

# Low Income Oversight Board Item 7 – CPUC Standing Reports Energy Division Update

Presented by Kapil Kulkarni, Energy Division Staff  
December 11, 2025



California Public  
Utilities Commission

# Updates from previous Quarterly meeting

- Unspent Funds template

- Objective: Better understand the amount of unspent funds by program and how these funds are carried forward, or returned to ratepayers



- Multifamily Workshop

- Held through November 5, 2025 ESA Working Group
- Presentations by IOUs, Implementers, and Contractors
- Materials available at <https://pda.energydataweb.com/#!/documents/4236/view>



# ESA/CARE/FERA Program updates



- Recent studies

- Low Income Needs Assessment (LINA)
  - Final study released on October 31, 2025
  - Available at <https://pda.energydataweb.com/#!/documents/4241/view>
  - Planning for 2028 Study begins in Q1 2026

- Previous studies

- Potential and Goals Study
  - <https://pda.energydataweb.com/#!/documents/4187/view>
- Non-Energy Impacts Study
  - <https://pda.energydataweb.com/#!/documents/4163/view>

# ESA/CARE/FERA Proceedings update

- ED Staff provided Guidance on the next program cycle applications to the IOUs in October 2024
- 2027 Program Year – Bridge Funding proceeding:
  - IOUs submitted applications to the CPUC in June 2025
  - Intervenor Testimony was submitted by November 19, 2025
  - Rebuttal Testimony will be submitted by December 16, 2025
  - Proposed Decision is expected in Q2 2026
  - Materials are available at A2506022



# ESA/CARE/FERA Proceedings update

- 2028 and beyond Program Cycle proceeding:
  - IOUs will submit applications to the CPUC by January 2026
  - Proceeding will open with Assigned Commissioner and Judge
  - Proposed Decision is expected in mid-2027





# Questions and Discussion

# Arrearage Management Plan (AMP) Final Evaluation Report

Energy Division

December 11, 2025



California Public  
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# Introduction

- The CPUC authorized the AMP in D.20-06-003 on June 16, 2020
- AMP provides forgiveness of arrearages for residential customers who make on-time bill payments.
- The CPUC approved the plans of the IOUs to implement AMP in Resolution E-5114 on December 17, 2020.
- In [D.23-08-049](#), the CPUC authorized a third-party AMP evaluation.
- The Final Evaluation report presents the findings from the AMP evaluation.

# AMP Overview

- AMP forgives 1/12 of arrears monthly for CARE/FERA customers who pay on time
- Up to \$8,000 in arrearage forgiveness per year for eligible CARE and FERA customers if they pay monthly bills on time and in full
- Customers can miss up to two consecutive payments, or three non-consecutive payments, before being removed from the program.
- Implemented statewide by PG&E, SCE, SDG&E, and SoCalGas
- Over 1 million customers enrolled (2021–2025)
- APPRISE served as the CPUC-selected independent third-party evaluator responsible for analyzing the AMP

# Evaluation Methodology

- Background Research
- Literature Review
- Utility Interviews
- Participant surveys with 760 AMP participants
- AMP Data Analysis
- Billing and payment data analysis using comparison groups: APPRISE developed a matched comparison group and implemented a difference-in-differences analysis to develop an estimate of the impact of AMP on bill payment, arrearages, collections actions, disconnections, and energy usage.
- Assessment of bill payment, arrearages, collections, disconnections, and usage
- Review of IOU feedback and program implementation challenges
- Cost Analysis: APPRISE analyzed AMP costs and benefits to inform program recommendations.
- Synthesis: APPRISE synthesized the information from all the evaluation research to assess how well the AMP program achieved its objective of reducing residential disconnections and whether the CPUC should extend, discontinue, or modify the AMP program.

# Key Findings: Positives

- Improved Bill Payment Practices
- Reduced Arrearages
- AMP participants were estimated to be less likely to have one or more collections actions.
- AMP participants were estimated to be less likely to be disconnected

# Key Findings: Negatives

- Positive impacts weakened significantly after 12 months
- The majority of AMP participants were not successful in completing the AMP program.
- Only about 15 percent of participants were estimated to have all their arrearages forgiven
- Only 40 to 50 percent were estimated to have less than half of their arrearages forgiven.
- The utilities undertook extensive efforts to educate and enroll customers in the program and had high costs in maintaining the program
-

# Collections and Disconnections Impacts

- AMP was estimated to reduce the percentage of customers that experienced one or more collections actions, for customers with active accounts over the evaluation period
  - Collections actions reduced by 11–26%
- Small reductions in disconnections (2–3%), limited by moratoriums
- AMP reduced risk of disconnection but didn't meet 5% threshold for disconnection impact

# Program Challenges

- IOU managers and staff expressed concerns about the complexity and costs associated with AMP implementation and management
- High removal rates due to missed payments
- Confusion among participants about rules and consequences
- Evaluation bias—only active accounts included
- Overlapping programs (CARE, FERA, LIHEAP, CAPP, PIPP) complicate attribution

# AMP Recommendations

- AMP Continuation: AMP should become a permanent program
- Eligibility: Customers should be required to complete CARE post enrollment verification prior to enrolling in AMP.
- Eligibility: Customers should be required to make at least one payment in the past six months to qualify for enrollment in AMP.
- AMP Removal: The CPUC should require disconnection of AMP participants who become past due instead of requiring that they are removed from AMP for missed payments. Disconnections should align with the IOU's current disconnection threshold. AMP participants should be unenrolled at the time of disconnection.

# Recommendations Continued

- AMP Removal: Removed Customers should be notified of LIHEAP
- AMP Re-enrollment: Customers should be limited to participate again after at least five years have elapsed.
- IOU Bills: The IOUs should provide bill inserts with customer monthly bills that include the original AMP arrearage, the amount forgiven each month if they pay their bill, the amount forgiven to date, and the amount remaining.
- IOU Communication: AMP participants should receive a notification one week before the bill due date
- Disconnections: The IOUs should be required to disconnect all customers in alignment with the IOU's current disconnection threshold if they do not have a documented medical condition.

For more information:

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**Questions?**



# Water Utilities Update

## Low – Income Oversight Board

**Water Division**

**December 11, 2025**

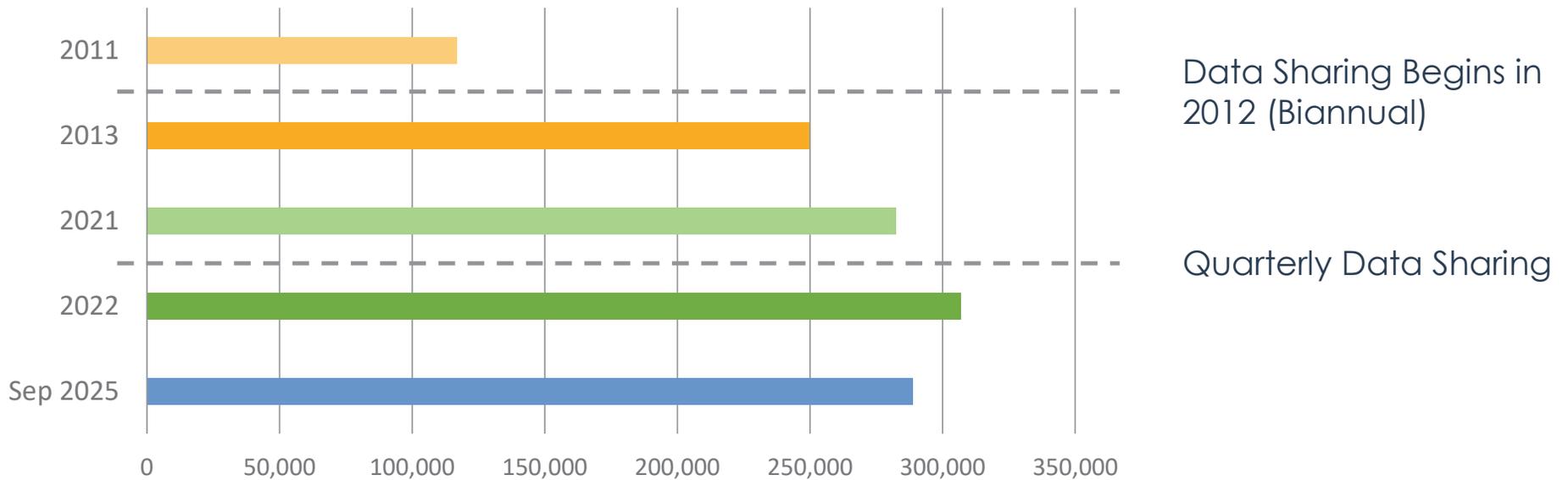


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# Overview

- Customer Assistance Program (CAP)
  - Participation
  - Discounts
- Water Bill Arrearages

# Total CAP Enrollment



- Participation percentage of total IOU residential customers

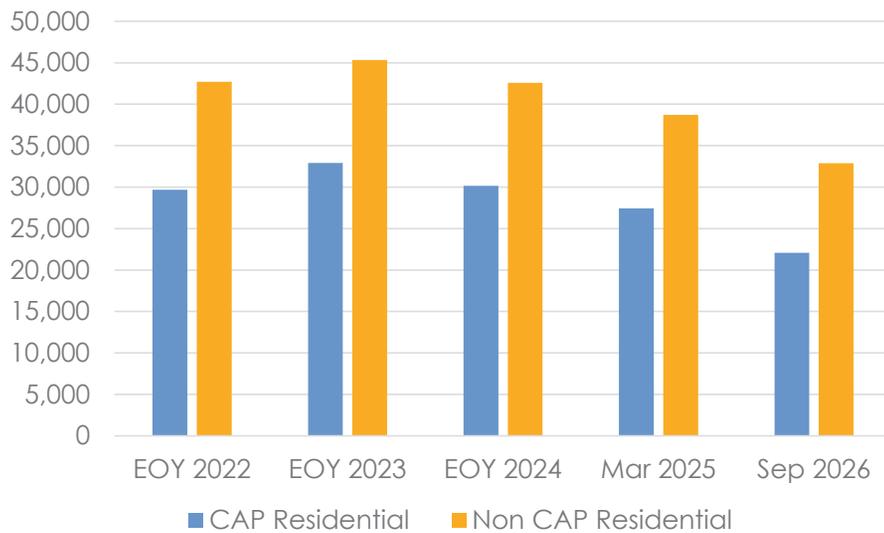
2011	2013	2021	2022	Sep 2025
9.6%	20.4%	23.1%	25.1%	23.6%

# CAP Discounts Offered

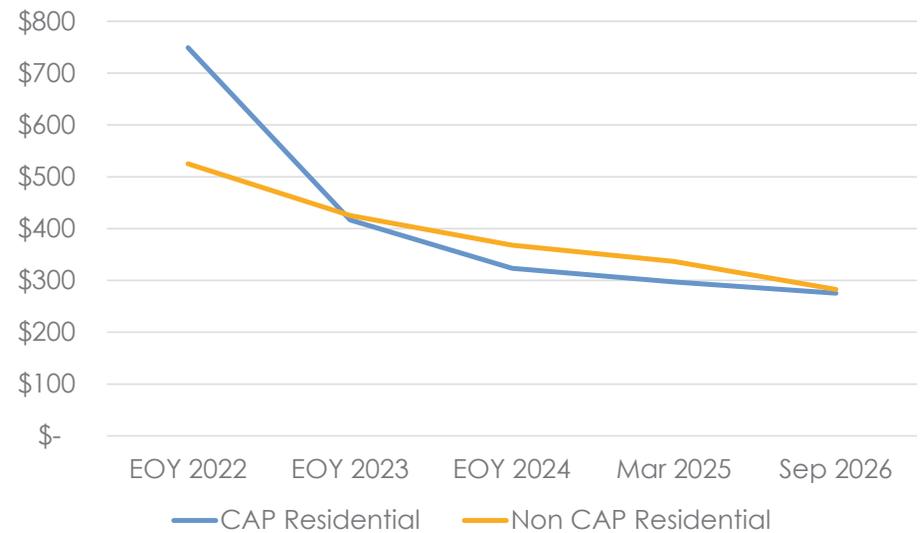
Water Utility	Monthly Discount
California Water Service	50% off Service Charge
California-American Water Company	25% off Service Charge and Tier 1 & 2
Golden State Water Company	Varied credits (\$7 - \$34) among districts
Great Oaks Water Company	50% off Service Charge
Liberty Utilities	\$10.00 credit
San Gabriel Valley Water Company	\$10.35 credit
San Jose Water Company	15% off Total Bill
Suburban Water Systems	\$10.74 credit
Del Oro Water Company	20% off Service Charge for Stirling Bluffs District 50% off Service Charge for Strawberry District
SoCal Edison – Catalina Island	32.5% off Total Bill

# Water Bill Arrearages

Customers with Unpaid Bill (Over 79 Days)



Average Debt



- As of September 2026, **8%** of CAP customers had unpaid bills

# CHANGES Program Report to the Low Income Oversight Board

Consumer Help and Awareness of Natural Gas and Electricity Services

Love Asiedu-Akrofi, Senior Regulatory Analyst, Consumer Affairs Branch, External Affairs Division

December 11, 2025, 4<sup>th</sup> Quarterly LIOB Meeting



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# Agenda

- CHANGES Program Objectives and Background
- Overview of Services Delivered by Program Components
- 2025 Happenings
- Conclusion



# CHANGES Objectives

## Consumers Served

- Limited English Proficient (LEP)
- Low-Income Energy Consumers
- Senior Consumers



## Service Components

- Outreach
- Education
- Case Assistance

# CHANGES Background



International Institute  
of Los Angeles

- 24 Community-Based Organizations (CBOs) serve clients statewide in
  - 78 Languages
  - 70 Locations



- Funding approved through 2026 per California Alternate Rates for Energy (CARE)/ Energy Savings Assistance (ESA) Decision 21-06-015

# Outreach Services Delivered

**PY 2022-2023**  
**06/22 – 05/23**

**Community Events**

85 Events  
≈118,000 attendees  
12 CBO Presentations Given

**Media**

13 - Radio  
2 - TV  
15 - Newspaper

**Social Media**

233 Posts

**PY 2023-2024**  
**06/23 – 05/24**

**Community Events**

133 Events  
≈155,000 attendees  
10 CBO Presentations Given

**Media**

5 - Radio  
4 - TV  
19 - Newspaper

**Social Media**

200 Posts

**PY 2024-2025**  
**07/24 – 06/25**

**Community Events**

126 Events  
≈165,000 attendees  
10 CBO Presentations Given

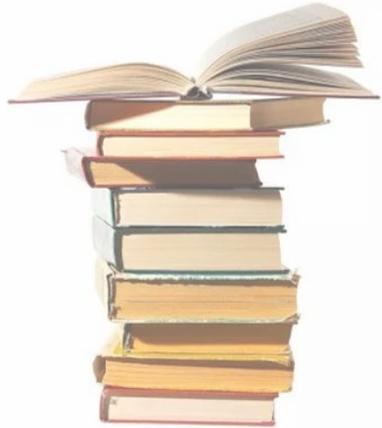
**Media**

2 – Radio  
2 – TV  
4 – Newspaper

**Social Media**

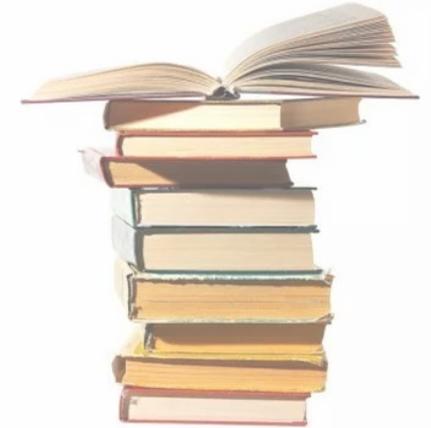
120 Posts

# Educational Services Delivered



## 9 Topics

1. Assistance Programs (CARE/FERA/Other)
2. Understanding Your Energy Bill
3. Avoiding Disconnection
4. Electric & Natural Gas Safety
5. Energy Conservation
6. High Energy Use
7. Level Pay Plan
8. Core Gas Aggregation Services
9. Choosing an Electricity Rate Plan



### PY 2022-2023

**37,834** Consumers  
attended classes  
**8** Topics taught  
**29** Languages

### PY 2023-2024

**38,890** Consumers  
attended classes  
**8** Topics taught  
**23** Languages

### PY 2024-2025

**23,223** Consumers  
attended classes  
**9** Topics taught  
**30** Languages



# Case Assistance Delivered

## 1. Needs Assistance



## 2. Dispute Resolution



### PY 2022-2023

**6,985** Total Clients Served  
**9,164** Total Cases Assisted  
**33** Languages

- **37%** Spanish
- **22%** Cantonese
- **41%** Other

### PY 2023-2024

**7,157** Total Clients Served  
**9,164** Total Cases Assisted  
**33** Languages

- **37%** Spanish
- **22%** Cantonese
- **41%** Other

### PY 2024-2025

**4,585** Clients Served  
**5,766** Total Cases Assisted  
**29** Languages

- **40%** Spanish
- **15%** English
- **11%** Cantonese

# 2025 Happenings

## CHANGES Evaluation Events

- CHANGES Evaluation to be completed Dec. 19, 2025

## CHANGES Funding Updates

- CARE/ESA Bridge Funding for CHANGES Active Proceeding

## CBO Development Event



# What We've Heard from CHANGES Consumers

- CHANGES consumers benefit from a “one-stop shop” for education and assistance with energy services
- **89%** of 210 CHANGES service recipients surveyed said they have difficulty paying their entire balance every month
- See the CPUC TEAM & CHANGES Programs website <https://www.cpuc.ca.gov/about-cpuc/divisions/news-and-public-information-office/consumer-affairs-branch/team-and-changes-programs> to view CBO's client stories



# Conclusion

- CHANGES continues to provide essential services to LEP consumers year after year despite budget constraints.
- Bridge funding needed for 2027
- Valued partnership with LIOB



Thank you!  
Happy to answer questions.

