

SECTION 54
ARREARAGE MANAGEMENT PROGRAM

54.1 PROGRAM PURPOSE

The purpose of this Arrearage Management Program (AMP) is to assist eligible low income customers who are in arrears on their electricity bills through Central Maine Power Company (the “Company”) working with eligible low-income residential customers to establish an affordable payment plan and provide credit towards a customer’s accumulated arrears as long as that customer remains in compliance with the terms of the program. Additionally, this AMP is intended to cost-effectively and sustainably improve the payment behavior of residential customers who qualify for the Low Income Home Energy Assistance Program (LIHEAP) and are in arrears on their electricity bills. The goal of the Company is to assess if participating customers pay more than they would absent such a program, reducing bad debt expenses absorbed by all other customers and the utility.

54.2 PROGRAM AVAILABILITY

- A. The customer’s household must have applied and been eligible to receive a LIHEAP benefit during the LIHEAP season.
- B. The Company will encourage customers to apply for the Company’s Electricity Lifeline Program (ELP) when applying for LIHEAP benefits in order to reduce the customer’s balance prior to enrolling in the AMP.
- C. The customer must have an arrearage amount equal to or greater than five hundred dollars (\$500.00) that is at least ninety (90) days in arrears. The arrearage amount, by definition set forth in Chapter 317 of the rules of the Maine Public Utilities Commission, only includes charges associated with transmission and distribution service and standard offer supply service.
- D. The account in arrears must be a residential electric account that is or will be individually metered and taking service on a continuing year-round basis.
- E. A residential customer is not eligible for the Company’s AMP if the customer has previously participated in an AMP, voluntarily withdrawn from an AMP or is in default under an AMP.

54.3 PROGRAM PARTICIPATION CONDITIONS

- A. Each program participant must pay the current amount due for each monthly bill by the due date specified on the bill to receive a bill credit and continue participating in the AMP.
- B. For customers on a payment arrangement at the time of enrollment, the payment arrangement will be discontinued.

Effective Date: April 1, 2022

Peter Cohen

SECTION 54
ARREARAGE MANAGEMENT PROGRAM

54.3 PROGRAM PARTICIPATION CONDITIONS (Continued)

- C. For customers on a Payment Arrangement at the time of their enrollment in the AMP, the Payment Arrangement will be discontinued and the customer will instead be required to pay each month's current amount due on-time and in full to participate in the AMP.
- D. Applicants for service who qualify for the AMP at the time they apply for service may apply to participate in the AMP prior to the actual provision of service. The applicant must have been deemed LIHEAP eligible during the LIHEAP season and the applicant will be required to pay any applicable deposit and reconnection fees as well as 10% of the applicant's arrearage amount or \$500, whichever amount is less, as a prerequisite for receiving service and participating in the AMP.
- E. Participants must complete an Electricity Usage Assessment for their dwelling or rental unit and agree to accept energy management measures and programs offered at no cost by the Company, Efficiency Maine Trust (EMT), Maine Housing (MH) or other federally or state-funded programs. If the participant refuses to participate in any free program offered any of these entities, the participant will be considered in default and the AMP will be discontinued.

Effective Date: April 1, 2022

Peter Cohen

SECTION 54
ARREARAGE MANAGEMENT PROGRAM

54.4 ENROLLMENT

- A. The customer may enroll in the Company's AMP when applying for LIHEAP benefits at a Community Action Agency (CAA) or by contacting the Company after the customer has applied for LIHEAP at a CAA. A standard intake form must be completed in order to participate in the program.
- B. Customers who meet the eligibility requirements and have already applied for LIHEAP can apply for AMP through the Company website via an electronic version of the standard intake form. The Company will also allow enrollment through a mailed form or via telephone.
- C. All standard intake forms will be forwarded electronically to EMT upon submission. CMP will identify any newly enrolled accounts and provide their interval usage data (if available) or monthly usage at their current location to EMT.
- D. CAA's will be advised of all enrolled customers in their territory so they can contact the customer and provide budgetary assistance.

54.5 BILL CREDIT

- A. A qualified program participant is eligible for bill credits of their entire arrearage amount at the time of enrollment up to a maximum amount of \$3,600. Participants with arrearage amounts greater than \$3,600 who successfully complete a full year on the AMP may reapply to continue participating in the AMP in subsequent years until the earlier of the termination date of the AMP or the date when the participant's full arrearage amount is cleared.
- B. The Company will credit the participant's account with monthly installments equal to one-twelfth of the arrearage amount at the time of enrollment, up to a maximum of \$300 per month. This amount will be credited to the participating customer's account each time the customer pays their current amount by the due date specified on the monthly bill. The Company will continue this practice until (a) twelve monthly bill credit amounts have been applied; (b) the arrearage amount is zero; or (c) the participant defaults or withdraws.
- C. The payment terms associated with this program are deemed a payment arrangement consistent with the definition of a payment arrangement under Section 2 of Chapter 815 of the rules of the Maine Public Utilities Commission and subject to the terms and conditions of a Payment Arrangement under Chapter 815.
- D. Only arrears related to T&D delivery service and standard offer supply service amounts will be credited. Arrearage amounts related to service from a competitive energy provider will not be credited.

Effective Date: April 1, 2022

Peter Cohen

SECTION 54
ARREARAGE MANAGMENT PROGRAM

54.6 BILLING

- A. Participants are required to pay their current bill in full and on time each month. The arrearage amount forgiven under the AMP will be removed from the total amount due on the monthly bill.
- B. The participant's bill will show any program credits applied to the account as a result of the previous month's payment in full and by the due date specified on the monthly bill.
- C. The participant's remaining arrearage amount will appear on the bill as the 'AMP locked receivables'. As AMP credits are applied, the AMP locked receivables amount will be reduced.

54.7 DEFAULT / WITHDRAWAL

- A. If a participant does not pay their current bill in full and by the due date specified on the monthly bill, they will be considered in default. This provision applies to customers who utilize customer protection provisions set forth in Chapter 815 that would otherwise allow the customer to miss a payment
- B. The Company will reinstate into the AMP a customer who has one default occurrence if the customer pays in full the missed monthly payment, including all late fees.
- C. Upon a second default, the Company will permanently remove the customer from the AMP. The customer also will become ineligible for future participation in the AMP, even if the defaults are cured.
- D. If a participant defaults or withdraws from the AMP, the Company will resume payment collection activity and disconnection practices.
- E. Voluntary withdrawal from the program will disqualify the customer from future participation.
- F. Although program participants who are in default will not receive further benefits under the program unless reinstated, arrearage amounts previously forgiven prior to default will not be reinstituted.

Effective Date: April 1, 2022

Peter Cohen

SECTION 54
ARREARAGE MANAGEMENT PROGRAM

54.8 TERM

- A. The Company's AMP will begin on October 1, 2015 and enrollment will conclude on September 30, 2024.
- B. Customers can enroll in the program at any time during the period October 1, 2015 through September 30, 2024. Participants enrolled on or before September 30, 2024 will be eligible for bill credits under the AMP for twelve months following the customer's enrollment.
- C. Throughout the duration of the AMP, the Company will notify each residential customer of the availability of the AMP if the customer reaches an arrearage amount equal to or greater than five hundred dollars (\$500) that is at least ninety (90) days in arrears.

54.9 UNUSED KILOWATT-HOUR CREDITS FROM NET ENERGY BILLING ARRANGEMENTS

Pursuant to Chapter 313 Section 3.J.3 of the Commission's Rules and the Company's Term and Condition Section 57.8, beginning on April 1, 2022 and on or before every April 1 thereafter, CMP shall reduce the account balances of customers participating in the Company's AMP program using the monetary value of unused and expired kilowatt-hour credits from net energy billing arrangements during the prior calendar year in an equal dollar amount unless such reduction would be in excess of the customer's account balance. CMP will determine the monetary value of the unused and expired kilowatt-hour credits using the rates from the applicable residential electric rate delivery schedule and standard offer rate for residential customers in effect on December 31 of the previous calendar year.

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