

Serving our customers

Customer Services

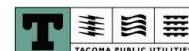
Residential Covid Balance Recovery and Assistance

Francine Artis, Interim Customer Services Manager

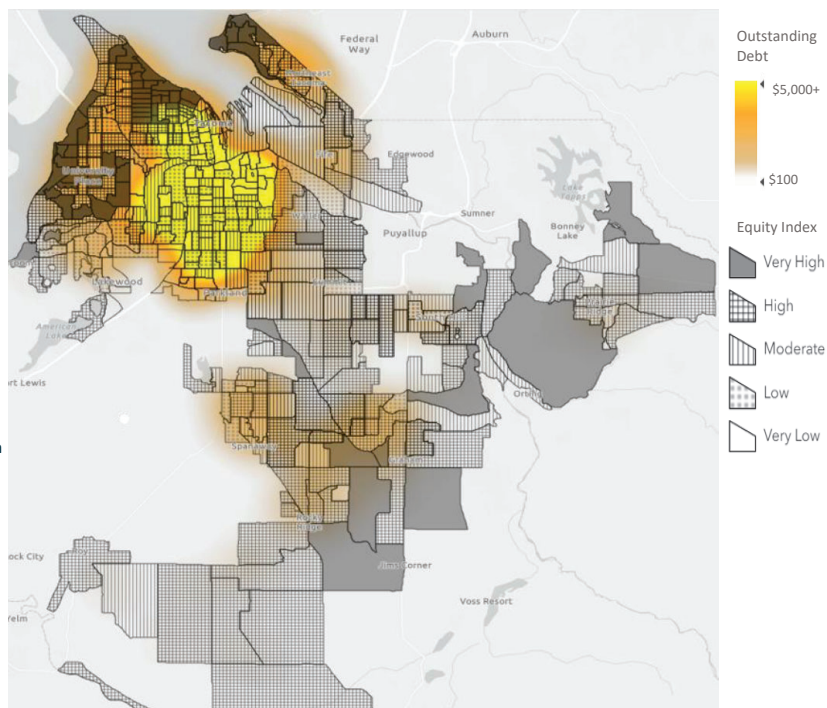
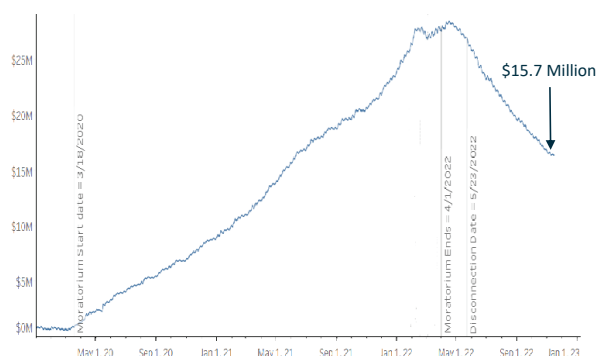
January 24th, 2023



Residential Covid Balance Heat Map



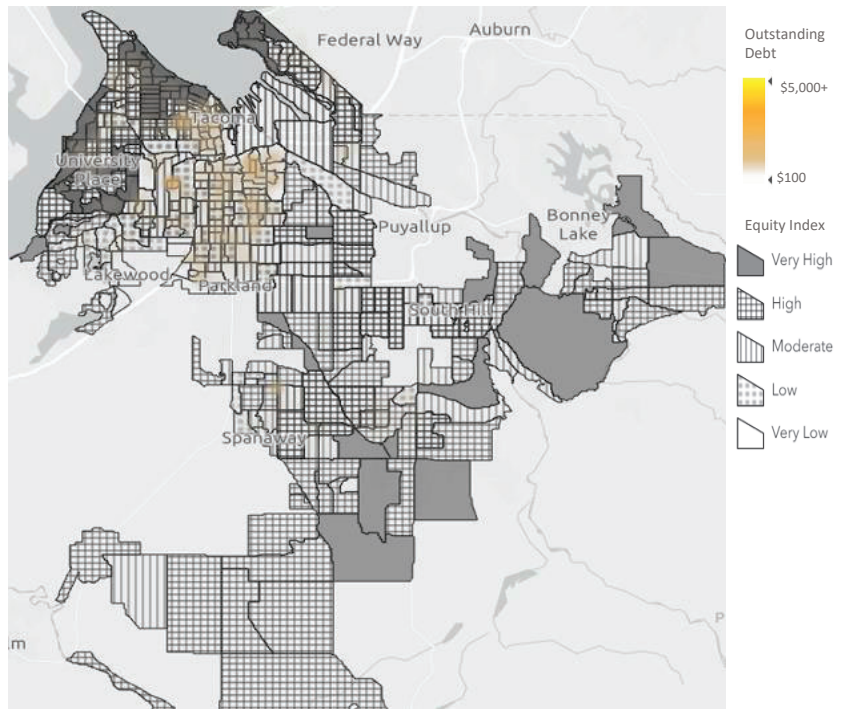
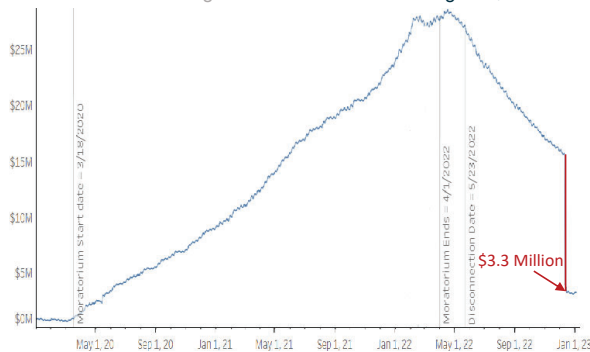
- UAR Customer status a/o Mid-December 2022.
- Approx. **\$15.7 million** in outstanding balances were spread among close to 12,800 households with each household owing close an average of **\$1,227⁰⁰**
- Overlaying this group's outstanding balances on top of the Equity Index provides insight into areas where customers are struggling most.



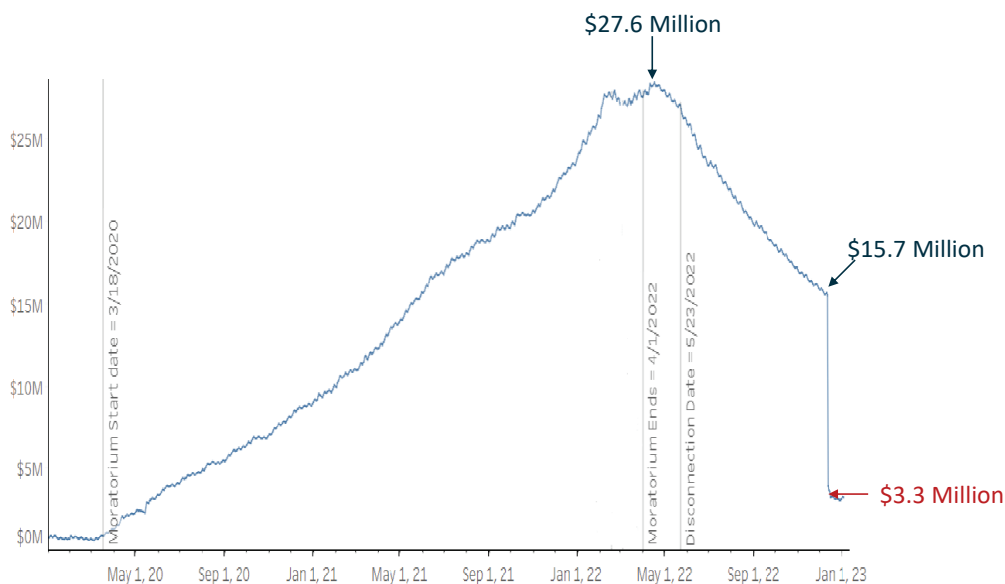
Residential Covid Balance Heat Map



- UAR Customer status a/o Early-January 2023.
- **\$14.1 million in Department of Commerce Assistance (DOCA)** funding was applied to households that received assistance in the form of LIHEAP, LIHWAP, TPU Emergency Assistance, Bill Credit Assistance Program (BCAP), Senior Discount/LIE program or were enrolled in a 24-month Utility Account Recovery Installment plan.
- **\$512 thousand in repurposed BCAP funds** were applied to eligible Residential households. Portions of this fund were dispersed to households who were struggling but had not qualified for other assistance programs.
- Approximately **4,200 households** had their debt eliminated with the application of DOCA and BCAP funds.
- The remaining **8,600 households** realized a significant drop in their outstanding balances with a **new average of \$383.00**



Residential Balances



- Residential household debt decreased approximately **\$11.9 Million** from the end of the moratorium on April 1, 2022 through the application of DOCA funds in December.
- Though Covid debt was decreasing households in this group experienced approximately 8,400 credit related disconnects during this timeframe.

Assistance Impacts on Households



Large Balance Household – Owed \$13,987.35

- Tenant
- Serious illness and applied for disability
- Household of 3 with 5 services – (1 child and 2 adults)
- Completed Utility Assessment form in April 2022
- Was at the point of filing bankruptcy
- Received funding from LIHEAP, PC Rental & Utility Assistance, DOCA, and BCAP repurposed
- COVID debt paid in full
- Working with MDCs weatherization program for insulation & windows
- Enrolled in BCAP



Income Constrained Household – Owed \$6,790.90

- Home Owner
- Several failed installment arrangements
- Five services – made small payments throughout moratorium
- Household of 2
- Completed Utility Assessment form in April 2022
- Received funding from LIHEAP, DOCA, and BCAP repurposed
- COVID debt paid in full
- Enrolled in BCAP

Assistance Impacts on Households



Income Constrained Household – Owed \$8,873.22

- Tenant
- Veteran who was not able to pay during moratorium
- Household of 1
- Refused to complete Utility Assessment at first because he thought he would be over income for assistance
- Received funding from DOCA and BCAP repurposed
- COVID debt paid in full
- Enrolled in Discount Rate Program

- *“John” had worked for his company for over 20 years and had received a call that he had been laid off. In shock from the news, he spent 3 hours driving around not knowing what to do or how he would break the news to his wife. Still dressed to go to work at a job he no longer had, John stopped by the CSO lobby seeking help with his utility bill. CSO was able to break the good news to John that **he had received a DOCA pledge of almost \$8,000!** After a moment of disbelief and awe, he buried his face in his hands crying happy tears. He was so appreciative that he came back later that same day with a card to say “Thank You”!*
- *“Jane” came to the CSO lobby seeking assistance on her \$7,000+ utility bill. She broke down in tears and explained she has a lot to deal with in her life. She had been hospitalized for 3 months and her husband had passed away in August. She had also recently taken in her adult son and two grandchildren, who are going through their own struggles. CSO reviewed “Jane’s” account and found it was **eligible for a DOCA pledge, which took care of all but \$71.10 of her bill.** Additionally “Jane” was approved for the Discount Rate Program! When told that she had received the pledge, she started crying in disbelief. She was very grateful and said several times what a blessing this was to her family after all they had been through in this last year.*

Moving Forward – Household Assistance

- Many of the households identified as limited income had their balances paid in full.
- Households with remaining balances were automatically placed into a new Installment plan.



Revised Installment Plan Guidelines

- New Installment Plans were developed based on remaining account balances.
 - **\$750 or less:** 45-Day Installment Plan
 - **\$751 - \$2000:** 6-Month Installment Plan
 - **\$2,001 or more:** 12-Month Installment Plan
- Households have been encouraged to contact TPU if they encounter difficulties in keeping or maintaining their Installment Plans.

BCAP Enhancements

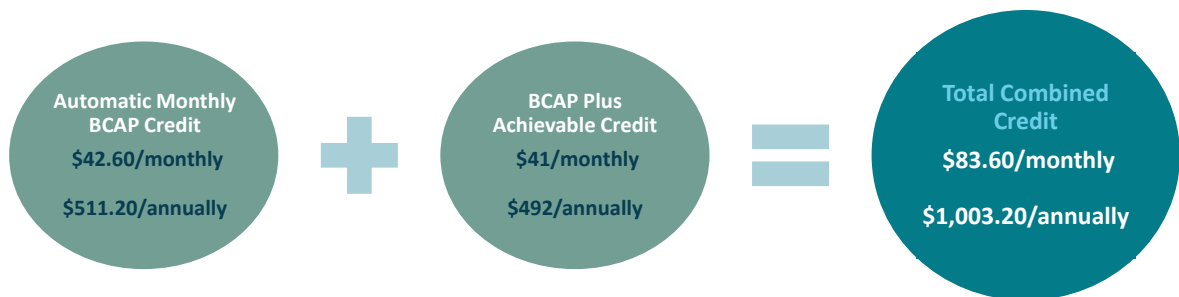
BCAP 2021/2022 (Households with full, on-time payments can achieve monthly credits)			BCAP 2023/2024 Automatic and Achievable Credits (Households would receive an automatic credit regardless of payment. Additional BCAP Plus credit could be achieved with full, on-time payments)			
Service	BCAP <u>Achievable</u> Credit		Service	BCAP <u>Automatic</u> Credit	BCAP Plus <u>Achievable</u> Credit	BCAP/BCAP Plus Annual Credit
Monthly	Annual					
Power	\$21	\$252	Power	\$21.60	\$21	\$511.20
Water	\$9	\$108	Water	\$4	\$5	\$108
Wastewater	\$11	\$132	Wastewater	\$6	\$7	\$156
Surface Water	\$5	\$60	Surface Water	\$3	\$3	\$72
Solid Waste	\$10	\$120	Solid Waste	\$8	\$5	\$156
Total	\$56	\$672	Total	\$42.60	\$41	\$1,003.20

1. Number of households that can be supported if automatic and achievable credit is paid at 100% = 7,469
2. Number of households that can be supported if automatic and only ½ achievable credit is paid = 9,912

BCAP Expansion



- Eligible households will be encouraged to apply for annual federal Energy & Water Assistance Programs.
- Budget Billing is another opportunity to make bill payment more manageable because monthly amounts are levelized for the year.
- Achieving the additional BCAP credit means households are:
 - Reducing/eliminating the amount of their income being paid towards utility expenses
 - Not experiencing the negative impacts of service disruptions



BCAP Expansion



- Automatic BCAP enrollments have started for accounts that have qualified for Low Income Home Energy Assistance Program (LIHEAP) and Low Income Household Water Assistance Program (LIHWAP).
- Automation of the new BCAP credits are due to be in effect **April 2023**.
- Manual credits will be applied to accounts until the automation is complete to ensure households are receiving the eligible credits.
- Outreach events are being planned for spring and summer including, but not limited to:
 - Direct mail to limited income apartment complexes
 - Multi-family onsite enrollments
 - School/Community events
 - Staff onsite engagements at other non-profit locations
 - Food banks
 - Information sessions for property managers/Rental Assistance Programs