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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

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 - Outdated and unsafe wiring, vermiculate/asbestos, mold, leaking pipes, damaged roof, etc.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% AMI 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 (NO₂) 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

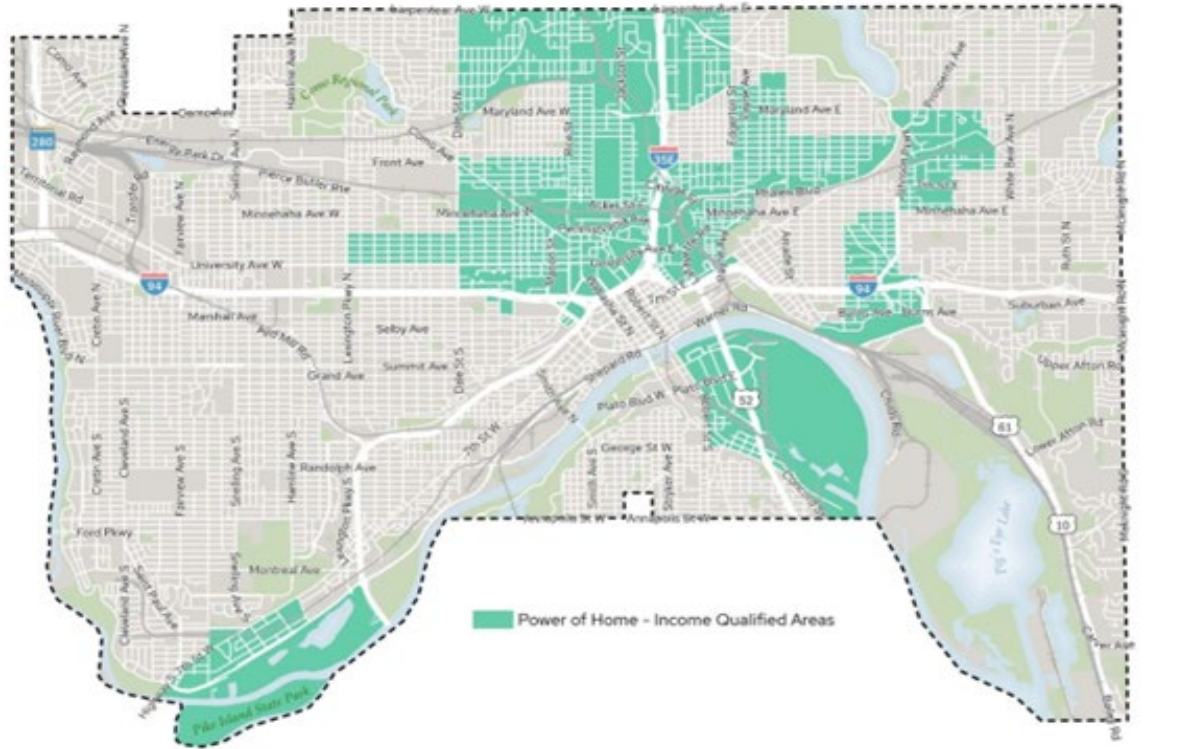
Income Eligibility Methods (in order of least burdensome to applicants)		
1	2	3
Live in an income-qualified area	Participation in any assistance program with income limits equal to or less than HH/POH	Pay stubs/tax return etc.



Geographic Income Areas

Power of Home - Income Qualified Areas

Friday, January 31, 2025



Map by Paul Hengge 2025. Parcel polygons current through 1/31/25. Data by the county Geographic Information System and Building Department. ZIP code areas only are included. County, Census, State, and Federal boundaries are shown for reference and are not drawn to scale. The drawing is not a legally binding plan, survey, official act map or engineering reference and should be used only as a guide.



SAINT PAUL
PLANNING & ECONOMIC
DEVELOPMENT





Income Eligibility



Homeowners

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

<i>Household Size</i>	50% AMI	80% AMI
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>	50% AMI	80% AMI
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 1969.¹

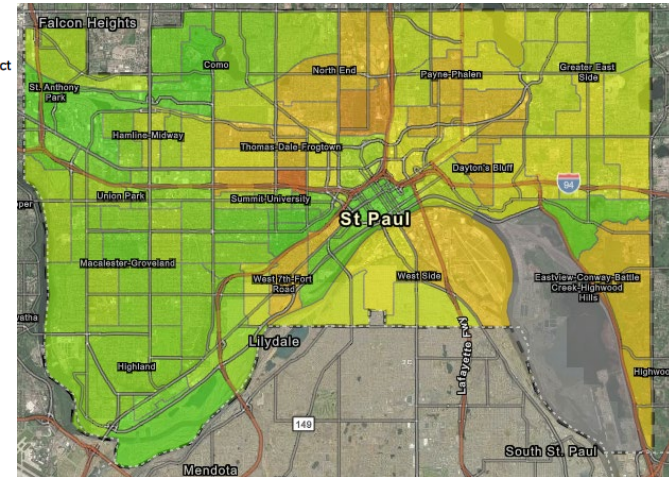
Saint Paul Energy Burden Trends (2020)

Legend

Median energy burden in census tract

Median energy burden

- from 5.72% up through 8.52%
- from 4.46% up through 5.72%
- from 3.58% up through 4.46%
- from 3.03% up through 3.58%
- from 2.62% up through 3.03%
- from 2.24% up through 2.62%
- from 1.90% up through 2.24%
- from 1.61% up through 1.90%
- from 0.82% up through 1.61%
- up through 0.82%
- no residents in tract



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

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