POLICY TITLE: **Low Income Rate Assistance Program**

POLICY NUMBER:

I. PURPOSE:

The Board of Directors of the Georgetown Divide Public Utility District (District) desires to offer financial assistance to low-income treated water customers.

II. POLICY:

A. Eligibility

1. Must receive treated water service from the District.
2. Customer must live (primary residence) at the address receiving the discount.
3. Must be a residential customer.
4. Meet the income guidelines outlined in Section 3.
5. Customer must notify the District when no longer eligible.
6. Customer must submit for renewal each year Eligibility is renewed annually in June
7. Qualification is based on the total income of everyone living in the home or participation in qualifying public assistance programs

B. Income Verification

1. Qualification is based on the total gross income of everyone living in the household
2. Two methods of demonstrating:
   i. Provide copy of PG&E bill showing CARE rate for treated water account holder; or
   ii. Submit income documentation to the District for review and approval
      a. Customer must account for all sources of qualifying household income
      b. To ensure consistency with PG&E CARE Program income requirements, the District will request the same income information and back-up documents as the PG&E CARE program
      c. Customers must black out any account numbers or Social Security numbers
         1) Customers must provide income information for all members of the household. This information may include several of the documents listed below:

If you or someone in your household participates in	You should send in a copy of:
Public Assistance Programs	Award letter(s) OR letter of participation in the program(s)
Medicaid/Medi-cal, Supplemental Security Income (SSI), CalFresh/SNAP (Food Stamps), LIHEAP, WIC, Healthy Families A & B, Cal WORKs (TANF), National School Lunch Program (NSLP), Bureau of Indian Affairs General Assistance, Head Start Income Eligible (Tribal Only)	

If you or someone in your household receives income from:	You should send in a copy of:
Wages, Salaries, Tips, Commissions	Two most recent consecutive check stubs, W2 or IRS 1040 Form
Pensions, Social Security, SSP, SSDI, Disability Payments, Workers Compensation, Unemployment Benefits, VA Benefits, Foster Care Payments	Award letter(s), two most recent consecutive check stubs or the most recent bank statement (to show direct deposit)
School Grants, Scholarships, Other Aid	Award Letter(s) OR two most recent consecutive check stubs
Insurance and/or Legal Settlements	Settlement Documents
Child and/or Spousal Support	Court documents OR two most recent consecutive check stubs
Farm Income	First page of IRS 1040
Interest and/or Dividends from Savings, Stocks, Bonds, Mutual Funds	IRS Form 1040 or IRS Form 1099(s) or three consecutive bank statements
401K or IRA withdrawals or Annuities	Investment account statement(s), IRS Form 1040 or IRS Form 1099
Capital Gains	Investment account statement(s), IRS Form 1040 or IRS Form 1099
Rental and/or Royalty Income	IRS Form 1040 AND Schedule E for Rental Income
Profit from Self-Employment	IRS Form 1040 and Schedule C
Gambling/Lottery Winnings	Determined on a case-by-case basis
Union Strike Fund Benefits	Two most recent consecutive benefit check stubs
Cash Income (when you have not filed federal or state taxes)	Signed letter detailing type of work, estimated monthly amount of cash payment, employer name and phone number

If you or someone in your household receives income from:	You should send in a copy of:
Monetary gifts, none of the examples apply or if you do not receive any income	Signed letter explaining the current source(s) of income used to support your household.

C. Gross Income Limits

1. The District will use the most current income limit information from the PG&E Care Program (Updated in May) and/or the CA Department of Housing and Community Development Official State Income Limits for El Dorado County (updated in December) for the extremely low and very low categories. The highest income limit shall apply. As of May 31, 2022, the income limits are:

Number of Persons in Household	Total Gross Annual Household Income
1-2	$36,620 or less
3	$46,060 or less
4	$55,500 or less
5	$64,940 or less
6	$74,380 or less
7	$83,820 or less
8	$93,260 or less
9	$102,700 or less
10	$112,140 or less
Each additional person, add	$9,440

*Before taxes based on current income sources. Valid through May 31, 2023

D. Discount Amount

1. Customers will receive a discount of 25% off the base rate of treated water.
2. This will be reviewed by staff annually on or before June 30, beginning in 2018 to determine suitability. Any changes require approval by the Board.

E. Eligibility Renewal

1. Renewal information must be received by the District before June 1 annually
2. Participants will be notified by mail to resubmit their eligibility information

F. Fund Limit and Wait List

1. The maximum property tax revenue that will be allocated to this program (fund limit) will be $35,000 in FY 17/18. Future maximum amounts will be determined as part of the annual budget process.

2. A change to the fund limit can be authorized by action of the Board of Directors
3. Staff will provide information on projected discount expenses during the quarterly financial reports to the Board.
4. If customer demand exceeds fund limit, a waitlist will be created.
5. Customers on the wait list will be enrolled into the program on first come-first served basis as funds become available.
   i. If a customer has been on the wait list for more than 6 months, they must re-submit income eligibility information.

G. Discount Distribution

1. When the owner and the account holder are the same individual, a monthly bill credit will be issued.
2. When the owner and the account holder are not the same individual or in the case of a shared meter then a written agreement must be signed by the District, owner, and account holder with the following terms:
   i. District will give monthly bill credit to the account holder
   ii. If the qualifying household is a tenant who is not the account holder, then the account holder will pass the discount through to the tenant via a reduced utility bill or rent reduction.
   iii. All discounts must be given to the eligible tenant and not spread across all tenants.
3. Definitions
   i. Owner- is the legal property owner of a parcel
   ii. Account holder- is the name on a treated water account
   iii. Tenant- is a leaseholder of a house, apartment, condominium or similar residential dwelling OR the owner of an individual mobile/manufactured home in a mobile home park.

H. Program Acceptance

1. Customers may apply at any time; however, they may be placed on a waitlist based on funding availability.
2. District may require up to 60 days to provide determination of customers income eligibility
3. Discounts will be distributed as listed in Section 7
4. For customers described in Section 7 (b), additional time may be required for written agreements before discount can be applied.

I. Marketing and Outreach

1. The District will attempt to reach all eligible customers about the program including:
   i. Bill Inserts
   ii. Email, website, email, and social media notification
   iii. Press releases to local newspapers
   iv. Creating partnerships to share information
   v. Brochures at the post office, library, nonprofits and other gathering places
   vi. Community Presentations

J. Policy Review

1. This policy should be reviewed prior to June 30, 2018 and annually thereafter for consistency with applicable state laws, income levels and discount rates.
2. Staff will provide information on projected discount expenses during the quarterly financial reports to the Board.