

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 (NVEC)
- 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
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

		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

	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

		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).

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.