

To: Senate Natural Resources and Energy Committee

From: Sue Minter, Capstone Community Action

Date: March 10, 2021

**RE: Energy & Equity: Just Transitions Strategies for a Clean Energy Future**

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Vermont's network of Community Action Agencies (VCAP) share a vision of a future where all people — regardless of income or background — are empowered to achieve lasting financial well-being. As Vermont transitions to a clean energy future, the lowest income Vermonters should not be left behind. To meet our climate goals, a robust and well-resourced statewide team of financial counselors, with expertise working with low income families and understanding of the complexities that come with poverty, is required. They will be tasked with the critical work that not only improves the financial well-being of families, but motivates them to make the necessary changes that save them money and contribute to a cleaner Vermont.

Over the past thirty years, Vermont's five Community Action Agencies have worked with low and moderate income (LMI) Vermonters in the field of asset building through the Micro Business Development Program (since 1988), the Individual Development Account matched savings program (since 1997, and now known as the Vermont Matched Savings Program), and the IRS Volunteer Income Tax Assistance Program VITA (since 1989). The CAP Agencies also run the Low Income Weatherization and Crisis Fuel programs (both overseen by OEO)

Our network is poised to expand its mission into the transportation and climate sector. We have initiated MileageSmart, the subsidy program for pre-owned fuel-efficient cars (see attached). We believe that enhanced financial coaching services -- working one-on-one with individuals, meeting them where they are, to address spending, credit, debts and savings -- should be coordinated with energy and efficiency coaching.

- **To make this vision become a reality, the Vermont Community Action Network requests \$500,000 --\$100,000 per CAP agency -- to hire and train 5 full time coaches who will be trained to provide financial counseling and motivational coaching with a focus on identifying money-saving resources along with opportunities for transitioning to clean energy solutions.**
- **In addition, we request an additional position and \$100,000 for to fund a statewide Clean Energy Transition coordinator, to be based in the Office of Economic Opportunity.**  
This resource will work with the financial coaches, weatherization efficiency coaches and other front-line staff, to develop and deliver training on transitional strategies and content for LMI Vermonters. The coordinators scope will range from financial analysis to motivational interviewing, from technical content on beneficial technology options to culturally appropriate communications and resources. The Clean Energy Transition coordinator will work across sectors to provide resources on programs, incentives, tax credits and other supports for building upgrades, electrical efficiency and clean transportation alternatives.

