

BEFORE THE
NEW HAMPSHIRE PUBLIC UTILITIES COMMISSION

In Re.)	
)	
)	
Public Service Company)	
of New Hampshire d/b/a Eversource)	Docket No. DE 19-057
Energy Notice of Intent to File Rate)	
Schedules)	
)	

DIRECT TESTIMONY OF
ROGER D. COLTON

ON BEHALF OF THE
The Way Home

December 20, 2019

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1 **Q. PLEASE STATE YOUR NAME AND BUSINESS ADDRESS.**

2 A. My name is Roger Colton. My business address is 34 Warwick Road, Belmont, MA
3 02478.

4
5 **Q. BY WHOM ARE YOU EMPLOYED AND IN WHAT POSITION?**

6 A. I am a principal in the firm of Fisher Sheehan & Colton, Public Finance and General
7 Economics of Belmont, Massachusetts. In that capacity, I provide technical assistance to
8 a variety of federal and state agencies, consumer organizations and public utilities on rate
9 and customer service issues involving water/sewer, natural gas and electric utilities.

10
11 **Q. ON WHOSE BEHALF ARE YOU TESTIFYING IN THIS PROCEEDING?**

12 A. I am testifying on behalf of The Way Home.

13
14 **Q. PLEASE DESCRIBE YOUR PROFESSIONAL BACKGROUND.**

15 A. I work primarily on low-income utility issues. This involves regulatory work on rate and
16 customer service issues, as well as research into low-income usage, payment patterns,
17 and affordability programs. At present, I am working on various projects in the states of
18 Washington, New Hampshire, Maryland, Pennsylvania, Michigan, and Illinois, as well as
19 in the provinces of Ontario and British Columbia. My clients include state agencies (*e.g.*,
20 Pennsylvania Office of Consumer Advocate, Maryland Office of People's Counsel,
21 Illinois Office of Attorney General), federal agencies (*e.g.*, the U.S. Department of Health
22 and Human Services), community-based organizations (*e.g.*, New Hampshire Legal
23 Assistance, Action Centre Tenants Ontario, BC Public Interest Advocacy Centre), and

1 private utilities (e.g., Unitil Corporation d/b/a Fitchburg Gas and Electric Company,
2 Entergy Services, Xcel Energy d/b/a Public Service of Colorado). In addition to state-
3 and utility-specific work, I engage in national work throughout the United States. For
4 example, in 2011, I worked with the U.S. Department of Health and Human Services (the
5 federal LIHEAP office) to create the Home Energy Insecurity Scale and to advance its
6 utilization as an outcomes measurement tool for LIHEAP and other low-income utility
7 bill affordability programs. In 2016, I was part of a team that engaged in a study for the
8 Water Research Foundation (the research arm of the American Water Works
9 Association) on how to reach “hard to reach” customers. A description of my
10 professional background is provided in Appendix A.

11
12 **Q. PLEASE EXPLAIN YOUR PREVIOUS WORK ON LOW-INCOME BILL**
13 **ASSISTANCE.**

14 A. Over the course of the past 35 years, I have frequently been involved with the planning,
15 implementation and evaluation of bill assistance programs for low-income households. In
16 the past year, I have designed a water affordability program for the City of Baltimore and
17 consulted with the California Public Utilities Commission in its consideration of how to
18 address affordability in that state. I am now also working for the state association of
19 Community Action Agencies (“CAAs”) in Washington State on design and
20 implementation issues involved with the implementation of a new legislative mandate for
21 utilities to adopt low-income affordability programs. In 2019, I worked for the
22 Pennsylvania Office of Consumer Advocate in the Pennsylvania PUC’s generic
23 proceeding reviewing the bill affordability programs in that state. In past years, amongst

1 other activities, I was the consultant for the Staff of the New Hampshire PUC in its
2 development of an Electric Assistance Program (EAP); for the Maryland Office of
3 Peoples Counsel in that state's design of its Electric Universal Service Program (EUSP);
4 for the New Jersey Division of Ratepayer Advocate in that state's design of its Universal
5 Service Fund (USF); and for the staff of the Ontario Energy Board in that province's
6 development of its Ontario Electricity Support Program (OESP). I consulted with and for
7 the Philadelphia City Council on the development of that city's water affordability
8 program, and was named the Detroit City Council's representative to the Detroit Blue
9 Ribbon Panel on Water Affordability. I was hired as the evaluator of low-income
10 assistance programs by Missouri Gas Energy, Public Service Company of Colorado, and
11 Empire District Electric. A complete listing of my publications and testimonies can be
12 found in Appendix A.

13
14 **Q. PLEASE DESCRIBE YOUR EDUCATIONAL BACKGROUND.**

15 A. After receiving my undergraduate degree in 1975 (Iowa State University), I obtained
16 further training in both law and economics. I received my law degree in 1981 (University
17 of Florida). I received my Master's Degree (Regulatory Economics) from the
18 MacGregor School, Antioch University, in 1993.

19
20 **Q. HAVE YOU EVER PUBLISHED ON PUBLIC UTILITY REGULATORY**
21 **ISSUES?**

22 A. Yes. I have published three books and more than 80 articles in scholarly and trade
23 journals, primarily on low-income utility and housing issues. I have published an equal

1 number of technical reports for various clients on energy, water, telecommunications and
2 other associated low-income utility issues. My most recent publication is a chapter in the
3 book “Energy Justice: US and International Perspectives,” published by Edward Elgar
4 Publishing in London. My chapter was titled ‘The equities of efficiency: distributing
5 usage reduction dollars.’ It offers an objective definition of “equity” based on legal and
6 economic doctrine. A list of my publications is included in Appendix A.

7
8 **Q. HAVE YOU EVER TESTIFIED BEFORE THIS OR OTHER UTILITY**
9 **COMMISSIONS?**

10 A. Yes. I have submitted testimony to the New Hampshire PUC in numerous proceedings
11 over the past 30+ years regarding rates, the structure and funding of New Hampshire’s
12 bill assistance programs, and low-income energy efficiency investments. In addition, I
13 have testified in more than 270 regulatory proceedings in more than 30 states and various
14 Canadian provinces on a wide range of utility issues. A list of the proceedings in which I
15 have testified is listed in Appendix A.

16
17 **Q. PLEASE EXPLAIN THE PURPOSE OF YOUR DIRECT TESTIMONY.**

18 A. In this proceeding, my objective is to review the following issues:

- 19 ➤ The structure of the Eversource Energy (hereafter “the Company”) arrearage
20 management (“New Start”) program;
21 ➤ Implementation issues involved with the Company’s proposed arrearage
22 management program;

1 Budget Billing amount should be deemed a complete payment for purposes of
2 earning an arrearage credit, irrespective of whether the Budget Billing plan is
3 carrying a debit balance or a credit balance relative to the customer's annual
4 bill to date. Moreover, to the extent that a customer ends a Budget Billing
5 year with a bill credit, the amount of that credit should be applied in a manner
6 that will earn the customer an equivalent amount of arrearage credits as if
7 those payments had constituted individual monthly payments (page 31).
8

- 9 ➤ The Company should extend the New Start Program to Hardship customers
10 who have already experienced a disconnection of service (page 34).
11
- 12 ➤ The Company should adopt a system of "express lane eligibility" (also
13 sometimes known as "adjunctive eligibility") to qualify low-income
14 customers for its New Start Program. The Company should use a joint
15 application form with the following state-administered programs: TANF,
16 Medicaid, SNAP (Food Stamps), WIC, and Free and Reduced School
17 Breakfast/Lunch programs (page 39). To the extent possible, the Company
18 should use an identical application form or procedure as used by Community
19 Action Agencies who administer EAP/LIHEAP and WAP.
20
- 21 ➤ Hardship eligibility should be extended so as not to require annual income
22 reverification or recertification (page 42).
23
- 24 ➤ The Company should, as it implements this program, also constitute an
25 ongoing "Advisory Committee" or "Advisory Panel," comprised of Company
26 staff and various stakeholders (*e.g.*, Staff, The Way Home, Office of
27 Consumer Advocate, Community Action Agencies) to regularly meet during
28 the first three or four years of the program. The Advisory Panel should be
29 consulted not only on ongoing implementation issues as they arise, but it
30 should also be charged with reviewing the ongoing operations and outcomes
31 of the program (page 45).
32
- 33 ➤ The costs associated with the New Start Program should not be included in the
34 DRAM as an automatic adjustment clause. In the absence of extraordinary
35 circumstances, program costs should be exclusively reflected in distribution
36 base rates (page 47).
37
- 38 ➤ The Company should not be reimbursed for 100% of the arrearage credits that
39 it provides through the New Start Program. Instead, the expense
40 reimbursement should be adjusted to take into account those revenues that

1 would not have been collected even in the absence of the program as well as
2 for reduced operating expenses (page 51).

- 3
- 4 ➤ The Company should adopt an exemption for certain service charges
5 (Disconnect/Reconnect fee; New Service Fee; Field Collection Fee) for
6 customers who would otherwise be subject to an exemption from the
7 Company's late payment charge for income-related reasons. (page 61).
8
- 9 ➤ The Company should add a fourth exemption from late payment charges. The
10 Company should exempt customers participating in the New Start Program
11 from being charged late payment fees (page 62).
12
- 13 ➤ The Company should be directed that it shall not threaten to disconnect
14 service when it has no present intent to disconnect service on the date noticed
15 or when actual disconnection is prohibited. The Company should be ordered
16 to provide a notice of the intent to disconnect service *only* as a warning that
17 service will in fact be disconnected on the date published in the notice in
18 accordance with the procedures of the Commission, unless the customer
19 remedies the situation which gave rise to the enforcement efforts. A
20 disconnect notice should be issued if, but only if, a disconnection of service
21 has been scheduled for implementation (page 74).
22
- 23 ➤ The Company should be directed to conduct an appropriate assessment of
24 language translation and interpretation needs based on the geographic areas
25 they serve to ensure that the requirements of Title VI regarding document
26 translation are fulfilled. The Company should adopt a policy to ask callers –
27 either directly or through the use of a call-in prompt - whether they would like
28 an interpreter at the start of a call to ensure that all LEP individuals are
29 provided with meaningful access to interpretation services. At a minimum, the
30 information about the availability of an interpreter should be in Spanish, the
31 dominate language spoken by LEP individuals. However, if the Company
32 conducts a more appropriate assessment of language needs in the geographic
33 region, and finds that other languages are also prominent, those languages
34 should also be included in the information provided to callers about the
35 availability of interpreter services (page 81).
36
- 37 ➤ The Company should be directed, within 90 days of a final order in this
38 proceeding, to submit to the Commission and all relevant stakeholders (*e.g.*,
39 The Way Home, Staff, OCA) a comprehensive review of how it complies with
40 PUC regulation 1203.07(c). In particular, the Company should be directed to

1 demonstrate how, if at all, it is explicitly taking into consideration the size of
2 the arrearage; the reasons why the arrearage is outstanding and whether those
3 reasons will or will not continue during the course of payment, and the
4 customer's ability to pay (page 92).

- 5
6 ➤ The Company's "fee free" proposal should be approved (page 94).
7

8 **Part 1. Structure of Arrearage Management Program.**

9 **Q. PLEASE EXPLAIN THE PURPOSE OF THIS SECTION OF YOUR**
10 **TESTIMONY.**

11 A. In this section of my testimony, I recommend the following discrete modifications to the
12 structure of the New Start Program.

- 13 ➤ The demarcation of the minimum arrears for New Start participation;
14 ➤ The proposed treatment of hardship customers with arrears under those circumstances
15 in which the level of arrears does not meet the New Start minimum threshold;
16 ➤ The removal of New Start participants for nonpayment;
17 ➤ The intersection of LIHEAP and New Start;
18 ➤ The intersection of Budget Billing and New Start; and
19 ➤ The New Start treatment of customers who have had service disconnected for
20 nonpayment.

21 Before I begin my discussion of the modifications I recommend for the New Start
22 program, however, I wish to make clear that I recommend that the Company's New Start
23 Program should be approved with the modifications I propose.
24

1 **A. Minimum Level of Arrears for New Start Participation.**

2 **Q. PLEASE COMMENT ON THE PROPOSED MINIMUM ARREARS REQUIRED**
3 **TO PARTICIPATE IN THE NEW START PROGRAM.**

4 A. The proposed minimum arrearage of \$300 is excessive. I recommend a minimum
5 arrearage of \$120. I base my recommendation on the following data and analysis.

6
7 First, setting the minimum arrears at \$300 will, on average, nearly always exclude non-
8 heating customers. Schedule RDC-1 presents the average arrears (of accounts in arrears)
9 for heating (page 1 of 2) and non-heating (page 2 of 2) accounts for the months of
10 October 2016 through July 2019.¹ The heating data (page 1 of 2) shows that over the 34-
11 month period, in two months, the average arrears was less than \$300, while in four more
12 months, the average arrears was more than \$300 but less than \$317. On average, New
13 Start would reach heating customers in arrears in most months.

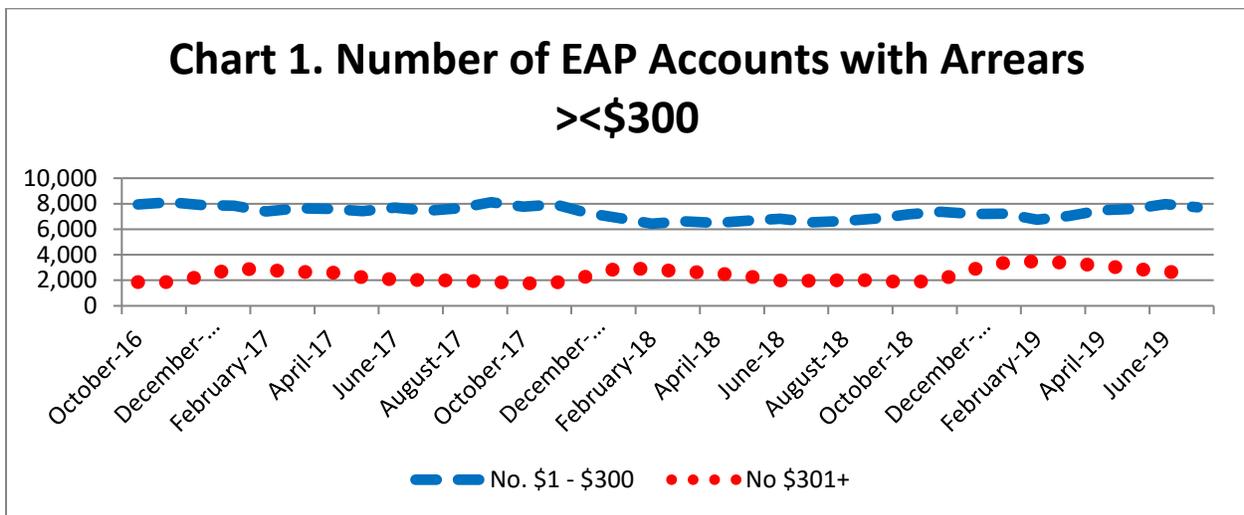
14
15 In contrast, however, for non-heating accounts (page 2 of 2), during the same 34-month
16 period, the average arrears was less than \$300 in 26 months with the average exceeding
17 \$300, but being less than \$319, in six more months. On average, in other words, in most
18 months, the New Start Program as proposed by the Company would not reach EAP
19 customers who do not heat with electricity.

20
21 **Q. IS THERE A FLAW IN LIMITING YOUR ANALYSIS TO ACCOUNTS “ON**
22 **AVERAGE”?**

¹ The data set begins in October to allow the discussion to incorporate the full heating season. In contrast, data that is limited to calendar years splits the heating season both beginning the data set (January through March) and at the end of the data set (November-December).

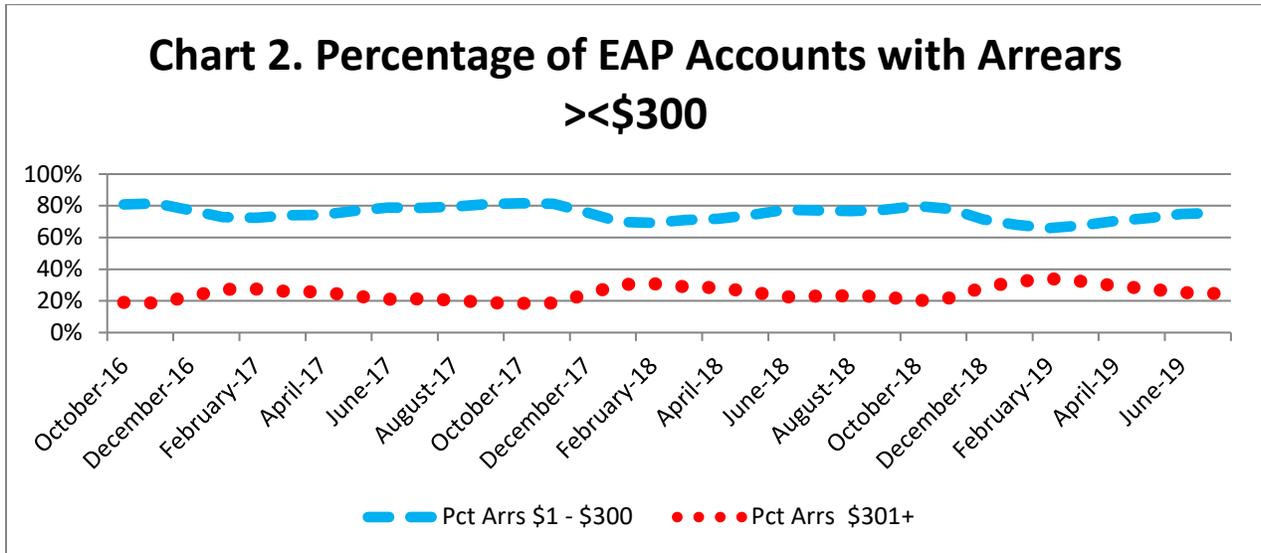
1 A. No. The exclusion of low-income accounts from the New Start Program does not lie
 2 simply in the averages. Schedule RDC-2 presents monthly data on the size of arrears
 3 distributed to allow a determination of the proportion of accounts in arrears that, in fact,
 4 have arrears less than \$300. Again, the study period is October 2016 through July 2019
 5 (34 months).

6
 7 The two charts below summarize this data. Chart 1 shows the number of EAP accounts
 8 that had arrears of between \$1 and \$300 (the dashed line) and would thus not be eligible
 9 for the New Start Program as proposed. In contrast, the dotted line in Chart 1 shows the
 10 number of EAP accounts that have arrears of more than \$300 and are eligible. As can be
 11 seen, the number of ineligible accounts (between roughly 7,000 and 8,000 accounts each
 12 month) is from two to four times higher than the number of eligible accounts (between
 13 roughly 2,000 and 3,000 accounts per month). This data is not disaggregated into heating
 14 and non-heating accounts.



15
 16 Chart 2 below converts these numbers into percentages. Chart 2 shows that the
 17 Company’s proposed minimum threshold of \$300 would consistently exclude (dashed

1 line) between 70% and 80% of all EAP customers in arrears from participating in the
2 New Start Program.



3
4

5 **Q. WHAT IS THE SECOND REASON WHY YOU OBJECT TO A MINIMUM**
6 **THRESHOLD OF \$300 IN ARREARS AS A PREREQUISITE TO**
7 **PARTICIPATING IN THE NEW START PROGRAM?**

8 A. Setting the minimum arrears at \$300 creates a significant exposure of customers to the
9 disconnection of service for nonpayment long before these customers would be eligible to
10 participate in New Start. Schedule RDC-3 presents the average arrears of heating (page 1
11 of 2) and non-heating (page 2 of 2) EAP accounts at the time of disconnection for
12 nonpayment. For heating accounts (page 1 of 2), the average arrears at the time of
13 disconnection was less than \$300 in six (6) of the 34 study months (October 2016
14 through July 2019). For non-heating accounts (page 2 of 2), however, the average arrears
15 at the time of disconnection was less than \$300 in eleven (11) of the 34 months, and more
16 than \$300, but less than \$320, in five (5) more of the 34 months.

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Q. WHY ARE THESE AVERAGE ARREARS OF SIGNIFICANCE TO EAP PARTICIPANTS?

A. The average arrears set forth in Schedule RDC-3 is the average arrears *at the time of disconnection for nonpayment*. If the average arrears is less than \$300, therefore, when the New Start minimum is \$300, these customers will have their service disconnected for nonpayment before being given the opportunity to enter into New Start.

The Company reports that it “follows the minimum arrears and age requirements” as defined in the NH regulations under PUC 1203.11(g)(1), which regulation states that “[a] utility shall not disconnect a residential customer’s service and a notice of disconnection shall not be sent to a residential customer if any of the following conditions exist: (1) the customer’s arrears is less than 60 calendar days outstanding, and is less than \$50.” (TWH-1-052). Schedule RDC-4 shows the data on the number of EAP accounts that have arrears that are 61 or more days outstanding. While Schedule RDC-4 does not show the average arrears by age of arrears in dollar terms, the combination of average arrears in total, along with the average bill of accounts in arrears, would indicate that by the time an account incurs a past-due balance 60 or more days outstanding, that arrearage balance is overwhelmingly likely to also be more than \$50. Moreover, the Company reports that only 43% of its *total* arrears (*i.e.*, arrears of all ages) are less than \$100. (TWH-1-051). It is thus reasonable to conclude that accounts with an arrearage balance outstanding for 61 or more days are likely also to have an arrearage balance of \$50 or more (and thus be subject to disconnection). In other words, a substantial portion of low-income customers

1 would still be eligible for the disconnection of service under the Company's proposal. In
2 light of the aforementioned data, low-income customers should have the opportunity to
3 participate in an arrearage management program with a minimum arrears of \$120.
4

5 **Q. WOULD IT NOT BE REASONABLE TO EXPECT AN EAP CUSTOMER WITH**
6 **AN ARREARAGE OF \$300 OR LESS TO BE ABLE TO RETIRE THAT**
7 **ARREARAGE WITHOUT ENTERING INTO THE NEW START PROGRAM?**

8 A. No. Let me focus for now simply on the downpayments. Schedule RDC-5 sets forth the
9 average residential downpayments for payment plans when the underlying arrears were
10 less than \$300. The Company provided data in three ranges: (1) \$1 - \$100; (2) \$101 -
11 \$200; and (3) \$201 - \$300. According to the Company:

12 ➤ For arrearages of \$0 to \$100: In 15 months, the average downpayment was
13 between \$100 and \$150; in 17 months, the average downpayment was
14 between \$150 and \$200; and in two (2) months, the average downpayment
15 was \$200 or more.²

16 ➤ For arrearages of \$101 - \$200: In two (2) months, the average downpayment
17 was between \$92 and \$100; in nine (9) months, the average downpayment
18 was between \$126 and \$150; in 20 months, the average downpayment was
19 between \$150 and \$200; and in three (3) months, the average downpayment
20 was \$200 or more.

21 ➤ For arrearages of \$201 to \$300: In seven (7) months, the average
22 downpayment was between \$100 and \$150; in 22 months, the average

² No explanation was provided by the Company as to how or why the average downpayment on a payment plan would exceed the underlying arrearage.

1 downpayment was between \$150 and \$200; and in five (5) months, the
2 average downpayment was \$200 or more.

3 The size of these downpayments largely makes payment plans unavailable to low-income
4 customers as being unaffordable.³ For a \$100 downpayment to be affordable at a 3%
5 annual home energy burden, a household would need an annual income of \$40,000. That
6 income would be required without the additional income needed to pay the payment plan
7 installment plus the current bill. In contrast, in 2019, 200% of the Federal Poverty Level
8 was: \$24,980 for a household with one (1) person; \$33,820 for a household with two (2)
9 persons; and \$42,660 for a household with three (3) persons. The downpayments standing
10 alone, let alone the downpayments plus any additional payments toward current bills plus
11 payment plan installments, would exceed an affordable burden for households at 200% of
12 Poverty Level.

13
14 **Q. HAVE YOU CONSIDERED THE AFFORDABILITY OF A PAYMENT PLAN**
15 **OVER TIME TO EAP PARTICIPANTS?**

16 A. Yes. Schedule RDC-6 shows that at the level of average arrears for each month October
17 2016 to July 2019, with limited exceptions, retiring arrears over a three-month payment
18 plan, while also being required to pay the current monthly bill, would result in an
19 unaffordable payment to nearly all low-income customers. In Schedule RDC-6 (page 1
20 of 2), I included the average monthly arrears plus three consecutive months of bills⁴ for

³ When asked to provide procedural manuals regarding payment plans, the Company said in relevant part: “A down payment may be required based on the customer’s account history. The minimum amount of a down payment is a percentage of the delinquent balance. The down payment can be *increased* (emphasis in original) per the customer’s request, to help reduce the monthly payment amount.” (TWH-1-055).

⁴ For example, for October 2016, I included the arrears of \$245.19 plus the bill for current service (reduced by 25% to qualitatively account for EAP) for the months of October through December 2016.

1 current service for non-heating accounts.⁵ If the average arrears exceeded \$300, I
2 excluded that month since, on average, the accounts in that month would qualify for the
3 New Start Program as proposed, with a minimum arrearage of \$300. I defined an
4 affordable annual home energy burden to be 5% (page 1 of 2) and determined what level
5 of income would be required to achieve that burden. As can be seen, the “necessary
6 income” for bills to be affordable given a three-month payment plan is clearly higher than
7 households with incomes that would qualify for EAP.⁶

8
9 To test this conclusion against a different (and higher) definition of an “affordable” home
10 energy burden, Schedule RDC-6 (page 2 of 2) performs the same calculation, while
11 setting the affordable burden at 7% rather than 5%. Even allowing for a higher burden
12 deemed to be “affordable,” the incomes that would be required to allow the repayment of
13 arrears along with the current bill exceed the incomes that would be available to
14 customers enrolled in EAP.

15
16 **Q. DO YOU HAVE ANY FINAL OBSERVATION ABOUT SETTING THE**
17 **MINIMUM ARREARS FOR NEW START AT \$300?**

18 A. Yes. The Company provided a distribution of the existing levels of arrearages for EAP
19 participants, by month, for the months October 2016 through July 2019. I have
20 previously set forth that data in Schedule RDC-2. Over the 34-month period as a whole,
21 on average, 2,433 EAP accounts had an arrearage of \$301 or more. Over the most recent

⁵ I did not perform a similar analysis for heating accounts. In only two months of the 34 months of data provided (November 2016, December 2016) did the average arrearage for heating accounts fall below \$300. Even in those months, the average arrearage was \$290.04 (November 2016) and \$297.86 (December 2016).

⁶ Between Schedules RDC-5 and RDC-6, I show a range of energy burdens, from 3% to 7%. I do this to demonstrate that the results of my analysis do not depend on a specific choice of energy burden.

1 twelve-month period, on average, 2,687 EAP accounts had an arrearage of \$301 or more.
2 These numbers stand in contrast to the expected New Start participation articulated by
3 Witness Conner of 3,153. (Conner Direct, at 38). Given the minimum arrearage balance
4 of \$300 proposed by the Company needed to enter into the New Start program, in other
5 words, there are not sufficient numbers of EAP (Hardship) customers with sufficiently
6 high arrearage balances to populate the program at the level the Company proposes. In
7 contrast, as I discuss below, given the minimum arrearage I recommend, there would be
8 sufficient customers to populate the program at the level the Company proposes.
9

10 **Q. WHAT DO YOU CONCLUDE?**

11 A. I conclude that the minimum arrearage of \$300 proposed for the Company's arrearage
12 management program is too high. Low-income customers with arrears of less than \$300
13 are likely not to be able to afford to repay those arrearages while paying a discounted
14 EAP bill. Moreover, while at the same time being unable to retire their arrearages, many
15 Hardship customers with arrearages less than \$300 would have their service disconnected
16 for nonpayment before becoming eligible for the New Start program. Therefore, I
17 recommend a minimum arrearage of \$120.
18

19 **B. Treatment of Hardship Customers with Arrears Less than New Start Minimum.**

20 **Q. DO YOU HAVE A SECOND RECOMMENDED CHANGE IN THE COMPANY'S**
21 **PROPOSED ARREARAGE MANAGEMENT PROGRAM?**

22 A. Yes. While the Company and I have proposed different minimum threshold for the
23 arrearages necessary to enter the proposed New Start Program, we both agree that there

1 should be some minimum threshold. What the Company does not do is to propose any
2 change in the way in which to treat Hardship customers who have arrears, but whose
3 arrears are of an insufficient balance to qualify the customer for participation in New
4 Start. I recommend that the Company also adopt a new process for treating these lower
5 levels of arrears. I recommend that for these Hardship customers, the Company forego
6 its existing internal “rule” (or procedure) that denies residential customers the
7 opportunity to enter into Budget Billing so long as they carry an arrearage balance.

8
9 **Q. WHAT DO YOU UNDERSTAND THE COMPANY’S PROCEDURES TO BE**
10 **WITH RESPECT TO BUDGET BILLING AND ARREARAGES?**

11 A. In response to a request from The Way Home to explain its procedures regarding the
12 ability to enroll in Budget Billing, the Company explained, in relevant part, as follows:

13 Accounts Eligible: Active Residential & Small Organization accounts that are
14 not in CACS (Computer aided collections system). The customer should only
15 owe their current bill or have a zero balance (or full payment on it’s (sic)
16 way). We can not (sic) ‘roll in’ the customer’s current balance into a ‘new’
17 budget plan. You can however, determine if the customer is eligible for a
18 payment plan and then once they are current we can enroll them on the
19 budget.

20
21 (TWH-1-018). The Company specifically describes “accounts NOT eligible” (emphasis
22 in original) for Budget Billing as including: “Cannot be in CACS (Computer aided
23 collections system) Active” and “Cannot have an active payment arrangement.” (TWH-1-
24 018). I recommend that Hardship customers with arrears, when those arrears are of an
25 insufficient level to qualify them for New Start, be allowed to roll those arrears into a
26 new Budget Billing plan.

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Q. PLEASE EXPLAIN WHY BUDGET BILLING WOULD BE HELPFUL IN ALLOWING HARDSHIP CUSTOMERS WITH ARREARS TO RETIRE THEIR ARREARS.

A. Budget Billing customers have a demonstrably improved bill payment record when compared to residential customers in general. The data is presented in Schedule RDC-7. The data show that the portion of Budget Billing customers that is removed from the Budget Billing program in any given month for credit related reasons is a fraction of one percent in most months. Within the 34-month study period, the highest rate that was experienced for Budget Billing customers being removed for credit reasons was 1.7% (December 2017). Budget Billing customers, in other words, demonstrate extraordinarily good payment patterns. Indeed, Schedule RDC-7 shows that the number of customers removed from Budget Billing for credit-related reasons is a fraction of the total number of customers removed from Budget Billing for *any* reason. In only 13 of the 34 study months (October 2016 through July 2019) were credit-related removals more than half of total removals for any reason. In contrast, in 14 months, credit-related removals were less than 30% of total removals for any reason.

Given that the Company agrees that placing low-income customers on Budget Billing would assist those customers in paying their bills for purposes of earning arrearage credits through the New Start Program, the same Budget Billing would also help low-income customers in paying their bills even when their arrearages are not of sufficient size to qualify for forgiveness in the New Start Program. I recommend that the Company

1 relax its internal regulation barring customer in arrears from entering into Budget Billing
2 for Hardship customers whose level of arrears is less than that which would qualify them
3 for New Start.

4
5 **C. Arrearage Credits for Complete Payments as they are Made.**

6 **Q. DO YOU HAVE A THIRD RECOMMENDED CHANGE IN THE COMPANY'S**
7 **PROPOSED ARREARAGE MANAGEMENT PROGRAM?**

8 A. Yes. The Company proposes that a low-income customer be granted a pro rata credit
9 toward his or her pre-existing arrearage for each payment that is *both* complete *and* on-
10 time. That proposal should be modified. In its place, the Company should provide a pro
11 rata credit toward a program participant's pre-existing arrearage as each complete
12 payment is made, even if that payment is not made before the billing due date.

13
14 **Q. PLEASE EXPLAIN THE POLICY RATIONALE FOR YOUR PROPOSED**
15 **CHANGE.**

16 A. Arrears credits should be earned as bills are paid over time, whether or not those
17 payments are made in a "timely" fashion. The offer of an arrearage credit should not be
18 viewed as an "incentive" to make a prompt bill payment. Customers should not need
19 "incentives" to make prompt payments. Rather, the philosophy of the program is as
20 follows: we realize that you may not have made payments in the past when bills were
21 unaffordable. We have agreed to address (and redress) that problem. Having done our
22 part by making bills affordable, we need you to now do *your* part by making your
23 payments. Accordingly, we will match your payments as they are made with arrearage

1 credits. However, if you do not make your payments, the consequence is not simply the
2 loss of arrearage credits. The consequence is that you will go into the collection cycle, as
3 would anyone else who has received an affordable bill.

4
5 Stated another way, from a policy perspective, we have learned that creating layer upon
6 layer of “incentives” for payments clouds the fundamental underlying proposition. That
7 proposition posits that, in recognition of the underlying unaffordable burden posed by
8 utility bills at fully-embedded rates, the low-income customer is allowed to take service
9 under the low-income program. Given that public/utility response to unaffordability,
10 customers then have the responsibility to make full and timely payment of their bills
11 irrespective of any further “incentive.”

12
13 **Q. WHAT OCCURS TO A NONPAYING PARTICIPANT IN THE ARREARAGE**
14 **MANAGEMENT PROGRAM IF THEY DO NOT MAKE THEIR BILL**
15 **PAYMENTS?**

16 A. There is no special provision for arrearages accumulated after the customer enters the
17 New Start Program. Nonpayment for service provided under the provisions of the
18 arrearage management program will be met by placing the customer into the same
19 collection process as that which would be faced by any other customer. Nonpayment does
20 not result in suspension from the program; it does not result merely in the denial of an
21 arrearage credit. The customer continues to receive his or her arrearage credits when
22 earned, but sufficient nonpayment of the customer’s payment obligation would

1 eventually (based on service termination regulations and the Company’s collections
2 practices) place the program participant in the collection process.

3
4 **Q. IS THERE ANY EMPIRICAL BASIS FOR NOT CONDITIONING ARREARAGE**
5 **CREDITS ON PAYMENTS THAT ARE BOTH COMPLETE AND TIMELY?**

6 A. Yes. There is also an empirical basis for not conditioning the grant of arrearage credits
7 on “prompt” (or “timely”) payments. New Jersey data shows that it is reasonable to
8 expect participants in a bill assistance program --particularly a program which ties the
9 assistance to an affordable percentage of income-- to pay 90% or more of their bills over
10 an annual basis. We must recognize, however, that while that will be the annual result,
11 low-income customers may miss an occasional payment and then make that payment up
12 the next month. The important lessons to be teaching are two-fold. First, it is important to
13 make some payment even if the customer cannot make the entire payment. If the
14 customer cannot pay an entire \$80 bill, he or she should make the \$40 payment they can
15 make, so that the first \$40 in the next month gets them their arrearage credit. Second, it is
16 important to continue making regular payments even if those payments don’t always
17 cover the entire current month’s bill. Both of these “lessons” are directed toward
18 communicating and understanding the importance for a customer to avoid falling into a
19 hole and becoming stuck there.

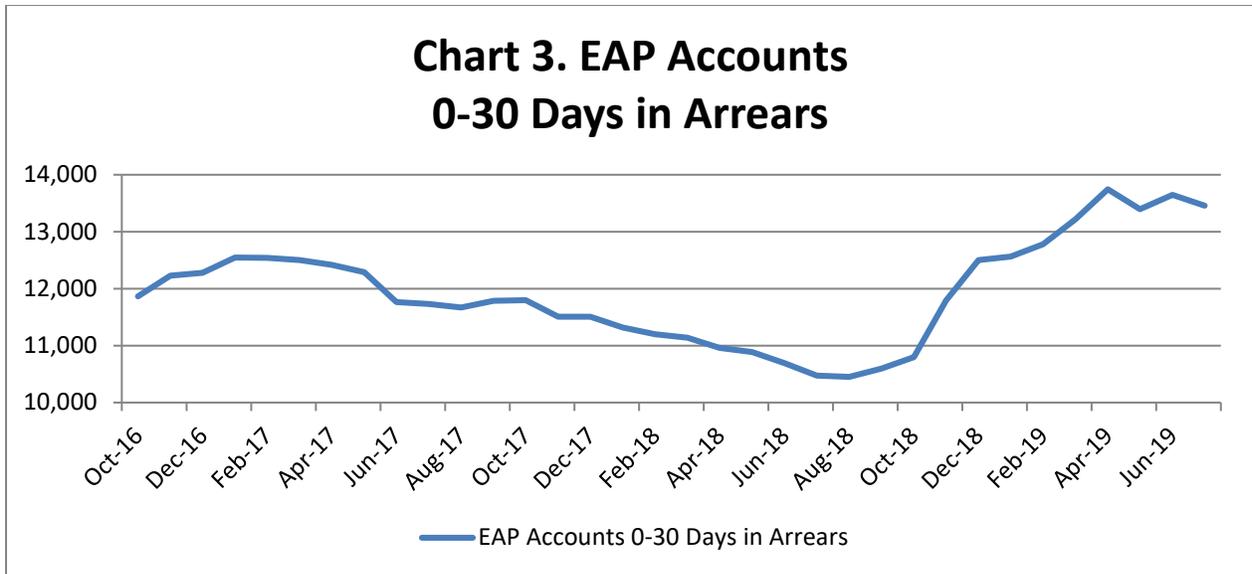
20
21 The policy basis for this approach has been discussed above. In addition, however, there
22 are programmatic/administrative aspects to this recommendation. Enforcing customer
23 payment obligations should occur through the same credit and collection activities

1 directed toward any other residential customer. If a customer receiving service through an
2 affordable rate, with complete payments earning arrearage credits, does not make
3 appropriate payments, that customer enters the collection cycle with the same rights and
4 responsibilities as any other customer. In this fashion, no new or special administrative
5 process is or should be created for the rate affordability participants. To the extent that
6 the Company can avoid the need to invent special processes solely for the low-income
7 program, the low-income program works more efficiently and more effectively.

8
9 **Q. DO YOU HAVE REASON TO BELIEVE THAT THE COMPANY'S**
10 **CUSTOMERS MAY MISS OCCASIONAL PAYMENTS ONLY TO MAKE**
11 **THOSE PAYMENTS REASONABLY QUICKLY?**

12 A. Yes. Two lines of analysis lead me to this conclusion. First, Chart 3 below shows the
13 number of EAP accounts that are 0 to 30 days in arrears by month. From October 2016
14 through August 2018, there was a clear decline in the number of EAP accounts in this
15 aging bucket. Even as the number of EAP accounts in this aging bucket increased from
16 October 2018 through March 2019, however, there were some downward fluctuations in
17 the number of accounts in this aging bucket in individual months.⁷

⁷ It is not clear from this data whether there is an increase in the number of accounts in this aging bucket because there is a higher proportion of EAP accounts falling into the bucket, or whether there is simply an increase in the overall number of EAP accounts.

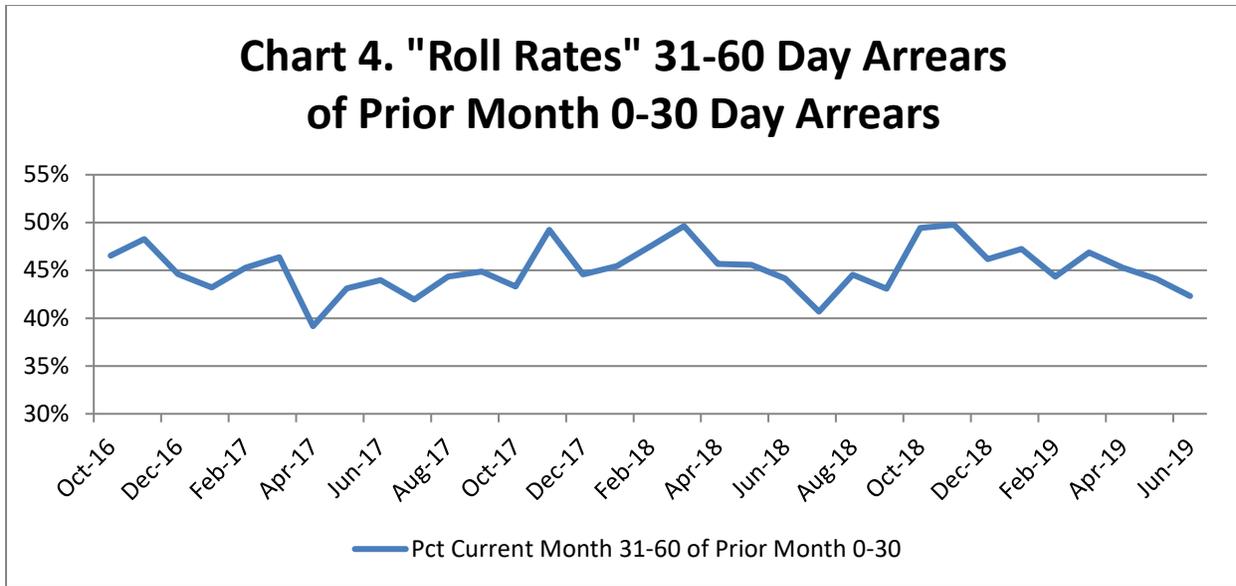


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Chart 4 shows to an even greater extent the likelihood that EAP customers who miss payments will quickly make those payments up and retire their arrears. Chart 4 shows the roll rates for EAP participants. A “roll rate” is the rate at which the previous month’s aging bucket rolls into the subsequent month’s next aging bucket (*i.e.* isn’t paid).⁸ The “roll rate” in which we are interested here is the roll rate from the 0 – 30 day aging bucket to the 31 – 60 day aging bucket. The roll rate for EAP accounts (0 – 30 days to 31 – 60 days) consistently runs between 40% and 50% for the 34-month period October 2016 through June 2019.⁹ Indeed, Chart 4 documents that for the Company’s EAP customers, consistently more than half of customers who miss one payment have made up that payment by the next month and thus do not fall into the next month’s older arrearage aging bucket. To deny these program participants the ability to earn a month of arrearage credit would be unfair and, for the reasons outlined above, counterproductive.

⁸ For example, if there are 100 accounts in the 0 – 30 day aging bucket in July 2018 and 40 accounts in the 31 – 60 day aging bucket in August 2018, there is a “roll rate” of 40% (*i.e.*, 40% of accounts remain unpaid in the next month).

⁹ July 2019 is excluded since there is no data for August 2019.



1

2 **Q. DO YOU HAVE ANY FINAL COMMENTS ON THE PROPOSED**
 3 **REQUIREMENT THAT PAYMENTS BE COMPLETE AND ON-TIME TO**
 4 **EARN ARREARAGE CREDITS?**

5 A. Yes. The Company should not require of participants in the New Start Program that
 6 performance which it does not routinely receive from residential customers in general.
 7 Schedule RDC-8 sets forth the percentage of customers making payments by day, with
 8 Day 1 being the day a bill is first issued. Note that the Company’s data shows that by
 9 Day 22, it has received payments from less than half of its residential customers.¹⁰
 10 Indeed, by Day 30 after a bill is first issued, the Company has received payment from
 11 only 67.69% of its customers. The rate at which it receives payment continues at a
 12 reasonably steady, albeit slightly declining, percentage of accounts through Day 60. In
 13 fact what the Company data set forth in Schedule RDC-8 shows is that while the
 14 Company receives payments from 49.80% of its residential customers by the billing Due

¹⁰ The Company notes in its response to the discovery, that the high rate of accounts paying on Day 22 (15.72%) is attributable to the fact that those customers who have enrolled in auto-pay are automatically scheduled to pay on Day 22.

1 Date (*i.e.*, Day 22), it receives payments from an additional 21.15% of its residential
2 customers by Day 35 (*i.e.*, the day on which a Shut-off Notice for Non-Payment is mailed
3 (TWH-1-001). While the Company receives payments from 49.80% of its residential
4 customers by the billing Due Date (*i.e.*, Day 22), it receives payment from an additional
5 26.34% by Day 49 (*i.e.*, the first day the account is eligible for a Shut-off Non-payment
6 in the field [TWH-1-001]). As can be seen, in other words, a substantial proportion of
7 residential customers make payments after the Due Date with no real consequences.

8
9 It would be unreasonable to require of participants in the New Start Program that which
10 is not required of residential customers generally. Program participants should be
11 allowed to earn their arrearage credits as they make complete payments, even if those
12 payments are not made in a “timely” fashion.

13
14 **D. Removal of New Start Participant for Nonpayment.**

15 **Q. IS THERE A FOURTH MODIFICATION YOU RECOMMEND TO THE**
16 **COMPANY’S ARREARAGE MANAGEMENT PROGRAM?**

17 A. Yes. I recommend that the Company eliminate its proposal to “remove” a low-income
18 customer from the program if and when that customer has missed two payments.
19 Company witness Conner proposes that “A customer will be removed from the program
20 after missing two consecutive monthly budget payments.” (Conner Direct, at 37-38). In
21 lieu of this decision-rule, I recommend that the Company not remove customers from the
22 New Start Program for missing payments. Instead, New Start participants should be
23 subject to the same credit and collection practices to which any other residential

1 customers are subject. Complete payments should earn arrearage credits. Nonpayments
2 should place a program participant into collections.

3
4 I reiterate what I stated above with respect to the grant of arrearage credits. The offer of
5 an arrearage credit should not be viewed as an “incentive” to make a prompt bill
6 payment. Customers should not need “incentives” to make payments. Rather, the New
7 Start Program recognizes that low-income customers may well have incurred arrearages
8 at a time when their bills were unaffordable. The presence of those arrearages, unto
9 themselves, frequently becomes an insurmountable barrier to low-income customers
10 making bill payments. Accordingly, the program offers to help customers retire those
11 arrears in exchange for continuing bill payment. However, and it is a big “however”, if
12 you do *not* make your payments, the consequence is not simply the loss of arrearage
13 credits. The consequence is that you go into the collection cycle, as would anyone else
14 who has received an affordable bill.

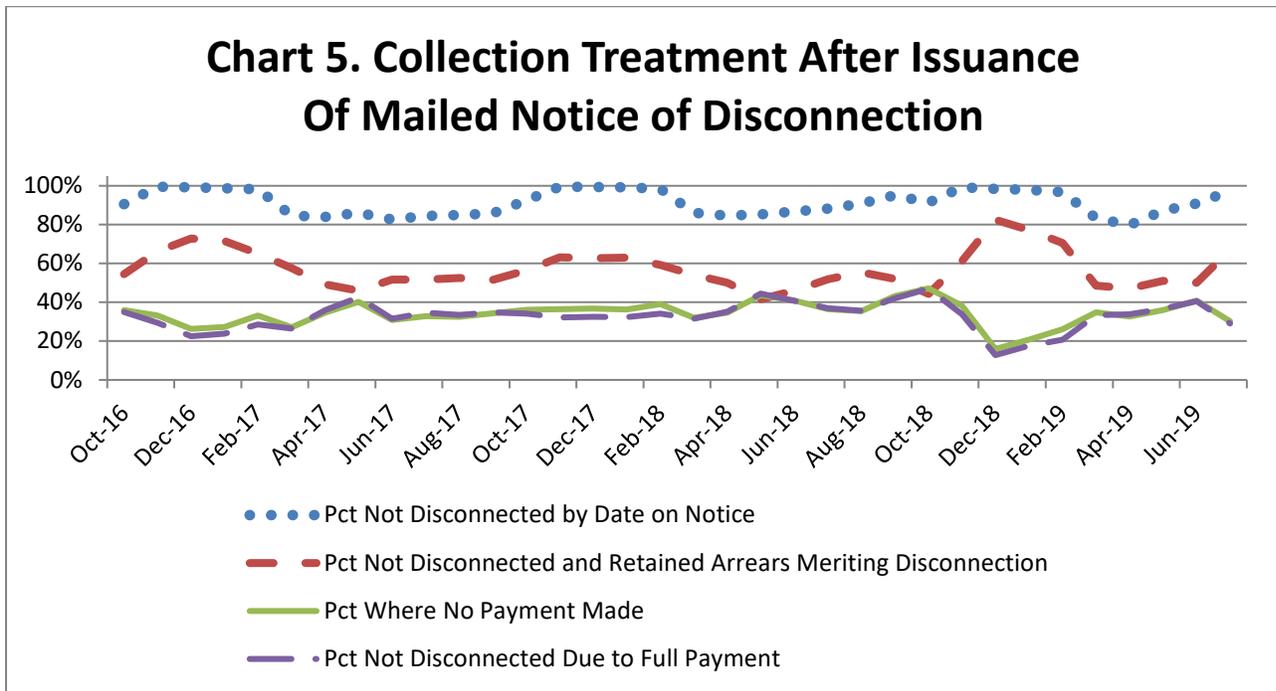
15
16 **Q. IS THERE ANY OTHER REASON NOT TO RESPOND TO BILL**
17 **NONPAYMENT BY REMOVING CUSTOMERS FROM THE NEW START**
18 **PROGRAM?**

19 A. Yes. Not all missed payments are equal in the eyes of the Company. Pursuant to
20 Commission regulation (PUC 1203.11(g)(1)), for example, “a utility shall not disconnect
21 a residential customer’s service and a notice of disconnection shall not be sent to a
22 residential customer if any of the following conditions exist: (1) The customer’s arrearage
23 is less than 60 calendar days outstanding and is less than \$50.” (TWH-1-052). Even then,

1 the Company does not pursue a shutoff in all instances where a customer is otherwise
2 eligible to have service disconnected for nonpayment. Consider the treatment of
3 residential customers generally. And remember that, by virtue of PUC regulation, a
4 notice of disconnection for nonpayment may not be issued unless the customer's
5 arrearage is at least 60 calendar days outstanding (*i.e.*, the customer has missed two
6 payments). Even after a notice of disconnection is issued, the actual disconnection of
7 service is reasonably infrequent, even when the customer fails to respond to the
8 disconnect notice by paying his or her bill. The data is set forth in Schedule RDC-9.
9 This data documents that the overwhelming majority of customers who receive a mailed
10 notice of disconnection, in fact, do not have their service disconnected. Moreover, the
11 failure to have service disconnected is not because they make a payment sufficient to
12 retire their arrearage. Chart 5 summarizes the data presented in Schedule RDC-9 in terms
13 of percentages. Note that the percentage of accounts that did not have their service
14 disconnected because they paid their bill in full is nearly identical to the percentage of
15 customers who received a disconnection notice and made no payment on their bill.
16
17 Overall, as Chart 5 clearly demonstrates, while between 80% and 100% of all accounts
18 receiving a mailed notice of disconnection are not disconnected,¹¹ between 40% and 60%
19 of all accounts receiving a mailed notice of disconnection did not have their service
20 disconnected even though they retained an account arrearage of sufficient age and dollar
21 amount to merit the disconnection of service. Chart 5 shows that far more accounts did
22 not have their service disconnected, even though they retained an arrearage of sufficient

¹¹ It is evident that the 100% months fall during the months of winter shutoff restrictions.

1 age and dollar amount to merit disconnection, than did not have their service
2 disconnected because they made a full payment on their bill.



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Q. HOW IS THIS RELEVANT TO WHEN, OR WHETHER, LOW-INCOME CUSTOMERS SHOULD BE REMOVED FROM NEW START FOR TWO CONSECUTIVE NONPAYMENTS?

A. Low-income customers participating in New Start should not be treated in a stricter fashion from a collections perspective than residential customers in general. As can be seen above, most residential customers, who must have an arrearage of a minimum dollar amount and age (including being at least 60-days behind) with which to begin before even receiving a notice of disconnection will, nonetheless, still not have service disconnected even if they retain a sufficient arrears to merit such disconnection. To automatically remove low-income customers from receiving the New Start arrearage credits based on a stricter decision rule is neither fair nor reasonable.

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Q. WHAT DO YOU RECOMMEND?

A. What I recommend is consistent with what I recommend above. Removal from the New Start Program should not be a device that is used to respond to nonpayment. A low-income customer should either be a participant in the New Start Program or not. If a low-income customer is a New Start participant, the appropriate response to nonpayment is to place that participant in the same collection process as any other residential customer is placed. If the customer misses a sufficient number of payments, or incurs a sufficient dollar amount of in-program arrears, the response should be for the customer to be subject to the potential loss of service for nonpayment. Moving customers “on” and “off” the program serves no function other than to confuse the “message” to be delivered (“you are expected to make your payments”) and to delay any day of reckoning for nonpayment.

E. LIHEAP and New Start.

Q. IS THERE A FIFTH MODIFICATION YOU RECOMMEND TO THE COMPANY’S ARREARAGE MANAGEMENT PROGRAM?

A. Yes. I recommend that the Company apply LIHEAP benefits to the asked-to-pay amount rendered to program participants. When LIHEAP benefits are applied in this fashion, they should be “counted” as a complete payment of a customer’s bill for purposes of earning arrearage credits. This recommendation not only makes good policy sense, it is required by Federal statute. Company Witness Conner did not address the question of how LIHEAP benefits are to be treated.

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Pursuant to the federal LIHEAP statute, two principles are applicable to the Company’s New Start Program. On the one hand, the LIHEAP statute provides that LIHEAP benefits are not to be considered “income or resources” under any state program. Ratepayer-funded bill assistance programs approved by a state utility regulatory commission have been declared to be such a “state program.” Accordingly, if a customer receives a LIHEAP benefit of \$300, it must be applied against the customer’s asked-to-pay amount in the New Start Program. For each bill completely paid by that LIHEAP benefit, the New Start credit associated with that complete bill payment should be granted.

Moreover, the federal LIHEAP statute provides that the receipt of LIHEAP assistance should not give rise to any discrimination against the LIHEAP recipient. Accordingly, if a LIHEAP benefit of \$300 is applied against a low-income customer’s account, that \$300 payment should be considered in the identical way a \$300 customer payment, or a \$300 fuel fund payment, or any other type of payment is considered. Each LIHEAP benefit that results in a complete payment for a LIHEAP recipient must, under the federal statute, result in the same arrearage credits as any other type of payment made on a New Start participant’s account.

F. New Start and Budget Billing.

Q. IS THERE ANOTHER CONCERN YOU HAVE WITH THE ADMINISTRATION OF THE ARREARAGE MANAGEMENT PROGRAM?

1 A. Yes. Customers who enroll in the Company’s New Start Program, should be encouraged,
2 though not required, to also enroll in Budget Billing. To the extent that they do enroll in
3 Budget Billing, their complete payment of a Budget Billing amount should be deemed a
4 complete payment for purposes of earning an arrearage credit, irrespective of whether the
5 Budget Billing plan is carrying a debit balance or a credit balance relative to the
6 customer’s annual bill to date. Moreover, to the extent that a customer ends a Budget
7 Billing year with a bill credit, to the extent applicable, the amount of that credit should be
8 applied in a manner that will earn the customer an equivalent amount of arrearage credits
9 as if those payments had constituted individual monthly payments.

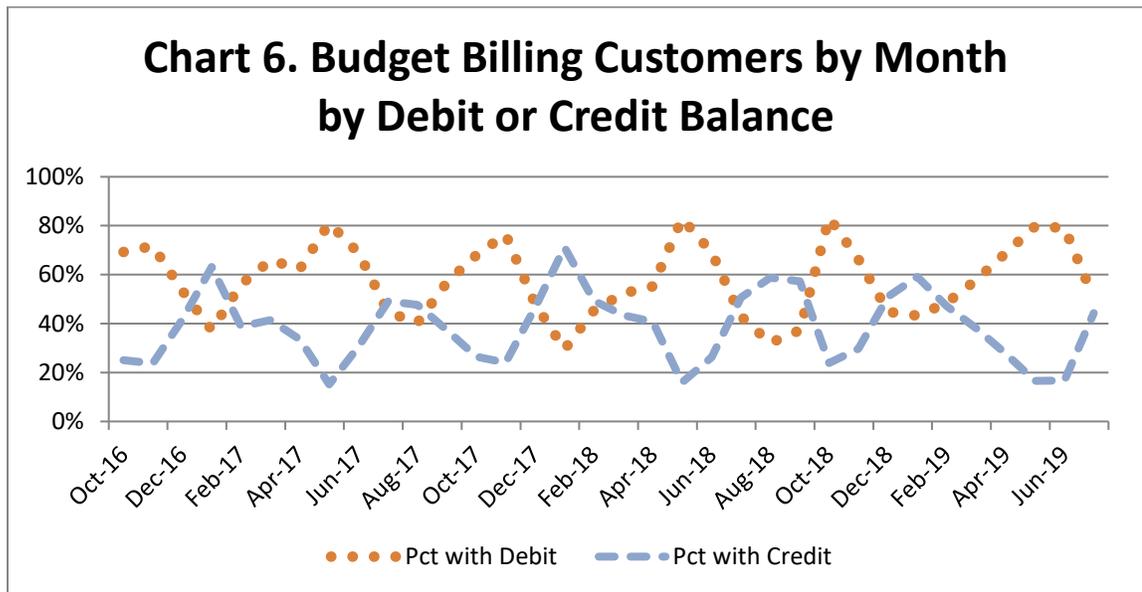
10
11 Company Witness Conner testified that the way New Start will operate is as follows:

12 The Company reviews a customer's account history and sets a monthly
13 budget payment based on the average of the customer's regular monthly bill
14 over the prior 12 months. This monthly budget amount replaces the
15 customer’s regular monthly bill and participants are obligated to pay the
16 monthly budget amount on-time each month over the 12-month term of the
17 program.
18

19 (Conner Direct, at 37). It is appropriate for the Company to enroll customers in the
20 Budget Billing program as part of the New Start Program. Budget Billing levelizes
21 seasonal bill fluctuations and has repeatedly been found to help low-income customers
22 remain current on their bills. It does, however, present some challenges that should be
23 addressed.

24
25 The very nature of Budget Billing is that while a customer’s levelized billings may be
26 “ahead” or “behind” on their bill for current service in any given month, over the course

1 of a year, the budget billing amounts will closely approximate their annual bill. In fact, it
 2 is more likely that a Budget Billing customer will carry a credit on their account than
 3 carry a debit. Schedule RDC-10 presents the data. That data is summarized in graph
 4 form in Chart 6 below. The dotted line represents the percentage of Budget Billing
 5 accounts that are carrying a credit balance in that month, while the dashed line represents
 6 the percentage of Budget Billing customers who are carrying a debit balance.



7
 8 As Chart 6 shows (summarizing the data from Schedule RDC-10), the percentage (and
 9 thus the number) of Budget Billing accounts carrying a credit balance (*i.e.*, they are
 10 “ahead” in paying their annual bill) is far higher than the percentage with debit balances
 11 except in those months with extremely high seasonal bills. Seasonal bills can be either
 12 cold weather or warm weather months. Of the 34 month study period (October 2016
 13 through July 2019), more than 50% of Budget Billing accounts carried credits in 22
 14 months. Indeed:

- 15 ➤ In four of those 34 months, more than 80% of the Budget Billing accounts carried
- 16 a credit balance;

- 1 ➤ In seven of the 34 months, more than 70% of the Budget Billing accounts carried
2 a credit balance; and
- 3 ➤ In 15 of the 34 months, more than 60% of the Budget Billing accounts carried a
4 credit balance.

5

6 In those months where customers carried a debit balance, the numbers were not quite so
7 pronounced. In only seven of the 34 months did more than 50% of Budget Billing
8 accounts carry a debit balance. Of those seven months, in two of them, the percentage
9 carrying a debit was only 51%, while in three more months, the percentage was higher
10 than 51% but lower than 60%.

11

12 The fairness question posed by the Company's proposed New Start Program rule --to
13 remove low-income customers from New Start if they miss two consecutive payments—
14 is whether it is fair to remove a customer from New Start if they happen to be carrying a
15 credit balance on their Budget Billing plan. To do so would, in effect, remove a low-
16 income customer from the New Start Program even if/when they are ahead in paying
17 their annual bill.

18

19 The remedy to this unfairness is to adopt the recommendation I have made above. The
20 response to nonpayment of a New Start bill should not be removal of the low-income
21 customer from the New Start Program at all. Rather, the appropriate response to
22 nonpayment of New Start bills is to place the program participant in the same collection
23 process to which any other customer is placed. Response to nonpayment should be

1 placement in the otherwise applicable collection processes, not removal from the
2 program. In addition to the reasons I first state supporting this procedure, this procedure
3 also helps the Company avoid a situation where a customer is removed from New Start
4 despite having paid a sufficient amount of dollars to be current on their actual current
5 service to date even if they may have happened to miss two consecutive Budget Billing
6 payments.

7
8 **G. Extend New Start to Disconnected Hardship Customers.**

9 **Q. PLEASE STATE YOUR FINAL CONCERN WITH THE PROPOSED**
10 **STRUCTURE OF THE NEW START PROGRAM.**

11 A. I recommend that the Company ensure that it extends the New Start Program to Hardship
12 customers who have already experienced a disconnection of service. All of the reasons
13 for enrolling low-income customers in New Start extend to low-income customers who
14 have previously been disconnected for nonpayment. The fact that the collection process
15 caught up with those customers prior to the Company proposing, and gaining approval of,
16 New Start should not have the effect of excluding these customers from New Start. The
17 balances which these low-income customers are responsible for, compounded by
18 reconnection fees, become an insurmountable barrier for these customers to restore
19 service and to become good paying customers.

20
21 I have previously discussed the average arrears of EAP customers at the time they are
22 disconnected. Schedule RDC-3 demonstrates the barrier that would be presented to
23 Hardship customers once they are disconnected.

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Q. DOES THE COMPANY OPPOSE EXTENDING NEW START TO DISCONNECTED CUSTOMERS?

A. The Company did not address the extent to which New Start would be extended to disconnected customers. However, Company Witness Conner not only favorably cites National Consumer Law Center attorney Charles Harak in support of New Start, but it also attaches a publication of Harak in support of the Company’s program (Attachment PMC-8). Harak also recommends extending arrearage management to customers who have been previously disconnected for nonpayment. (PMC-8, at 29).

Part 2. New Start Program Implementation.

Q. PLEASE EXPLAIN THE PURPOSE OF THIS SECTION OF YOUR TESTIMONY.

A. In this section of my testimony, I recommend modifications to specific aspects of the implementation of the New Start Program. There are three aspects of the implementation of the New Start Program for which I recommend modifications.

A. Hardship Determination.

Q. PLEASE EXPLAIN THE FIRST MODIFICATION YOU RECOMMEND FOR NEW START.

A. I recommend changes to the determination of Hardship eligibility. A determination of Hardship eligibility is the door through which the Company proposes to allow low-

1 income customers to enter the New Start Program. According to Company witness
2 Conner:

3 The Company proposes the following eligibility criteria for New Start in New
4 Hampshire: . . .(3) The household income meets the eligibility criteria for
5 New Hampshire Low Income Home Energy Assistance Program (LIHEAP)
6 assistance (established at 60% of the State Median Income (SMI). The
7 customer would follow the Company's current process for hardship
8 protection certification to meet the requirements of item 3 above.
9

10 (Conner Direct, at page 37, emphasis added). Given the importance of the New Start
11 Program, it is critical to consider not only how the program operates, once a customer is
12 enrolled, but it is also important to consider how a customer is found to be eligible to
13 enroll in the program with which to begin.

14
15 **Q. PLEASE EXPLAIN HOW A CUSTOMER IS CURRENTLY FOUND TO BE A**
16 **HARDSHIP CUSTOMER FOR THE COMPANY.**

17 A. According to the Company, in order to be identified as a “hardship customer,” “a
18 residential customer can apply for the Electric Assistance Program (EAP) by contacting a
19 Community Action Agency to verify eligibility which is based on the gross annual
20 income and household size.” (TWH-1-096). The outreach material provided by the
21 Company states that “the electric utilities are working with the five Community Action
22 Agencies (CAAs) in the state to identify and enroll eligible customers.” Moreover, that
23 outreach material responds, in relevant part, to the question “how do I apply” by stating
24 “**call your local CAA office.** They will tell you what to bring to your appointment.”
25 (Attachment TWH-1-096) (emphasis in original). The important message to take away

1 from this information is that being deemed a “Hardship” customer by the Company
2 involves a specific application process.

3
4 The problem with the Company’s Hardship eligibility process is that it will invariably
5 *miss* low-income customers in need. According to the Company, for example, over the
6 past four years, nearly 1,300 low-income Company customers (n=1,286) received “a
7 benefit”¹² without being enrolled as a “Hardship” customer. (TWH-1-097). In the 2018-
8 2019 program year alone, there were 438 benefit recipients who were not identified as a
9 Hardship customer. The Company, in other words, was failing to identify nearly four
10 percent (4%) of benefit recipients as Hardship customers.

11
12 **Q. PLEASE EXPLAIN THE COMMISSION RULE REGARDING FINANCIAL**
13 **HARDSHIP.**

14 A. It is not even clear that the Company is in full compliance with the PUC’s regulation
15 defining financial hardship. Regulation 1202.10 states:

16 “Financial hardship” means a residential customer has provided the utility with
17 evidence of current enrollment of the customer or the customer’s household in the
18 Low Income Home Energy Assistance Program, the Electric Assistance Program, the
19 Neighbor Helping Neighbor Program, the Link-Up and Lifeline Telephone
20 Assistance Programs, their successor programs or any other federal, state or local
21 government program or government funded program of any social service agency
22 which provides financial assistance or subsidy assistance for low income households
23 based upon a written determination of household financial eligibility.
24

25 While the Community Action Agencies (CAAs) verify eligibility for some “federal, state
26 or local government program or government funded program of any social service

¹² The Company does not categorize such customers by the type of benefit received. (TWH-1-097).

1 agency” (e.g., LIHEAP, WAP), the CAAs do *not* verify eligibility for many other
2 government programs (e.g., SNAP, TANF, Medicaid). The Company’s Hardship
3 eligibility process artificially limits designation as a Hardship customer. In this
4 proceeding, given that New Start eligibility is tied to Hardship designation, this limitation
5 on Hardship eligibility determinations should be corrected.

6
7 **Q. IS THERE A BROADER PROBLEM WITH THE APPLICATION PROCESS?**

8 A. The problem which exists does not lie with the specific application process, itself, but
9 rather with the fact that there is an application process at all. While the notion that “if
10 you build it, they will come” may apply to fantasy baseball parks, it does not apply to
11 programs offering financial assistance to lower income residents.

12
13 Considerable work has been performed in recent years to identify enrollment barriers to a
14 whole host of public assistance programs, including federal fuel assistance (known as
15 LIHEAP), Medicaid, CHIP, Medicare, Food Stamps (SNAP), and other similar programs.
16 Barriers that have been identified include: (1) lack of information about the program's
17 existence and benefits; (2) lack of information, or erroneous information, about a
18 household’s eligibility; (3) complicated enrollment processes, including income
19 verification; (4) enrollment processes and locations that are inconvenient in time and/or
20 location; (5) the social stigma that often accompanies a view of benefits as welfare; and
21 (6) the confusion inherent in the need to access different benefits through different
22 offices, filling out different forms, and meeting different eligibility requirements. The

1 Company would be well-served to take notice of these barriers and to seek to overcome
2 them in its outreach and enrollment processes.

3
4 The U.S. General Accounting Office once said about Food Stamp enrollment: “From a
5 policy viewpoint, an informed decision on the part of an eligible household *not* to
6 participate in the program is not an issue. Lack of information about the program,
7 however, and at least some program and access problems can and should be remedied.”¹³

8 The same can and should be said about the Company’s Hardship program, particularly
9 given how much is riding on program participation.

10
11 **Q. WHAT DO YOU RECOMMEND?**

12 A. The Company should adopt a system of “express lane eligibility” (also sometimes known
13 as “adjunctive eligibility”) to qualify low-income customers for its New Start Program.
14 Express Lane Eligibility has been shown to accelerate enrollment for low-income
15 households in a variety of benefit programs, when those households are already enrolled
16 in other income-comparable publicly funded programs. The simple notion is that
17 households who have met the income test for income-comparable programs should have
18 their eligibility expedited and should not need to provide duplicative income information
19 to qualify for additional benefits. Express Lane Eligibility can cut administrative red-tape
20 while streamlining the application process.

21

¹³ General Accounting Office, Food Stamp Program: A Demographic Analysis of Participation and Nonparticipation, at 22 (January 1990).

1 **Q. PLEASE EXPLAIN HOW THIS WOULD OPERATE FOR THE COMPANY’S**
2 **NEW START PROGRAM.**

3 A. Express Lane Eligibility can be operationalized in several different ways. I recommend
4 two specific ways for the Company’s New Start Program. First, the Company should
5 work with external agencies to use the same application for the New Start Program as
6 well as the relevant public assistance programs. With a single application, families are
7 required to fill out and submit information only once. In particular, I recommend that the
8 Company use a joint application form with programs administered by a state or local
9 agency (*e.g.*, TANF, Medicaid, SNAP [Food Stamps]), WIC, and Free and Reduced
10 School Breakfast/Lunch programs). Second, the Company should seek authorization
11 from public benefits administrators for information about the fact of participation (no
12 additional information other than the fact of participation need be included) to be released
13 to the Company. This authorization can be accomplished as simply as having a check-off
14 box on the application or through a separate consent form attached to the relevant
15 application.

16
17 **Q. ARE YOU SUGGESTING THAT THE COMPANY AND EVERY PUBLIC**
18 **ASSISTANCE PROGRAM HAVE THE IDENTICAL APPLICATION FORM?**

19 A. No, that’s not necessary. New Hampshire’s Community Action Agencies (“CAAs”)
20 currently do the screening for several utility-related public assistance programs, *e.g.*,
21 EAP, LIHEAP (FAP) and Weatherization. I would recommend that those programs have
22 an identical application form as a matter of good practice (whether or not directed to do
23 so by the PUC). However, other state and local programs—such as SNAP, WIC,

1 Medicaid and the like—need not have an identical application form. All that is necessary
2 is an authorization on (or associated with) each form that the fact of an applicant’s
3 participation be released to the Company exclusively for the purpose of enrolling the
4 customer with the Company as a Hardship customer (with the utility programmatic
5 implications flowing therefrom).

6
7 **Q. WHY WOULD ADJUNCTIVE ELIGIBILITY WORK BETTER FOR NEW**
8 **START ENROLLMENT THAN IT WOULD WORK FOR EAP ENROLLMENT?**

9 A. With enrollment in EAP, it is necessary for the utility to know the specific household
10 income (or at least the specific income as a percent of Federal Poverty Level) in order to
11 place a customer in the appropriate EAP discount range. In contrast, New Start need not
12 know that same information. With New Start, eligibility is simply a yes/no toggle. A
13 customer is either eligible or he/she is not eligible. The Company need not know the
14 same level of income detail.

15
16 **Q. ARE THERE PRIVACY CONCERNS THAT ARISE IN YOUR**
17 **RECOMMENDATION FOR AN AUTOMATIC ENROLLMENT PROGRAM?**

18 A. No. Since there would need to be no disclosure of utility data to the state government,
19 there is no privacy concern from the perspective of the utility. Conversely, from the
20 client’s perspective, under federal privacy laws, state agencies may lawfully release client
21 information when such release is a “routine use” of that information. When such
22 information is used to qualify households for additional public assistance, it falls within
23 this “routine use” construct. There are reasonable restrictions placed upon this release of

1 information: (1) the data exchanged through this process may not be *rediscovered* to other
2 parties; (2) the data exchanged through this process is for the *exclusive* purpose of
3 “verifying and recertifying” the eligibility of public assistance recipients for the utility
4 program; and (3) the data exchanged through this process will convey only the fact of
5 eligibility. If, however, privacy is a policy concern rather than a legal concern, the
6 relevant programs could include a client consent procedure in the application process.

7
8 **B. Periodic Income Recertification.**

9 **Q. DO YOU HAVE A SECOND RECOMMENDATION FOR THE COMPANY’S**
10 **DETERMINATION OF “HARDSHIP” STATUS FOR PURPOSES OF**
11 **ELIGIBILITY FOR THE NEW START PROGRAM?**

12 A. At present, it appears that the Company will require a new assessment of “Hardship”
13 eligibility on an annual basis. Over the past several years, however, it has become
14 increasingly evident that the low-income status which underlies a determination of
15 Hardship eligibility lasts for longer than a twelve-month period. Accordingly, I
16 recommend that Hardship eligibility be extended so that customers need not have their
17 Hardship status re-verified any more frequently than on a periodic basis that mirrors the
18 Pennsylvania timing discussed immediately below.

19
20 The importance of extending Hardship eligibility is that one of the primary losses of
21 Hardship status is not that a customer stops being “low-income.” Rather, the customer
22 loses his or her Hardship status because, for all the administrative (non-substantive)
23 reasons I outline above, a household fails to reapply for benefits (and to have their low-

1 income status re-verified). Based on these concerns, for example, in the September 19,
2 2019 order in its comprehensive review of Pennsylvania’s low-income bill assistance
3 programs, the Pennsylvania PUC decided to:

4 Establish new maximum recertification timeframes for CAPs and strive to
5 minimize disruptions in CAP participation.

- 6
- 7 • CAP households reporting no income should be required to recertify
8 at least every six (6) months regardless of LIHEAP participation;
- 9
- 10 • CAP households with income that participate in LIHEAP annually
11 should be required to recertify at least once every three (3) years;
- 12
- 13 • CAP households whose primary source of income is Social Security,
14 Supplemental Security Income (SSI), or pensions should be required
15 to recertify at least once every three (3) years; and
- 16
- 17 • All other CAP households should recertify at least once every
18 two (2) years.¹⁴
- 19

20 The Pennsylvania PUC found that “The most common reason customers are removed
21 from CAPs is due to failure to recertify.¹⁵ The more frequent the recertification, the more
22 likely it is that households will be removed from the program for failing to send in
23 required documentation.” In this proceeding, the Company would be well-served to
24 follow this same reasoning and to reach this same decision.

¹⁴ “CAP” is Pennsylvania’s ratepayer-funded bill assistance program (“Customer Assistance Program”) for low-income customers.

¹⁵ For example, *see* FirstEnergy 2017 APPRISE Universal Service Impact Evaluation at 22. http://www.puc.pa.gov/general/pdf/USP_Evaluation-FirstEnergy.pdf. Of customers removed from FirstEnergy CAPs in 2013-2015, 63% were removed for failing to recertify, and 8% were removed because their income was too high, on average.

1 **Q. WHY IS THERE A NEED FOR ANY RECERTIFICATION GIVEN THAT THE**
2 **PROPOSED NEW START PROGRAM GRANTS ARREARAGE CREDITS**
3 **OVER A 12-MONTH PERIOD?**

4 A. Two reasons exist to address this issue. First, Hardship status qualifies a low-income
5 customer for the New Start Program, but it also qualifies the customer for more than the
6 New Start Program. Hence, the Hardship eligibility certification (and reverification)
7 should not be limited by the timing which inheres in New Start. Second, even with New
8 Start, the Company's proposal does not address what occurs if a New Start participant
9 does not earn 100% of the potential New Start credits in a 12-month period. The
10 Company, for example, does not indicate whether the New Start participant simply
11 "loses" the credits not earned; whether the participation will continue for a sufficient
12 number of months to allow the participant to earn all potential credits; or something else.
13 Whatever occurs, however, if the participant does not earn 100% of his/her credits in the
14 first 12-month period, it will be important for the customer to remain a Hardship
15 customer in the next 12-month period. My recommendation addresses what occurs for
16 Month 13 and beyond.

17
18 Addressing Month 13 and beyond is important because, as even the Company notes in
19 response to Staff discovery (Staff 9-027), only 16,029 New Start participants of 32,642
20 total participants (49.1%) "remain current" in the Company's corresponding programs in
21 its affiliated programs in Connecticut and Massachusetts. Given this number, 100% of
22 the possible New Start credits will not be earned in the first twelve months of
23 participation.

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C. Ongoing Monitoring and Assessment.

Q. PLEASE EXPLAIN YOUR FINAL RECOMMENDATION REGARDING THE IMPLEMENTATION OF THE PROPOSED NEW START PROGRAM.

A. While arrearage management programs have been successful in other jurisdictions in helping low-income customers address arrearages that, in the absence of such a program, provide insurmountable barriers to future bill payments, it should not merely be assumed that that success will transfer to New Hampshire as well. The Company should, as it implements this program, also constitute an ongoing “Advisory Committee” or “Advisory Panel,” comprised of Company staff and various stakeholders (*e.g.*, Staff, The Way Home, Office of Consumer Advocate, Community Action Agencies) to regularly meet during the first three or four years of the program. The Advisory Panel should be consulted not only on ongoing implementation issues as they arise, but it should also be charged with reviewing the ongoing operations and outcomes of the program to determine the extent to which, if at all, the program is achieving the outcomes intended to be achieved.

To the extent, if at all, the Program is *not* achieving its desired outcomes, the Advisory Panel should be charged with reviewing the Program’s performance and determining whether the problem was with how the program was designed, or with how the program was implemented (or for some other reason).

1 The Advisory Panel should finally be charged with helping to guide the New Start
2 program implementation to make mid-course corrections to the extent necessary, if at all,
3 to respond to exigencies as they arise in the initial years of program operation.
4

5 New Hampshire's use of such an Advisory Panel is not a new concept. Such panels have
6 been used for EAP, as well as for low-income energy efficiency programs, as long as I
7 have been involved with the design and implementation of low-income programs in New
8 Hampshire. Such panels are not only effective in providing substantive input on program
9 design and implementation, but are also frequently effective in achieving conflict
10 resolution over disputes that may arise.
11

12 My recommendation is that the New Start program merits its own Advisory Panel
13 separate and apart from similar existing panels.
14

15 **Part 3. Cost Recovery for Arrearage Management Program.**

16 **Q. PLEASE EXPLAIN THE PURPOSE OF THIS SECTION OF YOUR**
17 **TESTIMONY.**

18 A. In this section of my testimony, I explain two changes that should be made in the
19 proposed cost recovery for the Company's New Start Program. These changes should be
20 made to bring the cost recovery of the program into line with traditional ratemaking
21 principles.
22

1 The Company proposes as follows for the New Start Program: “Consistent with its
2 approach in Massachusetts, the Company is seeking to recover 100 percent of the
3 forgiven past due balance amounts for customers enrolled in the New Start Program
4 through the DRAM.” (Direct Testimony of Chung and Dixon, at page 116). This
5 proposed cost recovery should be modified as recommended below.

6
7 **A. Excluding New Start Program Costs through DRAM.**

8 **Q. WHAT IS THE FIRST CHANGE YOU RECOMMEND IN THE PROPOSED**
9 **COST RECOVERY FOR THE PROPOSED ARREARAGE MANAGEMENT**
10 **PROGRAM?**

11 A. First, the costs associated with the New Start Program should not be included in the
12 DRAM, as an automatic adjustment clause. New Start Program cost recovery should
13 operate within traditional ratemaking principles to the maximum extent feasible. The
14 primary ratemaking principle to be applied to program costs is that, in the absence of
15 extraordinary circumstances, program costs should be exclusively reflected in distribution
16 base rates.

17
18 Collection of costs through distribution base rates creates an incentive for the Company
19 to be efficient in the expenses that it incurs. For those costs that are both controllable and
20 not difficult to predict, this is appropriate regulatory policy. For several reasons, it is
21 inappropriate to deviate from this basic ratemaking principle for New Start. First, as a
22 general rule, it would be inappropriate to allow the Company to collect its entire New
23 Start credits in the absence of a full rate inquiry into the costs and revenues of the

1 Company. To the extent that New Start credits assist the Company in the effective and
2 efficient collection of low-income bills, in addition to causing the utility to incur the costs
3 of the additional discounts, the arrearage credits will generate offsetting expense savings
4 to the Company as well. One of the most significant aspects of those cost savings will be
5 the reduction in working capital associated with the arrears that are avoided by the
6 arrearage credits. It is improper to isolate one component of a utility's cost-of-service for
7 special rate recovery without considering the corresponding cost savings.

8
9 Second, it is standard regulatory practice that a utility should only be provided a reasonable
10 opportunity to earn a fair rate of return. The expenses upon which the revenue requirement
11 is based will change the day the rates go into effect. Even then, some costs will go up while
12 others will go down. Consider, for example, any increased postage rates placed into effect
13 during the term rates are in effect. Even if postage costs increase substantially, with those
14 increased expenses not having been included in the immediately preceding base rate case,
15 the utility is not *automatically* allowed to pass those costs through to ratepayers. Indeed,
16 total postage expenses may actually go down as businesses use more electronic mail.

17
18 Third, in a related vein, recovery of expenses from ratepayers is merely the means to
19 allow the Company a reasonable opportunity to earn an adequate rate of return, not to
20 allow specific dollars to be passed through to ratepayers. The Company is not entitled to
21 institute a separate charge to collect some discrete expense component that it has
22 segregated out for individual analysis. Increased New Start arrearage credits do not
23 necessarily threaten the ability of the Company to earn an adequate rate of return. The

1 various individual cost and revenue components of the Company's cost of service are
2 constantly increasing and decreasing. The cost recovery question is not whether any
3 specific identifiable dollars of cost are recovered, but rather whether the Company
4 continues to have the opportunity to earn an adequate rate of return.

5
6 Fourth, merely because certain expenses increase does not mean that the relationship
7 between costs and revenues has changed. Even if dollars of New Start credits exceed the
8 dollar amount that was included in cost-of-service in the most recent base rate case, in other
9 words, it cannot be automatically concluded that the Company is not recovering its costs.
10 New Start credits might, for example, increase due to severe weather but retain the same
11 overall relationship to total revenues found in the base rate case. Even if New Start credits
12 increase for electric heating customers due to cold weather, for example, total revenues to
13 the Company would also increase. It is not *ipso facto* evident that the increase in New Start
14 credits attributable to the cold weather would result in a deterioration in the Company's
15 ability to earn its allowed rate of return.

16
17 Finally, New Start arrearage credits should not *a priori* be considered the last costs
18 incurred in a utility's total cost of service. Even in those instances where the Company is
19 *not* earning an adequate rate of return, one cannot *a priori* assign the cause of the revenue
20 deficit to the New Start Program. Even if the Company is not earning an adequate rate of
21 return, in other words, it cannot be *a priori* argued that it is the arrearage credits of the
22 New Start Program that are the incremental costs that are causing the income deficit. If
23 the utility determines that its return is insufficient, it should file a base rate case.

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Accordingly, if the Company’s New Start Program arrearage credits exceed those found in the last base rate case, at a time when the Company is not earning an adequate rate of return, it is the decision of the Company whether to accept those continuing circumstances or whether to seek base rate relief. In either case, it is *not* appropriate to isolate New Start Program arrearage credits for single issue rate recovery. It cannot simply be assumed that any earnings deficit is caused by a New Start Program arrearage credits.

The following conclusions follow from the above discussion relative to cost recovery:

- 1) New Start arrearage credits should, in the absence of extraordinary circumstances, be collected through base rates;
- 2) To the extent that the Company is earning its allowed rate of return, it has no claim for recovery of additional New Start arrearage credit costs, irrespective of the relationship of actual costs to those included in base rates in the Company’s most recent base rate case.
- 3) If New Start Program arrearage credit costs exceed those identified in the last base rate case, those costs should not be subject to a between-rate-case adjustment. If the Company is under-earning under such circumstances, it is not appropriate to assign the under-earnings to the single issue of New Start Program costs. It is up to the utility to determine whether to seek base rate relief in an under-earning situation.
- 4) Finally, only the incremental arrearage credits should be subject to rate recovery. To the extent that the New Start Program generates expense reductions, such as the working capital associated with arrearages that are forgiven, those expense reductions should be netted against the New Start credits prior to being recovered through rates. Such a netting process cannot occur through an automatic adjustment clause process.

1 **Q. ISN'T THERE CONSIDERABLE UNCERTAINTY ABOUT POSSIBLE NEW**
2 **START PROGRAM PARTICIPATION THAT WOULD UNDERLIE NEW**
3 **START PROGRAM COSTS?**

4 A. No. The Company explains in its New Start Program proposal that it proposes to tie New
5 Start eligibility and intake to its existing processes for identifying “hardship” customers.
6 (Conner Direct, at 37). As the Company’s hardship program matured it has become more
7 stabilized. As a result the costs that the Company incurs as a result of program
8 participation can be determined with more certainty at the time of a base rate case. New
9 Hampshire is, in other words, no longer in the position of ramping-up a new program
10 with little or no notion of the extent to which, if at all, enrollment will or will not succeed
11 or the extent to which expected enrollment figures will or will not occur in fact. As this
12 uncertainty goes out of the development of the Company’s Hardship enrollment, the
13 justification for allowing between rate case rate adjustments has dissipated as well.

14

15 **B. Ensuring Cost Recovery only for Incremental Costs.**

16 **Q. PLEASE EXPLAIN THE PURPOSE OF THIS SECTION OF YOUR**
17 **TESTIMONY.**

18 A. In this section of my testimony, I explain why the Company should not be reimbursed for
19 100% of the arrearage credits that it provides through the New Start Program. Instead, the
20 expense reimbursement should be adjusted to take into account those revenues that would
21 not have been collected even in the absence of the program as well as for reduced
22 operating expenses. These embedded lost revenues are already collected in base rates.

1 To provide for a 100% reimbursement of all New Start arrearage credits would, therefore,
2 allow the Company to double-collect the same expense.

3
4 **Q. WHAT DO YOU RECOMMEND?**

5 A. There should be a bad debt cost offset applied to the dollars that are delivered to low-
6 income customers through the New Start Program when those dollars are passed on to
7 nonparticipants. As I note above, Company witnesses Chung and Dixon testify that “the
8 Company is seeking to recover 100 percent of the forgiven past due balance amounts for
9 customers enrolled in the New Start Program. . .” (Direct Testimony of Chung and
10 Dixon, at page 116) (emphasis added). Rather than approving this proposal, my
11 recommended bad debt offset should first be applied to the “forgiven past due balance
12 amounts.”

13
14 The reason for the offset is clear. The Company proposes to quantify the amount of the
15 low-income arrearage credit as if 100% of the low-income bills would have been
16 collected in the absence of the discount. We know, however, that that assumption is not
17 true. While the Company should be reimbursed for money that it would have collected in
18 the absence of the New Start Program, the Company should not be allowed to be
19 reimbursed for dollars that it would not have collected even had no arrearage credit
20 existed.

21
22 **Q. CAN YOU FURTHER EXPLAIN HOW THE COMPANY WOULD BE OVER-**
23 **COMPENSATED IN THE ABSENCE OF A BAD DEBT OFFSET?**

1 A. Yes. Even as participation in New Start begins, base rates remain the same. It is
2 important to remember that the Company has already set its base rates taking into account
3 the unpaid bills from low-income customers. Through its base rates, the Company will
4 continue to collect that uncollectible expense as though no net addition to New Start
5 participants has occurred.

6
7 As the Company implements its New Start Program, it proposes to collect the entire
8 amount of arrearage credits associated with any increased participation as though that
9 additional shortfall is a “new” expense. Even though the Company makes an upward
10 adjustment in the costs it collects as a result of the New Start Program, it is not required
11 to make a corresponding downward adjustment to base rates to remove those dollars that
12 were already included in base rates, but are now instead being collected through the New
13 Start Program as part of the arrearage credits.

14
15 In fact, however, the participation by low-income customers in New Start does not create
16 “new” costs. Instead, participation in the New Start Program simply moves the unpaid
17 bills out of the group of customers known as “residential” customers and into the group
18 of customers known as “New Start participants.” To allow the dollars of arrearages to be
19 added to the New Start Program costs, therefore, without correspondingly adjusting for
20 those dollars that already have been included in base rates, allows the Company to collect
21 those dollars in both places.

22

1 **Q. HAS ANY OTHER UTILITY COMMISSION RECOGNIZED THE NEED TO**
2 **IMPLEMENT SUCH A COST OFFSET?**

3 A. Yes. The Pennsylvania Public Utility Commission (“PUC”) set forth its policy on bad
4 debt in its CAP Policy Statement.¹⁶ According to the Commission’s CAP Policy
5 Statement:

6 In evaluating utility CAPs for ratemaking purposes, the Commission will
7 consider both revenue and expense impacts. Revenue impact considerations
8 include a comparison between the amount of revenue collected from CAP
9 participants prior to and during their enrollment in the CAP. CAP expense
10 impacts include both the expenses associated with operating the CAPs as well
11 as the potential decrease of customary utility operating expenses. *Operating*
12 *expenses include. . . uncollectible accounts expense for writing off bad debt*
13 *for these customers.* When making CAP-related expense adjustments and
14 projections, utilities should indicate whether a customer’s participation in a
15 CAP produced an immediate reduction in customary utility expenses and a
16 reduction in future customary expenses pertaining to that account.
17

18 Pennsylvania PUC, CAP Policy Statement, Section 69.266, 52 Pa. Code §69.266 (Supp.
19 389, April 2007) (emphasis added). Moreover, in examining a proposed bad debt offset
20 in a rate case involving the Philadelphia Gas Works (“PGW”), the PUC reiterated that
21 “the Commission’s CAP Policy Statement provides that the cost offset at issue should be
22 considered.”¹⁷

¹⁶ “CAP” is Pennsylvania’s “Customer Assistance Program,” the low-income bill affordability program mandated by the PUC.

¹⁷ Pennsylvania PUC v. Philadelphia Gas Works, R-0006193, slip opinion, at 39, citing CAP Policy Statement (Order entered September 28, 2007). In reviewing the ALJ opinion, the Commission noted: “The ALJs also found that PGW never addressed whether double recovery is or is not possible when participation exceeds projections in CRP. Rather, PGW makes generalities of other reasons for increases in the CRP expense. The ALJs believe that the OCA made a convincing argument that double recovery is a possibility and can be alleviated by implementing a mechanism for reconciliation and that PGW did not provide a persuasive argument that the current practice guards against double recovery. “ *Id.* The Commission held: “We find the ALJs recommendation to be supported by the record as well as Section 1408 of the Code. Accordingly, we find OCA’s argument to be convincing. Double

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Q. IS THERE A SPECIFIC DOLLAR OFFSET TO BE APPLIED AGAINST NEW START ARREARAGE CREDITS THAT YOU PROPOSE IN THIS PROCEEDING?

A. No. Instead of making a single dollar adjustment, the over-recovery should be prevented by adopting a percentage offset to the New Start credits. The offset should be equal to the bad debt percentage for payment-troubled low-income customers.

According to Eversource, the net bad debt ratio for residential customers used in this proceeding is 0.6571%. (Att. EHC/TMD-1, Schedule EHC-TMD-8, page 2, line 26). Applying this Company-wide residential rate to low-income customers in arrears, however, would be inappropriately lower than reasonable. Low-income customers would have a higher uncollectible rate than would residential customers generally. Moreover, low-income customers in arrears would have a higher uncollectible rate than would low-income customers generally. The net uncollectible rate I recommend as the offset for the Company's New Start Program is thus 2.628%.

Q. IS THE USE OF THIS OFFSET A CONSERVATIVE ESTIMATE OF THE OFFSETS THAT SHOULD BE APPLIED?

A. Yes. This offset considers only my recommended bad debt offset. In seeking cost recovery for the arrearage credits granted through the New Start Program, in addition to these bad debt offsets, there should be a working capital offset as well. By granting the

recovery of uncollectible accounts expense is a possibility and can be alleviated by implementing a mechanism for reconciliation. " *Id.*, at 42.

1 arrearage credits, the amount of arrearage credit will be removed from the Company's
2 accounts receivable on a dollar-for-dollar basis. Removing these dollars from the
3 Company's accounts receivable will also remove these dollars from the Company's
4 receivables contributing to its working capital. However, given the lack of data upon
5 which to calculate a working capital offset, I have not recommended such an offset in this
6 proceeding. Accordingly, the bad debt offset I recommend is considerably lower than the
7 actual offsets that the Commission would be justified in applying to the New Start
8 arrearage credit cost recovery.
9

10 **Q. IS THERE ANY OTHER EXPENSE OFFSET THAT SHOULD BE TAKEN INTO**
11 **ACCOUNT IN ASSESSING THE NEW START PROGRAM?**

12 A. Yes. The Company estimates that the New Start program will result in "total annual
13 avoided costs" of collection of \$97,000. (Staff 9-020). These are expenses that would be
14 incurred in the absence of New Start. The Company should not be allowed to collect
15 100% of the cost of the arrearage forgiveness credits without reducing the increased costs
16 by the dollar amount of these reductions in normal operating costs.
17

18 **C. Bill Impacts of New Start Cost Recovery.**

19 **Q. HAVE YOU HAD OCCASION TO CALCULATE THE BILL IMPACTS OF**
20 **RECOVERING THE COSTS OF NEW START?**

1 A. Yes. I have considered the bill impacts of the New Start program with a minimum
2 arrears of \$300. I have, in the alternative, also considered the bill impacts of the New
3 Start program with a minimum arrears of \$120.¹⁸

4
5 **Q. WOULD SETTING THE MINIMUM ARREARAGE AT \$120 RATHER THAN**
6 **AT \$300 SUBSTANTIALLY INCREASE THE COST OF THE NEW START**
7 **PROGRAM?**

8 A. No. The Company does not set forth an expected cost of the forgiven arrears of the New
9 Start program, other than to note that a similar program in “its Western Massachusetts
10 affiliate’s service territory” cost \$1.6 million while serving 3,153 delinquent customers. I
11 have, therefore, developed my own cost estimate. Using the distribution of EAP
12 customers by arrearage balance provided by the Company (TWH-1-051), I calculate an
13 average arrearage for EAP accounts with balances exceeding \$300 (average = \$890) and
14 for EAP accounts with balances exceeding \$100 (average = \$494).¹⁹

15
16 Multiplying the \$890 by 3,200 (the participation cited by the Company rounded up to the
17 next 100), the total arrears subject to forgiveness if 100% of the arrears were forgiven
18 would be \$2,848,175. However, we know that not all arrears subject to forgiveness will
19 be forgiven since not all New Start customers will make their bill payments. Thus, using
20 the same proportion of participants who remain “past due” as the Company cites for its

¹⁸ The arrearage data provided by the Company was in increments of \$100, so my calculation of the lower minimum arrearage is actually based on a minimum arrears of \$100 rather than \$120. I do not believe the difference would be significant.

¹⁹ Even if I limited the calculation to those EAP accounts in arrears within the most recent twelve months, the average would not substantially change. The average balance for accounts with balances exceeding \$300 would be \$886, while the average balance of those exceeding \$100 would be \$501.

1 corollary programs in Massachusetts and Connecticut (12,665 of 32,642) (Staff 9-027),
2 the total expected arrearage forgiveness cost would be \$1,743,092. This is close to the
3 cost cited by Company Witness Conner (\$1.6 million).

4
5 The calculation differs somewhat if the minimum arrears is reduced to \$120. The
6 participation would need to be adjusted upwards to account for the broader eligibility.
7 Multiplying the 3,200 by the ratio of the total number of underlying accounts in arrears,
8 the expected participation would be 7,100 (7,072 rounded up to the next 100).²⁰ At an
9 average arrears of \$494, the total arrears subject to forgiveness, if 100% of the arrears
10 were forgiven, would be \$3,504,882. Adjusting downward in the same fashion as above,
11 to account for those accounts with past due balances, the total expected arrearage
12 forgiveness cost would be \$2,144,988.

13
14 As is evident, the cost of adding the affordability protections for nearly 4,000 additional
15 low-income Company customers ($7,100 - 3,200 = 3,900$) is only \$400,000 (\$401,906).

16
17 The bill impact of the New Start program proposal is thus minimal. Calculating the
18 impact on price in the same fashion the Company does for the total rate change (*see*,
19 EAD-5, page 1 of 3), I divide the total arrearage cost by the Test Year Billed Sales of
20 7,954,422 mWh (EAD-5, page 1 of 3). The price impact of the \$1.743 million arrearage
21 forgiveness cost would be \$0.00022 per kWh (22 one-thousandths of a cent per kWh).

²⁰ This number does not assume any particular participation rate. Rather, it begins with the Company's stated expected participation of 3,200 and adjusts it upwards proportionately based on the number of EAP accounts with \$120 in arrears (or more) to the number of EAP accounts with \$300 in arrears (or more).

1 Similarly, the price impact of the \$2.145 million arrearage forgiveness cost would be
2 \$0.00027 per kwh (27 one-thousandths of a cent per kWh).

3
4 **Q. HAVE YOU TRANSLATED THAT INTO A BILL IMPACT?**

5 A. Yes. According to the Company, the combined residential billed sales (Rate R and Rate
6 R-TOD) is 3,144,971 mWh. (Attachment EAD-5, page 1 of 3). The average number of
7 residential customers is 439,078 for Rate R and Rate R-TOD. The average annual usage
8 is thus 7,163 kWh. Given an arrearage forgiveness cost of \$0.00022 per kWh, the annual
9 cost of the arrearage forgiveness program at the average residential consumption would
10 be \$1.56 (or roughly \$0.13 per month). Given an arrearage forgiveness cost of \$0.00027,
11 the annual cost of the arrearage forgiveness program at the average residential
12 consumption would be \$1.93 (or roughly \$0.16 per month). Neither these costs, nor these
13 bill impacts, take into account the proposed cost offsets I recommend in my testimony.
14 In fact, therefore, the bill impacts would be somewhat less than that which I identify here.

15
16 **Part 4. Customer Service.**

17 **Q. PLEASE EXPLAIN THE PURPOSE OF THIS SECTION OF YOUR**
18 **TESTIMONY.**

19 A. In this section of my testimony, I address several aspects of the Company's provision of
20 customer service. I include within this discussion of "customer service" my
21 recommendation that Hardship customers be exempted from certain customer service
22 fees imposed by the Company.

1 **Q. WHY IS IT APPROPRIATE TO CONSIDER CUSTOMER SERVICE ISSUES IN**
2 **A RATE CASE?**

3 A. The adequacy of customer service is considered a legitimate rate case issue primarily
4 because ratepayers have *paid* for reasonably adequate customer service through their
5 rates. Having paid for such service, the Company's customers have the right to be
6 assured that they are receiving the service for which they have paid before they are called
7 upon to pay even more. Moreover, the Commission has established explicit customer
8 service standards in its regulations and orders. Company customers have a reasonable
9 expectation that when the Commission has promulgated particular customer service
10 processes, the utility will fully implement those processes and/or comply with those
11 regulatory directives. In each of these respects, an inquiry into the Company's customer
12 service is an integral part of any inquiry into what constitutes a just and reasonable rate.

13
14 **Q. CAN YOU DEFINE WHAT YOU MEAN TO INCLUDE WHEN YOU USE THE**
15 **TERM "CUSTOMER SERVICE"?**

16 A. Yes. The "service" provided by the Company (or any utility) involves the entire range of
17 supplier-consumer transactions throughout the customer cycle. That cycle begins with an
18 application to become a customer; continues through the delivery of the physical goods;
19 continues with the metering and billing of those physical goods; continues through the
20 conversion of those billings into revenue (including collections as well as addressing
21 customer inquiries and disputes); and ultimately ends when the customer leaves the
22 Company's system.

23

1 **A. Exemption from Designated Customer Service Fees.**

2 **Q. PLEASE EXPLAIN THE PURPOSE OF THIS SECTION OF YOUR**
3 **TESTIMONY.**

4 A. In this section of my testimony, I recommend that Hardship customers be exempted from
5 the Company’s Field Collection fee and any Reconnection fee.

6
7 **Q. WHAT SERVICE CHARGES IS THE COMPANY PROPOSING IN THIS**
8 **PROCEEDING?**

9 A. The Company proposes the following fees:

- 10 ➤ Reconnect during normal hours: \$35.00
- 11 ➤ Reconnect at meter: \$35
- 12 ➤ Reconnect after work hours: \$80
- 13 ➤ Initiate service fee: \$10
- 14 ➤ Collection charge: \$26

15 (See, e.g., Attachment EHC/TMD-1 (Perm), Schedule EHC/TMD-4 (Perm), page 2 of 3,
16 November 4, 2019 update).

17
18 **Q. WHAT DO YOU RECOMMEND?**

19 A. The Company’s late payment charge tariff (Electric delivery tariff No. 9, 5th Revised
20 page 23) states that “the late payment charge is not applicable to a) residential Customers
21 who are taking service under the statewide Electric Assistance Program (EAP) as
22 approved by the Commission; b) residential Customers receiving protection from
23 disconnection of service under any enhanced winter protection programs offered by the

1 Company; c) residential Customers whose electric bill is paid on their behalf (whether in
2 part or in whole) through the Low Income Home Energy Assistance Program (LIHEAP).
3 . .” I recommend that the additional fee exemptions listed above be listed along with the
4 late payment charge.

5
6 **Q. DO YOU ALSO PROPOSE AN EXPANSION OF THE LOW-INCOME**
7 **EXEMPTION FROM LATE PAYMENT CHARGES?**

8 A. Yes. I recommend that the Company add a fourth exemption from late payment charges.
9 I recommend that the Company exempt customers participating in the New Start Program
10 from being charged late payment fees. The New Start Program is *sui generis* programs
11 such as LIHEAP, EAP and winter protections. In the event that a customer may happen
12 to qualify for New Start without being a participant in one of the three listed programs,
13 that customer should, for the same reasons as the three listed programs are included, be
14 exempt. According to the data I outline above (*i.e.* over the past four years, nearly 1,300
15 low-income Company customers (n=1,286) received “a benefit”²¹ without being enrolled
16 as a “Hardship” customer. (TWH-1-097)), while there is an implicit assumption that the
17 participation in one of these programs means that all customers would be covered, that
18 implicit assumption is not always correct. Low-income customers should not be
19 excluded from these protections because of definitional reasons.

20
21 **Q. PLEASE EXPLAIN THE PURPOSE BEHIND EXEMPTING THESE LOW-**
22 **INCOME CUSTOMERS FROM THESE SERVICE CHARGES?**

²¹ The Company does not categorize such customers by the type of benefit received. (TWH-1-097).

1 A. The Company is pursuing two major initiatives to address the unaffordability of electric
2 bills to its low-income customers. On the one hand, the Company has adopted the
3 Electric Assistance Program (“EAP”) to address the unaffordability of current bills. On
4 the other hand, in this proceeding, the Company has proposed the New Start Program to
5 address the unaffordability of pre-existing arrearages. Exempting the income-eligible
6 customers from the late payment charges helps to facilitate the achievement of the same
7 objectives of these two programs. In contrast, however, imposing the service charges I
8 have identified above serves to impede the objectives sought by both of the Company’s
9 affordability programs. For the same reasons that income-eligible customers should be
10 exempt from Late Payment Charges, they should be exempted from these service charges
11 as well.

12
13 **Q. DON’T THESE SERVICE CHARGES HAVE A COST BASIS THAT SHOULD**
14 **BE COVERED BY THE REVENUE FROM THE CHARGES?**

15 A. The Company’s late payment charge revenue is more than adequate to cover the cost of
16 exempting income-eligible customers from this limited number of service charges.
17 According to the Company, it collected \$3.11 million in residential late fees in 2017;
18 \$1.953 million in residential late fees in 2018; and \$1.490 million in residential late fees
19 simply through July 2019. (TWH-1-003). In contrast, the Company reports that the “total
20 NH Disconnect Notice Expense” was \$98,358 in 2017; \$97,690 in 2018; and \$52,581
21 through July 2019. In addition, the “total NH field collection expenses” were \$1.338
22 million in 2017; \$1.237 million in 2018; and \$673,465 through July 2019. (TWH-1-012).

	Disconnect Notice Expense	Field Collection Expense	Disconnect Notice + Field Collection Expenses	Actual NH Collection Costs ²²	Late Charge Revenue
2017	\$98,358	\$1,338,451	\$1,436,809	\$2,831,193	\$3,111,611
2018	\$997,690	\$1,237,227	\$2,234,917	\$2,247,420	\$1,952,877
2019 (July)	\$52,581	\$673,465	\$726,046	\$1,262,669	\$1,489,847

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Three observations stand out from the above data. First, the Late Charge Revenue, standing alone, is more than adequate to cover the “actual NH collection costs” in each time period reported by the Company, even without taking into account any revenue from the stand alone service charges for reconnection fees, collection charges, or initiate service charges. Second, the combined collection charges (disconnect notice expense, field collection expense) are by far the largest portion of the total “actual NH collection costs” reported by the Company. Yet, despite the fact that the late payment charge more than covers the “actual NH collection costs,” the Company charges a stand-alone service charge for field collections and disconnection/reconnection.

Q. BASED ON THE ABOVE, DO YOU PROPOSE A MODIFICATION IN EITHER THE LATE PAYMENT CHARGE OR ANY OF THE CUSTOMER SERVICE CHARGES?

A. No. My recommendation is limited to the following. To be consistent with previous decisions not to have miscellaneous fees such as the Late Payment Charge impede accomplishing the objectives of the Company’s affordability initiatives (*i.e.*, EAP, New Start), fee exemptions for these specific fees should be extended to the same income-eligible customer population which is exempted from the late payment charge.

²² TWH-1-023.

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B. Over-Noticing of Shutoffs.

Q. PLEASE EXPLAIN THE PURPOSE OF THIS SECTION OF YOUR TESTIMONY.

A. In this section of my testimony, I assess the Company’s actions taken in response to residential bill nonpayment to determine whether the Company is providing a “clear and believable” notice of an impending disconnection of service for nonpayment. I conclude that the Company is over-noticing its nonpayment disconnections, to the detriment of both the utility and its customers.

Q. WHAT DO YOU ADDRESS IN THIS SECTION OF YOUR TESTIMONY

A. The Company routinely “over-notices” the possible disconnection of service. Information it provided in response to discovery in this proceeding indicates that from October 2016 through July 2019, the Company issued more than seven (7) disconnect notices for every disconnection it actually implements. During this 34-month time period, while the Company issued 452,397 disconnection notices, it actually disconnected service to only 62,575 customers. (TWH-1-024).

Q. IS THE COMPANY NOT DISCONNECTING ACCOUNTS BECAUSE CUSTOMERS MAKE PAYMENTS IN RESPONSE TO DISCONNECT NOTICES?

1 A. No. As I discuss elsewhere in this testimony, the Company reports that during the period
2 October 2016 through July 2019,²³ 409,221 accounts to whom disconnect notices were
3 issued did not have their service disconnected by the date included on the notice.²⁴ Only
4 141,460 (34.6%), however, did not have service disconnected because they made a full
5 payment. In contrast, 248,163 accounts did not have service disconnected even though
6 they retained an arrearage of a sufficient age and dollar amount that would qualify them
7 for disconnection. In addition, 161,058 accounts were not disconnected even though they
8 made \$0 in payments after receiving the disconnect notice. (TWH-1-046).

9

10 **Q. DOES THE COMPANY INTEND TO DISCONNECT ALL ACCOUNTS TO**
11 **WHICH IT ISSUES A DISCONNECT NOTICE?**

12 A. No. Even factoring out that number of accounts that the Company can reasonably expect
13 to pay their arrearages in full, the Company does not have the resources to disconnect
14 every account to which it issues a disconnect notice. Factoring out the proportion (and
15 thus number) of accounts that experience counsels will pay their bills after receipt of a
16 disconnect notice, the Company sent 310,397 (452,397 disconnect notices – 141,460
17 disconnections) written disconnect notices over the 34-month study period that would not
18 be paid in full. According to the Company, it assigns roughly 6.8 disconnects per day to
19 its field employees (during the period where no cold weather restrictions are in play)
20 (April through October). (TWH-1-005). During those non-cold weather months from

²³ This is a duplicated count. Any given customer may have received a disconnect notice in more than one month.

²⁴ Note the difference between data reported in TWH-1-024 and TWH-1-046. TWH-1-046 is the number of disconnections for nonpayment. RRQH-1-046 is the number of accounts not disconnected by the date included on the notice. (emphasis added). So, the fact that the number of disconnect notices minus the number of disconnections (452,397 – 62,575 = 389,822 [TWH-1-024]) does not equal the number of disconnect notices issued which did not result in disconnections by the date on the notice (409,221 [TWH-1-046]) are not in conflict.

1 October 2016 through July 2019, the Company issued 253,922 written disconnect
2 notices. (TWH-1-046). At the historic rate of staffing to perform nonpayment service
3 disconnections (TWH-1-031), the Company had roughly 9,700 employee-days devoted to
4 staff assigned the task of nonpayment disconnections during these non-cold weather
5 months. At the rate of 6.8 disconnections per day, therefore, the Company had the
6 resources to disconnect fewer than 66,000 accounts during a time period in which it
7 issued almost 254,000 disconnect notice.²⁵ Clearly, the Company issues disconnection
8 notices that it does not intend to follow-up on whether or not any payment is made. This
9 lack of an intent to disconnect even in the event of nonpayment is evidenced by the data
10 presented above regarding the number of accounts receiving disconnect notices, but not
11 being disconnected even when their account balances would otherwise merit such
12 disconnection as well as by the lack of resources available to disconnect anywhere close
13 to the number of accounts to whom disconnect notices are sent and the Company would
14 not ordinarily expect payment from.

15
16 **Q. PLEASE EXPLAIN WHY THE OVER-NOTICING OF SHUTOFFS SHOULD BE**
17 **OF CONCERN TO THE COMMISSION IN THIS PROCEEDING.**

18 A. There is a business cost to over-noticing threats of service disconnection for nonpayment.
19 A study by the New York Public Service Commission staff, for example, reported that:

20 The effectiveness of Final Termination Notices as a means to encourage
21 payments or to make payment arrangements prior to field action has
22 deteriorated. The rate of customer non-responses to Final Termination
23 Notices has increased from 33% in 1983 to 46% in 1987. This may result in
24 part from customer perception that utilities threaten to terminate service, but
25 rarely do. In 1983, 16% of the customers who did not make arrangements on

²⁵ This calculation is consistent with the actual 62,575 nonpayment disconnections which the Company performed as documented above. (TWH-1-024).

1 their arrears in response to a termination notice had their service terminated;
2 in 1987, only 9% of those customers had their service terminated.²⁶

3
4 While the Company appears to take it as an article of faith that shutoffs, and thus shutoff
5 notices, are necessary to control any growth in arrears (and thus ultimately bad debt), that
6 assumption is not supported by any empirical data. Indeed, the evidence is to the
7 contrary. As the New York study found, over-noticing disconnections results in a
8 deterioration in, rather than an improvement in, the extent to which customers make
9 payments in response to those notices.

10
11 The counter-productive nature of over-noticing shutoffs has been recognized by the
12 federal courts as well. When a utility repeatedly issues shutoff notices warning
13 customers of an imminent pending service disconnection unless bills are paid in full,
14 without following up those notices by performing the threatened collection activity, it
15 conveys the message that customers may ignore the shutoff notice with no adverse result
16 arising. Sending multiple shutoff notices when the Company has no present intent to
17 disconnect results in a “wolf-like” notice being issued.²⁷

18
19 **Q. CAN YOU SUMMARIZE THE COUNTER-PRODUCTIVE IMPACT OF OVER-**
20 **NOTICING SHUTOFFS?**

²⁶ Sawyer and Teumin, Gas and Power Utility Uncollectibles and Collection Activity, A Report by the consumers Services Division of the New York State Public Service Commission.

²⁷ In *Palmer v. Columbia Gas*, 479 F.2d 153 (6th Cir. 1973), the court found that the company issued between 120,000 and 140,000 notices per year, only about 4% of which were followed by actual terminations. The Federal Circuit Court held that “it is clear that the flood of final notices sent out by the company was, as the District Court expressed it, “a wolf kind of notice” which does not conform to the constitutional requirements that notice be truly informative and be given at a meaningful time.” As the *Palmer* court noted: “what we have here is a wolf kind of notice that is very convenient for the computer to issue, but is not, I think, what the statute contemplates, which. . .is a meaningful notice that applies to the person who is going to be affected by it and will be followed by some action.”

1 A. Yes. The provision of a notice of a service disconnection when there is no present intent to
2 engage in the disconnection is counterproductive to the entire purpose of notice. The
3 purpose of a notice is to provide a clear and believable warning that a service termination is
4 about to occur. In response to such a notice, the customer must either take the steps
5 necessary to prevent the service termination or take those steps needed to protect himself or
6 herself against the dangers to life, health and property that might result from the loss of
7 service.

8
9 My experience over more than three decades of working with payment-troubled customers
10 counsels that the customer receiving a wolf-like notice has no basis upon which to make a
11 decision as to which notice requires a response. The result is a tendency to delay. Delay
12 occurs because, after sending multiple notices falsely warning of an impending
13 disconnection of service if payment-in-full is not made by a date certain, the utility does not
14 send a notice saying “*this* time, we really mean it” or “this time, we really, *really* mean it.”
15 Notices lose their believability. When a disconnection actually does occur, it thus often
16 comes as a surprise. The customer is never placed in the position of responding to a
17 notice of a pending disconnection with the notice saying that “*this* time, it’s real.”

18
19 Recognizing the decreasing efficacy of a shutoff warning when that warning is repeatedly
20 given without follow-through does not require a familiarity with childhood fables,
21 however. The impact is referred to as “psychological habituation” (becoming inured to a
22 stimulus after repeated exposure with a resulting decrease in response).²⁸ When the

²⁸ W. Frost and E. Megalou (2009). Encyclopedia of Neuroscience. (“Habituation is a universal form of nonassociative learning. In habituation, behavioral responsiveness to a test stimulus decreases with repetition. It has

1 Company sends out “false” shutoff notices on which it has no intention of following
2 through, people learn to ignore those notices.

3
4 To effectively engage in the distribution of disconnection notices, the Company should
5 provide a clear and meaningful notice of a pending shutoff. The Company’s shutoff notices
6 should be made at a meaningful time, in a meaningful manner, and provide accurate
7 information as to what the customer must do to avoid shutoff.. To fulfill this standard that
8 the notice be meaningful, the Company should give a clear and believable warning that
9 termination is about to occur. The failure to meet this standard means that the Company is
10 not engaging in the effective provision of disconnection notices.

11
12 **Q. IS YOUR RECOMMENDATION THAT THE COMPANY INCREASE THE**
13 **NUMBER OF DISCONNECTIONS IT PERFORMS SO AS TO MATCH THE**
14 **NUMBER OF DISCONNECT NOTICES IT ISSUES EACH MONTH?**

15 A. No. There is no necessary relationship between increasing the number of service
16 disconnection notices and the extent to which either arrearages or uncollectible accounts
17 are reduced. Nor is there any relationship between the number of disconnection notices
18 and either the acceleration of, or increase of, customer payments. The Company certainly
19 cannot establish such a relationship. Consider that:

- 20 ➤ The Company was asked to “provide all written studies currently within the custody
21 or control of the Company, whether or not prepared by or for the Company, that
22 explicitly assess the relationship between the number of, or rate at which, the
23 Company issues disconnect notices and the reduction of residential bad debt,” but
24 responded that it had no such information. (TWH-1-065).

the important function of enabling us to ignore repetitive, irrelevant stimuli so that we can remain responsive to sporadic stimuli, typically of greater significance.”)

- 1
- 2 ➤ The Company was asked to “provide all written studies currently within the custody
- 3 or control of the Company, whether or not prepared by or for the Company, that
- 4 explicitly assess the relationship between the number of, or rate at which, the
- 5 Company issues disconnect notices and the reduction of residential arrears,” but
- 6 responded that it had no such information. (TWH-1-066).
- 7
- 8 ➤ The Company was asked to “provide all written studies currently within the custody
- 9 or control of the Company, whether or not prepared by or for the Company, that
- 10 explicitly assess the relationship between the number of, or rate at which, the
- 11 Company issues disconnect notices and any increase in residential payments,” but
- 12 responded that it had no such information. (TWH-1-067).

13 Given that the existing research and data documents that over-noticing shutoffs is

14 counter-productive as a process by which to collect unpaid accounts, and that the

15 Company concedes that it has no basis for asserting that its issuance of disconnect notices

16 results in a reduction of bad debt, a reduction of arrears, or an increase or acceleration of

17 payments, I urge the adoption of the recommendation immediately below.

18

19 **Q. PLEASE DESCRIBE THE GENERAL PRINCIPLE INVOLVED WITH**

20 **THREATENING A CUSTOMER WITH A COLLECTION ACTIVITY THAT**

21 **THE ENTITY TO WHOM MONEY IS OWED DOES NOT INTEND TO TAKE.**

22 A. Mass-generated (or computer-generated) collection notices are particularly apt to run

23 afoul of prohibitions on unfair and deceptive collection practices. For example, mass

24 mailing of dunning letters on an attorney’s letterhead without a prior legal review of the

25 debtor files by the attorney is a deceptive practice. Similarly, a mass mailing of a threat

26 to disconnect service without a prior review of the accounts by those authorized to

27 determine whether, and when, a disconnection will actually occur would also be

1 deceptive. The fact that a practice is “customary” does not prevent it from being
2 deceptive.

3
4 Consider threats of repossession. Circumstances that have led courts to find such a threat
5 to be deceptive (and thus unlawful) include circumstances which indicate the threatened
6 action is unlikely. Such circumstances might involve the fact that the debt is relatively
7 small or the fact that the creditor has in the past exhibited a policy or tendency not to
8 pursue such an action. In general, as the National Consumer Law Center (NCLC)²⁹ has
9 noted:

10 Nor can collectors misrepresent the imminency or probability of legal action.
11 Debt collectors may not threaten that nonpayment “will” result in legal action
12 unless suit is filed in all cases, can not (sic) threaten that nonpayment “may”
13 result in litigation unless suit is the ordinary response to nonpayment, and
14 cannot threaten that if payment is not made immediately or in a specific
15 number of days, specified action will be initiated, if the decision to take that
16 action at that time has not been made.³⁰

17
18 In contrast to this established legal doctrine, note that the Company’s notice of
19 disconnection contains the following language: “How to continue your electric service:
20 We must receive at least \$681.24 or you must contact Eversource to make a payment
21 arrangement **before the date of disconnect** shown or the Company will act on this
22 notice.” (TWH-1-070, Attachment B) (emphasis in original). The Company’s statement
23 that “[w]e must receive at least [dollar amount] . . .” is clearly not true. The data
24 provided by the Company demonstrates the emptiness of this threat. Moreover, the

²⁹ It is important to note that the Company considers NCLC to be an authoritative source. Not only does the Company cite NCLC in its testimony, but it has also attached an NCLC publication as an exhibit of its own witness in this proceeding.

³⁰ NCLC (2004). Unfair and Deceptive Acts and Practices, at Section 5.1.1.1.4 (misrepresentations concerning imminency of threatened actions, damage to consumer’s credit rating).

1 Company's threat that in absence of receipt of the prescribed amount, or a contact to
2 make a payment arrangement must occur "or the Company will act on this notice"
3 (emphasis added) is also shown by the above data to be an empty threat. More
4 specifically:

- 5 ➤ The Company is misrepresenting the imminency or probability of collection
6 action (*i.e.*, service termination);
- 7 ➤ The Company is falsely threatening that the identified action (*i.e.*, service
8 termination) "will" occur even though it does not happen in all cases;
- 9 ➤ The Company is falsely threatening that the identified action (*i.e.*, service
10 termination) will occur if payment is not made immediately or in a specific
11 number of days even though the decision to take that action at the time the threat
12 is made has not been made.

13 The over-noticing of shutoffs is a serious breach of providing a clear and believable
14 warning of a disconnection, a notice of an impending disconnection at a meaningful time
15 and in a meaningful manner, and a serious breach of bans on engaging in false and
16 deceptive collection methods.

17
18 Clearly, with the Company's notices of disconnection, the tests to demonstrate a
19 compliance with prohibitions on unfair and deceptive threats cannot be met. The
20 Company issues more disconnect notices than it has resources to implement. The number
21 of customers who receive a notice threatening a disconnection but who are not
22 disconnected (even when they retain an arrearage of an age or balance that would merit
23 disconnection) exceeds the number of customers who actually are disconnected. Indeed,

1 the number of customers who were not disconnected, even though making no payment,
2 exceeds the number of customers who were not disconnected because they made a full
3 payment.

4
5 Add these observations to the fact that over-noticing disconnections has been found to be
6 counter-productive, as well as to the fact that the Company cannot show that over-
7 noticing disconnections has any impact at all on reducing bad debt, reducing arrearages,
8 or increasing or accelerating payments, it is clear that my recommendation below should
9 be adopted.

10
11 **Q. WHAT DO YOU RECOMMEND?**

12 A. I recommend that the Company be directed that it shall not threaten to disconnect service
13 when it has no present intent to disconnect service on the date noticed or when actual
14 disconnection is prohibited.³¹ The Company should be ordered to provide a notice of the
15 intent to disconnect service only as a warning that service will in fact be disconnected on
16 the date published in the notice in accordance with the procedures of the Commission,
17 unless the customer remedies the situation which gave rise to the enforcement efforts. A
18 disconnect notice should be issued if, but only if, a disconnection of service has been
19 scheduled for implementation.

20

³¹ Whether someone has a “present intent” to engage in a particular collection activity is a concept well-defined in the law. Accordingly, noting that definition, I do not include a specific definition or explanation of that concept in this testimony.

1 **C. Non-English Language Communications.**

2 **Q. PLEASE EXPLAIN THE PURPOSE OF THIS SECTION OF YOUR**
3 **TESTIMONY.**

4 A. In this section of my testimony, I review the Company's actions in ensuring that adequate
5 effort is made to address the needs of non-English language customers.³² I conclude that
6 the Company should do more.

7
8 **Q. PLEASE EXPLAIN YOUR UNDERSTANDING OF WHAT PUC REGULATIONS**
9 **REQUIRE AS TO NON-ENGLISH SPEAKING CUSTOMERS?**

10 A. The PUC's regulations provide that "All information required under PUC 1203.02 shall
11 also be provided in a particular foreign language when 25% or more of the population
12 within the utility's franchise area speaks that particular foreign language as its primary
13 language. The determination of the percentage shall be made by the commission based
14 upon data obtained from the New Hampshire office of state planning." (PUC
15 1203.02(k)).

16
17 **Q. PLEASE EXPLAIN YOUR UNDERSTANDING OF WHAT THE COMPANY**
18 **DOES WITH RESPECT TO TRACKING NON-ENGLISH LANGUAGE**
19 **CUSTOMERS?**

20 A. When the Company was asked to "identify any clusters of English as a Second Language
21 ("ESL") customers that exist in the Company service territory by community, zip code,
22 Census Tract, or other geographic region or area by which ESL is tracked" and

³² Throughout my testimony, the term English as a Second Language ("ESL") household and Limited English Proficiency ("LEP") household are intended to be coterminous.

1 “[s]eparately provide a detailed explanation of how clusters of ESL customers are
2 identified,” it responded that “The Company does not track this type of information.”
3 (TWH-1-098).

4
5 **Q. IS THIS COMPANY INACTIVITY APPROPRIATE OR LAWFUL?**

6 A. No. This inaction, and inattention, is a breach of the Company’s obligations under
7 Federal law, even setting aside any obligation imposed pursuant to the PUC’s regulations.

8
9 **Q: HOW WILL THE COMPANY’S PROPOSED RATE INCREASE AFFECT**
10 **IMMIGRANT POPULATIONS IN THE COMPANY’S SERVICE TERRITORY?**

11 A. On average, limited English proficient individuals earn lower wages than their English
12 proficient counterparts.³³ Thus, any rate increase would have the tendency to
13 disproportionately affect immigrant communities in which there are significant numbers
14 of limited English proficient individuals.³⁴

15
16 **Q. CAN YOU SUMMARIZE THE FEDERAL LAW YOU REFERENCE IN YOUR**
17 **RESPONSE ABOVE?**

18 A. Yes. I am aware that the Company receives federal funds through the Low-Income
19 Home Energy Assistance Program (LIHEAP). (TWH-1-097). As a recipient of these
20 federal LIHEAP dollars, the Company’s language access responsibilities are more

³³ “In 2013, about 25% of LEP individuals lived in households with an annual income below the official federal poverty line – nearly twice as high as the share of English-proficient persons (14 percent).” Jie Zong & Jeanne Batalova, *The Limited English Proficient Population in the United States*, Migration Policy Institute Journal (July 8, 2015), <http://www.migrationpolicy.org/article/limited-english-proficient-population-united-states>.

³⁴ *Id.* (“In 2013, about 50% of immigrants (20.4 million) were LEP, compared to 2 percent of the U.S.-born population.”)

1 extensive than the requirements contained in the PUC’s regulations. Title VI of the Civil
2 Rights Act of 1964 provides:

3 No person in the United States shall, on the ground of race, color, or
4 national origin be excluded from participation in, be denied the benefits
5 of, or be subject to discrimination under any program or activity receiving
6 Federal financial assistance.³⁵

7 The Title VI protection against discrimination based on national origin applies when an
8 individual is unable or has a limited ability to speak, read, write or understand English –
9 in other words, the person is limited English proficient or LEP.³⁶ Title VI responsibilities
10 extend to contractors and grant recipients of federal programs,³⁷ such as LIHEAP. As a
11 LIHEAP vendor, the Company is required to “take reasonable steps to ensure meaningful
12 access” its services.³⁸ The steps that are “reasonable” for a covered entity vary,
13 depending on the size of the population served and frequency in which they have or
14 should have contact with an LEP person of that population. Critical to this determination
15 is an assessment of the consequences of not providing adequate language access
16 services.³⁹ In this instance, the Company’s service is an essential component to a
17 healthy, safe home, and the consequences of providing insufficient access to service may
18 be severe, so the requirements of Title VI are great.⁴⁰

³⁵ 42 U.S.C. § 2000d.

³⁶ *Lau v. Nichols*, 414 U.S. 563, 569 (1974); *Sandoval v. Hagan*, 197 F.3d 484, 510-11 (11th Cir. 1999) (holding that English-only policy for driver’s license applications constituted national origin discrimination under Title VI), rev’d on other grounds, 532 U.S. 275 (2001); *Almendares v. Palmer*, 284 F. Supp. 2d 799, 808 (N.D. Ohio 2003) (holding that allegations of failure to ensure bilingual services in a food stamp program could constitute a violation of Title VI).

³⁷ 45 C.F.R. § 80.3(b)(2).

³⁸ Dep’t Health & Human Services (HHS), Guidance to Federal Financial Assistance Recipients Regarding Title VI Prohibition Against National Origin Discrimination Affecting Limited English Proficient Persons, <http://www.hhs.gov/civil-rights/for-individuals/special-topics/limited-english-proficiency/guidance-federal-financial-assistance-recipients-title-VI/index.html>.

³⁹ *Id.*

⁴⁰ *Id.*

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Q. WHAT DOES IT MEAN TO PROVIDE “LANGUAGE ACCESS”?

A. There are two main components to providing language access: (1) oral interpretation, and (2) written translation. With respect to oral interpretation, the Department of Health and Human Services (HHS) provides that use of bilingual employees to interpret is acceptable, but explains that employees should be qualified to provide interpretation services.⁴¹ Hiring staff interpreters or contracting for in-person interpreters are also viable options to meet the requirement. Use of telephone interpreter lines may be used, too, but nuances in language and non-verbal communication can be lost. HHS warns in guidance that “where documents are being discussed, it may be important to give telephonic interpreters adequate opportunity to review the document prior to the discussion and any logistical problems should be addressed.”⁴²

With respect to written translation, the general rule is that covered entities must provide written translation of any vital documents “for each LEP language group that constitutes five percent or 1,000, whichever is less, of the population of persons eligible to be served or likely to be affected or encountered.”⁴³

Q. DOES TITLE VI EXTEND TO ALL OF THE COMPANY’S SERVICES OR ONLY TO ITS SERVICES RELATED TO LIHEAP?

A. Title VI requirements apply to all services provided by the Company. HHS explains: “Coverage extends to a recipient’s *entire* program or activity, *i.e.*, to all parts of a

⁴¹ *Id.*
⁴² *Id.*
⁴³ *Id.*

1 recipient's operations. This is true even if only one part of the recipient receives the
2 federal assistance.” (emphasis added)⁴⁴

3

4 **Q. IS THE COMPANY SUBJECT TO TITLE VI WHEN IT DELEGATES WORK**
5 **TO CONTRACTORS OR SUBCONTRACTORS?**

6 A: Yes. Recipients cannot evade Title VI's requirements by delegating work to contractors
7 or subcontractors.⁴⁵ A recipient remains responsible for compliance, even if it hires
8 subcontractors.

9

10 **Q. HAS THE COMPANY CONDUCTED ANY NEEDS ASSESSMENTS OF ITS LEP**
11 **POPULATION?**

12 A. As I noted immediately above, the Company states that it “does not track” clusters of
13 LEP customers. (TWH-1-098).

14

15 **Q. IS THIS AN ADEQUATE ASSESSMENT OF THE NEED FOR LANGUAGE**
16 **SERVICES?**

17 A: No. The Company should base its language access needs on data from the geographic
18 area it serves. Basing language needs only on affirmative statement from an external third
19 party, even if that third party is a state agency,⁴⁶ obscures the real need for services.

20 Moreover, compliance with Title VI cannot be achieved by a consideration of whether

⁴⁴ *Id.*; U.S. Dep't of Justice, Title VI Legal Manual, at § VI, <https://www.justice.gov/crt/title-vi-legal-manual#VI> (defining and explaining the definition of a recipient under Title VI.)

⁴⁵ 45 C.F.R. § 80.3(b)(1)

⁴⁶ “The determination of the percentage shall be made by the commission based upon data obtained from the New Hampshire office of state planning.” (PUC 1203.02(k)).

1 the Company complies with the PUC’s regulatory threshold of 25%. The PUC threshold
2 differs sharply from the Title VI requirements.

3
4 **Q. HOW DOES THE COMPANY’S SERVICE FALL SHORT?**

5 A. There are critical issues with respect to the Company’s language access procedures which
6 require revision to meet the minimum language access requirements in Title VI. First, it
7 is unclear how LEP individuals are identified for translation services. It is not at all
8 evident that there is an affirmative notice that interpretation services are available to
9 callers. For example, the illustrative shutoff notices provided by the Company (TWH-1-
10 070) do not affirmatively refer to the availability of translation services. Nor do the
11 notices of payment arrangements. (TWH-1-055; see also, TWH-1-071).

12
13 **Q. WHY IS THIS COMPANY FAILURE OF CONCERN?**

14 A. In addition to the association between ESL status and lower income status that I
15 documented above, the Company has a substantial ESL population in its service territory.
16 The Company provided a list of the communities which comprise its service territory.
17 (TWH-1-085, TWH-1-086). To the extent that the Census Bureau reported data on
18 individual communities –some are too small for the Census to provide information
19 consistent with statistical validity and privacy concerns—it is possible to review whether
20 there is an ESL population served by the Company. Of the 73 communities for which the
21 Census Bureau reported data in its most recent American Community Survey (2017), I
22 found that seven (7) had 100 or more ESL households. In those 73 communities, there
23 are nearly 5,900 households (2.5%) who are not proficient with English. Twelve of the

1 Company's 73 communities for which data is reported have more than two percent of
2 their total households as ESL households. Several (Colebrook, Manchester, Nashua,
3 Newmarket, Plainfield) have ESL penetrations of between 3.5% and 5.3%. As can be
4 seen, the presence of Limited English Proficient ("LEP") households in the Company's
5 service territory presents a serious issue, particularly when judged in light of its potential
6 impact on a life-sustaining service such as electricity. Moreover, the 5,900 households
7 identified above are well above the Title VI threshold of 1,000, irrespective of whether
8 the Title VI 5% threshold is reached. As I note above, Title VI applies "for each LEP
9 language group that constitutes five percent or 1,000, *whichever is less*. . ." (emphasis
10 added).

11
12 **Q. WHAT DO YOU RECOMMEND?**

13 A. I recommend that the Company be required to conduct an appropriate assessment of
14 language translation and interpretation needs based on the geographic areas it serves to
15 ensure that the requirements I outlined above regarding non-English language services
16 are fulfilled. The Company should adopt a policy to ask callers (either directly or through
17 the use of a call-in prompt) whether they would like an interpreter at the start of a call to
18 ensure that all LEP individuals are provided with meaningful access to interpretation
19 services. At a minimum, the information about the availability of an interpreter should be
20 in Spanish, the dominate language spoken by LEP individuals. However, if the Company
21 conducts a more appropriate assessment of language needs in the geographic region, and
22 finds that other languages are also prominent, those languages should also be included in
23 the information provided to callers about the availability of interpreter services. In

1 addition to language translation services, the Company should ensure that all of its
2 documents (*e.g.*, shutoff notices, program outreach, payment plan notices) are available
3 in appropriate non-English languages.
4

5 In addition to performing this needs analysis, the Company should perform and present to
6 the Commission and other stakeholders a comprehensive review of how it provides an
7 availability of interpretation services.
8

9 Finally, the Company should assure that the contract agencies that administer the
10 Company's low-income programs are able to access the Company's interpretation
11 services. The Company should present, as part of its comprehensive review, the
12 oversight mechanism by which it will ensure that its contractors are otherwise providing
13 an interpreter for universal service applicants in need of such services. Community based
14 organizations (CBOs) are responsible for processing enrollments in the Company's low-
15 income programs, and are critical to utility affordability for a significant segment of the
16 LEP population. To ensure that these agencies are able to appropriately serve LEP
17 applicants and customers in accord with Title VI, the Company should be required to
18 monitor its administering agencies' access to its telephonic language interpretation
19 services or should otherwise ensure that each of its contracted agencies have access to
20 similar language interpretation services. Further, enrollment documents for all universal
21 service programs, in addition to EAP and New Start, should be translated into Spanish
22 and should be available to administering agencies.
23

1 **D. Deferred Payment Arrangements.**

2 **Q. PLEASE EXPLAIN THE PURPOSE OF THIS SECTION OF YOUR**
3 **TESTIMONY.**

4 A. In this section of my testimony, I examine whether the Company is adequately complying
5 with New Hampshire PUC regulations requiring the Company to offer deferred payment
6 plans taking into account a customer's ability to pay. I conclude that the Company is not
7 adequately complying with this regulatory directive.

8
9 **Q. WHAT IS YOUR UNDERSTANDING OF THE PUC'S REGULATIONS**
10 **REGARDING THE OFFER OF DEFERRED PAYMENT ARRANGEMENTS?**

11 A. PUC regulations provide that a customer unable to pay an outstanding balance shall be
12 given an opportunity to enter into a reasonable payment plan. The customer must pay a
13 reasonable portion of the outstanding arrears (as a downpayment), make reasonable
14 installment payments toward the balance, and pay current bills as they come due by the
15 due date printed on the bill. (PUC 1203.07). In deciding upon a reasonable installment
16 payment, the PUC regulation provides:

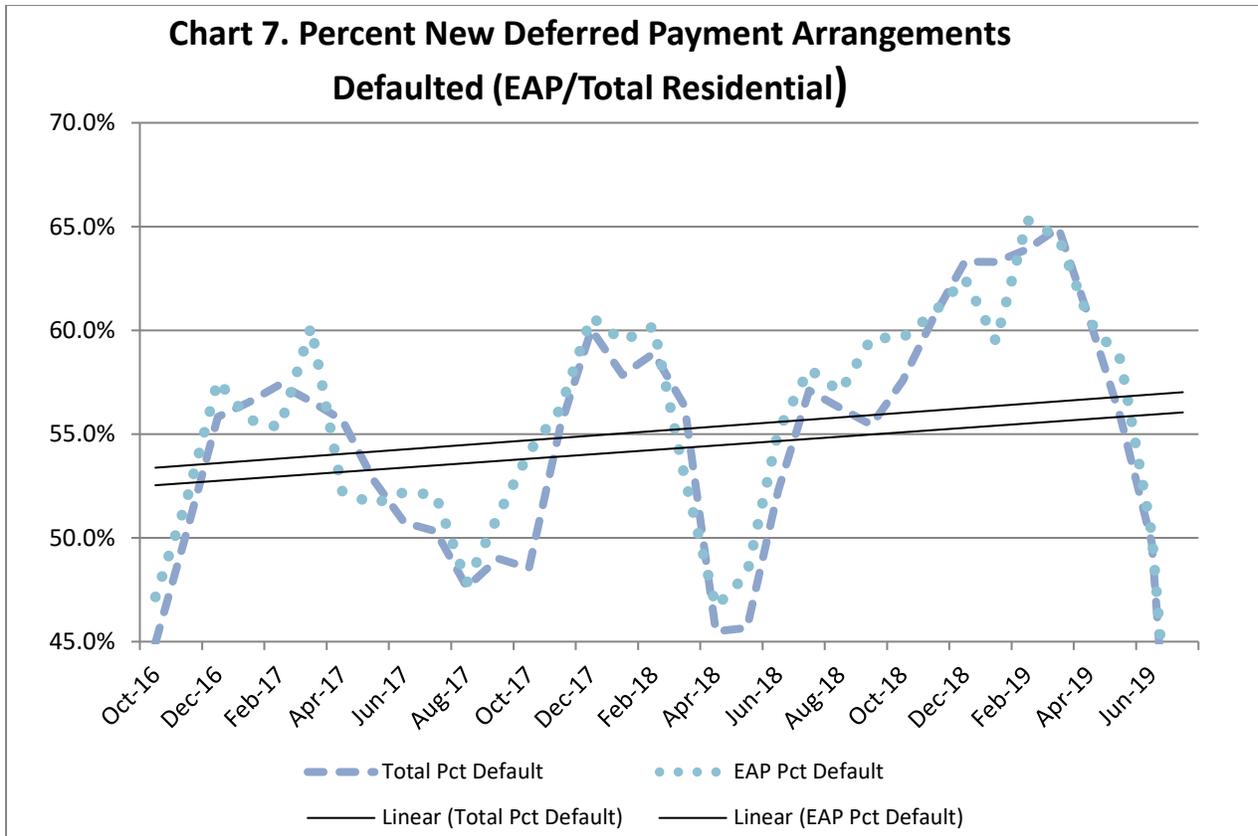
17 (c) In deciding upon the reasonableness of a payment arrangement, the
18 customer and the utility *shall* consider the:

- 19 (1) Size of the arrearage;
20 (2) Estimated size of the customer's future monthly bills;
21 (3) Customer's payment history;
22 (4) Amount of time that the arrearage has been outstanding;
23 (5) Reasons why the arrearage is outstanding and whether those reasons
24 will or will not continue during the course of payment; and
25 (6) Customer's ability to pay.
26

1 (PUC 1203.07(c)) (emphasis added). The regulations provide further that a “utility may
2 disconnect without additional notice any customer for failure to comply with a properly
3 confirmed payment arrangement, except as provided for in PUC 1204 and PUC 1205.”
4 Regulation 1204 addresses winter protections. Regulation 1205 addresses medical
5 emergencies.

6
7 **Q. HAVE YOU HAD OCCASION TO REVIEW THE COMPANY’S SUCCESS**
8 **RATE FOR ITS RESIDENTIAL DEFERRED PAYMENT ARRANGEMENTS?**

9 A. Yes. More than half of all deferred payment arrangements (“DPAs”) which the Company
10 negotiated between October 2016 and July 2019 defaulted before they were completed.
11 Chart 7 below presents the data. The percentage of defaults, of course, substantially
12 declines in the most recent months, during which months there has been insufficient time
13 for a payment plan to either succeed or default. The data on DPAs is set forth in
14 Schedule RDC-11 (page 1 [Total Residential] and page 2 [EAP]).



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The performance of Total Residential DPAs and DPAs for EAP customers was nearly identical, with 54.5% of the EAP DPAs defaulting in the 34-month period, compared to 54.1% of all residential DPAs. Over the 34-month study period (October 2016 through July 2019), the number of DPAs which defaulted exceeded the number of DPAs that succeeded in 29 months for the EAP population, and for 27 months for the total residential population.

Q. IS THERE A TREND IN THE PROPORTION OF THE COMPANY'S DEFERRED PAYMENT ARRANGEMENTS THAT ARE DEFAULTING?

A. Yes. As is evident in Chart 7 above, for both residential customers as a whole, and for EAP participants, there is a distinct increasing trend in defaulting DPAs over the 34-

1 month study period of October 2016 through July 2019. By 2019, nearly two-thirds
2 (65%) of new DPAs that the Company enters into were defaulting.

3
4 The Company does not know why this increase in defaults is occurring. When asked for
5 any studies or report on why customers do not complete their DPAs, the Company
6 responded that “The Company does not have any report, evaluation, study or other
7 written document within the custody or control of the Company dated within the last five
8 years identifying, evaluating or otherwise discussing why residential customers do not
9 successfully complete deferred payment plans in order to avoid disconnection of service
10 for nonpayment.” (TWH-1-084).

11
12 **Q. HAVE YOU HAD OCCASION TO REVIEW ANY DATA ON DEFERRED**
13 **PAYMENT ARRANGEMENTS THAT WOULD HELP INFORM WHY THE**
14 **RATE OF PAYMENT PLAN DEFAULTS IS INCREASING?**

15 A. Yes. The Company does not appear to vary the number of installments it allows a
16 delinquent customer to use based on the dollar amount of outstanding arrears the
17 customer brings to the table. The data is set forth in Schedule RDC-12. As is
18 immediately seen, in the 34 months studied, the Company never allowed a payment plan
19 to extend beyond nine months. For residential customers as a whole, this ceiling on the
20 number of installments that the Company allows occurs despite the fact that the average
21 delinquent balance for customers entering into DPAs has more than quadrupled from
22 2016 (\$562) to 2019 (\$2,413) ($\$2,413 / \$562 = 4.29$).⁴⁷ The lack of relationship between
23 the underlying delinquent balance and the number of installment payments is particularly

⁴⁷ Remember, the study period is October 2016 through July 2019, so there is partial year data for 2016 and 2019.

1 evident for EAP participants. Schedule RDC-12 shows that the average delinquent
2 balance for a payment plan with three installments is half the average delinquent balance
3 for a payment with two installments (\$838 vs. \$1,654). The average delinquent balance
4 underlying a payment plan with five installments (\$618) is less than the average
5 delinquent balance for payments plans with two (\$1,654), three (\$838) or four (\$1,179)
6 installments. The average delinquent balance for a payment plan with eight installments
7 (\$1,464) is less than the average delinquent balance of payment plans with two (\$1,654),
8 six (\$1,898) or seven (\$1,745) installments.

9
10 The problem posed by the ceiling on the number of installments allowed in any
11 individual DPA (ceiling is nine installments) is that rather than seeking to negotiate
12 DPAs that present affordable payments, the Company simply increases the average dollar
13 amount for each installment payment that comprises the payment plan. The data is set
14 forth in Schedule RDC-13. It is clear from this data that rather than adjusting the
15 payment plans to allow them to present a reasonable opportunity for the customer to
16 retire the arrears, the dollar amount of the installment payments have been dramatically
17 increased. The table immediately below, for example, presents the 2019 installment
18 payment amounts as a percentage of the 2016 installment payment amounts for both
19 residential customers as a whole and for EAP participants in particular. In this table, in
20 other words, the 2016 installment payment amount is the denominator while the 2019
21 installment payment amount is the numerator.

2019 Installment Payment Dollar Amounts as Percent of 2016 Installment Payment Amounts by Number of DPA Installments (Residential and EAP)							
2	3	4	5	6	7	8	9
Residential							
139%	111%	130%	154%	128%	138%	139%	123%
EAP Participants							
110%	114%	132%	149%	123%	168%	162%	118%

1

2 The DPAs with five installments are of particular interest. For residential customers in

3 general, the 2019 installment payment for DPAs with five installments was 154% the

4 2016 installment payment for plans of the same length. For EAP participants, the 2019

5 installment payment for a DPA with five installments was 149% the corresponding 2016

6 installment payment for a five-payment DPA. The five-payment DPA is of particular

7 interest because DPAs with five installments were 45% of *all* DPAs for residential

8 customers, and 42% of all DPAs for EAP participants.

9

10 Overall, what the data in Schedule RDC-12 and Schedule RDC-13 shows is that five-

11 installment plans had, for both residential customers and for EAP participants, amongst

12 the highest dollar amount per installment payment (2019: \$279 for residential customers;

13 \$248 for EAP participants), even though the average dollar amount of arrears brought

14 into the plan was *not* amongst the highest (2019: \$2,288 for residential customers; \$618

15 for EAP participants) .

16

1 **Q. IS THE COMPANY ALLOWING FOR LONGER PAYMENT PLANS GIVEN**
2 **THE INCREASE IN THE DELINQUENT BALANCE MADE SUBJECT TO**
3 **DPAS?**

4 A. No. Data on the number of DPAs by the number of installments for each DPA for the
5 months October 2016 through July 2019 is set forth in Schedule RDC-14. A summary of
6 that data below sets forth the percentage of all DPAs, both for residential customers and
7 for EAP participants, in the table immediately below. This table shows the percentage of
8 all DPAs that are comprised of plans with 7-8-9 installments, with 8-9 instalments, or
9 simply with nine (9) installments. As can be seen, the percentage of the total number of
10 DPAs that represent DPAs of the three longest terms noticeably decreased in 2019 as
11 compared to either 2017 or 2018.⁴⁸ For residential customers as a whole, while 26% of
12 all DPAs in 2017, and 24% of all DPAs in 2018, had a term of 7, 8 or 9 months, in 2019,
13 only 16% did. For EAP customers, while 26% of all DPAs in 2017, and 28% of all
14 DPAs in 2018, had a term of 7, 8 or 9 months, by 2019, only 19% did. The same decline
15 in the longer term DPAs can be seen if the inquiry is limited to DPAs of 8 or 9 months, or
16 limited simply to DPAs of only nine (9) months. As is evident, longer term plans have
17 become less and less prevalent.

18

⁴⁸ 2016 was omitted from this data since data only for October-November-December was available.

Percentage of Total DPAs by Selected Number of Installments			
Number of Installments			
	7-8-9	8-9	9
Residential Customers			
2017	26%	20%	15%
2018	24%	17%	13%
2019	16%	12%	8%
EAP Participants			
2017	26%	20%	16%
2018	28%	21%	16%
2019	19%	15%	11%

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The significance of this data is seen when one compares the two tables above. For residential customers as a whole on DPAs, while the DPAs with 9 installment payments experienced an increase in the dollar amount of the installment much less than the shorter term plans, only half as many customers were being offered such nine-month plans. For EAP participants, while the dollar amount of the DPA installment for a nine-month plan increased the least, only a third as many EAP participants (11% vs. 16%) were being granted such plans.

Q. IS THERE DATA ON WHICH PLANS ARE DEFAULTING MORE FREQUENTLY IN 2019 THAN IN PREVIOUS YEARS?

A. Yes. Before looking at this data, let me just review the fact that five-installment DPAs are, by far, the most common DPAs that are offered by the Company. Moreover, the average dollar installment of a five-installment DPA in 2019 had one of the highest increases (relative to 2016) of any of the DPA terms (154% for residential customers; 149% for EAP participants). Finally, the five-installment plans represented the DPAs with one of the highest average dollar amount per installment, even though these plans

1 did not represent amongst the highest dollar amount of arrears brought into a plan. With
 2 this in mind, it is instructive to review data on the number of defaulted DPAs by DPA
 3 term. This data is set forth in Schedule RDC-15.

4
 5 Again setting aside the data from 2016 for the same reason it is set aside above (data is
 6 only for October through December), the percentage of total defaults distributed by the
 7 number of installments by year for DPAs with four or more installments is set forth
 8 immediately below. In particular, note the dramatic increase in the percentage of defaults
 9 represented by the DPAs with five installments. While in 2017, five-installment plans
 10 comprised 13.8% of all residential defaults, by 2019, they comprised 45.5% of all
 11 residential defaults. For EAP participants, while five-installment plans comprised 13.8%
 12 of all EAP defaults in 2017, five-installment plans comprised 43.2% of all residential
 13 defaults by 2019.

Percent of Defaulted DPAs by Selected Number of Installments by Year (Residential and EAP) ⁴⁹							
	Number of Installments						
	4	5	6	7	8	9	Grand Total
Residential Customers							
2017	13.0%	13.8%	11.3%	6.9%	6.0%	16.8%	100.0%
2018	16.2%	15.6%	7.9%	6.5%	5.0%	14.5%	100.0%
2019	9.8%	45.5%	5.8%	5.1%	4.9%	8.0%	100.0%
EAP Participants							
2017	15.7%	13.8%	13.9%	5.9%	4.5%	18.5%	100.0%
2018	19.4%	13.9%	10.3%	7.2%	5.3%	17.3%	100.0%
2019	11.1%	43.2%	7.6%	5.4%	4.5%	10.5%	100.0%

⁴⁹ DPAs with 1, 2 or 3 installments are omitted simply due to space limitations.

1 **Q. WHAT DO YOU RECOMMEND?**

2 A. I recommend that the Company be directed, within 90 days of a final order in this
3 proceeding, to submit to the Commission and all relevant stakeholders (*e.g.*, The Way
4 Home, Staff, OCA) a comprehensive review of how it complies with PUC regulation
5 1203.07(c). In particular, I recommend that the Company be directed to demonstrate
6 how, if at all, it is explicitly taking into consideration the size of the arrearage; the
7 reasons why the arrearage is outstanding and whether those reasons will or will not
8 continue during the course of payment; and the customer's ability to pay. When nearly
9 two-of-three (65%) of the Company's DPAs are defaulting, when the percentage of
10 defaults is sharply increasing, and when the Company is responding to those trends by
11 increasing the dollar payment amount for each installment, without knowing or seeking
12 to learn why customers do not successfully complete DPAs, there appears to be a failure
13 in the customer service being offered to residential ratepayers and a lack of any
14 meaningful inquiry into the customer's "ability to pay."
15

16 **Q. WHY DOESN'T THE COMPANY'S PROPOSED NEW START PROGRAM**
17 **ADDRESS YOUR CONCERNS ABOUT THE ABILITY TO RETIRE PRE-**
18 **EXISTING ARREARS?**

19 A. While, as I have indicated above, I support the Company's proposed New Start Program,
20 with certain modifications which I recommend, the New Start Program does not fully
21 address the DPA problems I have identified above. First, as the data above indicates, the
22 DPA problems I identify above extend to residential customers as a whole, not simply to
23 low-income customers (as represented by EAP participants). Second, even EAP

1 participants do not fully reflect all low-income customers. For all the good that EAP
2 extends to the Company’s low-income population, EAP nonetheless still reaches only a
3 small fraction of the Company’s low-income customer base.
4

5 **Part 6. Company’s “Fee Free” Credit/Debit Card Payments.**

6 **Q. PLEASE EXPLAIN YOUR UNDERSTANDING OF THE COMPANY’S “FEE**
7 **FREE” PROPOSAL.**

8 A. The Company has undertaken through a Request for Proposal (“RFP”) process an inquiry
9 to solicit the least-cost mechanism through which to manage credit and debit card
10 transactions by which customers can pay their monthly utility bill. (Conner Direct, at 28).
11 Witness Conner explained that “Although the Company’s current practice is to have each
12 customer that elects to use a credit card pay for the associated convenience fee (instead of
13 socializing that cost onto all customers), this practice is outdated. Times have changed,
14 customer expectations have increased, and customers have expressed a desire for more
15 convenient bill payment options.” (*Id.*). Conner explained further that the Company’s
16 proposal recognizes that “All areas of the economy are moving to a cashless platform. . .”
17 (*Id.*).
18

19 **Q. DO YOU AGREE WITH THE COMPANY’S PROPOSAL ALONG WITH ITS**
20 **ACCOMPANYING PROPOSED COST RECOVERY?**

21 A. Yes. The Company’s proposal to move to a “fee free” system through which customers
22 can make payments, and to socialize the cost of providing that “cashless platform” over

1 the entire customer base, is appropriate, and will benefit low-income as well as non-low-
2 income customers. The Company’s “fee free” proposal should be approved.

3
4 Data provided by the Company clearly supports its conclusion that the number of
5 credit/debit card payments has noticeably increased in recent years.

Number of Credit/Debit Card Payments by Year		
	Annual	Through July
2016	134,509	77,407
2017	130,295	75,594
2018	173,000	99,070
2019 (through July)	N/A	96,491

6
7 (TWH-1-044).

8
9 **Q. WHAT INSIGHTS CAN YOU PROVIDE INTO CREDIT CARD USE FOR BILL**
10 **PAYMENTS BY LOW-INCOME HOUSEHOLDS?**

11 A. I do not have specific information about credit card use by the Company’s low-income
12 customers. However, recent research “provides a glimpse of the role that credit cards
13 play in the financial life of [Low and Moderate Income] households.” The research
14 concluded that “the data show that credit cards are now a major part of the economic life
15 of the poorest U.S. households.”⁵⁰ This research reports that credit card companies have
16 tailored their fees, and their interest rates, to reach low-income customers. I conclude
17 that given the high fees otherwise imposed by the credit card companies on low- and

⁵⁰ Ronald Mann (undated). Patterns of Credit Card Use among Low and Moderate Income Households. Columbia University Law School: New York (NY).

1 moderate-income (“LMI”) households, it is beneficial to those LMI customers to be able
2 to avoid the transaction fees heretofore required to use such credit cards to pay utility
3 bills.

4
5 Moreover, a recent study by the U.S. Consumer Financial Protection Bureau (“CFPB”)
6 reports that one way for low-income customers to become “credit visible” is through the
7 use of credit cards. While the over-use of credit cards will make “credit visibility” a
8 negative credit factor, the proper use of credit cards helps low-income households to
9 establish a beneficial credit record.⁵¹ The Company’s proposal to incorporate the
10 transaction fees for using such bill payment mechanisms helps to eliminate one more
11 barrier to establishing such a beneficial credit record. With a beneficial credit record,
12 low-income customers will more capably be able to build personal assets. Even small
13 levels of assets have been found to be beneficial to the sustainable payment of utility bills
14 over the long-term.

15
16 **Q. WHAT DO YOU CONCLUDE?**

17 A. I conclude that the Company’s proposal to incorporate the transaction fees for credit
18 cards, ACH payments and related bill payment options is a reasonable proposal. This
19 proposal will likely benefit rather than harm low- and moderate-income households. The
20 “fee free” proposal should be approved.

21
22 **Q. DOES THIS COMPLETE YOUR DIRECT TESTIMONY?**

23 A. Yes, it does.

⁵¹ Breevort, Kenneth and Michelle Kambara (2017). CFPB Data Point: Becoming Credit Visible.

Colton Schedules

Schedule RDC-1
(page 1 of 2)

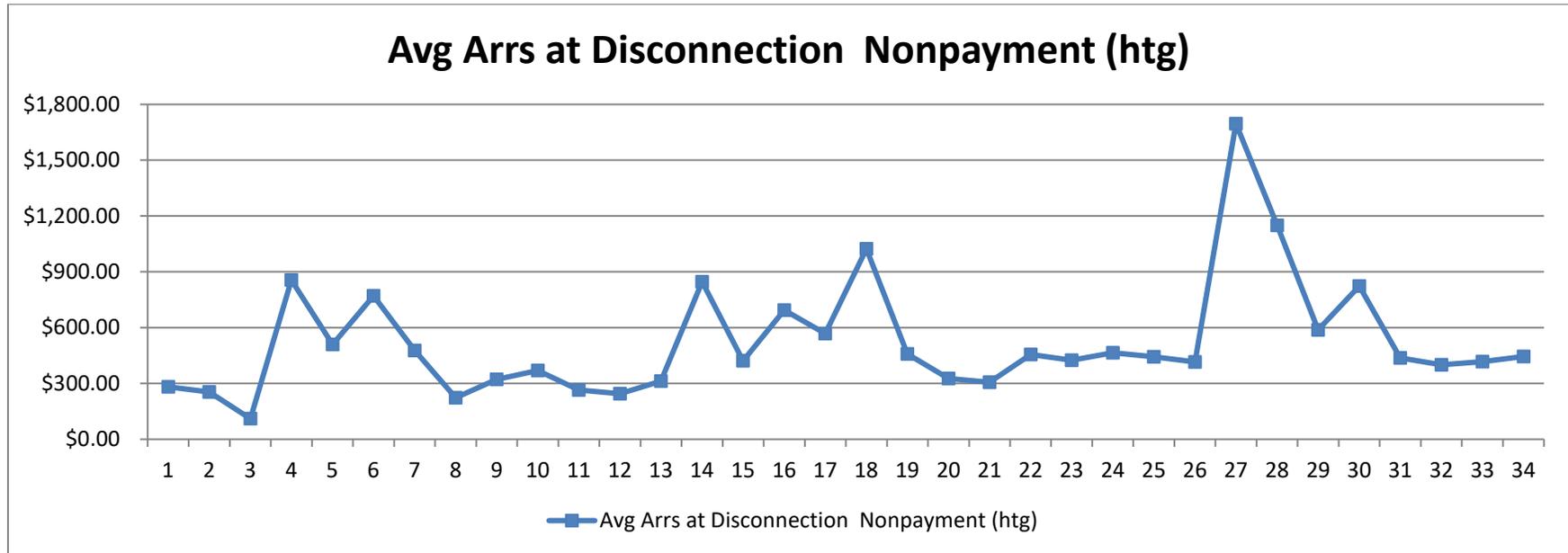
TWH-1-068 (heating)	Avg Arrears (b)	Avg Current Bill for Accts in Arrears (c)	Ratio: Arrears to Current Bill
Oct-16	\$300.90	\$105.71	2.85
Nov-16	\$290.04	\$115.72	2.51
Dec-16	\$297.86	\$140.25	2.12
Jan-17	\$337.24	\$189.16	1.78
Feb-17	\$377.11	\$173.13	2.18
Mar-17	\$386.78	\$178.96	2.16
Apr-17	\$398.43	\$165.40	2.41
May-17	\$391.51	\$120.65	3.25
Jun-17	\$361.12	\$119.55	3.02
Jul-17	\$344.01	\$112.24	3.06
Aug-17	\$344.88	\$126.41	2.73
Sep-17	\$330.65	\$117.58	2.81
Oct-17	\$314.65	\$91.60	3.44
Nov-17	\$311.46	\$114.22	2.73
Dec-17	\$316.34	\$146.84	2.15
Jan-18	\$360.03	\$213.66	1.69
Feb-18	\$403.12	\$191.41	2.11
Mar-18	\$424.90	\$173.31	2.45
Apr-18	\$399.96	\$152.04	2.63
May-18	\$405.47	\$111.10	3.65
Jun-18	\$382.51	\$103.91	3.68
Jul-18	\$368.62	\$115.93	3.18
Aug-18	\$380.77	\$132.73	2.87
Sep-18	\$359.57	\$126.21	2.85
Oct-18	\$344.95	\$109.34	3.15
Nov-18	\$321.78	\$111.79	2.88
Dec-18	\$350.88	\$139.47	2.52
Jan-19	\$391.43	\$197.34	1.98
Feb-19	\$412.88	\$204.53	2.02
Mar-19	\$430.34	\$205.63	2.09
Apr-19	\$421.14	\$160.98	2.62
May-19	\$414.09	\$130.69	3.17
Jun-19	\$406.15	\$119.70	3.39
Jul-19	\$380.97	\$128.83	2.96

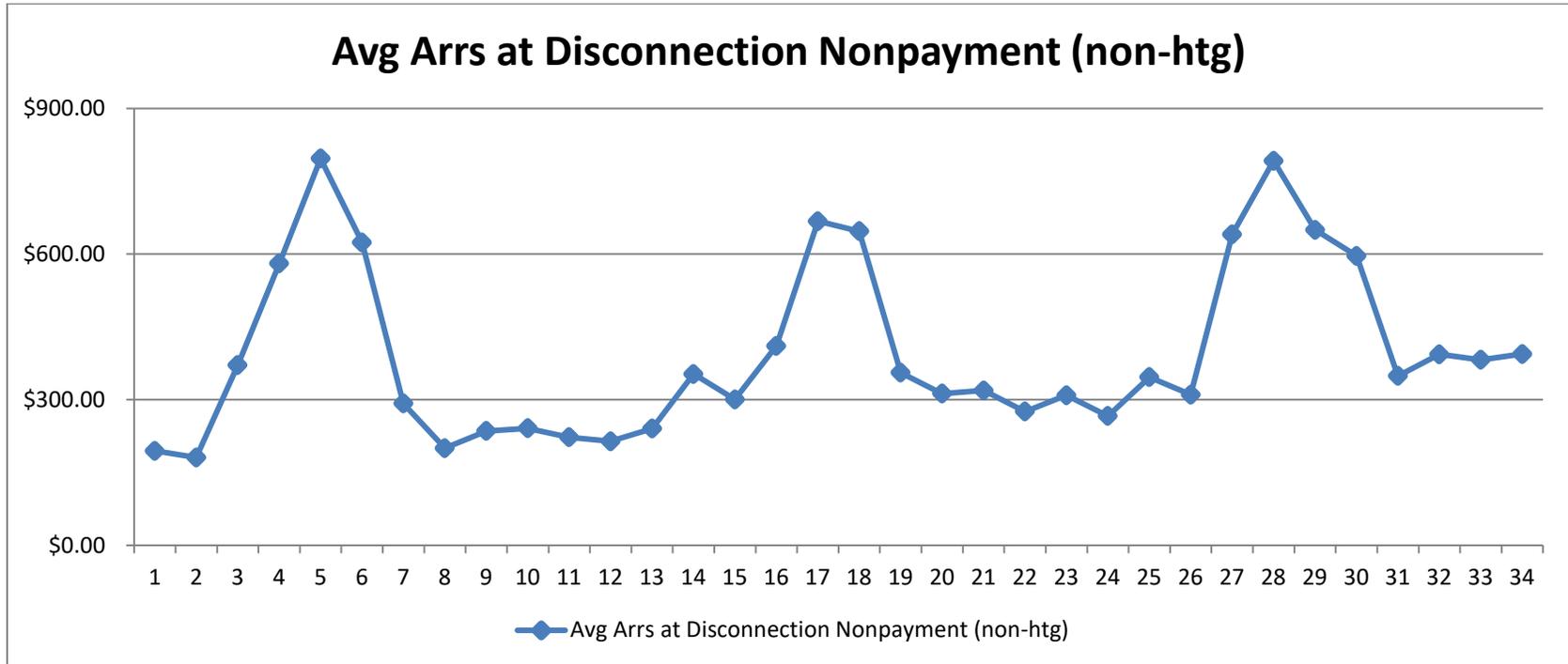
Schedule RDC-1
(page 2 of 2)

TWH-1-068 (non-heating)	Avg Arrears (b)	Avg Current Bill for Accts in Arrears (c)	Current Bill + Arrears (3-mo DPA)
Oct-16	\$245.19	\$99.53	\$181.26
Nov-16	\$238.60	\$97.19	\$176.72
Dec-16	\$242.94	\$109.05	\$190.03
Jan-17	\$267.86	\$133.89	\$223.18
Feb-17	\$290.96	\$118.31	\$215.30
Mar-17	\$290.67	\$117.03	\$213.92
Apr-17	\$285.47	\$113.18	\$208.34
May-17	\$287.79	\$92.97	\$188.90
Jun-17	\$273.10	\$102.81	\$193.84
Jul-17	\$266.47	\$105.14	\$193.96
Aug-17	\$272.52	\$118.55	\$209.39
Sep-17	\$261.88	\$107.71	\$195.00
Oct-17	\$253.07	\$88.00	\$172.36
Nov-17	\$250.84	\$96.57	\$180.18
Dec-17	\$248.96	\$111.17	\$194.16
Jan-18	\$276.82	\$143.96	\$236.23
Feb-18	\$304.30	\$126.85	\$228.28
Mar-18	\$310.55	\$119.98	\$223.50
Apr-18	\$289.54	\$102.78	\$199.29
May-18	\$298.82	\$87.58	\$187.19
Jun-18	\$286.74	\$91.83	\$187.41
Jul-18	\$281.17	\$108.42	\$202.14
Aug-18	\$291.58	\$125.37	\$222.56
Sep-18	\$280.79	\$123.18	\$216.78
Oct-18	\$274.99	\$96.41	\$188.07
Nov-18	\$264.13	\$92.04	\$180.08
Dec-18	\$284.09	\$107.03	\$201.73
Jan-19	\$312.16	\$131.74	\$235.79
Feb-19	\$327.56	\$131.83	\$241.02
Mar-19	\$345.12	\$128.84	\$243.88
Apr-19	\$317.64	\$108.04	\$213.92
May-19	\$318.83	\$95.64	\$201.92
Jun-19	\$310.61	\$98.80	\$202.34
Jul-19	\$298.06	\$119.82	\$219.17

Schedule RDC-2

	All Arrears	No. \$1 - \$300	No. \$301+	Pct Arrs \$1 - \$300	Pct Arrs \$301+
October-16	9,797	7,932	1,865	81%	19%
November-16	9,961	8,110	1,851	81%	19%
December-16	10,200	7,882	2,318	77%	23%
January-17	10,766	7,833	2,933	73%	27%
February-17	10,181	7,385	2,796	73%	27%
March-17	10,313	7,644	2,669	74%	26%
April-17	10,212	7,582	2,630	74%	26%
May-17	9,644	7,416	2,228	77%	23%
June-17	9,751	7,695	2,056	79%	21%
July-17	9,463	7,442	2,021	79%	21%
August-17	9,633	7,655	1,978	79%	21%
September-17	10,007	8,118	1,889	81%	19%
October-17	9,530	7,774	1,756	82%	18%
November-17	9,766	7,943	1,823	81%	19%
December-17	9,573	7,262	2,311	76%	24%
January-18	9,847	6,874	2,973	70%	30%
February-18	9,307	6,437	2,870	69%	31%
March-18	9,321	6,626	2,695	71%	29%
April-18	9,043	6,489	2,554	72%	28%
May-18	8,977	6,673	2,304	74%	26%
June-18	8,798	6,813	1,985	77%	23%
July-18	8,513	6,552	1,961	77%	23%
August-18	8,662	6,647	2,015	77%	23%
September-18	8,855	6,854	2,001	77%	23%
October-18	8,964	7,160	1,804	80%	20%
November-18	9,436	7,369	2,067	78%	22%
December-18	10,063	7,196	2,867	72%	28%
January-19	10,607	7,213	3,394	68%	32%
February-19	10,246	6,755	3,491	66%	34%
March-19	10,404	7,044	3,360	68%	32%
April-19	10,632	7,495	3,137	70%	30%
May-19	10,496	7,590	2,906	72%	28%
June-19	10,651	7,966	2,685	75%	25%
July-19	10,226	7,713	2,513	75%	25%





Schedule RDC-4

Number of EAP Residential Accounts by Arrearage Category (b) TWH-1-050(b)							
Year	Month	0-30 Days	31-60 Days	61-90 Days	91-120 Days	120+ Days	61+ Days
2016	10	11,862	5,091	3,180	1,627	1,073	5,880
2016	11	12,230	5,519	3,254	1,980	1,168	6,402
2016	12	12,277	5,905	4,095	2,509	1,650	8,254
2017	1	12,545	5,479	4,421	3,231	2,222	9,874
2017	2	12,542	5,423	4,158	3,038	2,408	9,604
2017	3	12,503	5,678	3,884	2,611	2,268	8,763
2017	4	12,420	5,798	3,684	2,590	2,154	8,428
2017	5	12,288	4,864	3,608	2,413	1,857	7,878
2017	6	11,766	5,300	3,142	2,304	1,677	7,123
2017	7	11,728	5,176	3,112	2,211	1,485	6,808
2017	8	11,667	4,921	2,965	1,980	1,461	6,406
2017	9	11,786	5,175	2,984	1,974	1,350	6,308
2017	10	11,799	5,288	3,404	1,939	1,323	6,666
2017	11	11,509	5,109	3,594	2,304	1,436	7,334
2017	12	11,509	5,666	3,866	2,784	1,827	8,477
2018	1	11,316	5,130	4,241	2,766	2,237	9,244
2018	2	11,199	5,142	3,894	2,818	2,133	8,845
2018	3	11,141	5,320	3,614	2,765	2,125	8,504
2018	4	10,962	5,529	3,838	2,820	1,967	8,625
2018	5	10,885	5,008	3,889	2,876	2,129	8,894
2018	6	10,690	4,960	3,278	2,770	1,987	8,035
2018	7	10,474	4,720	3,340	2,572	1,867	7,779
2018	8	10,451	4,262	2,997	2,086	1,718	6,801
2018	9	10,595	4,655	2,619	1,980	1,447	6,046
2018	10	10,797	4,563	3,056	1,811	1,400	6,267
2018	11	11,794	5,336	3,724	2,398	1,595	7,717
2018	12	12,504	5,870	4,437	3,262	2,161	9,860
2019	1	12,565	5,772	4,137	3,485	2,689	10,311
2019	2	12,779	5,935	4,084	3,195	2,714	9,993
2019	3	13,215	5,669	4,074	3,284	2,554	9,912
2019	4	13,745	6,195	4,282	3,259	2,460	10,001
2019	5	13,394	6,225	4,168	3,259	2,430	9,857
2019	6	13,648	5,910	3,817	3,268	2,240	9,325
2019	7	13,458	5,775	4,081	2,899	2,421	9,401

Schedule RDC-5

Average Down Payment of Deferred Payments Arrangements by Arrearage Ranges (TWH-1-073(c))				
Year	Month	Average Down Payment (\$0-\$100)	Average Down Payment (\$101-\$200)	Average Down Payment (\$201 - \$300)
2016	10	\$137.82	\$159.12	\$187.24
2016	11	\$128.46	\$151.49	\$170.56
2016	12	\$140.87	\$142.84	\$154.77
2017	1	\$151.90	\$154.08	\$164.64
2017	2	\$192.89	\$166.01	\$181.15
2017	3	\$172.05	\$172.47	\$182.02
2017	4	\$148.06	\$155.74	\$173.13
2017	5	\$141.56	\$155.89	\$187.87
2017	6	\$140.80	\$158.27	\$189.22
2017	7	\$161.71	\$180.61	\$229.67
2017	8	\$158.61	\$160.64	\$200.87
2017	9	\$151.12	\$163.54	\$187.81
2017	10	\$156.21	\$155.24	\$190.99
2017	11	\$147.59	\$143.42	\$158.12
2017	12	\$129.83	\$141.51	\$153.94
2018	1	\$137.85	\$148.92	\$147.97
2018	2	\$159.75	\$155.40	\$164.23
2018	3	\$168.97	\$176.09	\$174.91
2018	4	\$173.14	\$700.49 ⁵²	\$177.51
2018	5	\$159.81	\$155.54	\$161.24
2018	6	\$162.20	\$155.57	\$157.08
2018	7	\$146.97	\$145.69	\$156.85
2018	8	\$138.19	\$138.92	\$149.56
2018	9	\$114.79	\$143.53	\$142.89
2018	10	\$179.97	\$180.44	\$205.26
2018	11	\$228.03	\$246.36	\$198.13
2018	12	\$156.77	\$182.16	\$166.73
2019	1	\$189.09	\$193.59	\$218.11
2019	2	\$214.63	\$217.49	\$259.92
2019	3	\$176.65	\$159.83	\$158.06
2019	4	\$176.50	\$140.82	\$131.19
2019	5	\$140.02	\$126.17	\$125.86
2019	6	\$127.05	\$97.72	\$115.76
2019	7	\$126.32	\$91.94	\$100.66

⁵² There may be question as to whether there was a data input error for this month in the information provided by the Company in response to discovery.

RDC-6
(page 1 of 2)

Income Needed to Pay Arrears Plus Current Bill (5% affordability definition) (non-heating)				
	Avg Arrears (b)	Current Bill + Arrs (3-mo DPA) (25% EAP) ⁵³	Total 3-Month Bill ⁵⁴	Necessary Income
Oct-16	\$245.19	\$156.38	\$551	\$44,077
Nov-16	\$238.60	\$152.43	\$579	\$46,298
Dec-16	\$242.94	\$162.77	\$604	\$48,335
Jan-17	\$267.86	\$189.70	\$637	\$50,967
Feb-17	\$290.96	\$185.72	\$639	\$51,158
Mar-17	\$290.67	\$184.66	\$614	\$49,108
Apr-17	\$285.47	\$180.04	\$594	\$47,554
May-17	\$287.79	\$165.66	\$589	\$47,097
Jun-17	\$273.10	\$168.14	\$600	\$47,968
Jul-17	\$266.47	\$167.68	\$598	\$47,830
Aug-17	\$272.52	\$179.75	\$587	\$46,942
Sep-17	\$261.88	\$168.08	\$554	\$44,333
Oct-17	\$253.07	\$150.36	\$549	\$43,905
Nov-17	\$250.84	\$156.04	\$603	\$48,203
Dec-17	\$248.96	\$166.36	\$631	\$50,475
Jan-18	\$276.82	\$200.24	\$668	\$53,409
Feb-18	\$304.30	\$196.57	9999	9999
Mar-18	\$310.55	\$193.50	9999	9999
Apr-18	\$289.54	\$173.60	\$572	\$45,738
May-18	\$298.82	\$165.29	\$587	\$46,932
Jun-18	\$286.74	\$164.45	\$612	\$48,989
Jul-18	\$281.17	\$175.04	\$638	\$51,051
Aug-18	\$291.58	\$191.22	\$637	\$50,923
Sep-18	\$280.79	\$185.98	\$592	\$47,394
Oct-18	\$274.99	\$163.97	\$570	\$45,638
Nov-18	\$264.13	\$157.07	\$595	\$47,595
Dec-18	\$284.09	\$174.97	\$655	\$52,375
Jan-19	\$312.16	\$202.86	9999	9999
Feb-19	\$327.56	\$208.06	9999	9999
Mar-19	\$345.12	\$211.67	9999	9999
Apr-19	\$317.64	\$186.91	9999	9999
May-19	\$318.83	\$178.01	9999	9999
Jun-19	\$310.61	\$177.64	9999	9999
Jul-19	\$298.06	\$189.22	xxx ⁵⁵	xxx

⁵³ The current monthly bill for accounts in arrears was reduced by 25% to qualitatively incorporate the impact of the EAP discount.

⁵⁴ In this Schedule, a month with an average arrears of \$300 or more is marked by “9999,” since, on average, customers in such months would qualify for New Start and would not enter into payment plans.

⁵⁵ July 2019 is excluded from these calculations since there were not three months of current bills to include.

Income Needed to Pay Arrears Plus Current Bill (7% affordability definition) (non-heating)				
	Avg Arrears (b)	Avg Current Bill for Accts in Arrs (c) ⁵⁶	Total 3-Month Bill ⁵⁷	Necessary Income (5%)
Oct-16	\$245.19	\$99.53	\$551	\$31,483
Nov-16	\$238.60	\$97.19	\$579	\$33,070
Dec-16	\$242.94	\$109.05	\$604	\$34,525
Jan-17	\$267.86	\$133.89	\$637	\$36,405
Feb-17	\$290.96	\$118.31	\$639	\$36,542
Mar-17	\$290.67	\$117.03	\$614	\$35,077
Apr-17	\$285.47	\$113.18	\$594	\$33,967
May-17	\$287.79	\$92.97	\$589	\$33,641
Jun-17	\$273.10	\$102.81	\$600	\$34,263
Jul-17	\$266.47	\$105.14	\$598	\$34,164
Aug-17	\$272.52	\$118.55	\$587	\$33,530
Sep-17	\$261.88	\$107.71	\$554	\$31,666
Oct-17	\$253.07	\$88.00	\$549	\$31,361
Nov-17	\$250.84	\$96.57	\$603	\$34,431
Dec-17	\$248.96	\$111.17	\$631	\$36,054
Jan-18	\$276.82	\$143.96	\$668	\$38,149
Feb-18	\$304.30	\$126.85	9999	9999
Mar-18	\$310.55	\$119.98	9999	9999
Apr-18	\$289.54	\$102.78	\$572	\$32,670
May-18	\$298.82	\$87.58	\$587	\$33,523
Jun-18	\$286.74	\$91.83	\$612	\$34,992
Jul-18	\$281.17	\$108.42	\$638	\$36,465
Aug-18	\$291.58	\$125.37	\$637	\$36,374
Sep-18	\$280.79	\$123.18	\$592	\$33,853
Oct-18	\$274.99	\$96.41	\$570	\$32,598
Nov-18	\$264.13	\$92.04	\$595	\$33,997
Dec-18	\$284.09	\$107.03	\$655	\$37,411
Jan-19	\$312.16	\$131.74	9999	9999
Feb-19	\$327.56	\$131.83	9999	9999
Mar-19	\$345.12	\$128.84	9999	9999
Apr-19	\$317.64	\$108.04	9999	9999
May-19	\$318.83	\$95.64	9999	9999
Jun-19	\$310.61	\$98.80	9999	9999
Jul-19	\$298.06	\$119.82	xxx ⁵⁸	xxx

⁵⁶ The current monthly bill for accounts in arrears was reduced by 25% to qualitatively incorporate the impact of the EAP discount.

⁵⁷ In this Schedule, a month with an average arrears of \$300 or more is marked by “9999,” since, on average, customers in such months would qualify for New Start and would not enter into payment plans.

⁵⁸ July 2019 excluded since there were not three months of current bills to consider.

Schedule RDC-7

	A	B	C	D	E
	Total Budget Billing	Removed-- Credit Reason	Pct Removed— Credit B / A	Removed—Any Reason	Pct of Removed— Credit Reason B / D
Oct-16	11,888	120	1.0%	208	58%
Nov-16	11,928	129	1.1%	256	50%
Dec-16	11,971	178	1.5%	230	77%
Jan-17	12,081	174	1.4%	257	68%
Feb-17	11,418	119	1.0%	172	69%
Mar-17	12,306	58	0.5%	174	33%
Apr-17	10,789	153	1.4%	253	60%
May-17	12,136	174	1.4%	288	60%
Jun-17	12,109	132	1.1%	270	49%
Jul-17	11,473	160	1.4%	296	54%
Aug-17	12,029	192	1.6%	325	59%
Sep-17	11,950	166	1.4%	260	64%
Oct-17	11,298	133	1.2%	248	54%
Nov-17	12,049	114	0.9%	257	44%
Dec-17	11,134	184	1.7%	272	68%
Jan-18	11,975	171	1.4%	276	62%
Feb-18	11,417	25	0.2%	141	18%
Mar-18	12,277	60	0.5%	184	33%
Apr-18	11,925	17	0.1%	144	12%
May-18	12,379	24	0.2%	177	14%
Jun-18	12,347	41	0.3%	214	19%
Jul-18	12,361	52	0.4%	232	22%
Aug-18	12,465	42	0.3%	215	20%
Sep-18	11,692	55	0.5%	188	29%
Oct-18	12,704	65	0.5%	240	27%
Nov-18	11,933	49	0.4%	197	25%
Dec-18	11,921	44	0.4%	176	25%
Jan-19	12,913	86	0.7%	217	40%
Feb-19	12,134	72	0.6%	185	39%
Mar-19	13,177	54	0.4%	188	29%
Apr-19	13,213	52	0.4%	208	25%
May-19	13,168	58	0.4%	264	22%
Jun-19	13,105	58	0.4%	270	21%
Jul-19	13,045	79	0.6%	184	43%

Schedule RDC-8

Percent of Customers Making Payments (with "Day 1" being Day bill issued) (TWH-1-009)					
Days from Bill to Pay	% of Residential Customers Making Payments		Days from Bill to Pay	% of Residential Customers Making Payments	
	Monthly	Cumulative		Monthly	Cumulative
1	1.39%	1.39%	31	0.67%	68.36%
2	0.78%	2.17%	32	0.70%	69.06%
3	0.53%	2.70%	33	0.75%	69.81%
4	0.65%	3.35%	34	0.58%	70.39%
5	0.74%	4.09%	35 ⁵⁹	0.56%	70.95%
6	0.75%	4.84%	36	0.66%	71.61%
7	1.61%	6.45%	37	0.47%	72.08%
8	3.53%	9.98%	38	0.31%	72.39%
9	2.43%	12.41%	39	0.31%	72.70%
10	1.85%	14.26%	40	0.35%	73.05%
11	2.01%	16.27%	41	0.30%	73.35%
12	1.83%	18.10%	42	0.39%	73.74%
13	1.60%	19.70%	43	0.50%	74.24%
14	2.03%	21.73%	44	0.41%	74.65%
15	2.42%	24.15%	45	0.28%	74.93%
16	1.69%	25.84%	46	0.31%	75.24%
17	1.31%	27.15%	47	0.33%	75.57%
18	1.48%	28.63%	48	0.26%	75.83%
19	1.68%	30.31%	49 ⁶⁰	0.31%	76.14%
20	1.48%	31.79%	50	0.46%	76.60%
21	2.29%	34.08%	51	0.39%	76.99%
22	15.72%	49.80%	52	0.32%	77.31%
23	2.50%	52.30%	53	0.32%	77.63%
24	2.29%	54.59%	54	0.37%	78.00%
25	2.73%	57.32%	55	0.32%	78.32%
26	4.24%	61.56%	56	0.55%	78.87%
27	1.98%	63.54%	57	0.53%	79.40%
28	1.86%	65.40%	58	0.38%	79.78%
29	1.49%	66.89%	59	0.20%	79.98%
30	0.80%	67.69%	60	0.21%	80.19%
			Not Paid in Full Within 60 Days	19.81%	

⁵⁹ Day 35 is the day on which a notice of a shutoff for nonpayment is mailed. (TWH-1-009).

⁶⁰ Day 49 is the first day on which a shutoff for nonpayment will be scheduled for field work. (TWH-1-009).

Schedule RDC-9

Month ⁶¹		A	B	C	D	E	F	G	H	I
		Mailed Disconnect Notices ⁶²	Accts That did not Have Svc. Disconnected by Date on Notice ⁶³	Accts that Did not Have Svc Disconnected Due to Full Payment	Accts That did not Have Svc. Disconnected and Still retained Arrears	Accounts Where no Payments were Made Prior to Next Bill	Pct Not Disconnected by Date on Notice	Pct Not Disconnected Due to Full Payment	Pct Not Disconnected and Retained Arrears Meriting Disconnection	Pct Where No Payment Made
							B / A	C A	D / A	E / A
2016	10	19,634	17,766	6,215	10,693	7,073	90%	35%	54%	36%
2016	11	11,911	11,853	3,490	7,902	3,951	100%	29%	66%	33%
2016	12	7,931	7,865	1,771	5,777	2,088	99%	23%	73%	26%
2017	1	9,090	8,978	2,132	6,504	2,474	99%	24%	72%	27%
2017	2	13,993	13,753	3,923	9,113	4,640	98%	29%	65%	33%
2017	3	12,294	10,397	2,744	7,071	3,326	85%	26%	58%	27%
2017	4	23,938	20,101	7,217	11,791	8,310	84%	36%	49%	35%
2017	5	17,400	14,994	6,380	7,985	7,009	86%	43%	46%	40%
2017	6	9,778	8,078	2,545	5,053	3,025	83%	32%	52%	31%
2017	7	10,972	9,262	3,215	5,664	3,598	84%	35%	52%	33%
2017	8	12,598	10,704	3,587	6,609	4,095	85%	34%	52%	33%
2017	9	13,347	11,454	3,981	6,879	4,575	86%	35%	52%	34%
2017	10	14,299	13,236	4,521	8,065	5,171	93%	34%	56%	36%
2017	11	10,141	10,089	3,240	6,398	3,691	99%	32%	63%	36%
2017	12	8,435	8,384	2,725	5,287	3,097	99%	33%	63%	37%
2018	1	11,245	11,155	3,614	7,084	4,071	99%	32%	63%	36%
2018	2	11,897	11,711	3,997	7,055	4,656	98%	34%	59%	39%
2018	3	13,324	11,478	3,621	7,215	4,263	86%	32%	54%	32%
2018	4	13,064	11,054	3,885	6,530	4,524	85%	35%	50%	35%

⁶¹ It is important to remember the presence of cold weather shutoff restrictions in shaded months.

⁶² TWH-1-024.

⁶³ Columns B/C/D/E: TWH-1-046.

2018	5	15,632	13,332	5,935	6,502	6,830	85%	45%	42%	44%
2018	6	12,038	10,441	4,249	5,530	4,911	87%	41%	46%	41%
2018	7	16,727	14,757	5,458	8,661	6,096	88%	37%	52%	36%
2018	8	23,497	21,359	7,626	13,035	8,324	91%	36%	55%	35%
2018	9	24,668	23,457	9,853	12,817	10,640	95%	42%	52%	43%
2018	10	18,183	16,621	7,808	8,047	8,574	91%	47%	44%	47%
2018	11	5,760	5,719	1,930	3,520	2,199	99%	34%	61%	38%
2018	12	2,697	2,655	339	2,225	430	98%	13%	82%	16%
2019	1	5,515	5,402	950	4,260	1,142	98%	18%	77%	21%
2019	2	5,834	5,643	1,168	4,118	1,525	97%	21%	71%	26%
2019	3	14,938	12,451	4,144	7,244	5,207	83%	33%	48%	35%
2019	4	12,848	10,251	3,468	6,061	4,190	80%	34%	47%	33%
2019	5	15,587	13,568	4,961	7,964	5,604	87%	37%	51%	36%
2019	6	16,229	14,751	5,975	8,126	6,625	91%	41%	50%	41%
2019	7	16,953	16,502	4,793	11,378	5,124	97%	29%	67%	30%

Schedule RDC-10

Budget Billing Customers by Month (TWH-1-019)					
	Count	Credits	Pct with Credits	Debits	Pct with Debits
Oct-16	11,888	8,237	69%	2,981	25%
Nov-16	11,928	8,550	72%	2,835	24%
Dec-16	11,971	6,390	53%	4,988	42%
Jan-17	12,081	4,515	37%	7,623	63%
Feb-17	11,418	6,388	56%	4,441	39%
Mar-17	12,306	8,110	66%	5,094	41%
Apr-17	10,789	6,727	62%	3,619	34%
May-17	12,136	9,834	81%	1,838	15%
Jun-17	12,109	8,326	69%	3,720	31%
Jul-17	11,473	5,121	45%	5,641	49%
Aug-17	12,029	4,840	40%	5,734	48%
Sep-17	11,950	6,801	57%	4,451	37%
Oct-17	11,298	7,672	68%	2,995	27%
Nov-17	12,049	9,211	76%	2,889	24%
Dec-17	11,134	5,341	48%	5,199	47%
Jan-18	11,975	3,530	29%	8,526	71%
Feb-18	11,417	5,178	45%	5,630	49%
Mar-18	12,277	6,430	52%	5,334	43%
Apr-18	11,925	6,579	55%	4,862	41%
May-18	12,379	10,267	83%	1,967	16%
Jun-18	12,347	8,529	69%	3,234	26%
Jul-18	12,361	5,317	43%	6,268	51%
Aug-18	12,465	4,000	32%	7,328	59%
Sep-18	11,692	4,364	37%	6,704	57%
Oct-18	12,704	10,576	83%	3,041	24%
Nov-18	11,933	7,906	66%	3,549	30%
Dec-18	11,921	5,348	45%	6,081	51%
Jan-19	12,913	5,581	43%	7,636	59%
Feb-19	12,134	5,885	49%	5,722	47%
Mar-19	13,177	7,626	58%	5,008	38%
Apr-19	13,213	9,081	69%	3,673	28%
May-19	13,168	10,482	80%	2,186	17%
Jun-19	13,105	10,366	79%	2,198	17%
Jul-19	13,045	6,568	50%	5,772	44%

Schedule RDC-11
(page 1 of 2)

Deferred Payment Arrangements (Total Residential)								
Month	Existing	New	Default	DNP	Renegotiated	Complete	Total Pct Default (of New)	Pct Complete (of New)
Oct-16	8006	4483	2015	142	2722	2468	44.9%	55.1%
Nov-16	8568	4856	2441	36	2698	2415	50.3%	49.7%
Dec-16	8531	3984	2224	52	2246	1760	55.8%	44.2%
Jan-17	9582	4518	2554	126	2608	1964	56.5%	43.5%
Feb-17	10252	3908	2243	270	2282	1665	57.4%	42.6%
Mar-17	11648	4973	2814	712	2806	2159	56.6%	43.4%
Apr-17	13334	6166	3433	968	3188	2733	55.7%	44.3%
May-17	15787	7097	3747	1018	3719	3350	52.8%	47.2%
Jun-17	14921	4287	2175	468	2387	2112	50.7%	49.3%
Jul-17	14355	4165	2096	395	2396	2069	50.3%	49.7%
Aug-17	14396	4198	1999	382	2366	2199	47.6%	52.4%
Sep-17	14514	4143	2030	287	2444	2113	49.0%	51.0%
Oct-17	9266	4672	2268	100	2699	2404	48.5%	51.5%
Nov-17	8756	4818	2665	26	2712	2153	55.3%	44.7%
Dec-17	8480	3807	2286	35	2243	1521	60.0%	40.0%
Jan-18	9527	4696	2717	95	2761	1979	57.9%	42.1%
Feb-18	10329	4343	2558	224	2439	1785	58.9%	41.1%
Mar-18	11643	5118	2884	359	2644	2234	56.4%	43.6%
Apr-18	13186	5428	2469	270	2501	2959	45.5%	54.5%
May-18	14271	4971	2270	234	2299	2701	45.7%	54.3%
Jun-18	14576	4231	2212	291	2153	2019	52.3%	47.7%
Jul-18	14941	4553	2600	355	2466	1953	57.1%	42.9%
Aug-18	14826	4536	2552	262	2451	1984	56.3%	43.7%
Sep-18	14016	3362	1864	135	1801	1498	55.4%	44.6%
Oct-18	12256	4448	2561	35	2185	1887	57.6%	42.4%
Nov-18	10341	4198	2545	7	1878	1653	60.6%	39.4%
Dec-18	8077	2720	1722	11	1273	998	63.3%	36.7%
Jan-19	8108	4064	2572	71	1786	1492	63.3%	36.7%
Feb-19	9170	3734	2386	258	1555	1348	63.9%	36.1%
Mar-19	10429	4238	2752	447	1611	1486	64.9%	35.1%
Apr-19	13321	6693	4053	987	1903	2640	60.6%	39.4%
May-19	14010	4715	2631	556	1296	2084	55.8%	44.2%
Jun-19	13393	4440	2209	430	922	2231	49.8%	50.2%
Jul-19	13091	4290	1254	144	334	3036	29.2%	70.8%
Total		154853	83801	10188	75774	71052	54.1%	45.9%

Schedule RDC-11
(page 2 of 2)

Deferred Payment Arrangements (EAP)								
Month	Existing	New	Default	DNP	Renegotiated	Complete	Pct Default (of New)	Pct Complete (of New)
Oct-16	633	736	347	19	294	389	47.1%	52.9%
Nov-16	1,043	697	361	4	295	336	51.8%	48.2%
Dec-16	1,116	521	300	7	233	221	57.6%	42.4%
Jan-17	1,225	569	317	7	251	252	55.7%	44.3%
Feb-17	1,291	432	239	20	184	193	55.3%	44.7%
Mar-17	1,432	565	340	65	258	225	60.2%	39.8%
Apr-17	1,959	1,137	594	163	449	543	52.2%	47.8%
May-17	2,435	1,199	619	149	456	580	51.6%	48.4%
Jun-17	2,443	814	425	78	345	389	52.2%	47.8%
Jul-17	2,371	678	353	68	284	325	52.1%	47.9%
Aug-17	2,348	644	308	55	262	336	47.8%	52.2%
Sep-17	2,373	615	314	33	264	301	51.1%	48.9%
Oct-17	1,489	691	374	12	316	317	54.1%	45.9%
Nov-17	1,371	703	395	5	305	308	56.2%	43.8%
Dec-17	1,280	516	313	2	239	203	60.7%	39.3%
Jan-18	1,423	664	395	12	321	269	59.5%	40.5%
Feb-18	1,505	598	360	31	255	238	60.2%	39.8%
Mar-18	1,634	665	352	38	259	313	52.9%	47.1%
Apr-18	1,955	870	406	47	271	464	46.7%	53.3%
May-18	2,159	748	361	34	236	387	48.3%	51.7%
Jun-18	2,261	642	354	48	244	288	55.1%	44.9%
Jul-18	2,357	700	407	72	241	293	58.1%	41.9%
Aug-18	2,307	640	365	34	237	275	57.0%	43.0%
Sep-18	2,188	483	288	21	202	195	59.6%	40.4%
Oct-18	1,794	560	334	6	199	226	59.6%	40.4%
Nov-18	1,413	544	331	0	175	213	60.8%	39.2%
Dec-18	1,167	376	235	1	150	141	62.5%	37.5%
Jan-19	1,183	550	327	5	226	223	59.5%	40.5%
Feb-19	1,289	467	305	26	165	162	65.3%	34.7%
Mar-19	1,468	583	376	57	187	207	64.5%	35.5%
Apr-19	2,164	1,267	766	178	288	501	60.5%	39.5%
May-19	2,382	838	491	108	183	347	58.6%	41.4%
Jun-19	2,402	837	420	73	72	417	50.2%	49.8%
Jul-19	2,429	837	269	29	12	568	32.1%	67.9%
Total		23,386	12,741	1,507	8,358	10,645	54.5%	45.5%

Schedule RDC-12

Average of Average Delinquent Balance by Number of Installment Payments By Year (Residential)										
	Number of Installment Payments									
	1	2	3	4	5	6	7	8	9	Grand Total
2016	\$593	\$484	\$1,046	\$436	\$353	\$692	\$700	\$363	\$395	\$562
2017	\$594	\$598	\$516	\$688	\$572	\$508	\$528	\$544	\$485	\$559
2018	\$1,375	\$1,332	\$1,258	\$1,283	\$1,429	\$1,260	\$1,378	\$1,160	\$1,179	\$1,295
2019	\$2,131	\$2,124	\$2,173	\$2,537	\$2,288	\$2,627	\$2,478	\$2,934	\$2,424	\$2,413

Average of Average Delinquent Balance by Number of Installment Payments By Year (EAP)										
	1	2	3	4	5	6	7	8	9	Grand Total
2016	\$133	\$481	\$307	\$664	\$1,113	\$1,102	\$1,077	\$2,140	\$1,421	\$938
2017	\$573	\$404	\$623	\$613	\$1,089	\$1,273	\$1,686	\$2,247	\$2,109	\$1,185
2018	\$712	\$467	\$675	\$593	\$823	\$1,927	\$2,049	\$2,969	\$3,278	\$1,522
2019	\$2,197	\$1,654	\$838	\$1,179	\$618	\$1,898	\$1,745	\$1,464	\$2,540	\$1,550

Average of Average Installment Amount by Number of Installments (Total Residential)										
	Number of Installments									
	1	2	3	4	5	6	7	8	9	Grand Total
2016	\$225	\$237	\$228	\$217	\$181	\$210	\$171	\$171	\$186	\$203
2017	\$237	\$246	\$243	\$226	\$213	\$223	\$215	\$216	\$189	\$223
2018	\$276	\$240	\$239	\$230	\$230	\$260	\$213	\$210	\$217	\$235
2019	\$362	\$316	\$254	\$282	\$279	\$269	\$236	\$238	\$229	\$274

Average of Average Installment Amount (EAP)										
	1	2	3	4	5	6	7	8	9	Grand Total
2016	\$153	\$217	\$183	\$190	\$167	\$204	\$108	\$125	\$169	\$168
2017	\$207	\$213	\$210	\$193	\$202	\$235	\$210	\$203	\$168	\$205
2018	\$180	\$208	\$199	\$192	\$209	\$253	\$208	\$189	\$194	\$204
2019	\$246	\$239	\$208	\$251	\$248	\$251	\$181	\$202	\$199	\$224

Schedule RDC-14

Number of New DPAs by Number of Installments (Total Residential)										
	Number of Installments									
	1	2	3	4	5	6	7	8	9	Grand Total
2016	64	3,623	1,087	1,685	670	598	91	112	5,393	13,323
2017	279	15,359	5,121	7,354	7,543	6,078	3,595	3,066	8,357	56,752
2018	204	13,619	5,862	8,072	7,943	4,464	3,397	2,394	6,649	52,604
2019	125	1,960	5,360	3,318	14,591	1,678	1,371	1,313	2,458	32,174

Sum of Number of New Arrangements by Number of Installments (EAP)										
	1	2	3	4	5	6	7	8	9	Grand Total
2016	9	436	192	317	97	114	19	34	736	1,954
2017	51	1,759	795	1,378	1,200	1,176	471	358	1,375	8,563
2018	22	1,419	679	1,359	1,061	843	541	392	1,174	7,490
2019	11	200	846	628	2,257	402	248	219	568	5,379

Schedule RDC-15

Sum of Number of Defaulted Arrangements by Number of Installments (Total Residential Number of Installments)										
Row Labels	1	2	3	4	5	6	7	8	9	Grand Total
2016	9	1,482	570	843	333	284	55	62	3,042	6,680
2017	50	7,045	2,668	3,932	4,190	3,421	2,086	1,831	5,087	30,310
2018	32	6,744	3,160	4,681	4,531	2,282	1,868	1,452	4,204	28,954
2019	34	1,058	2,654	1,742	8,120	1,032	909	875	1,433	17,857

Sum of Number of Defaulted Arrangements by Number of Installments (EAP)										
	1	2	3	4	5	6	7	8	9	Grand Total
2,016	2	203	107	162	42	53	15	17	407	1,008
2,017	14	844	413	719	635	639	271	205	851	4,591
2,018	2	722	388	814	581	431	302	222	726	4,188
2,019	4	99	419	329	1,276	225	159	132	311	2,954

Appendix A

ROGER D. COLTON

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Public Finance and General Economics
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617-484-0597 (voice) *** 617-484-0594 (fax)
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EDUCATION:

J.D. (Order of the Coif), University of Florida (1981)

M.A. (Economics), McGregor School, Antioch University (1993)

B.A. Iowa State University (1975) (journalism, political science, speech)

PROFESSIONAL EXPERIENCE:

Fisher, Sheehan and Colton, Public Finance and General Economics: 1985 - present.

As a co-founder of this economics consulting partnership, Colton provides services in a variety of areas, including: regulatory economics, poverty law and economics, public benefits, fair housing, community development, energy efficiency, utility law and economics (energy, telecommunications, water/sewer), government budgeting, and planning and zoning.

Colton has testified in state and federal courts in the United States and Canada, as well as before regulatory and legislative bodies in more than three dozen states. He is particularly noted for creative program design and implementation within tight budget constraints.

Belmont Media Center – Belmont Journal: 2017 - present

Host of *Belmont Journal*, the weekly hyper-local news show for Belmont (MA), produced by the Belmont Media Center. Assistant producer of *Belmont Journal*.

Commentator: Belmont Citizen-Herald: 2014 – present

Author of biweekly “Community Conversations” column for Belmont Citizen-Herald, weekly newspaper (June 2014 to present).

Host of biweekly “Community Conversations” podcast, Belmont Media Center, BMC Podcast Network (October 2016 to present)

National Consumer Law Center (NCLC): 1986 - 1994

As a staff attorney with NCLC, Colton worked on low-income energy and utility issues. He pioneered cost-justifications for low-income affordable energy rates, as well as developing models to quantify the non-energy benefits (*e.g.*, reduced credit and collection costs, reduced working capital) of low-income energy efficiency. He designed and implemented low-income affordable rate and fuel assistance programs across the country. Colton was charged with developing new practical and theoretical underpinnings for solutions to low-income energy problems.

Community Action Research Group (CARG): 1981 - 1985

As staff attorney for this non-profit research and consulting organization, Colton worked primarily on energy and utility issues. He provided legal representation to low-income persons on public utility issues; provided legal and technical assistance to consumer and labor organizations; and provided legal and technical assistance to a variety of state and local governments nationwide on natural gas, electric, and telecommunications issues. He routinely appeared as an expert witness before regulatory agencies and legislative committees regarding energy and telecommunications issues.

PROFESSIONAL AFFILIATIONS:

Chair: Belmont Zoning By-law Review Working Committee (climate change)
Member: Board of Directors, Massachusetts Rivers Alliance
Columnist: Belmont Citizen-Herald
Producer: Belmont Media Center: BMC Podcast Network
Host: Belmont Media Center: Belmont Journal
Member: Belmont Town Meeting
Vice-chair: Belmont Light General Manager Screening Committee
Chair: Belmont Goes Solar
Coordinator: BelmontBudget.org (Belmont's Community Budget Forum)
Coordinator: Belmont Affordable Shelter Fund (BASF)
Chair: Belmont Solar Initiative Oversight Committee
Member: City of Detroit Blue Ribbon Panel on Water Affordability
Chair: Belmont Energy Committee
Member: Massachusetts Municipal Energy Group (Mass Municipal Association)
Past Chair: Housing Work Group, Belmont (MA) Comprehensive Planning Process
Past Member: Board of Directors, Belmont Housing Trust, Inc.
Past Chair: Waverley Square Fire Station Re-use Study Committee (Belmont MA)
Past Member: Belmont (MA) Energy and Facilities Work Group
Past Member: Belmont (MA) Uplands Advisory Committee
Past Member: Advisory Board: Fair Housing Center of Greater Boston.
Past Chair: Fair Housing Committee, Town of Belmont (MA)
Past Member: Aggregation Advisory Committee, New York State Energy Research and Development Authority.

- Past Member: Board of Directors, Vermont Energy Investment Corporation.
- Past Member: Board of Directors, National Fuel Funds Network
- Past Member: Board of Directors, Affordable Comfort, Inc. (ACI)
- Past Member: National Advisory Committee, U.S. Department of Health and Human Services, Administration for Children and Families, Performance Goals for Low-Income Home Energy Assistance.
- Past Member: Editorial Advisory Board, International Library, *Public Utility Law Anthology*.
- Past Member: ASHRAE Guidelines Committee, GPC-8, *Energy Cost Allocation of Comfort HVAC Systems for Multiple Occupancy Buildings*
- Past Member: National Advisory Committee, U.S. Department of Housing and Urban Development, Calculation of Utility Allowances for Public Housing.
- Past Member: National Advisory Board: Energy Financing Alternatives for Subsidized Housing, New York State Energy Research and Development Authority.

PROFESSIONAL ASSOCIATIONS:

- National Association of Housing and Redevelopment Officials (NAHRO)
- National Society of Newspaper Columnists (NSNC)
- Association for Enterprise Opportunity (AEO)
- Iowa State Bar Association
- Energy Bar Association
- Association for Institutional Thought (AFIT)
- Association for Evolutionary Economics (AEE)
- Society for the Study of Social Problems (SSSO)
- International Society for Policy Studies
- Association for Social Economics

BOOKS

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- Colton, *et al.*, *Tenants' Rights to Utility Service*, National Consumer Law Center: Boston (1994).
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COLTON EXPERIENCE AS EXPERT WITNESS

1988 – PRESENT

CASE NAME	CLIENT NAME	Docket No. (if available)	TOPIC	JURIS.	YEAR
I/M/O DTE (electric) rates	Michigan Office of Attorney General, et al.	U-20561	Low-income program design	Michigan	19
I/M/O DTE Energy Waste Reduction (EWR) Plan (gas)	Natural Resources Defense Council, et al.	U-20429	Low-income program design	Michigan	19
I/M/O DTE Energy Waste Reduction (EWR) Plan (electric)	Natural Resources Defense Council, et al.	U-20373	Low-income program design	Michigan	19
I/M/O Ameren Energy	Illinois Office of Attorney General	18-1486	Minimization of uncollectible accounts	Illinois	19
I/M/O Commonwealth Edison Company	Illinois Office of Attorney General	18-1456	Minimization of uncollectible accounts	Illinois	19
I/M/O NICOR Illinois	Illinois Office of Attorney General	18-1437	Minimization of uncollectible accounts	Illinois	19
I/M/O Peoples Gas	Office of Consumer Advocate	R-2018-3006818	Customer service / Low-income cost recovery	Pennsylvania	19
I/M/O UGI Electric	Office of Consumer Advocate	R-2018-3006814	Customer service / Low-income cost recovery	Pennsylvania	19
I/M/O Pittsburgh Water Authority	Office of Consumer Advocate	M-2640802	Customer service / Low-income cost recovery	Pennsylvania	19
I/M/O Ameren Prepayment Meter	Illinois Office of Attorney General	Docket 18-1008 – 18-1009 (cons)	Prepayment meters	Illinois	18
I/M/O Pittsburgh Water and Sewer Authority	Office of Consumer Advocate	R-2018-3002645/3002647 (cons)	Customer service / Low-income cost recovery	Pennsylvania	18
I/M/O National Grid (electric)	Division of Public Utility Control	Docket No. 4770	Customer service / Low-income cost recovery	Rhode Island	18
I/M/O Columbia Gas Company	Office of Consumer Advocate	R-2018-2647577	Customer service / Low-income cost recovery	Pennsylvania	18
I/M/O PECO (electric)	Office of Consumer Advocate	R-2018-3000164	Customer service / Low-income cost recovery	Pennsylvania	18
i/N/O Duquesne Light Company	Office of Consumer Advocate	R-2018-3000124	Customer service / Low-income cost recovery	Pennsylvania	18

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I/M/O UGI-Electric	Office of Consumer Advocate	R-2017-2640058	Customer service / Low-income cost recovery	Pennsylvania	18
I/M/O Philadelphia Water Department requested rates for 2019 - 2021	Philadelphia Public Advocate	None	Water rate:: low-income program cost recovery / public fire protection / storm water charge exemptions	Philadelphia	18
I/M/O Commonwealth Edison Prepayment Meters	Illinois Office of Attorney General	17-0837	Electric customer service	Illinois	18
I/M/O 2018/2020 Statewide Energy Efficiency Plan	The Way Home / New Hampshire Legal Assistance	DE 17-136	Non-energy impacts / Low-income energy efficiency	New Hampshire	17
I/M/O DTE (electric) / gas EWR (energy waste reduction) plan	Sierra Club / Natural Resources Defense Council	Case No. U-18262	Low-income energy efficiency	Michigan	17
I/M/O DTE (electric)	Sierra Club / Natural Resources Defense Council	Case No. U-18255	Low-income energy efficiency	Michigan	17
I/M/O Merger of AltaGas and WGL Holdings	Office of People's Counsel	Case No. 9449	Low-income / charitable contributions / community impacts	Maryland	17
I/M/O Philadelphia Gas Works	Office of Consumer Advocate	R-2017-2587783	Low-income / rate design	Pennsylvania	17
I/M/O UGI-Peoples Natural Gas	Office of Consumer Advocate	R-2016-2580030	Low-income	Pennsylvania	17
I/M/O Peoples Natural Gas	Office of Attorney General	16-0376	Low-income	Illinois	17
I/M/O UGI-PNG	Office of Consumer Advocate	R-2016-2580030	Rate deisgn/EE&CP/Low-Inocme	Pennsylvania	17
I/M/O Pacific Gas and Electric Company	TURN	15-09-001	Electric bill affordability	California	16
I/M/O FirstEnergy Companies (Met Ed, Penelec, PennPower, West Penn Power)	Office of Consumer Advocate	R-2016-2537349, R-2016-2537352, R-2016-2537355, R-2016-2537359 (consolidated)	Rate design / low-income program cost recovery	Pennsylvania	16
I/M/O PGW Demand Side Management	Office of Consumer Advocate	P-2014-2459362	Demand Side Manaement	Pennsylvania	16
I/M/O Columbia Gas of Pennsylvania	Office of Consumer Advocate	R-2016-2529660	Rate deisgn / customer service / Low-income	Pennsylvania	16

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			program cost recovery		
I/M/O Philadelphia Water Department	Public Advocate, City of Philadelphia	N/A	Low-income program design	Philadelphia	16
I/M/O UGI Gas	Office of Consumer Advocate	M-2015-2518438	Rate design, energy efficiency, customer service	Pennsylvania	16
Keener v. Consumers Energy	Keener (plaintiff)	15-146908-NO	Collections	State District Ct--MI	16
I/M/O Energy Efficiency and Conservation Plan, Phase III, PECO Energy	Office of Consumer Advocate	M-2015-2515691	Multi-Family Energy Efficiency	Pennsylvania	16
I/M/O Energy Efficiency and Conservation Plan, Phase III, Duquesne Light Company	Office of Consumer Advocate	M-2015-2515375	Multi-Family Energy Efficiency	Pennsylvania	16
I/M/O Energy Efficiency and Conservation Plan, Phase III, FirstEnergy Companies (Metropolitan Edison, Penelec, Penn Power, West Penn Power)	Office of Consumer Advocate	M-2015-2514767; M-2015-2514768; M-2015-2514769; M-2015-2514772	Multi-Family Energy Efficiency	Pennsylvania	16
I/M/O Energy Efficiency and Conservation Plan, Phase III, PPL Electric Corporation	Office of Consumer Advocate	M-2015-251-2515642	Multi-Family Energy Efficiency	Pennsylvania	16
I/M/O BC Hydro	Public Interest Action Centre	N/A	Rate design / terms and conditions / energy efficiency	British Columbia	15 - 16
Augustin v. Philadelphia Gas Works	Augustin (Plaintiffs)	2:14—cv-04238	Constitutional notice issues	U.S. District Court (E.D. PA)	15
I/M/O PPL Utilities	Office of Consumer Advocate	R-2015-2469275	Rate design / customer service	Pennsylvania	15
I/M/O Columbia Gas Company	Office of Consumer Advocate	R-2015-2468056	Rate design / customer service	Pennsylvania	15
I/M/O PECO Energy Company	Office of Consumer Advocate	R-2015-2468981	Rate design / customer service	Pennsylvania	15
I/M/O Philadelphia Gas Works	Office of Consumer Advocate	P-2014-2459362	Demand Side Management	Pennsylvania	15
I/M/O SBG Management v. Philadelphia Gas Works	SBG Management	C-2012-2308454	Customer service	Pennsylvania	15

CASE NAME	CLIENT NAME	Docket No. (if available)	TOPIC	JURIS.	YEAR
I/M/O Manitoba Hydro	Resource Action Centre		Low-income affordability	Manitoba	15
I/M/O FirstEnergy Companies (Met Ed, WPP, Penelec, Penn Power)	Office of Consumer Advocate	R-2014-2428742 (8743, 8744, 8745)	Rate design / customer service / storm communications	Pennsylvania	14
I/M/O Xcel Energy Company	Energy CENTS Coalition	E002/GR-13-868	Rate design / energy conservation	Minnesota	14
I/M/O Peoples Gas Light and Coke Company / North Shore Gas	Office of Attorney General	14-0224 / 14--0225	Rate design / customer service	Illinois	14
I/M/O Columbia Gas of Pennsylvania	Office of Consumer Advocate	R-2014-2406274	Rate design / customer service	Pennsylvania	14
I/M/O Duquesne Light Company Rates	Office of Consumer Advocate	R-2013-2372129	Rate design / customer service / storm communications	Pennsylvania	13
I/M/O Duquesne Light Company Universal Service	Office of Consumer Advocate	M-2013-2350946	Low-income program design	Pennsylvania	13
I/M/O Peoples-TWP	Office of Consumer Advocate	P-2013-2355886	Low-income program design / rate design	Pennsylvania	13
I/M/O PECO CAP Shopping Plan	Office of Consumer Advocate	P-2013-2283641	Retail shopping	Pennsylvania	13
I/M/O PECO Universal Service Programs	Office of Consumer Advocate	M-201202290911	Low-income program design	Pennsylvania	13
I/M/O Privacy of Consumer Information	Legal Services Advocacy Project	CI-12-1344	Privacy of SSNs & consumer information	Minnesota	13
I/M/O Atlantic City Electric Company	Division of Rate Counsel	BPU-12121071	Customer service / Storm communications	New Jersey	13
I/M/O Jersey Central Power and Light Company	Division of Rate counsel	BPU-12111052	Customer service / Storm communications	New Jersey	13
I/M/O Columbia Gas Company	Office of Consumer Advocate	R-2012-2321748	Universal service	Pennsylvania	13
I/M/O Public Service Company of Colorado Low-Income Program Design	Xcel Energy d/b/a PSCo	12A--EG	Low-income program design / cost recovery	Colorado	12
I/M/O Philadelphia Water Department.	Philadelphia Public Advocate	No. Docket No.	Customer service	Philadelphia	12
I/M/O PPL Electric Power Corporation	Office of Consumer Advocate	R-2012-2290597	Rate design / low-income programs	Pennsylvania	12
I/M/O Peoples Natural Gas Company	Office of Consumer Advocate	R-2012-2285985	Rate design / low-income programs	Pennsylvania	12
I/M/O Merger of Constellation/Exelon	Office of Peoples Counsel	CASE 9271	Customer Service	Maryland	11
I/M/O Duke Energy Carolinas	North Carolina Justice Center	E-7, SUB-989	Customer service/low-income rates	North Carolina	11

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Re. Atlantic City Electric Company	Division of Rate Counsel	ER1186469	Customer Service	New Jersey	11
Re. Camelot Utilities	Office of Attorney General	11-0549	Rate shock	Illinois	11
Re. UGI—Central Penn Gas	Office of Consumer Advocate	R-2010-2214415	Low-income program design/cost recovery	Pennsylvania	11
Re. National Fuel Gas	Office of Consumer Advocate	M-2010-2192210	Low-income program cost recovery	Pennsylvania	11
Re. Philadelphia Gas Works	Office of Consumer Advocate	P-2010-2178610	Program design	Pennsylvania	11
Re. PPL	Office of Consumer Advocate	M-2010-2179796	Low-income program cost recovery	Pennsylvania	11
Re. Columbia Gas Company	Office of Consumer Advocate	R-2010-2215623	Rate design/Low-income program cost recovery	Pennsylvania	11
Crowder et al. v. Village of Kauffman	Crowder (plaintiffs)	3:09-CV-02181-M	Section 8 utility allowances	Texas Fed Court	11
I/M/O Peoples Natural Gas Company.	Office of Consumer Advocate	T-2010-220172	Low-income program design/cost recovery	Pennsylvania	11
I/M/O Commonwealth Edison	Office of Attorney General	10-0467	Rate design/revenue requirement	Illinois	10
I/M/O National Grid d/b/a Energy North	NH Legal Assistance	DG-10-017	Rate design/revenue requirement	New Hampshire	10
I/M/O Duquesne Light Company	Office of Consumer Advocate	R-2010-2179522	Low-income program cost recovery	Pennsylvania	10
I/M/O Avista Natural Gas Corporation	The Opportunity Council	UE-100467	Low-income assistance/rate design	Washington	10
I/M/O Manitoba Hydro	Resource Conservation Manitoba (RCM)	CASE NO. 17/10	Low-income program design	Manitoba	10
I/M/O TW Phillips	Office of Consumer Advocate	R-2010-2167797	Low-income program cost recovery	Pennsylvania	10
I/M/O PECO Energy—Gas Division	Office of Consumer Advocate	R-2010-2161592	Low-income program cost recovery	Pennsylvania	10
I/M/O PECO Energy—Electric Division	Office of Consumer Advocate	R-2010-2161575	Low-income program cost recovery	Pennsylvania	10
I/M/O PPL Energy	Office of Consumer Advocate	R-2010-2161694	Low-income program cost recovery	Pennsylvania	10
I/M/O Columbia Gas Company	Office of Consumer Advocate	R-2009-2149262	Low-income program design/cost recovery	Pennsylvania	10
I/M/O Atlantic City Electric Company	Office of Rate Council	R09080664	Customer service	New Jersey	10
I/M/O Philadelphia Gas Works	Office of Consumer Advocate	R-2009-2139884	Low-income program cost recovery	Pennsylvania	10
I/M/O Philadelphia Gas Works	Office of Consumer Advocates	R-2009-2097639	Low-income program design	Pennsylvania	10

CASE NAME	CLIENT NAME	Docket No. (if available)	TOPIC	JURIS.	YEAR
I/M/O Xcel Energy Company	Xcel Energy Company (PSCo)	085-146G	Low-income program design	Colorado	09
I/M/O Atmos Energy Company	Atmos Energy Company	09AL-507G	Low-income program funding	Colorado	09
I/M/O New Hampshire CORE Energy Efficiency Programs	New Hampshire Legal Assistance	D-09-170	Low-income efficiency funding	New Hampshire	09
I/M/O Public Service Company of New Mexico (electric)	Community Action of New Mexico	08-00273-UT	Rate Design	New Mexico	09
I/M/O UGI Pennsylvania Natural Gas Company (PNG)	Office of Consumer Advocate	R-2008-2079675	Low-income program	Pennsylvania	09
I/M/O UGI Central Penn Gas Company (CPG)	Office of Consumer Advocate	R-2008-2079660	Low-income program	Pennsylvania	09
I/M/O PECO Electric (provider of last resort)	Office of Consumer Advocate	R-2008-2028394	Low-income program	Pennsylvania	08
I/M/O Equitable Gas Company	Office of Consumer Advocate	R-2008-2029325	Low-income program	Pennsylvania	08
I/M/O Columbia Gas Company	Office of Ohio Consumers' Counsel	08-072-GA-AIR	Rate design	Ohio	08
I/M/O Dominion East Ohio Gas Company	Office of Ohio Consumers' Counsel	07-829-GA-AIR	Rate design	Ohio	08
I/M/O Vectren Energy Delivery Company	Office of Ohio Consumers' Counsel	07-1080-GA-AIR	Rate design	Ohio	08
I/M/O Public Service Company of North Carolina	NC Department of Justice	G-5, SUB 495	Rate design	North Carolina	08
I/M/O Piedmont Natural Gas Company	NC Department of Justice	G-9, SUB 550	Rate design	North Carolina	08
I/M/O National Grid	New Hampshire Legal Assistance	DG-08-009	Low-income rate assistance	New Hampshire	08
I/M/O EmPower Maryland	Office of Peoples Counsel	PC-12	Low-income energy efficiency	Maryland	08
I/M/O Duke Energy Carolinas Save-a-Watt Program	NC Equal Justice Foundation	E-7, SUB 831	Low-income energy efficiency	North Carolina	08
I/M/O Zia Natural Gas Company	Community Action New Mexico	08-00036-UT	Low-income/low-use rate design	New Mexico	08
I/M/O Universal Service Fund Support for the Affordability of Local Rural Telecomm Service	Office of Consumer Advocate	I-0004010	Telecomm service affordability	Pennsylvania	08
I/M/O Philadelphia Water Department	Public Advocate	No Docket No.	Credit and Collections	Philadelphia	08
I/M/O Portland General Electric Company	Community Action--Oregon	UE-197	General rate case	Oregon	08
I/M/O Philadelphia Electric Company (electric)	Office of Consumer Advocate	M-00061945	Low-income program	Pennsylvania	08
I/M/O Philadelphia Electric Company (gas)	Office of Consumer Advocate	R-2008-2028394	Low-income program	Pennsylvania	08
I/M/O Columbia Gas Company	Office of Consumer Advocate	R-2008-2011621	Low-income program	Pennsylvania	08

CASE NAME	CLIENT NAME	Docket No. (if available)	TOPIC	JURIS.	YEAR
I/M/O Public Service Company of New Mexico	Community Action New Mexico	08-00092-UT	Fuel adjustment clause	New Mexico	08
I/M/O Petition of Direct Energy for Low-Income Aggregation	Office of Peoples Counsel	CASE 9117	Low-income electricity aggregation	Maryland	07
I/M/O Office of Consumer Advocate et al. v. Verizon and Verizon North	Office of Consumer Advocate	C-20077197	Lifeline telecommunications rates	Pennsylvania	07
I/M/O Pennsylvania Power Company	Office of Consumer Advocate	P-00072437	Low-income program	Pennsylvania	07
I/M/O National Fuel Gas Distribution Corporation	Office of Consumer Advocate	M-00072019	Low-income program	Pennsylvania	07
I/M/O Public Service of New Mexico--Electric	Community Action New Mexico	07-00077-UT	Low-income programs	New Mexico	07
I/M/O Citizens Gas/NIPSCO/Vectren for Universal Service Program	Citizens Gas & Coke Utility/Northern Indiana Public Service/Vectren Energy	CASE 43077	Low-income program design	Indiana	07
I/M/O PPL Electric	Office of Consumer Advocate	R-00072155	Low-income program	Pennsylvania	07
I/M/O Section 15 Challenge to NSPI Rates	Energy Affordability Coalition	P-886	Discrimination in utility regulation	Nova Scotia	07
I/M/O Philadelphia Gas Works	Office of Consumer Advocate	R-00061931	Low-income programs / credit and collections	Pennsylvania	07
I/M/O Equitable Gas Company	Office of Consumer Advocate	M-00061959	Low-income program	Pennsylvania	07
I/M/O Public Service Company of New Mexico	Community Action of New Mexico	Case No. 06-000210-UT	Late charges / winter moratorium / decoupling	New Mexico	06
I/M?O Verizon Massachusetts	ABCD	Case NO. DTE 06-26	Late charges	Massachusetts	06
I/M/O Section 11 Proceeding, Energy Restructuring	Office of Peoples Counsel	PC9074	Low-income needs and responses	Maryland	06
I/M/O Citizens Gas/NIPSCO/Vectren for Univ. Svc. Program	Citizens Gas & Coke Utility/Northern Indiana Public Service/Vectren Energy	Case No. 43077	Low-income program design	Indiana	06
I/M/O Public Service Co. of North Carolina	North Carolina Attorney General/Dept. of Justice	G-5, Sub 481	Low-income energy usage	North Carolina	06
I/M/O Electric Assistance Program	New Hampshire Legal Assistance	DE 06-079	Electric low-income program design	New Hampshire	06
I/M/O Verizon Petition for Alternative Regulation	New Hampshire Legal Assistance	DM-06-072	Basic local telephone service	New Hampshire	06
I/M/O Pennsylvania Electric Co/Metropolitan Edison Co.	Office of Consumer Advocate	N/A	Universal service cost recovery	Pennsylvania	06
I/M/O Duquesne Light Company	Office of Consumer Advocates	R-00061346	Universal service cost recovery	Pennsylvania	06

CASE NAME	CLIENT NAME	Docket No. (if available)	TOPIC	JURIS.	YEAR
I/M/O Natural Gas DSM Planning	Low-Income Energy Network	EB-2006-0021	Low-income gas DSM program.	Ontario	06
I/M/O Union Gas Co.	Action Centre for Tenants Ontario (ACTO)	EB-2005-0520	Low-income program design	Ontario	06
I/M/O Public Service of New Mexico merchant plant	Community Action New Mexico	05-00275-UT	Low-income energy usage	New Mexico	06
I/M/O Customer Assistance Program design and cost recovery	Office of Consumer Advocate	M-00051923	Low-income program design	Pennsylvania	06
I/M/O NIPSCO Proposal to Extend Winter Warmth Program	Northern Indiana Public Service Company	Case 42927	Low-income energy program evaluation	Indiana	05
I/M/O Piedmont Natural Gas	North Carolina Attorney General/Dept. of Justice	G-9, Sub 499	Low-income energy usage	North Carolina	05
I/M/O PSEG merger with Exelon Corp.	Division of Ratepayer Advocate	EM05020106	Low-income issues	New Jersey	05
Re. Philadelphia Water Department	Public Advocate	No docket number	Water collection factors	Philadelphia	05
I/M/O statewide natural gas universal service program	New Hampshire Legal Assistance	N/A	Universal service	New Hampshire	05
I/M/O Sub-metering requirements for residential rental properties	Tenants Advocacy Centre of Ontario	EB-2005-0252	Sub-metering consumer protections	Ontario	05
I/M/O National Fuel Gas Distribution Corp.	Office of Consumer Advocate	R-00049656	Universal service	Pennsylvania	05
I/M/O Philadelphia Gas Works (PGW)	Office of Consumer Advocate	R-00049157	Low-income and residential collections	Pennsylvania	04
I/M/O Nova Scotia Power, Inc.	Dalhousie Legal Aid Service	NSUARB-P-881	Universal service	Nova Scotia	04
I/M/O Lifeline Telephone Service	National Ass'n State Consumer Advocates (NASUCA)	WC 03-109	Lifeline rate eligibility	FCC	04
Mackay v. Verizon North	Office of Consumer Advocate	C20042544	Lifeline rates—vertical services	Pennsylvania	04
I/M/O PECO Energy	Office of Consumer Advocate	N/A	Low-income rates	Pennsylvania	04
I/M/O Philadelphia Gas Works	Office of Consumer Advocate	P00042090	Credit and collections	Pennsylvania	04
I/M/O Citizens Gas & Coke/Vectren	Citizens Action Coalition of Indiana	Case 42590	Universal service	Indiana	04
I/M/O PPL Electric Corporation	Office of Consumer Advocate	R00049255	Universal service	Pennsylvania	04
I/M/O Consumers New Jersey Water Company	Division of Ratepayer Advocate	N/A	Low-income water rate	New Jersey	04
I/M/O Washington Gas Light Company	Office of Peoples Counsel	Case 8982	Low-income gas rate	Maryland	04

CASE NAME	CLIENT NAME	Docket No. (if available)	TOPIC	JURIS.	YEAR
I/M/O National Fuel Gas	Office of Consumer Advocate	R-00038168	Low-income program design	Pennsylvania	03
I/M/O Washington Gas Light Company	Office of Peoples Counsel	Case 8959	Low-income gas rate	Maryland	03
Golden v. City of Columbus	Helen Golden	C2-01-710	ECOA disparate impacts	Ohio	02
Huegel v. City of Easton	Phyllis Huegel	00-CV-5077	Credit and collection	Pennsylvania	02
I/M/O Universal Service Fund	Public Utility Commission staff	N/A	Universal service funding	New Hampshire	02
I/M/O Philadelphia Gas Works	Office of Consumer Advocate	M-00021612	Universal service	Pennsylvania	02
I/M/O Washington Gas Light Company	Office of Peoples Counsel	Case 8920	Rate design	Maryland	02
I/M/O Consumers Illinois Water Company	Illinois Citizens Utility Board	02-155	Credit and collection	Illinois	02
I/M/O Public Service Electric & Gas Rates	Division of Ratepayer Advocate	GR01050328	Universal service	New Jersey	01
I/M/O Pennsylvania-American Water Company	Office of Consumer Advocate	R-00016339	Low-income rates and water conservation	Pennsylvania	01
I/M/O Louisville Gas & Electric Prepayment Meters	Kentucky Community Action Association	200-548	Low-income energy	Kentucky	01
I/M/O NICOR Budget Billing Plan Interest Charge	Cook County State's Attorney	01-0175	Rate Design	Illinois	01
I/M/O Rules Re. Payment Plans for High Natural Gas Prices	Cook County State's Attorney	01-0789	Budget Billing Plans	Illinois	01
I/M/O Philadelphia Water Department	Office of Public Advocate	No docket number	Credit and collections	Philadelphia	01
I/M/O Missouri Gas Energy	Office of Peoples Counsel	GR-2001-292	Low-income rate relief	Missouri	01
I/M/O Bell Atlantic--New Jersey Alternative Regulation	Division of Ratepayer Advocate	T001020095	Telecommunications universal service	New Jersey	01
I/M/O Entergy Merger	Low-Income Intervenors	2000-UA925	Consumer protections	Mississippi	01
I/M/O T.W. Phillips Gas and Oil Co.	Office of Consumer Advocate	R00994790	Ratemaking of universal service costs.	Pennsylvania	00
I/M/O Peoples Natural Gas Company	Office of Consumer Advocate	R-00994782	Ratemaking of universal service costs.	Pennsylvania	00
I/M/O UGI Gas Company	Office of Consumer Advocate	R-00994786	Ratemaking of universal service costs.	Pennsylvania	00
I/M/O PFG Gas Company	Office of Consumer Advocate	R00994788	Ratemaking of universal service costs.	Pennsylvania	00
Armstrong v. Gallia Metropolitan Housing Authority	Equal Justice Foundation	2:98-CV-373	Public housing utility allowances	Ohio	00
I/M/O Bell Atlantic--New Jersey Alternative Regulation	Division of Ratepayer Advocate	T099120934	Telecommunications universal service	New Jersey	00

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I/M/O Universal Service Fund for Gas and Electric Utilities	Division of Ratepayer Advocate	EX00200091	Design and funding of low-income programs	New Jersey	00
I/M/O Consolidated Edison Merger with Northeast Utilities	Save Our Homes Organization	DE 00-009	Merger impacts on low-income	New Hampshire	00
I/M/O UtiliCorp Merger with St. Joseph Light & Power	Missouri Dept. of Natural Resources	EM2000-292	Merger impacts on low-income	Missouri	00
I/M/O UtiliCorp Merger with Empire District Electric	Missouri Dept. of Natural Resources	EM2000-369	Merger impacts on low-income	Missouri	00
I/M/O PacifiCorp	The Opportunity Council	UE-991832	Low-income energy affordability	Washington	00
I/M/O Public Service Co. of Colorado	Colorado Energy Assistance Foundation	99S-609G	Natural gas rate design	Colorado	00
I/M/O Avista Energy Corp.	Spokane Neighborhood Action Program	UE9911606	Low-income energy affordability	Washington	00
I/M/O TW Phillips Energy Co.	Office of Consumer Advocate	R-00994790	Universal service	Pennsylvania	00
I/M/O PECO Energy Company	Office of Consumer Advocate	R-00994787	Universal service	Pennsylvania	00
I/M/O National Fuel Gas Distribution Corp.	Office of Consumer Advocate	R-00994785	Universal service	Pennsylvania	00
I/M/O PFG Gas Company/Northern Penn Gas	Office of Consumer Advocate	R-00005277	Universal service	Pennsylvania	00
I/M/O UGI Energy Company	Office of Consumer Advocate	R-00994786	Universal service	Pennsylvania	00
Re. PSCO/NSP Merger	Colorado Energy Assistance Foundation	99A-377EG	Merger impacts on low-income	Colorado	99 - 00
I/M/O Peoples Gas Company	Office of Consumer Advocate	R-00994782	Universal service	Pennsylvania	99
I/M/O Columbia Gas Company	Office of Consumer Advocate	R-00994781	Universal service	Pennsylvania	99
I/M/O PG Energy Company	Office of Consumer Advocate	R-00994783	Universal service	Pennsylvania	99
I/M/O Equitable Gas Company	Office of Consumer Advocate	R-00994784	Universal service	Pennsylvania	99
Alleruzzo v. Klarchek	Barlow Alleruzzo	N/A	Mobile home fees and sales	Illinois	99
I/M/O Restructuring New Jersey's Natural Gas Industry	Division of Ratepayer Advocate	GO99030123	Universal service	New Jersey	99
I/M/O Bell Atlantic Local Competition	Public Utility Law Project	P-00991648	Lifeline telecommunications rates	Pennsylvania	99
I/M/O Merger Application for SBC and Ameritech Ohio	Edgemont Neighborhood	N/A	Merger impacts on low-income consumers	Ohio	98 - 99

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	Association				
Davis v. American General Finance	Thomas Davis	N/A	Damages in "loan flipping" case	Ohio	98 - 99
Griffin v. Associates Financial Service Corp.	Earlie Griffin	N/A	Damages in "loan flipping" case	Ohio	98 - 99
I/M/O Baltimore Gas and Electric Restructuring Plan	Maryland Office of Peoples Counsel	Case No. 8794	Consumer protection/basic generation service	Maryland	98 - 99
I/M/O Delmarva Power and Light Restructuring Plan	Maryland Office of Peoples Counsel	Case No. 8795	Consumer protection/basic generation service	Maryland	98 - 99
I/M/O Potomac Electric Power Co. Restructuring Plan	Maryland Office of Peoples Counsel	Case No. 8796	Consumer protection/basic generation service	Maryland	98 - 99
I/M/O Potomac Edison Restructuring Plan	Maryland Office of Peoples Counsel	Case No. 8797	Consumer protection/basic generation service	Maryland	98 - 99
VMHOA v. LaPierre	Vermont Mobile Home Owners Association	N/A	Mobile home tying	Vermont	98
Re. Restructuring Plan of Virginia Electric Power	VMH Energy Services, Inc.	PUE960296	Consumer protection/basic generation service	Virginia	98
Mackey v. Spring Lake Mobile Home Estates	Timothy Mackey	N/A	Mobile home fees	State ct: Illinois	98
Re. Restructuring Plan of Atlantic City Electric	New Jersey Division of Ratepayer Advocate	E097070457	Low-income issues	New Jersey	97-98
Re. Restructuring Plan of Jersey Central Power & Light	New Jersey Division of Ratepayer Advocate	E097070466	Low-income issues	New Jersey	97-98
Re. Restructuring Plan of Public Service Electric & Gas	New Jersey Division of Ratepayer Advocate	E097070463	Low-income issues	New Jersey	97-98
Re. Restructuring Plan of Rockland Electric	New Jersey Division of Ratepayer Advocate	E09707466	Low-income issues	New Jersey	97-98
Appleby v. Metropolitan Dade County Housing Agency	Legal Services of Greater Miami	N/A	HUD utility allowances	Fed. court: So. Florida	97 - 98
Re. Restructuring Plan of PECO Energy Company	Energy Coordinating Agency of Philadelphia	R-00973953	Universal service	Pennsylvania	97
Re. IES Industries Merger	Iowa Community Action Association	SPU-96-6	Low-income issues	Iowa	97

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Re. New Hampshire Electric Restructuring	NH Comm. Action Ass'n	N/A	Wires charge	New Hampshire	97
Re. Merger of Atlantic City Electric and Connectiv	Division of Ratepayer Advocate	EM97020103	Low-income	New Jersey	97
Re. Connecticut Power and Light	City of Hartford	92-11-11	Low-income	Connecticut	97
Re. Comprehensive Review of RI Telecomm Industry	Consumer Intervenors	1997	Consumer protections	Rhode Island	97
Re. Natural Gas Competition in Wisconsin	Wisconsin Community Action Association	N/A	Universal service	Wisconsin	96
Re. Baltimore Gas and Electric Merger	Maryland Office of Peoples Counsel	CASE NO. 8725	Low-income issues	Maryland	96
Re. Northern States Power Merger	Energy Cents Coalition	E-002/PA-95-500	Low-income issues	Minnesota	96
Re. Public Service Co. of Colorado Merger	Colorado Energy Assistance Foundation	N/A	Low-income issues	Colorado	96
Re. Massachusetts Restructuring Regulations	Fisher, Sheehan & Colton	DPU-96-100	Low-income issues/energy efficiency	Massachusetts	96
I/M/O PGW FY1996 Tariff Revisions	Philadelphia Public Advocate	No Docket No.	Credit and collection / customer service	Philadelphia	96
Re. FERC Merger Guidelines	National Coalition of Low-Income Groups	RM-96-6-000	Low-income interests in mergers	Washington D.C.	96
Re. Joseph Keliikuli III	Joseph Keliikuli III	N/A	Damages from lack of homestead	Honolulu	96
Re. Theresa Mahaulu	Theresa Mahaulu	N/A	Damages from lack of homestead	Honolulu	95
Re. Joseph Ching, Sr.	Re. Joseph Ching, Sr.	N/A	Damages from lack of homestead	Honolulu	95
Joseph Keaulana, Jr.	Joseph Keaulana, Jr.	N/A	Damages from lack of homestead	Honolulu	95
Re. Utility Allowances for Section 8 Housing	National Coalition of Low-Income Groups	N/A	Fair Market Rent Setting	Washington D.C.	95
Re. PGW Customer Service Tariff Revisions	Philadelphia Public Advocate	No Docket No.	Credit and collection	Philadelphia	95
Re. Customer Responsibility Program	Philadelphia Public Advocate	No Docket No.	Low-income rates	Philadelphia	95
Re. Houston Lighting and Power Co.	Gulf Coast Legal Services	12065	Low-Income Rates	Texas	95

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I/M/O Petition to Stay PGW's Suspension of CRP customers who did Not Assign LIHEAP Grant to PGW	Philadelphia Public Advocate	No Docket No.	Low-income rates	Philadelphia	95
Re. PGW Tariff Changes, Programs and Information Systems	Philadelphia Public Advocate	No Docket No.	Credit and collection	Philadelphia	95
Re. Request for Modification of Winter Moratorium	Philadelphia Public Advocate	No Docket No.	Credit and collection	Philadelphia	95
Re. Dept of Hawaii Homelands Trust Homestead Production	Native Hawaiian Legal Corporation	N/A	Prudence of trust management	Honolulu	94
Re. SNET Request for Modified Shutoff Procedures	Office of Consumer Counsel	94-06-73	Credit and collection	Connecticut	94
Re. Central Light and Power Co.	United Farm Workers	128280	Low-income rates/DSM	Texas	94
Blackwell v. Philadelphia Electric Co.	Gloria Blackwell	N/A	Role of shutoff regulations	Penn. courts	94
U.S. West Request for Waiver of Rules	Wash. Util. & Transp. Comm'n Staff	UT-930482	Telecommunications regulation	Washington	94
Re. U.S. West Request for Full Toll Denial	Colorado Office of Consumer Counsel	93A-6113	Telecommunications regulation	Colorado	94
Washington Gas Light Company	Community Family Life Services	Case 934	Low-income rates & energy efficiency	Washington D.C.	94
Clark v. Peterborough Electric Utility	Peterborough Community Legal Centre	6900/91	Discrimination of tenant deposits	Ontario, Canada	94
Dorsey v. Housing Auth. of Baltimore	Baltimore Legal Aide	N/A	Public housing utility allowances	Federal district court	93
Penn Bell Telephone Co.	Penn. Utility Law Project	P00930715	Low-income phone rates	Pennsylvania	93
Philadelphia Gas Works	Philadelphia Public Advocate	No Docket No.	Low-income rates	Philadelphia	93
Central Maine Power Co.	Maine Assn Ind. Neighborhoods	Docket No. 91-151-C	Low-income rates	Maine	92
New England Telephone Company	Mass Attorney General	92-100	Low-income phone rates	Massachusetts	92
Philadelphia Gas Works	Philadelphia Public Advocate	No Docket No.	Low-income DSM	Philadelphia	92
Philadelphia Water Dept.	Philadelphia Public Advocate	No Docket No.	Low-income rates	Philadelphia	92
Public Service Co. of Colorado	Land and Water Fund	91A-783EG	Low-income DSM	Colorado	92
Sierra Pacific Power Co.	Washoe Legal Services	N/A	Low-income DSM	Nevada	92

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Consumers Power Co.	Michigan Legal Services	No Docket No.	Low-income rates	Michigan	92
Columbia Gas	Office of Consumer Advocate (OCA)	R9013873	Energy Assurance Program	Pennsylvania	91
Mass. Elec. Co.	Mass Elec Co.	N/A	Percentage of Income Plan	Massachusetts	91
AT&T	TURN	90-07-5015	Inter-LATA competition	California	91
Generic Investigation into Uncollectibles	Office of Consumer Advocate	I-900002	Controlling uncollectibles	Pennsylvania	91
Union Heat Light & Power	Kentucky Legal Services (KLS)	90-041	Energy Assurance Program	Kentucky	90
Philadelphia Water	Philadelphia Public Advocate (PPA)	No Docket No.	Controlling accounts receivable	Philadelphia	90
Philadelphia Gas Works	PPA	No Docket No.	Controlling accounts receivable	Philadelphia	90
Mississippi Power Co.	Southeast Mississippi Legal Services Corp.	90-UN-0287	Formula ratemaking	Mississippi	90
West Kentucky Gas	KLS	90-013	Energy Assurance Program	Kentucky	90
Philadelphia Electric Co.	PPA	N/A	Low-income rate program	Philadelphia	90
Montana Power Co.	Montana Ass'n of Human Res. Council Directors	N/A	Low-income rate proposals	Montana	90
Columbia Gas Co.	Office of Consumer Advocate	R-891468	Energy Assurance Program	Pennsylvania	90
Philadelphia Gas Works	PPA	No Docket No.	Energy Assurance Program	Philadelphia	89
Southwestern Bell Telephone Co.	SEMLSC	NF-89749	Formula ratemaking	Mississippi	90
Generic Investigation into Low-income Programs	Vermont State Department of Public Service	Case No. 5308	Low-income rate proposals	Vermont	89
Generic Investigation into Dmnd Side Management Measures	Vermont DPS	N/A	Low-income conservation programs	Vermont	89
National Fuel Gas	Office of Consumer Advocate	N/A	Low-income fuel funds	Pennsylvania	89
Montana Power Co.	Human Resource Develop. Council District XI	N/A	Low-income conservation	Montana	88
Washington Water Power Co.	Idaho Legal Service Corp.	N/A	Rate base, rate design, cost-allocations	Idaho	88

