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CITY OF SAINT PAUL

# Healthy Homes & Power of Home

April 23, 2025



# Recap

## Two Programs:

- Healthy Homes
  - Pre-weatherization and Weatherization
- Power of Home
  - Electrification





# Healthy Homes

## **Purpose:**

- Lower energy cost burden
- Improve home health and comfort for low/mod income residents
- Stabilize Saint Paul's housing stock
- Reduce emissions
- Fill a big need/gap

## **Means:**

- Mitigate health and safety issues preventing weatherization
- Weatherize homes after health and safety issues are resolved



# Healthy Homes (continued)

## Types of Improvements:

- Pre-weatherization (health & safety issues preventing weatherization)
  - Outdated and unsafe wiring, vermiculate/asbestos, mold, leaking pipes, damaged roof, etc.
- Weatherization
  - Wall insulation, roof insulation, air sealing, weatherstripping, window repair, etc.

## Eligible Homes:

- Owner-occupied
- 1-4 units
- 80% AML and/or geographic





# Power of Home

## **Purpose:**

- Help low-income households move away from fossil fuel (natural gas) for health, comfort, safety.
- Shield low-income households from increased costs as other homeowners electrify
- Lower energy burden through reduced utility costs
- Reduce exposure to dangerous pollutants such as nitrogen dioxide (NO<sub>2</sub>) and carbon monoxide (CO)
- Reduce greenhouse gas emissions

## **Means:**

- Switch out gas appliances for high-efficiency electric counterparts



# Power of Home (continued)

## Types of Improvements:

- Air-source heat pumps
- Air-source heat pump water heaters
- Air source heat pump clothes dryers
- Electric induction stoves
- Electrical upgrades, panel expansions

## Eligible Homes:

- Owner-occupied
- Single-unit homes
- 50% AMI or geographic proxy





# Prioritization

- Low-income / High Energy-Burdened Homeowners
- Homes in low-income, climate-vulnerable neighborhoods
- Homes with unaddressed health & safety issues preventing weatherization
- Homes deferred/denied by other service providers



# Guideline Changes

- **Adjusted rules regarding owner-occupied 2-4 unit properties**
  - Healthy Homes: No change. Eligible for services. \$50,000 cap for all units
  - Power of Homes: Ineligible
- **Removed rental properties**
  - Simplifies administration of programs
  - Can consider adding in the future
- **Removed asset limits requirement**
  - Accounts for different methods of retirement planning
  - Simplifies administration of programs

- **Added eligible uses of funds**

- Healthy Homes: Improvements recommended by audit but not on list of eligible uses
- Power of Homes:
  - Combo washer/heat pump dryer units
  - Electrical panel upgrade includes panel expansion



**Thank you!**

**Questions?**



# Application Process

- No asset limit
- Can use many other programs' approvals as income documentation
- Most low-income & energy-burdened census tracts have income approval

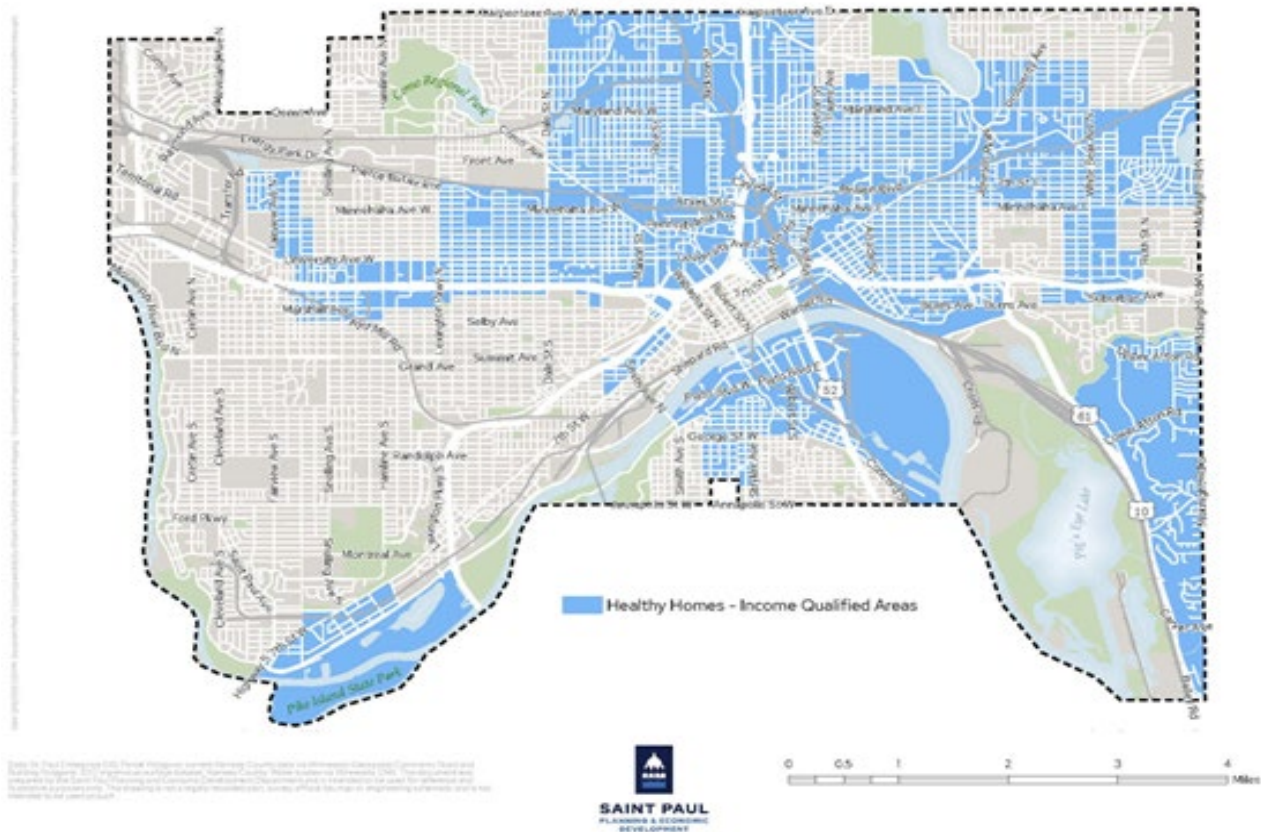
Income Eligibility Methods (in order of least burdensome to applicants)		
1	2	3
Live in an income-qualified area	Participation in any assistance program with income limits equal to or less than HH/POH	Pay stubs/tax return etc.



# Geographic Income Areas

## Healthy Homes - Income Qualified Areas

Tuesday, March 18, 2025

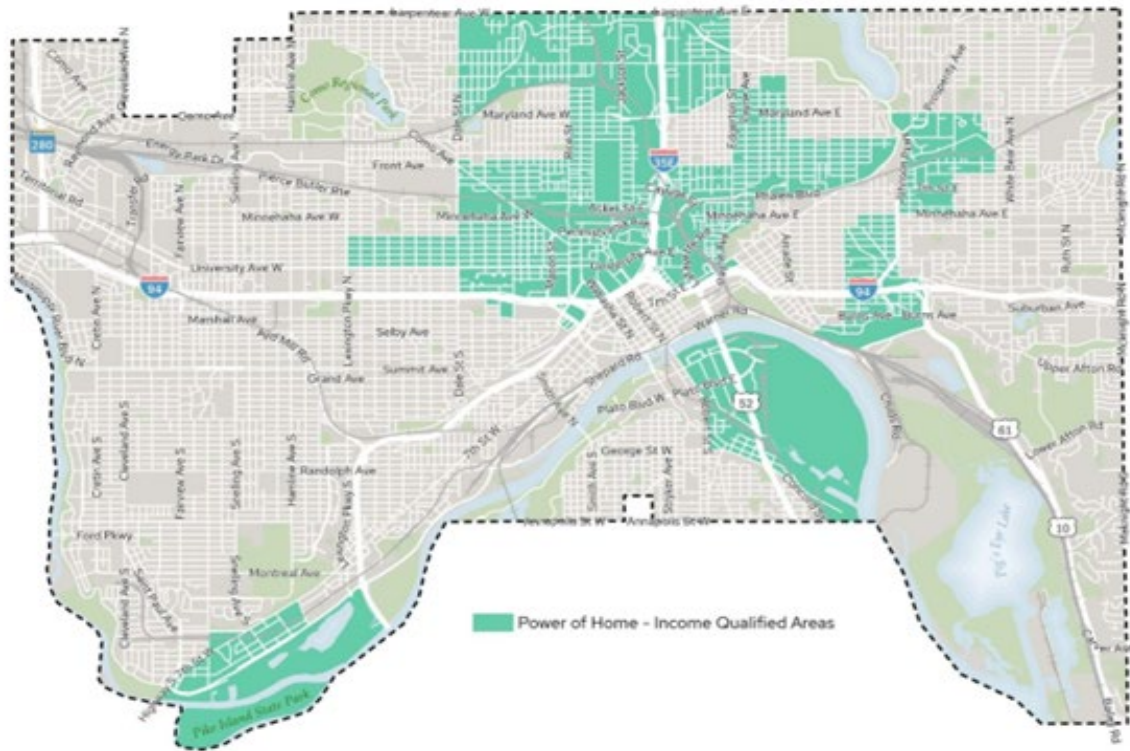




# Geographic Income Areas

## Power of Home - Income Qualified Areas

Friday, January 31, 2025



Data by Parcel Information Systems, Parcel Information Systems, County data via the County Geographic Information System and Building Information Systems. 2024 map data was last updated. Some County, State, Federal and Private data. This data is not guaranteed by the Saint Paul Planning and Economic Development Department and is intended to be used for reference and illustrative purposes only. The drawing is not a legally recorded plan, survey, official map or engineering reference, and should be used at the user's discretion.



**SAINT PAUL**  
PLANNING & ECONOMIC  
DEVELOPMENT

0 0.5 1 2 3 4 Miles



# Income Eligibility



## Homeowners

- Healthy Homes: At or Below 80% AMI
- Power of Home: At or Below 50% AMI

<i>Household Size</i>	<b>50% AMI</b>	<b>80% AMI</b>
1	\$46,350	\$72,950
2	\$53,000	\$83,400
3	\$59,600	\$93,800
4	\$66,200	\$104,200
5	\$71,500	\$112,550
6	\$76,800	\$120,900

<i>Household Size</i>	<b>50% AMI</b>	<b>80% AMI</b>
7	\$82,100	\$129,250
8	\$87,400	\$137,550
9	\$92,700	\$145,900
10	\$98,000	\$154,250
11	\$103,300	\$162,600
12+	\$108,600	\$170,900



# Applicant Timeline



**1**

Applicant submits application & required materials



**2**

Staff review application, & if approved, refer to Home Energy Squad



**3**

Applicant gets an energy audit from Home Energy Squad



**4**

Applicant gets welcome packet & staff inspect property



**5**

Staff finalize scope of work & assign contractor



**6**

Contractor completes scope of work



**7**

Third-party quality assurance inspection by CEE



**8**

Staff pay contractor



# Key Problems to Address

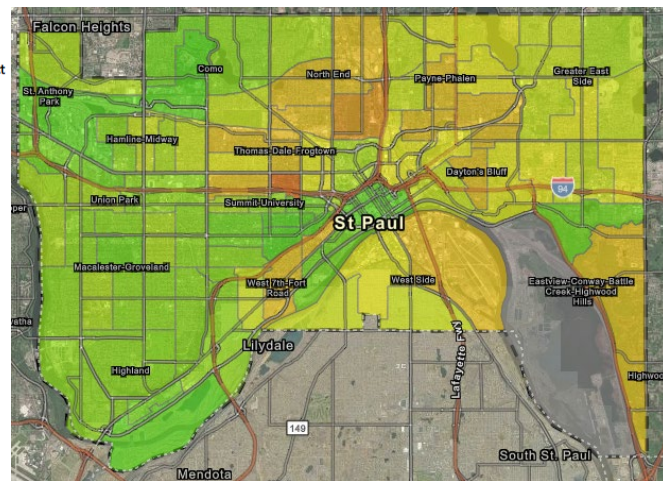
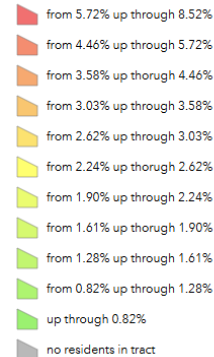
- High energy burden among low-income residents
- Existing weatherization providers are at capacity
- Providers defer many homeowners indefinitely due to costly health & safety repairs
- Existing housing stock is aging & inefficient
  - 69.5% of Saint Paul houses were built prior to 1969.<sup>1</sup>

Saint Paul Energy Burden Trends (2020)

Legend

Median energy burden in census tract

Median energy burden



Saint Paul Climate Dashboard: <https://climateaction.stpaul.gov/actions/32>

<sup>1</sup> <https://www.mncompass.org/profiles/city/st-paul/housing-units>