MEETING MINUTES: Low Income Oversight Board Meeting 4th Quarterly Meeting
December 11, 2025 | 9:00 a.m. – 3:00 p.m.
Location: San Diego City Building 202 C Street San Diego (12th Floor, Committee Room)

LIOB and CPUC Attendees

Board Members	In-Person	Virtual	Absent
Chair Benito Delgado-Olson Gov. Appointee	X		Joined at 9:25 a.m.
Vice Chair Jason Wimbley, CSD Rep.			X
Robert Castaneda, Public Member	X		
Pat Watts, Weatherization Contractor		X	
Lisa Castilone, Public Member		X	
Paul Irwin, Public Member	X		
John Tang, Water Corporation	X		
Lourdes Medina. Public Member		X	
Marlene Murphy-Roach, Electrical/Gas Corporation	X		
Ann Kloose, Public Member		X	
Matthew Baker, CPUC Commissioner	X		
Energy Division Staff			
Jen Gordon	X		
Ankit Jain	X		
Cheryl Wynn		X	
Mia Hart		X	
Elisia Hoffman		X	
Leo Dosanjh		X	
Coby Randolph		X	
Kapil Kulkarni	X		
Gillian Weaver	X		
Ana Zapata		X	
Cherie Chan		X	
Commissioner Baker's Office			
Sarah Meyerhoff	X		

1. Welcome and Introduction

Commissioner Baker opened the Low Income Oversight Board's (LIOB) fourth quarterly meeting and initiated Roll Call.

Commissioner Baker introduced new Board Member Anne Kloose and wished Sr. Analyst of CPUC, Cheryl Wynn, a Happy Birthday.

Board Member Kloose, Sustainability Division Manager for the City of Fresno, thanked Commissioner Baker for inviting her to apply to the board. She looks forward to serving and representing. Commissioner Baker thanked Board Member Kloose for serving. A quorum was established at 9:10 a.m.

2. Approval of the September 11, 2025, LIOB Meeting Minutes – Action Item

Board Member Castaneda moved to approve the meeting minutes, and Board Member Tang seconded the motion. The LIOB members in attendance approved the minutes unanimously.

Board Member Medina indicated that she was present and had been on the call since roll call.

3. Public Comment

Paul Redfern, CFO of 211 San Diego, participated in person and highlighted the CARE, FERA, and ESA programs and the 20+ year partnership between 211 San Diego and SDG&E in connecting customers to utility assistance and broader social services. Paul described 211 San Diego as a trusted, 24/7 multilingual resource that screens households for programs such as CARE, FERA, Medical Baseline, ESA, and the Neighbor-to-Neighbor Fund, as well as food, housing, transportation, and health supports, and noted their collaboration with SDG&E on emergency preparedness and response. He stated that referrals to financial assistance programs help households remain housed and encouraged the LIOB to continue supporting integrated partnership models that connect utility programs to diverse and hard-to-reach communities.

There were no other comments from Webex Chat/Virtually.

4. Joint Investor-Owned Utilities' Status Reports

4.1 Report on CARE/FERA/ESA Programs

The investor-owned utilities (IOUs) PG&E (Cassaundra Gardner), SCE (Rosette Solidum), SDG&E (Roland Mollen), and SoCalGas (Brenda Rodriguez Sandler) reported on program enrollments and challenges, including impacts to the ESA program due to federal immigration action and utility system issues.

[Chair Delgado-Olson joined the meeting, apologized for his late arrival, and welcomed new Board Member Kloose.]

Board Member Kloose acknowledged strong CARE enrollment, particularly in Fresno County, and asked about FERA enrollment goals and target dates. PG&E responded that the FERA enrollment goal was 50% and noted that this goal had not yet been met.

Board Member Tang asked whether PG&E's Match My Payment program is Commission-guided or PG&E-led, how it is funded, and whether CARE customers receive additional

assistance. Board Member Murphy-Roach responded that the program is PG&E-led and shareholder-funded, confirmed CARE customers are eligible, and noted it also serves CARE-eligible households and customers up to 400% of the federal poverty level.

Board Member Castaneda noted SCE's progress metrics and asked why reported energy savings are lower than expected, particularly as electrification expands, emphasizing that savings should translate into lower bills. SCE responded that new electrification measures can appear as negative savings under current calculations and that SCE uses a conversion methodology to report claimable kilowatt hours.

Board Member Irwin noted SDG&E's tribal report showed only one tribal household treated despite significant outreach and suggested more targeted coordination with non-gaming tribes and eligible households. Mia Graff (SDG&E) acknowledged challenges converting outreach into completed ESA enrollments due to trust/access issues and barriers such as propane use limiting eligibility, referrals not resulting in appointments, limited measure value, reluctance to allow assessments on tribal land, and substandard housing conditions; she noted SDG&E is working with partners (including GRID Alternatives) and the ESA program advisor to track referrals, gather tribal feedback, strengthen relationships, and refine outreach and program approaches to improve participation.

Board Member Castilone shared that Grid Alternatives is doing substantial tribal outreach work across California and is restructuring so that she will serve as the direct contact for many parts of Southern California. She offered to coordinate with tribes in Southern California regions on a tailored outreach strategy and suggested partnering more meaningfully to expand information-sharing, noting their outreach efforts have been successful.

Chair Delgado-Olson emphasized the need for continued flexibility in the upcoming program cycle to accommodate emerging technologies and new measures, noting that streamlined administrative approvals when budgets are unchanged help programs stay responsive to market developments.

4.2 Arrearages

Betty Tran with PG&E reported that while the number of residential customers in arrears has remained relatively stable, total arrearage dollar amounts have increased significantly since 2020. Shorter-term payment plans show higher success rates than longer plans, and although assistance programs, external funding and payment plans provide short-term relief, they have not resulted in sustained arrearage reductions. PG&E noted that many customers are protected from disconnection due to program enrollment, active payment

plans, pending assistance, weather moratoriums, low-population ZIP Code protections, and Commission-mandated disconnection caps. Utilities are using multiple strategies to support customers, including extended payment plans, affordability and arrearage management options, enrollment in discount and forgiveness programs, referrals to financial assistance partners, levelized billing, and enhanced customer notifications. PG&E also reported increases in both the number and average amount of residential write-offs and emphasized efforts to improve program success rates to reduce uncollectible balances.

Chair Delgado-Olson suggested exploring whether future decisions could support automated, location-based sharing of county social services information in disconnection notices, emphasizing this would not change IOUs' role but could be a low-maintenance way to help customers at risk of disconnection.

Board Member Castaneda referenced SDG&E's partnership with 2-1-1 as an effective centralized resource hub for connecting customers to housing, employment, food, and other assistance.

Board Member Castilone asked about customer impacts from arrearages and disconnections, including whether they affect credit or result in higher deposits. PG&E responded that utilities have eliminated residential customer deposits and that arrearages do not affect customers' external credit; however, repeated defaults may increase required minimum payments internally. PG&E noted that disconnections can reduce arrearages, as many customers reconnect quickly, and suggested exploring additional policy levers such as revisiting pandemic-era protections, potential incentives for timely payment, or program modifications to better encourage successful payment behavior.

Commissioner Baker commented that the data suggests an approach relying solely on incentives is not effective and emphasized the need to balance humane policies for customers who truly cannot pay with mechanisms that encourage payment among those who can pay but have limited means.

4.3 CARE/FERA Bill Impact and Rate Forecast (Q&A)

Chair Delgado-Olson thanked the IOUs for providing the requested data and explained it will help inform next-cycle goals and assess ESA, CARE, and FERA bill impacts over time. He asked whether future reports could add prior-year actuals and potentially forecasting; IOUs indicated they can provide historical actuals for the past three years and explore program-level breakouts, within public-data limits.

Commissioner Baker emphasized that while CARE/FERA/ESA programs are critical, affordability is increasingly driven by wildfire and storm costs that are significantly

impacting customer bills and may rise further. He noted wildfire risk also increases utility financing costs and emphasized that this is a broader statewide insurance/liability issue. He urged ratepayer and low-income advocates to engage in upcoming public meetings to push for solutions, so ratepayers are not bearing these costs alone, warning the system remains vulnerable to major wildfire events.

Chair Delgado-Olson followed up by noting that many necessary climate and infrastructure policies can be regressive and disproportionately burden low-income households, even with CARE. He stated that wildfire mitigation, electrification, and growing grid demands may worsen affordability over time, increasing challenges around arrearages and disconnections. He encouraged the Commission and stakeholders to plan for ongoing wildfire and climate impacts without placing undue burden on vulnerable customers.

4.4 CEDARS update on dashboard data visualization for CARE/FERA/ESA

SCE representatives Joni Key and Galaxy H. Kaji introduced the California Energy Data and Reporting System (CEDARS) on the Commission's website https://cedars.cpuc.ca.gov/.

Galaxy H. Kaji provided a walk-through of CEDARS, with a focus on navigating the Data tab. Joni Key also reviewed proposed future enhancements anticipated in 2026, noting that an announcement will be issued once the updates are confirmed and implemented. For questions or to provide feedback, the points of contact are Joni Key Joni.Key@sce.com and Galaxy H Kaji GALAXY.KAJI@SCE.COM.

5. Technical Advisory Committee (TAC)

Chair Delgado-Olson stated the TAC is shifting from Bridge Application work to preparing for the next full-cycle, with early 2026 plans to confirm timelines (with an ALJ and/or Energy Division) and set a schedule for recommendations to the full Board and potential letters to the Commission. He identified priority topics including unspent-fund flexibility, contractor success/cash-flow needs, improved data-sharing for income verification (while addressing privacy/system constraints), stronger tribal outreach and measures (including more meaningful incentives), energy-burden goals, a whole family approach, feasible water affordability options, and leveraging other weatherization/resources.

Board Member Castaneda stated that water agencies often have limited visibility into available assistance programs and should be pressed to provide clearer details on what support exists. He emphasized that agencies may have assets and resources they can

leverage to support affordability initiatives and help fund rate programs and noted that it is the responsibility of a well-ran agency to do so.

Board Member Tang noted that data-sharing efforts should include water utilities to support smoother implementation once barriers are addressed and observed that some municipal water agencies already operate rate assistance programs using external funding. He added that ratemaking socializes costs and that tiered rates can shift impacts among customers, requiring a balance of equity, affordability, and conservation goals. He noted that impacts vary by household and should be evaluated based on specific customer circumstances.

6. Subcommittee Reports-Action Item

6.1 Low Income Energy Assistance Programs (LIEAP)

Board Member Castaneda reported that the LIEAP subcommittee did not meet and noted that, in practice, LIEAP discussions have largely been folded into TAC work rather than occurring as a separate subcommittee meeting. He emphasized that while the subcommittee did not convene to address substantive issues this time, there will be ample opportunity in the coming year to schedule discussions around priorities the Board establishes.

Board Chair Delgado-Olson provided a brief update on the federal status of LIHEAP, explaining that there is no definitive outcome yet; funding is currently continued through January.

6.2 Low Income Needs Assessment (LINA)

LINA Subcommittee met on September 25, 2025. For the agenda please see 2025-9-25 LINA Subcommittee Agenda.

6.3 Legislative Subcommittee

The Legislative Subcommittee did not meet. It was noted by Chair Delgado-Olson on behalf of Subcommittee Chair Watts that the Legislative Subcommittee will reconvene after the bill introduction deadline, which is late February.

6.4 Water & Climate Change

Board Member Tang reported that the Water & Climate Change Subcommittee met on November 17, 2025, and reviewed key roles and focus areas currently in effect, including affordability, climate change, and tribal lands. Kevin Troung (Water Division) provided updates across these areas at the November 17 subcommittee meeting.

Chair Delgado-Olson moved to appoint Board Members Kloose and Tang to the Technical Advisory Committee and to remove Board Member Medina (per her request) from the Water & Climate Change Subcommittee. Board Member Murphy-Roach seconded the motion. The motion passed unanimously, with 10 votes in favor.

7. CPUC Standing Reports

7.1 Energy Division

Kapil Kulkarni with the Energy Division provided an update on unspent funds, recent ESA related activities, studies, and key proceedings. He reported that the new unspent funds template increased visibility into ESA budget tracking, noting that while the ESA main program generally spent annual budgets, multifamily and pilot programs continued to show unspent funds due to delayed launches and implementation timelines under a full-cycle approach. Kapil also summarized the November 5, 2025 multifamily workshop held through the ESA Working Group and noted that stakeholder input would inform future program design. He reported that the LINA study was finalized in late October and referenced additional recent studies, noting that Guidehouse would support Energy Division with application review and participation analysis. Kapil provided schedule updates on the bridge funding proceeding (with a proposed decision expected in Q2 2026) and the full-cycle applications anticipated to be filed in January 2026. Available at https://pda.energydataweb.com/.

Board Member Castaneda raised concerns about recurring system development delays affecting the transition to the current ESA cycle and asked whether staff is coordinating with IOUs on timelines to avoid disruptions. Kapil responded that staff has discussed these issues with IOUs, including through the multifamily workshop, and noted that most challenges arose on the multifamily and pilot side where new processes were required. He added that staff will aim to rely more on existing IOU systems and consider a more active role in future transitions to help reduce impacts on contractors and customers.

Board Member Medina thanked staff for the unspent funds information and expressed appreciation for the increased transparency. She noted that clearer reporting helps the public better understand where funds remain unspent and supports efforts to better serve communities with financial need, adding that while IOUs are not social service agencies, greater visibility is important given their continued profitability.

Paul Phillips with Energy Division provided an update on the Arrearage Management Program (AMP), authorized in 2020 during the COVID-era disconnections rulemaking and

implemented statewide by the major IOUs to forgive one-twelfth (1/12) of eligible CARE/FERA customers' arrearages each month when they stay current on bills (up to $8,000), with roughly one million participants between 2021–2025. He summarized APPRISE's independent evaluation, which found AMP initially improved payment behavior, reduced arrearages, lowered collections actions, and modestly reduced disconnections, but impacts eroded over time and completion was low (about 15% fully eliminated arrearages), driven by program complexity, customer confusion, high removal rates, and overlapping assistance programs. APPRISE recommended continuing AMP with modifications such as strengthened eligibility requirements, improved outreach and communications, and revised removal/reenrollment considerations, with ongoing discussion about how AMP should align with future disconnection policies.

Commissioner Baker asked whether the studies examined prepaid programs, paired with assistance, as an alternative to disconnection for customers in arrears, noting reported success in other states. Paul responded that prepaid programs were not included in the evaluation and were not proposed by APPRISE, but agreed the concept is a best practice worth exploring. He also noted the need to consider succession planning, future program options, and the appropriate Commission forum as the rulemaking concludes.

Chair Delgado-Olson noted the evaluation report recommended continuing AMP, with emphasis on tying payment plans to affordability/energy burden. He requested a future update.

Board Member Irwin noted that it would be helpful to compare AMP with "Match My Payment." He suggested AMP may require budgeting and payment behaviors that are not realistic for many low-income households, which often prioritize whichever debt has the most immediate consequence. He added that "Match My Payment" may provide more practical short-term relief by reducing arrears, but customers may still fall back into arrearages if overall household income remains insufficient.

Board Member Medina asked for clarification on whether disconnection requires customers to pay their full balance or whether it primarily serves to prompt payment attention. Paul clarified that customers are not required to pay in full and may use payment plans, including 24-month plans, but stated that while not ideal, the threat of disconnection remains the most effective tool utilities have to draw down arrearages despite other outreach and pilot efforts, and emphasized the need to consider broader economic disparities when targeting relief.

Board Member Murphy-Roach noted that the reports show most customers do not sustain 24-month payment plans, citing roughly 90% for PG&E and 94% to 96% for other utilities. She characterized the plans as effectively a long-term loan and said they are not working for many customers.

7.2 Water Division

Kevin Truong with the Water Division reported that Customer Assistance Program (CAP) enrollment more than doubled after data sharing was implemented, with participation peaking in 2022 and now leveling at about 24 percent of residential customers. Kevin noted CAP discounts and surcharges vary by utility and are reviewed in each utility's general rate case. Unpaid bills and average arrearage debt have trended downward since 2022 for both CAP and non-CAP customers, with average debt now slightly under $300 and about 8 percent of CAP customers in arrears.

7.3 CHANGES

Love Asiedu-Akrofi with the Consumer Affairs Branch (CAB), provided an update on the CPUC's Consumer Health and Awareness of Natural Gas and Electricity Services (CHANGES) program for the 2024–2025 program year (July 1, 2024–June 30, 2025), including program background, service components (case assistance, education, and outreach), client demographics and language access, budget and contractor updates, key service delivery trends driven by funding constraints, the status of the biannual program evaluation, and projected service impacts for 2025–2026 and bridge funding needs beginning in 2027.

Chair Delgado-Olson asked whether there was an update on the status of the Bridge Funding recommendation letter, which included the CHANGES program budget. Ankit Jain from the Energy Division responded that the letter has been received and that staff are currently reviewing and developing recommendations for the proposed decision (PD), with no updates available to share at this time, noting that further information would be provided once the process is further along.

8. Update on the Implementation of the Base Services Charge (BSC)

Ankit Jain and Cheryl Wynn, Energy Division staff, provided an update on the implementation of the BSC, formerly known as the income-graduated fixed charge, which is a fixed monthly charge, based on income tiers, that lowers usage-based electricity rates for all residential customers, including CARE and FERA households.

Commissioner Baker asked what customer reaction the utilities have seen since going live. Katy Homyk (SDG&E) reported that customer and media response has been consistent with expectations, indicating the joint IOU outreach materials were effective; she noted the main area of confusion has been among solar customers regarding how their credits do or do not apply to the Base Services Charge, and otherwise reactions have been neutral. Andre Ramirez (SCE) stated SCE has been live for about three to four weeks and has been closely monitoring Base Services Charge-related call volume, which has been much lower than anticipated, with no significant pushback or customer issues observed, and SCE will continue monitoring through the holidays and into January.

9. Wrap Up and Closing Remarks

Chair Delgado-Olson thanked Energy Division, Water Division, and Consumer Affairs Branch staff for their work throughout the year and expressed appreciation to the IOUs for preparing and providing the annual reports. Chair Delgado-Olson also welcomed new Board Member Kloose and extended well wishes for a safe holiday season and a happy New Year, noting anticipation of continued work together in 2026.