M E M O R A N D U M

EUGENE WATER & ELECTRIC BOARD

Rely on us.

TO: Commissioners Barofsky, Schlossberg, Brown, Carlson, and Morris

FROM: Julie McGaughey, Chief Customer Officer; Anna Wade, Customer Solutions Manager

DATE: November 26, 2025

SUBJECT: Limited Income Program Assessment

OBJECTIVE: Discussion and guidance

Issue
The Board directed staff under Goal 9 to assess the current state of EWEB's limited income offerings and present recommended next steps in Q4 2025. This memo is intended to provide an expansive summary of that work in advance of the December Board presentation.

Background
Beginning in Q2 2025, staff compiled a thorough and multidimensional review of EWEB's limited income programs. This effort is the latest iteration of a continuous improvement activity that began in earnest in 2018. The assessment covered a broad range of analyses, including:
- Equity Impact Assessment
- Peer program comparison
- Customer experience data
- Customer input

Discussion
Equity Impact Assessment
EWEB enlisted the expertise of Good Works Consulting to complete an Equity Impact Assessment, including the area of Products & Services. Following a thorough review, Good Works determined that EWEB has demonstrated a clear intention to advance equity in its products and services. However, the customer experience is limited by complex, resource-intensive processes and uneven application of equity considerations. The assessment recommends that EWEB streamline access to assistance, institutionalize equity-informed decision processes, and strengthen accountability and communication systems that connect directly to community outcomes.

Peer Program Comparison
Staff reviewed limited income program content from eight public utilities and three Investor-owned utilities. This exercise, consistent with those undertaken previously, demonstrates that broad optionality is inherent to program design. And commonly, utilities offer multiple programs.

Virtually every facet of design necessitates trade-offs as utilities seek to balance budget capacity with community need, and ease of access with program integrity, all within the constraints of technical capability and staff capacity. Several components of program design reflect the balance of trade-offs:

Budget Management: Strategies to limit participation and therefore control costs
- Enrollment caps
- Eligibility limited to certain demographics (seniors, disabled, and families with minors)
- LIHEAP recipients restricted from utility-funded programs
- Lottery distributions
- Rate and/or donation funded

Payments: Amount and design of payment
- One-time annual credit
- Smaller monthly installment credits
- Discount rates
- Percentage of Income Payment (PIP)

Program Integrity: Strategies to ensure demonstration of need
- Full income verification requirements and intake
- Categorical eligibility
- Self-Attestation
- Explanation of need or "Final Notice" status (income not evaluated)

Accessibility:
- In-person appointments or call-in
- Online applications with document upload
- Re-enrollment cycles from 1-3 years
- Auto-enrollment for designated low-income housing

To ensure reliable, sustainable, and responsible services to limited income customers in a transparent and community beneficial manner, EWEB programs must weigh and balance the trade-offs of program design.

Customer experience data
A variety of statistics relating to customers currently receiving bill assistance were analyzed for this assessment. General information, including participation across all programs, geographic distribution, services received, and portal registration, were collected and reviewed. Targeted areas of focus included late fees, disconnections, and customer service touchpoints. A selection of this analysis is provided herein.

General Information
- 7,735 active customers received some form of bill assistance between January 2023 and June 2025, accounting for approximately 10% of EWEB's residential customer base. In a typical year, approximately 5% of residential customers receive EWEB Customer Care (ECC). The

difference can be attributed to reliance on other forms of bill assistance and customers that do not request it every year.

- On average, 500 customers per year who apply for ECC do not ultimately receive assistance. Based on data from EWEB's agency partners responsible for income verification, there are many reasons for this.
  - o Customer does not answer and does not return call when contacted for scheduling
  - o Customer declines to schedule
  - o Customer no-shows for income verification
  - o Customer provides incomplete documentation
  - o Customer withdraws application when contacted
- The segment of customers who successfully complete income verification but are deemed over-income is typically 2-3%.
- 52% of customers receiving bill assistance have electric service only, while 39% have all four services. The impact of bill assistance is therefore uneven among limited income customers.
- While some customers consistently participate in multiple bill assistance programs, others do not. It is also not uncommon to see intermittent ECC participation. For example, 1,030 customers who received ECC in 2024, had not participated as of June 2025.

Program Participation
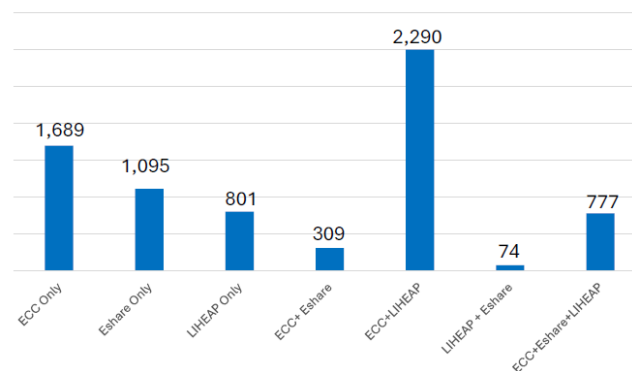
- EWEB utilizes categorical eligibility (using eligibility for other programs as proof of ECC eligibility) to fast-track bill assistance approval whenever possible. Doing so reduces the time between application and account credit from one month to five days. For example, if a customer has received LIHEAP, EWEB can fast-track automatically upon receipt of the application. Alternatively, the customer can attach third-party benefits documentation to their online application to avoid an income verification referral. This makes submitting an application through EWEB's customer portal the most efficient means of applying for ECC. It is noteworthy that 44% of bill assistance customers are not registered on the customer portal.
- Customers who receive bill assistance are more likely to receive paper bills than those who do not. Only 37% of customers who receive assistance are paperless, whereas 47% of customers without bill assistance are enrolled in paperless billing.

Late Fees and Disconnections

Customers who receive bill assistance are two times more likely to have late fees and four times more likely to be disconnected. Even with financial assistance, limited income customers face financial hardship and struggle to stay current on their EWEB account. Late fees and disconnections also impact customers' EWEB credit standing and can lead to deposit requirements prior to service restoration when disconnected.
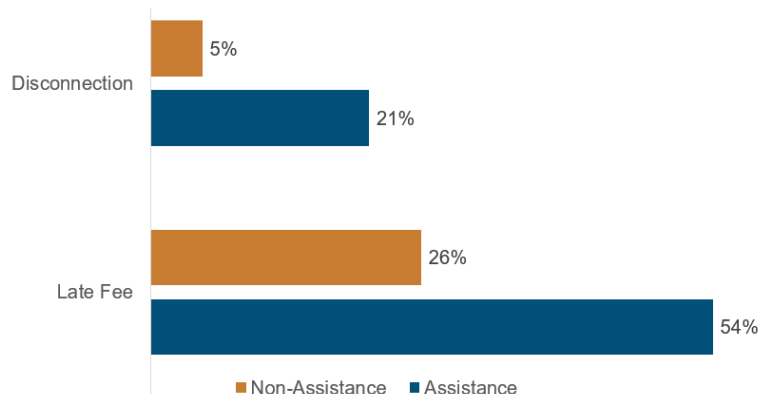

Customer Service Touchpoints

Customers receiving bill assistance account for a disproportionate share of customer service activities performed by EWEB staff. Inbound calls account for most of this activity. 64% of customers who have received bill assistance contacted EWEB's call center at least once in the first half of 2025, compared with 24% of non-bill assistance customers.

Customer Input

As noted above, approximately 500 customers apply for ECC each year and do not receive it for a variety of reasons. To better understand this statistic, staff surveyed customers who matched these criteria. Using a sample of around 870 active customers, EWEB solicited input, offering both an online survey and a postage-paid mailer. A Spanish version was provided for both channels. 265 customers responded. In appreciation of customer input and engagement, EWEB applied a $10 bill credit to the accounts of those who responded and chose to provide their account number.

Please rank challenges to applying for the Customer Care Program in order from most difficult (1) to least difficult (5) based on your experience.
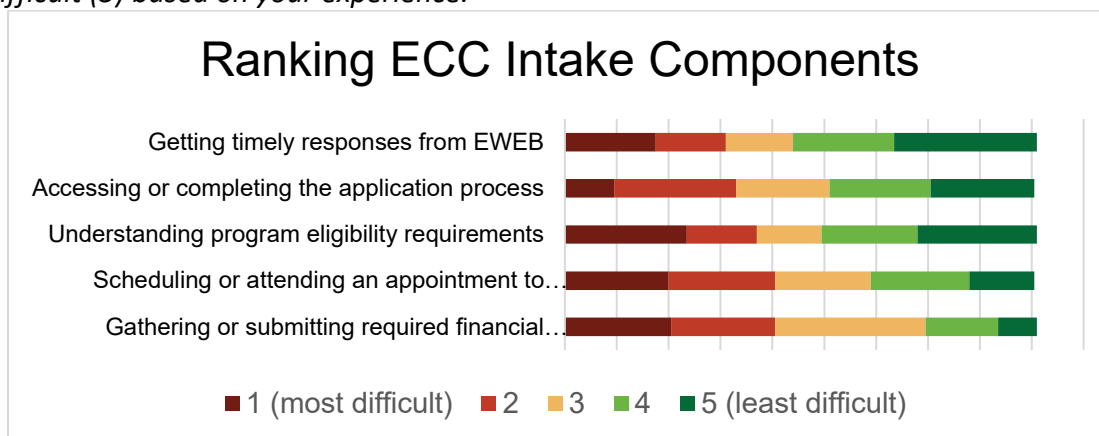
Key Takeaways:
- Documentation requirements and income verification scheduling were ranked equally as the most challenging aspect of program participation.
- Documentation had the lowest share of "least difficult" rankings.
- Understanding eligibility garnered high rankings on both sides, indicating that this is an area where EWEB needs more information.

Online Survey Responses	Favorable	Neutral	Unfavorable	Spread
The instructions I received about how to apply for the Customer Care Program were clear and easy to understand.	70%	18%	13%	57
I am satisfied with the customer service I have received from EWEB when I applied for the Customer Care Program.	68%	20%	11%	57
It was easy for me to apply for the Customer Care Program online.	67%	17%	16%	50
It was easy for me to pull together the income documentation required for the Customer Care Program.	60%	19%	20%	40
Scheduling an appointment to provide income verification was easy.	55%	28%	17%	38

Mail-in Survey Responses	Favorable	Neutral	Unfavorable	Spread
The instructions I received about how to apply for the Customer Care Program were clear and easy to understand.	62%	15%	23%	39
I am satisfied with the customer service I have received from EWEB when I applied for the Customer Care Program.	54%	22%	24%	30
It was easy for me to apply for the Customer Care Program online.	50%	15%	35%	15
It was easy for me to pull together the income documentation required for the Customer Care Program.	52%	23%	25%	27
Scheduling an appointment to provide income verification was easy.	42%	28%	30%	12

Key Takeaways:
- There were notable differences between customers that responded online, versus those that returned a paper copy. Online respondents convey a more positive customer experience than those who replied by mail.
- Documentation requirements and income verification scheduling ranked lowest in favorability.

TBL Assessment
Information only. Not completed at this time.

Recommendation
Information only to inform board discussion.

Requested Board Action
None requested at this time.