

Bill Assistance Program Overview



Agenda



TIMELINE



ASSISTANCE
PROGRAM



BENEFIT
CALCULATOR

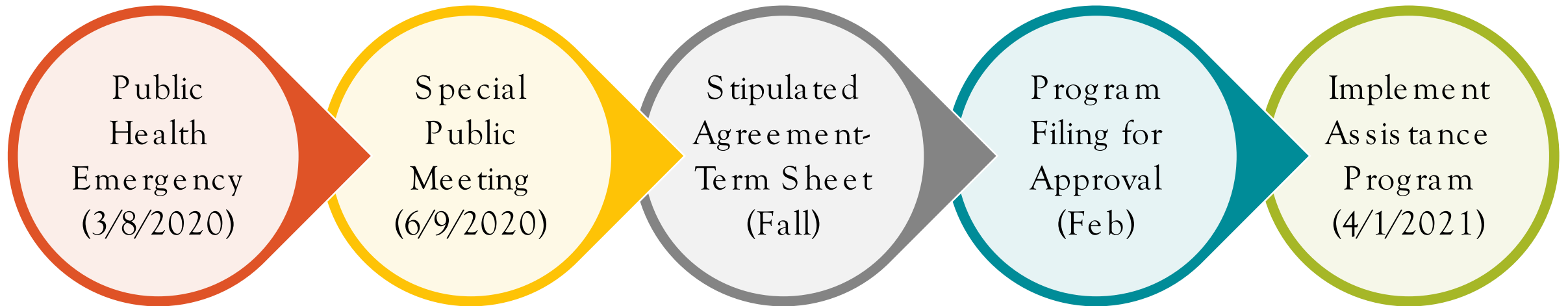


PAYMENT
AGREEMENTS



OUTREACH

Timeline



Objective

- Keep customers connected.
- Relieve debt and therefore stress.
- Help as many customers in need.



Big HEART

Synopsis of Cascade's Bill Assistance Program

Program Design

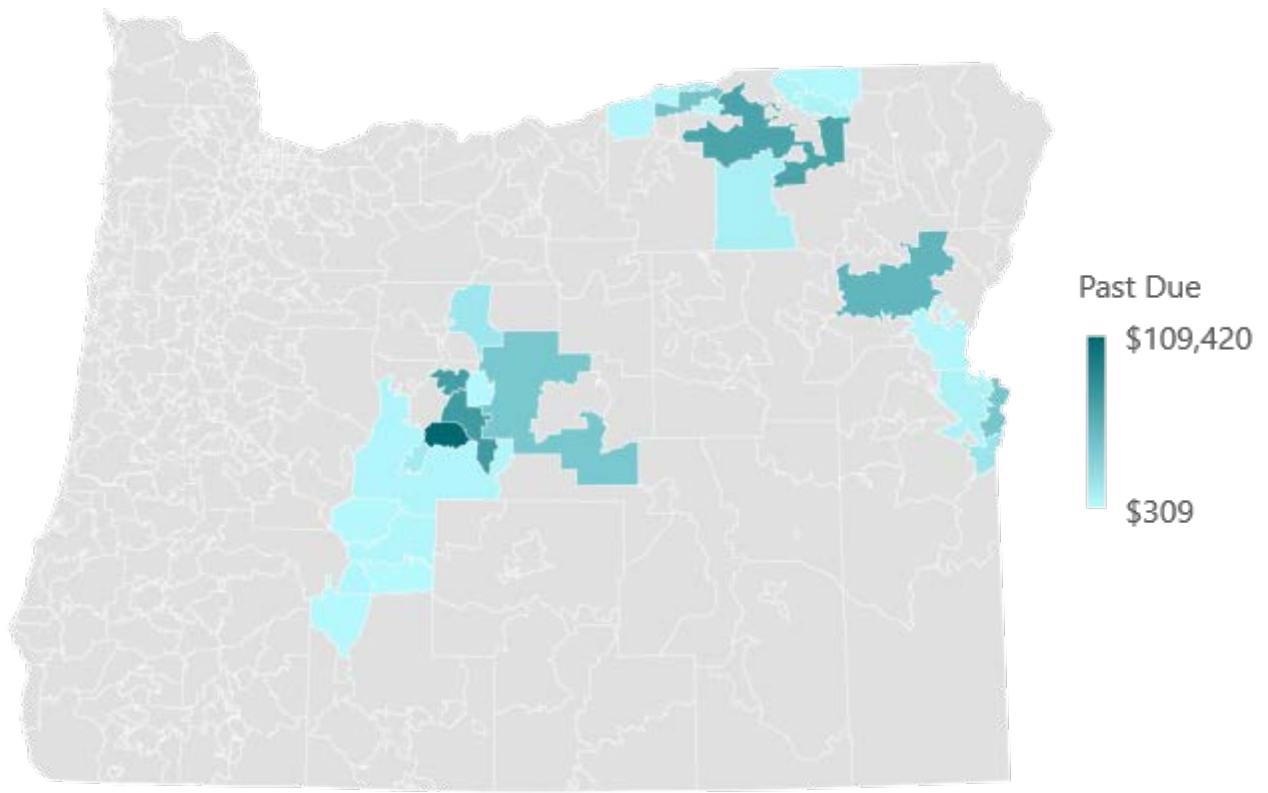
- Open to all eligible Cascade residential customers.
- 1% of Retail Revenues.
- Funding will assist with debt relief.
- Portion of funds to promote availability.

\$707,517

CNG's OR Service Area: Past Due by Zip Code

Assistance Needed

- Funds distributed to customers experiencing hardship.
- Assistance doesn't replace Community Action Agencies.
- Operates through September 2022 or until funds depleted.
- Assistance not to exceed \$1,500 or result in an account credit.



| 12/31/2020 | | | | | | |
|----------------|---------|---------------|---------------|--------------|--------------|---------------|
| CUSTOMER CLASS | # ACCTS | TOT PAST DUE | 31-60 DAYS | 61-90 DAYS | 91-120 DAYS | > 120 DAYS |
| RESIDENT | 5,424 | \$ 630,773.67 | \$ 233,974.09 | \$ 69,281.05 | \$ 38,502.26 | \$ 289,016.27 |
| 12/31/2019 | | | | | | |
| CUSTOMER CLASS | # ACCTS | TOT PAST DUE | 31-60 DAYS | 61-90 DAYS | 91-120 DAYS | > 120 DAYS |
| RESIDENT | 6,352 | \$ 488,701.58 | \$ 311,122.54 | \$ 94,575.25 | \$ 25,310.81 | \$ 57,692.98 |



Eligibility Requirements

- Minimum burden and barriers to participate.
- Simple program structure.
- Doesn't disqualify customers from other assistance.
- Existing assistance programs not impacted by this program.

Self-Certify

Residential Customer

Up to 300%
FPL

Low-Income
Auto-Apply

Opportunities to Receive Assistance

Automatic Hardship Grant

Customers with a history of low-income program eligibility (previous 24-months) will automatically receive a one-time grant equal to their outstanding balance including current charges.

Financial Hardship Grant

Customers who verbally express financial hardship will receive assistance based on benefit calculator to determine grant amount.

Benefit Calculator

Synopsis of Innerworkings

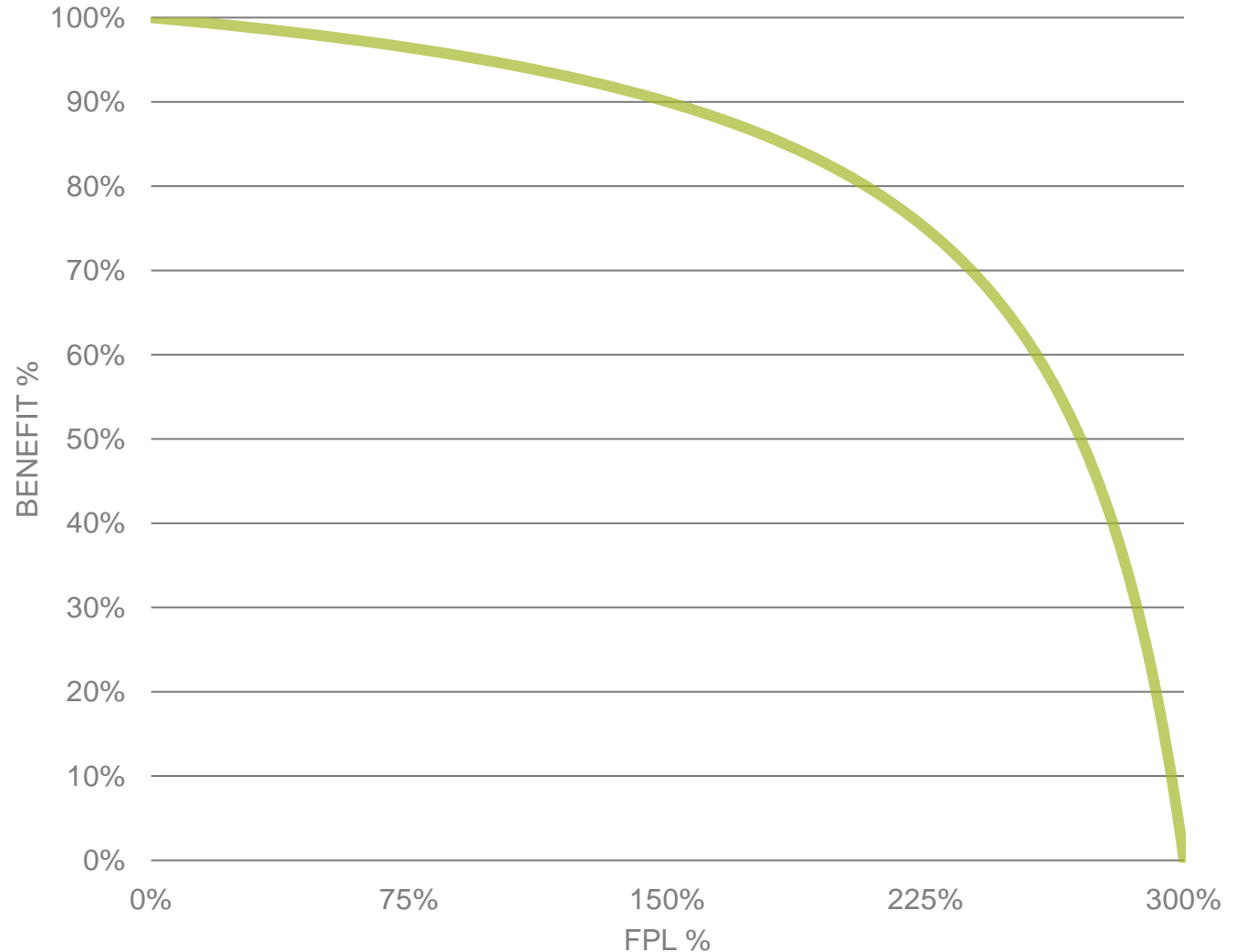
Household Adjuster

- Adjusts Federal Poverty Level (FPL) up to 300%.
- Recognizes household size.
- Serve customers outside of low-income programs.

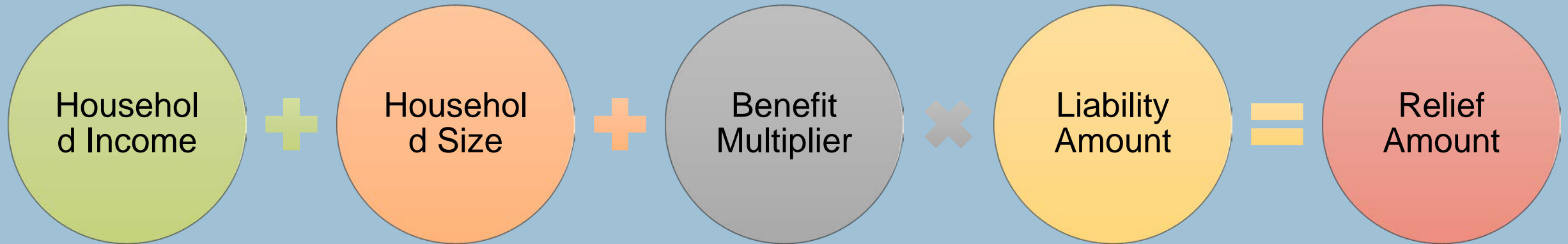
| Household Size | Federal Poverty Guideline | Max. Yrly Income @ 300% FPL | Max. Mthly Income @ 300% FPL | Household Adjuster |
|----------------|---------------------------|-----------------------------|------------------------------|--------------------|
| 1 | \$12,760 | \$38,280 | \$3,190 | 1.00 |
| 2 | \$17,240 | \$51,720 | \$4,310 | 1.35 |
| 3 | \$21,720 | \$65,160 | \$5,430 | 1.70 |
| 4 | \$26,200 | \$78,600 | \$6,550 | 2.05 |
| 5 | \$30,680 | \$92,040 | \$7,670 | 2.40 |
| 6 | \$35,160 | \$105,480 | \$8,790 | 2.76 |
| 7 | \$39,640 | \$118,920 | \$9,910 | 3.11 |
| 8 | \$44,120 | \$132,360 | \$11,030 | 3.46 |
| 9 | \$48,600 | \$145,800 | \$12,150 | 3.81 |

Benefit Curve

- Adjusts benefits based on individual FPL%.
- Determines assistance amount.
- Relief amount rounded up to the nearest dollar.



Benefit Calculator Inputs



Benefit Calculator Examples

Single Customer Making \$3k/mo.

| <i>Benefit Calculator</i> | |
|---|-----------------|
| Customer Type | Residential |
| State | OR |
| Current Monthly Household Income | \$3,000.00 |
| Household Size | 1 |
| Current Arrears Liability Amount | \$412.45 |
| Benefit Multiplier | 0.37 |
| <i>Big-Heart Grant Relief Amount</i> | \$153.00 |
| Remaining Financial Obligation | \$259.45 |

Family of 5 Making \$4.2k/mo.

| <i>Benefit Calculator</i> | |
|---|-----------------|
| Customer Type | Residential |
| State | OR |
| Current Monthly Household Income | \$4,200.00 |
| Household Size | 5 |
| Current Arrears Liability Amount | \$412.45 |
| Benefit Multiplier | 0.89 |
| <i>Big-Heart Grant Relief Amount</i> | \$368.00 |
| Remaining Financial Obligation | \$44.45 |

TPA

Synopsis of Cascade's Time Payment Agreement Program

TPA Program



All Residential & Small Commercial Customers Eligible.



Up to Two Broken or Renegotiated TPAs



Up to 24-months for Residential.



Up to 6-months for Small Commercial.

TPA Residential Examples

Single Customer Making \$3k/mo.

| <u>Benefit Calculator</u> | |
|---|-----------------|
| Customer Type | Residential |
| State | OR |
| Current Monthly Household Income | \$3,000.00 |
| Household Size | 1 |
| Current Arrears Liability Amount | \$412.45 |
| Benefit Multiplier | 0.37 |
| <i>Big-Heart Grant Relief Amount</i> | |
| | \$153.00 |
| Remaining Financial Obligation | \$259.45 |
| TPA Term Length in Months | 18 |
| TPA Monthly Payment Amount | \$14.41 |
| Actual Household FPL Percentage | 282% |

Family of 5 Making \$4.2k/mo.

| <u>Benefit Calculator</u> | |
|---|-----------------|
| Customer Type | Residential |
| State | OR |
| Current Monthly Household Income | \$4,200.00 |
| Household Size | 5 |
| Current Arrears Liability Amount | \$412.45 |
| Benefit Multiplier | 0.89 |
| <i>Big-Heart Grant Relief Amount</i> | |
| | \$368.00 |
| Remaining Financial Obligation | \$44.45 |
| TPA Term Length in Months | 6 |
| TPA Monthly Payment Amount | \$7.41 |
| Actual Household FPL Percentage | 164% |

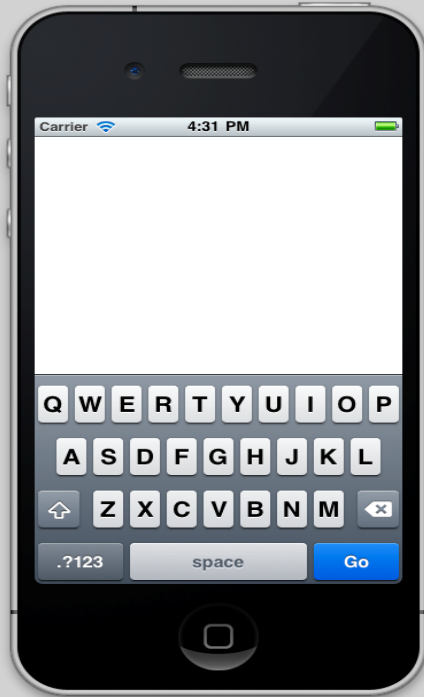
Customer might be eligible for additional assistance through their local CAA.

Outreach

Synopsis of Reaching Customers Experiencing Financial Hardship

Ways to Reach Customers

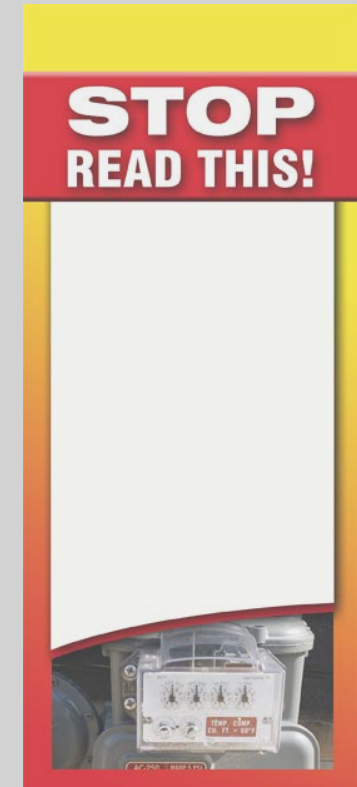
Calls – Texts - Emails



Social Media – YouTube



3M Door Stickers-Hangers



Other Ways to Reach Customers

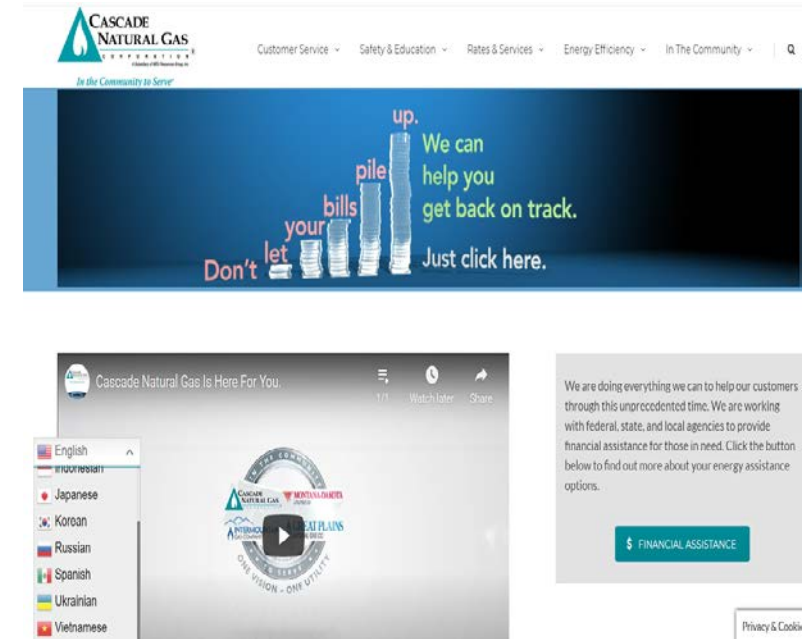
Food Bank Partnerships



Property-Owner Notice



Company Website & Bill Inserts-Onserts



Thanks

Any questions?

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