

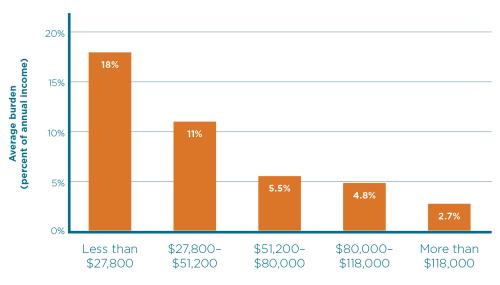
Housing & Energy Equity

evernorth

Investing in communities. Building possibilities.

Energy burden by income

Combined heating and electricity energy burden in Vermont, by income quintile

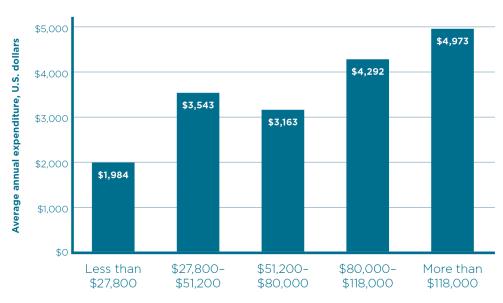


Source: U.S. Census Bureau, American Community Survey, 2018.



Energy expenditure by income

Combined heating and electricity expenditures in Vermont, by income quintile



Source: U.S. Census Bureau, American Community Survey, 2018.



Estimated housing units by type

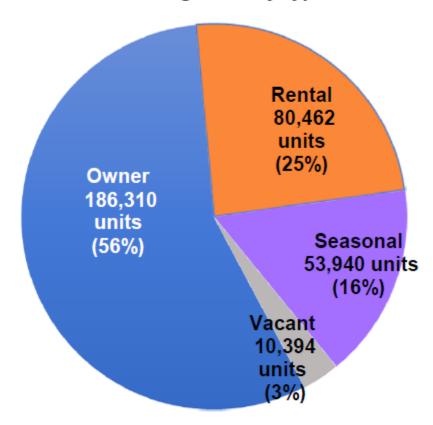
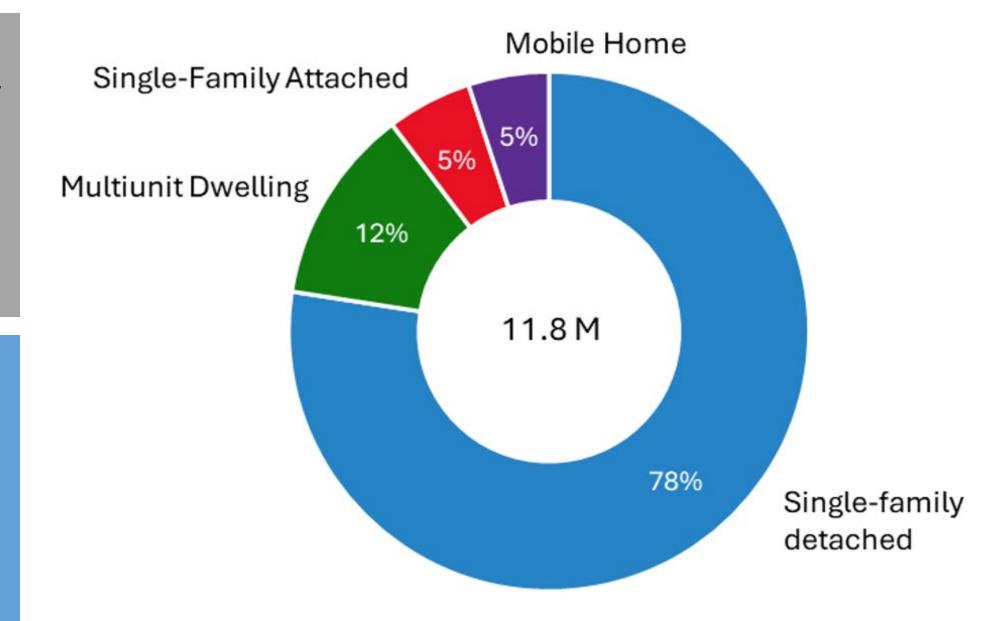


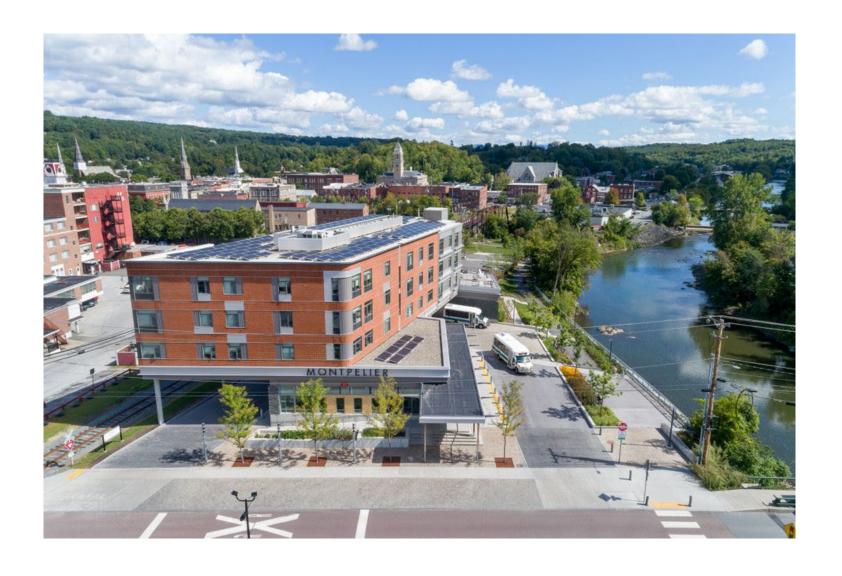
Figure 3: U.S.
Electric Heat
Pump
Deployments by
Housing Type
(2015)



Source: <u>Atlas</u> <u>Buildings Hub</u>







Taylor Street

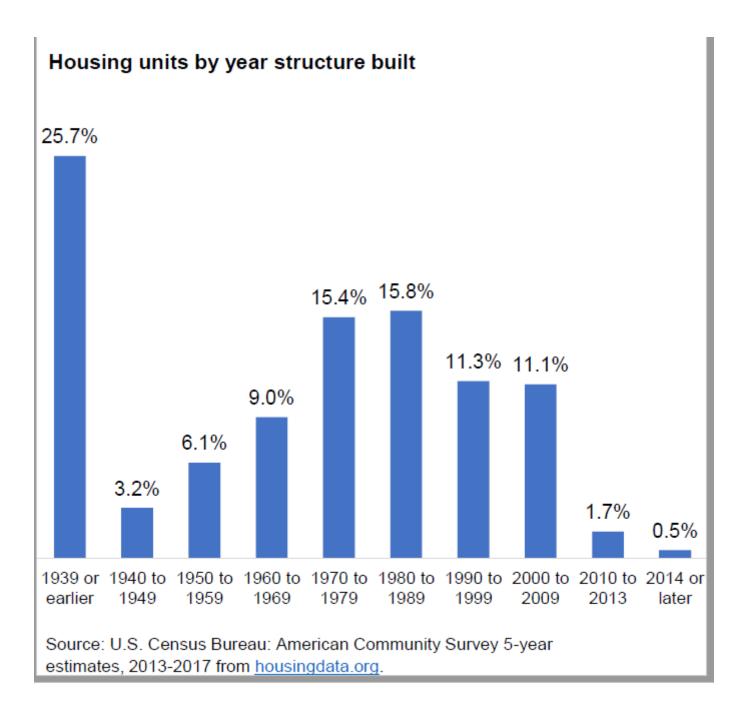
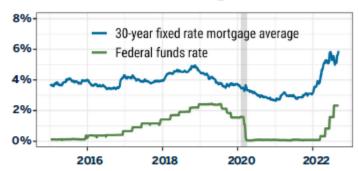


FIGURE 6 Inflation is elevated



Source: Bureau of Economic Analysis / Bureau of Labor Statistics

Interest rates are rising

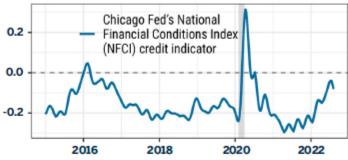


Source: Freddie Mac / Federal Reserve Bank of New York

Supply chain pressure is elevated



Financial conditions are tightening



Source: Federal Reserve Bank of Chicago