

Arrearage Management Program

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Arrearage Management Program

Arrearage Management Program (AMP) Components

- **Instant Grant Option** – one-time grant up to \$100 for a residential customer with a smaller past due or full balance who expresses economic hardship.
- **50/50 Matching Grant Option** – up to a \$300 matching grant applied as a credit on a residential customer's account to eliminate a past due or full balance.
- **Time Payment Arrangement (TPA) with Matching Grant Option** – an option that offers a TPA to a residential customer who then receives a matching grant payment to reduce their past due balance each time their own monthly TPA payment posts.
 - The customer's grant is equal to 50% of the total balance with matching grant payments divided into a number equal to the number of TPA payments required by the term of their chosen TPA.
 - Grant not to exceed the \$1,200 Program limit or the balance of that limit still available to the customer under the AMP, whichever is less.
 - Eliminates a past due balance and brings the full balance current when the plan is completed.
- **Frequency of Participation** – residential customers can participate in the AMP in any combination of options up to a maximum contribution from the Program limit of up to \$1,200.

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Proactive Outreach Efforts

- **Healthy Account Campaigns (HAC)**
 - All customers notified by mail 30 days in advance of moratorium on shut-offs for non-payment being lifted to advise of options for assistance.
 - Past-due customers contacted by letter, e-mail and phone to advise of all options to bring accounts current, including energy assistance and the AMP.
 - HAC Team handles outbound calls but all employees receive training, including suggesting scripting and scenario-based training, to manage customer responses to voicemails if the Team didn't make customer contact.

- **2021 Communications Plan**
 - The 2021 Communications Plan is expanded to include:
 - *English and Spanish Radio PSAs in January, February and October-December of 2021;*
 - *Monthly digital and paper Comfort Zone information;*
 - *Information in four languages on our website and digital banner about bill payment options, energy assistance and COVID-19;*
 - *An expanded social media advertising and posting campaign on Twitter, Facebook and LinkedIn.*

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Crisis Grants

➤ Emergencies and unusual

- Residential customers with no means to make payments or unusual circumstances can receive Instant Grants from the AMP due to various forms of crisis, such as but not limited to:
 - Medical emergency or acute illness of a family member;
 - Death in the family;
 - Severe COVID-19 impacts;
 - Multiple forms of crisis in the same family - illness followed by job loss or disability.
- Customers may also exceed the \$1,200 Program limit in exceptional cases with Supervisor or Manager approval.

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Community Action Partnership (CAP) Agencies

➤ Energy Assistance

- The AMP is designed to:
 - Address long-term arrearage reduction
 - Prevent turn-off due to non-payment
 - Provide an additional resource to supplement various sources of low-income energy assistance for qualified low-income residential customers.
- Low-income energy assistance should still be taken into consideration as an option before assuming the AMP is the best option for a residential customer
 - A customer may qualify for LIHEAP, OLGA or GAP and those resources should be investigated for them, if available, since participation in the AMP might require financial contributions from the customer in order to bring the account current or not be adequate assistance.
- The AMP is an available resource for low-income residential customers and Community Action Partnership (CAP) agencies will be advised of the Program and its components so they can make referrals to NW Natural if they are unable to assist a customer or additional resources are required.

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Program Costs

➤ Cost Tracking

- AMP participation tracked at the account level for residential customers and can verify:
 - How much they have received at any point in the Program;
 - When/if they have reached the \$1,200 AMP limit for grants.
- All grants will be entered in the NW Natural Customer Information System (CIS) and tracked through a general ledger account designated specifically for the AMP.