

**City of Austin Utilities
Arrearage Program Design**

	Discount Participants	60% Median Family Income (MFI)
Eligibility	Enrolled or waitlisted on the discount program	Income at or below 60% of the area median income verified by an agency with support services structure
Benefits	Immediate incentive towards debt (match/credits begin month 1 of program) will be able to tap into AE resources (education class, weatherization, etc.)	Immediate incentive towards debt (match/credits begin month 1 of program) will be able to tap into agency resources (case management)
How to Apply	Already in place	Referred by partner agency with support services structure
Auto vs. Self Enrollment	Self-enrollment with heavy promotion/marketing	Auto-enrollment through partner agency with support services structure
Length of Program	Determined by amount of debt; \$1,750-\$3,000 = 12 months \$3,001-\$6,000 = 24 months \$6,001+ = 36 months	Determined by amount of debt; \$1,750-\$3,000 = 12 months \$3,001-\$6,000 = 24 months \$6,001+ = 36 months
Down payment Requirement	Not required	Not required
Match vs. Graduated Payments	Graduated payments, with AE always paying more than customer	Graduated payments, with AE always paying more than customer
Payment Amount %	20%/80%, 30%/70%, 40%/60%	20%/80%, 30%/70%, 40%/60%
Removal from Program	2 strikes rule day no contact = strike Default payment = strike = strike	2 strikes rule day no contact = strike Default payment = strike = strike
Administration	Austin Energy	Agency with support services structure

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	Regular Residential
Eligibility	Referred to AE by agency that does not have support services structure
Benefits	Immediate incentive towards debt, will be able to tap into AE resources (education class, weatherization, etc.)
How to Apply	Referred by partner agency that does not have a support services structure
Auto vs. Self Enrollment	Auto-enrollment through partner agency that does not have a support services structure
Length of Program	Determined by amount of debt; \$1,750-\$3,000 = 12 months \$3,001-\$6,000 = 24 months \$6,001+ = 36 months
Down payment Requirement	Not required
Match vs. Graduated Payments	Matched payments
Payment Amount %	50%/50%
Removal from Program	2 strikes rule 30 day no contact = strike Default payment = strike NSF = strike
Administration	Agency without support services structure