

KUB Customer Assistance and Outreach

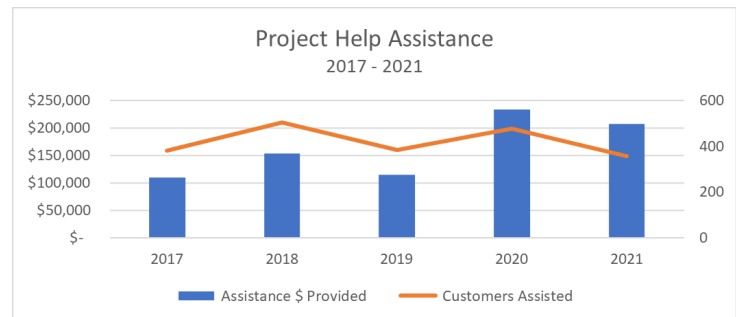


KUB has a long history of leadership in its support for its low-income customers. In addition to long-established programs like Project Help and our Customer Counselors, our Customer Service processes have been adapted over time to support the needs of customers in difficulty. This summary provides background information on the many programs we've established, as well as our policies and practices to support these customers.

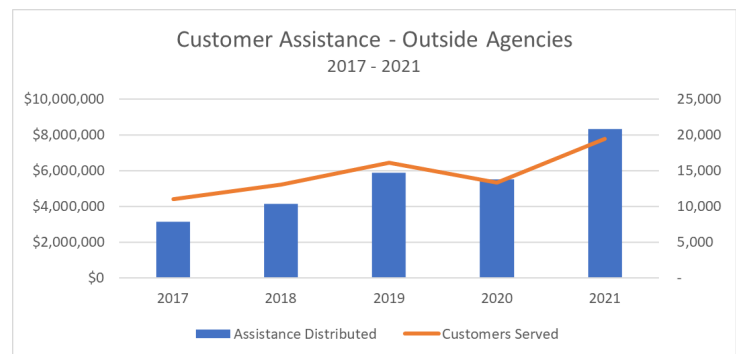
Programs

Customer Counselors – Since 1973, KUB has staffed the Customer Counselor group with professional social workers who work hand in hand with nearly 200 community agencies and other groups. A list of those agencies is at the end of this summary. Through networking events every year and strong continuing community relationships, they connect with key front-line resources and ensure that customers have multiple pathways to receive emergency bill assistance and other services. On average, KUB's two Customer Counselors and one support staff manage an average of 25,000 customer contacts in any given year.

Project Help – Established in the 1980s, this program collects funds from individual customers and other funding sources to provide emergency bill assistance to customers who may not be eligible for other programs. In this innovative partnership, CAC and KUB jointly manage the program, absorbing their costs so that 100% of the funds collected go directly to assisting customers. Project Help has assisted more than 2,000 customers with approximately \$820,000 in assistance dollars over the past five years.



Outside Agency Customer Assistance – In addition to KUB's assistance programs, the Knoxville community has many generous entities who provide emergency bill assistance to customers. KUB facilitates this through the Customer Counselors, who maintain relationships with these organizations. KUB has also established an online portal that agencies can access to directly confirm the needs of their clients and apply payments without having to speak to a KUB employee. This system was established in collaboration with KUB partners and is another innovative way KUB facilitates help for customers in crisis.



Through these programs alone, thousands of KUB customers have received millions of dollars in direct aid over the last five years.



CURE – With funding from TVA’s Pandemic Relief Credits and Pandemic Recovery Credits, the Board established a funding stream to assist customers in crisis during the pandemic. The Covid Utility Relief Effort (CURE) is a partnership between KUB and CAC that linked eligible customers to what will ultimately be a total of approximately \$13.6M in direct assistance. As a result of direct outreach to eligible customers, over 9,000 customers received assistance in the initial round of funding and payment plans for another 721 customers totaling over \$420,000 were eliminated with the second year of funding. This is in addition to the outside assistance shown in the chart above.

CURE Program Results	Residential	Business	Total
Customers Assisted	9,079	296	9,375
Assistance \$ Provided	\$5,968,467	\$439,106	\$6,407,573



Round It Up – Established in 2015, Round It Up allows customers to round up their bills to the next whole dollar, with the change used to fund home weatherization for low-income customers. Since its inception, KUB has leveraged Round It Up to secure other sources of funding from TVA, the State of Tennessee, the Federal Home Loan Bank Board, and KUB’s own contributions totaling more than \$27 million. Since inception, these efforts have weatherized over 2,000 homes, with an average reduction in energy use of 29%.

Connecting Customers with Assistance

Customers in crisis sometimes don’t know how to seek assistance. Through our customer communications efforts and our community networks, we work hard to get the word out when programs are available to assist customers. Beyond that, we have many entry points that customers can use when they need help.

KUB Communications – KUB regularly runs informational campaigns around high-bill season to help customers prepare for (or better yet, avoid) high consumption during extremely cold or hot weather. We also communicate every year about assistance available to customers. Over the past five years, KUB has used the following channels to reach customers:

KUB Website	City of Knoxville Office of Neighborhoods email list	Seymour Herald
Bill Inserts	Talking with T radio show	Grainger Today
KUB Customer Service Center handouts	Rick’s House radio show	Union News Leader
Community agency/group handouts	News coverage and paid advertising (digital and print) on WBIR, WVLT, WATE, Knox News, KnoxBiz, BLANK	Blount Daily Times
Direct customer mail postcards/letters	Enlightener	Jefferson Standard Banner
Direct customer e-mails	Shopper News	Courier News
Free and paid posts on social media (Facebook, Twitter, Instagram, NextDoor)		Mountain Express

Community Events – KUB is actively engaged in the community, providing energy efficiency workshops and bringing staff to the community to engage with customers one-on-one. KUB staff have been a part of New Direction Covid vaccination events, HomeSource classes, KCDC briefings, homeowners’ associations and neighborhood meetings, and other events to maintain an active presence in the community.

KUB Customer Service – In addition to these outreach efforts, KUB’s front line customer service staff are always available to assist customers. In fact, most billing assistance flows through KUB’s call center, where trained customer service representatives have the authority to establish payment arrangements over the phone, extend due dates, and help customers access assistance when they need it most. Customer Service Representatives answer, on average, 65,000 calls per year from customers requesting bill payment assistance. Sixty percent (60%) of those calls (~40,000) result in a payment arrangement or due date extension. During every call, customers are provided information on where to access bill payment assistance in the community.

Customer Service Processes

Levelized Billing Plan – KUB’s Levelized Billing Plan allows customers to keep monthly utility bills level throughout the year by calculating an average payment based on each customer’s latest 12 months of history. This is especially helpful for customers unable to absorb a high summer or winter bill.

Credit Payment Plans and Payment Arrangements – Typically, under these arrangements, customers are required to make an initial payment, and remaining balances can be paid in installments for a predetermined number of months. During the pandemic in 2020 and 2021 when these plans were used extensively, initial payments were waived, and many were forgiven using TVA Pandemic Recovery funding.

Payment Due Date Extensions – KUB allows customers to extend payment due dates several days past their initial due dates. These can be requested by speaking to a customer service representative, or through the automated phone system. In the coming months, due date extension requests will be available at kub.org or on KUB’s mobile app.

Disconnection Practices – KUB’s disconnection practices include several steps that help to ensure customers are not surprised by a disconnection.

By the time customers are disconnected for nonpayment, they have used as much as 2.5 months of service with no payment. Customers receive a bill notice and a door notice before they’re subject to disconnection. KUB statistics show that most customers pay enough on their bills at that point to avoid disconnection or reinstate services in short order. Payment policies allow customers to maintain services as long as they are making a genuine effort to pay, and they accommodate customers who are chronically behind in their utility bills.

Nonpayment Disconnection Cycle

(for Electric, Natural Gas, Water & Wastewater)

Month 1							Month 2							Month 3						
				1	2	3	1	2	3	4	5	6	7			1	2	3	4	5
4	5	6	7	8	9	10	8	9	10	11	12	13	14	6	7	8	9	10	11	12
11	12	13	14	15	16	17	15	16	17	18	19	20	21	13	14	15	16	17	18	19
18	19	20	21	22	23	24	22	23	24	25	26	27	28	20	21	22	23	24	25	26
25	26	27	28	29	30	31	29	30						27	28	30	31			

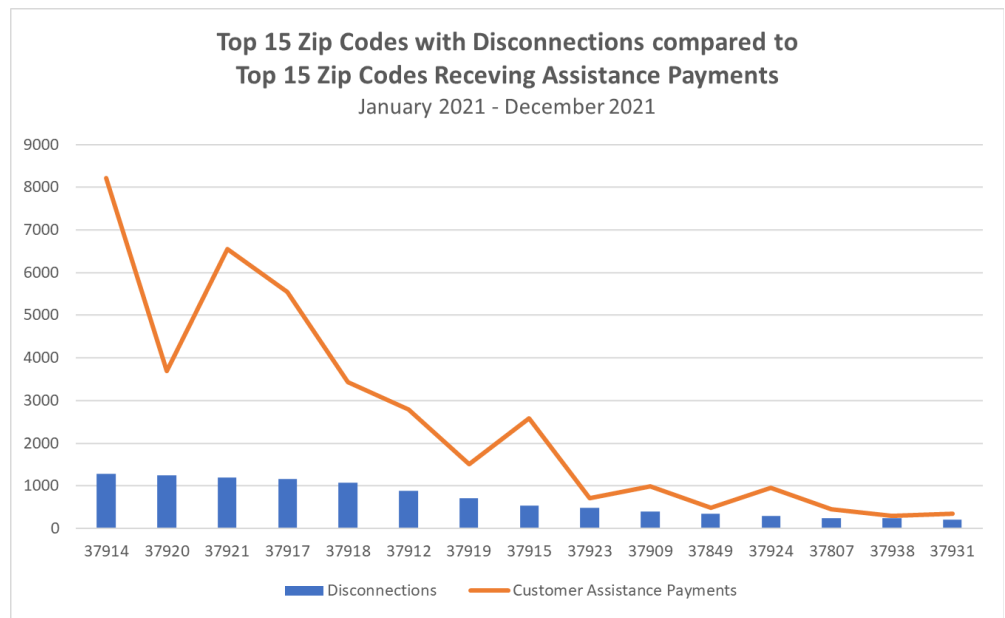
Legend

- Regular bill (30 days of service)
- Past-due balance due date
- Payment due date
- Door hanger
- Bill with past-due balance (up to 60 days of service)
- Disconnection (up to 2 ½ months of unpaid service)

In addition to notifying customers about their payment status, door notices have been redesigned to include information on emergency assistance so that it is simple for customers to access help exactly when they need it. KUB also eliminated door notice fees in 2020 to ease the burden on these customers. Other policies that support customers include a moratorium on disconnections during extreme weather and over holiday periods when disconnections can have a more significant impact on customers. During the pandemic, KUB suspended disconnections for seven months.

Impact of KUB Policies and Assistance on Communities

All of these efforts help to ensure that the total number of disconnections is kept as low as possible. On average, less than 1% of KUB's residential customer base experiences a disconnection of service. KUB uses disconnection as the last resort when all other options have failed. The data to the right shows that the assistance provided through the resources and methods above has made an impact for our customers where it's needed most.



Agencies Collaborating with KUB Customer Counselors

All Saints St Vincent de Paul
Alliance House
Anderson County CAC
Ball Camp Baptist
Baptist Center Western Heights
Bashert Baptist Church
Beacon of Hope Ministry
Bearden UMC
Beaver Dam Baptist Church
Beaver Ridge UMC
Benevolent Client Services
Black Oak Heights Church
Blessed Teresa of Calcutta Catholic Missi
Blount CAC
Blount Memorial Foundation
Bookwalter UMC
Boys & Girls Club
Bridge Refugee
CAC Energy Assistance
CONNECT Ministries
CREVAA
CROSS
Callahan Road Baptist
Cathedral of the Sacred Heart of Jesus
Catholic Charities
Cedar Springs Presbyterian
Central Baptist Bearden
Central Baptist Fountain City
Central UMC
Centro Hispano
Cerebral Palsy Center
Cherokee Health Systems
Cherry Street Church of God
Children of God Church of God in Christ
Childrens Hospital
Christ UMC
Church Street UMC
Church of Jesus Christ Latter Day Saints
Church of the Good Shepherd
Church of the Savior
City of Knoxville
Clapps Chapel UMC

Clear Springs Baptist Mascot
Clinch-Powell RC&D Council
Cokesbury UMC
Colonial Hgths UMC
Compassion Coalition
Compassion In Action
Concord UMC
Covenant HomeCare
Douglas Cherokee
Dutch Valley New Life Church
ETHRA LIHEAP
ETHRA Union County
East Tennessee DCS
Emory Valley Center
Eternal Life Ministries
Fairview UMC
Faith Promise Church
Family Promise of Knoxville
Family Reach Foundation
Farragut Church of Christ
Fellowship Baptist
Fellowship Church Knoxville
Fellowship Evangelical
Fifth Avenue Baptist
First 7th Day Adventist
First Baptist Church Powell
First Baptist Church of F C
First Baptist Church of Seymour
First Baptist Concord
First Baptist Knoxville
First Baptist Presbyville
First Baptist Strawberry Plains
First Church of God
Foster Chapel Baptist
Fountain City Ministry Center
Fountain City Presbyterian
Fountain City United Methodist
Freedom Fellowship
Friends of TN Babies with Special Needs
General Assistance CAC
Grace Baptist Church
HOPWA
HRMC-PATH Homeless
Helen Ross McNabb

Holy Family Catholic Church
Home Based Empowerment, Inc.
HomeSource East TN
Honey Rock Victorious Church
Hope Central Ministry
Hospice Promise Foundation
John Sevier Baptist Church
K-VA-T
KARM
KCDC
Knox County
Knox County Clerk
Knox County DCS
Knox County Health Department
Knox County Schools
Knox County Sheriff's Office
Knox Housing Assistance
Knoxville Area Urban League
Knoxville Christian Center
Knoxville Dream Center
Knoxville Jewish Alliance
Knoxville Police Department
Knoxville-Knox Co Head Start
LIHEAP Douglas Cherokee
Ladies of Charity
Laurel Church of Christ
Lennon-Seney Methodist Church
Lighthouse at Austin Homes
Lost Sheep Ministries, Inc.
Lyons Creek Baptist Church
Marietta Cumberland Presbyterian
Meridian Baptist Church
Middlebrook Pike UMC
Montgomery Village Baptist Center
Mt Olive Baptist South
Mt Zion Baptist
Muslim Community of Knoxville
National MS Society
New Beginning Baptist
New Hope Missionary Baptist
New Hopewell
Overcoming Believers Church
Park West Church of God
Payne Avenue Missionary Baptist
Peninsula

Positively Living
Powell CCC
Powell UMC
Project Grad
Project Help
Refuge
SVDP St Francis of Assisi
Salvation Army Knox Co
Salvation Army Sevier Co
Sequoyah Hills Presbyterian
Sevier County General Fund
Sevier Heights Baptist
Seymour Heights Christian Church
Share It Forward
Smoky Mountain Area Rescue Ministries
St Albert the Great Catholic Church
St George
St James
St John's Cathedral
St Mark UMC
St Vincent de Paul
State of TN
Susannah's House, Inc.
TN Dept of Human Services
TN Valley Coalition to End Homelessness
TVA Residential
Tabernacle Baptist
Tennessee Housing Development Agency
Tennova Healthcare Auxillary
The Grove
The Restoration House
Thompson Cancer Survival Center
Thorn Grove Baptist Church
UT Cancer Institute
UTMC Pastoral Care
Volunteers of America
Wallace Memorial Baptist
West Lonsdale Baptist
West Park Baptist
YWCA
Youth Villages