



PARTNERS IN ENERGY
An Xcel Energy Community Collaboration

Partners in Energy Network Event ***Engaging Underserved Residents and Businesses***

October 29, 2025, 10:00 am - 12:30 pm

+ Hillcrest Village Tour 1 – 2 pm



Welcome!

Today's Agenda

Agenda Item

Check-In, Network, & Brunch

Welcome

Xcel Energy's Low-Income Programs – Rory Coleman

Data – Michele Frost

Prairie Island Indian Community – Nick Martin

Break

Xcel Energy's Programs for Businesses' – Deirdre Coleman

Engaging Underserved Businesses – Billy Weber

Hillcrest Village – Scott Wopata

Activity

Wrap up and tour to Hillcrest Village

Partners in Energy Team

Today's Coordinators



**Ana
De La Torre**
Facilitator
Partners in Energy



Deirdre Coleman
Facilitator
Partners in Energy



Rory Coleman
Facilitator
Partners in Energy



Jillian Goulet
Facilitator
Partners in Energy

Partners in Energy Team



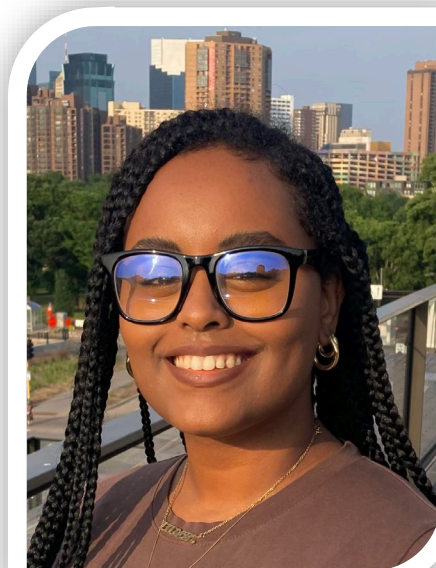
Megan Weck
Facilitator
Partners in Energy



Michelle Frost
Data Analyst
Partners in Energy



Marcus Baker
Facilitator
Partners in Energy



Lidet Bayou
Facilitator
Partners in Energy



Jesse Peterson-Brandt
Data Analyst
Partners in Energy

Xcel Energy



Sofia Troutman
Program Manager for
Partners in Energy
Xcel Energy



Adam Burr
Account Manager
Xcel Energy

WHY ENGAGE WITH UNDERSERVED RESIDENTS AND BUSINESSES?



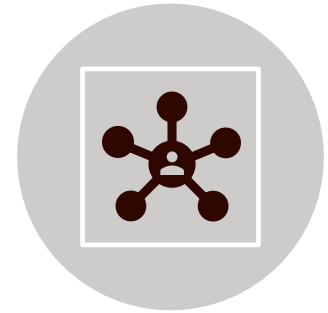
ADVANCE ENERGY EQUITY
WHILE MEETING YOUR
COMMUNITY ENERGY GOALS



BUILD TRUST AND
PARTNERSHIPS FOR MORE
IMPACT IN THE FUTURE



LEVERAGE FUNDING AND
RESOURCES



MAKE CONNECTIONS TO
PROGRAMS THAT CAN HELP
RESIDENTS AND BUSINESSES
THRIVE

A low-angle, close-up photograph of a hand holding a white incandescent light bulb. The hand is positioned below a large, white, dome-shaped lampshade. The background is a bright, out-of-focus white, suggesting a window or a very bright light source. A dark brown horizontal bar is at the top of the image, and a larger dark brown rectangular box is at the bottom, containing the title text.

XCEL ENERGY PROGRAMS THAT REACH UNDERSERVED COMMUNITIES

RESIDENTIAL INCOME QUALIFIED PROGRAMS

- **Home Energy Squad®**
- **Home Energy Savings Program**
- **Low Usage Affordability Credit**
- **PowerOn and Gas Affordability Program**
- **Medical Electric Affordability Program**

Home Energy Squad® is provided by CenterPoint Energy and Xcel Energy and implemented by Center for Energy and Environment (CEE) and ICF.

HOME ENERGY SQUAD® (HES)

Audience:

Xcel Energy or CenterPoint Energy customers living in 1-4 unit buildings – available to homeowners and renters

Program Detail:

Low-cost home energy assessment

**Free visits for income-qualified households

Home energy audit

Direct installs of needed energy-saving materials

Talk through next steps with an energy advisor

Two levels of visit available

****Free visits** available for households making less than 80% of area median income

HES VISIT TYPES

Visit Type	Cost	2-3 hour in-unit audit	Installation of needed energy-saving materials	Assess and adjust water heater temp.	Check for air leaks	Inspect attic and wall insulation	Heating system & boiler safety test	Help with next steps
Energy Saver Visit	\$70 / Free for income-qualified buildings	✓	✓	✓	X	X	X	✓
Energy Planner Visit	\$100	✓	✓	✓	✓	✓	✓	✓

INCOME-QUALIFIED HOME ENERGY SAVINGS PROGRAM (HESP)

Audience:

Income-qualified homeowners and renters living in 1-4 unit buildings

Program Details:

A flexible, free home energy efficiency service starting with a visit from a home energy auditor, and providing additional services as needed, including:

- A full audit of home air-sealing and attic and wall insulation
- Check the age and condition of appliances including boilers, furnaces, water heaters, refrigerators, freezers, dehumidifiers, and window AC units
- Receive free installation as-needed of LED bulbs, insulation, and efficient appliance replacements to those who qualify
- Plus learn energy-saving tips and tricks

LOW-USAGE AFFORDABILITY CREDIT (LUAC)

Audience:

Income-qualified Xcel Energy residential electric customers averaging 300 kWh per month or less of electricity use

Program Details:

- Provides residential customers with a 35% bill credit on the energy they use.
- Customers who receive Energy Assistance Program grants are automatically enrolled.
- Customers can self-declare eligibility if they qualify for other State of Minnesota assistance programs, such as Medical Assistance or SNAP.

POWERON AND GAS AFFORDABILITY PROGRAM

Audience:

Residential customers who are currently receiving assistance from the federal Low Income Home Energy Assistance Program (LIHEAP). Customers who participate in Minnesota's Energy Assistance Program (EAP) may be eligible.

Program Details:

- Discounts monthly gas and electric bills by capping monthly payments as a percentage of household income.
- Offers partial forgiveness to past-due bill balances.
- Missed payments may result in removal from the program. Participants who are removed from the program may apply again during the next calendar year.

For more information visit the Energy CENTS website or call 651-774-9010

MEDICAL ELECTRIC AFFORDABILITY PROGRAM (MEAP)

Audience:

Customers enrolled in Minnesota's EAP or making less than 60% of Minnesota's state median income with a certified medical form on file with Xcel Energy completed and signed by a doctor, nurse practitioner or physician's assistant.

Program Details:

- Monthly electricity payments are set based on household income.
- Each time a payment is made, Xcel Energy retires a portion of past due bills.
- Participants who fall behind on payments will be removed from the program and ineligible to reapply until the next calendar year. They may also be subject to service disconnection.

ELECTRIC HEATING RATE

A reduced winter electricity rate designed to make heating homes with electricity more affordable.

This reduced rate applies to all electricity used in a home, not just what’s used for heat heating, from **Oct. 1 to May 31**.

- **Eligibility:** Minnesota residential Xcel Energy customers who use electric space heating equipment as their primary heating source (e.g., heat pumps, electric baseboard, electric boiler).
- **Enrollment** is voluntary

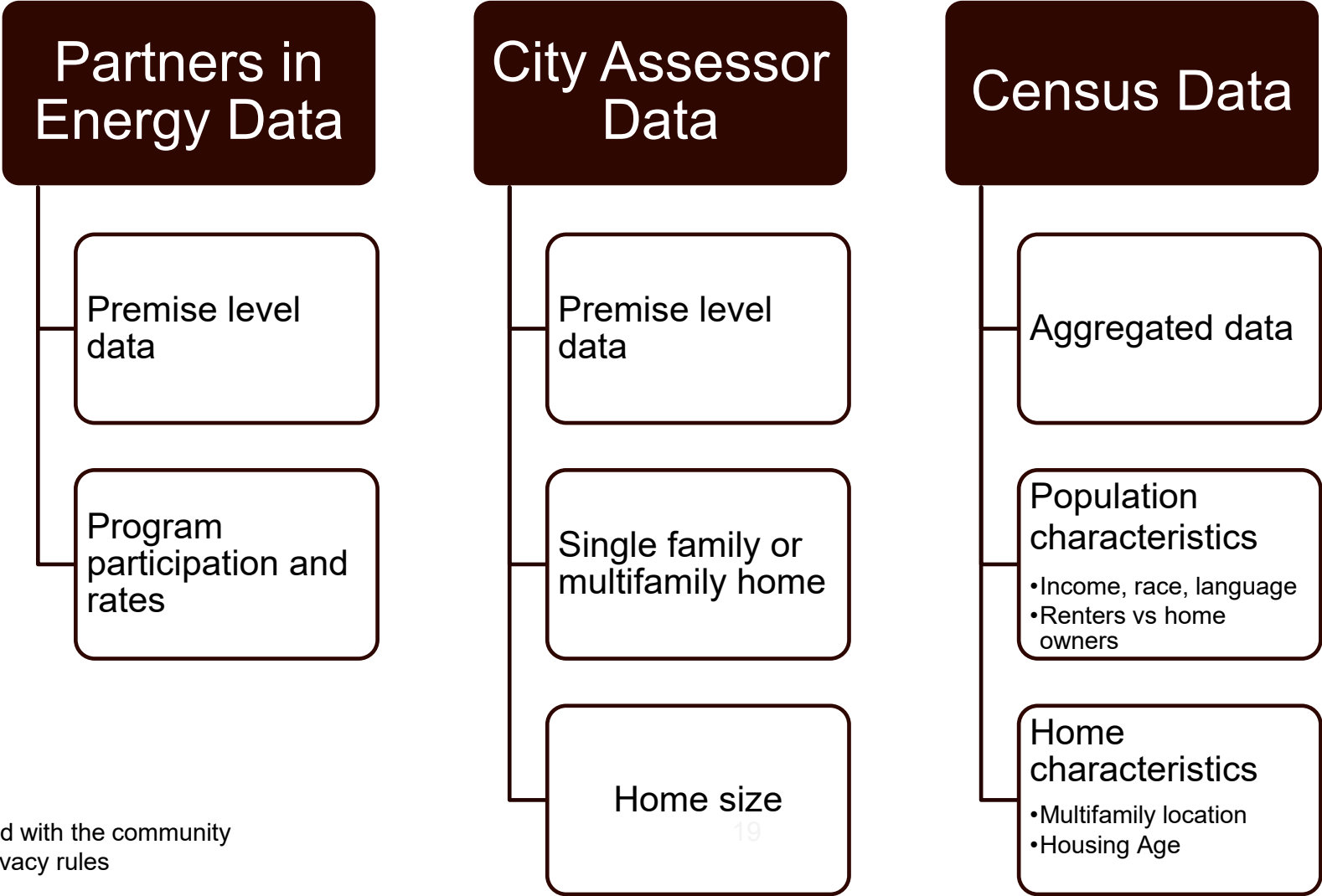
RESIDENTIAL PRICING PLAN ENERGY CHARGES		
Dates	Residential energy plan	With electric space heating rate reduction
June 1 – Sept. 30	\$0.13/kWh	\$0.13/kWh
Oct. 1 – May 31	\$0.11/kWh	\$0.065/kWh*

The reduced electric space heating rate is nearly 50% less than the regular residential rate and applies to all your electricity usage from Oct. 1 to May 31.



USING DATA TO INFORM OUTREACH

USING DATA TO INFORM OUTREACH



Note: Any data shared with the community will meet MN data privacy rules

TARGET AREAS WITH LOW PARTICIPATION RATES FOR HOME ENERGY SQUAD

Bloomington Goals

- Increase participation in home energy audits
- Focus on neighborhoods that had low to no participation

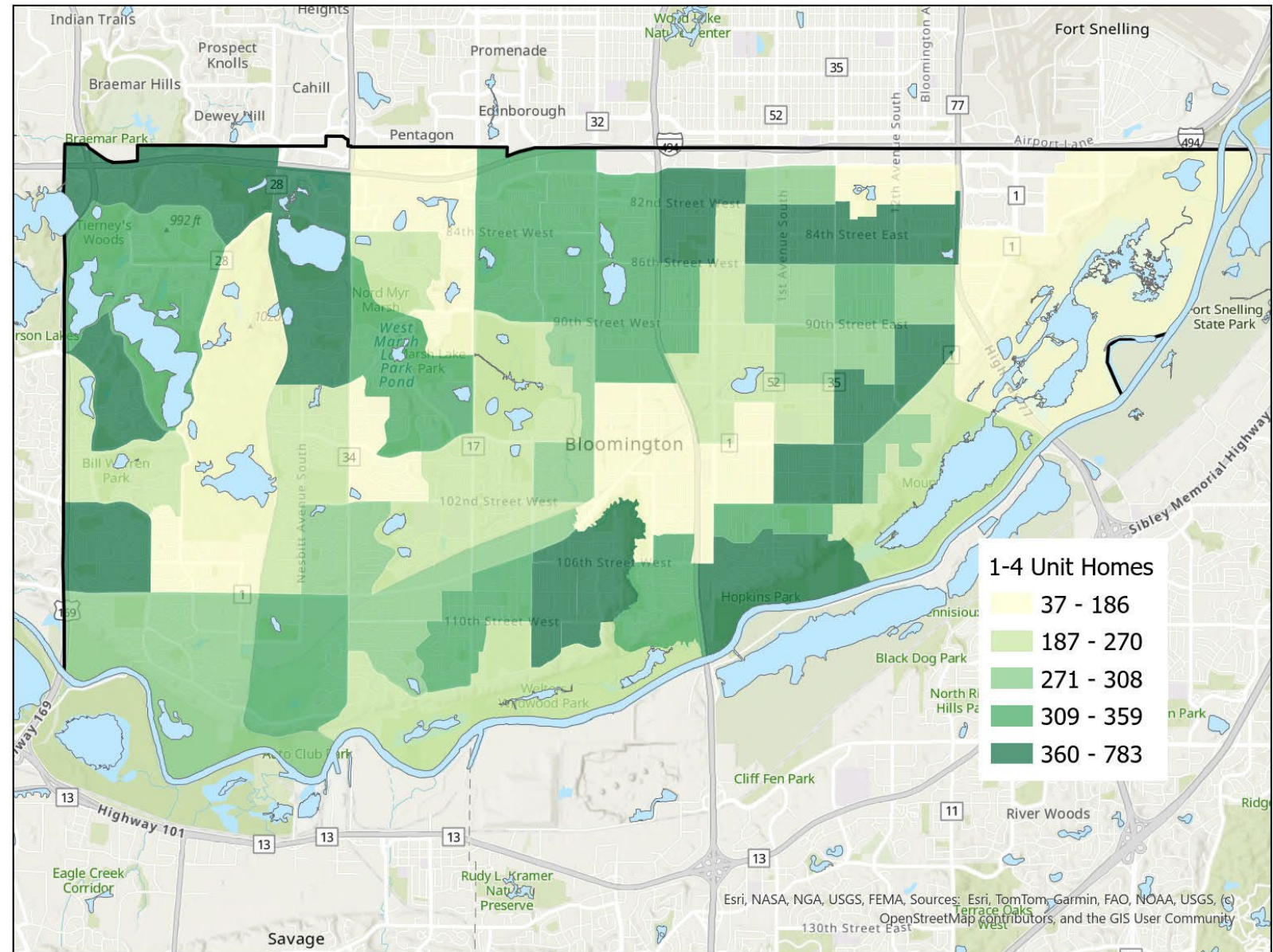
Bloomington Actions

- Once the neighborhoods were identified, door-knocking campaign

OUTREACH FOR HOME ENERGY SQUAD

■ What is the concentration of eligible homes?

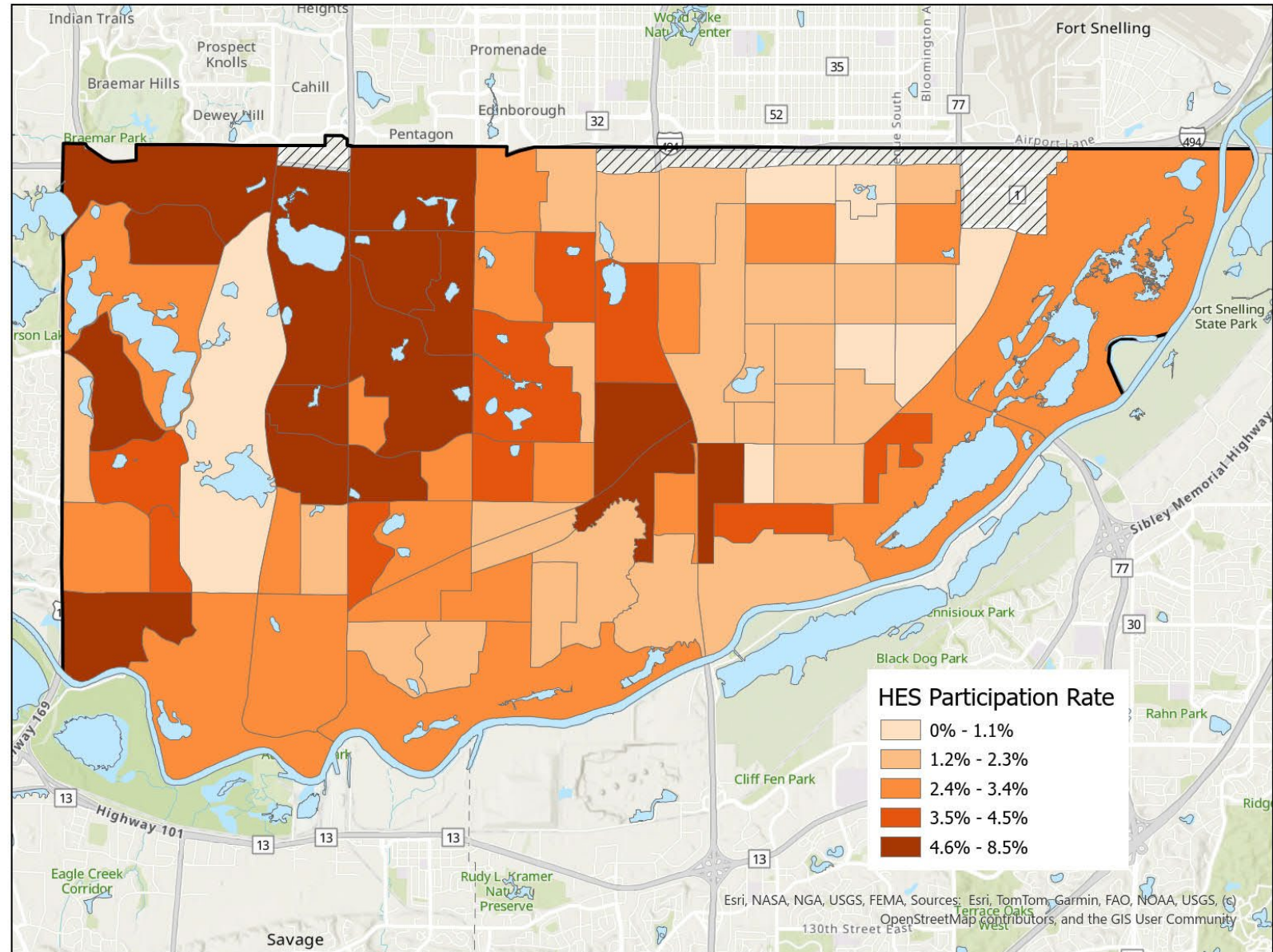
■ Data source: city assessor data



OUTREACH FOR HOME ENERGY SQUAD

- **Goal 1:** Target areas with low participation rates

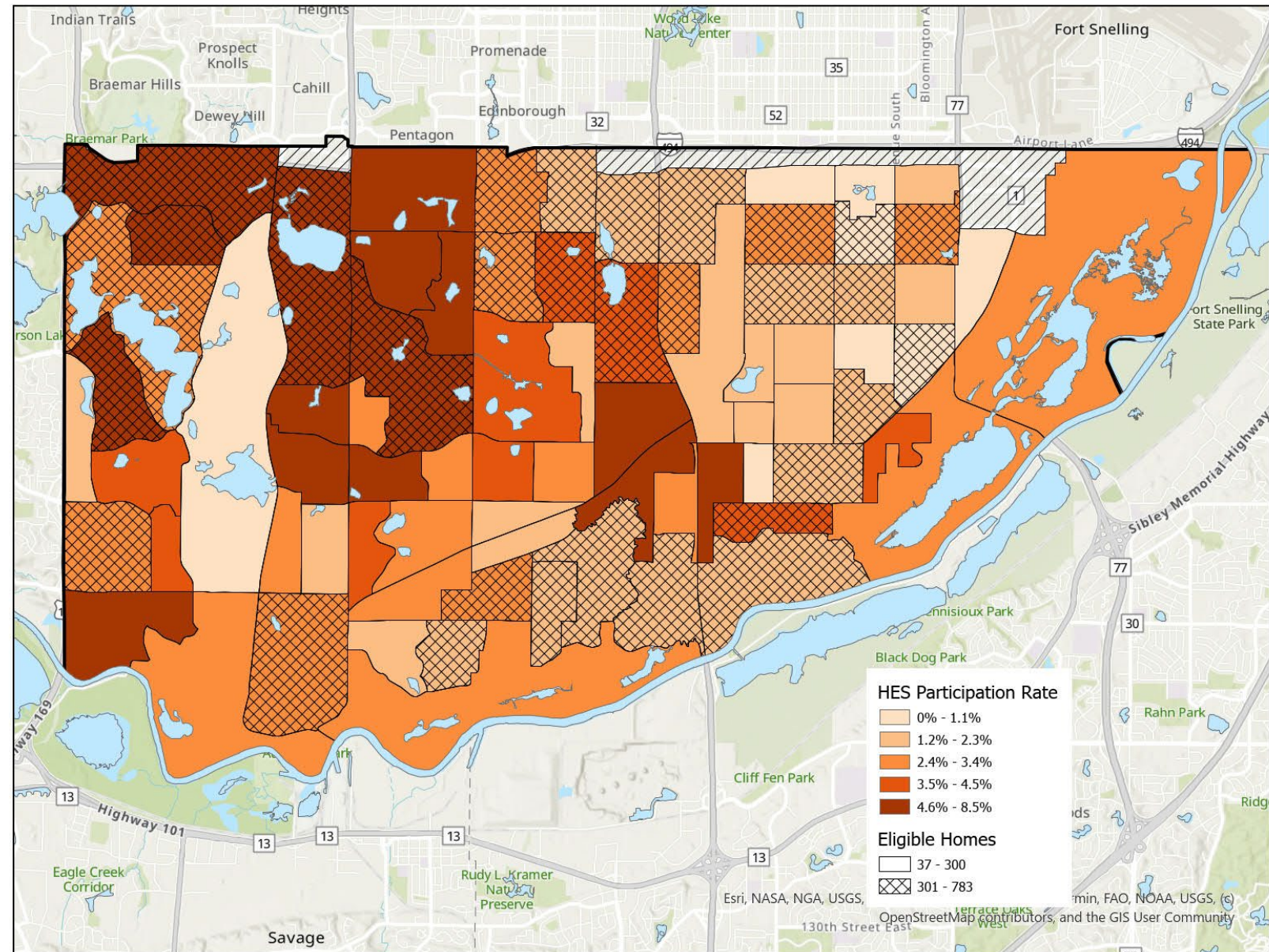
- **Data source:** Partners in Energy data



OUTREACH FOR HOME ENERGY SQUAD

- **Goal 2:** Target areas with greater concentration of eligible homes

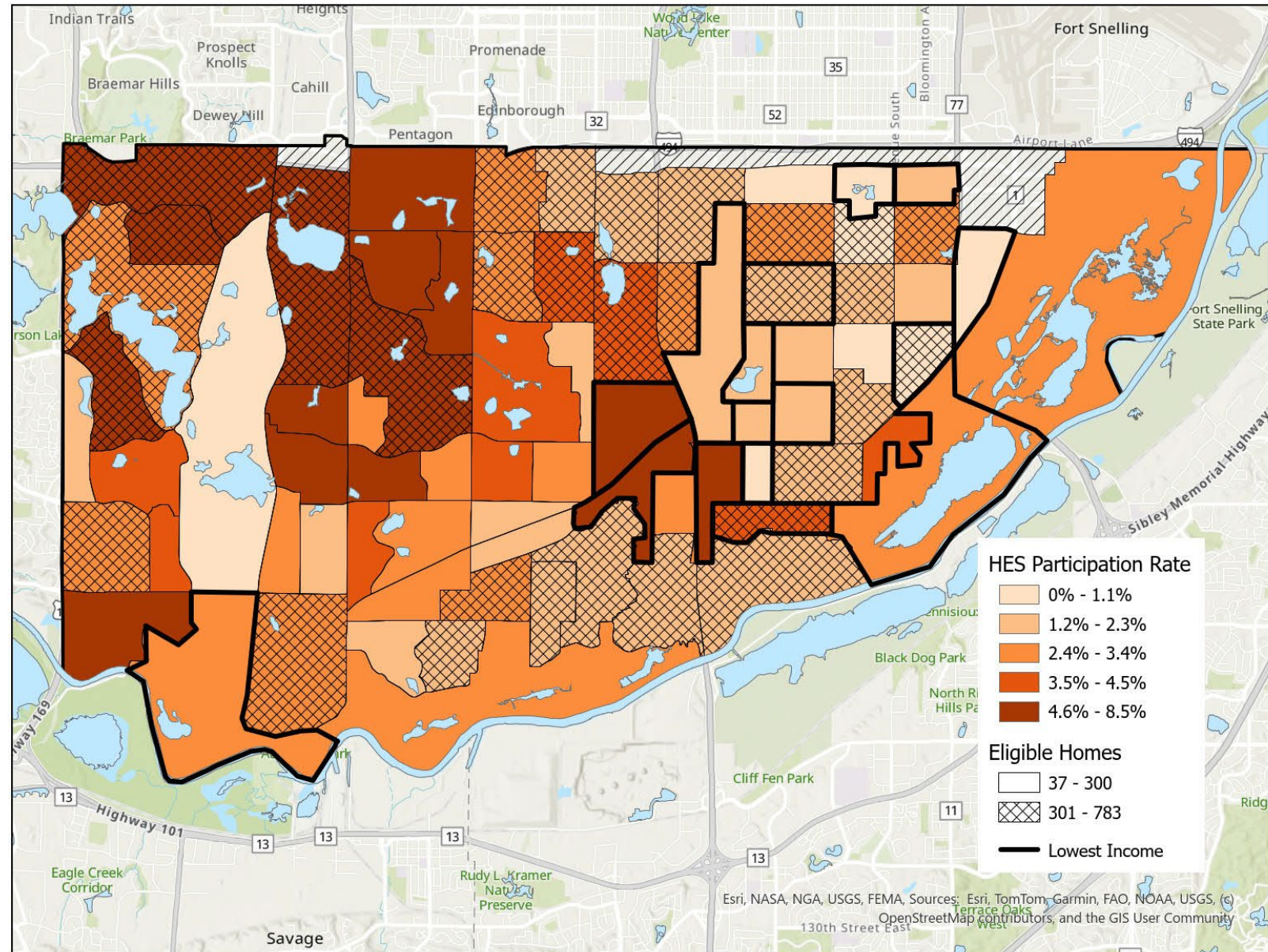
- **Data source:** city assessor data

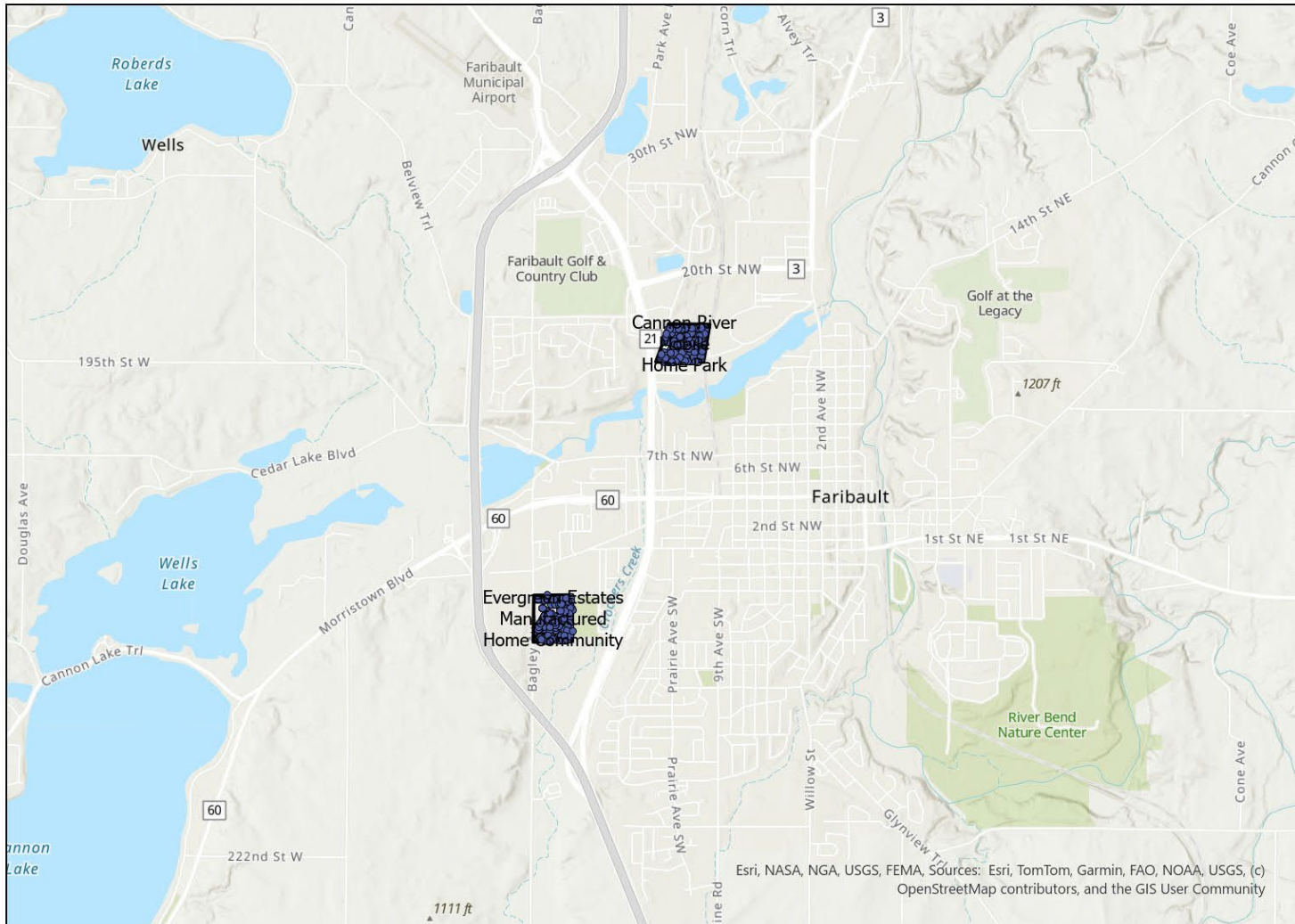


OUTREACH FOR HOME ENERGY SQUAD

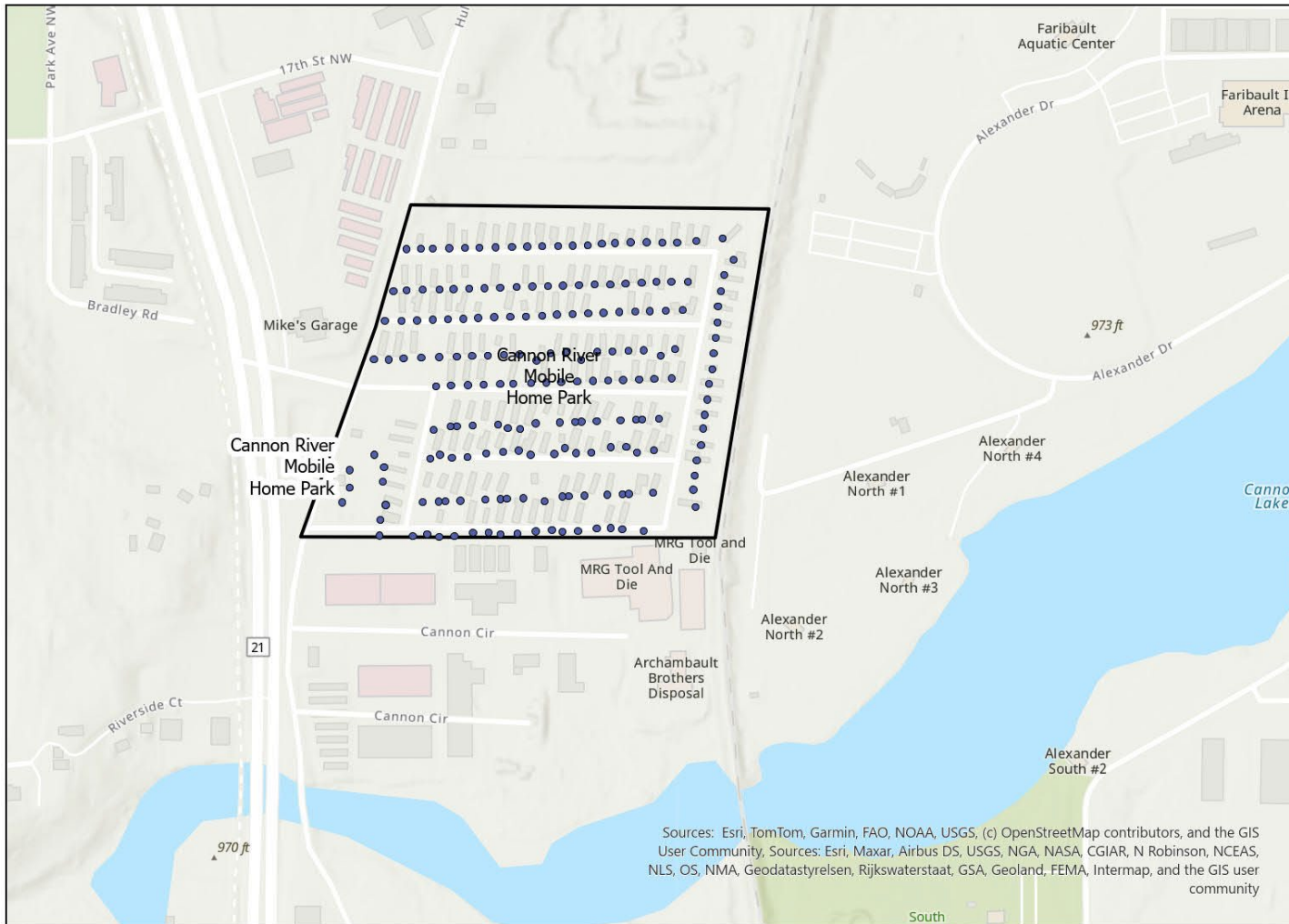
■ **Goal 3:**
Target poorest
areas

■ **Data source:**
census data



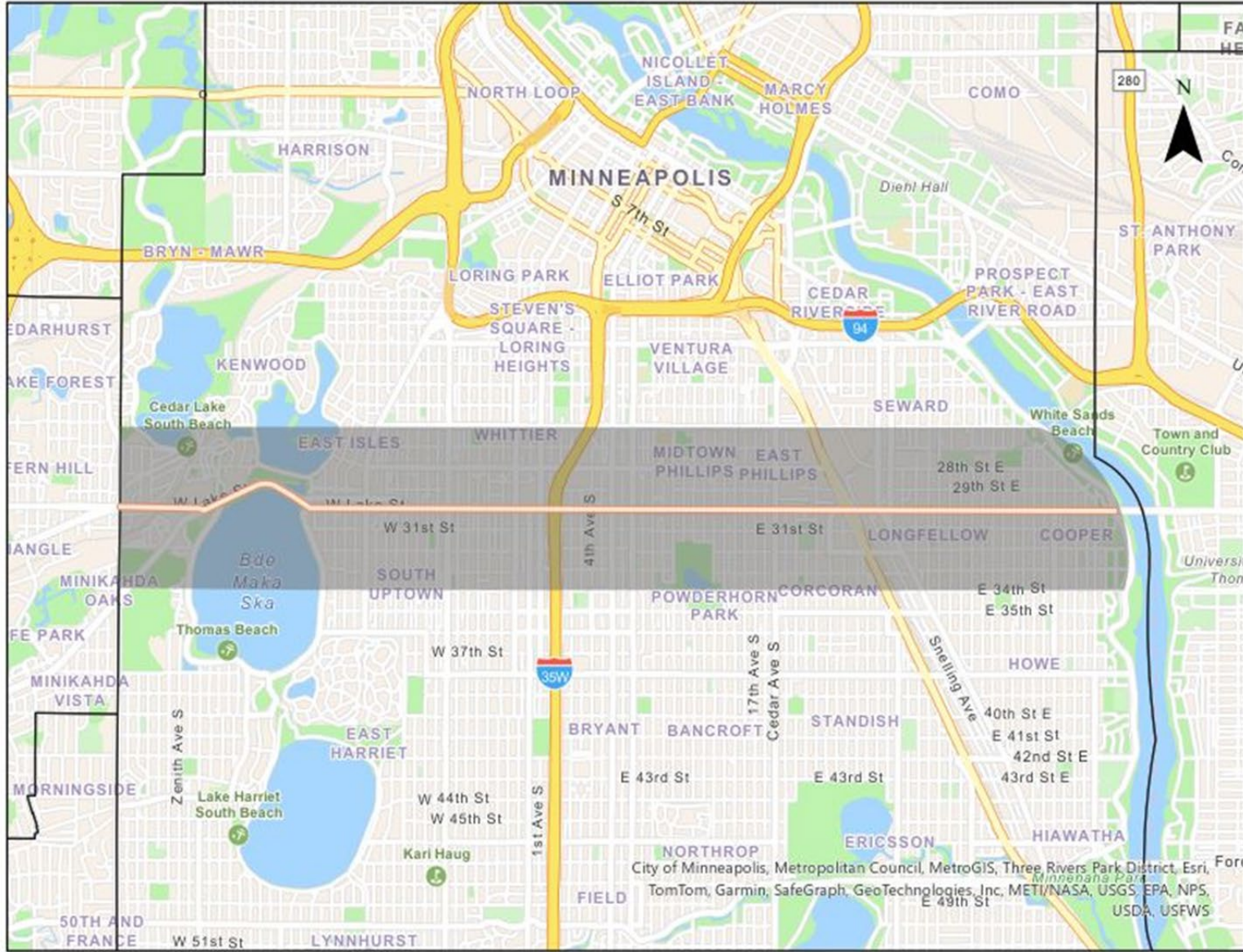


OTHER BOUNDARIES



**PRO: CUSTOM
BOUNDARY**

**CON: CAN'T
FULLY ALIGN
CENSUS DATA**



BUSINESS CORRIDOR

XCEL ENERGY & PRAIRIE ISLAND INDIAN COMMUNITY

NGIA PILOT: WEATHERIZATION AND STRATEGIC ELECTRIFICATION AT PRAIRIE ISLAND INDIAN COMMUNITY

- Xcel Energy provides gas service at PIIC
- Environmental Justice Area per MN statute
- NGIA creates framework for pilots to decarbonize natural gas use, including “strategic electrification”:
 - *The installation of electric end-use equipment in an existing building in which natural gas is a primary or back-up fuel source, or in a newly constructed building in which a customer receives natural gas service for one or more end-uses...*
- Pilot will conduct audits, weatherize and potentially electrify up to 72 homes
 - Led by PIIC in collaboration with CEE and Xcel Energy
 - NGIA covers full cost – higher incentives possible in NGIA than ECO
 - No income or other pre-qualification – all residents qualify based on “Indian Country” definition
 - Retrofits primarily, may include some new homes
 - Approximately \$1.7m in NGIA funding complements Tribe’s federal funding for project
 - Estimated cost of \$20-35k per home

PIIC PILOT: ELIGIBLE MEASURES IN EXISTING HOMES

- Home energy audit
- Direct install measures, including LED bulbs, door weatherstrips, low-flow faucet aerators and showerheads, and programmable and smart thermostats
- Weatherization, including air sealing and insulating attic and walls and the belly/underside of mobile homes, rim joists, and crawl spaces
- Window and door replacement
- Heating and cooling system upgrades, including cold climate air source heat pumps; non-ducted air source heat pumps; high-efficiency air conditioners; high efficiency natural gas furnaces or boilers
- Water heaters, including heat pump water heaters; power-vented high-efficiency natural gas or electric resistance water heaters (provided the home retains gas service from NSPM)
- Appliances, including induction stoves and heat pump clothes dryers
- Ventilation, including continuous running bath fans and heat recovery ventilators (HRVs) for ventilation as needed
- Electric panel upgrades when needed to accommodate new electric appliances
- Radon mitigation systems, for homes with industry-standard testing identifying radon levels above 4 pCi/L (picocuries per liter)
- Other health and safety modifications or remediation, as needed to complete the installation of other measures mentioned above

PIIC PILOT: ELIGIBLE MEASURES IN NEW HOMES

- Whole-home rebates including Energy Star Certified Manufactured Homes, Energy Star Certified Site Built Homes, or DOE Zero Energy Ready Site Built Homes;
- High-efficiency furnaces;
- Air source heat pumps;
- Heat pump water heaters;
- Appliances, including induction stoves, Energy Star clothes washer, Energy Star clothes dryer, Energy Star refrigerator.

PIIC PILOT: REPORTING (INCLUDED IN NGIA ANNUAL REPORTS)

- i. A narrative on Pilot progress, lessons learned, and challenges encountered;
- ii. Number of existing homes that received eligible energy audits, measures, and QA inspections;
- iii. Number of new homes that received eligible financial incentives;
- iv. Measures installed in each existing home;
- v. Financial incentives provided to each new home;
- vi. Location of homes participating;
- vii. NSPM funds spent, per home and in aggregate;
- viii. Natural gas consumption and savings (dekatherms) modeled;
- ix. Electricity consumption and savings (kilowatt hours) modeled;
- x. Any other data required to calculate energy savings;
- xi. PIIC use of federal (e.g., IRA) and/or State of Minnesota incentives, rebates, tax credits to augment NSPM funding, reported at the audit and upgrade measure level;
- xii. Use of local, small, and diverse suppliers;
- xiii. Job creation.

PIIC PILOT: OUTCOMES SOUGHT

- Supports PIIC and Xcel Energy Net Zero goals
- Support Tribal energy sovereignty
- Learnings for supporting EJ Areas and for working on manufactured homes elsewhere
- 3,503 estimated lifetime lifecycle GHG emissions avoidance
- 64,169 Dth gas savings; 6.5 GWh incremental electricity use
- Lifetime avoided environmental costs of \$219k
- Pilot will track participation levels, costs and energy savings per housing unit and overall, technologies employed, energy savings (Dth natural gas, kWh electricity, and overall), and GHG emissions reduction (tCO₂e)

Net-Zero Energy Provider by 2050

Goals that cover electricity, natural gas service and transportation

2030

80%
lower electric
carbon emissions



**ELECTRIFICATION-
FIRST**
customer options



**NET-ZERO
METHANE**
gas service



2035

1.5M
EVs enabled by
charging infrastructure



20%
of fleet converted
to EVs



2050

ZERO-CARBON
electric emissions



NET-ZERO
gas service



ZERO-CARBON
fuel within 1 mile



OTHER PROJECT EXAMPLES

- NGIA Income Qualified Strategic Electrification Pilot for hydronically heated homes
 - \$4.6m pilot for approximately 90 homes with incomes up to 80% AMI
 - Standard and cold climate air-to-water heat pumps, standard and cold climate ductless mini-split heat pumps, and heat pump water heaters
- Environmental Justice Accountability Board discussions of how to increase EE program participation and build EE workforce in high energy burden areas
- Automatic Bill Credit Pilot



BREAK



XCEL ENERGY BUSINESS PROGRAMS

COMMERCIAL PROGRAMS

- Business Energy Assessment (BEA)
- Small Business Assessments (OSSES & Energy Smart)
- Non-profit Energy Savings Program
- Multi-family Building Efficiency Program

BUSINESS ENERGY ASSESSMENT (BEA)

Audience:

Decision makers, building managers and building owners of all sizes

Program Detail:

Free or subsidized assessments

Discovery meeting and audit

Custom energy roadmap

Connection to relevant programs

On-the-spot low or no-cost energy improvements

Conserve energy

Project support

Xcelenergy.com/energyassessments

SMALL BUSINESS ASSESSMENTS: ENERGY SMART

Audience:

Small to medium sized businesses: Peak demand of 400kW or less

Program Detail:

- Find opportunities to reduce electricity and natural gas use to save money and reduce emissions.
- Free Assessment
- Utility Bill Analysis
- Grants and funding support

SMALL BUSINESS ASSESSMENTS: ONE STOP EFFICIENCY SHOP

Audience:

Small to medium sized businesses: Peak demand of 400kW or less

Program Detail:

- Free lighting, HVAC and/or refrigeration audits with cost-saving recommendations.
- Financing for projects.
- Start-to-finish oversight of lighting upgrade and rebate paperwork.
- Free smart thermostat installation.

NON-PROFIT ENERGY SAVINGS PROGRAM (NESP)

Audience:

Non-profits of any size

Program Detail:

Free assessment of building and energy efficiency opportunities

**Additional program offerings available where ~ 66% of clients or more qualify as low-income or are part of an underserved community.

Whole-building assessment

Direct Installs at no cost

Consulting services on energy projects

Bonus incentives on qualifying equipment

**200% bonus incentive is also available, up to the full cost of equipment, if organization qualifies.

INCOME QUALIFIED MULTI-FAMILY BUILDING EFFICIENCY PROGRAM

Audience:

Decision makers, building managers and building owners for 5+ unit buildings with common spaces

Program Detail:

Supports low-income housing through building-wide projects

Information on other energy-saving actions residents can take

66%+ units have households with incomes < or = 80% of State Median Income

Free Education and Services

Electric services for renters

Conserve energy

Increased resident comfort and safety

In unit upgrades, including LEDs and electric appliance replacements

MFBE & LIMFBE

	MFBE	LI MFBE
No of Units	5+	5+
Low Income	Y (bonus rebate)	Y (free equipment)
Mkt Rate	Y	N
Gas	Y	Y
Electric	Y	Y
Efficient Electric Measures	Lighting & Appliances	Appliances (refrigerators & freezers)
AC	Wall, Std, heat pump Weatherization & heating	Window AC & mini split heat pump Weatherization & heating
Gas Measures		
Bonus Rebates	43 30%	200% (3x)

SMALL BUSINESS EQUITABLE ENERGY DECARBONIZATION INITIATIVE



Lake Street brings the whole world together on one Minneapolis street, and together, we'll continue to make Lake Street a vibrant hub of business, art, activity, and community. Because to us, Lake Street means the world

www.visitlakestreet.com

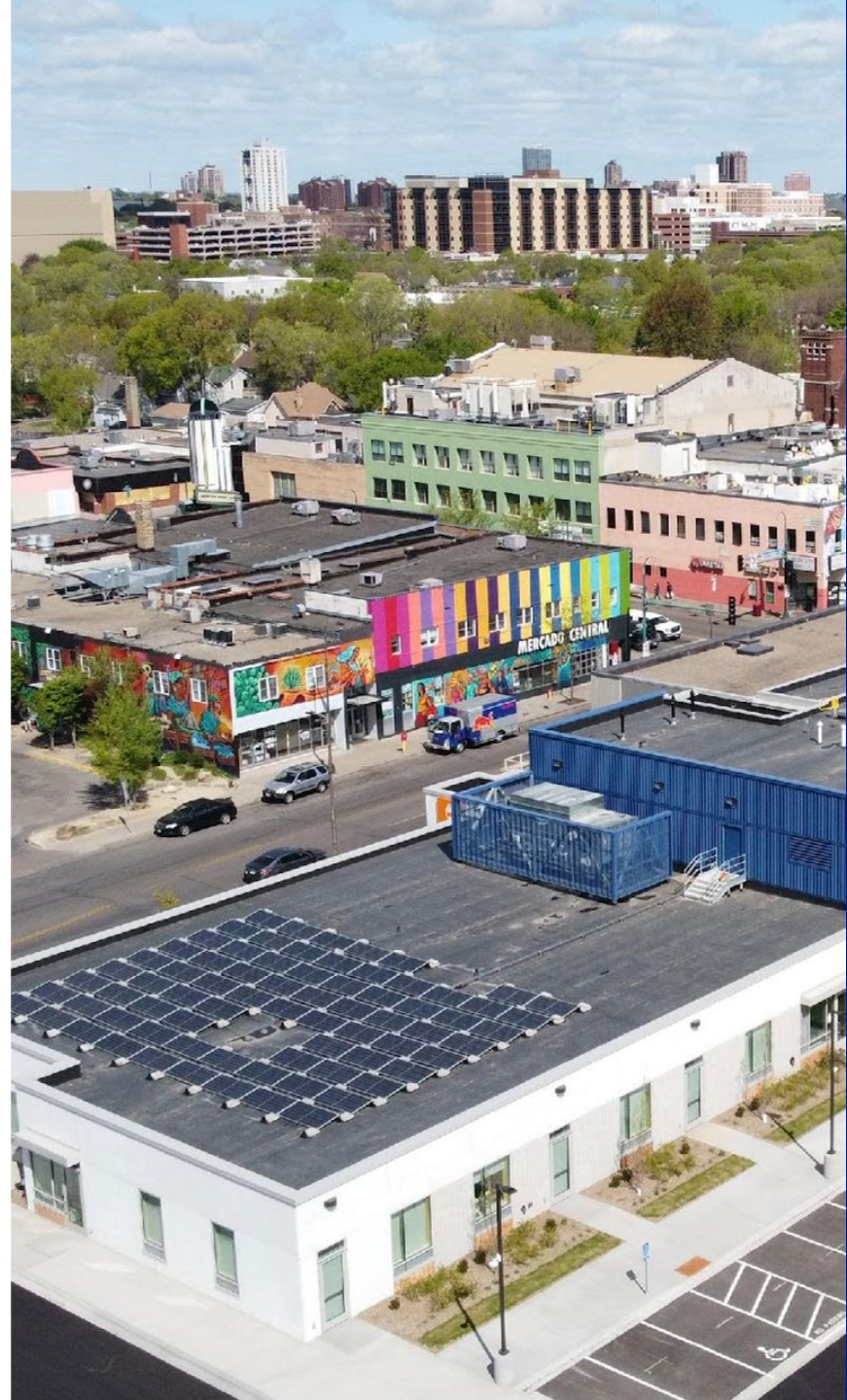
SBEEDi

**Small Business Equitable Energy
Decarbonization Initiative**

About SBEEDi

- **A partnership**
- Helps community-based organizations (CBOs) explore how the businesses they serve can access clean energy opportunities
- Mission to increase equitable access of energy resources for small, underserved businesses
- Focused on learning - developing, testing, and sharing best practices

Bush Foundation Innovation Grant



Fostering Partnership

- We strive to **establish and grow relationships and create enduring commitments** to ensure clean energy is accessible to BIPOC- and immigrant-owned small businesses.
- Working with CBOs, we **identify collective priorities and co-create solutions** that address the needs and concerns of small businesses.
- We act to **shift power to CBOs and business owners** in communities impacted by historic racial injustice with effective place-based clean energy programs.
- We invest in **capacity building for CBOs to serve their communities** with clean energy programs.

Partners



WILLIAM WEBER CONSULTING, LLC



SBEEDi Team



Matt Kazinka
Sr Strategic Initiatives
Manager
Lake Street Council



Diana McKeown
Co-Director MN CERTs
Great Plains Institute



Aaron Backs
Metro CERTs Senior Program
Associate
Great Plains Institute



Billy Weber
Principal
William Weber Consulting

SBEEDi Goals

Develop capacity within community-based organizations (CBOs) to support businesses with energy-related projects

Create replicable models for small business communities to benefit from climate investments

Support businesses in communities to explore and pursue energy-related opportunities

Specifically, across multiple CBO partners, we have goals to:

- support 200 businesses to receive an energy assessment
- support 80 businesses to take a clean energy action

The opportunity for businesses and CBOs

Benefits of clean energy for businesses

Reduced costs: Lower energy bills can free up capital for other business investments or operational costs.

Improved comfort: Upgraded HVAC and lighting make spaces look and feel nicer.

Marketing opportunities: Businesses that take climate action can promote it to appeal to customers.



It's about investment, not just environment

Leveraging personal investment

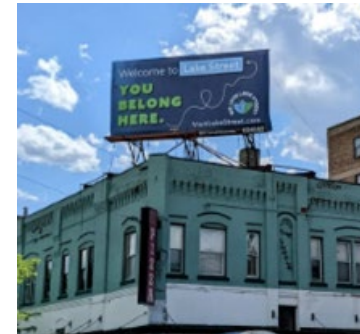
- Investments in energy = return on investment (ROI)

Leveraging public investment

- Technical assistance from utility programs
- Xcel and CenterPoint rebates
- Minneapolis Green Cost Share grant
- Minnesota Chamber grant

Leveraging capital investment

- MN Clean Innovation Financing Authority (MnCIFA)
- Property Assessed Clean Energy Financing (C-PACE)



SBEEDi address persistent Equity gaps

Awareness gap: Businesses don't know they can reduce their energy bills, or that programs and funding exists to make it easier

Trust gap: Businesses don't know who they can trust to advise them and educate them about opportunities

Knowledge gap: Businesses don't know how to make the right decisions to maximize ROI and incentives

Capacity gap: Businesses don't have the time or staff capacity to focus on anything outside of immediate needs

Capital gap: Businesses don't have cash available to invest in equipment upgrades, even if the improvements would pay for themselves

Reducing the equity gaps through partnership

Community-based organizations (CBOs) are trusted by businesses and understand business needs, but aren't energy nerds.

Utility programs like Energy Smart have technical expertise on energy and process expertise on incentive programs, but aren't known or trusted by businesses within our communities.



Overcoming the awareness gap

CBOs know how to reach businesses and are seen as trusted messengers. They are well positioned to **engage and educate businesses** about clean energy.

Overcoming the trust gap

CBOs are trusted by businesses as a source of advice and recommendations. They are well positioned to **connect businesses with referrals to trustworthy partners** that can provide a useful resource.



Overcoming the knowledge gap

Energy Smart's staff has the training and technical expertise to identify clean energy opportunities for businesses. They are well positioned to **highlight opportunities and options for businesses to consider.**



Overcoming the capacity gap

Together Energy Smart and CBOs can **provide technical assistance and project support** to successful complete clean energy project, and guide the business with trusted insights.



Overcoming the capital gap

Energy Smart knows how to access financial incentives and can get the paperwork done. CBOs know the financing sources that work for their small businesses. Together, each organization can ensure that businesses can **leverage all available dollars and reduce cash flow challenges**.



Key takeaways

Leverage the reach, trust and experience of CBOs

- CBOs know their community and the community knows them.
- Engage businesses through **direct outreach** and **events**
- Collaborate with energy assessment providers like Energy Smart on **business referrals**
- If/when issues arise, offer **ongoing TA & project support**

Recognize the CBOs are not plug-and-play!

- Financial support is key—**everyone gets paid!**
- Co-create solutions—**honor the knowledge and experience that CBOs bring to the table.**

Thank You!

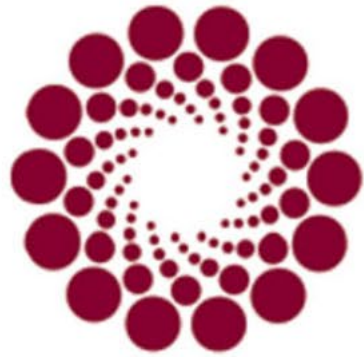
Matt Kazinka

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Billy Weber

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Community Action Center Hillcrest Village

an accessible, sustainable housing community

DIRECTIONS TO HILLCREST VILLAGE:

4 min (1.3 miles)

via Water St

4 min without traffic



Northfield Depot

204 3rd St W, Northfield, MN 55057

↑ Head west on 3rd St W toward Linden St S

381 ft

↪ Turn right onto Linden St S

397 ft

↪ Turn right onto 2nd St W

0.2 mi

↶ Turn left onto Water St

0.8 mi

↶ Turn left onto Fremouw Ave

230 ft

↪ Turn right onto Sheldahl Rd

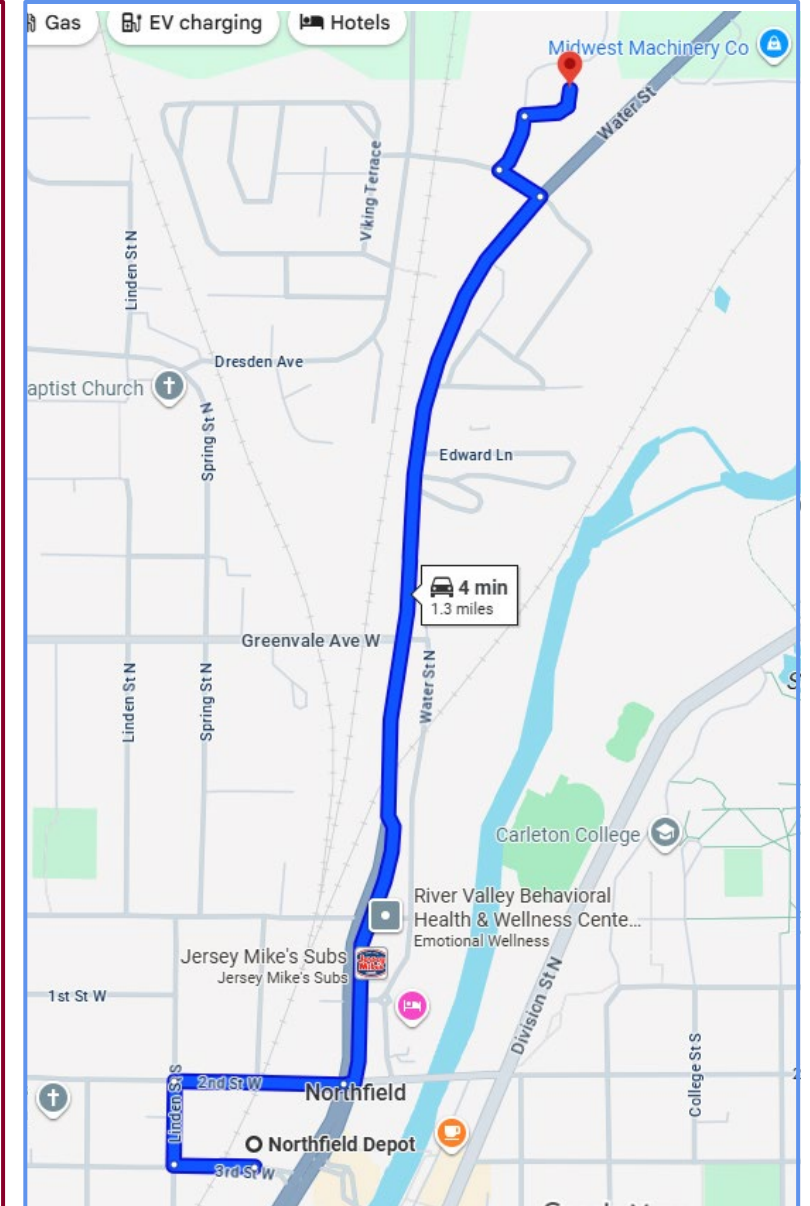
289 ft

↪ Turn right onto Hillcrest Ln

295 ft

277-261 Hillcrest Ln

Northfield, MN 55057





THANK YOU!