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Remove barriers, open doors

Dear Folks

I could be your grandma. I am a 66 year old retired nurse who took significant time off work to care for family members, or just to recharge after stints such as working with HIV in the 80s and 90s, and Hospice in the 2010s.

I am now living on a retirement income of 25,000 a year in a city where the 2022 median income appears to be 29,000. With some savings in the bank, I am the one folks in my immediate family turn to for help with emergencies. Those of us who have lived here for decades, and have some savings in the bank, have learned to plan carefully and spend frugally. We learned to be happy with less. We may be poor, but things still cost more here, from gas to clothes to food to medical care. Yes, I drive 200 miles to get a root canal and come home the same day because a hotel is too expensive for me.

When the IRA funding was announced, I cheered!! In 2011, when I was working, I took advantage of the 30% tax credit to install solar panels. Now a tax credit does me no good. If I were still working, or had more money coming in, the program guidelines for the tax credit in place in January of 2023. Simple, easy to understand, no pre-qualification is required. Do the work, submit the invoice, get your credit. Everyone is eligible.

As a low income person, I see only obstacles, barriers and delays. The resources are limited, eligibility is uncertain, criteria are yet to be decided, and honestly, given the upcoming 2024 election and the inability to pass a federal budget in a timely manner, this money may disappear before you even decide how to spend it.

Poverty affects folks differently. From the comments so far, I see lots of folks like myself, and most of my friends and neighbors, who are retired, low income, have some money in the bank, and are ready to help the planet, thus helping to insure our own survival, by producing less carbon, using fewer resources, being more energy independent. Folks who are able to pay upfront for panel upgrades and heat pump installations, but for whom it leaves a very thin emergency reserve.

I'm 66 and I am spending the money I set aside for my 80s and 90s to create an in-fill ADU in the backyard. Beautiful, energy efficient, affordable housing near bus and walking routes. Built primarily by me, so it is going slow. I am the owner/designer/builder on the 2019 permit. I read in 2018 that funding to help create ADUs like this was the focus of local and state government, so it seemed an auspicious time to begin. I have yet to see any funding that has my name or my situation on it, but I am still doing the work because it is the right thing to do.

I am now ready to upgrade my main panel and add a second meter for the ADU so both will have enough electricity to function. Only 100 amps each, because that is all I can afford at this time. I cut the gas line to the existing bedroom of the ADU. It was the right

thing to do. The buried gas pipe was from 1952, was decaying and I chose not to replace it when I added a trench for the water and sewer line to the back. I will add a heat pump when I can afford it, plug in electric resistance until then. Induction cooking is a single burner I got for 25.00 on craigslist. A high quality one. I love it. I've taken it to friends houses with magnetic pots so they can try it. Faster than an electric tea kettle to boil water. What's not to like?

I fear for times when the electricity goes off. I have no battery storage and no way to access the output of my panels when the grid is down. I have a car battery that I lug from the shop to the bedroom to run my CPAP when the power is down, like after the last earthquake. There are programs in place for years now, to pay for CPAP batteries for low income folks like me, but I have been on the waiting list since it began and the funds are still not enough to get to me.

My plan to stay warm when the power goes out is a 2k Honda generator. It runs 15 hours on a gallon of gas in low output mode. Costs 1200 new. Can run a heater or keep a freezer frozen. Not ideal, but appropriate for a rarely used back up system. Someday, I'll have an electric car, and that will be my battery storage, until then I just don't need it enough for it to make sense to me. It is not insignificant, the amount of resources it takes and damages to make and then dispose of a battery like this.

I think you need to work on opening more than one path to these rebates. For folks who have pinched, planned, saved and are stretching to do the right thing, open a path that says "YES. Pay for it. Submit the invoices. We will reimburse you." Make it retroactive back to 1.1.23, the same as for folks with more money. Base it on income, 30%. 50%. 70%, 90%, 100% based on income. Be very clear and simple in what you cover. Pay higher percentages for systems that you think best. Save out a large portion for those who are not able to do this without up front costs paid, Make it equitable, but make it available.

Allow room for those of us who use less. For example, I will not have a heat pump water heater because my little 225 square foot ADU simply does not need it. I used the DOE "Size your water heater" tool in designing the ADU for permitting. 12 gallons is what is needed, even after I convert the attached 575 square foot garage into living space and a second bedroom. An on demand electric would be ideal, but I simply do not have enough power to put one in.

My 12 gallon electric storage heater, inside a well insulated and air sealed room, sitting on a fully internally insulated slab, becomes a space heater for the kitchenette, both air and floor, where it sits under the sink. No vent pipes, no air leaks, no fans or noise, no fumes or exhaust. Simple and simply enough. 350.00 new with a decent warranty.

Many of us have lived off grid and are aware of how little we really need to be comfortable. We are not the majority of Californians, but just because we have learned to survive and thrive on little money, using fewer resources, do not fail to include us in your plans.

Those who qualify for the 30% federal tax credit are alike in one primary way: their income is high enough for this to be of value to them. For those of us to whom the value of the tax credit is \$0, we are varied, diverse, and bring widely different needs and resources to the table.

As you create the guidelines and criteria to make funds available, I ask you to keep as many doors open as possible. Please, remove barriers, do not create them. Allow room

at the LMI table for all of us LMI folks, with all our varied and diverse needs and strengths.

Sincerely,
Cynthia Packard

PS: One benefit of induction cooking that I have yet to see touted: The ability to turn the stove on for 3 minutes, or 10 minutes or one hour. As I get older I find myself forgetting things on the stove more and more often. A smoky mess. I LOVE my new countertop toaster oven/air fryer, probably because it has a quartz element, not an iron rod. Any way, I set it for the time I want, and it turns itself off. Brilliant! It heats faster than my huge 1953 double wall oven, and holds its temp just as well. 1953! Remember when they built things to last? It is a GREAT 1953 oven, but the quartz countertop is better. The ADU will rely on an oven like this. It holds a whole chicken, a 10x12 pan of lasagne or enchiladas, or 2 big loaves of bread. 59.99 on sale at Target. Low budget, less resources used, enough for a small household, This is how you thrive on 25,000 a year.

PPS: The solar tax credit required that panels and inverter be warrantied for a minimum period - I believe it was 25 years for panels and 10 for inverters - to qualify for the credit.

Lo and Behold, the manufacturers provided just those exact warranties.

I certainly hope you will use the power of your gatekeeper position to require substantial warranties on the equipment being funded. I read here that 10 - 15 years is the average lifespan of a heat pump system. No, The earth cannot survive this level of resource extraction and waste. Find a better way.

PPPS: And as to where I purchase these new, efficient, and well-warrantied pieces of equipment: The nearest home depot is 125 miles away. I already drive 225 miles for a root canal, and come home the same day because a hotel for the night stretches my budget too far. Do not make me do the same thing to buy an induction cook top. Do not force me to buy from Amazon when I can find another reasonable alternative.

Remove barriers, don't create them.