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NATIONAL ENERGY & UTILITY AFFORDABILITY COALITION



Compassionate Utility Practices to Reach Vulnerable Populations

**Kelly Caplan, WSSC Water,
Division Manager, Customer Engagement & Advocacy**

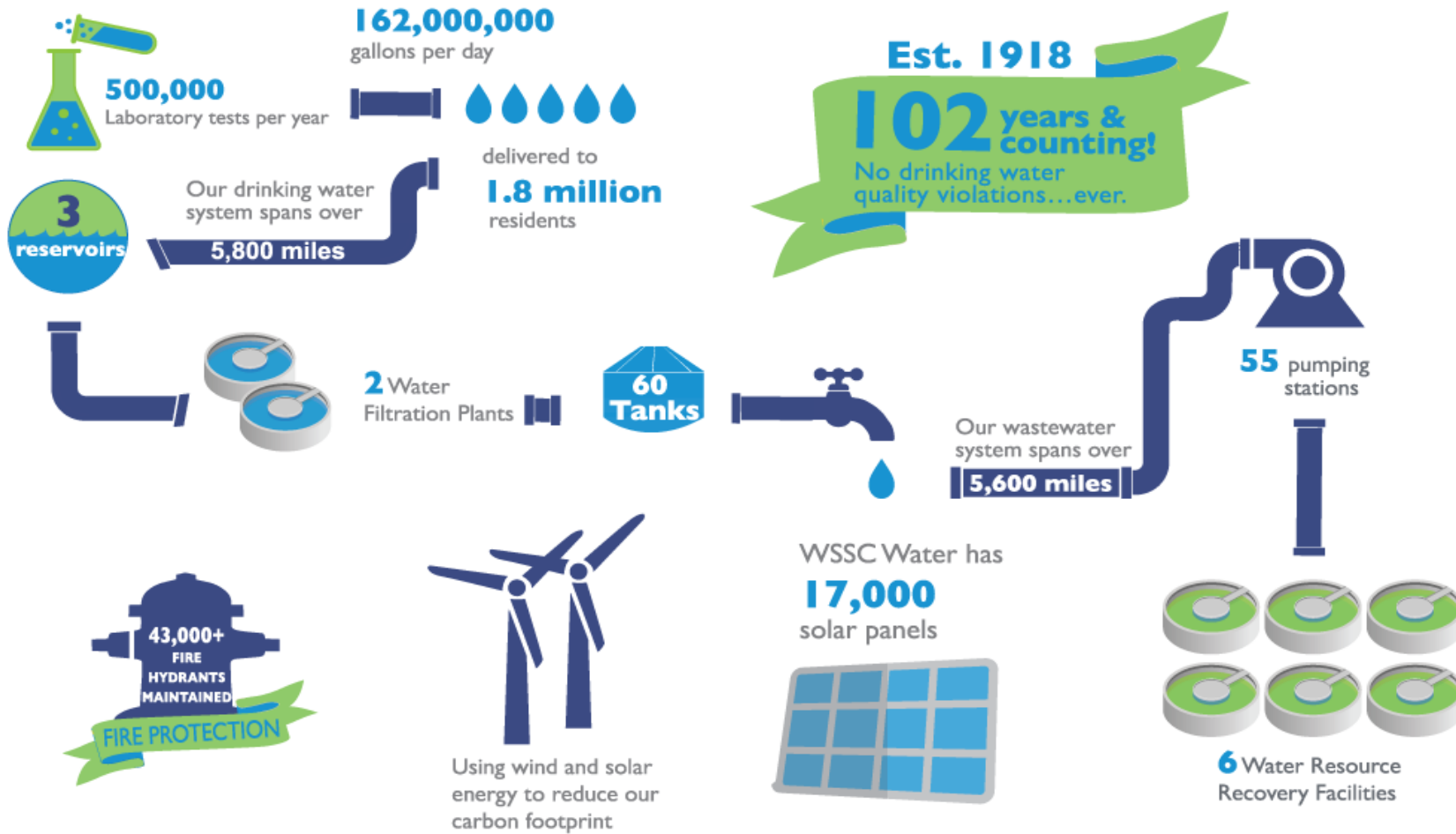


Agenda

- WSSC Water Overview
- Early Pandemic Response
- Customer Financial Assistance Resources
- Customer Outreach Activities
- Q&A



WSSC Water Overview



WSSC WATER STRATEGIC PLAN

Journey to World Class



MISSION: We are entrusted by our community to provide safe and reliable water, life's most precious resource, and return clean water to our environment, all in an ethical, sustainable, and financially responsible manner.

CORE VALUES

- Accountability
- Collaboration
- Environmental Stewardship
- Excellence
- Innovation

STRATEGIC PRIORITIES

- Enhance Customer Experience
- Optimize Infrastructure
- Spend Customer Dollars Wisely
- Transform Employee Engagement
- Protect Our Resources

GUIDING PRINCIPLES

- Simplify
- Focus
- Connect

VISION

To be THE world-class water utility, where excellent products and services are always on tap.

US Water Alliance

All people need access to the basics – water, food, shelter... in order to participate fully in society. When these basic conditions are met, our communities and our economy thrive.



Here to Help

“COVID-19 has changed how much water our customers use on a daily basis and the added stress of a high bill can be difficult to manage. We know many customers will have questions about their bills, including those that receive estimated bills. We want our customers to know that we are here to help.”

Carla Reid, CEO and General Manager

Compassionate Practices

- At onset of pandemic:
 - Recognized public health crisis with water being critical resource
 - **Restored water & sewer service to 373 customers**
 - Proactively began waiving late fees & suspended water service shutoffs before Governor's Executive Order in March 2020
- **Changed our program name from affordability to financial assistance**
- **Here to Help Campaign** launched in June 2020
- Updated CSR script with more compassionate & friendly language
- Recognized entirely new demographic of vulnerable customers with job loss & underemployment due to pandemic



Compassionate Outreach

- Reaching out to customers with past due accounts through bi-lingual letters, robocalls & social media to encourage customers to call about financial assistance resources and/or payment plans
- As of April 29, 2021:



Over 118,000
letters sent



Over 138,000
robocalls made



Nearly 15,000
payment plans
created

Water Fund

- Flagship program offering direct financial assistance, established in 1994
- Administered by The Salvation Army; WSSC Water pays all administrative costs
- 100% of donations go to water bill assistance
- Allows for multiple requests for **emergency assistance**, up to **\$500/year**
- Eligibility is based on **200% of federal poverty guidelines**
- **\$1.6 million in assistance** helping **17,344 customers** since inception
- Since pandemic began, **\$441,000** assisted **3,298 customers**



DOING THE MOST GOOD™



WATER **FUND**
Sharing the Essential

Customer Assistance Program (CAP)



FINANCIAL ASSISTANCE
for Our Neighbors

Provides financial assistance to customers in need (\$2M in budget)

Provides credit for fixed fees on bill up to \$112/year

Customers qualified & enrolled through county HHS when applying for LIHEAP (175% of FPL)

Includes renters, when tenant pays bill

Customer Assistance Program (CAP)



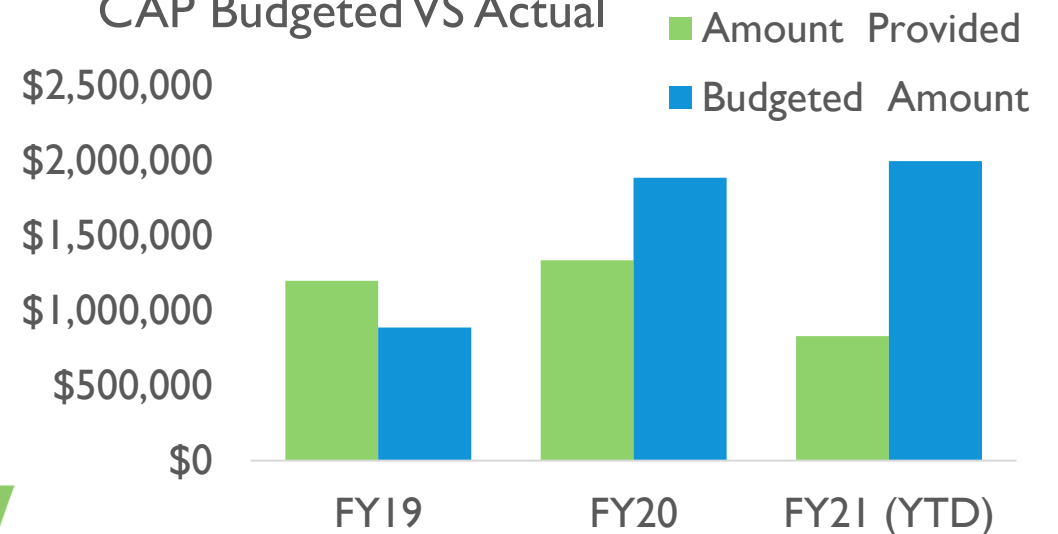
- CAP enrollment is **less than FY21 projections** of 10% – 15%
- Actual growth is 3% - 5%
- Despite pandemic impact on so many families, utility moratoriums on late fees & disconnections has allowed families to focus on other household necessities like food, rent & medicine

*As of March 31, 2021

CAP Participation



CAP Budgeted VS Actual





FINANCIAL
ASSISTANCE
for Our Neighbors

Bay Restoration Fund (BRF) Exemption

- Exemption program waiving state-mandated BRF fee, up to \$60/year
- Customers certified for CAP are automatically enrolled



Flexible Payment Options

- Extended due dates & pay plans to assist customers with unexpected financial hardship
- Available for both residential & commercial accounts
- CAP customers: up to 48-months
- Non-CAP customers: up to 36-months
- **No minimum payment required to set-up**

Bill Adjustment for CAP Customers

CAP-approved customers may be eligible to receive high bill adjustment removing 100% of excess water & sewer usage for one billing cycle in any three-year period.



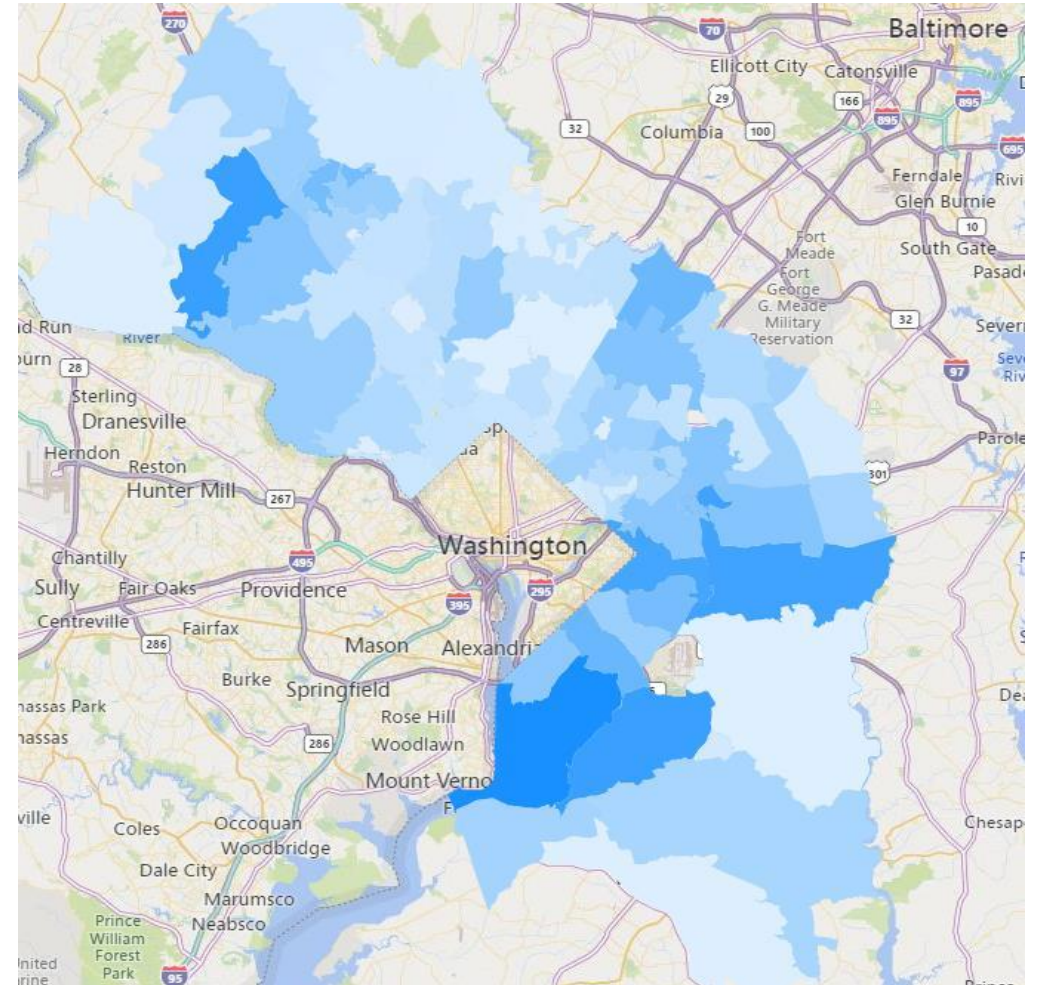
Resumption of Late Fees

- Late fees will resume for all customer bills generated as of **June 1, 2021**
 - Continue to waive late fees for low-income/CAP customers
- Pursuing incentive that waives late fees for customers who enter in pay plan and pay balance in full (planned for September 1, 2021)
- **NO** plans to resume water service turnoffs at this time

Using Data Analytics to Inform Outreach

- **1 in 5** customers are currently past due in paying their bills
- **89,121** accounts with **\$63,793,065** past due*
- Identified zip codes hardest hit, created heat map, which informs outreach
- Sharing data with elected officials

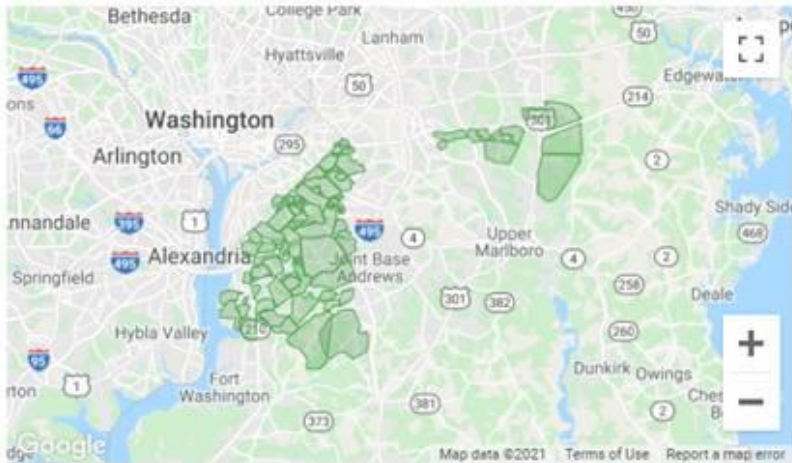
*As of May 5, 2021



Using Nextdoor

nextdoor

91 neighborhoods in WSSC Water



- Reached out to **132+ various neighborhoods**
- Targeted based neighborhoods with zip codes having highest percentage of accounts past due
- More than **2,600 residents clicked on story**

As of April 20, 2021

Bilingual Financial Assistance Flyer

- Distributed **40,000** flyers thus far

FINANCIAL ASSISTANCE WITH YOUR WATER AND SEWER BILLS

We've enhanced our financial assistance programs to help even more customers. Customers can make arrangements to significantly reduce their WSSC Water bills.

Get started now by calling - 301-206-4001

Need help right now?
Our Customer Service Advisors are here to help and ready to work with you to determine a payment option that will help your situation.

Bill Adjustments are available to residential customers once every three years under certain circumstances.

Flexible Payment Options, including extended due dates and payment plans, can help when customers have an unexpected financial hardship.

CAP-Approved Customers may be eligible for a payment plan up to 48 months.

All Other Customers may be eligible for a payment plan up to 36 months.

Need help repairing your water service line?
PipeER
WSSC Water is proud to present PipeER. This program provides loans to finance the replacement of a water service line located on residential property that connects from WSSC Water's service connection to the home. This program is administered by the WSSC Federal Credit Union in partnership with WSSC Water. The Credit Union is responsible for underwriting and administering the loans under this program. Customers are eligible to receive a maximum \$5,000 loan, paid directly to a WSSC Water licensed plumber. For more information regarding the program and application process, please contact the WSSC FCU at 240-459-8008 or online at wsscfcu.org/pipeer.

Need long-term financial assistance?
We'll ask you if your income might make you eligible for one of three programs that can reduce your WSSC Water bills in the future.


The Water Fund
Allows for multiple requests for assistance with water and sewer bills, up to \$500 per year maximum. The program is administered by The Salvation Army and funded by generous donations from WSSC Water customers, employees and community partners. wsscwater.com/waterfund.

- Montgomery County Salvation Army 301-515-5354
- Prince George's County Salvation Army 301-277-6103

Customer Assistance Program (CAP)
Provides a credit for WSSC Water's fixed fees on water and sewer bills of up to \$28 per quarter or \$112 per year. wsscwater.com/cap

Enrollment and qualification by the **Office of Home Energy Programs**, 800-332-6347, dhs.maryland.gov/office-of-home-energy-programs

Bay Restoration Fund Exemption
Waves the state-mandated Bay Restoration Fund (BRF) Fee up to \$15 per quarter or \$60 per year. wsscwater.com/bayrestemp



wsscwater.com/assistance

301-206-4001

WSSC Water

WSSC Water News

We're improving to deliver safe, seamless and satisfying water services...all day, every day.

ASISTENCIA PARA PAGAR SU FACTURA DE AGUA Y ALCANTARILLADO

Mejoramos nuestros programas con el fin de brindar asistencia financiera a más usuarios. Los usuarios residenciales pueden hacer arreglos para reducir de forma significativa sus facturas de WSSC Water.

Comience llamando al 301-206-4001

¿Necesita ayuda ahora?
Nuestros Agentes de Servicio al Cliente están aquí para ayudarlo y se encuentran disponibles para trabajar con usted para determinar una opción de pago que lo ayudará con su situación.

Los ajustes de facturas están disponibles para usuarios residenciales una vez cada tres años bajo ciertas condiciones.

Las opciones de pago flexibles, incluyendo la extensión de las fechas límites y los planes de pago, pueden ser útiles cuando los usuarios atraviesan dificultades financieras inesperadas.

Clientes aprobados al programa Asistencia al Cliente (CAP) (por sus siglas en inglés) pueden ser elegibles para un plan de pago de hasta 48 meses.

Todos otros clientes pueden ser elegibles para un plan de pago de hasta 36 meses.

¿Necesita ayuda para reparar su línea de servicio de agua?
PipeER
WSSC Water le presenta PipeER, un programa de préstamo para reemplazar su línea de servicio de agua rota en su propiedad. La línea de servicio es la tubería que conecta a su residencia con la subterránea de agua de WSSC Water. El programa es administrado por el WSSC Federal Credit Union en asociación con WSSC Water. Nuestros clientes son elegibles para recibir un préstamo máximo de \$5,000, lo cual es pagado directamente a un plomero con licencia y que este certificado por WSSC Water. Los préstamos son administrados por el WSSC Federal Credit Union. Para obtener más información sobre el programa y el proceso de solicitud, comuníquese con el WSSC FCU al 240-459-8008 o en línea a través de wsscfcu.org/pipeer.

¿Necesita asistencia a largo plazo?
Le preguntaremos si su ingreso le permite participar en uno de los tres programas para reducir su factura de WSSC Water en el futuro.


The Water Fund (un fondo de asistencia financiera) ofrece ayuda financiera a clientes necesitados. Se permiten múltiples solicitudes de asistencia para pagar sus facturas de agua y alcantarillado hasta \$500 por año. Administrado por The Salvation Army el programa es financiado por donaciones de clientes, empleados y socios comunitarios de WSSC Water. wsscwater.com/waterfund

- The Salvation Army del Condado de Montgomery 301-515-5354
- The Salvation Army del Condado de Prince George 301-277-6103

Programa de Asistencia al Cliente (CAP)
Proporciona un crédito de hasta \$28 por factura, cada tres meses o \$112 por año de las tarifas fijas que aparecen en su factura de agua y alcantarillado de WSSC Water. wsscwater.com/cap

Inscripción y calificación según la Oficina de Programas de Energía en Hogares 800-332-6347 dhs.maryland.gov/office-of-home-energy-programs/

Programa de Exención del Fondo de Restauración de la Bahía (BRF) (por sus siglas en inglés) Proporciona un crédito de hasta \$15 por factura, cada tres meses o \$60 por año de la tarifa para el Fondo de Restauración de la Bahía exigida por el estado. wsscwater.com/bayrestemp



wsscwater.com/assistance

301-206-4001

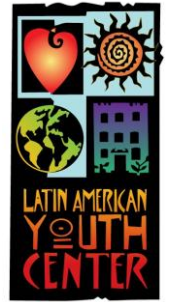
WSSC Water

WSSC Water News

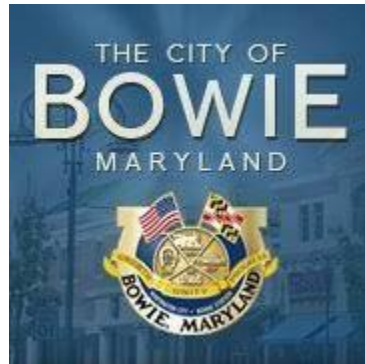
We're improving to deliver safe, seamless and satisfying water services...all day, every day.

Outreach to County Agencies & Nonprofits

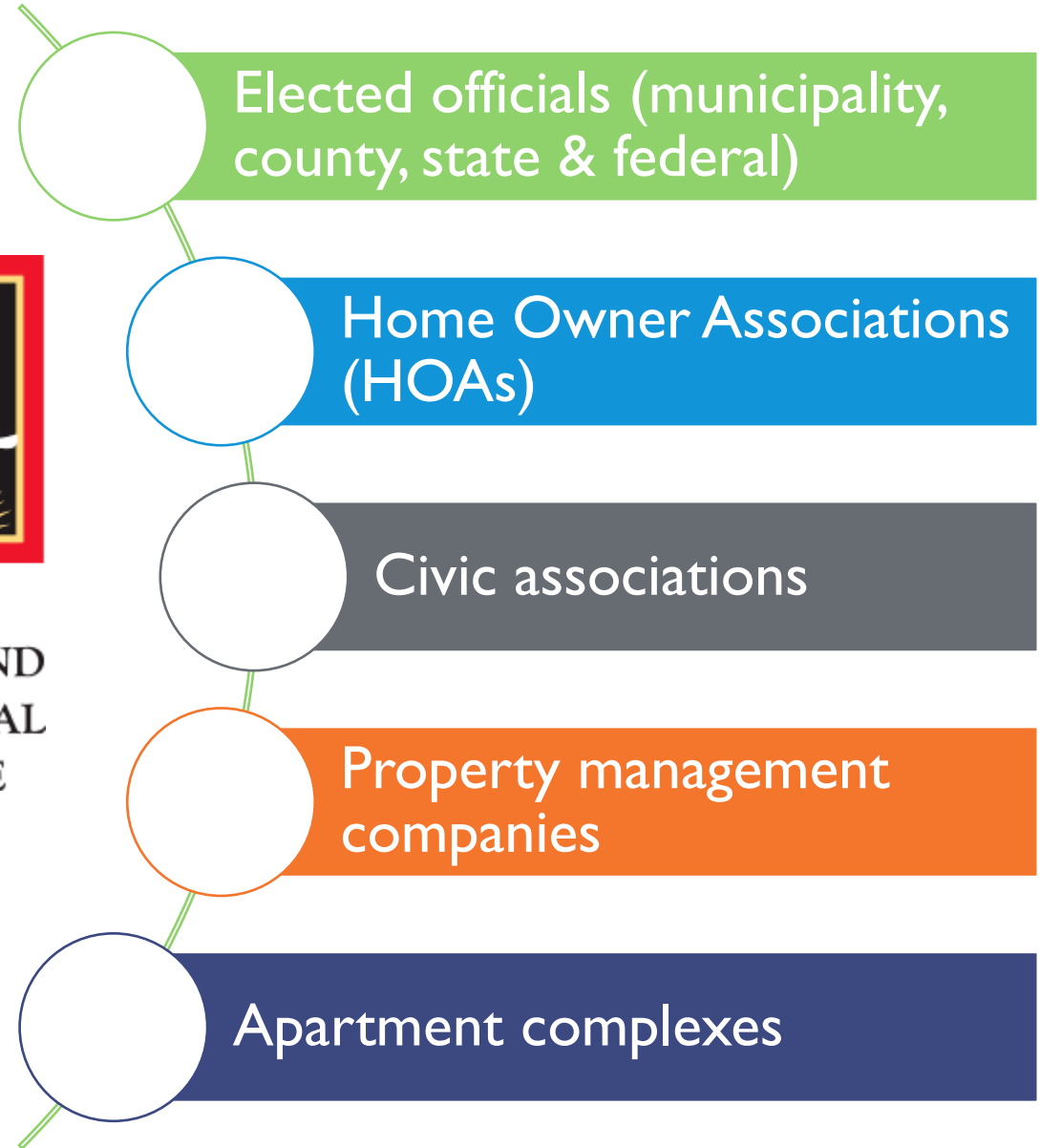
- Meeting people where they live
- Presentations and/or hard copy fliers to:
 - County Agencies (Office on Aging, Senior Centers, Parks & Rec, Community Partnerships, Police)
 - County libraries
 - Bi-lingual opportunities (El Tiempo Latino, Latino Healthcare Initiative, Latin American Youth Center, Proyecto Salud clinic)
 - Non-profits (Nonprofit Montgomery, United Way Empowerment Centers, Salvation Army, Mary's Center, Emergency Assistance Coalition)
 - Food Banks
 - COVID-19 Vaccination Sites (Proyecto Salud)
 - Faith-based Community (Black Ministers Conference)



Reaching Out to Those in Need



THE MARYLAND MUNICIPAL LEAGUE



Virtual Utility Town Hall Meetings

- Co-hosted virtual Utility Town Hall Meeting
- Facilitated by County Executive on May 25, 2021
- Included major local utilities & social service agencies
 - One-stop shop for customers behind in multiple utility bills
 - Call centers remained open to answer customer calls

In Your Neighborhood... Virtually

- Planning virtual WSSC Water In Your Neighborhood meeting promoting financial assistance resources & conservation
- Scheduled for June 22, 2021
- Call Center will remain open for customer calls
- Topics to include:
 - Financial assistance resources
 - Water conservation
 - How to read your bill
 - Explanation of fees and surcharges
 - Meet your customer advocates

Some Recent Activities



Drinking Water Week/Water Fund Campaign

Developing survey to assess pandemic impact on customers & their ability to pay

Conducted United Way virtual poverty simulation for Customer Service; rolling out to 250+ leaders

Live Twitter chat

Continuing dialogue with national agencies (e.g., US Water Alliance, NACWA & NEUAC)

Dine & Donate During Drinking Water Week

- Recognizes vital role safe, clean tap water plays in our daily lives
- Raised awareness & money for Water Fund
- Supported local restaurants
- Customers can dine & donate using QR code on table toppers and coasters
- Broadcast personalities Tommy McFly & Kelly Collis created gift card giveaway contest
- Donors entered to win \$100 gift cards





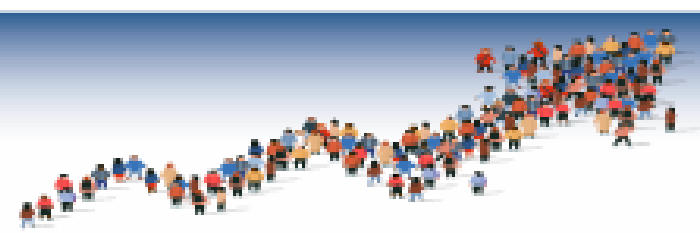


Compassionate Utility Practices to Reach Vulnerable Populations

**Kelly Caplan, WSSC Water,
Division Manager, Customer Engagement & Advocacy,
Kelly.Caplan@WSSCWater.com, 240.564.3412,
WSSCWater.com**

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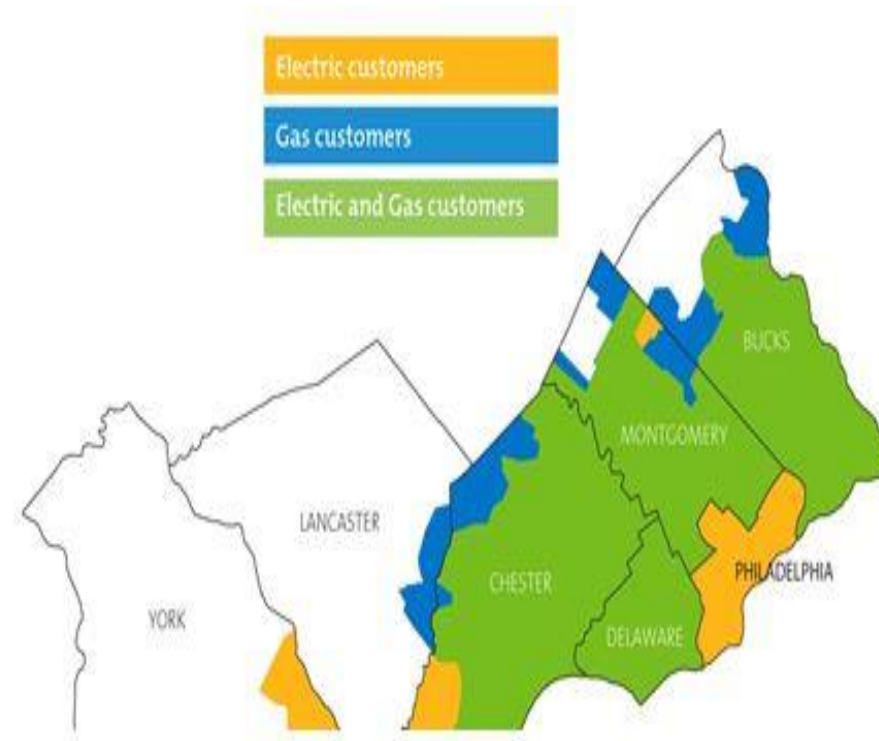
Patricia King, Manager, Community Engagement, PECO Energy

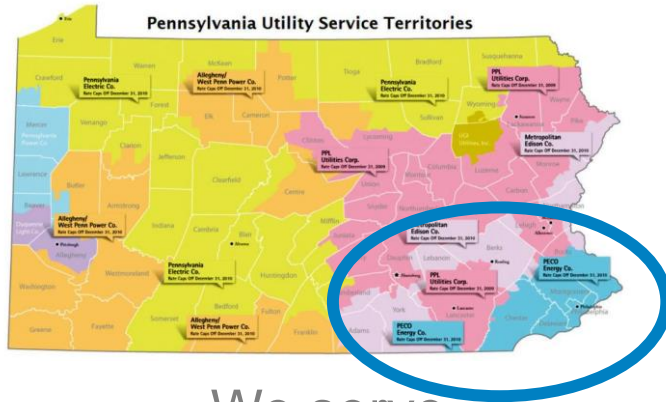
June 2021

Who are we?

- ❑ Based in Philadelphia, Pennsylvania, PECO is an electric and natural gas utility that provides utility service in the city of Philadelphia and the surrounding suburban counties
- ❑ PECO is a subsidiary of Exelon Corporation, the nation's largest competitive energy provider.
- ❑ PECO is the largest electric and natural gas utility in Pennsylvania, serving approximately 1.6 million electric customers over 500,000 natural gas customers in southeastern Pennsylvania.

PECO Energy, An Exelon Company





We serve
30%
of residential
Pennsylvania households



374,517
households in our
service territory
are low-income

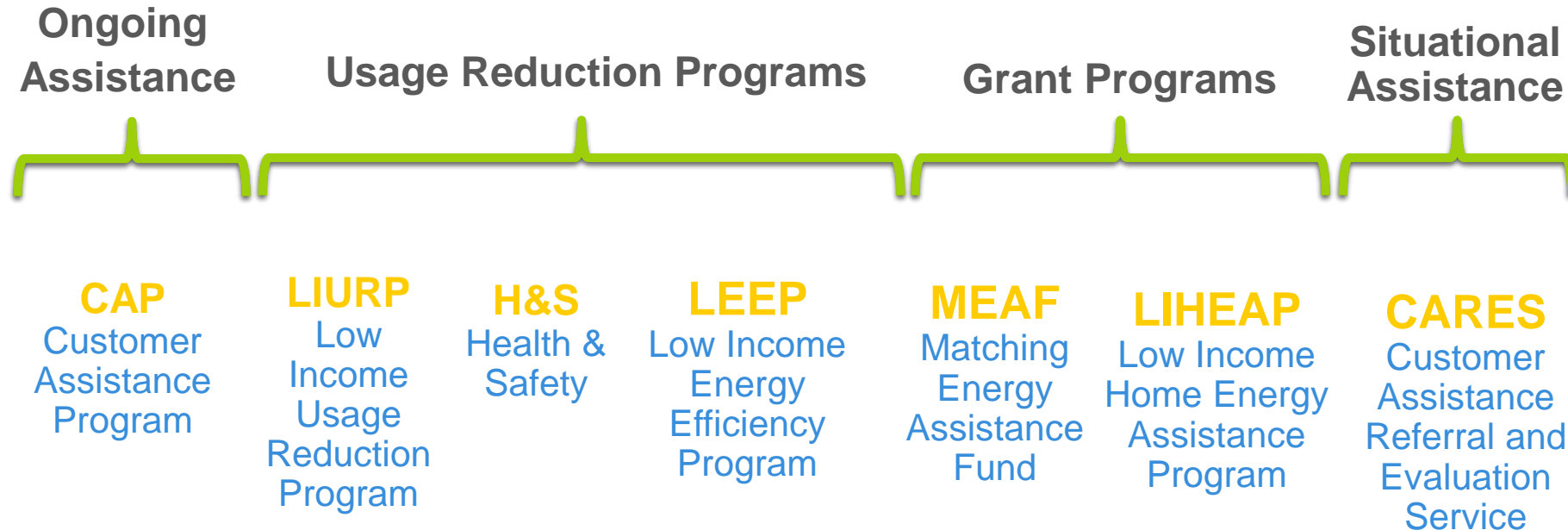


We're only
reaching
30%
with energy
assistance
programs

- Reference: 2014-2016 ACS (American Community Survey) data
- Note: Not all households are direct customers of PECO (mass-metered apartment buildings, etc.).

PECO Customer Assistance Programs

- PECO has an existing comprehensive portfolio of assistance programs to help low-income customers manage their monthly bills through both ongoing and situational assistance. The company supports more than 115,000 customers each year with monthly credits, energy efficiency and grant programs.



PECO's COVID Response

- ❑ Throughout this pandemic, PECO has remained committed to helping our customers through these uncertain and economically challenging times. Some of the earlier actions we took include:
 - ✓ Instituting a **moratorium** on collections and disconnections beginning in March 2020 (*before Commission orders*)
 - ✓ Identified and **restored service** to all residential customers whose service was terminated for non-payment – no payment / no deposit restorations – no questions asked – service restored!
 - ✓ Established **bill relief** and additional customer assistance programs that remain in effect today; Created a website for this assistance – [PECO.com/billrelief](https://www.pECO.com/billrelief) and advertised heavily

COVID-19 – PECO's Response



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COVID-19 and Community Outreach ???

- ❑ The pandemic created numerous challenges for our customers. Many were financially impacted due to job loss, job furloughs and business closings.
- ❑ PECO's Community Engagement's team was very active in the community prior to the pandemic; **Averaging 125 community Outreach events a year!**
- ❑ With the pandemic, all of that came **suddenly and completely to a halt!**
- ❑ The irony is, the pandemic made Outreach even more critical – again due to the financial hardships brought on by the pandemic
- ❑ Unlike most office jobs that were easily transferred to a home office environment, Outreach was a challenge – **What do we do now????**
- ❑ **Newly Identified** – Customers who were previously not low income are now eligible for our programs – How do we reach them?

Creativity and Innovation!



Assistance Options – Need to get the Word Out!

□ Three (3) assistance options:

1. **PECO Programs – Existing**

- CAP
- MEAF
- LIHEAP
- LIURP
- CARES

2. **PECO COVID Programs – New**

- *Extended CAP terminations*
- *Emergency Grant Program (Pending Commission approval)*
- *Bill Relief programs*

3. **Government Programs – New** *(Note: Expanded Eligibility)*

- *Extended LIHEAP*
- **Rental Assistance – ERAP**
- *Homeowners (Pending)*

Assistance Options – Expanded



Pivot – Virtual

- ❑ According to Plato, “**Necessity is the mother of all invention**”; That could not be truer for community outreach!
- ❑ When given lemons, make lemonade!
- ❑ We identified 4 primary categories of **Virtual Outreach**: All are still actively being done today and will likely continue post COVID!
 - **Personalized Outreach**
 - **Interactive Outreach**
 - **Digital Outreach**
 - **Partnership Expansion**

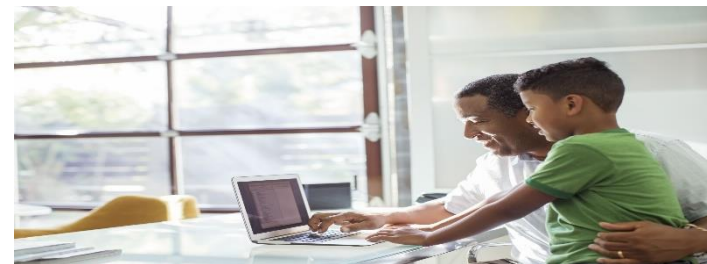
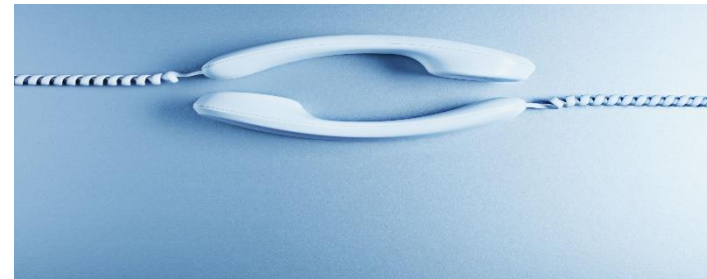
Plato’s Rule – Pivot Virtual!



Virtual Outreach – Personalized

- ❑ **Personalized Outreach** – Enables both one and two-way communication:
 - **Direct mail** – *Existing* tool but changed to postcards vs. letters – **Postcards** are seen as a best practice and don't have to be opened
 - **Direct dialed phone calls** – *New* Customers were very appreciative and pleasantly surprised – Offered various assistance options tailored to the specific customer
 - **Email** – *New* – Although this seems like an obvious communication method, until the pandemic, we didn't use email very often – now it's a go-to tool!

Direct to Customer



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Virtual Outreach – Interactive

Interactive Outreach

- **Radio Call in's** – Call into local radio station with popular DJ (*disc jockey*); Respond to customer questions as they call in live to the radio station
- **Town Halls;**
 - Present at external Town Halls – Elected Officials, Community Organizations, etc.
 - Create and conduct own Town Halls – Included other topics of interest including, reliability, scam awareness, etc.
- **Webinars** – Similar to Town Halls with specific focus on education
- **Customer Service Representatives** – CSRs – Arm CSRs with information on assistance options, resources, etc. CSRs are a valuable resource to disseminate information to customers that call into the utility call center

Let's Engage with Customers!



Virtual Outreach – Digital

□ Digital Outreach:

- **Social Media** – Facebook, Twitter, Instagram and Nextdoor – Targeted by zip code
- **Website** – Update website to ensure messaging is consistent with program offerings – enable online enrollment when possible – detailed information when not possible (*i.e., government programs*)
- **Interactive Voice Response** – IVR – On-hold messaging – Highlight specific messaging
- **Posters with Tear-off's and QR codes** – Identify strategic locations – Posters have tear-off for customers to take with them and follow-up at a later time or scan QR code onsite

Digital Outreach



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Virtual Outreach – Partnership

- ❑ **Partnership Outreach** – Leverage relationships with key community agencies and leaders:
 - **Press Releases** – Forward to community-based organizations to ensure they're up-to-date on offerings

 - **Flyers:**
 - Regular flyer with messaging
 - Modified flyer with space for agency logo – highlight partnership

 - **Partner Meetings / Trainings / Town Halls**
Educate and empower key community partners via a variety of mediums; Specifically, Community Based organizations, healthcare systems, aging agencies, housing agencies, religious institutions, etc. to ***promote both messaging and enrollment***

 - **Block Captains** – Grass roots outreach – very effective – trusted neighbor

Partnership Outreach



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Virtual Outreach – Innovation Highlight

- ❑ As we continue this journey, we continue to identify creative ideas to do outreach
- ❑ One such idea is flyers at COVID vaccination sites – Done in both English and Spanish (*double sided*)

PECO.com/Help

Help with paying your utility bills

Congratulations on receiving your COVID-19 vaccination!

Now that you're securing your physical health, contact us so we can help you with your financial health. At PECO, we care about our customers and have new and exciting programs available to help you maintain your PECO utility service.

Give us a call at 1-888-480-1533 or visit us at PECO.com/Help



PECO. The future is on.

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Flip over for English

Ayuda para pagar sus facturas de servicios públicos

¡Felicitaciones por recibir su vacuna COVID-19!

Ahora que está asegurando su salud física, comuníquese con nosotros para que podamos ayudarlo con su salud financiera. En PECO, nos preocupamos por nuestros clientes y tenemos programas nuevos y emocionantes disponibles para ayudarlo a mantener su servicio público de PECO.

Llámanos al 1-888-480-1533 o visítanos en PECO.com/Help



PECO. The future is on.

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On the Horizon

❑ New Ideas Under Consideration

- **Podcasts** – Host Podcasts on a variety of subjects, most notably assistance options
- **Virtual Enrollments** – Partner with locations that are frequented by low-income customers; Use their devices / technology; Via virtual connection, walk person through enrollment
- **Marketing Cell Phone Data** – Identify cell phones in particular locations and target advertising via apps used by those individuals (*no texting*)
- **Enhanced In-Person Support** – Allocate resources at high traffic areas (*i.e., food pantries, Goodwill stores, etc.*), on a cyclic basis (*i.e., every Wednesday*)

Continuous Enhancements – Looking Ahead!



Closing Comments

- ❑ Community Outreach is always important, but now it's vital!
- ❑ We have an obligation to support our customers!
- ❑ These are just a few ways to continue to engage our customers

The sky's the limit!

- ❑ For more information, email Patricia King at Patricia.king@peco-energy.com, or visit our website at **PECO.com/Help**



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