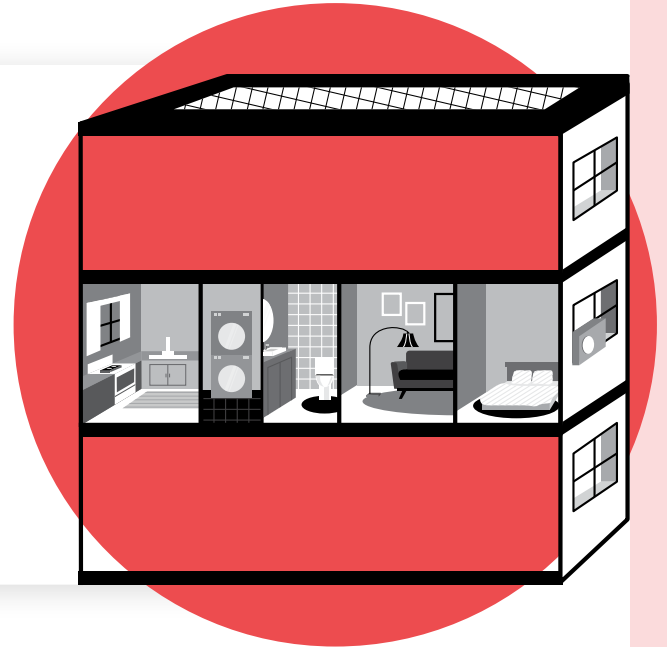


## A retired Georgia couple electrify their apartment

These renters on a budget show it can be done

**Household Profile:** Size: 2 people; Income: \$30,000;  
AMI: Under 80%; Location: Atlanta, GA



### Their story

The Nguyens are a retired couple in Atlanta, Georgia. They rent a 650-square-foot, 2-bedroom apartment in a 10-unit, gas-heated building built in 1961, and they use a Section 8 individual housing voucher. The couple has an annual household income of \$30,000, which is well below 80 percent of the Area Median Income where they live. As a result, they qualify for up-front discounts that can cover 100 percent of their electrification costs up to \$14,000.

### You can take it with you

The Nguyens have been reading about indoor air quality with gas appliances, and they're worried about energy costs rising. There's a lot they can do, even though they're renters, and even though their cash is limited. Their electrification

journey is focused on using the IRA's up-front discounts to install mostly portable electric appliances, so that if they decide to move, they'll be able to take their electric appliances with them. But they'll also be advocating for their landlord to take advantage of the IRA's investments in greening affordable housing.

The Nguyens know that they're at high risk of developing respiratory illnesses, so they start their electrification journey by buying a portable induction burner and countertop oven (both fully covered). These electric appliances will allow the couple to avoid using their asthma-inducing gas range as much as possible. The Nguyens would also like to subscribe to community solar — which would probably save them money<sup>3</sup> — but there



**If they decide to move, they'll be able to take their electric appliances with them."**

aren't many good community solar options currently available in Georgia. Once there are, they'll switch.

**The window-units are coming**

In a couple years, the Nguyens will replace their aging window-unit ACs with new window-unit heat pumps, which are fully covered by up-front discounts. Efficient window-unit heat pumps are entering the market today and should be a great choice soon — especially for renters. They're self-installable and portable, so the Nguyens know that they won't have to leave any savings behind if they move one day.

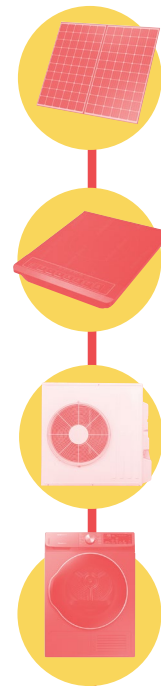
The Nguyens also plan to install a 120-volt

combo clothes washer/dryer, fully covered up to \$840, which will let them age in place more easily. Those units are currently a little more expensive than the discount limit, so they'll keep an eye on the price.

The Nguyens will also set to work educating their landlord on the IRA's available incentives. Because the building includes at least one federally-subsidized unit, their landlord can apply for new funding for affordable housing energy retrofits like heat pump water heaters.<sup>4</sup> Their landlord can also use the funding for rewiring and electrical panel up-grades, which will enable the building's residents to install even more electric appliances.



**Their landlord can apply for new funding for affordable housing energy retrofits.”**



**The Electric End**

The Nguyens' electrification journey is complete! They know that they can also get \$4,000 off a used electric vehicle, but the Nguyens are content riding around on Atlanta's (increasingly electric) public transportation. And they're happy knowing that they've taken more control of their health and budget ... and done their part to fight against climate change!

<sup>3</sup> The Nguyens' Section 8 housing voucher limits their rent and utilities to 30 percent of their income, which comes out to \$750 a month. If their monthly utility bill goes up or down, it lasts only until the next time their utility allowance is adjusted. Generally, because of their housing voucher, the Nguyens' potential savings are limited.

<sup>4</sup> This funding was appropriated in a new IRA provision titled "Improving Energy Efficiency or Water Efficiency or Climate Resilience of Affordable Housing," and it will be administered by the Department of Housing and Urban Development (HUD). The funding can be distributed as a grant or converted from a loan to a grant if the landlord agrees to an extended period of affordability for the property.

## The Nguyens go electric

	Replacing	Buying	Est. cost, installed	Up-front discount	30% Tax credit	Final cost
2023	—	Portable induction burner and oven	\$300	-\$300 (HEEHRA)		\$0
2024	2 window unit ACs	2 window unit heat pumps	\$4,000	-\$4,000 (HEEHRA)		\$0
	Gas furnace					
2025	—	Combo washer & clothes dryer	\$840	-\$840 (HEEHRA)		\$0
2026	60A electric panel	100A electric panel	\$2,000	-\$2,000 (HEEHRA)		\$0
	—	Electric wiring	\$2,000	-\$2,000 (HEEHRA)		\$0
<b>TOTAL AFTER TEN YEARS</b>			<b>\$9,140</b>	<b>-\$9,140</b>	<b>-\$0</b>	<b>\$0</b>

### Upgrades considered but not currently planned:

	Gas range	Electric range	\$540	-\$540 (HEEHRA)		\$0
	Gasoline car	Used EV	\$10,000	-\$3,000 (25E)		\$7,000

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