

Equity Advisory Group

May 19, 2025 Meeting

Monday, May 19 from 5-7pm.

Online meeting info for EAG members and presenters:

Link: <https://us02web.zoom.us/j/88046128281>

Meeting ID: 880 4612 8281

Call-in: +1 253 215 8782

Livestream link for observers: [Equity Advisory Group - YouTube](#)

Advisory group member meeting objectives:

- Affordability & Energy Assistance Update
- Disconnection

| Time | Agenda item | Presenter |
|----------------------|--|--|
| 5:00 p.m. 30 mins | Opening <ul style="list-style-type: none"> • Welcome & Safety moment (3min) • Equity Moment (10min) • Meeting objectives review (1min) • EAG Retreat Reflection | Ishmael Nuñez , Facilitator, Uncommon Bridges Shakisha Ross , Energy Equity, Community Partnerships Megan Walsh , EAG Member |
| 5:30 p.m. 30 mins | Affordability & Energy Assistance Update Objectives: <ul style="list-style-type: none"> - What new affordability & energy assistance programs exist - The status of existing programs | Theresa Burch , Manager Billing and Payment Operations |
| 6:00 p.m. 5 mins | Break | |
| 6:05 p.m. 45 mins | Disconnections Objectives: <ul style="list-style-type: none"> - Understand the requirements for disconnection - Understand how PSE follows its requirements - Offer reactions from their lens as EAG members | Nicole Eagle , Manager, Credit and Collections & Meter Network Services |
| 6:50 p.m. 5 mins | Public comment | Ishmael Nuñez , Facilitator, Uncommon Bridges |

| Time | Agenda item | Presenter |
|---------------------|--|---|
| 6:55 p.m. 5 mins | Next Steps <ul style="list-style-type: none"> • Next SteerCo Meeting June 2nd 5-6:15pm • Next EAG meeting June 16th 5-7pm | Ishmael Nuñez, Facilitator, Uncommon Bridges |
| 7:00 p.m. | Adjourn | |

| 2025 EAG Members | Organization/Affiliation |
|----------------------|---|
| Glenda Duldulao | Asia Pacific Cultural Center |
| Monica Guevera | Emerald City Collaborative |
| Jenny Harding | GSBA and New Chapter Weddings and Events |
| Elizabeth Vaughn | Sustainable Connections |
| Marco Morales Mendez | Community Advocate |
| Amy Nichols | Community Advocate |
| Betsy Baffa | African Community and Housing Development |
| TJ Protho | Community Advocate |
| Dennis Suarez | Community Advocate |
| Megan Walsh | Community Advocate |
| Demeco Walters | Community Advocate |
| Xi Wang | Community Advocate |
| Karia Wong | Chinese Information and Service Center (CISC) |

Equity Advisory Group Meeting

May 19, 2025

5 p.m. – 7 p.m.



Welcome and Introductions

Ishmael Nuñez, Uncommon Bridges
Facilitator



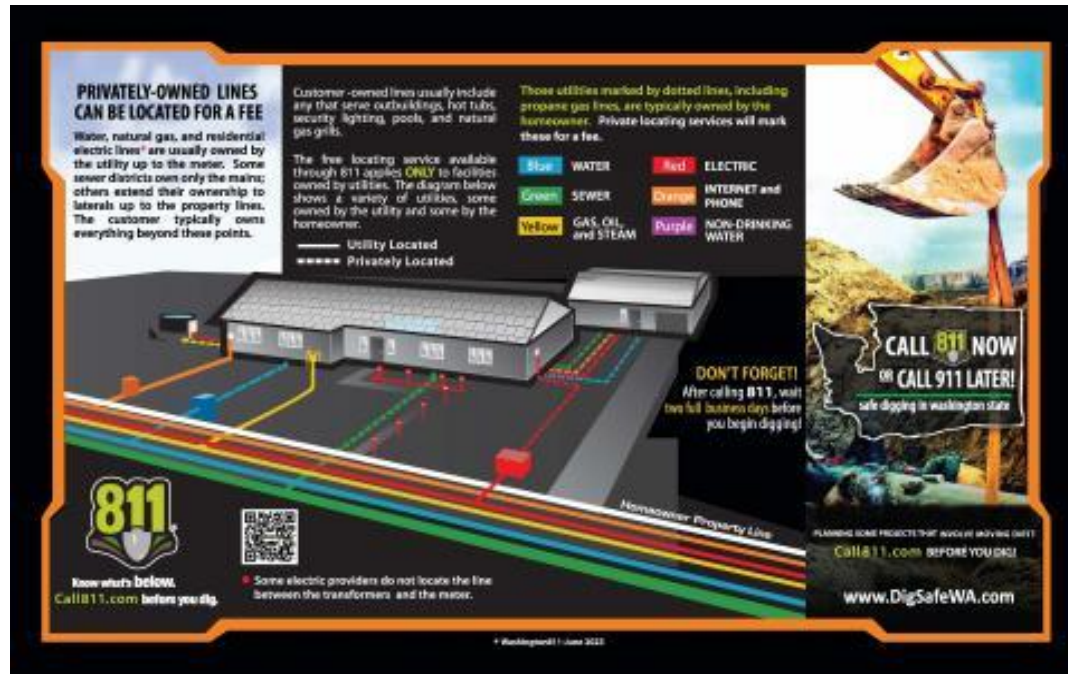
Safety Moment- Dig Safe Washington

Shakisha Ross

Energy Equity Program Manager- Community Partnerships



Dig Safe WA



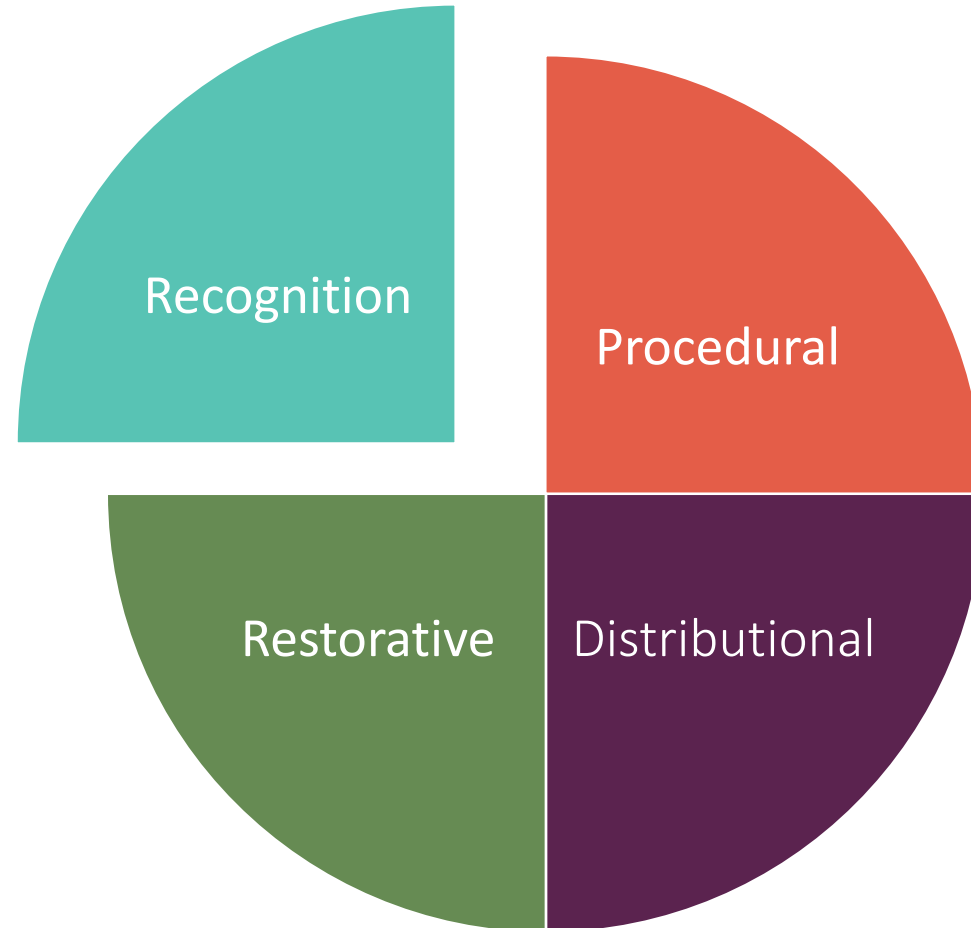
- There are many lines running beneath your home!
- Don't assume you can dig anywhere!
- Call 811 at least 2 days before plan to dig
- Digging anywhere in the state of WA without calling a utility is against [State Law](#)!

Equity Moment

Megan Walsh
EAG Member

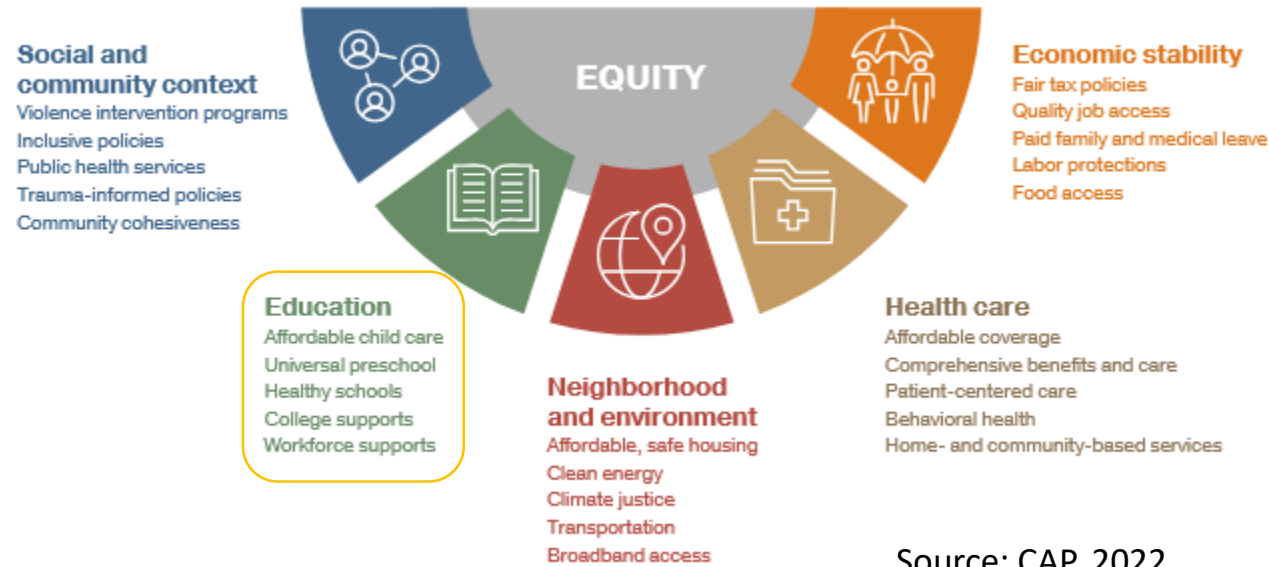


Tonight's equity focus



Equity through Higher Education

Social determinants of health



Source: CAP, 2022

Washington State Financial Aid

Programs:

- Need-based programs
- Merit-based programs
- Workforce programs

Washington Student Achievement

Council: <https://wsac.wa.gov/sfa-overview>

How to decide?

- Think about the career you want.
- Find a school that provides the training/education you want.
- Make contact and ask questions about the degree.
- Visit the school and talk to current/former students!

Agenda

5:00 p.m. – Welcome

5:30 p.m. – Affordability & Energy Assistance Update

6:00 p.m. – BREAK

6:05 p.m. – Disconnections Practices

6:50 p.m. – Public Comment

6:55 p.m. – Next steps

Facilitator requests

Participants, please:

- Listen to and appreciate the diversity of views and opinions
- Actively participate in the group
- Behave constructively and courteously towards all participants
- Respect the role of the facilitator to guide the group process

Observers, please:

- Respect the Equity Advisory Group's time to discuss meeting topics
- In the chat ... describe what lens you are representing today?

Welcome LIAC Members!

YouTube livestream and Public Comment for observers

Public Comment

- The public comment period will start at 6:50 p.m.
- Instructions to join will be presented during break.
- **Please do not join the meeting until then.** The first 5 individuals will have 2 minutes each to speak.

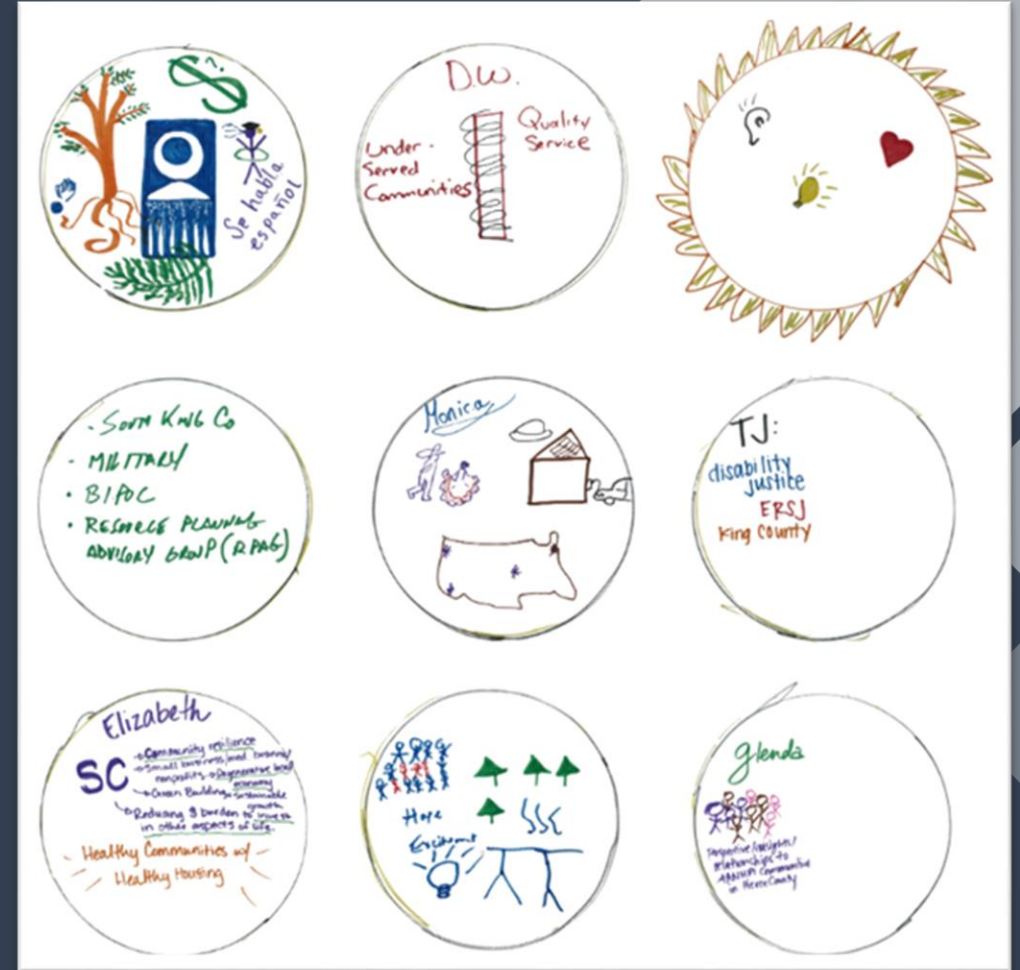
Livestream

- Observers can watch the meeting through the YouTube livestream link.
- Prepare to provide your verbal comments during the observer comment period on the agenda.

EAG Retreat Follow-up – Key Takeaways

Ariam Ford, AICP

Co-Facilitator, Uncommon Bridges



EAG Retreat Follow-up – Key Takeaways

1. Assistance Program Complexity

Balance the complex management of assistance programs with a focus on **culturally responsive wayfinding**.

2. Equity and Community Impact

Cultivate a **deep understanding of how the equitable distribution of resources** happens and the impact of PSE's operations on various communities.



EAG Retreat Follow-up – Key Takeaways

3. Strategic Planning & Collaboration

Integrate into PSE's company culture by **understanding the utility's equity priorities** and working with community partners to maximize PSE's impact.

4. Transparency and Accountability

Commit to **clear communication feedback loops** to show how community input is considered in decision-making.



EAG Retreat Follow-up – Key Takeaways

5. Advocacy is the new “A”

Identify the key areas where the EAG and PSE can make systemic change through collaboration and civic action.



EAG Retreat Follow-up – Next Steps

1. **May 1 on 1's –**
Priority Framework Feedback (See Appendix)
2. **Expanded SteerCo Meeting 15 min –**
Monthly Governance Updates
3. **Finalize Governance Workplan –**
Calendar of Activities



This whale is on its way to grab a 1 on 1 slot!



Acronyms

| | |
|---------------|---|
| AMI | Area Median Income |
| BDR | Bill Discount Rate |
| CCA | Climate Commitment Act |
| FPL | Federal Poverty Level |
| HELP | Home Energy Lifeline Program |
| LIHEAP | Low Income Home Energy Assistance Program |
| PDBF | Past Due Bill Forgiveness |

Affordability & Energy Assistance Update

Theresa Burch

Manager Billing and Payment Operations



Discussion – Affordability & Energy Assistance Update

Objective

For EAG members to understand

- **What new affordability & energy assistance programs exist**
- **The status of existing programs**

EAG Feedback Level

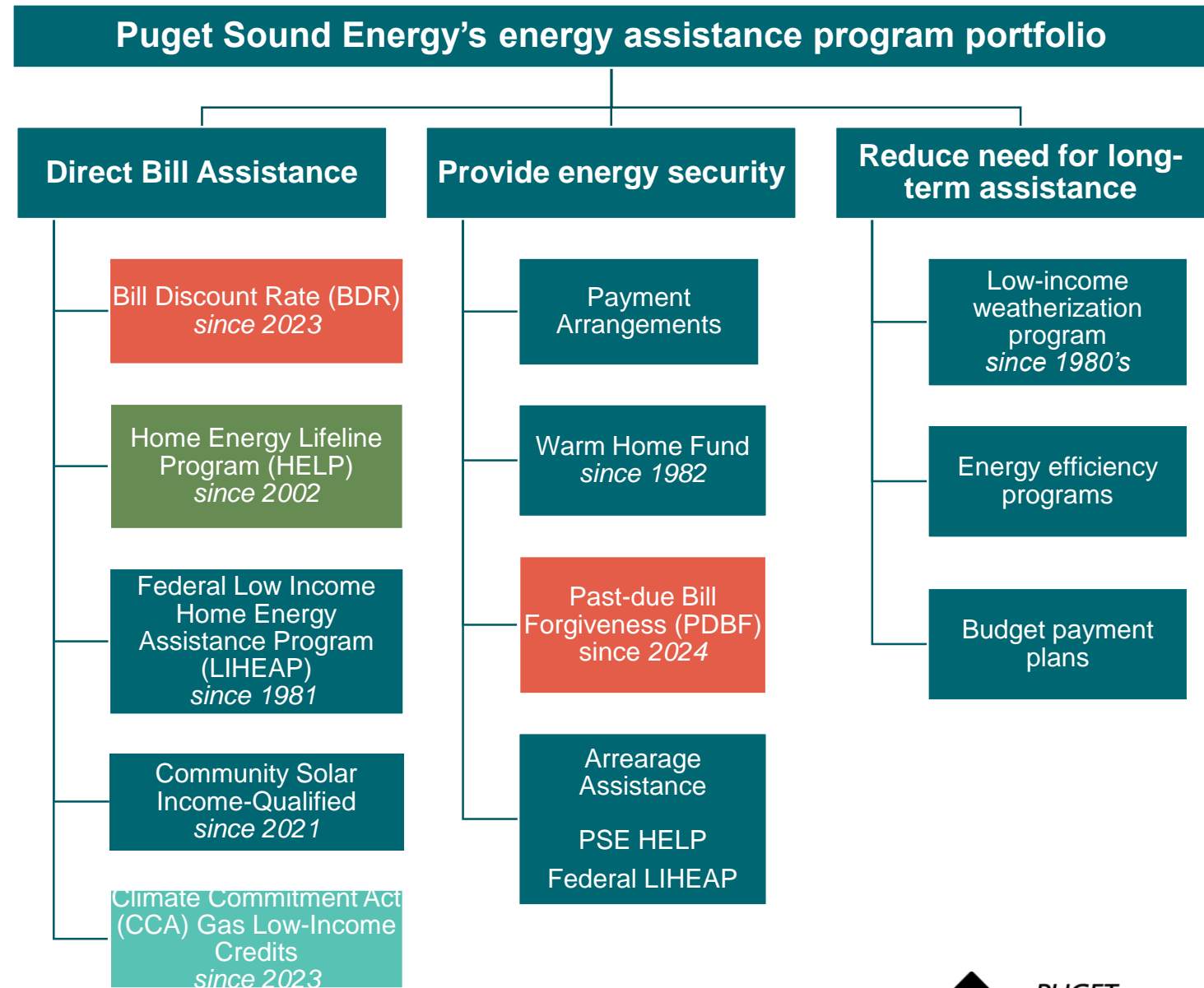
Consult

With EAG input, we will...

Respond to feedback from the EAG based on their unique context and lived experience in compliance filings and future program design

PSE Assistance Portfolio

- PSE is prioritizing increasing enrollment of income-qualified customers in all energy assistance programs which lower energy burden.
- Comprehensive services for these customers will lead to best, most equitable outcomes.
- This year's (as of April 2025) direct bill assistance programs funding at ~\$182M.
- Commission approved an increase of almost \$26M for two years of 2024 general rate case.



Bill Discount Rate and PSE HELP: eligibility and design

- Residential customers and their primary residence.
- Utilizes self-declaration of income and household size and the PSE HELP program will also move to self-declaration.
- A 5% subset of customers selected for eligibility verification.
- BDR and PSE HELP will utilize the same definitions of household and income.
- BDR and PSE HELP designed to work in tandem to lower customers' annual spend on energy bills to 6% of household income for majority of income-qualified customers.
- PSE HELP is designed to pay 20-60% of a household's annual energy usage a once per program year (Oct 1 – Sept 30); grant applied directly to the customer's PSE account, up to \$1000.

Overview of Bill Discount Rate tiers and discounts

| PSE Bill Discount Rate (BDR) Tiers and Discounts | | |
|--|------------------------|----------------|
| BDR Tiers | FPL (AMI) Bracket | BDR Discount % |
| T1 | 0% FPL to ≤20% FPL | 45% |
| T2 | >20% FPL to ≤50% FPL | 40% |
| T3 | >50% FPL to ≤100% FPL | 20% |
| T4 | >100% FPL to ≤150% FPL | 15% |
| T5 | >150% FPL to ≤200% FPL | 10% |
| T6 | >200% FPL & ≤80% AMI | 5% |

FPL: Federal Poverty Line; AMI: Area Median Income

BDR and PSE HELP: applying and enrollments

- **Customers can apply:**



Online



Phone

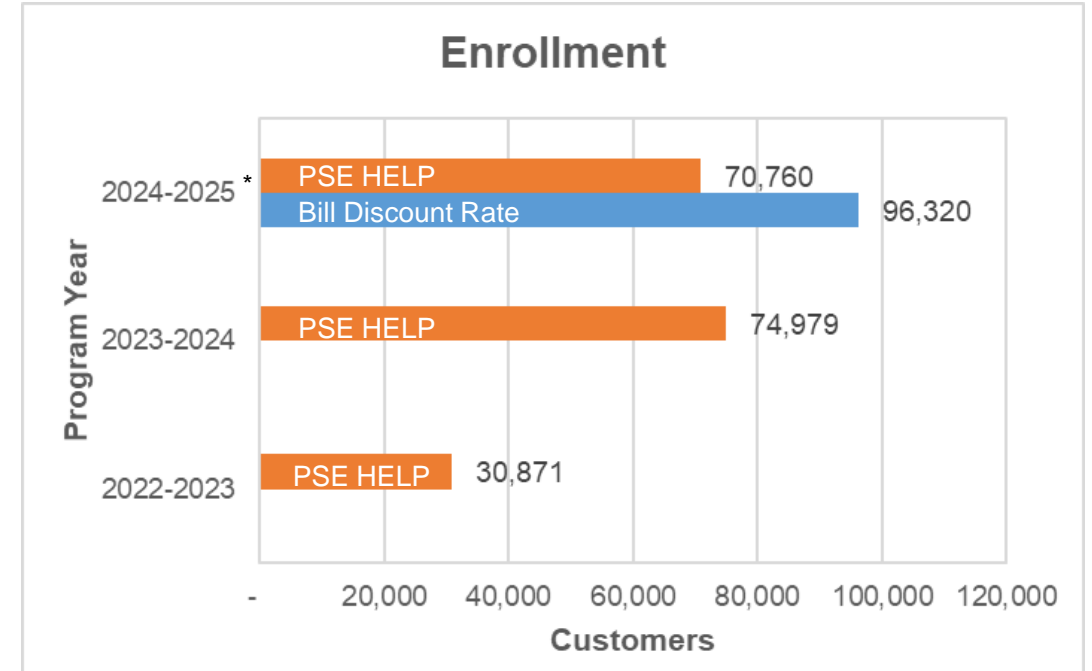


Email



Outreach events

- **LIHEAP referral is part of the design**
- **The BDR duration is 13 months. Customers can reapply during the last month of the program.**



* Enrollment as of May 6, 2025

Overview of Past Due Bill Forgiveness (PDBF)

PSE designed and implemented Past Due Bill Forgiveness (PDBF) as a long-term assistance program to help income eligible customers with past due balances, promote on-time payments, decrease residential arrearages and disconnections for nonpayment.

- Design included:
 - Energy Help Portal enhancements.
 - Customer only submits one application to apply for all three assistance programs.
 - Spanish translations for the portal, forms, and paper applications.
 - Created PSE.com Landing Page & Program Assistance Page.
 - PDBF automated enrollment for installment plan functionality.
 - Design feedback via a small working group of LIAC members, CAP agencies and PSE field teams

PSE Past Due Bill Forgiveness: Program Goals



Keep Customers Connected.



Provide incentive for on time payment.



Allow qualifying customers in arrears the ability to catch up.

PSE Past Due Bill Forgiveness: Program Rules



12 Month
Commitment



Maximum Benefit of
\$2,500 (per
enrollment)



PSE will credit 1/12 of the
benefit every month for on
time payments



Enrollment Eligibility – once
every 2 years (from the date
of the prior enrollment)



Funding from Schedule 129
(PSE HELP Funding)



Apply LIHEAP/any payments
to current usage

Sample Customer Bill with Past Due Bill Forgiveness

\$ Past Due Bill Forgiveness Plan

| | |
|----------------------------------|--------------------------|
| Total Forgiveness Plan Amount: | \$943.08 |
| Forgiveness Received to Date: | \$392.95 |
| Current Forgiveness Plan Amount: | \$550.13 |
| Missed/Late Payments: | 10/20/2024 11/20/2024 |

You are enrolled in Past Due Bill Forgiveness. Each time you make an on-time payment of your **total due**, PSE will forgive a portion of the balance included in the plan. After 12 on-time payments the balance in the plan is forgiven.

Please make your payments on time. If three payments are late or missed, **including those due on this bill**, you'll be removed from Past Due Bill Forgiveness, and the balance included in the plan will be due at that time.

If you have questions about Past Due Bill Forgiveness, or other assistance programs, please visit pse.com/forgiveness, email customer care@pse.com, or call a customer service representative at 1-888-225-5773.



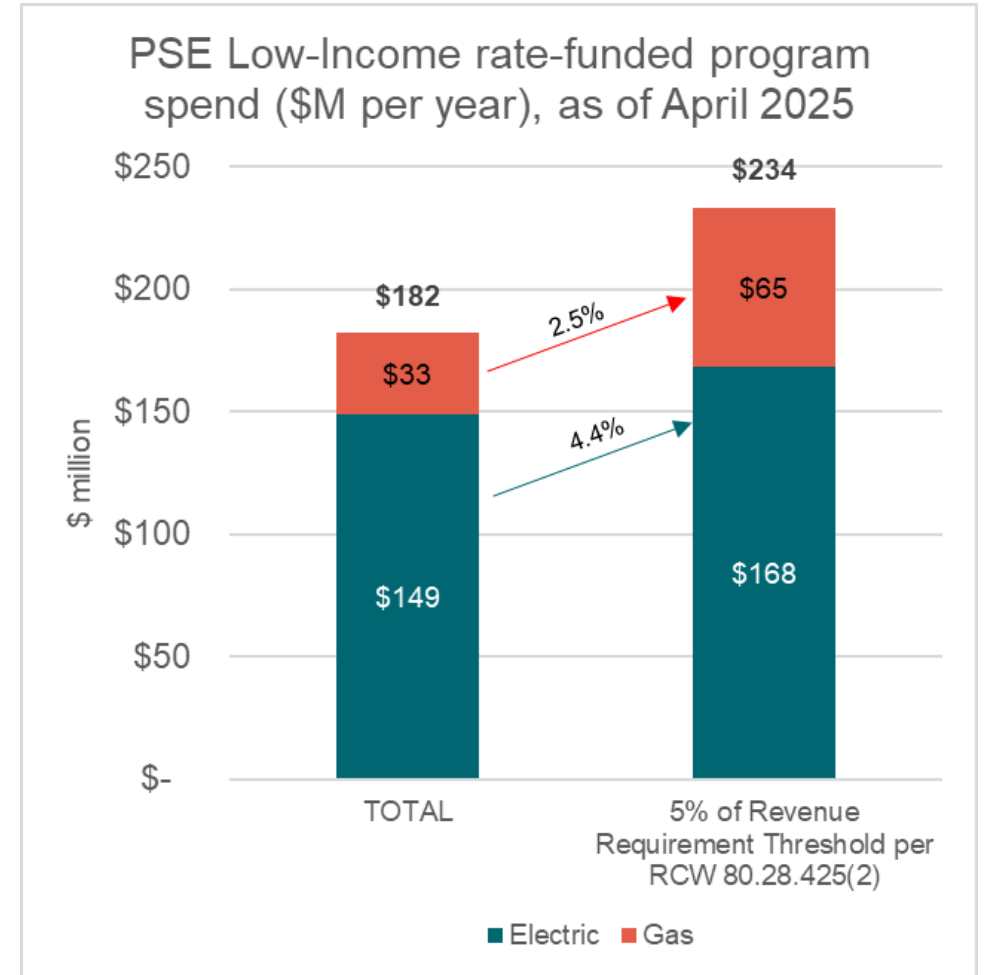
| | Scheduled Forgiveness Amount | Payment Due Dates | Forgiveness Received |
|--------|------------------------------|-------------------|----------------------|
| | \$ 78.59 | 5/20/2024 | \$ 78.59 |
| | 78.59 | 6/20/2024 | 78.59 |
| | 78.59 | 7/20/2024 | 78.59 |
| | 78.59 | 8/20/2024 | 78.59 |
| | 78.59 | 9/20/2024 | 78.59 |
| | 78.59 | 10/20/2024 | 0.00 |
| | 78.59 | 11/20/2024 | 0.00 |
| | 78.59 | 12/20/2024 | 0.00 |
| | 78.59 | 1/20/2025 | 0.00 |
| | 78.59 | 2/20/2025 | 0.00 |
| | 78.59 | 3/20/2025 | 0.00 |
| | 78.59 | 4/20/2025 | 0.00 |
| Totals | \$ 943.08 | | \$ 392.95 |

Reminder: Your last payment was late/missed, and you have not received the scheduled Forgiveness amount. Pay your **total due** by the next due date to stay enrolled in Past Due Bill Forgiveness.

If the customer gets caught up with the next bill these two forgiveness payments will post

PSE is close to reaching State law threshold on ratepayer funded energy assistance funding

- This year's (as of April 2025) direct bill assistance programs funding at ~\$182M.
- RCW 80.28.425(2) outlines a five percent threshold relative to a utility total revenue requirement for tariff schedules that reduce energy burden of low-income residential customers.
- Currently, at 2.5% Gas and 4.4% Electric.
- Commission approved an increase of almost \$26M for two years of 2024 GRC (2025 and 2026).
- In next filing planned in Oct. 2025, PSE estimates to exceed the 5% threshold for Electric.



Consult – question for EAG members

A breakout group discussed affordability at the retreat:

“How do we build a case to increase the maximum limit?”

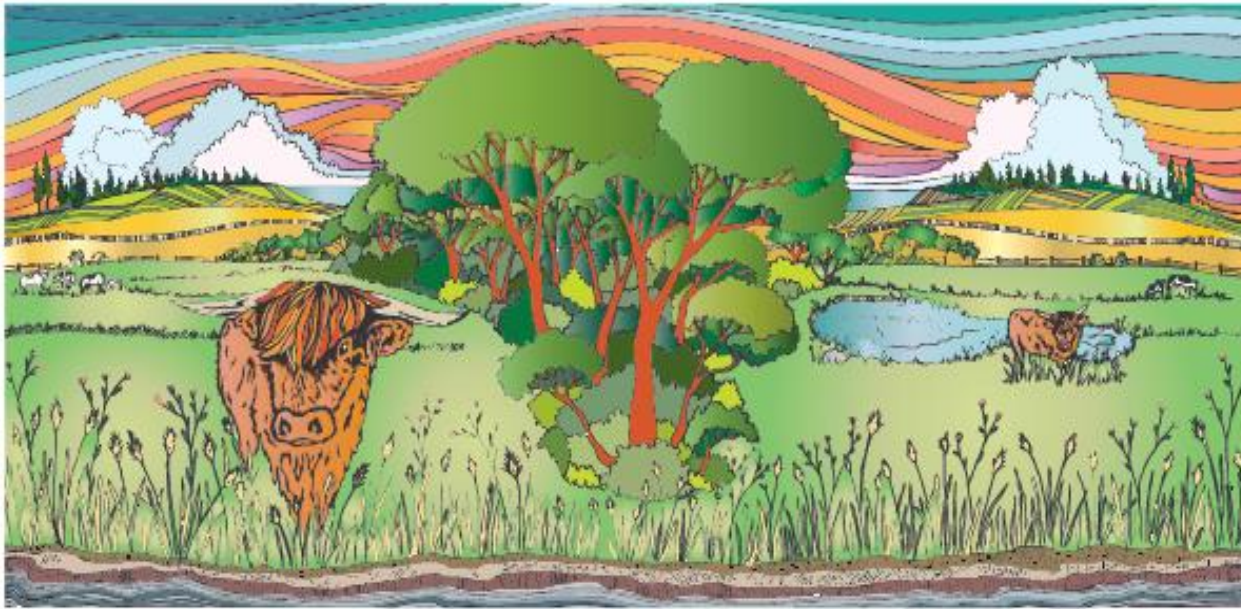
- Focus on customers in the deepest need ...
“can’t let folks go over the edge”
- Consider powerful storylines:
 - “Changes the trajectory of multigenerational families”
 - “Stable families make good long-term customers”

Question to EAG:

Is there additional feedback PSE should consider regarding affordability and energy assistance for customers?

Break

Please return at 6:00 pm



"Farmscapes" by Tia Savedo of Whidbey Island, WA

The public comment period will start at 6:50 p.m.

Please do not join the meeting until then. The first 5 individuals will have 2 minutes each to speak.

1. Join the Zoom meeting:
 - a) Visit <https://zoom.us/join>
 - b) Insert Meeting ID: 819 5803 4613
2. Call in to the meeting:
 - a) Call number: +1 253 215 8782
 - a) Insert Meeting ID: 819 5803 4613

PSE's Disconnection Practices

Nicole Eagle

Manager Credit & Collections & Meter Network Services



Discussion – PSE’s Disconnection Policy

Objective

For EAG members to ...

- Understand the requirements for disconnection
- Understand how PSE follows its requirements
- Offer reactions from their lens as community members

EAG Feedback Level

Consult

With EAG input, we will...

Respond to feedback from the EAG based on their unique context and lived experience in the compliance filing

Disconnections Compliance Requirement

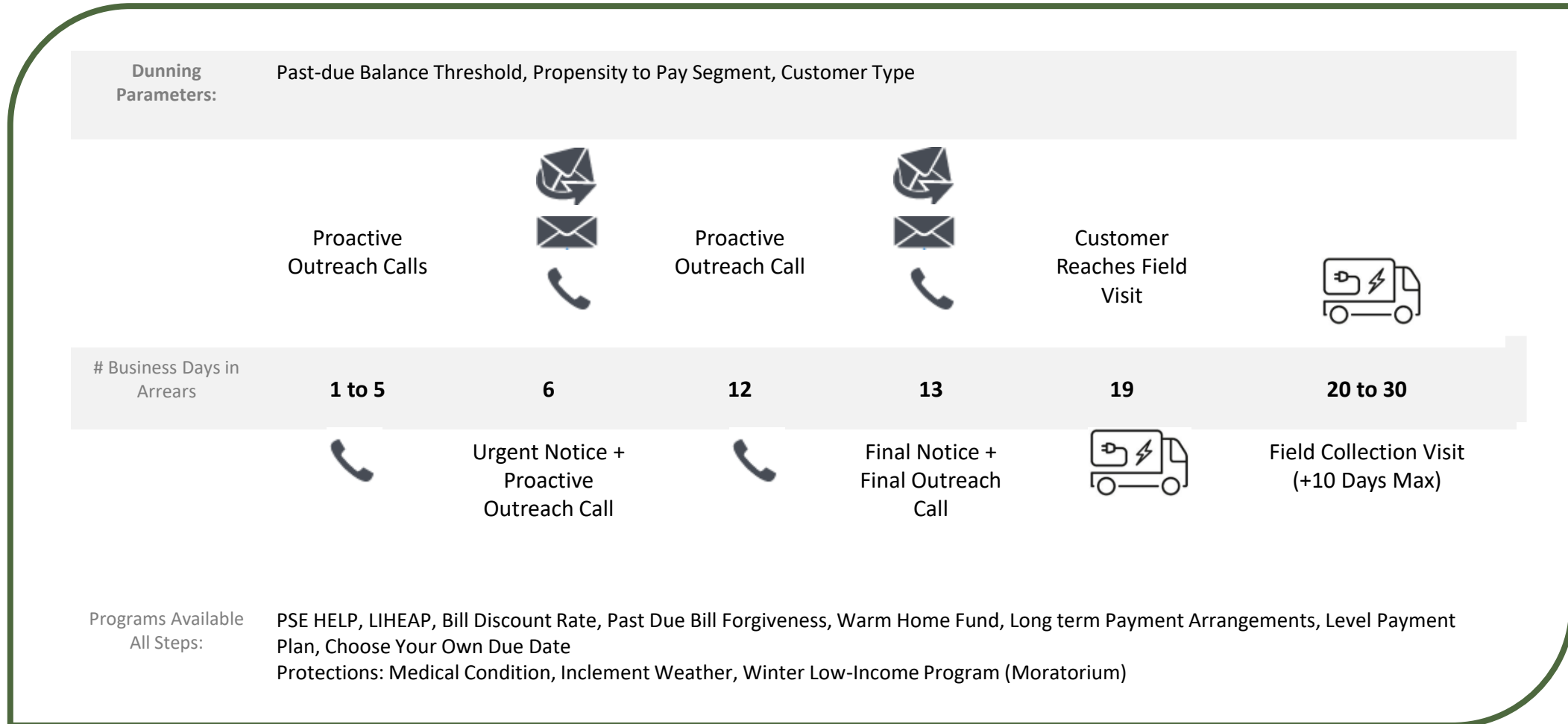
From Commission's Order from PSE's 2024 General Rate Case*
(**bolded** for emphasis)

*While the Commission acknowledges PSE's acceptance of TEP's to **review its disconnection practices in consultation with LIAC and the EAG** we are not ordering PSE to comply with any specific timelines as recommended in TEP's testimony. However, we do require PSE to **submit a letter to the Commission documenting its collaboration with these advisory groups within six months** of the date of this order.*

Compliance letter due: July 15, 2025

* PSE GRC Docket UE-240004 et al Final Order 09/07 (January 15, 2025) ¶180

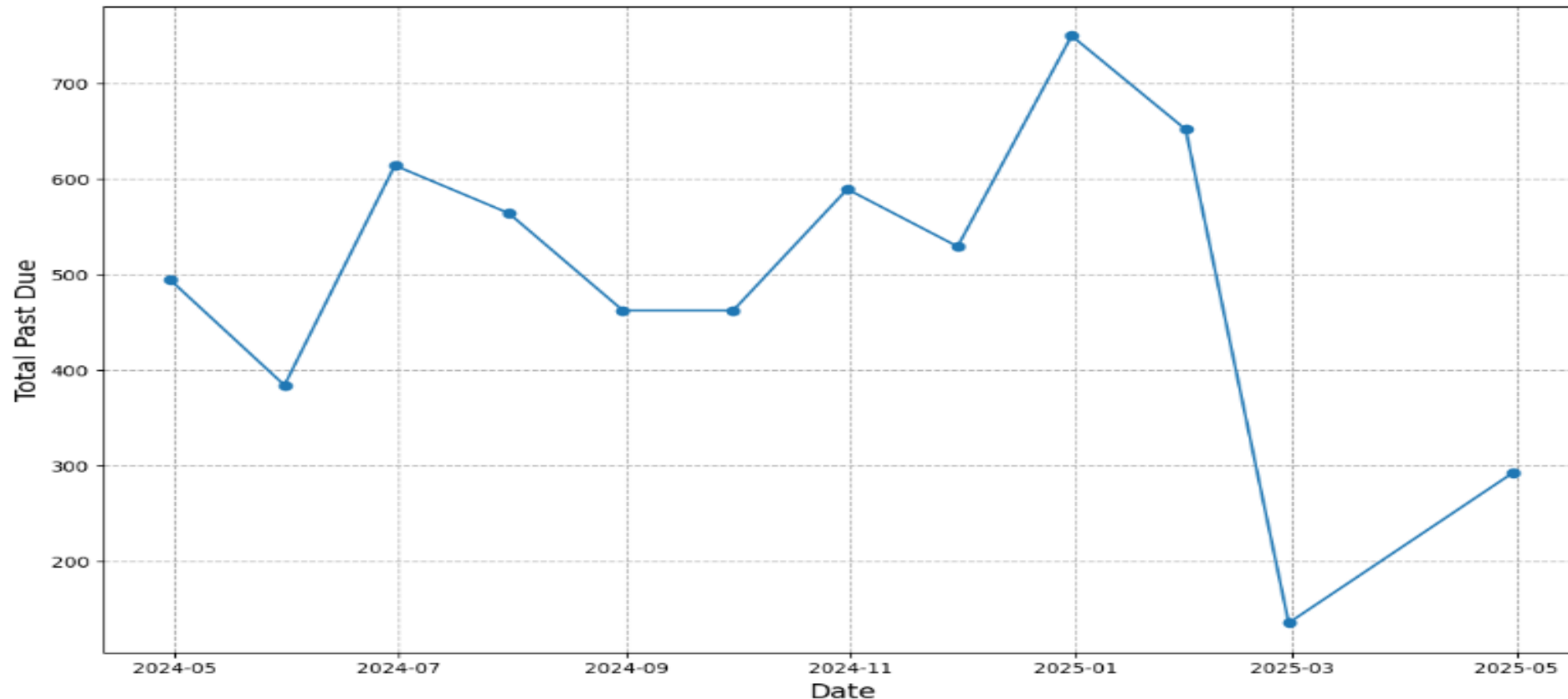
PSE's Targeted Outreach on Past-Due Balances



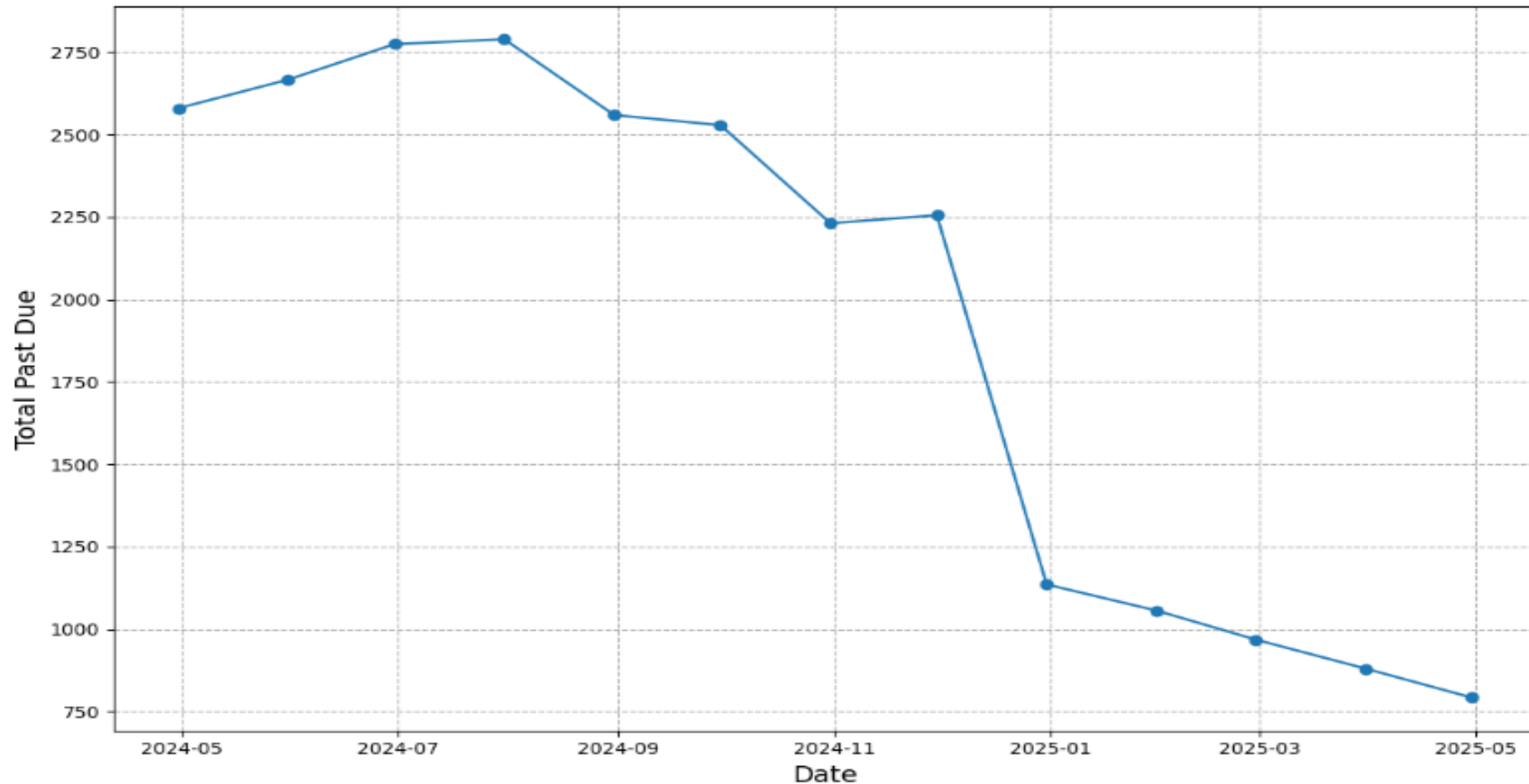
PSE Customer Survey: Disconnection Process

| Survey Question | Survey Result |
|---|--|
| Did you recall receiving any disconnection notices from PSE? | 60% said yes |
| What disconnection notices did you receive? (select all that apply) | Mail, email, notice on door |
| Did you contact PSE to take any actions to avoid disconnection? | 62% said to learn about ways to avoid disconnection |
| Why didn't you contact PSE? | <ul style="list-style-type: none">• Didn't have time• I had lost my job and had no money to try and pay some of the balance |
| How easy or difficult was it to get your service reconnected? | 50% said very easy |
| How could the disconnection/reconnection process be improved | <ul style="list-style-type: none">• It was actually a really stress less experience• I had zero issues, it was easy and quick |

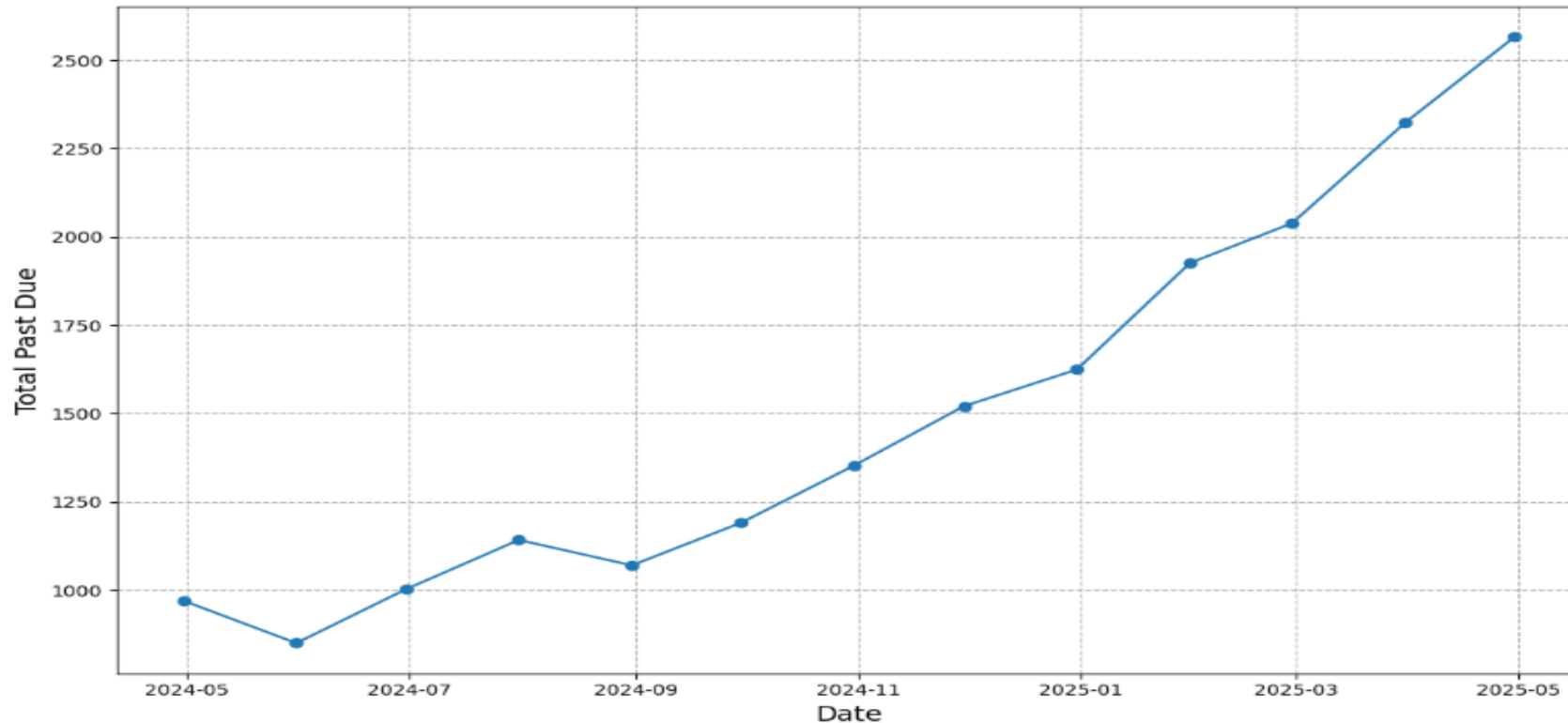
Customer Journey: Good propensity, but paying slow



Customer Journey: Not good Propensity, paying late



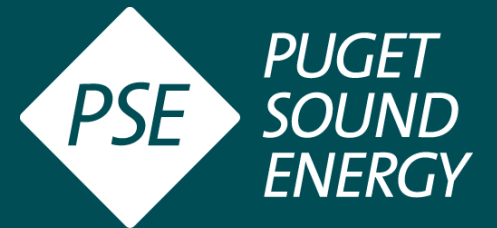
Customer Journey: Not good propensity, not paying



Consult – question for EAG members

Is there feedback PSE should consider regarding disconnection practices?

Public comment period



Public comment – how to join

The first five individuals will each have 2 minutes to speak.

There are two ways to join.

Option 1: Join the Zoom meeting

- a) Visit <https://zoom.us/join>
- b) Insert Meeting ID: 819 5803 4613

Option 2: Call-in by phone

- a) Call number: +1 253 215 8782
- b) Insert Meeting ID: 819 5803 4613

Next steps

- Meeting follow-up & action items

- Next SteerCo meeting:
Mon June 2, 5-6:15pm
- Next EAG meeting:
Mon June 16, 5-7 p.m.

Appendix – EAG Retreat Debrief

EAG Retreat Transcriptions

[20250329_PSE EAG
Retreat Transcriptions.docx](#)

3/29 PSE EAG Retreat Transcriptions

Our Table Exercise & Nametags

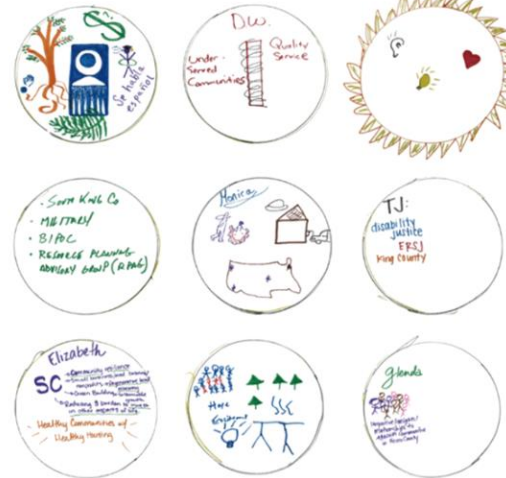


Image:
Two clasped hands above an opaque circle, adjacent to a tree with long roots. A fern. A symbol of tribal health. A dollar sign with question mark. A graduate speaking


D.W.
Under-served communities
Quality service

Image: A vertical rectangle with black spiral.

Image: Radiating lines from the circle. An active ear, heart, and shining lightbulb.

EAG Retreat Summary

[March 2025 PSE EAG Retreat Summary.pdf](#)



**Equity Advisory Group
Governance Retreat Summary**

Saturday, March 29, 2025

EAG Retreat Focuses on Governance and Equity

The Puget Sound Energy (PSE) Equity Advisory Group (EAG) held a governance retreat on March 29, 2025, with 10 EAG members, 4 PSE staff, and 3 Uncommon Bridges facilitators. The retreat focused on building relationships, reviewing equity priorities, and connecting priorities to clean energy issues. The overarching objective was to position the EAG to effectively oversee, assess, and direct PSE's commitments to equity and community engagement, thereby embedding equity principles throughout the organization's policies, programs, and operational frameworks.

Major Takeaways



Assistance Program Complexity
There is a strong focus on ensuring that PSE's services and assistance programs are affordable and accessible to all customers, particularly those in need. The EAG is committed to helping PSE balance the complex management of assistance programs with a focus on culturally responsive wayfinding to point people towards resources in a way they relate to and understand. This includes analyzing outreach program outcomes, identifying barriers to access, exploring opportunities to streamline processes, and enhancing coordination with other assistance programs.

Equity and Community Impact
The group is concerned with the equitable distribution of resources and the impact of PSE's operations on various communities. That includes considering the needs of underserved communities, addressing disparities in service, and ensuring that programs benefit and uplift the well-being of all customers.

Advocacy is the new "A"
The group is looking to identify the key issue areas where the EAG and PSE can make systemic change through collaboration and civic action.

Strategic Planning and Collaboration
The EAG feels its governance structure should reflect a better integration into PSE's company culture. This means working to understand the equity priorities of PSE, working with community partners and other organizations to maximize PSE's impact, and advocating with PSE to address systemic issues.

Transparency and Accountability
EAG members emphasized the importance of transparency in communication and accountability in PSE's actions. They highlighted the need for clear and easy-to-understand information and the build-out of communication feedback loops to show how community input is considered in decision-making.



PSE EQUITY ADVISORY GROUP CHARGE

The EAG is charged with monitoring, evaluating, and guiding PSE equity and engagement commitments. The group will also ensure that equity principles are incorporated across organizational policies, programs, and systems.

EAG CORE VALUES

DRAFT

- 1. **Transparency:** Need for clear, understandable information, programs, and data regarding system growth and barriers.
- 2. **Centering Community Needs:**
 - PSE meeting stated goals and reflecting outcomes.
 - Understanding true customer need and well-being.
 - Balancing decision-making impact on community need.
- 3. **Feedback Loop:** Utilizing diverse perspectives to inform, engage, and create.
- 4. **Data Driven:** Using clear metrics and indicators to determine if equity is increasing or decreasing across PSE during the clean energy transition.
- 5. **Diversity of Perspectives:** Honoring and elevating the lived experiences of EAG members as they channel community needs.

EAG PRESENTER APPROACH

| | | | | |
|---|--|---|---|---|
| What type of FEEDBACK are you looking for? | How will this IMPACT our communities? | How will this BENEFIT our communities? | How will our communities LEARN about this? | How will PSE report out the OUTCOME of this? |
|---|--|---|---|---|

EAG PRIORITIES

| Affordability | Accessibility | Accountability | Advocacy |
|---|--|---|--|
| Considering affordability impact on Named Communities; using data for decision-making | Removing barriers to participation in programs; increasing community participation | Tracking and reporting of PSE commitments; reduce/eliminate burdens to Named Communities, demonstrating customer/community well-being | Identifying the issue areas where the EAG and PSE can make systemic change through collaboration and civic action. |

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EAG PRESENTER APPROACH

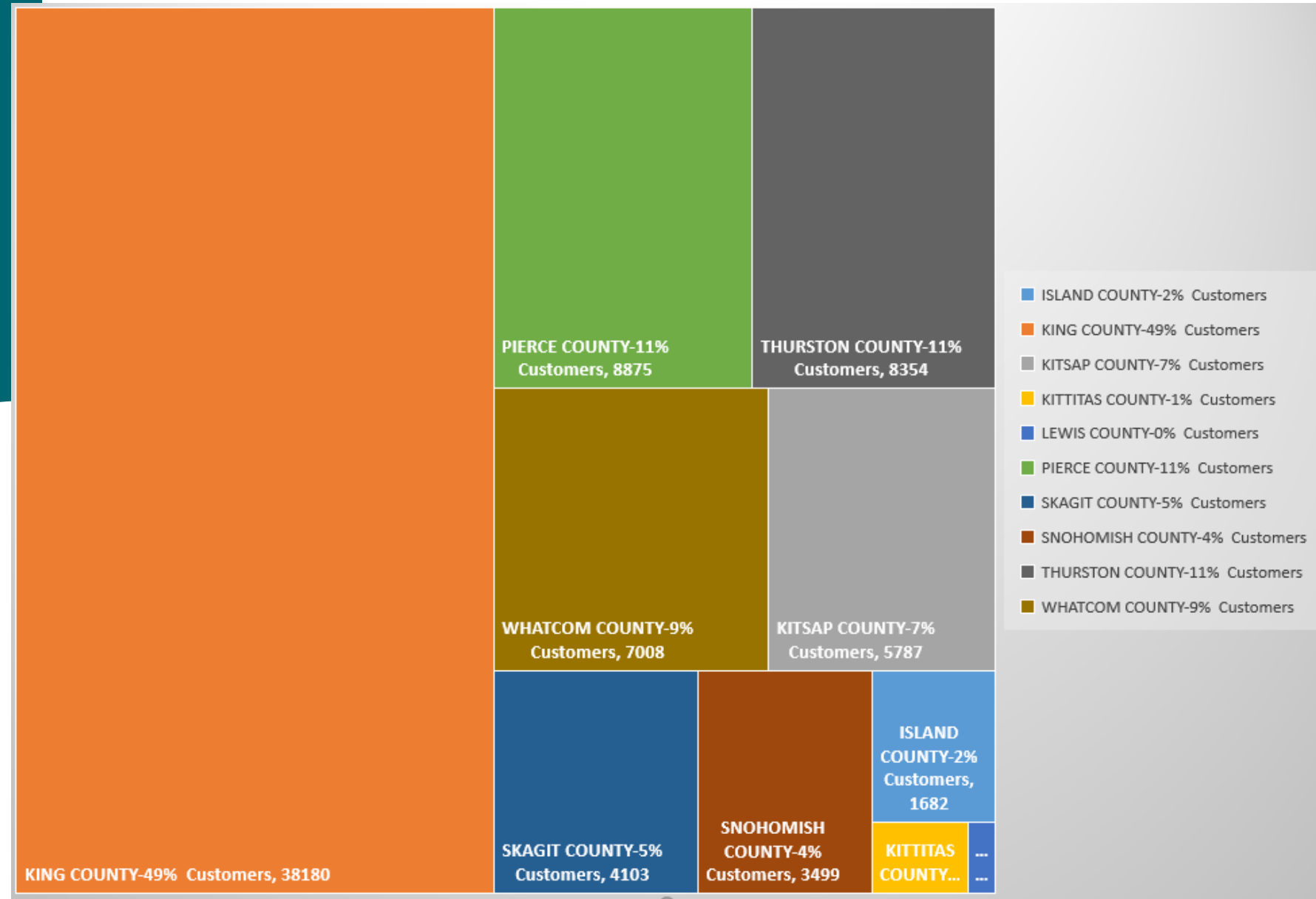
| | | | | |
|---|--|---|---|---|
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|---|--|---|---|---|

EAG PRIORITIES

| Affordability | Accessibility | Accountability | Advocacy |
|---|--|---|--|
| Considering affordability impact on Named Communities; using data for decision-making | Removing barriers to participation in programs; increasing community participation | Tracking and reporting of PSE commitments; reduce/eliminate burdens to Named Communities, demonstrating customer/community well-being | Identifying the issue areas where the EAG and PSE can make systemic change through collaboration and civic action. |

Appendix – Affordability & Energy Assistance

Bill Discount Enrollment By County



5% Cap Statutory Language

RCW 80.28.425

(2) The commission may approve, disapprove, or approve with modifications any proposal to recover from ratepayers up to **five percent** of the total revenue requirement approved by the commission for each year of a multiyear rate plan for tariffs that reduce the energy burden of low-income residential customers including, but not limited to: (a) Bill assistance programs; or (b) one or more special rates. For any multiyear rate plan approved under this section resulting in a rate increase, the commission must approve an increase in the amount of low-income bill assistance to take effect in each year of the rate plan where there is a rate increase. At a minimum, the amount of such low-income assistance increase must be equal to double the percentage increase, if any, in the residential base rates approved for each year of the rate plan. The commission may approve a larger increase to low-income bill assistance based on an appropriate record.

5% Cap Limit Test

| Tracker | Type | Source | ELECTRIC | | GAS | |
|--|------|--------|---------------------|-------------|---------------------|-------------|
| Sch. 129 Low Income | A | 1 | \$ 109,788,507 | 3.3% | \$ 21,095,680 | 1.6% |
| Sch. 129D Bill Discount Rate | A/B | 2 | \$ 24,015,109 | 0.7% | \$ 6,664,416 | 0.5% |
| Sch. 120 Conservation | A | 3 | \$ 14,610,903 | 0.4% | \$ 1,981,021 | 0.2% |
| Sch. 134 Community Solar | B | 4 | \$ 731,320 | 0.02% | | 0.0% |
| Sch. 111 CCA Low Income Credit | B | 5 | | 0.0% | \$ 3,399,422 | 0.3% |
| TVR Programs (Low Income Non-Rate Spend) | B | 6 | Not Available | | Not Available | |
| SUM "A" Bill assistance programs + "B" Special Rates | | | \$149,145,839 | 4.4% | \$33,140,540 | 2.5% |
| | | | | | | |
| Total Forecasted Billed Revenues Effective May 2025 | | | \$ 3,364,291,994 | | \$ 1,307,630,932 | |
| Remaining before reaching the 5% Cap | | | \$19,068,760 | | \$32,241,007 | |

Appendix – Disconnection Practices



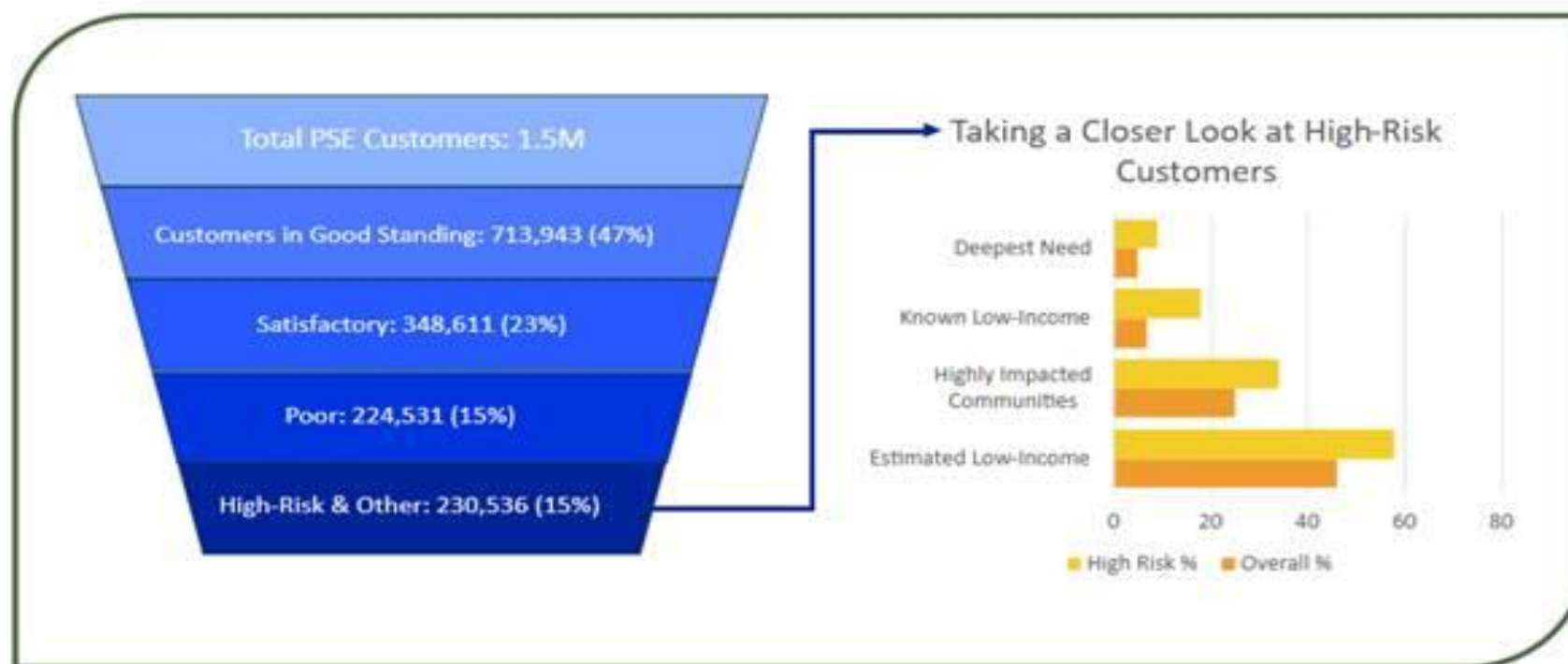
*PUGET
SOUND
ENERGY*

PSE's Disconnect Policies

- WAC 480-90/100-123- Disconnection of service rules
- WAC 480-90/100-128- Remote disconnection
- WAC 480-90/100-128- Disconnecting service during inclement weather
- WAC 480-90/100-128- Medical condition or emergencies
- WAC 480-90/100-143- Winter low-income payment program
- Docket U-200281 Appendix A section C- fees
- Docket U-200281 Appendix A section E- long term payment arrangements

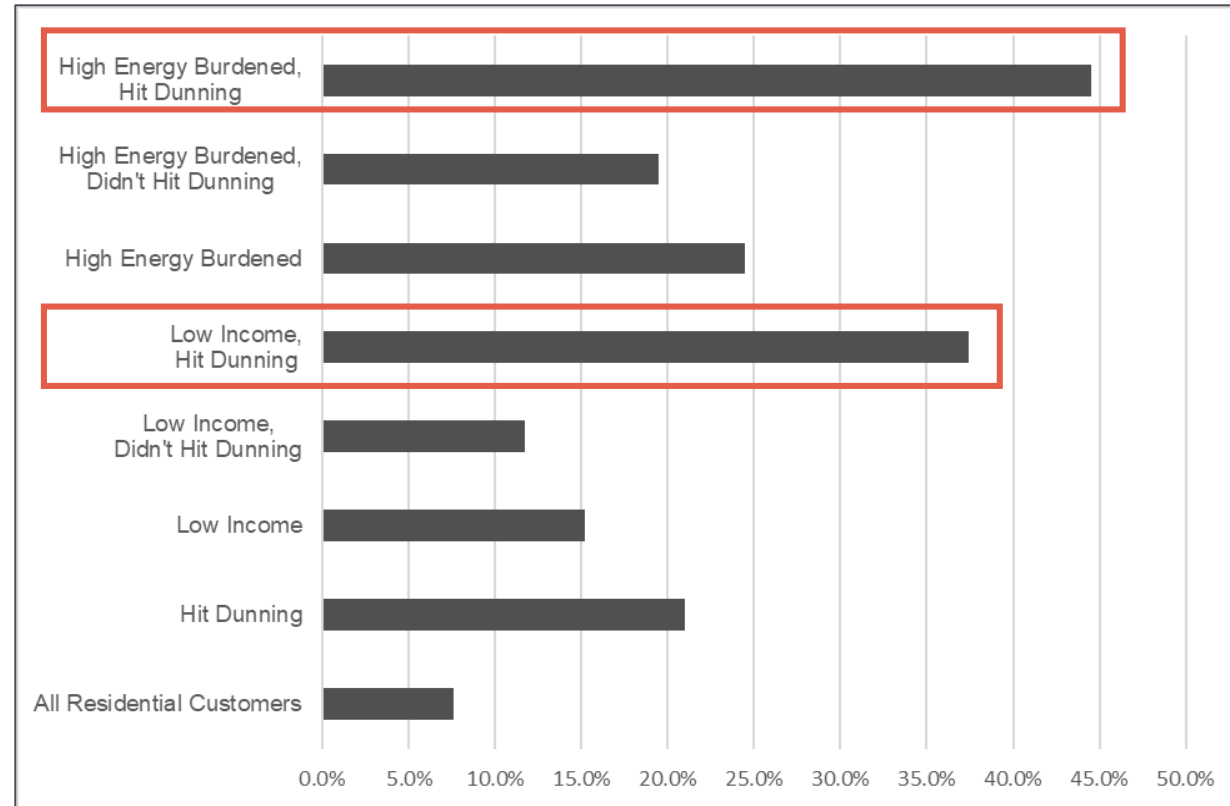
PSE's Propensity to Pay Model

Majority of Customers have high propensity to pay



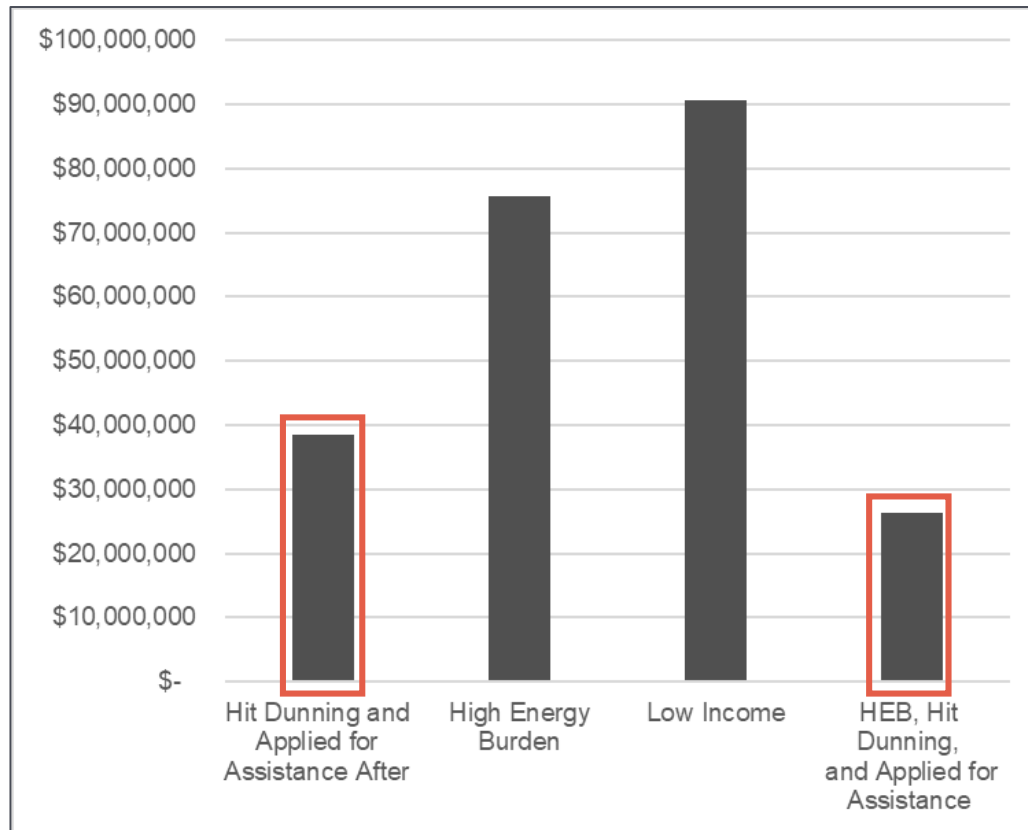
Percentages of Customer Groups who Applied for HELP / BDR and were in Dunning in Last Year

- Certain customer groups are more likely to apply for assistance
- Entering dunning is associated with higher likelihood of application, especially for low income or energy burdened customers
- For example, high energy burdened customers who enter dunning are over twice as likely to seek assistance as those who do not enter dunning
- This pattern strongly indicates that entering dunning acts as an incentive to apply for assistance



The share of annual household income used to pay annual home energy bills. RCW 19.405.020(17). High energy burden (HEB): WA Department of Commerce's threshold for determining an energy burdened customer is a customer whose energy burden is greater than 6%

Energy Assistance Given to Various Groups in Past Year (HELP, BDR, LIHEAP)



Among customers who went into dunning and then applied for assistance, nearly \$40M in assistance (BDR, HELP, LIHEAP) has been given in the past 12 months (* for some customers, a portion of this assistance could have occurred before entering dunning)

Note – customer categories overlap, so funding is not cumulative

Puget Sound Energy Equity Advisory Group Meeting

Meeting Summary

Monday, May 19, 2025 | 5 – 7 p.m.

Meeting purpose & topics

Equity Advisory Group (EAG) meeting objectives:

- Affordability & Energy Assistance programs – What new affordability & energy assistance programs exist, the status of existing programs
- Disconnections - Understand the requirements for disconnection, understand how PSE follows its requirements, offer reactions from their lens as EAG members

Agenda

1. Opening – 5:00 p.m.
2. Safety moment and AANHPI Heritage Month acknowledgment
3. Equity moment
4. Updates on affordability and energy assistance programs
5. Break
6. Disconnections
7. Public comment – 6:55 p.m.
8. Next Steps – 7:00 p.m.
9. Adjourn – 7:00 p.m.

Meeting summary

Below is a summary of the presentations and discussions from the May 19, 2025, EAG meeting.

A recording of the presentation portions of the meeting is also available on the [EAG YouTube channel](#).

Opening

The meeting began with Shakisha Ross, PSE, presenting a safety moment, highlighting the importance of calling 811 before digging. Then Ishmael Nuñez, Uncommon Bridges Facilitator, acknowledged Asian American and Pacific Islander (AAPI) Heritage Month.

Megan Walsh, EAG members, shared an equity moment, focusing on higher education equity as a social determinant of health. Ariam Ford, another Uncommon Bridges Facilitator, then provided a follow-up from the EAG Retreat, summarizing key takeaways such as the complexity of assistance programs, the impact of equity on the community, strategic planning, transparency, accountability, and the new priority on advocacy.

Ishmael Nuñez introduced guests from PSE's Low-Income Advisory Committee (LIAC) who are in attendance and were invited to the EAG meeting. He concluded the opening by reviewing relevant acronyms for the meeting.

Affordability Topic

Theresa Burch, PSE Manager of Billing and Payment Operations, led a discussion on new and existing affordability programs. PSE's Bill Discount Rate (BDR) has been available for 1.5 years, and Past Due Bill Forgiveness (PDBF), an arrearage management program, rolled out in October 2024. As of May 1, 2025, there's \$182 million of bill assistance program funding this year.¹ BDR and PSE Home Energy Lifeline Program (HELP) are designed to work together to reduce energy burden for customers. PSE clarified that program enrollment is on track to surpass previous year's numbers, counteracting a misconception of decreased participation.

Concerns were voiced regarding the uncertainty of the Federal Low-Income Home Energy Affordability Program (LIHEAP) funding due to proposed cuts. An EAG member suggested partnering with credit unions to offer personal finance advice to customers. The eligibility of non-profits, community centers, and cultural centers was clarified, noting their commercial account status but also highlighting other available grant programs for them. The conversation also delved into common reasons why income-limited customers might be missed, such as difficulties in reaching seniors and confusion about eligibility requirements. The benefits of using net income calculation for middle and working-class families with significant past-due balances were then discussed. PSE also clarified that college students' eligibility is based on their overall ability to pay bills. Finally, it was noted that enrollment in the Bill Discount Rate typically sees a spike in October (which is the start of the HELP program year annually) and after marketing events.

An EAG member provided a comment that outlined her vision for empowering individuals burdened by energy costs, emphasizing financial relief, job training, and energy conservation education. The ensuing discussion included inquiries about consistent regional PSE contacts, to

¹ This is for Sch. 129 (Low Income Programs, including PSE Home Energy Lifeline Program (HELP) and PDBF), Sch. 129D (BDR Rider), Sch. 120 (Conservation – Low Income Home Weatherization Program), Sch. 143 (Income-Qualified Community Solar for electric customers), and Sch. 111 (Climate Commitment Act/Cap-and-Invest Low Income credits for gas customers).

which PSE confirmed their Customer Outreach team fulfills this role. An EAG member also suggested a refer-a-friend/family model and strategies for discussing options with older relatives.

Break

The group took a break from 6:03 to 6:10 p.m.

Disconnections Topic

A member of the LIAC briefly expressed a desire for more focus on disconnections, leading into a discussion led by Nicole Eagle, PSE Manager Credit & Collections and Meter Network Services, on the topic. Nicole described the targeted outreach process when customers have a past-due balance on their bill, with multiple attempts to reach customers to provide them with options and programs to get them back on track.

Attendees raised questions about the clarity of medical condition protections and the "dunning" process parameters, including propensity to pay. A LIAC member advocated for self-attestation of medical needs for disconnection protection, supported by an EAG member who brought up mental health and elderly considerations. Questions were posed about metrics for missed outreach and scenarios where customers become unreachable during past-due periods, with clarification that the 56,000 customer figure included both residential and commercial accounts. Further inquiries concerned informational opportunities for customers to report emergent medical conditions and the earliest disconnection timeframe. PSE then provided an update on a pop-up event and workshop schedules.

The discussion also touched upon evaluating reasons for non-engagement by eligible customers. Strong concerns were voiced by some LIAC members regarding the equity implications of the "propensity model," arguing against expedited disconnections based on past history of nonpayment. PSE clarified that accounts go to outside collections as part of their closed account process, but they do not engage in credit reporting. The conversation shifted to proactive measures, with an EAG member emphasizing the need to prevent disconnections rather than just focusing on reconnection. An EAG facilitator suggested involving community partners for insights into the human elements of disconnection. An EAG member highlighted the significant impact of disconnections on vulnerable individuals, discussing underlying issues such as shame, distrust, and mental illness, a point reinforced by a LIAC member who emphasized vulnerable users. A LIAC member requested to revisit the disconnection discussion at a future meeting. Finally, an EAG member explored potential legislative solutions to mitigate risks for at-risk customers.

Public Comment:

There were no public comment submissions.

Next Steps:

All EAG members were reminded of their invitation to attend the next SteerCo meeting on Monday, June 2nd, 2025.

Adjournment:

The meeting concluded at 7:00 p.m.

Attachment A: Meeting Attendees

Equity Advisory Group members

1. Amy Nichols, Community Advocate
2. Demeco Walters, Community Advocate
3. Dennis Suarez, Community Advocate
4. Elizabeth Vaughn, Sustainable Connections
5. Glenda Duldulao, Asian Pacific Cultural Center
6. Jenny Harding, GSBA and New Chapter Weddings and Events
7. Marco Morales, Community Advocate
8. Megan Walsh, Community Advocate
9. Monica Guevara, Emerald Cities Collaborative
10. TJ Protho, Community Advocate
11. Xi Wang, Community Advocate
12. Karia Wong, Chinese Information and Service Center (CISC)

Puget Sound Energy

13. Kelima Yakupova, State & Regional Policy Consultant
14. Melissa Troy, Supervisor Customer Outreach
15. Nicole Eagle, Manager, Credit and Collections & Meter Network Services
16. Shakisha Ross, Energy Equity, Community Partnerships
17. Theresa Burch, Manager Billing and Payment Operations

- 18. Troy Hutson, Director Energy Equity
- 19. Yvonne Wang, Manager Energy Equity

Consultant Staff

- 20. Ariam Ford, AICP, Uncommon Bridges
- 21. Carson Bridges, Uncommon Bridges
- 22. Ishmael Nuñez, Uncommon Bridges

Guests from PSE's Low Income Advisory Committee (LIAC)

- 23. Charlee Thompson, Policy Associate, Northwest Energy Coalition (NWECC)
- 24. Daniela Romo, Sr Manager, Energy Assistance Programs, Hopelink
- 25. Jean Marie Dreyer, Public Counsel, Office of Attorney General
- 26. Shaylee Stokes, Director, The Energy Project (TEP)

Attachment B: Q&A and Feedback Report

| Topic | Question/Comment | PSE Response |
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| Energy Assistance Programs | Why did enrollment decrease between last year and this year? | It did not; we are on track to exceed last year's enrollment numbers. |
| Energy Assistance Programs | How has LIHEAP been affected by the reduction in federal funds? | LIAC member response: LIHEAP has been a decades-long stable funding source but is in a relatively scary situation where we do not know the funding situation after September. The President cut the LIHEAP budget after this program year, September 2025. All LIHEAP federal staff were put on administrative leave. |
| Energy Assistance Programs | I know that credit unions often offer free personal finance advice – is it possible to have people who have missed a couple of payments connect with these programs so they can get back on track as another option? | Great suggestion |
| Energy Assistance Programs | Is this (BDR, Past Due Bill Forgiveness) for both electric & gas customers? | Yes, both electric and gas customers are eligible. |
| Energy Assistance Programs | Can any customer sign up, including non-profits, community centers, or cultural centers themselves? | Energy assistance programs like BDR, HELP, LIHEAP, and PDBF are for residential customers only. Community-based organizations are considered commercial accounts, so they are not eligible; however, we work with non-profits with grants and other programs that can help reduce their energy consumption or gain access to newer technology (examples - solar grants, battery storage, EV charging). |
| Energy Assistance Programs | What is the status of the 5% cap on energy assistance funding that we discussed during the retreat? | PSE submitted an off-cycle tariff filing, which was approved by the Commission to increase customer rates to provide funds for energy assistance. Based on that approved filing, we are at 4.4% of energy assistance spending of billing revenues for electric and 2.5% for gas. The 5% threshold is estimated to be reached on the electric side in October, so the Commission hasn't needed to |

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| | | make a decision on that yet but plans to have discussions on this topic this summer/fall. |
| Energy Assistance Programs | What are the patterns and common factors with income-limited customers that are falling through the cracks? | Struggles to reach senior citizens (this is a hand up not hand out), and confusion of "do I really qualify?" (given the 80% area median income (AMI) qualification). |
| Energy Assistance Programs | Conversation regarding middle/working-class families that have fallen behind on multiple payments where owed payments are about \$3,000 or something hard to pay off. | Families that fall behind are benefited by net income calculation taking into account irregularities in employment history in the year. |
| Energy Assistance Programs | Do you work with college students? I'm wondering what you consider their income to be. Are student loans counted? We have many students here who are PSE customers, and I'm wondering if they qualify. | Their situations can vary, but really the income we look at is what they are paying their bills with. So we would look at the whole package. |
| Energy Assistance Programs | For Bill Discount, is there a "spike" in enrollment data, or a time of the year that enrollment is higher? Could this be correlated with anything? | We see an increase in enrollment in October, the start of PSE HELP program year, and also after marketing events. |
| Energy Assistance Programs | Is there a brick-and-mortar way to sign up for these assistance programs? | Yes, our library pop-up events are critical elements to engagement, and hundreds of customers have signed up through these events. |
| Energy Assistance Programs | Are there regional PSE liaisons that can be consistent contacts for community people? Maybe it doesn't answer the brick and mortar, but maybe if there's a consistent point of contact that people can work with that may help with reducing confusion and/or trust. | The Customer Outreach team is regionally based and shares their contact information with local non-profit organizations to share with anyone that needs it. We also do 1:1 appointments at organizations and libraries to meet with customers if they would like to do an in-person discussion or direct help signing up for assistance programs. |
| Energy Assistance Programs | Is there a refer-a-friend/family member model possibly? Or maybe how to talk to an older relative about their options? | Thank you for your suggestion! |
| Disconnections | Particularly for medical conditions - Are the protections known beforehand? How are they known by PSE staff? | PSE follows WAC 480-90/100-128 section (8) Medical conditions or emergencies. |
| Disconnections | I don't think I understand the dunning parameters - What is the past-due balance threshold? How is | The past-due balance is an indicator used to determine if the customer enters the dunning process. The propensity to pay is determined by a 3 rd party PSE is in partnership with that analyzes customer behaviors and their payment history. Those behaviors |

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| | propensity to pay determined? What are the customer types? | are then segmented into categories and based on the customer's category that is then an indicator used to determine if they enter dunning. Customer type is referring to Residential and Commercial, which are the customer's considered for dunning. |
| Disconnections | LIAC member: Customers currently have to submit doctor's notes or medical info in order to get protection from disconnection for medical reasons. If we allow people to self-attest income, why can't we let them self-attest a medical need for service? | This was a comment advocating for improvement, not a direct question for PSE to answer in the moment. |
| Disconnections | Are there any metrics around how many you capture vs. how many get missed during that outreach over the past-due 30 days? Curious to know how many might be missed from email and snail mail and then what if they are not home when the house visit happens? | We will need time to analyze the data for this. |
| Disconnections | What if someone is sick and unreachable in the time window? | PSE just needs to be made aware, so we can work with the customer on their specific needs. However, if we're unaware, process proceeds. |
| Disconnections | Is the 56,000 customers all residential? | No, this is a combination of residential and commercial. |
| Disconnections | Is the 5% referring to 5% of 56,000 or 5% of all PSE customers? | The 56,000 was the approximate amount of active customers dunning. The 5% was the amount of customers disconnected at the time. |
| Disconnections | Are there any informational/educational opportunities where customers would be made aware that they notify that they have had an emergent medical condition? | This is included in the Urgent and Final notices sent to customers in the dunning process. There is also information available on PSE.com and of course if they called us. |
| Disconnections | At what point does disconnection happen? If it varies, what is the earliest time frame in terms of number of days? | The field visit occurs between days 20 - 30 from the time the customer entered the process. That does not mean disconnection because the customer might tell us they are seeking assistance or are ill so we will not proceed. We have ten days max to do this or the process starts over. |
| Disconnections | For the pop-up events, is there any schedule available? | We are working on scheduling the next one. For now, there are signup workshops around our region throughout each month. PSE |

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| | | shares an updated list of outreach events each month to EAG members in the email that includes the EAG meeting materials. |
| Disconnections | Has there been evaluation on the reasons people give for not engaging? Or why people who do qualify and get help might think others may not engage with PSE? | Our survey is a good start in us learning and understanding why some customers do not engage. We plan to do more surveys in the future, but no formal evaluation has been done. |
| Disconnections | What do you mean by light participation (from survey)? | The amount of customer's who participated in the survey |
| Disconnections | LIAC member: Concerns about the propensity-to-pay segment has popped up in the LIAC and in other investor-owned utility (IOU) LIACs as well because there's an underlying concern that some of the factors in the propensity-to-pay segmenting may be unjust. Such as: if a customer was disconnected recently, under the current model, they would be more likely to be disconnected again. | This was a comment expressing concern, not a direct question. |
| Disconnections | LIAC member: I have equity concerns with the propensity model. Other people use the terms "behavioral scoring" or "credit scoring". Customers who have a history of not paying and being disconnected get put into dunning right away, whereas customers who do not have this history are not. The targeting of resource information to energy insecure customers is great but the expediting of disconnection processes based on past history is inequitable, in my opinion. The outreach element and the disconnection piece are linked in the system. And I would really like to challenge us all to ask if this is necessary. | This was a comment expressing concern and advocating for change, not a direct question. |
| Disconnections | Are accounts ever sent to collections (as in an outside collection company). If so what is the decision tree for that? | Yes, it is part of our closed account process. We do not report to any credit agencies. |
| Disconnections | Does the collection agency report to the credit agencies? Either late payments or charge off or any other negative reporting? | No, we don't do any credit reporting and we do not collect social security numbers from our customers (only the last four numbers in some cases). |

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| Disconnections | If disconnection is considered a failure, what can be done differently and early on to avoid disconnections? | Ideally, the customer enrolls in one of our bill assistance or financing programs. |
| Disconnections | If they cannot enter a program then how do they get their energy turned back on? | We try to get them reconnected easily. The customer needs to call PSE to get reconnected. The customer gets a new account, a clean slate so to say. Most customers get reconnected the same or the next day. |
| Disconnections | How can disconnection be avoided in the first place? | This was a follow-up pushing for preventative measures. |
| Disconnections | What are the human elements of disconnection, how can community insight come in to prevent disconnection? | This was a question seeking deeper understanding and solutions. |
| Disconnections | Assistance programs do not reach a lot of people. How can PSE work with community partners? | This was a question seeking strategies for broader reach. |
| Disconnections | Disconnection is a huge impact even to people who cannot get on to pay, such as kids or disabled adults. | This was a comment highlighting the impact. |
| Disconnections | Shame, miscommunication, distrust, mental illness, might be some of the issues why people, and their dependents, may get disconnected that I don't know if they are being captured or treated in a kind way in the current system. | This was a comment highlighting underlying issues. |
| Disconnections | Vulnerable users and considering people that cannot pay. | This was a comment emphasizing a focus on vulnerable populations. |
| Disconnections | I would love to revisit this discussion at another meeting, especially the LIAC. | PSE will be looking into bringing this topic back in a future EAG meeting/session. PSE will discuss this topic in the next LIAC meeting. |
| Disconnections | Are there ways to legislate some of this risk? Creating funding opportunities for people who have been identified as at risk of losing their connection. | This was a question/suggestion for legislative solutions. |