



93 West Main Street
Clinton, CT 06413-1600
www.ctwater.com

January 6, 2020

Andrew Tierney Town Manager
Town of Hebron
15 Gilead Street
Hebron CT 06248

Payment Plans for Customers Experiencing Financial Hardship

Dear Town Manager Tierney:

At Connecticut Water we understand the realities that our customers face when experiencing financial hardship. Our current H₂O – Help 2 Our Customers Program provides financial assistance and/or payment plans to help our customers maintain uninterrupted water service during these times.

We also have COVID-19 extended payment plans available for any customer with past due balances without requiring a determination of financial need to assist you during this period. Plans are interest-free, do not require a down payment and can be spread out up to 24 months. These plans will be available until at least February 9, 2021.

Connecticut Water is now an [Operation Fuel](#) partner. Operation Fuel provides emergency energy and utility assistance to households in Connecticut that are facing financial crisis.

Information and contact forms regarding the program can be found on our website at www.ctwater.com/H2O, but we know that sometimes, it's difficult for those in need to ask for help, or they may not know about the help that is available. *We are sending this to you because we are looking for your help in identifying Connecticut Water Company customers who may be in need, qualify for the program and benefit from some assistance. Please help us by sharing this information with your town's social service agencies, customers directly, or other groups that may help us identify customers who may qualify for help paying their water bills.*

Enclosed you'll find an Eligibility Authorization Form which may be completed for anyone whom you feel would benefit from this program. For more information, an electronic version of the form, or to submit a completed form, please email customerservice@ctwater.com. You can also reach me by phone at 800-286-5700.

Thank you,

A handwritten signature in cursive script, appearing to read "Arthur J. O'Neill".

Arthur J. O'Neill
Vice President Customer Service
Connecticut Water Company



The following are the programs in place to assist customers of Connecticut Water:

COVID-19 Extended Payment Plans

- Available for any Connecticut Water customer, regardless of income
- Can be spread out for up to 24 months
- Interest-free
- No down payment required

Plans are available until at least February 9, 2020 or until Governor Ned Lamont's COVID-19 Pandemic Emergency Order is lifted. (Whichever date is later.)

H₂O - Help 2 Our Customers - Customer Assistance Program for Connecticut Water Customers

- Provides financial assistance for income-eligible Connecticut Water customers with matching payments on deferred payment arrangements
- One-time Hardship Assistance Credits available with forgiveness of balances due for customers experiencing unexpected financial hardship or a life-changing event

Both assistance options require new bills be kept current. **More information on either the COVID-19 Extended Payment Plans for H₂O Customer Assistance Program is available by calling Connecticut Water at 1-800-286-5700 or visiting our website at ctwater.com.**

Connecticut Water is an Operation Fuel Partner

Our partnership with Operation Fuel, a private, non-profit organization which offers support programs for utility customers across Connecticut, allows customers to apply for assistance with their Connecticut Water bills while also applying for assistance with their other utility bills (ie: electric, oil, gas etc.)

The partnership allows Operation Fuel to administer Connecticut Water's H₂O – Help 2 Our Customers assistance program that provides emergency water utility assistance to Connecticut Water customers of lower and moderate-income working families, elderly residents and individuals with disabilities. Operation Fuel will determine eligibility and work with the Company to provide assistance to our customers.

More information on Operation Fuel can be found at OperationFuel.org.



H₂O – Help 2 Our Customers Program Guidelines

At Connecticut Water we know how important it is for our customers to have a safe reliable supply of drinking water. At the same time, we understand the realities that customers can face when experiencing financial hardship. We are pleased to offer our H₂O – Help 2 Our Customers program to provide financial assistance and/or payment plans to support customers who may be experiencing challenges and help maintain uninterrupted water service during these times.

General Overview

The financial assistance program is limited to eligible single family residential customer accounts including individuals who are Connecticut Water customer and reside in a condominium unit.

Eligibility is based on income at or below 200% of the Federal Poverty Level Guidelines.

Customers will be qualified utilizing the enclosed Eligibility Verification Authorization.

Connecticut Water will need to receive the completed Eligibility Verification Authorization signed by the local agency before assistance can be provided to customers who otherwise qualify for the program.

We do not anticipate limiting the number of times an eligible person may participate in the program, but will require an eligibility review annually or require the individual to reapply.

Information will be included on shutoff notices and through our office and field customer service representatives about the state's 211 Infoline and where to find local agency contacts.

Customers participating in the program will be offered free water conservation kits, conservation education materials, and leak dye tablets to find silent toilet leaks to make sure they are not using more water than they need to. A service representative can be sent to the customer's premises to check for leaks if the customer needs additional assistance.

Customers Meeting Income Eligibility Verification Criteria

Upon agency determination of eligibility, and CWC approval, the Company will:

- *not terminate water service as long as the customer maintains the agreed upon payment arrangement,*
- *waive any shut off or turn on fees along with any interest charges if service has been terminated, and*
- *issue credit to the customer's account equal to 50% of the balance due*
- *set up a payment arrangement for the remaining balance*

The customer will only be responsible for keeping the scheduled payment arrangement on the past due balance. The credit will be applied as a one-for-one match as the payments are made. The customer will be expected to keep current on new bills as they are incurred during the time of the payment arrangement.

Customers are required to reapply annually so that income levels and eligibility can be re-verified. The Parties will set a uniform date upon which re-verification or reapplication will be determined.

Example of Payment Assistance for Customer on Deferred Payment Arrangement (DPA) Plan:

Balance Past Due	Customer Payment Based on Agreed Payment Arrangement	Company Matching Credit to Customer Payment	Remaining Balance Due
<i>\$300 Balance. Payment Arrangement once monthly for three months</i>			
<i>Customer Payment #1</i>	<i>\$50</i>	<i>\$ 50</i>	<i>\$200</i>
<i>Customer Payment #2</i>	<i>\$50</i>	<i>\$ 50</i>	<i>\$100</i>
<i>Customer Payment #3</i>	<i>\$50</i>	<i>\$ 50</i>	<i>\$0</i>
<i>TOTAL PAID By Customer</i>	<i>\$150</i>		
<i>TOTAL PAID By Company</i>		<i>\$150</i>	

One Time Customer Hardship Assistance Program

We have developed an additional program for customers who have consistently met their obligation but are experiencing a one-time financial hardship or a life changing event that put their account in arrears. Assistance is available under a one-time hardship program even if the customer does not meet income eligibility criteria for other program. This can be for all or part of the balance due on their water bill.

Customers who contact the company will be directed to the local social service agency for access to the **H₂O Customers Program**, and to determine if they are eligible for other programs or assistance. If they are not willing to pursue that, or the collections personnel feel it is best to offer them the one-time assistance, the company may offer a credit or adjustment to address their hardship.

Likewise, if a local social service agency is working with an individual who does not meet the H₂O program eligibility guidelines, but needs one-time assistance, the agency may offer them access to CWC's one-time customer hardship assistance program.

In either situation, a credit in the amount of the assistance would be issued directly to the customer's account.

