



STPAUL.GOV

CITY OF SAINT PAUL

# Healthy Homes & Power of Home



# What is energy efficiency?

<https://www.youtube.com/watch?v=AneAPuPICd0>





# Energy Efficiency Offerings in Saint Paul

	50% SMI & Below	50% AMI & Below	Above 50% AMI & At/Below 80% AMI	Above 80% AMI
Home needs repairs, not interested in energy efficiency	Homeowner Rehab Program MHFA loans*	Homeowner Rehab Program MHFA loans*	Homeowner Rehab Program MHFA loans*	CEE & MHFA loans*
Home needs repairs not covered by WAP/Xcel & weatherization	<b><u>Healthy Homes</u></b>	<b><u>Healthy Homes</u></b>	<b><u>Healthy Homes</u></b>	CEE & MHFA loans*
Home needs weatherization, no advance repairs needed	Community Action Partnership Energy Cents Coalition Home Energy Squad	Energy Cents Coalition Home Energy Squad	Energy Cents Coalition Home Energy Squad	Home Energy Squad
Home needs electrification	<b><u>Power of Home</u></b>	<b><u>Power of Home</u></b>	CEE & MHFA loans*	CEE & MHFA loans*

SMI (State Median Income) determined by MHFA

AMI (Area Median Income) determined by HUD

\*Numerous households don't qualify for loans or choose not take out debt due to older age, cultural practices, or inability to repay

# Healthy Homes



## Health & Safety Measures

- Asbestos remediation
- Mold & Radon mitigation
- Plumbing repairs
- Fix loose or damaged wires
- Knob and tube replacement
- Pest management
- Smoke & carbon monoxide alarms

## Building Envelope Measures

- Venting & exhaust repairs
- Exhaust fans installation
- Window & door reconditioning\*
- Vapor barriers
- Caulking & weatherstripping
- Attic insulation
- Wall insulation
- Air sealing

*\*This is not a window replacement program*



**SAINT PAUL**  
PLANNING & ECONOMIC  
DEVELOPMENT

[stpaul.gov/healthyhomes](http://stpaul.gov/healthyhomes)

## • Audience:

- Homeowners & renters
- 80% AMI or below
- At least 50% of rental units must qualify

## • Eligibility:

- Not weatherized
- Property has outstanding repairs limiting opportunities to weatherize

## • Award amounts:

- \$5K-\$50K
- No repayment (free)
- Staff will navigate Xcel & state rebates
- Owners to apply for tax credits
- No rental cost share



# Power of Home



**SAINT PAUL**  
PLANNING & ECONOMIC  
DEVELOPMENT

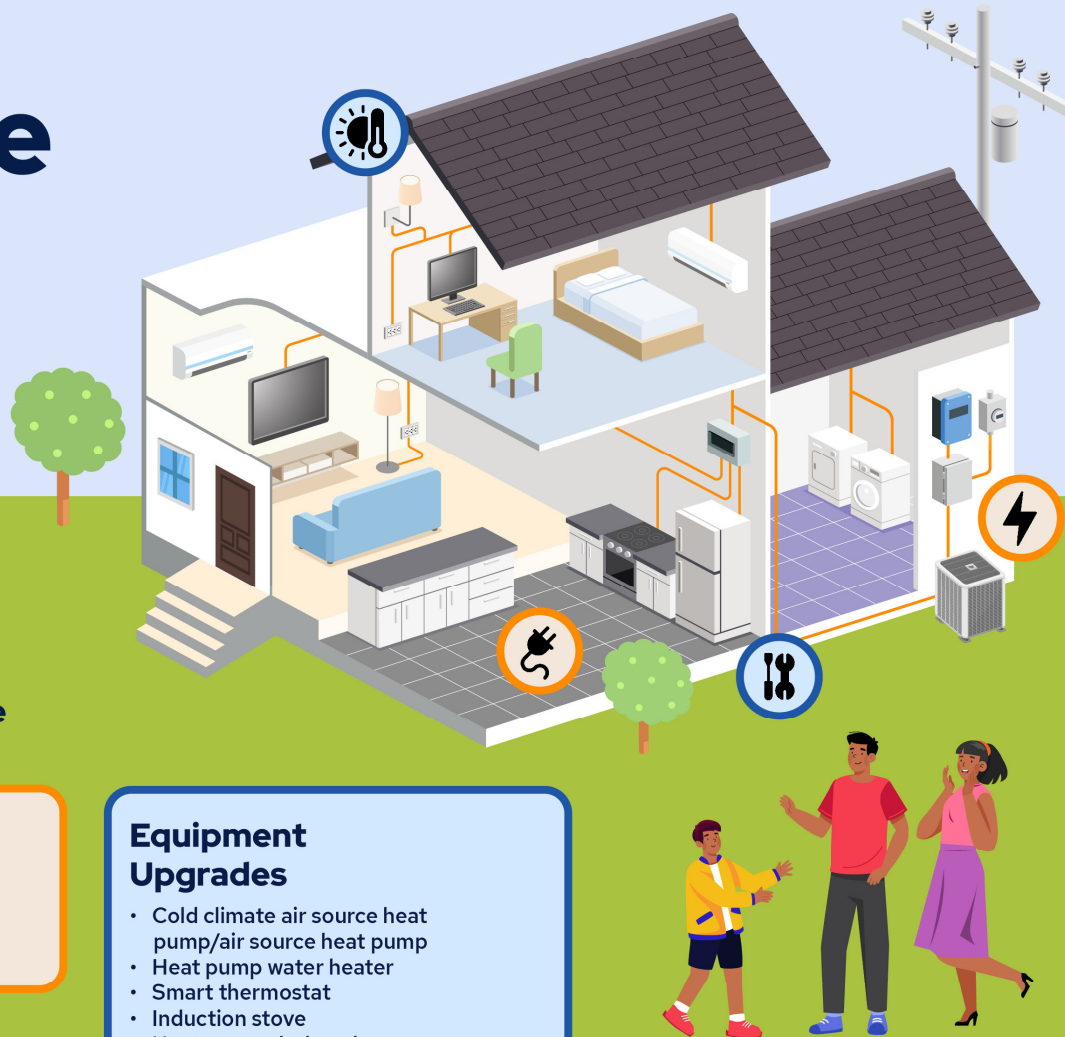
[stpaul.gov/powerofhome](http://stpaul.gov/powerofhome)

## Electrification Readiness

- Electrical panel upgrade
- Junction box upgrade
- Outlet safety upgrades

## Equipment Upgrades

- Cold climate air source heat pump/air source heat pump
- Heat pump water heater
- Smart thermostat
- Induction stove
- Heat pump clothes dryer



## • Audience:

- Homeowners & renters
- 50% AMI or below
- At least 50% of rental units must qualify
- Focus on most energy burdened households

## • Eligibility:

- Property is already weatherized or participating in HH

## • Award amounts:

- \$5K-\$50K
- No repayment (free)
- Staff will navigate Xcel & state rebates
- Owners to apply for tax credits
- 30% cost share required for rentals



# Eligibility

- Submit application forms & income documents
- Own a 1-4 unit residential property in STP
- Not on the City of Saint Paul adverse lending list & have not violated other City/HRA program guidelines
- Have not received insurance payouts for items in anticipated scope of work
- Have property insurance
- Current on property taxes and special assessments



*Air source heat pumps, Center for Energy & Environment*



# Eligibility

- **For Homeowners:**

- \$25,000 asset limit
  - **Not included:** retirement, home equity, one car per licensed driver, clothing, furniture
  - **Included:** bank accounts (checking/saving/investing/crypto), additional residences, additional cars, boats/motorcycles/golf carts/snowmobiles/farm equipment, business machinery/inventory

- **For Rentals:**

- Current DSI Cert of Occupancy for all units on site, grade A or B
- No pending court cases related to rental properties or business activities & no prior judgments related to poor management of rental properties or financial misconduct (must confirm w/ CAO)
- No late (30+ days) mortgage payments on rental properties



*Caulking, Energy Star*



# Income Eligibility



## Homeowners

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



## Renters

- 50% or more units under applicable AMI threshold

Household Size	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

Household Size	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





# Income Eligibility

## Property located in income-qualified census tract

90<sup>th</sup> percentile for 1+ factors related to health, housing, or climate AND  
65<sup>th</sup> (HH)/85<sup>th</sup> (POH) percentile of ppl in households where income is less than or equal to 2x federal poverty level

OR

90<sup>th</sup> percentile for language isolation, low median income, unemployment, or poverty AND greater than 10% (HH)/25% (POH) of people 25+ y/o whose education is less than a HS diploma or equivalent

\*\*percentiles based on nationwide census tracts

## Proof of enrollment in another program (just one)

- SNAP & WIC
- Energy Assistance
- CCAP
- FAIM
- Headstart
- General Assistance
- Minnesota Care
- Medical Assistance for single adults
- EA/FHPAP
- Social Security

\*program enrollment must be within 6 months prior to application date

\*\*contact City Staff for additional program eligibility review

## 2024 tax returns (for non-dependents 18+)

- Filed & signed Form 1040 for all non-dependents aged 18 or older
- Include all schedules
- If self-employed, this is required along with documentation of gross receipts and/or profit & loss statement
- If head of household is a dependent on another tax return, use another category to income qualify

## Proof of income (all sources for non-dependents 18+)

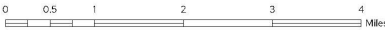
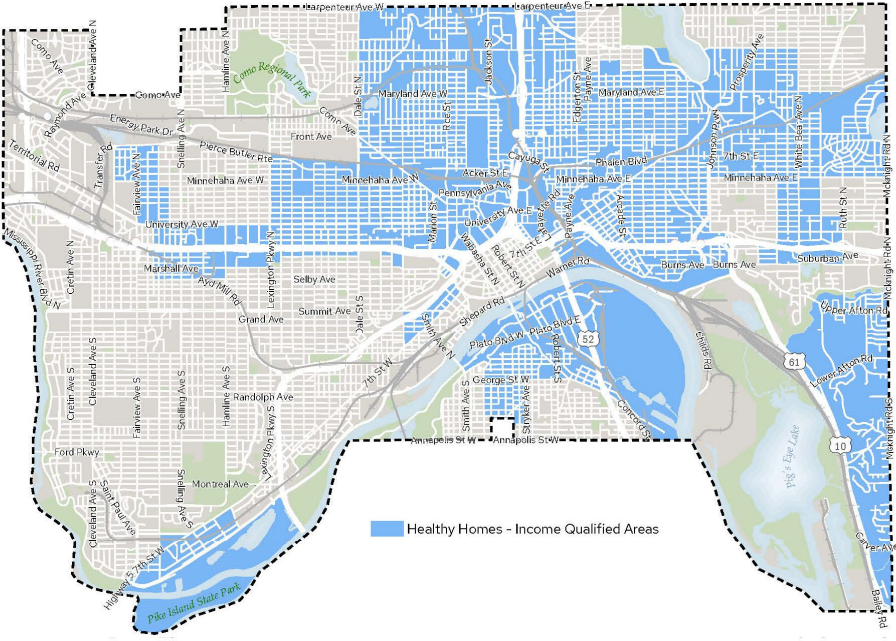
- Paystubs showing 60 days of earnings
- Documentation of child support, alimony, or foster care payments
- If not making any income, signed certification of zero-income
- For students, submit current transcript for proof of enrollment too & only the first \$480 will be counted to household income



# Income-Qualified Areas

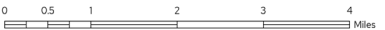
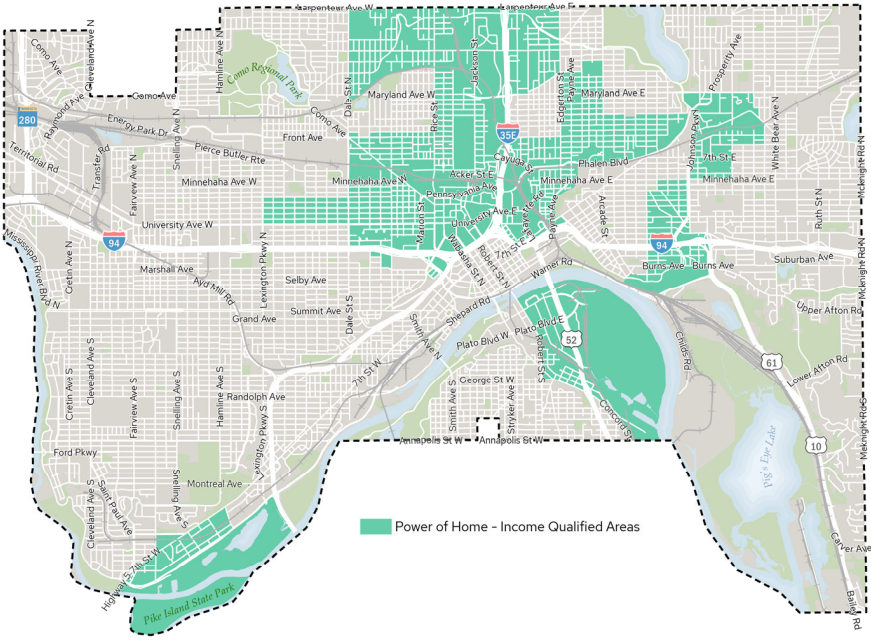
## Healthy Homes - Income Qualified Areas

Tuesday, March 18, 2025



## Power of Home - Income Qualified Areas

Friday, January 31, 2025



- Homeowners will submit bank accounts to confirm assets under \$25K
- Homeowners & tenants will sign income self verification affidavits



# 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



# Outreach Plan

- Phased approach based on funding availability
- **Phase 1**
  - Source referrals from CAPRW, Energy Cents Coalition, Home Energy Squad, etc.
  - Post on City social media
  - Press release on City website
  - Distribute application details & social media posts to energy efficiency partners, District Councils, Ward offices
- **Phase 2**
  - Email Housing programs listserv
  - Participate in tabled networking events
  - Host tabling hours at libraries & rec centers





# Supplemental Materials

- Energy costs calculator
  - Created based on MN Technical Resource Manual (TRM) 4.0 for Energy Conservation Improvement Programs
  - Staff will project potential energy costs & savings
  - Can cross reference with SPPHA utility allocations, as needed
- Welcome packet
  - Project roadmap
  - Related programs to explore (ie. Energy Assistance)
  - Tips on home maintenance (ie. how often to get a tune up)
  - Recommendations for efficient home use



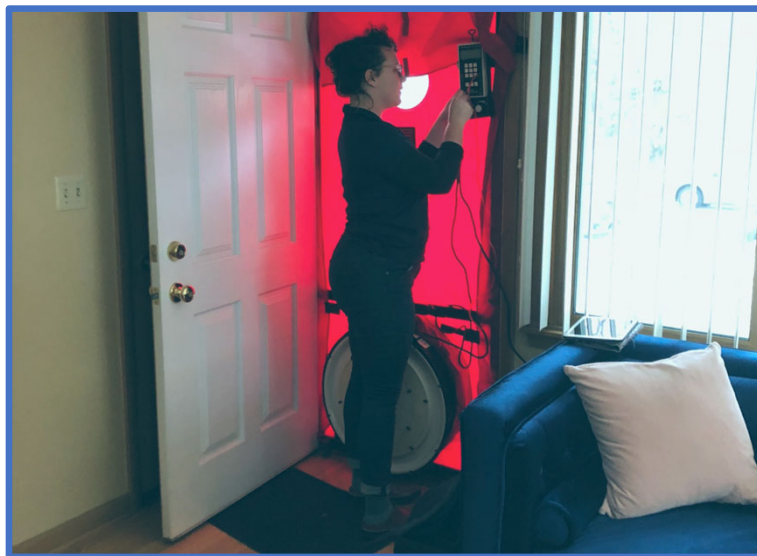
*U.S. Department of Energy*





# Measuring Success

- Compare pre- & post-work blower door test results for Healthy Homes
- Manage & monitor spend down of funds
- Track funding sources & expenses by project
- Collect feedback forms from participants, incl. tenants
- Track referrals from other programs
- Track City Staff deferrals to other programs



*Blower door test, Center for Energy & Environment*



**Thank you!**

**Questions?**