

From Parallel to Partnership: Integrating Utility Energy Efficiency and Housing Programs

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ABSTRACT

State and local housing agencies invest millions of dollars each year in programs that shape the single-family and multifamily housing sectors. At the same time, utility energy efficiency and demand-side management programs offer rebates and incentives to these same markets, often in isolation. This siloed approach overlooks meaningful opportunities for collaboration to maximize energy savings and serve more customers.

This research explores how strategic cooperation between utilities and housing agencies can stretch limited resources, unlock deeper energy savings, and expand each of their programs' reach. Leveraging multidisciplinary experience of more than 25 years supporting utility programs and 30 years supporting housing programs across the country, this paper combines a broad landscape analysis with specific jurisdictional case studies to examine opportunities for coordination. The research reviews annual housing planning documents across 12 jurisdictions—four states, four counties, and four cities—paired with a review of regulatory filings for utilities serving those same markets. The paper also presents deeper analysis of two jurisdictions, Kent County, Michigan, and Newark, New Jersey, comparing funding for single- and multifamily housing activities to utility energy efficiency program spending and units served over a three-year period (2021–2023). The findings show that across jurisdictions, housing and utility programs largely operate in parallel silos at the strategic planning level. Where collaboration does occur, it is generally at the tactical (program) or operational (project) levels. Scenario analysis illustrates that greater strategic coordination could reduce per-unit costs, expand the number of households served, and maximize energy efficiency.

Introduction

State and local governments and utilities collectively invest billions of dollars each year in programs that shape the condition, affordability, and energy performance of the nation's housing stock. Federal housing grants administered by states and local governments support homeowner and rental rehabilitation, while utility-funded energy efficiency and demand-side management programs provide incentives, services, and direct installations to many of the same households. Despite serving overlapping populations and housing units, these investments are typically planned and delivered along parallel tracks, with limited strategic coordination.

This fragmentation reduces program effectiveness. Without collaboration at the planning and delivery levels, opportunities are missed to align project pipelines, sequence upgrades, align scopes of work, and leverage complementary funding sources. As a result, housing resources are not stretched as effectively, and utilities miss opportunities to serve households already primed to participate in and benefit from energy efficiency programs.

Despite periodic shifts in federal policy, substantial annual funding continues to flow through housing programs, creating robust opportunities for utilities and housing agencies to coordinate their complementary, non-competing activities. There is already evidence that this

type of coordination can be successful. For example, properties financed through the Low Income Housing Tax Credit (LIHTC) in a number of states routinely leverage utility incentives to improve the energy performance of new construction and rehabilitation projects. Over the last decade, this alignment has become more formalized. In 2016, 10 state housing finance agencies required or incentivized projects to coordinate with local utilities to access energy efficiency incentives (Bartolomei 2017), increasing to 14 by 2026. Other longstanding housing programs that expend millions of dollars annually also present a largely untapped opportunity for this type of formal coordination.

Unlike federal low-income energy efficiency programs, particularly weatherization programs, that can overlap with utility programs and create conflicts in program design, delivery, and savings attribution, housing programs offer a foundation for housing construction and rehabilitation that can enable coordinated scoping, sequencing of improvements, and braiding of funding to maximize the energy performance of homes while allowing utilities to claim the full energy savings associated with enhanced energy efficiency measures.

This research examines alignment across planning frameworks, eligible activities, and program delivery, and quantifies differences in spending levels and units served. By identifying missed opportunities and illustrating partnership scenarios, this paper highlights practical pathways for cross-sector coordination that can expand program reach, increase energy savings, and improve outcomes for households, housing agencies, and utilities alike.

Background

Federal Housing Grants

The U.S. Congress allocates millions of dollars each year for state and local government agencies to administer programs that address the housing needs of their communities. States, cities, and counties have discretion to direct these funds toward priority needs in their communities, including single-family and multifamily new construction or rehabilitation. This research examines 12 jurisdictions with relatively high levels of housing and community development funding, selected to support the comparative analysis described in the methodology section. Table 1 displays cumulative funding received between 2004 and 2024 from federal housing and community development grants (HUD 2026a):

Table 1. Cumulative federal housing and community development grant amounts, 2004–2024

	Selected grantee	Grant amounts
States	Colorado	\$363,193,839
	Minnesota	\$581,556,376
	North Carolina	\$1,326,095,266
	Pennsylvania	\$1,358,842,136
Counties	Maricopa County, AZ	\$148,937,020
	Kent County, MI	\$49,845,686

	Clark County, NV	\$226,277,100
	Fairfax County, VA	\$164,203,584
	Fresno, CA	\$215,763,616
	St. Louis, MO	\$463,215,703
	Newark, NJ	\$216,580,260
	Portland, OR	\$271,477,909
	Cities	

Utility Energy Efficiency and Demand-Side Management Programs

Since the 1980s, utilities have operated energy efficiency and demand-side management (DSM) programs to reduce energy waste, manage load, and lower costs for customers. In 2021 alone, utilities invested more than \$7.6 billion in energy efficiency incentives, rebates, and services, a significant portion of which are directed to the residential sector (Specian et al. 2023). Many have specific targets for low-income households or underserved communities. Many also include funding for “health and safety” interventions, which can overlap with rehabilitation activities also funded through housing agencies’ homeowner and rental rehabilitation activities.

Methodology

This paper examines how state and local governments and utilities plan, fund, and deliver programs that serve lower-income households, through a combination of document analysis, regulatory review, and comparative assessment.

An initial landscape analysis examined 12 jurisdictions that were selected to capture variation in geography, administrative entities (state, county, and city governments), housing funding levels, and inclusion in ACEEE state, city, and utility scorecards. Planning documents, utility regulatory filings, and websites were reviewed to assess evidence of collaboration between state and local housing agencies and utilities.

The research also analyzes two jurisdictions, Kent County, Michigan, and Newark, New Jersey, in more depth over a three-year period (2021–2023). Housing plans were reviewed to identify eligible activities, funding allocations, projected units served, housing priorities, and references to energy efficiency or utility partnerships. Utility filings for Consumers Energy and PSE&G were analyzed to assess program design, investment levels, participation, and evidence of coordination with housing funding. Housing programs and utility programs are not always directly comparable due to different reporting cycles, different unit measurements (e.g., buildings/projects vs. tenant units), and utility program spending reports can capture multiple programmatic pathways, making spend per unit hard to quantify. Where indirect comparisons occur, they are pointed out in the analysis section.

Parallel Planning

State and local governments and utilities each operate within structured planning frameworks that guide resource allocation, program delivery, and performance measurement.

Examining these frameworks reveals that both the housing and energy sectors rely on multi-year strategic plans, needs assessments, program-level planning, and structured stakeholder engagement.

Housing Planning Process

Housing programs funded through federal grants require jurisdictions to develop and submit multi-year plans that assess housing needs and market conditions, define priorities, and outline activities to address those needs. A required component of the plan is a needs assessment outlining the number and types of families in need of housing assistance, characteristics of the housing market, and barriers to affordable housing (which often includes an analysis of cost burden, including utility cost burden). To support consistency across jurisdictions, the federal government provides standardized datasets that inform maps and data tables used in plan development (HUD 2026b). The planning process also requires citizen participation to facilitate a community-wide dialogue on priorities and ensure funding is directed to areas of greatest need.

Each jurisdiction's three- to five-year strategic plan is supplemented by annual submissions that specify planned uses for each program year's grant amounts (based on the annual Congressional allocations), including objectives, outcome measures, allocation of priorities, and the geographic distribution of investments (HUD 2026b).

Utility Energy Efficiency and Resource Planning Frameworks

Energy efficiency programs are administered under various policy frameworks. For this analysis, the selected utilities operate within: (1) Energy Efficiency Resource Standards (EERS), which establish long-term energy savings that utilities must meet through customer-based efficiency programs (State Climate Policy Dashboard 2025), and (2) Integrated Resource Planning (IRP), which outlines how utilities will meet projected energy needs reliably and cost-effectively over a 15–20-year time horizon (Gonzalez 2019).

Utilities subject to these frameworks develop and submit long-range plans to state public utility commissions demonstrating how they will meet energy savings targets through program design, budgets, and projected outcomes. These plans are supported by energy efficiency potential studies, typically conducted by a third party every three to five years to assess achievable energy savings in a utility service territory and guide decisions on which market sectors, geographic areas, end uses, measures, and programs best realize efficiency potential (EPA 2007). The planning process also incorporates stakeholder engagement, through collaboratives or working groups, that bring together commission staff, utilities, energy efficiency experts, program implementers, advocates, and other interested parties to inform program design and implementation.

Utilities operationalize demand-side management projections of the IRP and achieve EERS targets through energy efficiency programs. Energy efficiency program plans are typically filed on a three-year cycle and outline program budgets, program designs, and expected energy savings (EPA 2007).

Table 2 shows key similarities between the housing and utility program planning frameworks, including comparable timelines, planning structures, and mechanisms for

stakeholder input. These similarities suggest there are opportunities to align planning processes toward coordinated program delivery.

Table 2. Comparison of housing and utility program planning processes

	Housing program planning process	Utility program planning process	Purpose
Timeline	3–5 years	3–5 years	
Strategic planning	Needs assessment	IRP (resource plan)	Both set long-range strategy
Operational plans	Annual plans	Energy efficiency or DSM program plans	Both describe budgets, activities, and expected outcomes
Stakeholder engagement	Focus groups, citizen participation, and public comment	Stakeholder collaboratives, working groups, and intervenors	Inform planning to target resources and maximize impact

Eligible Activities and Energy Efficiency Programs

State and local governments and utilities both operate programs that serve single-family and multifamily renters and owner-occupied housing. Utilities offer a range of energy efficiency programs from single-family and multifamily new construction and whole-home retrofits to direct installation and energy efficiency kits. Most utilities also operate low-income programs intended to address specific participation barriers (e.g., health and safety pilots, weatherization, etc.).

Federal housing grants support activities that primarily serve households at or below 80% of area median income (AMI). Deeper income targeting (e.g., at or below 60% AMI) may be required in some cases, while in other cases households above 80% AMI may also be program beneficiaries (HUD n.d.-b). Several eligible activities outlined below are complementary to utility energy efficiency programs, particularly for lower-income households:

- Homeowner Rehabilitation: Repair, rehabilitation or reconstruction of owner-occupied units.
- Homeowner/Homebuyer: Acquisition-only, acquisition and rehabilitation, or new construction for eligible homebuyers.
- Rental Development: Acquisition, new construction, rehabilitation of rental housing, or adaptive reuse (conversion of a building from another use to residential use).
- Services in Connection with Housing: Activities such as work specifications for rehabilitation projects, energy audits, inspections, etc. (HUD 2026 n.d-a).

Parallel Planning: Jurisdictional Analysis

Planning documents and utility filings for 12 jurisdictions were reviewed to assess indicators of coordination between housing programs and utility programs. In Table 3, a “Y” indicates whether housing program plans: a) reference energy efficiency as an objective or b) identify energy costs as an affordability challenge. Coordination in these plans was assessed by c) evidence of consultation with utilities as stakeholders during plan development or d) coordination with city sustainability plans and is categorized as High or Medium based on the strength of these references. For the utilities serving these jurisdictions, filings were searched for references to federally funded housing programs or coordinated delivery approaches with jurisdictions that administer federal housing funding. Absence of such references is not categorized (see References for full list of sources).

Table 3. Coordination levels in housing and utility program documents

Jurisdiction	Housing program plans				Utility filings
	Energy efficiency objectives	Energy affordability	Consultation with utilities	References to sustainability plans	Coordination with housing programs
Colorado	Y				Medium
Minnesota					Medium
North Carolina		Y			Low
Pennsylvania	Y	Y			Medium
Maricopa County, AZ	Y	Y	High		Medium
Kent County, MI	Y				High
Clark County, NV			High		
Fairfax County, VA					
Fresno, CA					Medium
St. Louis, MO				Low	Medium
Newark, NJ	Y			Medium	
Portland, OR					Medium

Across jurisdictions, housing plans articulated goals related to improving housing conditions, addressing housing and energy cost burden, and, in some cases, energy efficiency. For example, Newark’s plan sets an expectation to spend the majority of its federal housing grant funds on projects that enhance the availability, affordability, and sustainability of affordable housing. Newark also includes the Office of Sustainability in its planning process and references the city’s sustainability plan. However, utilities were not consulted during plan development and PSE&G, Newark’s utility, does not reference housing program funding in its filings (Newark 2024; PSE&G 2022; 2023; 2025).

Where coordination is observed, it is typically indirect or occurs through intermediary organizations rather than through direct engagement with utilities. For example, Pennsylvania and Minnesota consulted community action agencies to coordinate energy assistance or weatherization but did not consult utility companies. Clark County, NV’s plan highlights

participation in a regional group that includes Southwest Gas and NV Energy to discuss “population projections and demographic trends,” but it is unclear whether energy efficiency is discussed (Clark County 2024).

Maricopa County, AZ provides the strongest example of structured coordination. The County participates in a statewide committee of funding agencies, including the Arizona Department of Housing, Salt River Project, APS, and Southwest Gas, to discuss federally funded weatherization assistance programs, as well as utility programs. The plan credits participation for improving the county’s homeowner rehabilitation program, which leverages weatherization and utility funding (Maricopa County 2024). Interestingly, this coordination was not mentioned in APS utility filings. While APS’ utility filing states that its Low Income Weatherization Program is administered by community action agencies, it does not mention participation in the committee (APS 2020).

Utility filings similarly show limited evidence of formal coordination. Where coordination is referenced, it is typically indirect and occurs through community-based organizations or affordable housing groups. In Table 3, “Medium” coordination reflects such indirect relationships, references to coordination or engagement with these groups, or references to partnerships with state, local, and federal organizations for health and safety upgrades.

The clearest example of direct coordination appears in Consumers Energy filings, which describe collaboration with Community Development Block Grant (CDBG) grantees for its Income Qualified-Single Family program offering: “program staff worked closely with nonprofits such as Community Action Agencies, Habitat for Humanity, and Community Development Block grantees to leverage existing state and federal funding to provide comprehensive assistance. The program’s collaborative approach of engaging local agencies to fully leverage energy efficiency opportunities has provided more premium measures to customers” (CE 2024). However, the coordination described is at the program implementation level rather than within the strategic planning frameworks.

Taken together, these findings suggest that housing and utility systems operate largely in parallel at the planning level, with limited institutionalized coordination. Where coordination does occur, it is through intermediary organizations at the program implementation level. This misalignment at the planning level may constrain opportunities to systematically align investments, target resources geographically, and maximize energy savings across housing activities.

Parallel Programs: Jurisdictional Analysis

This section compares housing and utility program spending and households or units served for the same population (e.g., those at or below 80% AMI) for two jurisdictions, Kent County, MI, and Newark, NJ, over a three-year period, 2021–2023. The analysis adjusts utility programs’ budgets and units served to each jurisdiction’s share of households within the utility’s service territory. Household-based adjustments were used because county and sub-county utility participation were not available.

Kent County, Michigan

Kent County, Michigan has a population of 673,002 and 256,648 households and sits within Consumers Energy's (CE) combined gas and electric territory (U.S. Census Bureau 2024). CE serves 1.8 million electric customers and 1.7 million gas customers (CE 2026). Kent County households represent approximately 14.26% of the utility's total customer base. Table 4 compares Kent County's allocations to homeowner and rental rehabilitation activities and projected units served to CE's EWR program participation during the same time period.

Table 4. Comparison of housing program activities and CE EWR participation, 2021–2023

Kent County eligible activities	Federal grant funds allocated		CE EWR programs	Annual spending and units served (population adjusted)		Average spend per unit (population adjusted)
	2021–2023			2021–2023		2021–2023
	Budget	Units		Budget	Units	
Homeowner rehabilitation	\$2,410,213	401	Res. Home Performance with ENERGY STAR ¹	\$670,123	558	\$1,204
			IQ Single Family	\$12,138,293	12,071	\$1,459
			IQ Health & Safety Single Family	\$694,485	46	\$16,225

Kent County allocated funding for 401 homeowner rehabilitation projects between 2021 and 2023. During the same period, CE's EWR portfolio reached significantly more households: approximately 12,071 Income-Qualified (IQ) single-family homes and 46 IQ Health and Safety homes. One important caveat is that the IQ Single Family reporting category includes several initiatives that deliver free energy efficiency products, services, and education to customers at or below 200% of the Federal Poverty Level (FPL) and 250% FPL for certain components, making per-unit comparisons imperfect (CE 2022).

The comparison of the number of units served does not imply the same services or levels of energy efficiency. Utilities have a range of program offerings from DIY energy kits to whole-home retrofits to meet their goal of serving all customers and achieving cost-effectiveness targets, not all of which are comparable to the level of investment or energy savings achieved through housing programs. To compare the level of investment, Table 4 shows the average spend per unit of CE's EWR programs from 2021–2023.

For comparison, the average homeowner rehabilitation allocation per household in Kent County from 2021–2023 was roughly \$6,000 for modest rehabilitation and \$40,000 for more comprehensive scopes of work. The most direct comparison of program offerings is the County's homeowner rehabilitation program to the IQ Health & Safety Single Family Program. Average

¹ CE's Residential Home Performance with ENERGY STAR program is not limited to low-income customers.

spend per home in CE’s program is \$16,225 and the average allocated for homeowner rehabilitation from 2021–2023 was \$26,493. CE’s IQ Health and Safety pilot is designed to assist customers with repairs on their homes that are impeding the installation of energy-savings measures. The program is discussed in more detail below.

Newark, New Jersey

Newark, New Jersey has a population of 317,000 and 113,384 households that fall within PSE&G’s combined gas and electric territory (U.S. Census Bureau 2024). PSE&G serves 2.1 million electric customers and 1.7 million gas customers (PSE&G 2026). Newark represents approximately 6% of PSE&G’s customer base. Applying the same methodology as above, Table 5 compares Newark’s federal housing grant allocations and planned eligible activities to PSE&G energy efficiency programs (PSE&G 2022, 2023, 2025).

Table 5. Comparison of housing program activities and PSE&G participation, 2021–2023

Newark eligible activities	Federal grant funds allocated		PSE&G utility programs ²	Annual spending and units served (population adjusted)		Average spend per unit (population adjusted)
	2021–2023			2021–2023		2021–2023
	Budget	Units		Budget	Units	
Homeowner rehabilitation	\$484,287	6	Res. Home Performance with ENERGY STAR	\$288,563	29	\$10,104
			Quick Home Energy Checkup	\$181,227	723	\$251

Newark allocated funding for 6 homeowner rehabilitation projects over the 2021–2023 period (HUD 2022a, HUD 2022b). PSE&G served 29 single-family homes through its Home Performance with ENERGY STAR program and 723 through its Quick Home Energy Checkup program.

As with Kent County, participation volume does not imply an equivalent level of investment undertaken through housing programs. Table 5 shows PSE&G’s average spend per unit in key programs adjusted for Newark from 2021–2023. Average spend per unit is difficult to interpret and compare directly to spending on homeowner rehabilitation programs, as households in Newark may receive services across multiple programs. For example, PSE&G’s Residential Quick Home Energy Checkup offers direct installation of lighting, low-flow aerators, showerheads, and power strips and provides a home assessment through which program participants can identify additional measures that can be installed through Home Performance with ENERGY STAR or Home Weatherization programs (PSE&G 2025). However, even when

² PSE&G reports high-level activity in its filings about the Comfort Partner Programs which serves low-income households. The Comfort Partner Program is administered through a partnership between the New Jersey’s Board of Public Utilities and New Jersey gas and electric public utilities. It is not included in this analysis based on program administration and limited data availability in the filings reviewed.

the average spend per unit of PSE&G's programs is combined, it is substantially less than the average spend per unit for the homeowner rehabilitation program.

Kent County, Michigan: A Case for Scalable Coordination

Housing and utility programs are often implemented independently, creating missed opportunities. Homeowner rehabilitation programs can fund full-scope rehabilitation, including health and safety upgrades and accessibility upgrades, though they do not always require specific levels of energy efficiency. Without coordination, energy efficiency opportunities can be missed in the home and utilities may not reach households that could participate in energy efficiency programs. Meanwhile, utilities may simply defer a household due to health and safety issues without connecting them to housing rehabilitation programs that can address these barriers and enable participation in energy efficiency programs.

Kent County provides a clear case for pipeline integration. CE's IQ Health and Safety Pilot addresses health and safety, structural repairs, and conditions that typically defer low-income households from participating in EWR programs (Cadmus 2025). Once these issues are resolved, households proceed to the CE IQ product offerings, receiving either direct install or premium measures. Energy savings are attributed to the EWR measures installed (Cadmus 2025).

To understand the potential for more strategic coordination, we reviewed the full list of H&S measures installed under CE's pilot and found all the measures can be funded under homeowner rehabilitation programs. When those repairs are addressed, households become eligible for CE's IQ product measures, including direct install measures (e.g., lighting, water fixtures, thermostats, and plug-load controls) and premium measures (e.g., HVAC replacement, insulation, air sealing, and ventilation) (Cadmus 2025).

Kent County allocated funding for 401 homeowner rehabilitation projects from 2021–2023, during the time that CE was running its IQ Health & Safety pilot. The scenarios below illustrate how strategic coordination can stretch funding and allow utilities to claim energy savings.

Scenario 1: Siloed

- Kent County funds full-scope homeowner rehabilitation of 389 homes at an average cost of \$6,000 per home (modest rehabilitation) and 12 homes at \$40,000 (substantial rehabilitation).
- CE funds full-scope repairs and EWR measures for 46 homes at an average of \$16,225 per home.
- Without coordination, CE misses the opportunity to serve these 401 well-prepared homes through its energy-efficiency programs.

Scenario 2: Coordination

- Kent County and CE coordinate pipelines; 401 homes receive necessary health and safety upgrades and repairs through rehabilitation programs.

- These homes also receive energy efficiency upgrades through CE's IQ Single Family product offering, which reduces Kent County's homeowner rehabilitation program costs by \$1,459 per home (CE's average spend per unit), totaling \$584,658 in funding across 401 homes.
- Kent County's revised average spend is \$4,542 (modest rehabilitation) and \$38,542 (substantial rehabilitation).
- Kent County could reallocate savings to serve an additional 128 modest rehabilitations (one-third more homes) or 14 additional substantial rehabilitations (more than double).

Newark, New Jersey: A Less Well-Defined Coordination Opportunity

Based on publicly available data, Newark presents a less well-defined coordination opportunity. Newark allocated funding for six homeowner rehabilitation projects at an average cost of \$80,714 per home, though the distribution of modest vs. substantial rehabilitation projects is unclear, making direct comparison more uncertain than in Kent County. The closest utility analogue is PSE&G's Home Performance with ENERGY STAR program, which has an average spend of \$10,104 per unit. However, the program also offers on-bill financing for additional energy efficiency measures, adding an additional layer of complexity to the comparison. Applying the same approach as above:

- Newark and PSE&G coordinate pipelines; six homes receive necessary health and safety upgrades and repairs through the homeowner rehabilitation program.
- These homes also receive energy efficiency upgrades through PSE&G's programs with an estimated per unit spend of \$10,104, totaling \$60,624 in funding across six homes.

According to the available data, the \$60,624 saved through program coordination would not quite fully fund an additional homeowner rehabilitation project. However, this amount is still meaningful within a resource-constrained environment. A fuller assessment of coordination opportunities in Newark would require more granular data on spending, scopes of work, and program offerings. A broader examination of the interaction between Newark's housing programs and statewide New Jersey Clean Energy Program offerings could also inform coordination opportunities.

Conclusions

Housing and utility energy efficiency programs operate in parallel systems that serve overlapping populations with different but complementary objectives. Housing programs are focused on housing affordability, quality, and livability, while utility programs are structured to meet regulatory performance targets. Both sectors have robust planning processes that require multi-year strategic planning, market and needs assessments, program or activity development, and structured stakeholder engagement, yet these processes are largely conducted independently.

Across jurisdictions, housing plans and utility filings rarely document direct collaboration. Where coordination exists, it is typically indirect, occurring through intermediary organizations, or occurs at the program implementation level rather than at the strategic planning

level. The lack of alignment at the planning stages limits opportunities to coordinate pipelines and investments and reach households more effectively for both types of programs.

In-depth analysis of Kent County and Newark highlights a consistent dynamic in which utility programs reach substantially more households, while homeowner rehabilitation programs serve fewer households but fund more comprehensive rehabilitation activities. This difference reflects complementary roles that, if not well-coordinated, can result in missed opportunities to align pipelines and prepare households for participation in energy efficiency programs.

The Kent County case demonstrates that coordination at the program delivery level can expand program reach, serve additional homes, and ensure each home served achieves enhanced energy efficiency. In contrast, the Newark example illustrates that further analysis is needed to discern program structures, spend, and opportunities for coordination.

Recommendations

This research suggests several steps to strengthen coordination between state and local governments and utilities as they develop housing and utility program plans.

Coordinate at the strategic planning level: State and local governments and utilities should at least consult each other during the development of their respective plans. The goal is intentional alignment at the planning stage to identify shared target markets and populations, align eligible activities, programs, and pipelines, and define complementary roles for delivery.

Improve data sharing and targeting: The federal government provides datasets to support housing market analysis. Utilities should work with state and local governments to share data on housing markets, housing conditions, affordability, and energy to better identify high-need areas and households. This coordination can reduce duplicative outreach, better allocate limited resources, and increase the likelihood that households receive comprehensive interventions.

Establish formal pipeline coordination systems: State and local governments and utilities should invest time in coordinating program pipelines to allow housing funding to address high-touch, complex health, safety, and structural barriers that limit participation in utility programs, while utilities can focus on delivering enhanced energy efficiency measures. Such coordination can stretch housing resources, increase utility energy savings, and improve customer experience.

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