

Advancing Strategies to Support Underserved Utility Customers Using Minnesota Programs as a Case Study

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ABSTRACT

Historically underserved market segments of income-eligible homeowners and renters and small businesses face significant barriers to accessing energy-efficiency services. The challenges stem from issues like disinvestment, limited capital access, and competing demands, leaving many in older, inefficient buildings and deficiencies that cause energy waste. Additionally, renters in this segment have limited control over building improvements, and the absence of on-site staff to manage energy systems further constrains savings. This results in households and businesses facing disproportionately high energy costs, causing them to spend a larger share of their income on energy bills and forcing tradeoffs among basic needs.

To address this underinvestment, utilities, governments, and program administrators are implementing targeted energy-efficiency programs that focus on building envelope improvements, HVAC and water heating system upgrades, appliances and equipment replacement, and lighting improvements. These initiatives reduce energy costs and enhance occupant health and safety.

In this paper we analyze program case studies from Minnesota to highlight effective strategies that address the needs of income-eligible and small business utility customers. We evaluated the programs as part of the statewide potential study, drawing upon detailed program performance benchmarking analysis to identify opportunities for growth. Using literature review, existing programs benchmarking, and interviews, we outline approaches for achieving notable energy savings. By replicating the strategies, such as targeted programs, braiding funds, utilities can reduce inequities, improve affordability, and transform this challenging market.

Introduction

Income-eligible households, renters, and small businesses often occupy older, inefficient buildings with poor insulation, aging equipment, and unresolved health and safety issues that delay upgrades. Long standing financing, historic, and structural barriers, prevent them from accessing energy efficiency services (Clapper et al. 2024; Srivastava and Ritchie 2025). Together, these challenges increase energy burdens and force difficult tradeoffs among essential needs. Nationally, low-income households spend a median of 8.6% of their income on energy—nearly three times the burden of non-low-income households. In some areas, burdens can reach as high as 30% (NCSL 2024).

Utilities, state agencies, and community partners are addressing longstanding underinvestment by expanding targeted energy efficiency programs that reduce costs, improve health and safety, and strengthen building performance. Programs that offer enhanced incentives, direct-install services, upfront cost support, and simpler navigation can ease immediate financial pressures while enabling longer-term efficiency upgrades for underserved customers.

This paper presents findings from ICF's analysis of underserved market segments, conducted as part of Minnesota's statewide electric and natural gas energy efficiency potential

study for the Department of Commerce.¹ The study uses bottom-up modeling to develop baseline forecasts and comparisons to assess the potential of a wide range of energy-saving technologies and measures. ICF pairs this modeling with program performance benchmarking that compares historical program delivery and performance across similar programs in Minnesota. For existing programs, the analysis compares metrics such as savings as a percentage of sales and program cost per unit of energy saved against estimated ranges from comparable programs. These comparisons help identify opportunities for program growth. Together, the modeling and benchmarking results support the expansion of existing programs and the development of new offerings, while strengthening forecast reliability by grounding projections in actual program experience, customer needs, and the current regulatory context.

A review of the existing program landscape and benchmarking of leading Minnesota programs shows that combining enabling policy, targeted incentives, comprehensive service delivery, and strong community partnerships can meaningfully expand access to energy efficiency. By adopting and scaling these proven strategies, utilities and program administrators can accelerate energy efficiency savings, improve affordability, and support healthier, more resilient buildings across underserved markets.

Barriers to Utility Program Participation

Many income-eligible households and small businesses lack the financial flexibility to participate in utility programs that require customer contributions, co-pays, or upfront investments before incentives are received. Even modest costs can be unaffordable for households already balancing utility bills, rent, food, and health care expenses. Limited awareness of available rebates and efficiency opportunities can further reduce participation. For example, a study by Uplight found that 50% of low- and moderate-income customers surveyed were unaware of utility energy efficiency offerings (Uplight 2023). Without targeted programs and intentional outreach, these customers are likely to remain underserved by utility programs (Drehobl and Tanabe 2019).

Financial and informational barriers are often compounded by the physical condition of the buildings these customers occupy. Income-eligible households and small businesses are more likely to be in buildings with health and safety issues, including structural damage, electrical hazards, roof leaks, inadequate ventilation, and code deficiencies (Farrell et al. 2025). These conditions can trigger weatherization deferrals, delaying projects unless pre-weatherization resources are available. Some states, including Minnesota, are addressing this challenge through targeted pre-weatherization funding and Weatherization Training Grants that reduce deferrals and expand workforce capacity.

Income-eligible households and small businesses are also more likely to occupy rental or leased spaces, where split incentives can discourage efficiency upgrades (ICF 2025; Sustainable Markets Initiative 2024). Property owners typically pay for improvements, while tenants receive the energy savings, reducing owners' motivation to invest. Tenants may also hesitate to pursue upgrades because they do not own the property or may not remain long enough to benefit. These misaligned incentives slow improvements in rental properties, especially when long payback periods and short lease terms make cost recovery difficult.

¹ The study aims to provide a holistic analysis of the Energy Conservation and Optimization (ECO) program potential, as the state prepares for an energy transition centered in decarbonization, with increased energy efficiency targets and minimizing costs for customers with the highest energy burdens.

Small businesses, particularly those with tight profit margins such as small offices, represent a significant but underutilized opportunity for commercial energy savings (Srivastava and Ritchie 2025). Many lack facility managers, dedicated capital-planning staff, or reliable access to financing to support energy-related decisions (DOE 2016, SME 2016). Owners are often focused on daily operations, leaving little time to prioritize improvements beyond immediate needs. As a result, even when cost-effective efficiency options are available, many small businesses lack the internal capacity to identify, plan, or implement projects (Kubiak 2024).

Administrative requirements can further discourage participation, including income verification, paperwork, documentation requests, audit scheduling, and multi-step applications. These processes can be especially burdensome for households facing financial stress, limited transportation, or competing priorities. Programs serving low-income customers may also experience shortages of qualified contractors, particularly in rural areas, which can create long wait times and limit participation even among eligible and interested customers.

Program Approaches for Underserved Customers

Efforts to serve underserved customers vary in maturity. The most established approaches focus on low-income weatherization or limited direct-install programs for lower-cost measures (Schauer et al. 2022). As awareness grows that traditional energy efficiency programs often do not reach these customers, administrators are developing, redesigning, and expanding offerings to close service gaps.

These expanded approaches depend on sustained engagement, trusted partnerships, and outreach tailored to local needs. By working with state and local agencies, community-based organizations, housing authorities, retailers, manufacturers, and lenders, utilities and third-party implementers can design more comprehensive programs, broaden their reach, reduce energy burdens, and connect customers with affordable efficiency solutions (Amann, Tolentino, and York 2023; Drehobl and Tanabe 2019). These partnerships can also strengthen policies and program commitments that make offerings more accessible and preserve affordability for underserved customers. Local partners further support program outreach by raising awareness, building trust, and encouraging community participation.

Program implementers can strengthen program design and delivery by using community-focused eligibility and targeting criteria that go beyond income. These criteria can help identify underserved customers' needs and guide modifications or expansions to program offerings and delivery models. While many utility programs rely on a community's median or average income to identify eligible customers, additional indicators—such as energy and housing cost burdens, education, health, energy affordability, demographic characteristics, and enrollment in social support programs—can help direct resources to communities with the greatest need (Azulay and Giancattarino 2015). Using these broader criteria can help identify participation gaps and make offerings more relevant and accessible to income-eligible customers, renters, and small businesses (Haynes 2024).

Small businesses often need tailored support, such as free or low-cost assessments, benchmarking assistance, customized recommendations for energy savings opportunities, financial incentives, and targeted outreach via local partnerships (Kubiak 2024; NLR 2026). Many effective small business programs use a one-stop-shop model that centralizes resources, simplifies participation, and creates economies of scale to serve more customers cost-effectively (Nowak 2016). Segmenting small businesses within nonresidential programs can help

administrators better understand customer needs and design marketing, outreach, and measures that are more responsive to this market. This approach can overcome knowledge and funding barriers by providing small business owners with tailored information and financial incentives.

As affordability remains a common barrier for underserved customers, program administrators can overcome this barrier by identifying and combining funding from local, state, federal, utility, and nonprofit sources. Federal resources such as the Weatherization Assistance Program create opportunities to stack funding and expand the range of services available to eligible households. Using established program infrastructure and communication channels can build trust, improve participation, and deliver broader benefits, including improved health and safety, and greater comfort (Amann, Tolentino, and York 2023).

Because many of these approaches are still emerging, program data remains limited, and additional data collection and tailored evaluation are needed to assess progress. The following section turns to Minnesota, where recent policy changes and utility program examples illustrate how increased investment in underserved customers can be integrated with core energy savings objectives.

Minnesota's Energy Efficiency Policy Context

In 2021, Minnesota enacted the Energy Conservation and Optimization (ECO) Act, an update to the state's longstanding Conservation Improvement Program (CIP). The ECO Act updated CIP by expanding the way that Minnesota utilities implement their energy efficiency programs. The Act more than doubled utilities' required spending on low-income programs, directing greater investment toward households with the highest energy burdens (The Minnesota Department of Commerce 2023a). Figure 1 shows that Minnesota investor-owned utilities exceeded the minimum ECO spending requirement in 2024.

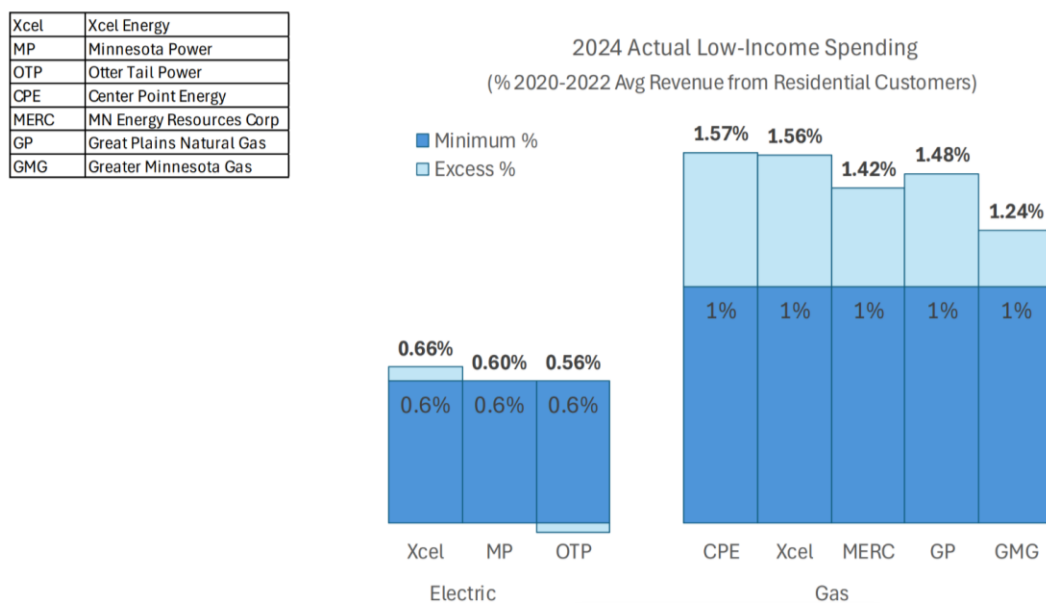


Figure 1. 2024 Actual Expenditures on Low-Income Programs by Minnesota Investor-Owned Utilities. *Source:* The Minnesota Department of Commerce 2026.

ECO also gives utilities greater flexibility to design program portfolios that combine efficiency, electrification, and demand response strategies tailored to local service needs. Updated regulatory guidance and the 2024–2026 triennial plans have incorporated these changes statewide, aligning utility planning with the Act’s expanded goals (Gransee 2024).

Stakeholders undertook efforts to further clarify and update the definition of low-income eligibility within the ECO framework, raising the threshold to include households earning up to 80% of the area median income (CEE 2024). This change aligns ECO programs with federal incentive structures, enabling a more consistent and expansive definition of eligibility across efficiency, affordability, and electrification initiatives. Minnesota’s implementation of categorical eligibility allows participation based on enrollment in other programs, thereby reducing administrative burdens, streamlining verification processes, and expanding access. Together, the modifications support higher participation, deeper retrofits, and more equitable service delivery, particularly for households historically excluded from energy efficiency programs.

The Minnesota Department of Commerce also complements the ECO framework with a robust ecosystem of consumer-facing tools and support. The Minnesota Department of Commerce shares information on its website, making it easier for residents and businesses to identify available resources and stack funding streams. Nonprofit partners play a critical role in program delivery and customer support. For example, the Minnesota Chamber of Commerce’s Utility Rebate Finder aggregates incentives across electric and natural gas utilities, simplifying the process of identifying and applying for rebates.

Minnesota Programs Expand Access and Support Underserved Customers

Recent policy updates and enhanced support tools have created a stronger, more robust foundation for Minnesota’s energy efficiency landscape. Clearer eligibility rules, expanded funding, and improved guidance enable utilities to design more responsive programs, while state resources and nonprofit partners help customers navigate available offerings. This aligned policy and support structure directly informs the range of utility ECO programs now operating across the state that include rebates, incentives, direct install services, and technical assistance for residential and commercial customers. In the following section we discuss four key strategies and program offerings that support underserved customers in the state.

Income Qualified Offerings for Owners, Landlords, and Renters

Low-income households in Minnesota have distinct housing characteristics that shape both their energy needs and the types of utility programs most likely to reach them. Although only about one in five single-family residents is low income, roughly half of apartment residents are income-qualified households, making multifamily energy efficiency a critical opportunity (CEE 2018; APPRISE 2017). At the same time, income-eligible households in single-family homes are more likely to live in older buildings constructed before modern energy codes, leaving many homes drafty and poorly insulated. With limited resources for upgrades, these households remain strong candidates for utility-supported efficiency improvements.

Reflecting this ongoing need, benchmarking of statewide programs indicates that income-qualified utility programs could be expanded to meet the needs of this customer segment. Minnesota utilities already administer a range of dedicated income-qualified programs for single family and multifamily residents, designed to address the barriers faced by households with

limited resources. Table 1 illustrates select examples of existing program offerings. The selected case studies show how utilities across the state are tailoring their approaches to meet the unique needs of income-eligible single family, multifamily, and manufactured homes residents.

Table 1. Program offerings for income-qualified customers with 2024 annual net savings and participation (*data compiled from utility filed 2024 Energy Conservation and Optimization Status Reports*).

Provider	Program name	Description	2024 Savings and Participation
Xcel Energy and CenterPoint Energy	Low-income Home Energy Squad	Free home visit with audit and direct-install measures.	Electric: 786,231 kWh; 1,598 participants Gas: 29,980 therms; 647 participants
	Multifamily Building Efficiency	Audit, direct install measures, and tiered incentives for multifamily upgrades.	Electric: 1,303,956 kWh; 9,949 participants Gas: 22,270 therms; 2,319 participants
Xcel Energy	Home Energy Savings	No-cost upgrades and expert advice for eligible households.	Electric: 1,412,068 kWh; 2,602 participants Gas: 100,820 therms; 313 participants
	Affordable Efficient New Home Construction	Incentives and technical support for efficient affordable new homes.	Electric: 96,600 kWh; 25 participants Gas: 4,320 therms; 17 participants
Otter Tail Power Company	House Therapy	Free assessments and weatherization services for income-eligible customers.	107,122 kWh; 798 participants
	Low-income Home Energy Feedback	Customized reports to help customers cut home energy use.	1,173,804 kWh; 9,540 participants
Minnesota Power	Low-income Energy Partners	Community-based in-home analysis with free products and services.	670,007 kWh; 2,479 participants
CenterPoint Energy	Low Income Rental Efficiency	Audit and cost-shared upgrades for rentals serving income-eligible tenants.	23,990 therms; 452 participants
	Low-income Heating System Tune-up	Free furnace or boiler tune-up and safety check every two years.	21,490 therms; 1,376 participants
Minnesota Energy Resources	Manufactured Home Community Blitz	DIY kits, outreach materials, and safety services for manufactured home parks.	16,564 therms; 282 participants

	Low Income Weatherization	Free assessment with insulation, air sealing, and furnace or water heater upgrades.	20,870 therms; 121 participants
Great Plains Natural Gas	Low Income Multifamily Building Efficiency	Assessment, direct-install products, project support, and bonus rebates.	22,550 therms; 15 participants

Low-Income Home Energy Squad - Xcel Energy and CenterPoint Energy jointly offer the Home Energy Squad program through the Center for Energy and Environment. The program provides free or discounted in-home energy assessments that include insulation checks, blower door testing, and safety inspections of heating and water heating equipment, along with the direct installation of LEDs, weatherstripping, smart thermostats, and high efficiency water fixtures (CEE n.d.). After the visit, participants receive personalized guidance on next steps, connections to qualified contractors, financing options, and utility rebates. This support helps customers move from assessment to deeper retrofits more easily and as the program is jointly offered, it streamlines customer participation, providing a unified and efficient pathway to energy savings.

Low-Income Rental Efficiency – A CenterPoint Energy Minnesota program for one- to four-unit rental properties where at least half of tenants are income-qualified. The program provides a free energy review and pays at least half the cost of eligible natural gas–saving improvements, including air sealing, attic and wall insulation, and furnace, boiler, or water heater repairs or replacements (Frontier Energy 2026). Administered by Frontier Energy, the program offers property-specific upgrade recommendations, kits with efficient fixtures, and assistance connecting owners to contractors and funding sources, helping reduce energy use and utility costs for landlords and owners.

Manufactured Home Blitz Program – Administered by ICF on behalf of Minnesota Energy Resources, this initiative is the first energy efficiency program in Minnesota designed specifically for manufactured home communities. Launched in 2021, the program delivers services directly to residents through the distribution of weatherization kits, safety equipment, and community educational events designed to enhance households’ understanding of energy use. The program has distributed more than 1,300 weatherization kits, while also partnering with utilities, local organizations, and safety agencies to install LED bulbs, smoke alarms, and carbon monoxide detectors in participating homes (ICF 2026).

While broad utility initiatives help more people learn about and access energy solutions. Income-qualified offerings go a step further providing tailored services, enhanced incentives, and streamline enrollment pathways to ensure that lower-income residents can fully benefit from energy efficiency investments.

Small Business Support and Rebates

According to data from the U.S. Census Bureau’s Quarterly Workforce Indicators, small businesses with fewer than 20 employees make up nearly 89% of all business establishments in Minnesota in 2023 (Blaschko 2025). They are also more likely to lease or rent their spaces and typically operate in premises under 5,000 square feet, located in one-story buildings (LeZaks

2018). The smaller leased spaces shape both the operational constraints these businesses face and the type of energy efficiency services most relevant to them.

ICF's program benchmarking analysis shows utility programs in the state for small businesses could grow further to better meet their needs. At present, only a few utilities provide planning, technical assistance, and energy audit services to identify and implement cost-effective improvements. For example, Xcel Energy's Business Energy Assessments and Minnesota Energy Resources' audits provide specific recommendations and benchmarking against similar businesses, helping identify the most impactful opportunities. Additional resources such as utility-sponsored building operator certification, design assistance, and retro commissioning allow businesses to optimize operations without major capital investment. Table 2 lists examples of energy-efficiency programs helping Minnesota's small businesses reduce their energy use. While current programs reduce operating costs and improve performance, expanding them could benefit more eligible customers.

Table 2. Tailored programs for small business customers (*program descriptions are based on utility program materials*).

Provider	Program	Core Services
Xcel Energy	Small Businesses – Business Services	Prescriptive and custom rebates, energy assessments, tools, and financing guidance
Minnesota Power	Energy Analysis Program	Energy analyses, design assistance, and end-use evaluations to identify options, products, and services to help achieve energy savings
Otter Tail Power	Small to Mid-size Business Assessments and Direct Install	Free assessment identifying 3-5 efficiency opportunities and installation of low-cost energy efficiency measures
CenterPoint Energy	Foodservice Rebates	Prescriptive rebates, equipment consultation, and staff training after selection of equipment
Minnesota Energy Resources	C/I Sector Support	Audits and small business assessments with direct install measures, retro commissioning design assistance, Building Operator Certification
Energy Smart (MN Chamber of Commerce)	Energy Smart	No-cost consultations, walkthroughs, utility bill analysis, funding assistance, equipment guidance; connects to <i>Utility Rebate Finder</i>
Center for Energy & Environment	One-Stop Efficiency Shop®	Free assessments, turnkey support, rebate paperwork, plus city grants/cost share stacked on top of Xcel rebates
The Minnesota Department of Commerce	Financing Energy Projects	Utility rebates, DSIRE incentives, financing; links to <i>Utility Rebate Finder</i>

Energy Smart program: Offered statewide through the Minnesota Chamber of Commerce, Energy Smart helps small and medium-sized businesses served by Xcel Energy or CenterPoint Energy identify and implement cost-saving efficiency improvements (Minnesota Chamber Environmental Sustainability Foundation 2025). Through site walkthroughs, utility bill reviews, and tailored recommendations, program staff help businesses reduce electricity and

natural gas use and connect them with grants, loans, and utility rebates for upgrades such as efficient HVAC systems, LED lighting, and commercial kitchen equipment. The program also provides product guidance and rebate eligibility support, giving businesses a single point of contact that is especially valuable for those without in-house energy management expertise. In 2025, Energy Smart completed more than 296 site visits and helped deliver nearly 200 projects, generating approximately \$704,000 in first-year cost savings, more than 4.7 million kWh in electricity savings, about 8,400 dekatherms in natural gas reductions, and nearly 4,500 metric tons of avoided CO₂ emissions (Minnesota Chamber Environmental Sustainability Foundation 2025).

Minnesota utilities also offer specialized commercial programs for energy-intensive sectors, including grocery stores, commercial kitchens, and manufacturing facilities. These programs address sector-specific barriers through tune-ups, process optimization, and measure-specific rebates for systems such as refrigeration, helping smaller facilities improve efficiency and reduce operating costs.

Weatherization Assistance Program (WAP) and Blended Funding for Upgrades

In Minnesota, the Department of Commerce administers WAP program through a statewide network of local service providers.² WAP helps income-qualified households lower energy use through no cost energy upgrades such as air sealing, insulation, and heating system repair or replacement based on a free energy assessment. Depending on the condition of the home, these upgrades can lower annual energy costs by up to 30% (Minnesota Department of Commerce 2023b). The joint application with the Energy Assistance Program reduces enrollment burden by allowing households to access related assistance through a coordinated process.

State support further strengthens the program. In 2023, the state appropriated over \$38 million for WAP expansion, including funding to address health and safety issues that would otherwise prevent households from qualifying for federally funded weatherization. These state dollars allow service providers to repair roofs, electrical issues, or ventilation problems—work not typically covered under federal WAP—thus reducing deferrals and increasing the number of homes that can be weatherized (Minnesota Department of Commerce 2023b).

Minnesota utility and community partners further reinforce WAP delivery. For example, Minnesota Energy Resources aligns its offerings with WAP's core measures and income thresholds (generally $\leq 200\%$ of the Federal Poverty Guidelines) and delivers weatherization-related services through local Community Action agencies to ensure consistent service across the state. This blended funding model enables Minnesota to maintain one of the region's most robust weatherization infrastructures, expanding access to deep, no cost energy upgrades for households most burdened by high energy costs.

². Minnesota's WAP receives substantial federal and state support. In Program Year 2025, DOE allocated \$11.92 million, including \$9.89 million in base funding and \$2.04 million for training and technical assistance (DOE 2025). Funds are distributed to more than 20 local agencies, tribal governments, and nonprofit implementers to deliver the program.

Energy Affordability and Bill Payment Supports

Utility affordability programs across Minnesota are designed to reduce energy insecurity by lowering monthly bills, capping payments as a share of income, and helping customers manage past due balances (Brown et al. 2020). These offerings work alongside energy assistance and weatherization programs to ensure that households with limited incomes can maintain essential utility service and participate in deeper energy saving upgrades without financial strain. The programs help ensure eligible households pay only a manageable share of their income toward energy costs and have pathways to reduce outstanding balances over time. Table 3 lists Energy Affordability utility programs available to income-eligible customers in Minnesota.

Table 3 Utility Energy Affordability programs

Utility	Program name
Xcel Energy	PowerOn for Electric Customers, Senior Discount for Electric Customers, Low Usage Affordability Credit (LUAC), Medical Affordability Program (MAP), and Gas Affordability Program
Minnesota Power	Income- and Usage-Qualified Discount Rate, CARE Program
Otter Tail Power	Uplift Program, Medical Protections
CenterPoint Energy	Gas Affordability Program
Minnesota Energy Resources Corporation	Gas Affordability Program
Great Plains Natural Gas	Gas Affordability Program
Greater Minnesota Gas	Gas Affordability Program

Utility affordability offerings also adjust benefits based on household circumstances, such as energy use or medical vulnerability and participation generally requires enrollment in the Energy Assistance Program (Citizens Utility Board n.d.). Seniors and medically vulnerable customers can receive fixed bill reductions or enhanced support through the Medical Affordability Program. Collectively, these programs play a critical role in stabilizing household energy costs, preventing service disconnections, and supporting customers in accessing weatherization, appliance replacement, and other retrofit programs.

Pathways to Expand Energy Efficiency Access for Underserved Customers

Closing the efficiency gap for underserved utility customers requires not only strong program design but also deliberate, coordinated policy action. Minnesota's experience shows that meaningful progress occurs when state agencies, utilities, local governments, and community partners collectively prioritize equity, streamline access, and target investments where they are most needed. To build on the advancements described in this paper, policymakers and program administrators should focus on scaling the strategies that have already demonstrated success across Minnesota.

States, utilities, and partner organizations can strengthen enabling policy frameworks by adopting or expanding legislation similar to Minnesota's ECO Act, which modernizes efficiency rules, increases low-income investment requirements, and aligns planning practices with equitable decarbonization goals. This ensures that utilities are not only permitted but expected to

deliver deeper savings to high-burden households and small businesses. Updating eligibility standards, clarifying categorical enrollment pathways, and simplifying verification processes can further reduce administrative friction and accelerate participation among customers who have historically been hardest to reach.

Program administrators should offer targeted programs with comprehensive, low-barrier service delivery models. Programs for income eligible households and small business customers that bundle assessments, direct installs, financing assistance, and contractor navigation significantly reduce customer burden and increase uptake, particularly in communities with limited time, capital, or technical capacity. Embedding pre-weatherization funds and health-and-safety remediation into program design is essential for preventing deferrals and enabling deeper upgrades in older housing and commercial building stock.

Expanding funding options and strengthening cross-sector partnerships can help income-eligible households and small businesses access energy efficiency services that lower operating costs and improve building performance. Blending federal, state, utility, and nonprofit resources—as Minnesota has done through WAP expansion, ECO implementation, and utility affordability programs ensures that customers have access to sustained support across the energy continuum: from bill assistance, to weatherization, to electrification and long-term building performance improvements.

By scaling proven interventions, embedding equity into regulatory structures, and investing in services that reduce both financial and technical barriers, utilities and policymakers can transform underserved segments from historically overlooked to fully supported participants in the clean energy transition. These actions will not only reduce energy burdens and improve building performance but also strengthen community resilience, public health, and economic stability.

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