Maximizing Federal assistance for income-eligible renters electric past due COVID bill payment.

via Utility Data-Sharing with State ERAP Agencies

November 2021

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Agenda

Emergency Rental Assistance Program Leading Practices:

1. Who’s doing best?

2. What’s working?

3. How do you identify who’s eligible?

4. Utility outreach
Connecticut State Department of Housing

Connecticut Rent Relief Program
ERAP1 & 2 Budget = $370,926,857

Assistance Disbursed:
$124,931,510

- Rent: $107,264,184
- Utility: $17,667,326

Payments in Progress:
$113,566,212

- Households Assisted: 17,667
- Landlords Served: 5,155
- Average Assistance Amount: $9,518

Total Cases: 59,966

- Fully Submitted Cases: 40,364
- Incomplete Cases: 19,602

Statewide Fully Submitted Cases (Complete Cases): 24,273

Payments Disbursed by County:
- Middlesex County: $2,949,919.49
- Litchfield County: $2,339,563.39
- Windham County: $2,104,400.10
At first, general outreach & messaging...

Now This

~$19M for ~18k customers in progress.

To all Residentials with past due balances...via email, letters, web, inbound Call messages+...
To do it well, you have to share.

**Utility**
- Past Due COVID Balance
- Verified Low-Income Customers

**3rd Party Purchased Data**
- Rental Census Tract Data

**Housing Agencies**
- Low Income Census Tracts
- Started Applications

**State**
- Verified Low Income Residents, including those receiving government assistance
Who’s an Income-Eligible Renter?

Experian Dwelling Breakdown

*Eversource CT*

- Renter: 32%
- Homeowner: 57%
- Data Not Available: 11%

34% of our CT Census Tract Rental Dwellings Fully Qualify for ERAP
Utility Outreach for Customer Confirmation

**GOAL:**

- Renter?
- Household/Income?
- Consent?
Appendix:

- State & Utility ERAP Checklist
- Utility Data Sharing Details with State ERAP Agencies
- CT Targeted Outreach via Email & Calls Insight
- Connecticut Dept of Housing UniteCT Dashboard on web
- Deputy Treasury Secretary Wally Adeyemo’s CT visit & Comments
Utility ERAP “Booster Shot” Checklist

1. Use (or Buy) 3\textsuperscript{rd} Party “marketing” data about your customers

2. Engage State ERAP Agency Lead to Sponsor

3. Get Legal Data-Sharing Agreement Routing


5. Prepare process to take Bulk Payments for incoming customer lists

6. Engage Trusted Leaders to Contribute their Voice so customers know outreach is not a Scam
Eversource Data-Sharing with UniteCT

**EVERSOURCE CT**

*Provide Likely Eligible Customers (*XLS)*
- Account number
- First name; Last name
- Service Address
- Phone & Email address
- >March 13, 2020 Arrears
- *Qualified Census Tracts*
- *Rental status*

**UniteCT**

**Validate & Determine Amt:**
- Match Customer
- Identify **Qualified** Census Tracts
- Prior Award?
- Customer Consent?
- Determine Pmt Amt
- **ERAP eligible**

**Provide Approved List (*XLS)**
- Account number++
- Per Customer Amt to be Paid
- Bulk Payment Amt – paid via Wire Transfer

**Process Customer Payments**
- ✓ Process wire transfer
- ✓ Process each customer pmt
- ✓ Note each Account
- ✓ Send Customer Confirmation Letter/Email

✓ Bulk Wire Payment

*Data Source = Experian Marketing Data Purchased by the Company*
**Targeted Outreach via Email & Calls...**

**Email with Survey**

Hello $\{m://FirstName\},

**THIS EMAIL IS SPECIFIC TO A BENEFIT FOR YOUR EVERSOURCE ACCOUNT**

You may be eligible for federal funds that can be applied to reduce your past-due EverSource electric account balance that has accrued since April 2020.

EverSource has partnered with UniteCT, a program administered by the Connecticut Department of Housing (DOH), to help income-eligible renters in Connecticut receive Emergency Rental Assistance Program Funds (ERAP) for outstanding balances on their electric bill.

To be eligible for this assistance and receive funds towards your past-due balance on your EverSource electric account, the only thing you need to do is confirm that you’re a renter with a household income that meets eligibility requirements in your area.

To confirm your eligibility to receive federal ERAP funds through UniteCT and have those funds applied to your past-due EverSource balance, please click the link below:

Follow this link to take the survey: $\{t://SurveyLink\?d=Take the Survey\}

Thank you.

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**Outbound Call Campaign**

Voice Recordings from:

- CT Governor Ned Lamont
- DOH Commissioner Seila Mosquera-Bruno

The transcript of the robocall as delivered by Governor Lamont is as follows:

“Hi, this is Governor Ned Lamont. It’s been a tough 17 months, and we’re doing everything we can to help. I want to let you know that you’re more than likely eligible for our support in paying your past-due electric bills. The process is easy. All you need to do is confirm that you’re a renter with a household income that meets eligibility requirements in your area. Please press 1 to speak with a representative and confirm your eligibility now.”

For information on UniteCT, visit portal.ct.gov/DOH/DOH/Programs/UniteCT.
CT is one of the leaders in this area

Deputy Treasury Secretary Wally Adeyemo:

“I’ll walk away from today realizing that here in Connecticut you have found a way to use the flexibility provided by the federal government in a way that assures people get the resources they need…”

“There is clearly more we need to do. I will be referring people to the state of Connecticut when they ask me how can we do this, when I’m talking to other governors, when I’m talking to other mayors, when I’m talking to housing commissioners.”