to participate in this public hearing during this pandemic. I'm a homeowner in Minneapolis **who would face this rate hike. In addition, my current career path has been derailed by the pandemic and in the future I will be looking for a new job.** As someone with a background in the environmental field I would benefit from an increase in the work opportunities in energy efficiency expansion. **I am asking the Commission to deny the rate increase, particularly the 26% fixed fee increase and to approve the pilot of Inclusive Financing in Minneapolis.** My husband and I are currently raising 2 kids on one modest salary so an increased energy payments would be noticed. But we are currently in a fortunate position. This won't break us or force us to choose between paying for rent, food or heating. Many, many others in our community are not so lucky. Even before the pandemic, too many folks were struggling and now that has increased many times. At a time when there are numerous pop-up food banks to meet the surging demand for folks who have lost their jobs and can't feed their families, **how can this rate increase be justified - particularly the fixed fee which cancels out anybody's effort to reduce their bills and energy usage?** With regard to Inclusive Financing, while we are homeowners now, we were renters for many years and it is frustrating to live somewhere that is drafty and inefficient, and to know that there is no real incentive for the landlord to make improvements, and to not have the power to do anything about it yourself. We were recently able to get financing to install solar panels on our garage. But for renters or

those with less than stellar credit or the lack of funds for the up front costs, this is not possible. It is vital that we increase renewable electricity in this state while also increasing energy efficiency. This is vital for our climate future and is something that can't happen without taking into account renters, immigrants, and others who face barriers in current assistance programs. Inclusive Financing has a proven track record in other areas of the country where it has been adopted. It lowers energy bills, gets opt in from landlords and leads to big increases in investments in energy efficiency. Thanks for the opportunity to make these comments.”

(Victoria T, Jul 29, 2020)

“Hello, My name is Jaime, I live in Eagan. We are Centerpoint Energy customers. This comment is for Docket # 19-524. This message is for Executive Secretary Seuffert and Commissioners. **I want the Commission to take the following actions: #1 deny the rate increase. 26% is not acceptable period, especially not during a pandemic. #2** I support weatherization assistance and renewable energy programs. I appreciate you listening and understanding the value of public input.”

(Jamie, Jul 29, 2020)

“Hi, My name is Steve Payne and I live in Minneapolis, MN-

I am commenting on Docket 19-524. **I think it is outrageous that Centerpoint Energy, which turned \$719 Million dollars in profit in 2019, wants to increase our rates. Hundreds of millions of dollars of that profit goes to big banks like Vanguard and Black Rock which are two of Centerpoint's biggest investors. I firmly oppose any rate hike from Centerpoint. In addition I would like to urge you to support Inclusive Financing to help increase energy efficiency through our city.** Have a wonderful day.”

(Steve P Jul 29, 2020)

“Hi, My name is Sean McLoughlin, I am addressing this to executive secretary Seuffertn and the Commissioners. This is for Docket #19-524. I am a Centerpoint customer and a Minneapolis resident. I am both a renter and a homeowner and I am also a licensed Minnesota builder and green builder certified through the Green home Institute. **I want to say first of all, that I oppose the rate increase, in particular the fixed fee increase. It would affect people who are already struggling to pay their energy bills. I wholeheartedly support the Inclusive Financing pilot. I think Inclusive Financing is a great program.** I've learned quite a bit about it in the past 4 years and I think it can work really well. I think they should try it out for sure. A couple reasons - we need more solar, more solar on homes and more solar

on buildings. We can't have too much solar frankly, especially distributed generation, especially decentralized energy so individual people, citizens can own and control their energy source. I think that is really important. Along with that we need more efficiency. Efficiency and distributed generation go together. You really don't want to have one without the other. They are both so much more effective when they are coupled together. One of the big reasons is climate change. We are in the middle of a pandemic but frankly, the biggest problem we have remains climate change. Inclusive Financing is a great way for Minnesota, the City of Minneapolis, to be working on some of the solutions because we need to get to work on those things. I will say from personal experience, that I did a deep energy retrofit in 2016. First of all, I try to implement as much efficiency as possible in every project I do. The larger portion of the house that we do, the more efficient we can make the whole house - and just doing the bathroom is not a lot of exterior wall. But I did do a whole house in 2016. It was a 127 year old home and we brought the house to near carbon neutrality. It was a deep energy retrofit. It was successful in that sense, but it was not successful in the sense that there was no profit. I worked for 16 months and made \$6 an hour [3 minute time limit hit - video ends]"

(Sean M, Jul 29, 2020)

"Hi Executive Secretary and Commissioners-

My name is Priscilla Villa-Watt. I live in Saint Paul, I am a renter and I'm an Xcel customer. But my comments today are for Docket # 19-524. For the following reasons **I ask that the Commission outright deny Centerpoint's Rate Increase, in particular the 26% fixed rate increase, and also approve the city of Minneapolis' proposal for a pilot Inclusive Financing program via Centerpoint billing. The rate hikes will not affect me personally as I am not a Centerpoint customer. But I do not see how this is the right approach given how we are in a global pandemic where millions of households have lost jobs, loved ones and may soon lose their housing either due to an eviction for nonpayment or from a looming utility shut off that leads to an eviction. Financial plans don't go away with payment plans, they just bury us in more debt.** This Inclusive Financing Program, if adopted, would be an important example to set for my utility company Xcel Energy whose current offerings require a loan, up front cash or getting into an assistance program that will not work for my building. I hope to see this program expand to all utilities in Minnesota so that there can be options that work for the majority of us: renters, low and moderate income debt burdened, rather than those at the other end of the income wealth spectrum. Lastly, I want to emphasize the importance of the opportunity to provide recorded video testimony from our homes and in a timeframe that works for us. I think that any way we can do away with barriers for allowing people to provide testimony to things that would directly affect them is so important and I think this is a silver lining of the pandemic that we are able to find ways to help more people participate who are unable to physically be somewhere to provide testimony. So again, I encourage you during the pandemic, and after, to allow people to provide recorded video testimony because I think it's just so important for people's voices to be heard. And with that, I just want to thank you for your time."

(Priscilla VW, Jul 29, 2020)

"Hello, this is to Executive Secretary Seuffert and the Commissioners-

My comments are for Docket # 19-524. My name is Jean Comstock and I live in Saint Paul. I am a homeowner and an Xcel Energy customer, retired, and on a fixed income and **I would like to say to the commissioners, first please deny Centerpoint Energy's rate increase, particularly the 26% fixed fee increase. That is a particularly obscene increase for anyone. Secondly, please approve the City of Minneapolis' proposal for an Inclusive Financing pilot program using Centerpoint Energy's billing mechanism.** A couple of months ago, I had a higher efficiency furnace installed in my home and I was able to get a loan for it after, of course, opening up my checking account and budgt to their perusal, and credit checks, and other requirements. I also had to prove that I had enough money available to me right now, in my retirement investments, to be able to pay off both the complete loan and the total interest amounts at any time. It all went well in the end, but it was a multi day hassle to get through the paperwork in the required documents. I live in East Saint Paul and many of my friends and neighbors in this area have lower incomes and have had harder times in their lives than I have ever had. Financing like I did is virtually impossible for them through no fault of their own. Particularly in these times, we have to bring equity into every decision we make and remedy lifelong inequities to help people improve their home or rental unit to be more energy efficient, while also saving them money and preventing unnecessary overproduction of energy. Seems like a no brainer. I'm really invested in this because my hopes are that this program becomes permanent and that my utility, Xcel Energy, also begins to offer a version of Inclusive Financing to us. And finally, allowing people to record and submit comments on video is genius. Please continue to find easy ways for the public to participate in the PUC process. Thank You."

(Jean C, Jul 29, 2020)

"Greetings all and I hope you are well. My name is George Crocker-

I am the executive director of the North American Water Office and I live in Lake Elmo, MN. I do not get gas from Centerpoint. This is Docket # 19-524. People who are paying attention now have a fairly uniform understanding that planet Earth is well into the 6th mass extinction since life began a billion years or so ago. It is also fairly well established that greenhouse gasses drive accelerated climate chaos, and climate chaos is a primary factor responsible for the 6th mass extinction. **Now in our neighborhood, we have a company in an industry significantly responsible for elevating atmospheric greenhouse gasses before this Commission asking for more money. The company wants you, the Commissioners, to reward it to make it more profitable as it continues its contribution to forces that are snuffing out life around the world. Can we think of a word or two that appropriately describes such a request? Anything come to mind? Matt? John? Anyone? Anything?** On the other hand, in the same docket, the City of Minneapolis is asking for the Commission to provide energy consumers within Minneapolis with a program that could quickly and dramatically improve the efficiency of their energy consumption while also improving their own financial well-being. For decades, institutional players including regulators have been utterly derelict regarding their obligation to capture energy efficiency that is cost effective from a societal perspective. One result is now the 6th mass extinction event. **In response to this dereliction of duty and the resulting destruction, energy consumers are asking this Commission to establish an Inclusive Financing program.** Can we think of a word or two that would appropriately describe the denial of such a request? Anything come to mind? Thank you and stay well."

(George C Jul 29, 2020)

“This is to Executive Secretary Seuffert and Commissioners-

I am Rebecca Sauer. I Live in Saint Paul and am an Xcel customer. This comment is for Docket # 19-524. **I'm asking you to deny the rate increase, in particular the 26 % fee increase and to approve the pilot of Inclusive Financing in Minneapolis.** We live in unprecedented times, no doubt, and we all have our personal stories of how 2020 has presented challenges like no other. I think it also presents opportunities like no other and I would hope that we would take those opportunities. There is opportunity in these decisions that are in front of you. **The rate hikes will not affect me personally because I'm not a Centerpoint customer, but I am a neighbor and person of faith and I just don't see how this is the right example to set right now in the midst of a global pandemic where millions of households have lost jobs and are struggling. Please deny this rate increase.** In relation to the Inclusive Financing pilot in Minneapolis; As a homeowner and someone who cares deeply about the care of our environment, I'm all too familiar with the barriers that are in place to make meaningful efficiency upgrades to my home. Mostly that is related to time and to money. I know those barriers are even greater for my neighbors who are renters, where English might be a second language, for those who have low credit scores or high debt - the incentives are just not there to make these improvements. And the incentives that are, are really complicated to navigate. With Inclusive Financing and the efficiency being tied to the building rather than the occupant, the incentives are right. You are asking a participant: Do you want to save money on your energy bill now and have a more efficient, comfortable home? With all those incentives, I'm just not sure who would not say yes. I think it is going to bring us forward with our goals. If this is approved, then it will provide an excellent example for all utility companies and how we can provide available options that will work for the majority of us renters, low and moderate income and debt burdened. At the same time, we are responding to the climate issues that face us and that need our attention now. Thanks again for this opportunity and I encourage us to continue these video recordings as an opportunity and I appreciate your thoughtful consideration. Thanks.”

(Rebecca S. Jul 29, 2020)

“Greetings to Executive Seuffert and the Commissioners-

I am Mahesh, a homeowner who lives in Edina. I'm commenting on Docket 19-524 **about the Centerpoint Energy fixed fee increase and I would like the Commission to deny Centerpoint's request for a 26% fixed fee increase. And then secondly, I would like to speak out in favor of the city of Minneapolis' proposal for a pilot Inclusive Financing program for Centerpoint billing. Specifically, the reasons why I am against the rate increase that Centerpoint is requesting, the fixed fee increase, is that this pandemic has really widened wealth disparity across the country. People of lower and moderate means are affected much more. Blue collar workers have been affected disproportionately compared to people who for example work at home or people that have investments in the stock market or executives that have an opportunity to shift their work to remote places. The fixed fee increase affects everybody equally**

and because it affects everybody equally, it by definition affects people of lower means more proportionally than it affects people of higher means. And so really right now, it is the exact wrong kind of thing to do. What you're doing now is you're lumping a burden on people of lower means, while you lump a burden on people of higher means and it being the same burden but again, the weight of the burden falls so much heavier on those of lower income. So this is not the appropriate time. What might be better would be an increase based on consumption or based on the size of the property that was being heated or something along those lines that would at least protect people of lower means. **I also want to speak out about the Inclusive Financing program that the City of Minneapolis wants to pilot. I am in favor of that.** What that does is it allows people who perhaps don't have access to capital or access to financing, to do energy efficiency upgrades to lower their utility bill - but do it in a way in which it creates value for everybody. It creates value for the utility user, it creates value for the citizens because of the environmental impacts of using less energy, and it creates value for the financier because there is that rate of return that is built into it. **The Inclusive Financing program in my opinion is a no-brainer and should be approved** because of the way it helps people of lower and moderate means, lower their utility bills. Thank you very much."

(Mahesh J, Jul 29, 2020)

"Hello Executive Secretary Suffert and Commissioners-

My name is Rich Holloquay and I am a renter in South Minneapolis as well as a Centerpoint Energy customer. My following comments are for Docket 19-524. **I'm asking the Commission to deny Centerpoint's rate increase and to approve the Minneapolis Proposal to create a pilot Inclusive Financing Program.** Our community is in financial strain right now due to the effect of COVID 19. Increasing rates to basic services would be cruel to many of my neighbors, especially of the most vulnerable among them. This would add an unnecessary strain and lack of options for many of us. **I am also asking you to approve the Inclusive Financing program.** This would help save energy in our Community, improve housing situations for many who need it, and help us all move closer to a sustainable future while not putting the financial burden on already stressed families. Personally, now more than ever, I believe that it is our job as communities to look out for one another. Inclusive Financing has been proven to work in other cities and has allowed people to make sustainable financial choices for their future. All of us are better off when everyone is allowed to make much needed energy improvements to their homes. My hope is that Minneapolis will lead in this effort for other cities throughout our state. Thank You."

(Richard H, Jul 29, 2020)

"Dear Secretary Seuffert and Commissioners-

My name is Paula Thomsen and I am a Centerpoint customer in Savage, MN and a scientist and a retired physician. This comment is for Docket #19-524. **I am a long term Minnesota resident who is asking that you deny the rate increase, in particular the fixed fee increase. When I was recently notified about the increase, the first thing I thought about was how this will hurt people on low and fixed incomes. This is really bad timing - when the economy is doing badly and many have lost their jobs or have become sick. The fee comes to 30 dollars a year and as it is a fee, it can't be decreased by customers**

using less energy. Everyone will be stuck paying it. Centerpoint told me this morning that they have about 1 million customers in Minnesota which gives them about 30 million bucks at a time when natural gas prices are low and the federal government predicts they will remain low. I realize every corporation probably wants to fight for their profits right now. But the immorality of implementing a fee that disproportionately affects people under financial stress is something no one should ignore. It's just a very bad time to ignore such things. And if you do ignore them well, what adjective would you use to describe someone who ignores important facts? **With regards to Inclusive Financing**, I am a volunteer with the Lutheran church who has been aware of, and learning about, and sharing information about Inclusive Financing for the last 3 years. **It is a solid solution to help pull us out of the climate free fall that we will enter in 9 years if we don't get our act together.** Imagine the jobs it will create. Imagine the fresh air it will create, the coziness it will create in winter if you have a well-insulated home and the relief of having a cool home in the summer. As a Christian, I think every child deserves a safe and healthy climate. Some homes in the studies of this program have cut their energy use in half, which is pretty amazing. And the brilliance of Inclusive Financing is that you don't need any up-front cash. When you opt in and the energy efficiency upgrades are done then you start receiving a lower energy bill. Thanks for including the option of a video testimony on these subjects. It helped me stay included in the process. Thank you."

(Paula T, Jul 29, 2020)

"To executive Secretary Seuffert and Commissioners-

My name is Joan Pasiuk, I live in Saint Paul and I'm an Xcel Customer. My comments are for Docket 19-524. **I ask the Commission to deny Centerpoint's rate increase, in particular the 26% fixed rate increase, and to approve the City of Minneapolis' proposal for a pilot Inclusive Financing program of Centerpoint billing.** The rate hike is very inopportune for residential customers. I served as a volunteer financial coach for families trying to achieve self-sufficiency. Even in more economically stable times, recurring utility increases make budgeting very challenging. In this time of layoffs, furloughs and so much financial stress, families will have to make impossible choices of how to make ends meet. **I am very excited about the Minneapolis Inclusive Financing Pilot**, the opportunity for Minneapolis residents now and then available through other utilities later. The Saint Paul Climate Action and Resilience Plan identified in 2016, that low income households had energy cost burdens of 5.1% to 8.2%. Inclusive Financing would help reach the goal for all households to be below a 4% energy burden. The ability to extend to renters is so important and addresses our egregious economic disparities in this region. Finally, we have been able to install rooftop solar on our home. It is so exciting to be directly part of a climate solution. Every household should be able to be so excited. Thank you for allowing these video commentaries and please extend this opportunity in the future to PUC" *Video Ends*

(Joan P, Jul 29, 2020)

"Hello, my name is Andrew Butts I am a Saint Paul resident. I do not receive billing from Centerpoint but I am, as a Minnesotan, excited to set precedent on Inclusive Financing and I would like to make comments in relation to Docket 19-524. **First off, I would like to thank the Public Utilities Commission for**

allowing video comments. It makes participating a lot easier for someone like me. Next, I would like to start by pointing out that even before Covid and before the depression and unemployment that has come with this crisis, 42% of Americans had less than 400 dollars saved up in emergency funding. I'd also like to point out that over 50% of people living in the Twin Cities are renters. As a lifelong renter myself and as someone who has experienced several bouts of income insecurity, **I just want to say that I strongly, strongly support an Inclusive Financing pilot with the hopes that it could expand statewide.** It is a win for landlords, it is a win for renters and it is a win for public health. We oftentimes overlook public health when we are talking about energy. The Minnesota Pollution Control Agency put out a report last year, "*Life and Breath*", or perhaps 2 years ago, that articulated that fossil fuel combustion killed 2000 to 4000 Minnesotans every year. It caused a lot of additional ER visits. As someone who grew up with asthma, down the road from a coal plant, this is a cause very near and dear to me. Also, as someone who has lived in very inefficient apartments and wishing there was a way to work with the landlord to improve the conditions of the various places I have lived in, I think Inclusive Financing is such a powerful program that helps people who are overlooked by so many other programs that exist. **So with that, I hope you strongly consider Inclusive Financing** and I thank you for your time."

(Andrew B, Jul 29, 2020)

"These comments are to the Public Utilities Commission for Docket #19-524-

Hello my name is Barb Draper, I live in Minneapolis, I am a homeowner and a Centerpoint Energy customer. More importantly, I am a grandmother and care about the kind of world that I will leave my grandchildren. I am certain you do too and since you have the power over our energy utilities, you have the power to significantly reduce the threat of global warming. **As for Centerpoint's requested rate increase, deny it and here's why. We must stop using gas if we are going to stop the existential threat of climate change. The sale of gas is a failed business model, relying on the sale of a dangerous product that threatens our very existence. You must demand that rate hikes are only approved after Centerpoint submits a plan for how their business will transition away from the sale of gas. We must electrify everything so that renewables can be plugged in. Your job is not just to give a fair return to shareholders. I doubt you would approve another coal plant and neither should you be approving the continued sale of gas. Your hands hold the future of this planet. Please require Centerpoint to submit a plan to end their business of selling gas. No rate hikes until they submit such a plan. As for the Centerpoint Minneapolis Inclusive Financing plan, approve it. It is a win-win-win with no cost.** Landlords, homeowners and renters all can win with energy-saving upgrades to their homes and apartments, while saving on their energy bills and at the same time, enhancing an asset. For example, a better insulated home that is paid for with even more savings. And society benefits with lower levels of carbon being burned in the heating and cooling of homes. **Please approve the Inclusive Financing proposal.** Thank you."

(Barbara D, Jul 29, 2020)

"Hello Commissioners, My name is Jim Doyle and I wanted to make a comment on the Docket 19-524. I want to first thank the Public Utilities Commission for having this comment opportunity. It is a vital part of our democracy that the public has a voice in these decisions. I live in Saint Paul so the Centerpoint case is not directly applied to my energy bill. But I also live in Minnesota and I'm vitally interested in any policy that has an impact on the energy burden of our residents. **I'm especially interested in the Inclusive**

Financing pilot program that is being considered. I think if we are serious about equity and the fight against climate change, this is one of the best ideas that I know of to help ensure that everyone benefits from the changes that have to come. As I am sure you know, there is high financial barrier for efficiency improvements, that is often simply out of reach for many of our residents. Inclusive Financing helps to overcome these barriers and allows everyone to reap the benefits of efficiency improvements regardless of credit history and income. It is exactly the kind of thinking we need to be doing right now. It will provide an important proof of principle and hopefully a model for other utilities in the state. Inclusive Financing is being done successfully in many other places in the US and it is time for Minnesota to step up on this. With regard to the rate hike proposed, a 7 to 9 % rate increase that includes a 26 % fixed fee increase does seem to be excessive, especially when so many are struggling financially with the Covid 19 epidemic. This is much higher than the rate of inflation even pre-Covid 19. I urge the Commission to think carefully about what kind of message such a large increase will send. In any case, the Commission needs to ensure that any increase is absolutely necessary to ensure reliable service, and not just there to satisfy shareholders. We're all making sacrifices and adding to the energy burden of low income households just doesn't make any sense, now or ever for that matter. Thank you for listening"

(James D, Jul 28, 2020)

"Hi, my name is Sarah Carroll, I live in Northeast Minneapolis-

I am calling with public comment for Docket 19-524 to let the Commission know that **I am in favor of having no rate increase for utility ratepayers and to urge the Commission to approve Inclusive Financing programs.** With COVID 19 right now and households under way too much financial stress, this is the wrong time to increase rates. This is the right time for us to think about how to more equitably rebuild how we deal with energy right now. An Inclusive Financing program would help so many people be able to make more sustainable options in their household possible while sharing that burden of financing in a creative way. **So I urge you no rate increase, approve the Inclusive Financing program** and I am a Centerpoint Energy customer. Thank you."

(Sarah C, Jul 28, 2020)

"Hi, I am Sean Carroll, I live in Minneapolis and I'm a Centerpoint Energy customer for my gas- and I want to leave a comment on Docket 19-524. **I am asking you to deny the rate increase for Centerpoint Energy and approve the Inclusive Financing program.** It's pretty simple but right now is not the right time to increase the cost of people's energy bills. I'm lucky, I have been able to transition to working at home with the pandemic. But so many people in our community have not been able to. Washington D.C. is announcing that they are going to be cutting federal unemployment benefits. Our state of Minnesota needs to take the lead in making sure that everybody is able to deal with what they need to right now. Gas that we use to heat our water, to heat our food and to heat homes is something we all need, and we can't be increasing the burden on people to meet the profits for Centerpoint Energy. **I would also like to urge you to approve the Inclusive Financing program.** I'm a new home owner. I bought my home a little under 2 years ago. It's a house that is almost 100 years old, and I know we could be doing more to

make it energy efficient. But an Inclusive Financing program would not just benefit me in my home. It's a program that would allow our whole community to benefit equitably. In Minneapolis, as a community, one of our values is that we care for each other. Energy efficiency is a way to increase economic security, right? It's an investment that pays off over time. But the point is, should this investment be available just to people like me who have a job right now and aren't carrying a lot of debt, or should it be available to everybody to make that investment? Are we going to create a program that allows almost everybody to increase their economic security, where that actually increases inequity because it allows people who have a certain level of security to make the investments to lower bills over time? So, as Paul Wellstone said, we all do better when we all do better. So, instead of raising rates to help Centerpoint meet its profit margin, **we should be promoting programs like Inclusive Financing programs to make energy efficiency easier for everyone and make it widespread.**"

(Sean C, Jul 28, 2020)

"Hello Secretary Seuffert and Commissioners-

This comment is for Docket # 19-524. My name is John Farrell, I am a Centerpoint customer in Minneapolis, a homeowner, and co-director of the Institute for Local Self Reliance, a non-profit organization focused on building thriving equitable communities by increasing local power. My comments reflect my personal and organizational perspective as I will indicate during the comments. **I am testifying** for 3 reasons: **To oppose a rate shift towards fixed fees, to support the proposed Inclusive Energy Financing pilot for Minneapolis customers and its expansion beyond that**, and to support this new engagement platform via video testimony. **On the proposed rate increase, my opposition to the rate shift towards fixed fees is organizational rather than personal, as I'm fortunate enough to have an efficient home, efficient gas appliances and financial security to afford rate increases, unlike many customers. The problem with fixed fees is that they reduce the incentive to conserve energy because they are not avoidable. Maximizing conservation, routinely the most inexpensive energy supply, requires that we align individual incentives with the public good. Fixed fees work against the states' Conservation Improvement goals by reducing the cost effectiveness of strategies to reduce energy use and hit the most vulnerable the hardest such as seniors on fixed incomes or the poor. Fixed charges undercut policy and they are unjust. ILSR Strongly supports the Inclusive Financing energy policy, an opportunity to see how shifting energy efficiency costs from personal finance to energy bills, could expand the success of the state's Conservation Improvement programs.** The University of Minnesota study shows that it can cost-effectively provide access to clean energy opportunities that would otherwise be out of reach for customers who pay their bills on time but have poor credit. It could especially help those customers who fall into the very large gap between the underfunded and oversubscribed income qualified programs and market rate weatherization and conservation programs. It has additional benefits. Personally, I would have used Inclusive Financing to do a deeper home energy retrofit project than I did a few years ago. I had a Home Energy Squad visit and was offered a menu of options with varying paybacks. Having just bought the home, I did not feel comfortable with the up-front costs of the longer payback insulation measures. I was also not sure I would live in the home long enough to recover the costs, something that the design of the Inclusive Financing tariff helps to address. Instead, like many folks I did a few of the lower-cost higher-payback measures. Unfortunately, doing those separately instead of bundled with other options likely means we won't pursue those other measures at all. Thank you very much for the opportunity to testify by video. In addition to our organizational support for a more equitable and accessible comment format, I am grateful as a professional for the flexibility to submit testimony at a time other than the specified Commission meeting times knowing that agenda timelines are not very predictable. **In summary, ILSR opposes the rate hike, particularly the shift to higher fixed fee, we**

strongly support Inclusive Financing, and we are very grateful for this method of commenting. Stay safe.”

(John F, Jul 28, 2020)

“Hello, I am recording these remarks to be directed to members of the Minnesota Public Utilities Commission. My name is Donna Macnamara and I’m providing comments for Docket 19-524. I have been a customer of Centerpoint Energy for 35 years, for several years as a Minneapolis Renter and more recently as a homeowner in the Longfellow neighborhood of South Minneapolis. **First, I would ask that you reject Centerpoint's request for a base rate increase. We are in the middle of a pandemic that is devastating people's health and livelihoods. This is absolutely not the time for people to be required to pay more for the basic needs or heating their homes, water and food. Second, I ask that you support the City's proposal for Centerpoint to adopt Inclusive Financing.** Minneapolis’ housing stock is aging and many homes and apartments are in need of upgrades to make them more energy efficient and Inclusive Financing would benefit both homeowners and renters. In addition, Minneapolis’ history of racial covenants, redlining and predatory lending has led to a severe gap between whites and people of color in homeownership, home equity and the ability to access credit. This gap could be partially rectified by Inclusive Financing, allowing people to save money on utilities while also reducing energy use. Centerpoint has a responsibility to its customers and to the earth to lower energy use in whatever way is possible. I understand this program is backed by research from the University of Minnesota and that it has been successful in other cities. In closing, **I am whole-heartedly against a base rate increase and very much in favor of Inclusive Financing.** I also hope the commission will continue to make public comment periods more accessible to larger numbers of people by providing this option for pre-recorded video comments on future matters. Thank You.”

(Donna M, Jul 28, 2020)

To Executive Secretary Seuffert and Commissioners-

I am a resident of North Minneapolis and I am a Centerpoint customer. My comments are for Docket #19-524. For the following reasons **I ask that the Commission #1. Deny Centerpoint's rate increase outright. In particular, the 26 percent fixed rate increase. #2 approve the City of Minneapolis proposal to create a pilot Inclusive Financing program through Centerpoint Energy's billing system.** As a resident of North Minneapolis, the effects of poor choices imposed on us by big corporations, **especially monopolies and complicit decision makers, have already reared its ugly head. It is easy for you to make these life impacting decisions when you are not involved in the community that has to suffer from this every day. The 26 % rate hike as a fixed fee is not helping any situation, especially for residents of Minneapolis as we endure the effects of Covid 19 and the after effects of the murder of George Floyd.** When people are looking to cut costs to be able to afford the city's standard of living, it is an injustice to impose this fee along with continuing to not address the barriers that exist when it comes to making energy improvements like efficiency or solar. Many community members have to deal with so much already- slumlords, low-paying jobs, expensive child care - but to add another burden of imposing fixed

fees, or the barrier of applying for loans, most of which are high interest or may be denied for these cost saving upgrades, you are locking out the most crucial members needed to make an environmental impact, therefore denying their voice. **I know for a fact there are other options than a rate increase to meet financial quotas, especially for a company as large as Centerpoint.** But adding additional fees and maintaining only options like hurdles with personal debt, or up-front cash, or assistance applications to achieve a greener economy is not the way to go. **I implore you to adopt an Inclusive Financing option for the residents of Minneapolis as we continue to build and get ourselves together.** It removes the main barriers because it is a meter-tied tariff for measures that would save more money than they cost. It is an easy route to ignore these alternative solutions. But to do your job is to do it correctly. And that means listening to residents and enacting livelihood before profit.”

(Jayda Pounds, Jul 28, 2020)

“Hi my name is Rebecca Timm- I am the executive director for the Nokomis East Neighborhood Association in Minneapolis, MN and I am also a Minneapolis Resident. I am doing this video in the comments today in addition to a letter from our organization. We have 2 issues of interest in front of the PUC at this time. **The first one is the Centerpoint rate increase, which we hope the commission will deny, and** the second is the pilot project for Minneapolis for Inclusive Financing. I'm not going to go into the details about each of the programs. I know you know the details. But I did want to share that in 2017, our organization was a partner for the City's Clean Energy Partnership's pilot project for energy efficiency. We talked to landlords and tenants in 50 apartment buildings in our neighborhood, in an area near (Highway) 62 and Bossen field, which primarily houses low income tenants and the buildings are older. They were built in the 60's and we did this with Somali, Spanish and English outreach workers. It was really eye opening. We were asking the property owners and tenants about their knowledge of the current utility programs' energy efficiency programs offered through the utilities and if they are taking advantage of those and what the barriers were for not participating. We found that there are a lot of barriers. We found was that our tenants didn't really have any rights to make any changes to their units, it was all on the choice of the property owner. The property owners are businesses and they do not have a lot of capital and a lot of interest in making energy efficiency changes. They are just making the minimum to keep the buildings operating. A lot of the cost for energy is sent to the tenants. **And so we believe that Inclusive Financing would be very, very important for property owners and for all residents, but especially our low income residents that shaving off a few dollars here and there on their utility bills really can make a difference.** And we all have a right to live in good quality homes. And we, as an organization, also want to make sure that Minneapolis reaches its energy efficiency goals. **And we also are against the rate increase.**”

(Rebecca Timm, Jul 27, 2020)

“To Executive Secretary Seuffert and the Commissioners-

My name is Delaney Russell and I am a Minneapolis resident and a Centerpoint Energy customer. These comments are for Docket 19-524. **First, I ask you to deny the rate increase, in particular, the 26 % fixed fee increase.** I'm appalled that a public utility is asking for this kind of increase during a pandemic. Increasing Minnesotans' energy bills will contribute to greater economic destabilization and is not in the public interest. Families and businesses are having to tighten their belts significantly and Centerpoint should be no exception. I've worked as a legal services attorney helping hundreds of people on the economic margins. They want a better future for themselves and their children but are hampered by bills that they don't have the ability to pay even when they are holding down two jobs. I'm guessing you are not hearing directly from them. They likely haven't heard of this rate hike and even if they had, their time and energy is stretched thin. I ask you to please keep them in mind when you are making your decision, even if they aren't in the room. Serving the public interest includes serving them. Serving the public interest means and keeping our communities viable which they aren't if more people are driven to financial ruin. Finally, a fixed fee increase is regressive, hitting lower income people harder. As we've been talking about racial equity recently, a regressive rate hike would disproportionately harm people of color. **Let's stop implementing decisions that disproportionately harm people of color. I'm also asking you to approve the Minneapolis Inclusive Financing pilot.** In Minnesota's Next Generation Energy Act of 2007, we are supposed to reduce our greenhouse gas emissions by 30% by 2025 and 80% by 2050. We need to put policies and initiatives in place that will support these goals. That is not happening yet. Right now, only homeowners with a financial cushion can invest in energy efficiency improvements or clean energy like solar. If we are to meet the state's goals, we need to enable more and more people to make these important investments, even if they don't have the up front cash or good credit, or if they are renters. We need to make it possible for every single person who wishes it, to have the ability to invest in energy efficiency upgrades including weatherization or switching to clean energy. **The Inclusive Financing model is a brilliant tool in which the improvements are paid for through the utility bill itself. It worked in other communities and we need to use it here.** Thank you."

(Delaney R, Jul 27, 2020)

"Hi, my name is Sam Benson and I live in South Minneapolis-

I am a Centerpoint Energy customer and **want to express my strong support for the adoption of Inclusive Financing options.** I personally am a renter who lives in a house with an old and inefficient heating system. I believe that these Inclusive Financing measures could help provide us options to address the concerns we have, currently, with the high heating bill and help us reduce our reliance on natural gas in the winter by having a more efficient heating system and we could lower our carbon footprint and save ourselves a significant amount of money. I am hopeful and optimistic that if this program is adopted, that it could help us in the short term. More broadly, these measures could be job creators and help create high-paying jobs for people in the trades industry. I'm also excited about the possibility of these measures for helping our area to meet our climate goals in terms of reducing our reliance on fossil fuels, especially natural gas, by limiting home heating costs. I strongly encourage the adoption of these measures. **I also want to state my opposition to the rate increase as it currently stands. A significant rate increase towards consumers doesn't sound smart, especially right now as so many people are struggling during our economic downturn caused by the Covid 19 crisis. So once again, I want to reiterate my support for Inclusive Financing and to stop a significant rate increase from going into effect.** Thanks, and have a good one."

(Sam B, Jul 27, 2020)

“Hello Executive Secretary Seuffert and Commissioners-

Thank you for the opportunity to comment via video. My name is Kyle Samejima and I live in Minneapolis and am a former homeowner, current renter and Centerpoint customer. My comments are for Docket 19-524. I am also commenting as the executive director of Minneapolis Climate Action, a grassroots nonprofit focused on an equitable, inclusive and innovative action on our climate emergency, and also as the board chair of the Lyndale Neighborhood Association in Minneapolis. **I am speaking to urge you to support the City of Minneapolis Inclusive Financing pilot program and to reject the rate increase, in particular the 26 % fixed fee increase. As a single parent who qualifies for health subsidies, a recent college graduate saving for retirement, paying my own student loan and helping my 3 daughters through college, the rate increase will be one more payment that strains my ability to stay on solid financial footing and unfairly targets my household that is very conscious of saving energy. As my demand for natural gas comes down, so should my bill. And there are so many others who are in a more precarious financial position than me with a smaller or no safety net.** In my work with Minneapolis Climate Action, I work every day to bring options and accessible actions to the residents of Minneapolis that enable them to lower their carbon footprint. Energy efficiency not only is one of the most effective ways to reduce energy use and reduce greenhouse gas emissions, it also saves money and makes their homes more comfortable and creates long term jobs and local economic benefits. Providing Inclusive Financing is also a potent racial and environmental justice tool. Reliance on up-front cash or access to loans for energy efficiency upgrades is also a racialized barrier. Wealth disparities in Minnesota as we know, are some of the worst in the nation. As a current renter, I would like to be able to get energy efficiency upgrades without the current significant financial and bureaucratic barriers. Many landlords, even if they had the capital for these kinds of improvements, are reluctant to make these upgrades or won't spend the money to get it fixed. As the board chair of the Lyndale Neighborhood Association, I would like to be able to tell the residents of my community that there is a fair, equitable and accessible way for every resident to live in an energy efficient home. My own landlord knows that there is asbestos and low insulation in the attic in my apartment but can't spend the money to get it fixed. Many of the most affordable apartments in Minneapolis are in older drafty poorly insulated buildings and Inclusive Financing would be a win-win for our climate emergency, landlords and the future of the planet. And we know that statement is not hyperbole as we need to dramatically lower greenhouse gas emissions and are years behind. As our communities rebuild during and after COVID 19, and the uprising happening in our cities, building the green economy through widespread energy efficiency work will be a just and effective way to create a thriving green city. And all that efficiency combined with other climate actions can be one less flood, one less giant storm, one less animal given into extinction and one less child that dies of asthma. Thank you for your time and consideration on this critical issue.”

(Kyle Samejima, Jul 27, 2020)

“Hi My name is Timothy DenHerder Thomas-

I live in Minneapolis and am a customer of Centerpoint Energy. I am commenting here on Docket #19-524. I wanted to start by thanking Executive Secretary Seuffert and the PUC Commissioners for allowing this comment format by pre-recorded video. I think it's a really accessible way for people to participate. **I am commenting on this rate case because I think it creates a really important precedent for**

how we insure equity around energy rate setting in the midst of the COVID pandemic. Also because it creates a really important opportunity to open up access to energy efficiency and conservation for a really wide range of people starting in Minneapolis. First, I am really concerned about the rate increase, particularly in the fixed charge from \$9.50 a month to \$12. That might not seem like a lot, but for a lot of folks who don't have a lot of gas use in the summer, it's quite a significant increase. I did a calculation on that and with the fixed increase it comes out to about a 12% increase in my annual bills if I applied it to 2019. That is a really big concern for folks who were already struggling to pay energy bills, particularly in the midst of the COVID pandemic with unemployment and people using more energy at home. I think it's also really concerning in terms of what it says about promoting energy efficiency because with a high 26% increase in the fixed fee, that is not something you can use conservation to get out of. So I'd ask the PUC to consider avoiding that increase in the fixed charge in the Centerpoint rate increase, even if some increase in the base rate has to continue. **I also really wanted to ask the PUC to approve the new Minneapolis pilot for Inclusive Financing.** Energy efficiency is a huge priority in this state. But as we well know most people can't afford, especially if you are a renter or low-income household, can't afford thousands of dollars to improve your insulation, air sealing all of that. The Inclusive Financing model as it has been used around the country, is a really powerful way to open up that access for renters and low income households by ensuring that it can be paid for through the utility bill based on the savings that it delivers. **So I'd like to encourage the PUC to support that** and thank you again for allowing me the opportunity to comment.”
(Timothy D, Jul 26, 2020)

“Hello to the Commission members -

My name is Bruce Redmond. My wife and I live in Southwest Minneapolis. We are homeowners and we get our gas through Centerpoint Energy. I am expressing my opinions regarding Docket # 19-524. Thank you for the opportunity to provide my thoughts through this form and I hope you will continue this option in the future. **First with regard to the Centerpoint Energy 26% fixed fee rate increase, I would ask you to reject this.** My wife and I are wealthy white people. This increase would have no effect on us. We probably would not notice. However, many people are not in our situation and this can be an increased burden on particularly any type of fixed increase. More importantly, I think, is that we should be encouraging people to use less energy and invest in energy efficiency and if someone does this and is able to decrease their energy use then we should reward them by decreasing their energy bill. **Secondly I would ask that you support the Inclusive Financing program.** This is a wonderful opportunity, particularly for low income households who would never be able to afford the energy efficiency improvements. I think it is supported by the experience in other communities that have done this and also by the University of Minnesota Study by the Energy Transition lab. We're all right now concerned about racial inequality, poverty and the income gap as well as global warming. Often, it seems hard to find concrete things that we can do to address these. I think this type of program is exactly the kind of concrete step that we could take to address these issues. So again, **I would ask you to reject the rate increase by Centerpoint Energy, particularly the 26 % fixed fee component and I strongly encourage you to support the Inclusive Financing Plan.** Thank you very much for giving me the opportunity to express my thoughts.”

(Bruce R, Jul 26, 2020)

"Hello, this message is for Executive Secretary Seuffert and Commissioners-

My name is Tom Lucy and I am leaving this message in regard to Docket 19-524. I am a homeowner in Saint Paul, MN and am someone who is concerned about energy policy and equity issues. I am leaving this message to ask for **two things**. First, I'd like to ask the commission to deny the rate increase as proposed. This is not the time to be increasing rates on our ratepayers particularly because in this time or any time that it will most dramatically affect our most marginalized communities, our communities of color and communities in poverty. I would like to add, it's a particularly important thing to look at when our utilities continue to make a significant profit. There has got to be other ways to handle their finances. I'd also like to comment on the proposed Inclusive Financing pilot in Minneapolis. I'd like to support that idea- a couple of reasons as to why. As a homeowner, I am lucky enough that I'm actually able to put solar on our house and it has had significant benefits in terms of reducing our overall energy usage that we are purchasing, and of course helping the community in terms of moving toward green energy. I know that for many though, particularly people in poverty, people of color, people who are not homeowners, that is something they are not able to do because of the money barriers that are there. So again, for that reason among many others, I would like to encourage the idea of Inclusive Financing being looked at. Yes that is pretty much it, I thank you for your time. I hope you will take my comments and the comments of others into consideration when looking at your upcoming decisions. Thank you for your work and I hope you have a good day, thank you"

(Thomas L, Jul 24, 2020)

"To Executive Secretary Seuffert and Commissioners-

My name is Emilie Bouvier, I live in Saint Paul and am a homeowner, an Xcel customer and my comments are for Docket 19-524. For the following reasons **I ask the Commission to deny Centerpoint's rate increase, in particular the 26% fixed fee increase and approve the City of Minneapolis' proposal to create a pilot Inclusive Financing program through Centerpoint's billing system**. I am not a Centerpoint Customer, so the rate increase does not impact me directly. But I volunteer with my church food shelf in South Minneapolis, Calvary Lutheran, and I see first hand the number of community members who are really pinched right now. A rate increase just for a basic public service does not seem just right now, especially during a pandemic and especially when folks have no option but to pay it. Also, I am asking you to support Inclusive Financing because I think it is the type of program that can help us make the energy improvements that folks want and need, and help us to do this on a scale that actually makes a significant impact for our climate goals. Personally, I am newly a homeowner and it feels like the first time I'm able to actually make improvements to my energy use that will benefit me over the long haul. When I was a renter, it was not really in my interest to improve the energy of the units or the buildings I lived in because I knew from the start that I would not be there long enough to recoup the initial investments, and start to see savings. Beyond just my experience, I know this affects a lot of folks who are renters. I'm also really concerned that the other best options out there, if you don't have cash up front, are all loan-based while Inclusive Financing is decidedly not. The questions all this raises for me are on access and benefits. I talk a lot

with folks at my church and within the wider Lutheran community about environment and energy, and we are always really intentional about not just working for a path to sustainability, but one that is equitable, that everyone can participate in and benefit from. If I would have had access to a tool like Inclusive Financing as a renter for instance, I would have been able to both benefit right away from a slightly lower energy bill and because the tariff to recoup the cost would have been able to be tied to the meter, instead of to me personally. I would not have had to worry about what would have happened when I move, both the improvement and the tariff would have just stayed at that location and benefitted the next person to move in. So both for my personal experience and how I think about this structurally, I think that Inclusive Financing really is the right tool to make sure everyone can participate and in doing so get us a lot closer to sustainability in our energy use. My hope is that this can have wider impacts for the State if implemented in Minneapolis and I hope to see it approved. Thank you. “

(Emilie B, Jul 23, 2020)

“Hello to Executive Secretary Seuffert and Commissioners -

My name is Bristol Reading. My Husband Michael and I own our first home in Saint Louis Park and we are Centerpoint customers. These comments are for Docket #19-524. **I am requesting that the Commission approve the City of Minneapolis’ Proposal to create a pilot Inclusive Financing program through Centerpoint Energy’s billing system.** I support this program because I care greatly about the health of both my neighbors and our planet. I want energy efficiency upgrades to be accessible for all residents regardless of income level. Inclusive Financing is a model that moves our community towards a sustainable future in a way that is not dependent on personal debt, credit or accumulated savings. Inclusive Financing has worked well in other parts of the country and I hope that Minneapolis will lead the way for the other cities in Minnesota, including my own. Thank you.”

(Bristol R, Jul 23, 2020)

“Hi Executive Secretary, and Commissioners -

My name is Allyson, and I am a renter in Minneapolis and a Centerpoint customer, and these are comments for Docket #19-524. **I'm requesting that you all deny Centerpoint's rate increase outright, particularly the 26% fixed fee increase,** and also **approve the City of Minneapolis proposal to create a pilot Inclusive Financing program through Centerpoint's billing system.** **The rate increase is not in line with what we need to be doing in our communities right now, as my housemate and downstairs neighbor and multiple other neighbors all lost their jobs in March due to COVID-19, and are still unemployed. A rate increase will just add to the stress around decisions about which bills to pay. Do we pay rent and stay in our house? Do we buy food and feed our families? Or do we keep our utilities on? That's a decision that too many families are facing right now.** With Inclusive Financing, as a renter, I found it really difficult to exercise as much agency as I have in my place of residence to decrease my energy bills. #1 because I care about climate change and I know that that impacts air quality and the

future of our communities. And #2 because I want my bills to be lowered. So I do whatever I can, but because I don't own the place I can't invest the money in doing things like replacing windows. So I'm left with the choice of paying increased bills for heat in the winter because my windows are leaky, or putting plastic on the windows and dealing with the fine when I move out for the residue that's left behind when I take the plastic off. So this Inclusive Financing would allow people like me who are renting and able to invest in energy efficiency to have an option for investing in the places that we live, investing in energy efficiency and pay that back for future people who live in our residences as well. Especially as somebody who already has a high debt load, I'm not able to take on debt. And I know my new landlord, who I just got last year, is not able to take on more debt because he's unemployed due to COVID. So Inclusive Financing would benefit all of us in this house including our landlord. Doing these fixes that need to happen will lower our bills and contribute to fighting climate change, being good neighbors, and having a safe place to live. Thank you for your consideration and I hope you'll invest in healthy safe communities."

(Allyson G, Jul 23, 2020)

**PDF copies of all Written Public Testimony
from #19-524 referencing Inclusive Financing**

From: [Wufoo](#)
To: [Staff, CAO \(PUC\)](#)
Subject: Submitted Public Comment Form
Date: Wednesday, August 19, 2020 10:12:30 PM

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Name *	Dylan Church
Provide the docket's number. *	19-524
Leave a comment on the docket. *	Inclusive Financing is a must! to improve our city's energy efficiency, we have to support the people making the changes. This is not the time for rate hikes without offering a better option!

From: [Wufoo](#)
To: [Staff, CAO \(PUC\)](#)
Subject: Submitted Public Comment Form
Date: Wednesday, August 19, 2020 3:58:18 PM

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Name *	Lee Samelson
Address	<input type="checkbox"/> Minneapolis, MN 55407 United States
Phone Number	(970) 270-7280
Email	leesamelson@gmail.com
Provide the docket's number. *	19-524

Leave a comment on the docket. *

To start off my comments on Docket 19-524, I once helped door knock several neighborhoods in South Minneapolis to share about Home Energy Squad and the Federal LIHEAP Weatherization program. At that same time, I was a renter facing high heating bills myself. I felt like I had little power to convince a landlord who did not have to pay the energy bill to buy a new and more efficient furnace.

This energy cost burden I alluded to has only gotten more intense for many during this extended time of COVID as more of us spend more time at home while facing additional financial crunches. Last Summer, I was able to get attic insulation added at the same time I got a new roof. It made my new space much more comfortable this past winter. I would like more of us to be able to enjoy that same benefit.

The above 2 stories reinforce why I enthusiastically support the Public Utilities Commission approving Minneapolis' Inclusive Financing Tariff. I recommend this intervention to be approved on an expedited timescale, before the remainder of Centerpoint's rate case is settled, so the City could begin devising its pilot project to be carried out in 2021.

I recall data from Center for Energy and Environment which point toward how about 4 out of 5 Home Energy Squad recipients do not follow through on doing the often multi-thousand-dollar Home Energy Improvements which their Energy Audit Report recommends. This is understandable when our only options are to either pay the full price of an insulation/ weatherization project up-front or take out a loan.

Inclusive Financing programs that have been given a chance in other states such as Pay as You Save (PAYS®) have been successful in closing that gap, and have helped make dollars invested into energy audits be more efficient in translating into actual energy savings. By shaving off the up-front cost barrier for landlords who want to do the right thing, it will also help resolve the split incentive between tenants who pay the energy bills and landlords who can authorize energy-saving improvements.

Saved energy is also among the lowest hanging fruit for responding to the Climate Emergency the City of Minneapolis declared last December. Because Inclusive Financing allows us to gather that low hanging fruit, I look forward to it being more broadly and permanently available without having to wait additional years and years. I was initially interested in trying Centerpoint's On-Bill Loan

Repayment for my insulation project but could not because the rollout of the program was delayed beyond the date Centerpoint initially indicated it would be available for customers. I hope all parties involved will make an intentional effort to minimize any similar bureaucratic delays in the rollout of an Inclusive Financing program.

In response to exchanges at a Public Utilities Commission hearing on Inclusive Financing back on May 15th, 2020, I'd like to alert the Commissioners that Inclusive Financing is a tariff not a loan. Anyone who implicitly suggests to the commission that Inclusive Financing is some type of loan is being misleading since the Minneapolis Clean Energy Partnership Board agreed to this definition of Inclusive Financing at its May 30th, 2018 meeting:

"Inclusive financing allows direct investment in resources efficiency upgrades on the customer side of the meter through an on-bill approach regardless of customers income, credit score, or renter/owner status. Under this definition, debt is not accrued by the customer."

Back in 2016, I remember reading a portion of CenterPoint's 2017-19 CIP Triennial Plan where the company identified specific risks of using a loan-based model for their proposed On-Bill-Repayment program. Tariff-based on-bill repayment is the logical answer to address those concerns most notably because it would make energy efficiency services more accessible to customers who fall below the minimum credit score. Without an inclusive financing option, we remain stuck with the same dilemma where those who have the greatest financial incentive to save on their energy utility bills also have the least means of access to do home energy improvements to lower bills.

While the Weatherization Assistance Program is a currently available no-cost option, the WAP is chronically underfunded and thus has excessively long waiting lists. So therefore, Inclusive Financing, which is not dependent upon public dollars, is a necessary component to meeting the needs of a specific segment of Centerpoint's customer base who would like to be able to do the energy improvement projects identified in the 2019 Inclusive Financing feasibility study.

An increasing variety of energy efficiency improvement projects will pencil under Inclusive Financing when the price of fuel rises. The price of the fuel which Centerpoint provides has been relatively low for several years, but we can't count on fossil gas being cheap and plentiful into the indefinite future. Centerpoint admitted during the hearings on this docket that the price of the fuel is passed directly on to customers independently from whatever decisions are reached in a rate case. We need to have Inclusive Financing an available option as soon as possible so that customers can be prepared to respond to a fossil gas price spike by making energy improvements.

In regard to the central issue in docket 19-524, I listened in to all 4 Public Hearings and all 72 pre-recorded video comments and skimmed through most of the written comments submitted since mid-July. I do not recall a single commenter among over 100 who voiced support of Centerpoint's Rate Increase proposal during a historic pandemic.

Even Centerpoint's spokesperson at the July 28th hearing admitted that they fully expect the final ruling to be different from their initial rate increase request. That admission alludes to a routine norm for rate cases. First a utility company requests a far greater rate hike that they could justify. Second, the Public Utilities Commission approves about half of their requested rate increase. So that way the decision can be publicly spun as "a win for the people". That gives the utility space to come back for another rate hike about every other year, repeating the same process.

In this particular rate case, I heard the MN Department of Commerce Division of Energy Resources conclude at each of the 4 hearings that exactly half of Centerpoint's current proposed rate hike was unjustified. I heard a couple examples of unjustified parts at the hearing held the evening of July 28th. In response to a question a Community Member brought up, the Office of the Attorney General disclosed that a portion of Centerpoint's proposed rate increase was for marketing & ads promoting increased natural gas use. Because the intent behind increased sales is to drive up shareholder profits, that is a cost which utility customers should not have to pay for.

Centerpoint first filed this particular rate increase request back on October 28th, 2019. At the time, the Company had a \$300 million service territory-wide capital spending plan of projects and system

Infrastructure improvements. Many of these public improvement projects have since gotten postponed with the impact COVID has had on City Budgets. However, Centerpoint's rate increase request is still the same amount as it was in October. In contrast, utility peer Minnesota Power has reduced its rate hike request to respond to the economic challenges during this historic Pandemic. While I realize that energy can't be taken for granted, I emphasize the Commission make similar adjustments to drastically lower Centerpoint's rate hike proposal, particularly the alarmingly high 26% increase in the fixed fee which disproportionately impacts lower income with smaller homes and disincentivizes energy efficiency.

From: [Wufoo](#)
To: [Staff, CAO \(PUC\)](#)
Subject: Submitted Public Comment Form
Date: Wednesday, August 19, 2020 10:44:51 PM

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Name *	Susanna Mavity
Address	<input type="checkbox"/> MN 55407
Provide the docket's number. *	19-524

Leave a comment on the docket. *

To Executive Secretary Seuffert, Judge Lipman, and Commissioners,

As a Centerpoint customer, I am urging you to deny the rate increase, in particular the 26% fixed fee increase. I find it appalling that this would come at a time when people are struggling to get by in the wake of the COVID-19 pandemic and mass unemployment. Centerpoint should not necessitate "their rate of return" especially at a time like this. I do not believe they could justify any increased rates in an age where we desperately need to change our energy generation to renewable, cheaper energy sources.

As a homeowner of an old drafty house, the proposed inclusive financing would make the insulation improvements needed to cut my energy consumption down more affordable. Everyone should have ore accessibility to make improvements that decrease their consumption and this proposal is a major step in the right direction.

Thank you for the consideration of my comments.

From: [Wufoo](#)
To: [Staff, CAO \(PUC\)](#)
Subject: Submitted Public Comment Form
Date: Thursday, August 20, 2020 8:06:39 AM

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Name *	Tim Springer
Address	<input type="checkbox"/> 2836 18TH AVE S MINNEAPOLIS, MN 55407 United States
Phone Number	(612) 355-9600
Email	thegreenwayguy@gmail.com
Provide the docket's number. *	19-524

Leave a comment on the docket. *

Dear Executive Secretary Seuffert, Judge Lipman, and Commissioners,

Re: Docket 19-524

I encourage you to approve the Inclusive Financing pilot program in Minneapolis.

I am a landlord and want to shift my buildings to greater energy efficiency and renewable energy as a way to do my part addressing climate change and locking in lower utility bills for my tenants and me long term. Inclusive financing is the most feasible way for me to make this happen.

We do not have a free market for energy in the United States. For the most part, we have regulated utilities whose primary purpose is to make money for shareholders, and many barriers in the way of competition. There are already a lot of climate refugees around the globe, especially in Africa, and things will get much much worse. Now is the time to not only allow, but to foster, competition that will allow seeking the lowest cost options for energy, giving energy efficiency and renewable energy a better chance to supply our needs and mitigate climate change.

Thank you for your careful consideration of this issue.

Sincerely,
Tim Springer

From: Wufoo <no-reply@wufoo.com>
Sent: Monday, August 17, 2020 8:22 PM
To: Staff, CAO (PUC) <consumer.puc@state.mn.us>
Subject: Submitted Public Comment Form

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Name *	Andi Cheney
Address	<input type="checkbox"/> 3915 Snelling Ave Minneapolis, MN 55406 United States
Phone Number	(763) 226-1385
Email	andicheney@gmail.com
Provide the docket's number. *	19-524

Leave a comment on the docket. *

To Executive Secretary Seuffert, Judge Lipman, and Commissioners

I am a homeowner who would be impacted by the Centerpoint Energy rate hike. I have been a customer for over ten years, and a resident of Minneapolis for over 20 years. I have been heartened by the Commissioners efforts to increase energy efficiency, improved access for people in poverty, and movement to divest from nonrenewable energy sources. I urge you today, in the midst of a housing and eviction crisis and a deadly uncontrolled pandemic, to deny the energy rate increase, in particular the 26% fixed fee increase proposed by Centerpoint. In addition, I urge you to approve the pilot of Inclusive Financing pilot in Minneapolis. I appreciate the commission's use of more accessible formats to participate in public hearings, such as this 3-minute video testimony, and I would like to see it continue beyond the times of pandemic.

While my bills and employment have been relatively stable, I know that my job in higher education is likely to be eliminated by the spring semester. Trying to budget now for increased energy bills on top of decreased income and the ongoing unexpected costs of maintenance (especially if we have another ice-dam-filled winter) make me worry about my ability to make payments on time without

taking on more debt. Even more pressing is my concern for several of my neighbors, including care-takers for school aged children and elderly parents, who have lost much of their income. The eviction moratorium has helped them in the short term, but unpaid bills from Centerpoint among others will come due, and I am deeply concerned for their long term stability. A program like Inclusive Financing could help both them and me improve our homes while saving money, without being penalized for poor credit or lack of upfront cash.

I love living in Minneapolis because of my neighbors, and I want to be able to afford to continue living here and I want them to be able to afford to be my neighbors. Please don't give this for profit company, who already have large profits, any more of our already diminished wages. Please instead approve the Inclusive Financing proposal to help our neighbors and homes weather these uncertain times.

Thank you for your time and for your service.

From: [Wufoo](#)
To: [Staff, CAO \(PUC\)](#)
Subject: Submitted Public Comment Form
Date: Friday, August 21, 2020 4:32:04 PM

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Name * Jayda Pounds

Address ☐ 2901 Lyndale Ave North
MINNEAPOLIS, MN 55411-1450
United States

Email jayda.pounds@gmail.com

Provide the docket's number. * Docket #19-524

Leave a comment on the docket. *

To Executive Secretary Seuffert, Judge Lipman, and Commissioners,
This is for Docket #19-524 As a CenterPoint Customer and as someone who could benefit from a future expansion of the program of the pilot, I urge you to take a step back and look at the bigger picture. If the Commission allows for this 26% rate hike increase, that would be detrimental for all of the residents that are suffering, especially now in these uncertain times. As a monopoly in this city, CenterPoint energy should not be granted the authority to force their customers to pay a higher fixed fee because they can. Rather, they should be putting people before profit as we try to move forward. Instead of making the situation harder than it needs to be, please take the time to explore further options such as approving the Inclusive Financing pilot program in Minneapolis. This program could open up so many doors and provide unfounded opportunity to many customers that reside in the city. Instead of creating more barriers to a greener economy, listen to what we are saying and release the tools to help build, rather than tear down. Before you do anything drastic, look for other options because there are some that exist, you are just taking the easy way out on this one.

Attach a File



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20.23 KB • DOCX

From: [Wufoo](#)
To: [Staff, CAO \(PUC\)](#)
Subject: Submitted Public Comment Form
Date: Friday, August 21, 2020 4:31:21 PM

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Name * Kennedy Pounds

Address ☐ 2901 Lyndale Ave North
MINNEAPOLIS, MN 55411-1450
United States

Email jayda.pounds@gmail.com

Provide the docket's number. * Docket #19-524

Leave a comment on the docket. *

To Executive Secretary Seuffert, Judge Lipman, and Commissioners,

This is for Docket #19-524. As someone who has lived in Minneapolis for many years, I am disheartened at the way in which my community has been affected by COVID-19, and an overall lack of support that my community has faced. If the commission approves this proposal for a 26% rate hike increase, it will be detrimental for members of my community who are already struggling to make ends meet, due to the hardships of losing their jobs and homes.

CenterPoint energy should not be allowed to raise their fixed fee simply because they can. It is unjust, especially since CenterPoint energy has already begun monopolizing their energy. The approach that CenterPoint energy is taking shows that they do not care about the community and the people who pay for their energy, but are instead focused solely on making a higher profit.

From: [Wufoo](#)
To: [Staff, CAO \(PUC\)](#)
Subject: Submitted Public Comment Form
Date: Friday, August 21, 2020 4:30:34 PM

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Name *	Ryan Franke
Address	<input type="checkbox"/> 3270 Black Oak Drive Eagan, MN 55121 United States
Phone Number	(651) 399-9632
Email	ryfranke13@gmail.com
Provide the docket's number. *	19-524
Leave a comment on the docket. *	I'm commenting on docket 19-524. Inclusive financing is a creative solution to the complex societal problems of racism a classism. Please pass inclusive financing. And I'm against the rate hike in a time of economic recession. Thanks.

From: [Wufoo](#)
To: [Staff, CAO \(PUC\)](#)
Subject: Submitted Public Comment Form
Date: Friday, August 21, 2020 4:14:42 PM

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Name *	Elizabeth Glidden
Address	<input type="checkbox"/> 4006 Blaisdell Ave S Minneapolis, MN 55409 United States
Phone Number	(612) 396-2288
Email	elizglid@gmail.com
Provide the docket's number. *	19-524

Leave a comment on the docket. *

Elizabeth Glidden
4006 Blaisdell
Minneapolis, MN 55409\

August 21, 2020

Re: Docket #19-524

Dear Executive Secretary Seuffert, Judge Lipman, and Commissioners:

I am a homeowner in Minneapolis and a Centerpoint customer. These comments are for Docket #19-524. I am urging that the Commission deny Centrpoint's rate increase, in particular the 26% fixed fee increase. I also urge approval by the Commission of the City of Minneapolis' proposal to create a pilot inclusive financing program through Centerpoint Energy's billing system.

I am a former Council Member for the City of Minneapolis, from 2005-2017. Today, I am the Director of Strategic Initiatives and Policy for Minnesota Housing Partnership.

Centerpoint's rate increase proposal, proposed in the middle of a pandemic and most significant economic crisis in our lifetime, should be denied. Since March, Minnesota has seen almost 900,000 applications for unemployment, indicating income loss and economic insecurity; 48% of Black Minnesotans have applied for unemployment, due to lost hours and work. As most Minnesotans live paycheck to paycheck, loss of hours and loss of work has detrimental impacts on debt and housing security, including ability to pay utility bills.

Thousands of Minnesotans are at risk of losing their homes. According to the July 22 Household Pulse Survey for Minnesota, and Stout's analysis of this data, there are 132,000 potential eviction filings over the next 4 months in Minnesota, an estimated 195,000 households are unable to pay

rent and at risk of eviction, and, more than 78% of African American Minnesotans have slight or no confidence they can pay rent next month.

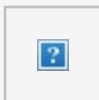
Centerpoint's Proposal to Create a Pilot Inclusive Financing Program should be Approved. I applaud Centerpoint for their work, over many years, to review and consider how inclusive financing can be an option for utility customers. We know that more models and creative models of financing for energy improvements are needed, especially for low and moderate income residents. Inclusive financing has worked in many other states, and it is time to implement this model for Minnesota customers.

Thank you for your consideration.

Sincerely,

Elizabeth Glidden

Attach a File



[centerpoint_08.21.20.pdf](#)

76.36 KB • PDF

From: [Wufoo](#)
To: [Staff, CAO \(PUC\)](#)
Subject: Submitted Public Comment Form
Date: Friday, August 21, 2020 2:04:41 PM

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Name *	mike Neaton
Address	<input type="checkbox"/> 4433 upton ave so mpls, mn 55410 United States
Phone Number	(612) 226-3801
Email	neatonfamily@msn.com
Provide the docket's number. *	19-254

Leave a comment on the docket. *

Please include 'Inclusive Fiance " as a way to give everyone in mpls a way to access clean renewable energy and help make the Mpls Sustainable Dept goal for 2025. It has been used suscessfully in other states to help allow landlords of rental properties and the residents to use clean energy. Inclusive Fiance by using the income history of the utility meter as a guarantor it does not burden the tenants or the landlords with fiance thresholds for access to provide renewable energy. It improves the rental buildings and the resident's comfort level.

From: [Wufoo](#)
To: [Staff, CAO \(PUC\)](#)
Subject: Submitted Public Comment Form
Date: Friday, August 21, 2020 12:17:23 PM

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Name *	Sheff Sheffield
Address	<input type="checkbox"/> 2213 25TH AVE S Apt 1 Minneapolis, MN 55406 United States
Phone Number	(206) 818-1846
Email	sheff.h.sheffield@gmail.com
Provide the docket's number. *	Docket #19-524

Leave a comment on the docket. *

To Executive Secretary Seuffert, Judge Lipman, and Commissioners,

My name is Sheff (they/them/theirs) and I'm a renter and resident in the Seward Neighborhood of Minneapolis. I'm writing to you today in support of the Inclusive Financing pilot in Minneapolis, and against the proposed fixed rate hike for Centerpoint Energy. Every day, when I listen to Democracy Now's news headlines, I hear reports of unprecedented torrential rains, flooding, droughts, fires, natural disasters, heat waves, and polluted air quality. We are living at the confluence of numerous crises and pandemics -- climate change, police brutality, white supremacy and systemic racism, coronavirus, economic depression, and job loss. This moment requires bold creativity and breaking from convention to protect our planet and future generations. I call on the Minnesota Public Utilities Commission to be leaders in the movement for climate justice, and here's how you can take powerful steps.

1. Support the Inclusive Financing Pilot in Minneapolis. Right now, far too many residents and renters are priced out of making green energy modifications on their homes that reduce energy bills for residents, limit energy usage, and reduce our impact on our local environment. In many cases, green energy modifications require an upfront payment of \$5000, and the threshold is even higher for solar -- between \$10,000 and \$20,000. Further, many landlords don't take bold centive -- they don't live there! We need options that are accessible for renters and can make significant strides to energy reduction and cleaner living in the coming years. The Inclusive Financing pilot allows residents to pay for energy efficiency upgrades while saving overall due to decreased energy bills -- no debt, no liens, no upfront cash, no income-testing. I fully support this option, and would participate in the pilot myself if passed.

2. Block the Centerpoint rate hike. Let's learn from Duluth, where a peer utility REDUCED the fixed rate for energy bills in the last few months, citing the pandemic and economic depression. Further, a fixed rate hurts folks with low incomes the most, who pay a greater proportion of their income than folks with middle and high incomes. Let's not exacerbate the wealth gap in Minneapolis and St. Paul,

that's already one of the highest gaps in the country!

Thanks for your consideration, and I urge you to be bold leaders in the movement for climate justice.

Sheff

From: [Wufoo](#)
To: [Staff, CAO \(PUC\)](#)
Subject: Submitted Public Comment Form
Date: Thursday, July 23, 2020 11:38:59 AM

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Name *	Allan Campbell
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Phone Number	(612) 259-8195
Email	kyanberu@comcast.net
Provide the docket's number. *	19-524

Leave a comment on the docket. *

Dear Executive Secretary Seuffert, Judge Whitman and Commissioners

I am a Minneapolis condominium apartment owner who is serviced for gas by Centerpoint Energy.

I ask that the Commission deny Centerpoint's 26% fixed fee increase. This regressive fixed fee increase would be a major burden on low income families least able to pay their utility bills. Moreover, the greater percentage of a bill that is based on a fixed fee, the less the incentive to reduce energy use. This is a major concern at a time when Minneapolis has declared a climate emergency due to fossil-fuel generated climate change.

I ask that the Commission approve Minneapolis' proposal to create a pilot Inclusive Financing program through Centerpoint Energy's billing system. In a City that has one of the nation's widest levels of income inequality, especially with respect to persons of color, inclusive financing would be one significant step toward bringing about racial equity through allowing low income households to make their homes more energy efficient and reduce burdensome utility bills without the need for personal loans, credit checks or upfront costs of any kind.

From: Wufoo <no-reply@wufoo.com>
Sent: Thursday, July 23, 2020 2:48 PM
To: Staff, CAO (PUC) <consumer.puc@state.mn.us>
Subject: Submitted Public Comment Form

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Name *	Jonathan Moses
Address	<input type="checkbox"/> 2525 Blaisdell Ave Apt 204 Minneapolis, MN 55404 United States
Phone Number	(507) 403-1606
Email	jonathanjmoses@gmail.com
Provide the docket's number. *	19-524

Leave a comment on the docket. *

Centerpoint Energy is within their right to request a rise in the value of their energy, and the rate suggested is reasonable, but the language used to describe the increased rate hike is not justified. It is in the economic interest of the State of Minnesota to not overburden the cost of living for those who have less, but with a "fixed" rate suggested by Centerpoint Energy, we would be doing just that. When we consider income tax it is with an eye to proportionality. So too should we choose to regulate the price of energy. The City of Minneapolis, concurrent to this proposal, is pursuing policy to decrease the upfront capital needed for on-site energy production and increase efficiency for our energy provider. These two initiatives are incompatible with the current wording of Centerpoint Energy's proposal. In short, the language used in this proposal is overburdensome and will hinder the progress of municipalities, such as Minneapolis, that wish to regulate their own affairs in a different way e.g. inclusive finance laws.

From: [Staff, CAO \(PUC\)](#)
To: [Norton, Leesa \(PUC\)](#)
Subject: Please efile to 19-524
Date: Monday, July 27, 2020 3:35:47 PM

From: Wufoo <no-reply@wufoo.com>
Sent: Sunday, July 26, 2020 4:52 PM
To: Staff, CAO (PUC) <consumer.puc@state.mn.us>
Subject: Submitted Public Comment Form

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Name *	Kyle Samejima
Address	<input type="checkbox"/> 611 W 34th St Apt 2 Minneapolis, MN 55408 United States
Phone Number	(612) 849-0725
Email	kyle@mplslclimate.org
Provide the docket's number. *	19-524

Leave a comment on the docket. *

Inclusive Financing Support and Rate Increase Opposition Letter

Docket #19-524
Kyle Samejima
611 W 34th St
Apt 2
Minneapolis MN 55408
kyle@mplslclimate.org
Executive Director, Minneapolis Climate Action

July 26, 2020

Dear Executive Secretary Seuffert, Judge Whitman, and Commissioners

I live in Minneapolis, and am a former homeowner and a current renter and Centerpoint customer. My comments are for Docket #19-524. I am writing as the executive director of Minneapolis Climate Action, a grassroots nonprofit focused on equitable, inclusive and innovative action on our climate

emergency and also as the board chair of the Lyndale Neighborhood Association in Minneapolis.

For the reasons below, I ask that the Commission:

Deny Centerpoint's Rate Increase outright, in particular the 26% fixed fee increase

Approve the City of Minneapolis' proposal to create a pilot Inclusive Financing program through Centerpoint

Energy's billing system

As a single parent who qualifies for health care subsidies, recent college graduate trying to build a career at the age of 59, save for retirement, pay my own student loan and help my three daughters through college, the rate increase will be one more payment that strains my ability to stay on solid financial footing and unfairly targets my household that is very conscious of saving energy. As my demand for natural gas comes down, so should my bill. And there are so many others who are in more of a precarious financial situation than me and with a smaller or no safety net.

As the executive director of Minneapolis Climate Action, I work everyday to bring options and accessible action to our supporters and the residents of Minneapolis that enable them to lower their carbon footprint. Energy efficiency not only is one of the most effective ways to reduce energy use and reduce greenhouse gas emissions, but also saves people money, makes their homes more comfortable, and creates long term jobs and local economic benefits. Providing inclusive financing is also a potent racial and environmental justice tool. Reliance on upfront cash or access to loans for energy efficiency upgrades is also a racialized barrier – wealth disparities in Minnesota are some of the worst in the nation. Highlighted here is disparities between Black and white Minnesotans because they are most acute, but the disparity remains for comparisons between most households of color including indigenous households and white households. The median black family income in Minneapolis was \$36,000 in 2018, according to Census data. The gap appears when comparing that to the nearly \$83,000 a typical white family in the city would earn. The \$47,000 difference is one of the largest such gaps in the nation. The city's income gap is mirrored in wealth data, too — in this case homeownership rates as homes are a key measure of middle class wealth. Roughly 1/4 of black families in Minneapolis own their home, which is one of the lowest homeownership rates for Black households in the United States. The city's white families have one of the nation's highest rates at 76% (source).

As a current renter, I would like to be able to get energy efficiency upgrades without the current significant financial and bureaucratic barriers, and also would like to be able to offer my landlord the opportunity to do energy efficiency upgrades that save us all money and help lower bills and greenhouse gas emissions. Many landlords, even if they had the capital for these kinds of improvements are reluctant to make these upgrades because of the cost. My own landlord knows there is asbestos and low insulation in the attic of my apartment, but won't spend the money to get it fixed. As the board chair of the Lyndale Neighborhood Association, I would like to be able to tell the residents of my community that there is fair, equitable and accessible way for every resident in Lyndale to live in an energy efficient home.

Many of the most affordable apartments in Minneapolis, especially in Lyndale, are in older, drafty, poorly insulated buildings and inclusive financing would be a win-win for our climate emergency, landlords and the future of our planet. And we know that statement is not hyperbole, as we need to dramatically lower our greenhouse gas emissions and are years behind. As I move again to home ownership through financial assistance programs from the City of Minneapolis, I will count on being able to afford to ensure my home is energy efficient and comfortable and will struggle to do so

without Inclusive Financing. This pilot will help people get past the numerous barriers and roadblocks that exist in current programs, such as credit scores, ability to get and pay loans and even availability of space in these programs that are woefully underfunded.

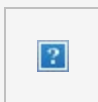
Inclusive Financing is a well-tested tool both through implementation across the country and through the Minnesota specific study. It ties efficiency savings and the small cost recovery charge to the building rather than the occupants. It's not a lien, it's not a loan. And the incentives are right. The offer to the participant is: do you want to save money on your energy bill right now and have a more efficient, comfortable home? Who wouldn't say yes to that?

As our communities rebuild during and after COVID-19 and the uprisings happening in our city, building our green economy will be a just and effective way to create a thriving, green city. The increased demand for energy efficiency work would be a big support to communities across the metro area. More demand for efficiency work means more jobs to get the work done. And all that efficiency means maybe one less flood, one less giant storm, one less refugee crisis, one fewer children that die of asthma and one less animal driven into extinction.

Sincerely,

Kyle Samejima
611 W 34th St
Apt 2
Minneapolis MN 55408
kyle@mplsclimate.org
Executive Director, Minneapolis Climate Action

Attach a File



[inclusive_financing_support_and_rate_increase_reduction_letter_2.pdf](#)

135.41 KB • PDF

From: [Wufoo](#)
To: [Staff, CAO \(PUC\)](#)
Subject: Submitted Public Comment Form
Date: Tuesday, July 28, 2020 12:51:38 PM

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Name *	Angela Griffin
Provide the docket's number. *	19-524 -
Leave a comment on the docket. *	The 26% increase is not feasible. We need to implement the Inclusive Financing for everyone.

From: Wufoo <no-reply@wufoo.com>
Sent: Thursday, July 30, 2020 3:04 PM
To: Staff, CAO (PUC) <consumer.puc@state.mn.us>
Subject: Submitted Public Comment Form

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Name *	Catherine Noga
Address	<input type="checkbox"/> 500 S 10th StApt 321 Minneapolis, MN 55404-1090
Phone Number	(612) 339-5624
Email	ksongk2000@yahoo.com
Provide the docket's number. *	19-524
Leave a comment on the docket. *	I am writing in support of the Inclusive Financing Proposal to Lower bills and have cleaner energy. I will help my landlord to install energy efficiency devices in our building. It will help to lower my energy bills and will help the environment.

From: [Wufoo](#)
To: [Staff, CAO \(PUC\)](#)
Subject: Submitted Public Comment Form
Date: Wednesday, July 29, 2020 2:07:57 PM

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Name *	Andrew Butts
Address	<input type="checkbox"/> 1405 Jessamine Ave W Apt 107 St Paul, MN 55108 United States
Phone Number	(262) 705-4525
Email	Andrewdbutts@gmail.com
Provide the docket's number. *	19-524

Leave a comment on the docket. *

Hello to the PUC,

I am writing today primarily on the topic of an inclusive financing pilot, but would also like to note that even though I am unaffected by the proposed fixed rate increase, I find it backwards and regressive to try to recoup costs from Minneapolis' most exploited and vulnerable residents through a fixed rate increase, rather than through gas rates themselves which more appropriately puts the burden on large consumers and at the same time encourages further efficiency and conservation.

On the topic of the inclusive finance pilot, I am strongly in favor. I hope this pilot sets precedent for a statewide program. As a lifelong renter, one who has never had the luxury to live more than two years in a single place, I have lived in a number of very inefficient and downright drafty apartments. It has been a frustration to me that largely the only two options ever available to me have been to replace the lightbulbs (which I usually leave behind out of a desire to clean up our energy use) and to put up plastic on the windows (which can create an indoor air quality problem).

As an asthmatic, who grew up down the road from a coal plant, I've come to appreciate the many ways our energy system has been designed to trade on our health, and trade on our wallets. It trades on our health, because as the MPCA Life and Breath report articulated, particulate matter and ground level ozone caused by the combustion of fossil fuels (whether for heat, electric, or transportation) has lead to the premature deaths of 2000-4000 Minnesotans a year. It leads to hundreds of additional hospital stays and emergency visits. And in these statistics, I see myself. I often wonder how much money it cost my parents for all the middle-of-the-night asthma attacks as a child where I had to be taken to the ER. I wonder how much they collectively spent on my inhalers over the years. I know now it costs me nearly \$20 a month. That is a hefty tax.

And although this docket focuses on Centerpoint and gas, energy efficiency measures, especially in our most dilapidated building stock, which is most commonly rental property for low-income residents, helps our energy consumption across the board. As our summers keep getting hotter and

for unbearably longer periods of time, residents increasingly require air conditioning to stay safe and healthy, particularly those with respiratory syndromes. Having inefficient air conditioners which lack energy saver modes which can digitally manage the temperature can massively increase the cost of an electricity bill. So can living in an apartment with single pane windows (which in my experience, are almost never airtight due to the settling of the old buildings that still have them). This means residents are using more energy they can't afford, which is at the same time creating pollutants in the air which are killing us.

The EPA released a study last year entitled, "Estimating the Health Benefits per-Kilowatt Hour of Energy Efficiency and Renewable Energy." Here in the Midwest, the health benefits of energy efficiency ranged from 3–7 cents per kwh. This does not seem like much, but for comparison, Xcel's Windsource program costs residents a net 1 cent per kwh. Studies often find that energy savings through efficiency is typically cheaper than mitigation through greening. So this to me means that when we talk about the costs of administering energy programs, we absolutely also need to be considering the public health implications which can be many-fold larger in size. The fact that inclusive finance brings direct savings to renters, rather than costs, makes this pilot an absolute no-brainer. Renters deserve better. Landlords deserve better. People who own their own homes but can't afford the upgrades deserve better. Even those who could afford it, shouldn't have to take on such a huge hit to their liquidity, waiting for a long-term payback, when these upgrades are no-brainers.


Lets imagine a more just, an healthy energy economy that expands choice and includes us all. Thank you.

Andrew Butts

From: [Wufoo](#)
To: [Staff, CAO \(PUC\)](#)
Subject: Submitted Public Comment Form
Date: Wednesday, July 29, 2020 3:03:20 PM

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Name *	Becky Timm
Address	<input type="checkbox"/> 4313 E. 54th Street Minneapolis, MN 55417 United States
Phone Number	(612) 724-5652
Email	becky.timm@nokomiseast.org
Provide the docket's number. *	19-524
Leave a comment on the docket. *	Please see attached letter from the Nokomis East Neighborhood Association.
Attach a File	<div> 07272020 letter of support to the puc.pdf 189.77 KB • PDF</div>

From: [Wufoo](#)
To: [Staff, CAO \(PUC\)](#)
Subject: Submitted Public Comment Form
Date: Thursday, July 30, 2020 6:29:10 AM

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Name *	John Ihle
Address	<input type="checkbox"/> 27451 S. Hwy 34 Barnesville, Minnesota 56514
Phone Number	(218) 979-0254
Email	ljihle@rrt.net
Provide the docket's number. *	15-254

Leave a comment on the docket. *

July 29, 2020

From
John Ihle
Abaris EC LLC
iSolar LLC
27451 S. Hwy 34
Barnesville, MN. 56514

To
MN PUC
Executive Secretary Seuffert, Judge Lipman, and Commissioners
RE Docket No. 15 224
Center Point Rate Increase
and
Inclusive Financing Proposal

My name is John Ihle and I am not a Center Point customer. I am a business owner involved with energy efficiency and solar energy construction.

I would ask the Commission to reject the proposed Center Point rate increase. At this time of Covid 19 I think it would further burden many families that may be out of work and may already be struggling to pay their bills.

Over the last 29 years I have worked quite a bit with residential new construction and remodeling relating to insulation and energy upgrades. Over this timeframe I've worked on many projects where there is literally newspaper stuffed into walls or inadequate insulation above ceilings. I think many apartment landlords and owners' priorities are not, necessarily, to save money for their renters on the renters' energy bills. If the Commission supports the proposed 15-254 inclusive financing it would likely make it easier for many families and especially low income families and apartment owners to make necessary changes that would save energy and money.

I've been proud of Minnesota's leadership on energy related issues. We can do more in Minnesota to facilitate the reduction of energy in our homes and businesses. We can do more to create innovative finance structures to enable homes and businesses to not only reduce their energy usage but also to generate electricity locally. We should be doing all we can.

Over my time as a contractor it has become apparent to me that policy drives everything. A criticism many have is that lower income people have been left behind. There have been instances where home owners have reached out to my company for solar but financing has been denied. Low income folks simply don't have other options on their energy bills.

Also, while there are programs to help low income home owners pay for energy upgrades the funding is limited. When the money runs out it runs out. With inclusive financing anyone who has a meter and pays a bill can or could save money by doing energy upgrades or doing solar.

I like this proposal for inclusive financing. To me it makes sense to offer up a way that helps them lower their month to month bills.

Inclusive financing would save tax dollars, too. Obviously if one is using less energy there are fewer tax dollars that need to be spent for energy which is another positive benefit.

Also inclusive financing will create and sustain good paying jobs. With those jobs people spend more money subsequently inclusive financing would be good for the economy, too. It will help transition Minnesota into a fossil free and energy efficient future. For our company we could add a number of jobs to our payroll.

During this time of Covid 19 it is especially important to provide jobs and programs that help people save money.

There is no risk to the utility or the owner of the meter. Utilities are still able to capture their return on investment.

I think the MPUC should support this pilot program for inclusive financing.

Thank you
John Ihle

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[docket_15254_mpuc_comments.docx](#)

14.97 KB • DOCX

From: [Wufoo](#)
To: [Staff, CAO \(PUC\)](#)
Subject: Submitted Public Comment Form
Date: Wednesday, August 12, 2020 8:30:16 AM

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Name *	Sophie Nikitas
Address	<input type="checkbox"/> 55405
Email	sophienikitas@gmail.com
Provide the docket's number. *	#19-524
Leave a comment on the docket. *	I am opposed to Centerpoint's proposed rate hike, and in favor of the City's inclusive financing proposal. We need to make it financially feasible for people to choose lower-energy alternatives if we actually want large-scale change to our energy consumption--especially at this moment where so many people don't have money to spare! Please make sure these important measures are passed.

From: [Wufoo](#)
To: [Staff, CAO \(PUC\)](#)
Subject: Submitted Public Comment Form
Date: Wednesday, August 12, 2020 9:55:44 AM

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Name *	Stephanie Hemphill
Email	stephaniejhemphill@outlook.com
Provide the docket's number. *	19-524
Leave a comment on the docket. *	I support inclusive financing for energy-efficiency projects. To meet the challenge of climate change, we must do a lot more to reduce energy use. At my house, we used utility rebates and tax incentives to install extra insulation, solar collectors, and a geothermal heating system. I have enough money to pay for these myself, but most people can't afford to. Financing through utility bills is a perfect solution. Please approve this pilot project! Thank you.

From: [Wufoo](#)
To: [Staff, CAO \(PUC\)](#)
Subject: Submitted Public Comment Form
Date: Wednesday, August 05, 2020 11:09:05 AM

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Name *	Claire Pardubsky
Address	<input type="checkbox"/> 920 Delaware St SE Apt 1016 Minneapolis, MN 55414-3085 United States
Phone Number	(319) 329-2257
Email	cpardub@gmail.com
Provide the docket's number. *	19-524

Leave a comment on the docket. *

I'm writing in support of the new Inclusive Financing Proposal. This issue is important for all Minneapolis residents, but especially those facing financial barriers and disparities in wealth and income. A rate increase puts already vulnerable communities at a higher risk of poverty and financial struggle, but the proposed Inclusive Financing pilot program could all at once lower costs and shift energy use away from fossil fuels. Investing in clean energy and energy efficiency for Minneapolis homes is key to the sustainable long-term development of Minneapolis. Rather than making sustainable energy available only to those who can afford it, let's set a precedent and prioritize energy access for those who are otherwise at risk of falling further into poverty due to climbing energy rates.

Comment Letter to Minnesota Public Utilities Commission 7/26/2020

To Executive Secretary Seuffert, judge Whitman and Commissioners:

I live in Minneapolis, am a homeowner and I am a Centerpoint Energy customer. My comments are for Docket #19-524.

I am asking you to:

1. Deny Centerpoint's 26% rate increase outright.
2. Approve the City of Minneapolis' proposal to create a pilot Inclusive Financing program through Centerpoint Energy's billing system.

I use natural gas for home heating and water heating. I am very much aware of the CO2 emissions due to natural gas combustion and its effect on the environment. It pains me that due to my financial situation I am unable to afford to make improvements to my home to reduce my carbon footprint. I would like to upgrade my attic insulation along with better doors and windows. Unfortunately we are still making a mortgage payment and I am on a fixed income.

The pilot program "Inclusive Financing" would be a way for my home to receive beneficial upgrades with respect to energy efficiency and at the same time lower my energy bill. This program would also be a big benefit to my neighbors who face similar financial problems. This program would provide the following benefits:

1. Job creation
2. Reduce carbon footprint
3. Lower energy bills
4. Make my home more comfortable

Douglas Johnson

3600 Upton Ave. N.

Minneapolis, MN 55412

To: Minnesota Public Utilities Commission
From: Philip Spensley, 505 Lincoln St N, Northfield, MN 55057
Date: July 30, 2020

RE: Docket Number 19-524
CenterPoint Energy's Request for rate increases

To: Executive Secretary Seuffert, Judge Lipman, and Commissioners:

CenterPoint Energy's request and planned actions will have strong direct negative effects on many of its customers. As well, their requests will have consequences state-wide for those like myself who are not its customers. Accordingly, I ask three things from you.

One: I ask you to deny CenterPoint's Rate Increase outright, in particular the 26% fixed permanent fee increase. We are in the midst of a pandemic with no end in sight in which many of CenterPoint's customers are facing untold economic hardships, with the threat of evictions not least among them. Economic hardships will continue long after the pandemic. For CenterPoint to ask for an increase in rates at this time is callous. Consideration of the potential harm to struggling families, short and long term, must inform your decision making.

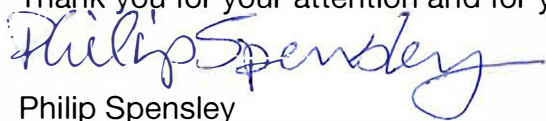
Furthermore, at a time when we are facing Global Climate Change along with serious threats to the environment, when science tells us we must cut back and eliminate the use of fossil fuels, to find that CenterPoint is seeking to further finance its operations with cost raises for fossil fuel use sends the message that fossil fuels are still the way to go. This is more than short sighted. Having helped draft the City of Northfield's Climate Action Plan (a two-year process, 2018-19), and currently serving to implement it, I feel I have some understanding of this issue.

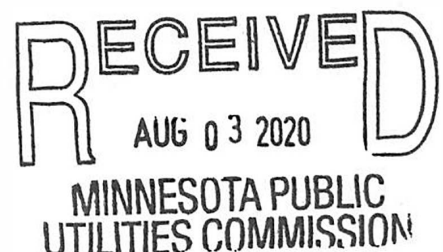
As we necessarily must move away from fossil fuel use, including natural gas, power suppliers and customers will need financial help to make the transition. Such financial support to power suppliers like CenterPoint, however, should not permanently support their use of fossil fuel, which a fixed fee increase contributes to. Approval of CenterPoint's requests will serve to encourage other power companies to do likewise and set a precedent with even more negative consequences.

Two: Of course, before full conversion from natural gas use can be accomplished, gas use must continue for the interim, so, I ask you to approve the proposal by the City of Minneapolis to create a pilot "Inclusive Financing" program through CenterPoint Energy's billing system so that those struggling financially, especially in this pandemic, not be hurt. Such a program has proven itself in several states already.

Three: Whatever else you can do to encourage CenterPoint's move away from all fossil fuels as quickly as possible, I ask you to do it.

Thank you for your attention and for your consideration.


Philip Spensley



From: [Wufoo](#)
To: [Staff, CAO \(PUC\)](#)
Subject: Submitted Public Comment Form
Date: Thursday, July 30, 2020 6:01:53 PM

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Name *	Suzy Lovstrand
Address	<input type="checkbox"/> 603 East Minnehaha Parkway Minneapolis, MN 55417 United States
Phone Number	(612) 360-0639
Email	slovestrand@gmail.com
Provide the docket's number. *	19-524

Leave a comment on the docket. *

I am a renter, soon to be homeowner, and the costs of maintaining and upgrading a home are very much on my mind. I am asking the Commission to deny Centerpoint's 26% rate hike and approve the city's proposal to create an Inclusive Financing Program.

I am concerned about raising rates in the middle of a pandemic. It should go without saying that with record unemployment and hunger, those who are already struggling should not also have to shoulder an additional cost at this moment.

Metric after metric has exposed over and over again the racial gaps in our city. The scars of redlining are still visible. I am moving five blocks from where I live now, from an area that was heavily covenanted to one that was not, and the differences are stark. These inequities will only change when we all take every action at our disposal. Alone, of course, the Inclusive Financing model proposed by the city can not solve all of these issues, but it is vital to the health of our city and our citizens that we take every opportunity to improve the situation. We can not afford to leave anything on the table.

I urge you to use your positions in leadership to push our city toward a more just future.

From: [Wufoo](#)
To: [Staff, CAO \(PUC\)](#)
Subject: Submitted Public Comment Form
Date: Wednesday, August 12, 2020 10:51:26 AM

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Name *	Sarah Combellick-Bidney
Address	<input type="checkbox"/> 4035 25th Ave. S. Minneapolis, Minnesota 55406 United States
Phone Number	(612) 314-5116
Email	radfamilies@gmail.com
Provide the docket's number. *	Docket #19-524
Leave a comment on the docket. *	<p>I strongly oppose the rate hike for utilities. Right now more than ever we need inclusive financing for our community. This is such an important issue as we have recently seen the effects of unrest in our city, and the huge gaps that exist. You can do something about this by preventing the rate hike.</p> <p>Thank you for considering.</p> <p>Sarah</p>

From: [Wufoo](#)
To: [Staff, CAO \(PUC\)](#)
Subject: Submitted Public Comment Form
Date: Monday, August 10, 2020 9:04:31 PM

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Name *	Mitchell Hunter
Address	<input type="checkbox"/> 2313 Priscilla St St. Paul, MN 55108 United States
Phone Number	(651) 675-7380
Email	mitchellchunter@gmail.com
Provide the docket's number. *	19-524

Leave a comment on the docket. *

To Executive Secretary Seuffert, Judge Lipman, and Commissioners –

I live in St. Paul and I'm an Xcel customer, and my comments are for Docket #19-524.

For the following reasons I ask that the Commission:

Deny Centerpoint's Rate Increase outright, in particular the 26% fixed fee increase

Approve the City of Minneapolis' proposal for a pilot Inclusive Financing program via Centerpoint billing

The rate hikes will not affect me personally as I'm not a Centerpoint customer, but I don't see how this is the right example to set to allow a rate increase in the midst of a global pandemic where millions of households have lost jobs, loved ones, and may soon lose their housing either due to an eviction for non-payment or from a (looming) utility-shut-off that then leads to an eviction. Financial cliffs don't go away with payment plans – they just bury us in more debt.

This Inclusive Financing program, if adopted, would be an important example to set for my utility company, Xcel Energy, whose current offerings require a loan, upfront cash, or getting into an assistance program that will not work for many renters. I hope to see this program expand to all utilities in Minnesota, so that there can be options that work for the majority of us – renters, low and moderate income, debt-burdened – rather than those at either end of the income/wealth spectrum.

Finally, the climate issues facing us cannot wait. If we make it so only a small portion of us can take action on climate because of financial barriers – we're all in for trouble. This is a great win-win and we must take advantage of it now!

Mitch

From: [Wufoo](#)
To: [Staff, CAO \(PUC\)](#)
Subject: Submitted Public Comment Form
Date: Thursday, August 13, 2020 4:36:27 AM

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Name *	Barbara Draper
Address	<input type="checkbox"/> 2212 19th Ave NE Minneapolis, MN 55418 United States
Phone Number	(248) 941-3406
Email	barbaradraper@gmail.com
Provide the docket's number. *	19-524

Leave a comment on the docket. *

To Public Utility Commission
Re: Docket #19-524.

My name is Barbara Draper, I live in Minneapolis, I'm a homeowner and an Excel and Centerpoint customer. More importantly I am a grandmother and care about the kind of world I leave our grandchildren. I am certain you do too. And since you have the power over our energy utilities, you have the ability to significantly reduce the threat of global warming.

As for Centerpoint Energy's requested rate Increase – deny it. Here's why. We must stop using gas if we are going to stop the existential threat of climate change. The sale of gas is a failed business model relying on the sale of a dangerous product that threatens our very existence. You must demand that rate hikes are only approved after Centerpoint submits a plan for how their business will transition away from the sale of gas. We must electrify everything so that renewables can be plugged in. Your job is not just to give a fair rate of return to shareholders. I doubt you would approve another big coal plant. And neither should you be approving the continued sale of gas. Your hands hold the future of this planet. Lead.

Require Centerpoint to submit a plan to end their business of selling gas. No rate hikes until they submit such a plan.

As for the Centerpoint/Minneapolis inclusive financing plan – approve it! It's a win, win, win with no costs. Landlords, homeowners, renters all can win with energy saving upgrades to their homes and apartments while saving on their energy bills and, at the same time, enhancing an asset (for example, a better insulated home) that is paid for with even more savings. And society benefits with lower levels of carbon being burned in the heating and cooling of homes. Please approve the inclusive financing proposal.

From: [Wufoo](#)
To: [Staff, CAO \(PUC\)](#)
Subject: Submitted Public Comment Form
Date: Wednesday, August 12, 2020 2:45:43 PM

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Name *	Daniel Tikk
Address	<input type="checkbox"/> Saint Paul, MN 55104 United States
Email	daniel.m.tikk@gmail.com
Provide the docket's number. *	19-524

Leave a comment on the docket. *

I urge the PUC to reject CenterPoint's proposed increase in the "fixed fee" paid by Minnesota ratepayers. Under the current pandemic, where more residents are shifting their energy burden to their personal energy bills, the PUC must ensure that ratepayers are protected. We are still at the early stages of an economic downturn, and the PUC must factor in the increasing burden on residents and the economic reality over the coming years.

Further assistance to ratepayers is needed by allowing for more options for residents to save energy through inclusive financing options that don't rely on credit scores. All residents, renters included, must be given low-cost options to implement energy-saving programs that allow them to benefit with lower monthly bills. These programs cannot be left just to homeowners and the wealthy.

From: [Wufoo](#)
To: [Staff, CAO \(PUC\)](#)
Subject: Submitted Public Comment Form
Date: Thursday, August 13, 2020 5:57:44 PM

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Name * Judy Hinck

Address ☐ 5123 Elliot Ave S
Minneapolis, MN 55417
United States

Email judyhinck@gmail.com

Provide the docket's number. * 19-524

Leave a comment on the docket. *

To Executive Secretary Seuffert, Judge Lipman, and Commissioners, I live in Minneapolis, am a homeowner, and am a Centerpoint customer, and my comments are for Docket #19-524.

For the following reasons I ask that the Commission:

Approve the City of Minneapolis' proposal to create a pilot Inclusive Financing program through Centerpoint Energy's billing system

I first became aware of Inclusive Financing through a discussion on Climate Justice at my church, Mount Olive in south Minneapolis at 31st and Chicago. As a church community we have done much to reduce our energy use--replaced lighting, reduced energy use by more conscious use, installed solar panels, and even invested in geothermal heating and cooling. We were now asking what more we could do, how we could impact more of the energy reduction efforts in our neighborhood around 31st and Chicago. We are aware that many home owners and renters in our neighborhood could not afford many of the changes that our church community has made. It was then that we learned about Inclusive Financing.

It took me a bit of time to understand the model, but once I did, I couldn't believe how much sense it made! Help property owners to make the "big investments" that they need in order to significantly reduce their carbon footprint. Then let the owners and/or renters pay for those improvements through their monthly billing while still seeing an overall reduction in their energy bills because of the improvements. And keep that savings tied to the property, not the bill-payer. What's not to love?! When our church community was deciding about both installing solar panels and making the big commitment to geothermal heating and cooling, we gamed out how long it would take for us to pay off the investment as well as how significant the energy savings would be. We were impressed that it wasn't as long as we thought it would be, especially for the solar panels. Yet, we know that most families and landlords can't even consider the payback because of the restrictive initial costs involved. I have appreciated the work that our energy companies are doing to decrease our carbon output as a state, and adopting Inclusive Financing on a wide scale could be a game changer for so many families and landlords.

I have lived in my own south Minneapolis home for 35 years. And yes, I suspect that I will not be in this home another 35, so there isn't a lot of incentive for me to check out solar panels when I compare initial costs to payback time. But, if I knew that the costs and savings would be transferred with the sale of my home when I am ready, I would be much more willing to consider such a move. We already take advantage of the wind energy option, even though it costs a bit more to sign up for the program. Think how many families like my own might be willing to move to solar energy if an Inclusive Financing option was in play. I know that I would.

I urge you to consider, as our own congregation is doing, how you might help us all move to the next step in reducing energy use and carbon emissions by supporting Inclusive Financing. Sincerely,
Judy Hinck

From: [Wufoo](#)
To: [Staff, CAO \(PUC\)](#)
Subject: Submitted Public Comment Form
Date: Thursday, August 13, 2020 3:54:16 PM

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Name * Natanya Schnyer

Provide the docket's number. * 19-524

Leave a comment on the docket. *

To Executive Secretary Seuffert, Judge Lipman, and Commissioners,

My name is Natanya and I'm a renter living in Minneapolis. I'd like to take some time to assert my belief that the Commission should DENY the planned rate increase and APPROVE the Inclusive Financing pilot in Minneapolis. As a renter, I'm one of the many people who will be affected by this rate increase. Nine percent is not an insignificant amount of money, particularly with the 26% flat fee increase. My budget, and the budgets of many people in my community, is already strained by the COVID crisis. As a restaurant worker, underemployment or unemployment are very possible in my near future. Energy is something that everyone must use to cook, do activities, and stay warm. It should be priced more inclusively to reflect this universality. That's why I'm advocating for the Commission to DENY the planned rate increase. In addition, no one should have to go in debt trying to make their living quarters more energy efficient. Ultimately, energy efficiency is something that benefits the renter and the landlord while simultaneously helping to protect the environment. The Inclusive Financing pilot project would allow people the opportunity to make efficiency upgrades to their housing units without financial or social barriers. This no debt, no upfront cash, no income-testing, immediate savings option is imperative for the people of Minneapolis. I urge the Commission to APPROVE inclusive financing. You have the opportunity to do some real good here, both in the short-term, as people will not have to further tighten their belts in an already difficult time, and in the long-term, as the city's climate resilience and carbon footprint decreases. Please, do the right thing.

Thank you,

Natanya Schnyer

From: [Wufoo](#)
To: [Staff, CAO \(PUC\)](#)
Subject: Submitted Public Comment Form
Date: Saturday, August 15, 2020 11:19:01 AM

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Name *	Betty Tisel
Address	<input type="checkbox"/> 4155 Garfield Ave Minneapolis, MN 55409 United States
Phone Number	(612) 865-2435
Email	betty@tiselfarley.com
Provide the docket's number. *	19-524

Leave a comment on the docket. *

Hello! I'm a Minneapolis homeowner, and have been a Centerpoint (and Minnegasco) customer for decades (and a Minnesotan my entire life). I have two requests of the Commission, with brief explanation following.

1. DENY Centerpoint's rate increase. (particularly the 26% fixed fee increase!)
2. Approve Minneapolis' Inclusive Financing pilot project proposal, through Centerpoint's billing system.

Minneapolis gas customers do not have a choice of vendors to buy gas for heating and cooking. If demand for gas is down, price should go down, period. Inclusive Financing would help close the gap for Minneapolitans who struggle to pay their gas bill. Please do the right thing and deny the rate increase, and approve the inclusive financing project. Thank you.

From: [Wufoo](#)
To: [Staff, CAO \(PUC\)](#)
Subject: Submitted Public Comment Form
Date: Sunday, August 16, 2020 10:31:56 AM

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Name *	Gordon Weber
Address	<input type="checkbox"/> 5520 Colfax Ave So Minneapolis, MN 55419 United States
Phone Number	(612) 702-9271
Email	gswebermn88@gmail.com
Provide the docket's number. *	19-524

Leave a comment on the docket. *

I am writing in opposition to CenterPoint's proposed 26% increase in its residential consumer base rate. Experts often use a shorthand for one of the most promising approaches to reducing the amount of carbon being pumped into the atmosphere. It is to take carbon out electrical generation and then electrify everything. Increasing base rates is a step in exactly the wrong direction. People in northern climates will be challenged to "electrify everything" because highly subsidies natural gas is simply a very inexpensive method for heating. However increasing fixed costs for gas access reducing the incentive for saving.

For example, in the summer, I only use natural gas for water heating. Currently the CenterPoint "base charge" represents almost two-thirds of my summertime gas bill. I could install a heatpump electrical water heater and completely eliminate my summer natural gas usage. However, under CenterPoint's proposal I would still pay them almost as much as I do now. If CenterPoint really does have a legitimate need for additional revenues (which the Commission should view skeptically), those revenues should come from gas usage fees.

On the other hand, the City of Minneapolis proposal for "inclusive financing" is exactly the type of policy that is needed to promote cost effective resource conservation and reduction is carbon emissions. It should be approved.

Thank you for your consideration.

From: [Wufoo](#)
To: [Staff, CAO \(PUC\)](#)
Subject: Submitted Public Comment Form
Date: Saturday, August 15, 2020 9:06:50 AM

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Name *	Steve Dietz
Email	centerpoint@yproductions.com
Provide the docket's number. *	19-524

Leave a comment on the docket. *

To Executive Secretary Seuffert, Judge Lipman, and Commissioners

I live in Shorewood, am a homeowner, and an Xcel customer, and my comments are for Docket #19-524.

For the following reasons I ask that the Commission:

Deny Centerpoint's Rate Increase outright, in particular the 26% fixed fee increase and approve the City of Minneapolis' proposal for a pilot Inclusive Financing program via Centerpoint billing.

It is simply not the right time to allow a rate increase in the midst of a global pandemic where millions of households have lost jobs, loved ones, and may lose their housing due to an eviction related to a utility-shut-off. Financial cliffs don't go away with payment plans – they just bury people in more debt.

My sister-in-law has been trying for the last 2-3 years to get an energy efficiency upgrade for her Minneapolis rental duplex, but she doesn't have the tens of thousands of dollars it would take. She's looked into getting assistance, but none of the renters have high incomes but they still miss the guidelines' cut off for help.

This Inclusive Financing program, if adopted, would be an important example to set for my utility company, Xcel Energy, whose current offerings require a loan, upfront cash, or getting into an assistance program. I hope to see this program expand to all utilities in Minnesota, so that there can be options that work for the majority of us – renters, low and moderate income, debt-burdened – rather than those at either end of the income/wealth spectrum.

Finally, the climate issues facing us cannot wait. If we make it so only a small portion of us can take action on climate because of financial barriers it negatively impacts every single one of us.

From: [Wufoo](#)
To: [Staff, CAO \(PUC\)](#)
Subject: Submitted Public Comment Form
Date: Friday, August 14, 2020 1:44:44 PM

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Name * Kiwa Anisman

Provide the docket's number. * 19-524

Leave a comment on the docket. *

To Executive Secretary Seuffert, Judge Lipman, and Commissioners,

I live in St. Paul, am a renter, and a new Xcel customer, and my comments are for Docket #19-524.

For the following reasons, I ask that the Commission:

Deny Centerpoint's Rate Increase outright, in particular the 26% fixed fee increase

Approve the City of Minneapolis' proposal for a pilot Inclusive Financing program via Centerpoint billing

As I'm an Xcel customer, the rate hikes may not affect me personally. However, it seems counterproductive, and ultimately unfair, to implement a rate increase in the midst of a global pandemic. Right now, nearly every family in this country is hurting in some way, whether that through unemployment, lost loved ones, or being otherwise strained emotionally and economically. Many families may soon lose their housing security as a result of an eviction for non-payment or from a (looming) utility-shut-off that then leads to an eviction. This is not the time to increase the burdens on communities overwhelmed with stress, insecurity, and fear.

Although I am a renter, I want my household appliances to adhere to energy efficiency. However, especially in these changing circumstances, my first instinct is to save money for emergency situations and other pressing personal matters. My landlord, who may want to make upgrades, is constrained in a similar way. Managing several multi-unit buildings, my landlord must first consider the upfront cost, the credit access to loans, and the trade-off with other urgent maintenance needs (roof, plumbing, lead abatement, etc).

If implemented, the Inclusive Financing program would set an important example for other utility companies, such as Xcel Energy, whose current offerings require a loan, upfront cash, or getting into an assistance program. I hope this program can expand to all utilities in Minnesota, in order to provide options for the majority of us – renters, low and moderate income – rather than those at either end of the income/wealth spectrum.

Finally, the climate and social justice issues facing us cannot wait. In order to mitigate climate change, it is crucial that we take action on all fronts to reduce carbon emissions and lessen our impact on a fragile planet. If we exclude a large segment of the population from participating in the collective effort to halt climate change because of financial barriers, we're asking for insurmountable problems in the near future. We have to do everything in our power to eliminate the financial and

social burdens placed on our communities. Thank you for your consideration and time.