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Comment Received From: Claire Ann Warshaw
Submitted On: 5/22/2020
Docket Number: 19-DECARB-01

2020_05_22 Meeting today_Suggestion for re-working low income programs to include more early retirees

Dear May 22, 2020, California Energy Commission Decarbonization Seminar
Participants:

Sacramento Municipal Utility District (SMUD), Ms. Leah Perti, shared a slide today, sharing a few details about SMUD's Energy Assistance (EA) Program, including low income qualifications. I belonged to this program for a short time. I do not currently qualify. I am writing about a complicated early retiree situation, which may be common. It feels wrong to detail this kind of financial information publicly. Hopefully explaining this will help others though.

My net income is less than \$1000.00/month. 2019 CalPERs W2 shares gross distribution, box 1, of \$16,024.64. Half of my health care payment is automatically removed; the other half is paid by my past employer, SMUD, per an old Memorandum of Understanding agreement. I remove funds from an IRA (converted 401/457B funds) to pay bills. To remove IRA funds, as an adult age 56, I now add approximately 33% for federal and state taxes and penalties.

Over the last couple years, I have been considering taking out more funds from the IRA to replace the townhouse heat pump with R-22 refrigerant. If I take out funds, then my yearly gross income goes up and makes me less qualify for low income programs.

Also, the IRA funds are around 28K. Replacing the heat pump will draw the IRA down below 20K. I might do this, but I am not certain it is smart. There are other townhouse maintenance appliances, e.g., the dryer, which are old and seem to be less efficient than now considered normal. I also own a gas water heater, which speakers today mostly might think needs replacing with an electric heat pump water heater. I am not sure what they are thinking if they feel I am being slow on these replacements. If all the IRA disappears, the financial situation here will look more dire, especially for an official retirement future (where I stop applying for jobs and assistance hopefully). One contractor suggested I wait for the heat pump to fail.

“Save your House California Program” disqualified due to existence of the IRA and townhouse home equity.

I have applied to many jobs. I finished a degree. I have been optimistic. I have had many interviews, including a phone interview today. With COVID-19 restrictions and economy problems, it feels drastically less likely that I will find something mutually well fitting, be hired and appreciated. I stopped applying as much and reapplied for Social Security Disability (because of some injury). I might continue to apply though I have

begun to wonder about my own risk. I am not sure what will happen.

In summary: I suggest low-income programs looked at a few months, rather than the entire year, and consider circumstances more, especially for early retirees.

Additional submitted attachment is included below.

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