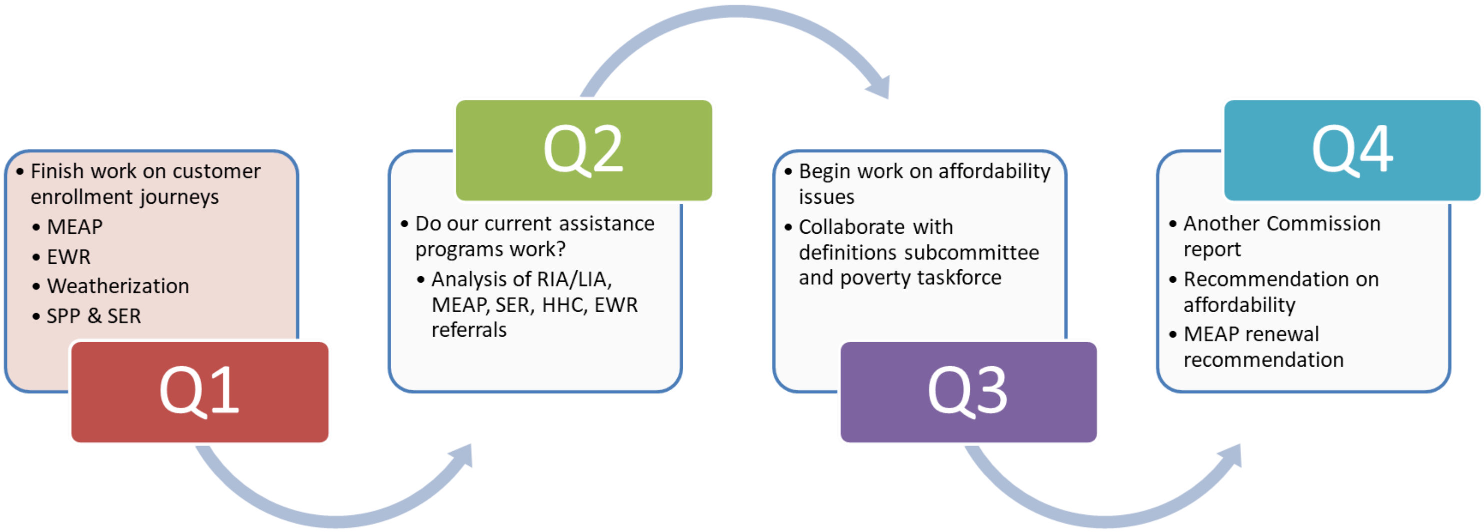
Affordability, Alignment, and Assistance Subcommittee Goals

Timeline



Key:
Areas that the AAA and MPSC likely has influence over
Areas that we have mostly accomplished or are already doing
Areas that the AAA does not directly deal with but can refer to other subcommittees
Areas that likely cannot be changed (or would take large legislative change)

Accessibility–Interplay with Eligibility and Affordability

- **Customer journey**
  - Details in the customer journey document on the AAA portion of the EAAC website
- **Asset limits**
  - Asset limits on SER – income and assets could limit access by homeowners
    - 15K but home and car don't count
      - Current legislation (SB 725) in the works to get rid of this
    - How many people are turned away because of this? DHHS could capture those people and still refer them to the utilities
    - Federal guidelines don't appear to require a limit, it looks to be a state requirement.
    - Establish guidelines for not counting some types of assets
      - This could be based on age or other criteria, e.g. income/debt ratio
- **Documentation**
  - Research programs using self-attestation for need rather than requiring onerous documentation

- Reduce documentation burden
- Supported by research that there are very low levels of fraud associated with application for assistance.

Eligibility–Sept 2021-March 2022

- **Verification/simplify**
  - Potentially integrate with MI Bridges better:
    - Online screening tool to identify which programs are available that is available as widget to put on different websites—MI Bridges
    - Research if other states have figured out how to share information on eligible clients with utilities
      - Energy Community Online System with JAI software
    - Access to certain information in MI Bridges is limited by data privacy laws
      - Utilities don't want to collect and hold customer docs, simply to know they are eligible.
      - Utilities and MEAP grantees trained to walk customers through MI-Bridges, but no access to customer information in platform.
    - Need HHC on MI Bridges–poverty task force is taking care of this
    - Learned from DHHS that it's hard to auto enroll SNAP and Medicaid customers in utility assistance because of different eligibility--S and M quasi separate households under one roof and utilities consider everyone under one roof to be a single household when determining eligibility
      - Might not actually be a problem because combined households are assumed to pool resources for expenses.
  - Not having to reapply—statute limitations
    - Ongoing eligibility or at least pre-populating applications to continue receiving assistance–MI Bridges
  - How is income verified?
    - Self-attest or enroll in programs like SER, HHC, or through MEAP to be auto-enrolled in utility programs
    - DHHS can connect with other state/federal platforms to do some income verifications
  - Research states (Ohio or Penn) that have a single application for all energy assistance
  - Not having to be in crisis to get assistance
    - HHC and utility credits do not require crisis
    - Missing some households (e.g. seniors) who will not let their bill get past due
    - Utilities have a hard time identifying customers who need support, even though they have not met the crisis threshold.
    - Having access to income data to identify other qualifiers like energy burden (utility cost as a % of income, utility use per square foot) would support a more proactive outreach effort by utilities.

Affordability–Coming Q2, 2022

- **Step 1:** need to learn about if our current programs actually work?
  - Do they fit the needs of customers? And does the intake process work well?--Zoe

        - How do programs interconnect to lead to people becoming self-sufficient over time? Seamless support--Tom Page
- **Arrearage management**
    - late fees and debt forgiveness
- **Fixed payment programs** – typically below 150% FPL.
    - Income level as a qualifier for eligibility has serious limitations. Studies show it's better to give assistance if people need assistance and there is very little fraud.
    - Could consider energy burden as alternative (max 8%)
        - Look at allowing customers to self-attest – Research if there are any programs that allow this
- **Streamline/automate design**
    - Standard application
        - MI Bridges does auto populate some info across applications
        - Tutorial video (easier to understand process)--MI Bridges
    - Align state and federal program requirements
        - Identify which federal requirements are mandated and which are recommendations that provide flexibility to state programs
    - Offer links to other programs and services (ex. food pantries, rent assistance) that can help with other household needs to free up cash resources to cover their utility costs.–This occurs in the MI Bridges program and 211 but need to make sure utilities provide this or refer customers to these services
        - Look into HMIS developed by HAND. And CERA database to see what service clients are connecting
    - Once a customer qualifies for any assistance, they're referred to other programs (including EWR and EE)
    - Collect income on all customers
- **Make more flexible**
    - Take other debt/bills into account when determining income
        - Qualify based on other measures e.g. debt to income ratio – account for burdens like student debt, medical debt, etc.
    - Flexibility is needed for medical needs that increase usage
        - A documented medical condition could also be tracked in a shared documentation system without revealing details of the condition.
- Implement Cohere pilot learnings
    - What are the learnings?

<u>EWR–Q2 2022 Ad Hoc group</u>

- AAA Workgroup Issues**: Breaking down barriers between EWR and energy affordability**
  - If a customer is at risk of shutoff, could they receive nearly mandatory home energy assessment and EWR and EE offerings?
    - **Challenge between multifamily and landlords–mandatory is near impossible to enforce. This is a voluntary program and DTE offers incentives to participate, but mandatory just isn't possible.**
  - Looking at ways to reach underserved territories (DTE)
  - **What works to get customers enrolled in EWR?**
    - **When a customer is in crisis, efficiency is not the #1 priority–large hurdle**
    - CE: neighborhood or school events seem successful since customers aren't in crisis and can focus on getting some of this EWR work done
    - LIHEAP enrollment events–bad follow-through

  - From service provider/MEAP standpoint: **don't totally understand how customers are referred into EWR programs (Kristen and Angie)--no mechanism to see if a customer has already been referred to EWR. Need more coordination between MEAP and utility**

Be proactive about customers who complain about high bills–getting referrals
Easier to reach these customers than those in billing crisis
Email is most successful–but percentages of engagement are extremely low
What about texting?
When a utility brings in a non-profit, there's usually more engagement
Scheduling immediately when you can get a customer on the phone is important

True North was doing ad-hoc pilots to see if by making holistic repairs and home assessments mandatory, would more people participate in these programs–they have 100% of customers accepting the holistic repairs. **did any say no to everything and walk away?--Yvonne will look into this

There are waitlists with CAAs for EWR services, because CAAs are referring to their own EWR services.
is there an easier way to do this?
***Hard to get info on the waitlist from CAAs because of data privacy**
Utilities would be interested in getting waitlist customers onto utility EWR services
Utilities have provided a letter to the CAA for the CAA to send to a customer and this has cost 10k for only 3 customers to enroll.

UPPCO: BEST PRACTICES

- Use community agency/MEAP grantee to build trust with customers and use that to get the customer to trust the utility
- Switched from checklist to DOE scores for homes.
- 2018 was able to establish a cost-effective low-income EWR program–money spent on programs is returned a higher savings in energy
  - Utilizes different funding sources–ratepayer, MEAP, CAA (LIHEAP, DOE)
  - Can put larger projects together
  - **Partner with as many funding sources–always looking for more sources & try to tie your projects to the grant–like making the case for health improvements (air quality etc.) through medical field–**CE finds that community agencies apply for funding. UPPCO partners with the agencies to notify them of funding opportunities instead of applying for it. Then the agency comes to the utility with funds
- SW does first tier of contact (LED light bulbs, pipe wrap, faucet aerators etc.) and UPPCO's technicians take over if there's a more complicated install. Both do the first tier assessments etc.
  - Similar at CE
  - SVdP does not have BPI techs. They make referrals

- Struggles:
  - individuals doing home energy score understood how customer could save, but not always how to refer a customer to a utility–ex. uppco cannot service a gas water heater since they only provide electric service. Then uppco refers and the customer gets contacted by several people. Need a one-stop-shop and help customer with assistance and efficiency at the same time.
  - Information transfer and data. Must use secure FTP site that UPPCO and SW log-into to share/log referral information. Need something more user-friendly.
    - **Need to make sure that there's like a release/waiver (or that the current waiver covers this) filled out by the customer to agree to referrals & data (outcomes/services performed)
      - No central platform to see services etc.
    - CE does manual scrub to do that–does outreach. Just starting to work with UW and THAW to have a shared system to get customers to sign up.
    - more painstaking to see if CAAs have been in the home
    - DTE and CE have energy assistance portal, but more utilities need this and it needs to include EWR
  - Change term from home energy assessment to energy insight report–CE has changed assessment too
    - Has seen increase in uptake in past two months
    - CE IS PILOTING THIS–end of April will see some results
  - Training caseworkers and staff to believe in home energy audits. Every SW hire goes on an audit and sees the benefit to the customer and it can lead to more referrals and workers become more passionate about it.
    - Andrew tries to get new hires to schedule a home energy insight report on their own home to experience it

- Moved percentage of funding around so implementer is doing certain services and Community organizations are doing parts of the outreach that they're more trusted at
    - they even partner with an animal shelter to make referrals

Superior Watershed–how to get customer to accept EWR

- Customer checks box if they want it in energy security plan and needs assessment
- **Caseworkers can schedule immediately while in crisis during needs assessment phone call. Leads to higher uptake.**
- Sometimes takes quite a few times to get person to trust you in their home
    - **Virtual assessments help in uptake if customer doesn't trust**
        - **CE has pretty thorough virtual audit. some is taking pictures, some is counting items and checking off items on a checklist–cheaper using this platform Stream.**
            - **Puts together custom products for the house**
        - **Kristen–SvdP isn't as versed in this but is willing**
            - **Might be better to leave to the utilities since they use experienced technicians.**
    - Once you're in the house, try to get as many services as possible
    - Many people are embarassed of their homes
- **High usage customers flagged. Info is shared with utility**
    - **UPPCO has high-low parameter and reach out to customers who fall in this area and inquire why their usage is high/low**
        - **Happens in SAP and the system flags out of ordinary accounts (and billing fails) with a 12-month lookback to set a precedent**
        - **Could be something to look into for other utilities**
            - **CE does something similar. This is for any customer. Not just LI**
- **Incentive**–if you have high usage or arrearage. You can get extra $500 of assistance if you accept energy action plan/EWR. High usage is 500kwh/month on average. Can go as high as 30k kwh per month. 1,200 is mostly considered high.
    - Or anyone who exceeds the 2k cap on energy assistance
    - **$500 is enrollment incentive**. Can also help customer get on the APP
    - spend 45 min-hour on the phone with customers

Much less cancellation for weatherization services: $1,000 worth of insulation etc.
Meap looking more at home energy scores. **Referrals to utilities have to be very knowledgeable**
Does record services performed, **just not a lot of info back from utilities to hear if utilities did something about the referral**

CE better aligning EA and EWR

LIHEAP direct pay–trying to find best way to get EA customers to EWR in the letter, they include a code for an energy audit—helps CE know if this method worked

- Tracking if customers end up back in arrears
- PIPP
  - Trying to track if customers will accept EWR off the bat
- Customers receiving HHC or self-attest
  - Not much outreach for EWR
  - Mostly going after CARE customers