Questions and Answers from PURA's May 5th Webinar:

Taking Action on Behalf of CT's Residents: Public Utility Companies' Response to COVID-19

1. **Question:** Does a customer need to be coded "hardship" to be protected from shut-off?

<u>Answer:</u> (UI/SCG/CNG): Outside of the Covid-19 Emergency Moratorium, a customer does need to be coded hardship (either financial or medical) to be protected from shut-off

<u>Answer:</u> (Eversource): No. During the State of Emergency, there is a moratorium on disconnections for nonpayment for all customers, so a customer does not need to be coded "hardship" for this protection. Under normal business circumstances, CL&P and Yankee Gas each dba Eversource Energy ("Eversource") would not disconnect service to residential customers coded as "hardship" during the winter moratorium (Nov. 1 – May 1). Additionally, Eversource would not disconnect service if a customer is:

- Actively enrolled on a forgiveness program (Matching Payment Program or MPP or New Start);
- Current on their Eversource bill;
- · Actively enrolled into a monthly budget or payment plan; or
- · Has a life-threatening medical illness as certified by a physician.
- 2. **Question:** What is the deadline or end date on the shut-off moratorium for Eversource?

<u>Answer:</u> (Eversource): For residential customers, the deadline for the shut-off moratorium is at the conclusion of the Governor's emergency declaration or as ordered by the Public Utilities Regulatory Authority.

3. **Question:** Some customers that were previously enrolled on existing electric/gas arrearage forgiveness have missed payments due to economic distress as a result of COVID-19. These customers have been kicked off of the existing programs. Are there any plans to contact those customers to allow them some flexibility to get back on the programs given the current circumstances?

<u>Answer:</u> (UI/SCG/CNG): The Avangrid Companies are currently working on communications (mail and/or phone) that will be addressing these issues with customers.

<u>Answer:</u> (Eversource): Customers who were enrolled on the MPP during Phase 1 (Nov. 1 – May 1), qualified and received energy assistance through their Community Action agency but missed payments during Phase 1 will not be removed from the program during Phase 2 (May 2 – Oct. 31). These customers will be allowed to make up any missed payments throughout Phase 2 of the program. Eversource is developing a communication that will be sent to all existing MPP customers advising them of this change.

Eversource electric income-eligible or medical hardship customers that have been removed from the New Start program due to missing payments can re-enroll onto the program with no down payment requirement.

Eversource communicates with customers weekly through email about special payment plan offerings.

4. **Question:** Please share written information on the "mini matches" and expand on which companies offer this.

<u>Answer:</u> (UI/SCG/CNG): will be running "mini matches" throughout Phase 2 (May 2 – Oct 31) to pick up any customers that have been able to make up missed Phase 1 payments and apply a match to their account (as long as they meet the criteria). All Phase 2 payments will automatically be matched at the end of the Phase (as long as criteria is met).

<u>Answer:</u> (Eversource): Eversource provides a "match" when customers successfully complete each phase of the MPP program. There are times when payments required to complete Phase 1 (Nov. 1 - May) post after the deadline. However as long as customers have met the Phase 1 requirements (customer has qualified and received energy assistance and required payments have posted against a customer's account), Eversource will provide a match at that time.

- · A primary match is completed in May for customers who successfully completed Phase 1.
 - · Customers who qualified and received energy assistance and make the required payments for Phase 1 after the primary match was completed, will receive their Phase 1 match at that time.
- 5. Question: Will any payment made between May and October be "mini-matched?"

<u>Answer:</u> (UI/SCG/CNG): Any payments made between May and October that are not Phase 1 catch up payments will be eligible for a match at the end of Phase 2 (starting Nov 1). Customer must make all required payments in order to be eligible for the match.

<u>Answer:</u> (Eversource): Yes. Payments made between May and October that complete Phase 1 (Nov. 1 - May 1) will be matched. Once the payments to complete Phase 1 have been matched, all subsequent payments required to complete Phase 2 (May 2 - Oct. 31) must be paid by October 31 in order to receive the second and final match.

6. **Question:** Did the companies extend the below budget worksheet deadline or is it May 1st.?

<u>Answer:</u> (UI/SCG/CNG): For this year due to Corona-19 along with the extended application deadline (June 1st), below budget worksheets can be used for customers through this period.

Answer: (Eversource): No. The deadline for a below budget worksheet is May 1st.

7. **Question:** Does \$5,000 Operation Fuel application funding for furnace replacement go directly through Operation Fuel or does the application go through a Community Action Agency?

<u>Answer:</u> (Operation Fuel):For the Home System Repair and Replacement Program, the Community Action Agency meets with the applicant and completes the application process. The CAA sends the completed application to us (includes quotes from three vendors), we approve and mail \$5,000 check directly to vendor.

8. **Question:** Regarding energy efficiency programs how does one know that the contractor received the instant rebate?

Answer. Participating Distributors providing instant discounts on heating equipment are required to have the contractor invoice generated after each qualified sale denote that the qualifying equipment received a discount through Energize Connecticut and the amount of each discount. Customers also receive a post card acknowledging the equipment they purchased qualified for an instant discount applied at the point of purchase by their contractor.

9. **Question:** Is the extension to enroll in the Matching Payment Program for Eversource as well as UI?

<u>Answer:</u> (Eversource): The enrollment period for the Matching Payment Program ("MPP") ended on May 1^{st} . Customers who were enrolled on MPP during Phase 1 (Nov. 1 - May 1), qualified and received energy assistance through their Community Action agency but missed payments during Phase 1 will not be removed from the program during Phase 2 (May 2 - Oct. 31). These customers will be allowed to make up any missed payments throughout Phase 2 of the program.

10. **Question:** Customers are still receiving shut-off notices from UI. These notices don't look different and don't reflect the new policies discussed today. Please explain.

<u>Answer:</u> (UI/SCG/CNG):Wording was changed to take out disconnection immediately after xx/xx/xxxx, replaced with "in the future". The Companies (UI/SCG/CNG) are currently working, with PURA, to make additional modifications to the notice.

11. **Question:** Does the Matching Payment Program help with previous balances before COVID-19?

<u>Answer:</u> (UI/SCG/CNG):The Matching Payment Programs do help with the customer's entire balance.

Answer:(Eversource): Yes

12. **Question:** What is the purpose of calling to arrange a payment plan versus simply paying what you can monthly since there are no late payments or disconnects?

<u>Answer:</u> (UI/SCG/CNG):Enrolling in a payment plan, and keeping up with those payments, will continue to protect the customer from disconnection once the Emergency Moratorium is lifted. Paying what you can, may not be sufficient to remove a customer from disconnect status once the Companies are able to resume shut off activity.

<u>Answer:</u> (Eversource) We encourage customers who are having difficulties paying their bill to take advantage of flexible and adaptable payment plans and to learn about other programs they may be eligible to receive. For income-eligible customers, we have financial assistance programs to help you. For more information, visit **Eversource.com/BillHelp** or call us at **800-286-2828** so we can help determine which program is best for you.

13. **Question:** In order to qualify for the hardship program, do customers have to send an email with documentation and wait for approval or can a customer get approved the same day?

<u>Answer:</u> (UI): Customers can call in and "claim" hardship. This will put a temporary hold on the account until sufficient documentation is received. Once received the customer's account will be coded as hardship.

<u>Answer:</u> (Eversource): Eversource customers are asked to contact 211, text CTWARM to 898211, or visit www.211ct.org to find their Local Community Action Agency. The Community Action Agency will discuss the verification steps to qualify for the hardship program.

14. **Question:** Do customers still have to go through their Community Action Agency to get financial assistance?

<u>Answer:</u> (UI): If customers are looking to receive Energy Assistance they need to go through their Community Action Agency. They can also contact 2-1-1 or Operation Fuel for additional assistance.

<u>Answer:</u> (Eversource): Yes. Customers can visit www.Eversource.com/BillHelp or call their local Community Action Agency to determine if they qualify for state-funded assistance. Text CTWARM to 898211 to find your local Community Action Agency. After texting your ZIP code, you will receive information on the nearest agency. Customers can also call 211 directly or visit www.211ct.org.

15. **Question:** How long does it take and what is the process by which a customer can qualify for the elimination of a previous balance?

Answer: (UI/SCG/CNG): If a customer receives Energy Assistance (EA) and is enrolled in the Arrearage Forgiveness Program/MPP and makes the required payments, the Companies will match those payments including EA. The match can take the customer down to a \$0 balance – whether or not there is a remaining balance depends on how much was owed at the start of the program and how much was paid/matched. UI's matching payment program (MaPP) – entire past due balance along with estimated future usage is included in the budget calculation. Budget amount and length of program is taken into consideration to try and get the customer to a \$0 balance. Whether or not this occurs depends on if the customer stays on the program by making their monthly payments.

<u>Answer:</u> (Operation Fuel): Between now and the end of May, anyone seeking assistance from Operation Fuel, must go through an approved intake site and they vary from Community Action Agencies, local non-profits and social/human services departments within municipal/local government office. The Public Portal will be available in July, allowing for individuals to skip the appointment making process and apply for our program on-line.

<u>Answer:</u> (Eversource): Customers can learn about flexible payment plans and programs that help eliminate previous balances by contacting Eversource today at 1-800-286-2828 or by visiting www.Eversource.com/BillHelp.

Forgiveness programs are available to all residential customers who meet the following criteria:

- · Your household income is at or below 60% of the state median income.
- You receive public income assistance, such as aid to the blind, elderly, disabled, families with dependent children, SNAP, Medicaid, or Supplemental Security Income.
- You or a member of your household is seriously ill as certified by a physician.
- Your sole source of financial support is from Social Security, United States Department of Veterans Affairs, or Unemployment Compensation Benefits.
- You are the head of your household and unemployed and your household income is less than 300% of the federal poverty income guidelines.

New Start: Eliminate your outstanding balance over 12 months when you make on-time monthly payments. Enrollment is available year-round to qualified customers. Visit www.Eversource.com/BillHelp, contact a customer service representative at 800-286-2828 or visit your local Community Action Agency to enroll today. Eversource customers who have a medical hardship status on their account are eligible for New Start regardless of their income. This program is currently only available to Eversource electric customers.

Matching Payment Program: Maintain your service and possibly eliminate back balances when you make on-time, payments each month. This program is currently available to Eversource heating customers during the enrollment period of November 1 through May 1.

16. **Question:** If a customer gets water from a company other than CT Water or Aquarion, does this mean that customer is not eligible for a direct bill payment?

<u>Answer:</u> (Operation Fuel): It would be best to call or email Operation Fuel as this would need to be addressed on a case by case basis. This question also reminds Operation Fuel staff that there may be others in the same situation and we will put our heads together to develop a permanent solution, going into our new program year in July.