EXTERNAL SENDER: Do not open attachments or click on links unless you recognize and trust the sender.

Hello:

This responds to the "Initial Request for Input on Comprehensive Review of Vermont's Renewable and Clean Electricity Programs...."

I am unsure exactly what this document intends. It seems to invite input, but it's unclear on what, exactly. Since I'm not a policy geek it's hard to interpret the language and protocols.

Nonetheless, I will throw in my two cents.

I see there is a topic that addresses net-metering and how it is somehow "unfair" to low income households. However, in my personal experience the OPPOSITE is the case, and in my opinion net-metering is one of Vermont's easiest ways to address the crisis in affordable housing. This is a big WIN for low-income folks, not a loss.

I don't believe VT has integrated affordable housing goals at all with its energy goals. But they go together hand in glove. And the intersection depends on net-metering.

Let me explain what happened to me.

I am a Vermont, low income, senior citizen. I own a new home built in Vermont. Funding is via USDA and Twin Pines. The construction is highly energy efficient, all electric, with a net-metered solar array.

I make enough electricity on my roof to pay for the ENTIRE year, including heat in the depths of Vermont's winters and cooling for our ever-hotter summers. I pay for the meter (base cost) roughly \$20-\$30 per month. That's it.

Before I got my house, I lived in a hotel that is in danger of falling over. I had only one room, and a bleak future as far as housing. I was almost certainly going to be homeless in my old age.

I was on the list for a Habitat for Humanity house, and I brought up energy efficiencies during the discussion process. Their builder scoffed and told me to do it as an add-on after the house was built. This was a free house, after all.

I did the math. I calculated that the mortgage on a new home would be lower than the heating costs for a free non-efficient home. In 2 years, as oil prices escalated, my prediction was correct: my principal and interest is waaaay under the cost of heating a home like the one proposed.

The interest rate on a loan for an add-on solar array would not ever have been affordable on

my income, either.

Net-metering is the ONLY reason I have housing. Net-metering has also taken away so much anxiety about whether I can have any housing at all in my old age. It's quite wonderful.

I believe there are larger policy implications for twinning affordable housing with netmetering.

- 1. Net-metering should give many low-income Vermonters a chance to own their own homes, when it's otherwise not an option. All the programs are in place already. It's just that not a whole lot of people have thought about it. Let's get on it!
- 2. In my opinion, affordable housing complexes should not be permitted unless they are high-efficiency and have solar arrays with net-metering, because these keep the costs of rentals low and predictable. If they are dependent on fossil fuels, increases will be passed on to renters, and what once was affordable is all too soon "pricey housing".
- 3. Manufactured homes (e.g. HUD-regulated mobiles) should be required to be energy-efficient and solar compatible. Right now, they soak up fossil fuels and burden owners with high heating costs and unaffordable cooling. Often, these are low-income folks. Vermont policy should get net-mtering to these homeowners as easy as "plug and play": that's affordability.

Thank you.

Judith Engle Ph.D. Low-income homeowner White River Junction VT