

# Date: Thursday, January 27, 2022 Time: 2:00 - 3:30 pm EST Presenters (in presenting order):

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Christina Clark, Operations Branch Chief for LIHWAP, OCS
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# [Allison Ma'luf, CAPLAW]

Everybody welcome to today's webinar, I see the numbers are jumping up so I'm going to just give a few minutes, maybe like a minute just to see how high we can go we want to go as high as we can on those numbers. We've had some good registration and we want to make sure those who want to participate can. All right, you guys are still coming in but for the sake of time I will, I will get us started.

I'm Allison Ma'luf, as you as you can see from my name here on the screen. I am the Executive Director of CAPLAW, and we are really excited today to be here with our colleagues from the Office of Community Services and the National Community Action Partnership, NCAP, to talk to you about the Low Income Home Water Assistance Program. And I'm just introducing the webinar today because we have a full schedule, we're going to have Dr. Howard introduce the session today. And then she's going to hand it off to her colleague Christina Clark, who has really been spearheading the efforts at OCS with this program, and so she's going to talk about those efforts.

And then she's going to then punt it over to my colleague, Caroline Kelley, who is going to introduce and talk about our LIHWAP Primer, which was included in the email correspondence that went out about the webinar, so you probably saw that, and hopefully you've had a chance to flip through it. Caroline's going to go over some of the core elements with that. And then, we're really going to spend a lot of time today and we want you guys to really, hopefully learn and listen and communicate with us via the chat box and the Q&A box as we as we go through the webinar. We're going to talk to a handful of community action agencies; we have Northern Kentucky Community Action commission, we have Wayne Metro Community Action Agency, and we have IMPACT. So we've got somebody from Kentucky, from Michigan, and from Iowa here to talk about their experiences. This webinar got started really because of Caroline and Dr. Howard. I have to give credit where credit is due. Dr. Howard got the program started and Caroline was super interested in it. And between those two we had magic happen. So we're really excited to hopefully connect the Community Action Network to the program even more deeply than it is currently, that's really the point of this—to help our network understand and increase participation and ask whatever questions they have with respect to the program, for those who are already in it, or just getting started with it, so forth and so on.

So with that, I'm going to hand it over to Dr. Howard, thank you for being with us today, and she has a little bit of a cold so bear with her, as she goes through this little bit.

Thank you.

# [Dr. Lanikque Howard, OCS]

Thank you so much, Allison, and good afternoon everyone. I was going to say I am a bit under the weather, so I do hope that you'll bear with me, because I did not want to miss the opportunity to engage with you this afternoon. I also did not want to miss the opportunity to thank our incredible partners. I can't thank NCAP enough for all the work they're doing to support the national rollout of the first ever, the first ever federal Water Assistance Program.

We know that access to safe and affordable drinking water and wastewater services is a fundamental element of health, safety and wellbeing for households across America. Yet we also know that water affordability is a significant and growing concern and communities across the country. For many low income households, water affordability needs have been significantly exacerbated by the COVID-19 public health crisis. The pandemic has made it significantly more difficult for individuals and families to pay their home drinking water and wastewater bills, and although some states instituted temporary moratoriums on shut offs, water consumers have accumulated debt that has serious economic consequences, not only for the household, but also for public water utilities. LIHWAP is the first program ever enacted to help families restore their access to clean water and avoid imminent shutoffs at the federal level. LIHWAP has also been instrumental in helping to rescue small regional water suppliers from going bankrupt due to COVID-19-related revenue decreases, which has further helped to avoid low income communities and vulnerable households from losing water access. Since LIHWAP is a brand new program, we have the opportunity to utilize our collective experience and knowledge of designing and implementing human service programs to make up an exceptional program that truly makes a tangible difference in the lives of those who are most in need, but it will take all of us. So whether you're administering LIHWAP at the state or the local level, or you're coordinating with the agency that is administering LIHWAP, we want to hear from you about what's going well, the challenges you're experiencing, and the lessons you're learning. LIHWAP and OCS are eager to hear from you.

And you can even reach out to me about the lessons you're learning. Those are really my favorite emails to receive, but I will admit that out of this group, I am probably the slowest to respond to emails these days. I promise you it is not due to lack of trying.

With that, I will pass it over to the phenomenal Christina Clark, to provide more details about LIHWAP.

# [Christina Clark, OCS]

Thank you so much Dr. Howard. Hello everyone, my name is Christina Clark and I'm the Operations Branch Chief for the Low Income Household Water Assistance Program, or LIHWAP. I'm really happy to join you all today for the conversation about LIHWAP, and I want to start by acknowledging and thanking all of you for the key role that you play in implementation of programs such as LIHWAP that are designed to protect the health, safety and wellbeing of vulnerable households. And although your roles may look different, the contributions from each of you are key to protecting individuals and families and to ensuring benefit programs such as LIHWAP are effectively reaching those families and providing support that is so critically needed. To set the stage for this discussion, I'm going to provide us a brief overview of LIHWAP, its priorities, and the current program status.

LIHWAP provides grant awards two states, territories and Native American tribes to implement water and wastewater utility payment assistance programs for low-income households. LIHWAP was authorized as an emergency program in response to the COVID pandemic. And so currently there's no permanent authorizations, and grantees must obligate funds by the end of fiscal year 2023.

So the purpose of LIHWAP is really to ensure in-home water services for low-income households, and as Dr. Howard mentioned, we know how critical this access is to allowing families to maintain healthy and safe standards that reduce the spread of COVID-19. Providing benefits now is particularly important, as people still face uncertainty related to employment and income, and as moratoria and similar protections that prevented disruption of services have expired. And so to emphasize the importance of ensuring in-home water services, OCS has established three priority groups that are being communicated to grant recipients. The first priority is to provide benefits to households that have been disconnected and do not have water services in their home. The second priority is for households that are facing disconnection due to arrearages on their accounts. And

so for priority groups one and two LIHWAP funds can be used to pay the full amount that is needed to ensure reconnection or to prevent disconnection of services. This likely will be the full amount of the past due balance, including late fees and any reconnection fees.

The third priority group is households that are seeking assistance to reduce current bills to help ensure affordable household water services. And so for this group we encourage grantees to develop what's called a benefit matrix, which establishes a set of predefined parameters that can be assessed during intake to determine an appropriate benefit amount. Grantees have the discretion to determine how these priorities align to the needs within their specific service areas, and can design their programs to address the specific needs of the communities that they serve.

And in addition to the benefits being provided for households, as Dr. Howard mentioned, LIHWAP also supports water utility companies by helping them to recoup revenue that was lost as a result of the COVID pandemic. And so the participation of water vendors is key to the implementation of LIHWAP, as they're integrated into the program's funding structure. CAPLAW does a really nice job of describing this dynamic in their primer, and they'll cover the funding structure and how vendors are included later on in this presentation. Next slide please.

So LIHWAP was authorized at a time when there's been an unprecedented amount of resources made available to support families in need. And while families have desperate an urgent need for the support offered by programs such as LIHWAP or the Low Income Home Energy Assistance Program, or even Emergency Rental Assistance. We recognize that this can put a strain on states, tribes and local agencies that are designing and implementing these programs. And so therefore the Office of Community Services has really put an emphasis on braiding and blending program administration and benefits, whenever possible, to ease the administrative burden and also to provide wraparound services for families in need.

So many of you implement the CSBG program, or Community Services Block Grant. OCS has issued guidance that highlights how CSBG funds can be combined with LIHWAP to make minor plumbing repairs that stop leaks and replace fixtures that can contribute to unaffordable water bills, and also just to provide wraparound services. Um, so the first link that you see at the bottom of this at the slide, the first link that you see on this slide provides additional information related to LIHWAP and CSBG coordination and that can be accessed with the LIHWAP website.

In addition, through communication across federal programs and with grant recipients, we have identified other promising practices that support visibility and coordination goals across programs. These practices include: regular communication between program leadership, and regular communication between program stakeholders as well, collaboration and review of local program offerings, cross-training staff to build awareness of eligibility and offerings for other programs, policy coordination to align existing policies and procedures in a way that can leverage work across programs, and also coordinated outreach. So combining the messages to inform households about multiple programs for which they might qualify.

Categorical eligibility is a big one—and joint application and intake. So categorical eligibility is the idea that a household that is eligible for LIHEAP is automatically eligible for LIHWAP. And then there's other programs that are related to categorical eligibility that will be discussed a little later.

And then lastly, data sharing: linking applications and referral systems that can enhance program coordination. And so the other two links on this screen are two additional resources on the LIHWAP page that highlight coordination and promising practices that I just mentioned, and I encourage you to take a look at these resources, and whenever possible include methods that braid and blend programs and resources that are available to support families. Next slide please.

Currently, all available LIHWAP funds have been awarded. And LIHWAP grantees include 49 states, just over 100 tribes, five territories and the District of Columbia. And so in the beginning of the program, LIHWAP recipients developed and submitted implementation plans that outlined their approach and policies for LIHWAP implementation, and OCS is currently in the process of adding these plans to our website. Some of them are available. But right now, you can access two-page summaries that highlight key elements from recipients'

implementation plans. And so those summaries include the priorities that will be addressed, program start date, and partnerships with local administering agencies. The summaries are currently available for all of our State recipients, and we are in the process of making the summaries for tribal recipients available as well. They'll be added once they're completed. And in addition to sharing this information, OCS has also emphasized training and technical assistance to support recipients in developing a strong foundation for program implementation. So there are various resources on our website, including an implementation toolkit. And so that toolkit consists of 30 minutes prerecorded topic-based webinars that can be accessed both by Grant recipients and by administering agencies. I'm sure we will periodically add to the toolkit, based on identifying needs throughout program administration. Right now, there are two videos there—one for intake and eligibility and another for benefits determination. I encourage you to take a look and visit that training and technical assistance resource website. I also want to highlight on that resource that there are sessions from World Water Week, which was a weeklong event where OCS brought together federal and private partners, stakeholders, and advocates to discuss water access, affordability, infrastructure and other topics related to the water webs and water land-scape. And so those sessions are really helpful in promoting discussion and information sharing related to water access and affordability issues.

In addition, OCS has implemented a quarterly reporting schedule for LIHWAP recipients. And so we'll be collecting snapshot information related to the number of household served, successes, challenges, and training and technical assistance needs, and we'll be sharing some of that information on a regular basis on through our website, until we really feel that being informed about these key elements on a regular basis will allow us to adapt to program needs and to communicate achievements in a way that supports implementation, and also highlights the critical need for the LIHWAP benefits.

One of the last things I want to mention is stakeholder engagement. We really want to make sure we're connecting and gaining input from a variety of stakeholders, including those that are directly involved with program administration as well as contributors, and it's our hope that by bringing together various groups for discussion and feedback that we will be able to leverage expertise of those, such as yourself, who administer and contribute to services and programs that protect and support vulnerable families. Next slide please.

I would like to highlight some actions that can be taken from the perspective of a Community Action Agency, and once again acknowledging that the role that you play in implementing LIHWAP. And so for all the Community Action Agencies, I really encourage you to review the information about the program. That may include the primer that CAPLAW developed and will discuss shortly, but also information on coordinating federal programs, and that information can be used to cross train staff about available programs, and to build awareness that can provide comprehensive support to households through wraparound services. It's really important that we build pathways that support referrals, especially with the influx of funds that are now available. In addition, for those that administer LIHWAP activities, I encourage you to take a look at some of the specific training and technical assistance resources that are available.

Even if you have established processes in place, these resources can highlight promising practices that can be used to leverage or incorporate existing work that's already being done. And so in addition to that, I encourage you to share feedback with your state partners about the activities that you are administering to let them know where you may have had successes, innovations, or even challenges. This information can be very helpful to support the development of promising practices that can be shared across networks. At the bottom of this slide you'll see links to additional resources that are housed on the LIHWAP web page. And those include information memorandums and guidance as well as Dear Colleague letters and program updates about LIHWAP. Next slide please.

If you have questions, please reach out to us. We definitely want to hear from you and look forward to engaging with you. And I want to thank you for your time today and once again thank you for all that you do to support vulnerable families and individuals, particularly in these times when such critical need and support are really needed. And so with that I would turn it over to Caroline Kelley. Thank you.

### [Caroline Kelley, CAPLAW]

Thank you so much, Christina. We've really enjoyed working with Christina and her team and putting together this webinar. And we're very excited also to be introducing you to CAPLAW's new LIHWAP primer, which you can see here. This is a screenshot of our website and our resource library.

So this is our new web based introductory resource to tell you, as a Community Action Agency, everything that you need to know about LIHWAP and where your agency fits into this new program.

You can see here the link to where you can find this webinar on our website, or this resource on our website. And this webinar will also be made available on our website.

In addition to the slides, so as you can see here, this is a web page where you can toggle through different aspects of the program and learn more about them, and specifically each, each tab here was put together with CAAs in mind, so we're trying to help you see yourself within the program. And what I'm going to do now is kind of provide a brief overview of some of the main parts of this resource and give you some more basic information before we turn to you to talk about how this has been going. So, as Christina mentioned, similarly to the LIHEAP program, the implementation of LIHWAP will vary from state to state. And you'll see state offices or tribal offices referred to as grant recipients in the resources from OCS with, you know, CAAs potentially coming in as sub-recipients or just other partners in the implementation of this program.

So, each grant recipient has submitted an implementation plan to OCS and had that plan approved for how they're going to implement LIHWAP in their state. And you can refer to these state plans to see what functions the grant recipients or the state offices will be responsible for in your state, as opposed to subrecipients, which could include Community Action Agencies and other administrative agencies. So some of these program functions that may be with the state office or with subrecipients are conducting intake and client eligibility for program benefits, reaching out to potential clients and referring people to the LIHWAP program, negotiating vendor agreements with water utilities, calculating benefits and making and tracking payments. So depending on what your state or tribe or territory has decided in terms of implementing the program, subrecipients may be responsible for one or all of these functions. And so we're going to go into a little bit more depth with regard to each of these as well.

So just to give you kind of a, you know, an overview of LIHWAP benefits, they are payments made by a grantee or subrecipient to a water utility to restore water services and pay penalties or fines owed by the client account. Utilities here can refer to publicly or privately owned drinking water and wastewater providers. And you may also see the term arrearage used throughout these resources, which basically just means an unpaid past due bill for drinking water or wastewater services.

And one of the key ways that LIHWAP is distinct from LIHEAP is that LIHEAP benefits can be paid to eligible households, whereas LIHWAP benefits must be paid to water utility vendors. So the payments to vendors is really how the benefits of this program are administered.

Benefits can prevent disconnection of water services if the services have not yet been disconnected, or they can cover a reduction in the monthly water rate that is charged to an eligible household. And one of the really cool things about this program is that OCS has kind of made it very clear that it's meant to be integrated into the other programs that your CAA is already providing. And one of those is the CSBG program. You know, there are certain, certain ways that LIHWAP benefits can be paid here but in connection with, you know, reconnecting a household to, to the local water system or in connection with helping them pay for their plumbing bill, it may be necessary to help them repair some of the water system in their house. And so CSBG has been identified as a funding source that is really perfect for covering minor plumbing repairs that may be necessary in order to reconnect a household to the water grid, or, or keep their bills, you know, at a reduced rate because there can be, you know, serious, you know, someone may have really high water bills that they can't cover because they have a leak in a part of their plumbing system for example. And there are also a lot of opportunities to coordinate LIHWAP benefits with other utility assistance programs. Most states are relying on an existing network of LIHEAP providers. So you might see some similarities between how your state administers LIHEAP and how they're going to do LIHWAP, so that's helpful too. And I'll talk about coordinating with other utility assistance programs

at the end of our slides here.

So as Christina mentioned, there are two ways to show that a household is eligible for benefits. The first is through categorical eligibility, which basically means that if you have a client who is enrolled in one of these other programs with at least as restrictive or more restrictive eligibility requirements then LIHWAP, you can consider them eligible for LIHWAP. That includes LIHEAP, TANF, SNAP, SSI and other means-tested veterans programs. So, you can establish household eligibility through categorical eligibility, or you can calculate income and a household is income eligible for LIHWAP if they if their income is below threshold that is set in your state plan. So that may be 150% of the federal poverty line, 60% of state median income, or the greater of the two. And if you're not aware of this, of what the threshold is in your state, you can ask your state office or look at your contract your subgrant, or look at your state implementation plan for that information.

So, in most states, I would say, Community Action agencies Are partnering to reach out and get the word out about this new program. So that includes coordinating outreach campaigns and conducting intake for LIHWAP. There's a lot of agencies, you'll hear from our panelists, about how they're integrating this program with LIHEAP because it's, it can be very similar.

And also, using CSBG funds to coordinate that linkage. CSBG funds can be used to conduct client intake, even if the client is ultimately determined to have an income that's above the threshold for CSBG. It's kind of like the glue that holds together all of these different programs that your agency is implementing, including the new LIHWAP program, and you'll hear us refer to blending and braiding funding streams. And that's what we're talking about—kind of consolidating these funding sources so that your client can have as seamless an experience as possible.

So, another kind of area that I think is really important to identify is—which can be very different from the LIHEAP program—is the negotiation of vendor agreements with water utilities. There are, you know, in general, there are many more water utility providers in the United States than there are heat and energy providers, and they may be small private companies or in cities there's all different kinds of structures for water—drinking and wastewater vendors. So if you're in a state where subrecipients, or Community Action Agencies are negotiating vendor agreements, that means that your agency will be responsible for reaching out and establishing relationships with water vendors, so that you can pay them on behalf of your eligible clients.

And so most states that are doing this have provided a form vendor agreement to their subrecipients, that can be used to send out to vendors and get them to sign on. And that agreement must be consistent with the LIHWAP terms and conditions that OCS has put out. But some of the vendors may come back with some changes that they want you to make to the agreement. As long as the agreement remains consistent with the terms and conditions of the program, you can negotiate some of these terms in a vendor agreement. And so we've included some examples here of what might vary from vendor to vendor and you'll hear more about this in our discussion in just a minute.

But some of the key terms that you, as a subrecipient, may be responsible for negotiating are the assistance amount that's needed to prevent a shutoff of a client's water bill every month. You can also negotiate a temporary shutoff moratorium, which basically means the vendor can't shut off the clients' water for 30 to 90 days after they receive a payment. And you should also talk about how often the vendor is going to be sharing information with you so that you can meet your reporting requirements and get enough information to know how the program is going with each individual vendor.

Someone asked in the chat, if we pay a past-due bill, plus a pay forward to give a credit on the bill for future payments, would that count as a rate reduction? Yes, so a rate reduction is basically exactly that—it's a forward-looking credit on a client's bill that reduces their bill every month. So, for a particular client, you can pay their past-due bills, or you can pay reconnection fees, and then you can also pay a rate reduction. The only thing you want to keep in mind is that the program wants to prioritize people who have had their water shut off already, or people who are at risk of having their water shut off. So, in your policies, as an agency that's administering this program, you'll have some priorities so you want to think about each household in terms of those priorities that are established in your policies.

On our next slide, we wanted to ask you whether in your state, Community Action Agencies are negotiating vendor agreements, which usually comes along with paying benefits from on behalf of eligible households to the vendor. So we're going to launch a poll right now that asks you. If you don't know, don't feel pressure to respond. We just want to get a sense of how many states are involving Community Action Agencies in these negotiations, so that we can help create more resources that'll be helpful to you.

So, we'll give folks a couple more seconds to respond. I'm seeing some yeses in the chat. Ok, that's good to know. Wow, great. Ok. It looks like we're getting a lot of yeses, so Community Action Agencies seem to be handling these vendor negotiations. That's really exciting. Yep, some people haven't started the program yet, that's true. Oh, it sounds like California hired a third-party vendor to arrange and make payments to the vendors.

You guys, this is so exciting. It's a brand new program, and every state is figuring it out for themselves. You can see why I was the one who did this resource. Ok, great. Let's end the poll there.

70% answered yes. That's really interesting. So it seems like there are many states where Community Action Agencies—in fact, a majority of states, where Community Action Agencies are engaging in vendor agreement negotiations with water utility vendors. That's really interesting. And please know that if, as you're doing this, if you have questions, you can contact CAPLAW with those questions.

Okay, so before we hand it over to the Community Action Agencies, I want to talk a little bit about benefits and the benefit amount and how to calculate that. So, the federal guidance has not set a cap on the amount of benefits that can be paid out to an individual household, but your state may set a cap in its plan or have a policy. Your agency as a subrecipient may also choose to have a policy that caps benefits at a certain dollar amount. If there is no applicable cap, your agency is free to pay the full amount that is necessary to restore service to an eligible household. I think Christina mentioned that earlier, because the priority here is ensuring that households have access to water, and that it's preventing those shut off. So, you'll see these priorities that are listed here. These are the priorities in the federal guidance for the order in which benefits should be focused.

And so, the first priority is households with disconnected water services. The second is those who are pending disconnection, with those who are behind or in arrears. You'll see it described that way. And then third is those who are seeking help with current water bills but don't have a past due balance. And within that third group, you'll have some households who have what we call a "high water burden", which basically means they spend a larger amount of their monthly costs on water than others. So you want to try to prioritize those who pay more out of their monthly income for water than those who don't. And that relates to what Christina was talking about earlier with a benefit matrix, which helps you assign an order of priority for households when they're not necessarily past due or shut off from their water source.

Alright, so I said this before but payments under the LIHWAP program may not be made directly to eligible households, and that can be a little bit tricky. In particular, in rural areas because a lot of families get their water from cisterns that collect rainwater, and they also have, or they have septic tanks that are the wastewater equipment that they use to take care of wastewater from their house.

In those cases, if you have clients who, even if they own their own system, you cannot pay the benefits directly to that household. However, OCS has recently issued a Q&A that says that if there is, for example a septic service provider who comes around and services the septic systems of homes in a community, you could enter into a vendor agreement with that service provider in order to help assist those households in getting their septic systems serviced. So you could do that. But, again, it's not permissible to make LIHWAP benefit payments directly to households.

So there's one last issue that we know can be a little bit tricky, that we want to help you understand and navigate. And that's serving renter households—the terms and conditions that each grantee has to have policies in place, to try to ensure equitable access between homeowners and renters. And that can get a little bit tricky when you think about renters because there may be some renters who don't pay a water bill that's independent of their rent payment. And there are other vendors who may not even know where their water comes from because they're in a big building. They just pay their landlord what he told them to pay every month. They don't know how much of that is going to water. And so in those cases, CAAs are contacting landlords to understand what how the water bill for the entire rental property is paid on a monthly basis, and work out some ways where an agency can pay the monthly water cost of an eligible household on their behalf to the water utility.

So again, for that type of payment you shouldn't be making the payment directly to the landlord. You'll want to identify which water company is servicing that building and then identify a reasonable portion of that benefit that can be paid on behalf of an eligible household. We got a question in the chat: what if there's one meter, and it's divided between the residents living in a mobile home park? Great question.

So, if that is the case, talk to the landlord and talk to the eligible households in the community, and determine if there is a way to calculate monthly water usage for each unit. If there isn't, you may come up with a fraction or a reasonable monthly bill amount that can be paid to the vendor on behalf of the eligible households.

There's guidance on this, on serving renter households. I'll try to put it in the chat during our discussion, but basically there are a couple different ways that you can calculate this and it depends on the specific facts and circumstances of the renters that you're serving. I'll leave it there and I'll paste the guidance in the chat box. But there are definitely some resources available to help you serve those renters.

You may also consider entering into agreements with the landlord and or the water utility. For the landlord, it would be an agreement whereby the landlord agrees to credit the tenant's rent every month with the amount that's been paid to the water vendor on their behalf. So basically, the rate reduction in essence would be in their rent payment, rather than their water bill, because they are being served by a payment to the vendor, on behalf of the account of their landlord.

Before we get too much into the weeds there, I want to get over to our panel because it's really the thing that we're most excited about. So now, I'm going to stop sharing my slides and we're going to turn it over to Denise who's going to talk to three different Community Action Agencies who are implementing LIHWAP.

# [Denise Harlow, NCAP]

Thank you, Caroline. Appreciate your ability to navigate your slides and respond to questions simultaneously, very nicely done. Thank you, and I encourage folks to continue putting your questions into the Q&A and the chat and we'll have hopefully time at the end here to have some deeper conversation about some of your specific questions.

I'm excited today that we have three Community Action leaders with us today who have experience with water in a variety of capacities and have experienced with LIHWAP. So it's going to really show you a continuum, I think, of where Community Action Agencies are. Hopefully you can see yourself, your own organization, either definitely with one of these CAP agencies or, you know, slightly to the side of one, depending on where you are in your own process.

And I agree with Caroline. It's great to see in the chat how many agencies are actively engaged. This is a brand new federal program. Christina. We so appreciate you at OCS and we appreciate the whole OCS team, Dr. Howard, everybody, for all the time and effort going into this work.

So, again, we have three Community Action folks and we're going to walk through a series of questions, and you'll be able to share their own personal organizational experience about what they've seen and what they've learned. No one here has all the answers, that's for sure. But these are three folks who I think are going to really provide you with some key takeaways today.

I'm going to start with Paula Arkema from Des Moines, from IMPACT Community Action Partnership. Her organization, IMPACT, has been accepting applications for LIHWAP since October, so they have a significant amount of experience in this area. They serve a blend of urban and suburban communities in Des Moines. But again, they started from scratch. Paula, maybe you could talk a little bit about how your agency got off the

ground, how did you get things moving, and what were some of your timeline issues that you were working with?

# [Paula Arkema, IMPACT]

Thank you, Denise I'd be happy to. So in lowa, we did not have a regular funded water program, up until this program started. And so while we've had, you know, various, you know, smaller donations over the years, nothing regular, and so we are just so excited and have already seen great benefit from this program. And so we began conversations early, you know, early summer, and really started working to identify the water companies that were in our service territory.

Our state office has been a tremendous support in helping us identify those water companies, and so we just really spent time reaching out to them. We made quite a few phone calls, we shared emails, our state was great to provide us a PowerPoint to send to these water companies to help introduce the LIHWAP program, and it really was about developing relationships, you know. So with gas and electric vendors we've had many, many years with building relationships with those utility companies. But with a lot of the water companies we found, especially some of the smaller communities, they weren't familiar with our agency or, you know, some of the other programs that we work with, and so it just really was about taking time to develop those relationships. And then the closer we got to implementing the program in October, we then again reached out to all of the water companies, sent out the vendor agreements and some additional information and encouraged them to sign up to participate.

And so at this time, we at our agency, at IMPACT, we have 50 water companies in our service territory and we currently have 28 of them enrolled.

# [Denise Harlow, NCAP]

50 water utilities. That is a lot of relationships to build, and you've made a lot of progress in developing those relationships. I heard that word several times in your response, because that's so much of it will work we do, and why Community Action is successful. Reaching out to all parts of the community. So thank you for that. We'll circle back here in a moment, Paula, with some additional questions.

Shama Mounzer is the Integration Executive Director from Wayne Metro Community Action, serving Wayne County in Michigan, the Detroit area, and the surrounding county. Now, Shama, we know that Wayne Metro had a water program for a number of years. And just a shout out to Wayne Metro for your work early on, as this legislation was going through, and we were all like, now what are we going to do? I know Wayne Metro was incredibly helpful for that so thank you for that.

So, Paula mentioned relationships. What has been helpful for you? What have you learned over the years that has been helpful in developing those relationships? And maybe you could tell a little bit more about how you use the data you already have, because I know you have a big data shop at Wayne Metro. How do you use that kind of information to identify prospective customers for this program?

# [Shama Mounzer, Wayne Metro]

I will start by sharing a little bit about our WRAP program—the Water Residential Assistance Program. So Wayne Metro has had the Water Residential Assistance Program since 2015, and in Wayne County we have 28 communities in the program for WRAP.

With that being said, this gave us a strong foundation and relationship for LIHWAP. I'm happy to say that we have 38 municipalities that opted into LIHWAP and the outreach phase was seamless and this is due to the strong relationship that we built with WRAP. WRAP is a unique program that feeds to LIHWAP, there's a strong collaboration happening between WRAP and LIHWAP. With WRAP, residents can receive direct payment assistance, and also, monthly credits, along with conservation and minor plumbing repair. And that is key, with LIHWAP, as we know, the assistance is limited to just one-time payments, I'm sorry, direct payment assistance. So, the way that we have been launching LIHWAP—we are connecting the funding sources together between WRAP and LIHWAP, and every resident that can benefit from both programs will be enrolled in both programs at the same time.

Now, Denise to your question regarding the data. We at Wayne Metro have moved to a data analysis phase, if you will, with the data that we are collecting with the WRAP program specifically. We used to have different lists—a list of high water users, and list of denied homes when we do the home water audit because the cost is beyond the budget for WRAP. So, we collected all of the data that we have in place, and we advocated for expansion for conservation and plumbing services through WRAP. And the advocacy was successful. Through the advocacy, now, we are able to assist with a higher amount. Also we are able to expand the eligible households who are eligible for conservation services.

### [Denise Harlow, NCAP]

Hat's off to a CAP agency who's really looked at their information, understand their customer base, and figured out how to navigate that, specifically, with very targeted investments. Shama we definitely want to come back to some of that. I think that's some really really interesting work that you're doing there, so thank you for that.

Next is Catrena Bowman-Thomas, who's the Executive Director of Northern Kentucky Community Action Commission in Covington, Kentucky. We come to Catrena a lot when we need expertise on a variety of programs and services as well as advocacy in the Community Action Network and Catrena, it's so surprising to me, that in Kentucky you're working so closely with the state association. Kentucky has a long history as a very jelled Community Action Network in Kentucky. And maybe you could talk a little bit about what role did the state association or is the state association playing in the rollout of LIHWAP, and your experience navigating that.

# [Catrena Bowman-Thomas, NKCAC]

Thanks Denise, so as you said our state association really is integral in the rollout of these programs so our state contracts with the state association and then they subcontract with all of us, all of the grantees and it's based upon the same formula that we use for CSBG funds, that's how I determine you know what our funding allotment is going to be.

And so they worked with us, initially, alongside of those vendors to come up with the vendor agreement. And initially in that vendor agreement, there was a 90-day requirement so you couldn't cut off a customer for 90 days. Well, you know, the vendors, they weren't really happy about that and we did advocate and our state association advocated as well to try to keep the 90 days but we agreed upon the 30 days.

And so they were again very instrumental in that and they developed the agreements and then once the agreement was in place they were able to go and work individually with all of our municipalities, all of our water companies, but there were some that were still hesitant and so our state association was able to come in and work with us work alongside them to really help to explain the program to talk through those issues and concerns and so for us in our area 99% of our vendors are on board and working with us and helping us to administer a program.

#### [Denise Harlow, NCAP]

It's, it's - but are there any particular messages - I'm going to pivot here a little bit on that - your state association had more success with, or the local agencies you had more success with because you talked a little bit about some of the pushback, right? What do you think broke through most successfully for you to get folks on board?

#### [Catrena Bowman-Thomas, NKCAC]

I think just bringing them back to that there are people in our community that need these funds and, and we have this funding available and so we've got to be able to find a way to agree to make sure that we know as they've mentioned before we have to have access to clean waters in the middle of this pandemic. So really bringing them back and grounding them on why we're doing this and the importance of the program helped us to work through and navigate those issues.

#### [Denise Harlow, NCAP]

Get to the moral obligation of our value statements, didn't you? That people need water it's a basic human right, some might argue, I would argue, and yeah that we're even having this kind of having to figure all this stuff out is just...anyway, so I appreciate that. It's the right thing to do, piece of thank you for that.

Shama I'm going to pivot back to you over at Wayne Metro.

### [Shama Mounzer, Wayne Metro]

Sure.

### [Denise Harlow, NCAP]

Early in the pandemic we highlighted a lot of the way Metro was doing in terms of pivoting to central, you already been doing centralized intake I've seen your call center, you really used, you know, the iPad piece and you really got people able to apply seamlessly in some ways as much as you can apply for services seamlessly in a very coordinated way. Maybe you could talk a bit about your universal intake system, you talked to already a little bit about how people are applying to dually for two programs we need to talk a little bit more about how you do intake and eligibility screening for iOS app and maybe some other programs.

### [Shama Mounzer, Wayne Metro]

Sure. So, we believe there is no wrong door approach to access Wayne Metro services. Residents can apply for all of Wayne medical services online through the universal application. It's a universal application that allows residents to access all of Wayne Metro services, anywhere from anytime. And also for our clients who are not very comfortable with the technology, if you will, they can call the Connect Center. We have a team of 100 staff who are actively taking calls Monday through Saturday.

We also, we have a chat feature on the website and we also - all of our offices are open for in person, services.

So residents, they get to choose the option that is best for them, whether if they come into the office or speak to a Connect center specialist, or they fill out the application they go through an assessment. We assess the need for the client, and we identify the best funding source for them, and the best program for them.

I'm pleased to say that - well, my title is the integration executive director so I lead integration for Wayne Metro. And with that being said, our frontline staff are cross trained on all Wayne Metro programs. At the minimum we, we can say the cross train and identifying the best, the best source of income for the client - disposable income for the client and the best program that they need. So, once the client submits an application or they enter into the Wayne Metro database system, all of the applications are stored in a new database system that that we have, CASPIO. It's a very smart database system that only asks us to enter the information that we need to enter.

So, we don't need to waste time on just entering, you know, a lot of unnecessary information if you will, and most part of it is to integrate the services so a LIHWAP President can be screened for MEAP, and can be just redirected to the MEAP caseworker immediately in just a click of a button. It's very similar to the My Bridges website if you will.

So, and then after the client receives the services we screened for financial coaching and employment opportunities and they get connected to either a financial coach or a case manager for long term stability. And it's all in one, in one database system, so we can look at the client's journey from the day they apply to the day they hopefully completed self sufficiency.

#### [Denise Harlow, NCAP]

Well, I'm not surprised to see the question in the chat, because whenever we say databases and someone says it works, everybody wants to know what the name of that. Could you repeat the name of the database for the past few -

# [Shama Mounzer, Wayne Metro]

CASPIO, C-A-S-P-I-O. And we would be more than happy to connect with anyone who needs additional information on CASPIO.

# [Denise Harlow, NCAP]

You can feel the skepticism in the room, can't ya? Really, you have this comprehensive system that works? Wait a minute, we gotta figure that out.

I just want to flag for folks who we have some webinars, I think that we've done with Wayne Metro on some of their data collection systems and behind the scenes. They were starting off with Google Docs early on in the pandemic and found ways to really navigate some low cost systems before moving - I think iit was a "C", right?

I see that coming into the chat C-A-S-P-I-O so great.

Thank you, we could have a whole 'nother conversation about databases, but it's good to hear and it's that customer experience right? And we all know that right? We put the whole family at the center it's their experience that matter so so thank you for that.

Now Paula we're going to turn to you for some of the brass tacks, right? This money? It's money. And it's significant dollars. So there's a reimbursement process that happens, and that can be a little nerve-wracking for agencies right as they try to explore and build their program because we all know sometimes how that's just a little, you know those systems can work and sometimes all maybe they don't so much work. Could you talk a little bit about how your reimbursement process works with your state office, and if you've had to adjust that at all to help avoid customer shut offs, perhaps while vendors were waiting for payment and they're like are we really going to get paid? Maybe you could talk a little bit about that.

# [Paula Arkema, IMPACT]

Absolutely. So here in lowa we do submit a monthly claim to our state partner that indicates our extended benefit funds and then we also project forward, and we know there's going to be a period of time before we receive those funds.

And so we do our best to project forward with this being such a new program, you know those projections we're still trying to figure that out with very little history yet.

But anyway, so that is, that claim is submitted monthly. And then as soon as those funds are received by our agency then we are required to make those payments within 14 calendar days and are always prepared to make those payments as soon as they arrive at the agency - it's so important to get them out as quickly as they can.

But I believe one of the other panelists have mentioned this earlier, our vendor agreement with the water companies as well requires them to either reinstate water service or prevent disconnection for a 30 day period. And so there can be some times that by the time the funds are received the funds requested or received and sent out to those partnering water companies, we can be over the 30 day period.

And so we've just really tried to work very hard with the individual water companies to of course assure them that the funds are coming, and to work through that process, we have a particularly large water company in the Des Moines metro area that services a lot of the families that are receiving services from our agency and we actually recently met with them and we're very pleased that they came to the table willing to kind of meet us, where we needed them to and so well, the vendor agreement does state 30 days so based on the date that we make that pledge for those funds they are required to either turn the water back on or, or prevent that disconnection for 30 days, they are extending that out to 40 days, there's nothing in writing for that but they have agreed to extend that up for 40 days.

And then before setting that family up for a termination, they are reaching out to our agencies, so they'll run a quick query and send that information out to us, giving us the opportunity to to confirm with them that yes, we are in fact going to be making these payments and prevent that. So, we were really pleased that they were willing to meet in the middle with us and and recognize how important it is for families and our communities to have water service.

# [Denise Harlow, NCAP]

I hear you kind of reflecting back on that relationship response to the very first question right? With a relationship you can have that kind of gentle-persons agreement, right, that we're going to work together to make sure that this is working so that's great that you've been able to bring folks to the table.

Let's continue on Paula a little bit and talk about eligibility around renters, and getting the, you know, how do you get information perhaps about their water bill if they're not owner as - Caroline talked a little bit about this. But there's an issue about, you know, customers rent is, the water bill is built into the rent, and they get payment for the water bill. Can you talk a little bit about how you make sure that landlord is reducing the rental obligation to the tenant, or customer?

### [Paula Arkema, IMPACT]

Absolutely. So we have a couple of, kind of a couple different scenarios going on right now, with some rental situations and so we do have an agreement, or I'm sorry a form. So when a family reaches out for assistance, and the rent is included in the rent, we do have a landlord statement that both the family served, and the landlord sign, which does then give us permission to access their usage information from the water company. And then, of course, we are required to make the payment to the water company, and then the landlord does agree to then reduce the rate or the rent for that tenant.

And so we've had really limited opportunity to have situations like that right now, but we are currently working with a fairly large rental property again in the Des Moines metro area that we've been partnering with our emergency Rental Assistance Program and so of course they are aware of the LIHWAP program through that partnership. And in this particular property has a third party billing system and so the water services actually aren't included in the rent that the tenants are paying separately, but they're built through a third party system. And in this particular situation, their charges aren't based on actual usage but based on occupancy. And so we've been working with our state office, and this particular rental property management company, and are working on an agreement, at this point, to determine a way - and I think that we've got a solution to make this happen as well - that of course we would still pay the water company, but the the landlord would provide us documentation that either the water services have been terminated, or that there is a termination notice for those priority two categories.

And then we would then make the payment of course to the the water company. And then the third party system with the third party billing system with debt and credit there, they receive a monthly statement, and it shows their rent charges and their water charges and everything and so then that credit would be applied to that statement so we are still in the kind of the organizing phase of this and coming up with a written agreement, so we aren't contracting necessarily with the landlord or this third party system but we will have a written agreement with them that they will assure us that those, those funds will be applied and credited correctly.

#### [Denise Harlow, NCAP]

Right, part of the agreement right from day one, it's all kind of negotiated up front but yeah the practice of that sometimes right? It sounds like you're navigating through it and we can't wait to hear more about how that process continues for you. So thank you.

Catrena, your organization serves, you know, a significant rural community. And we know that every community is different across America, but we know rural has some, some challenges that - could lessons learned in your neck of the woods, could be applicable in other rural communities.

Maybe you could talk a little bit about specific rural any lessons learned? things that you want to make sure folks here about? Because again we touch every corner of America a lot of America is rural, what are your thoughts?

#### [Catrena Bowman-Thomas, NKCAC]

Yeah, exactly. Well, something that we hadn't even really thought about was the issue of households that have cisterns and septic tanks, you know, how do we really apply these benefits to those households because it's not directly water?

And so trying to navigate and figure out, you know, what piece of the LIHWAP can be applied and then what and then how can we maybe use LIHEAP to offset that so that's, we've been trying to balance out those two so I was glad to hear early in the conversation where they said that there's some bad things out now about those about

those issues because that is a real issue in many parts of our rural counties.

# [Denise Harlow, NCAP]

Mm-hm. Thank you. Um, there's so much we need to do to ensure - because there's a lot of community action agencies right you talked about absolute numbers and folks are going to be replicating this program and learning from you I think that there's gonna be a lot more to hear about how some of the unique elements of rural America can be served by this program so thank you for that.

Shama, at Wayne Metro again early on Wayne Metro was very helpful as we were, this, this program is here we have two paragraphs of text and legislation, what are we going to do? What's the real world ex- you know what's the real world experience and since Wayne Metro had run a water program you are one of the first people obviously we went to, and hearing some stories about plumbing lack thereof, totally disintegrated plumbing, there's some significant housing challenges in the city of Detroit certainly and all across America.

Maybe we could talk a little bit about Wayne Metro's experience with plumbing repairs, how have you used CSBG because we've been hearing some of this intersection of LIHEAP, LIHWAP, CSBG - you have experience using CSBG for plumbing repairs. Can you talk a little bit about that?

# [Shama Mounzer, Wayne Metro]

Sure, um, Denise you had mentioned that water is a right for everyone. Right? And during the pandemic Wayne Metro focused on ensuring that every resident that calls Wayne Metro for water services have access to water.

Well we have noticed when we are looking at the data that the main issue is plumbing. It's not only one time payment assistance because you can provide one time payment assistance and, you know, if they have plumbing issues they're back in the same situation. So, again we use the data that we have. We did use CSBG and state funding, along with foundation dollars. That amount was about a little over 7.4 million, and we were able to assist over 900 households with plumbing repair.

Now, the funding for this work has been exhausted a long time ago, far more people applied and expressed interest in the major plumbing repairs than Wayne Metro was able to serve.

We changed the way we used to do our home assessment. In the past, when we used to do the home assessment for the WRAP program, or for weatherization, we only were focusing on what the program would like us to do. We changed it to a universal home water audit, if you will, to capture the plumbing need.

So we took the data from the, you know, from the home water audit, added it to the universal application list that we have so every client that apply for services has an opportunity to express the need for plumbing repair. Today we have over 1500 applicants on the waitlist.

# [Denise Harlow, NCAP]

Yeah.

# [Shama Mounzer, Wayne Metro]

Um, you know, between different lists. And historically, 72% of applicants who are qualified for the services.

So, we, we continue to compile the data to advocate, to advocate for minor plumbing repair and major plumbing repair. The one time payment assistance by itself is not the solution. Wayne Metro is the champion for the need for plumbing repair dollars.

# [Denise Harlow, NCAP]

We need your voice on the hill there, Shama. I think when you talk about we gotta go upstream one one - you know it's important to be able to pay the arrears and pay future and get people stabilized and we talked about that a lot in Community Action, right? Stabilization is is good to do, we must do it, families need to be stabilized, but how do we go upstream to make sure that systematically we're not doing the one time payments, that we've changed how how all of this operates? So thank you for your advocacy on that.

I'm going to turn back just to each of our speakers one more time. I have asked you a series of questions but maybe something else popped up in your mind, and "boy I wish I would have said that".

So I'm going to give you a chance to, if there's any other thoughts or comment before we turn it back to Carolina and Allison to garner the chat Q+A here a little bit, but Paula is there anything I didn't ask you that I should have or that you want to put on the table here today?

You're muted it looks like.

#### [Paula Arkema, IMPACT]

Of course this is gonna happen at least once, right?

#### [Denise Harlow, NCAP]

At least once.

### [Paula Arkema, IMPACT]

Yes. No I don't know that I have necessarily anything extra to share I just I really appreciate this opportunity and it's so exciting to hear what is going on across the country, with this program and, and you know we just we know this is so needed. There are so many families and our communities that are affected in this way and so we're very appreciative of this program and how it's already helped so many.

### [Denise Harlow, NCAP]

Thanks. Catrena I know you always have something in your back pocket so what else didn't I ask you that you want to make sure you say?

#### [Catrena Bowman-Thomas, NKCAC]

Well I did just want to say you know, we started our program in December and we've already spent 30% of our funds. You know, this is the only water problem that we have and we know if we continue to spend it this way, you know we'll be spent out in March. So I definitely want to advocate for this type of funding to be ongoing, we know it's, it is a need throughout all of our communities as you said Denise, water isn't right for everyone, and just making sure that our partners know how appreciative we are of this, of this funding and it is much needed.

#### [Denise Harlow, NCAP]

Hear, hear. Shama, you want to take us home? What do you have left for us in the tank?

#### [Shama Mounzer, Wayne Metro]

Um, I would say, leveraging and breeding and branding, the source of the funding sources to assist the residents is the way to go along with analyzing the root cause of the issue, it's lawmaking. Thank you.

#### [Denise Harlow, NCAP]

Lawmaking. Well, thank you to our three panelists, we so appreciate your real world examples, you've been able to move the needle on this program to get it up and running.

And there's a lot of lessons here and we can't wait to learn more. So let's just give our panelists a round of applause, as they say, and I'm going to turn it back to Allison and Caroline to take us to our Q&A. Thanks everybody.

#### [Allison Ma'luf, CAPLAW]

Thanks everybody. Yeah, thank you. Denise and thank you, Paula and trauma and Katrina, that was that was amazing. Christina has been amazing as well she's been busily answering questions in the chat box and the Q and A, so take a look at that if you haven't had a chance and we're were able to capture all of these and so we'll do our best to share what we're not able to get to today we have about 15-20 more minutes to go, so I think we can talk about some of this.

Christina maybe before we sort of looked to the questions, just based on the ones you've been seeing are there any Is there any just sort of feedback that you think might be helpful to give at this point I know there's been a lot of questions about combined bills. And then I've also seen a lot of questions about wells and septic tanks, and so I think it also sometimes depends when people get on the webinar and as to what they've heard so, you know, pardon if we're repeating something that you've already heard but bear with us. So yeah, Christina maybe I'll just turn it over to you, for, for that.

# [Christina Clark, OCS]

Sure. And so the questions about bundle bills and the questions about well and septic systems are frequently asked guestions that we've gotten in regards to the program, and I'll talk for a little bit about bundle bills and the, the legislation, really does prohibit the use of funds for anything other than water and wastewater services. And so when you have those companies that are doing bundled bills, you know the first thing that we recommend is trying to find other resources for example the LIHEAP program or CSBG funding, or even payment programs with the household that can be combined in order to ensure that the entire outstanding bill is covered. And we do recognize in some circumstances that likely funding has been exhausted or that there are policies in place that prevent the funds from being combined that way. And so another approach that we're taking is really just approaching the water utility vendor and being consistent about asking them to negotiate. And so in some cases what we've heard is that the vendor might have data systems in place that prevent the payment from being applied to specifically to the portion of the water bill or prevent the system from processing a partial payment. And so in those instances where we're asking if there's a potential for policy change, and that if they are able to identify the amount of the payment that goes to the water bill and that they receive that amount, maybe they can put policies in place that will ensure that water services are maintained for a minimum period of time after receiving that payment. And so they can work around the billing system by not having to make sure that the payment goes a certain way but that the benefit is not exceeding the amount that's for water, and so we're in line with the legislation, and then they are agreeing to maintain services for 90 days, 60 days and even in some cases 30 days after that payment is received, just to make sure that the household is having connectivity to water after getting the benefit payment and coming to those agreements is anytime some extra work, it's a lot of work, right, and you might have to reach out to multiple people within the utility company, you might have to escalate up the chain of command in order to get somebody that is not only willing but has the ability to implement these sort of changes, and then also if you have advocates in your area, water associations and groups like that, maybe pulling them in to support the negotiations.

And then the last thing I would say about that is even the staff at the Office of Community Services has been involved in some of the discussions with vendors. We're really interested in learning about what is causing hesitation for vendors based on the bundled bills and are really available to join those conversations and to advocate on behalf of recipients in order to encourage vendors to participate.

#### [Caroline Kelley, CAPLAW]

Is it okay if I jump in here real quick. I'm in, in some of our conversations with Community Action Agencies. I think one thing that came up again and again, I think, with Paula and Shama was preconceptions that the vendors have about reporting requirements for the programs like maybe their area has done a water program in the past and it had rigorous reporting standards. And so I think kind of the bringing this back to building relationships, the vendors that you're that you're reaching out to may, you know, may have old information or misinformation about what participating in the program entails and so taking the time to speak with them on the phone or in person can go a long way towards helping them understand that this maybe isn't as burdensome of a program that they may have encountered in the past.

# [Christina Clark, OCS]

Absolutely yes thank you for that as well. We have learned that some of the vendors just don't really understand the requirements and what's being asked of them as well.

#### [Catrena Bowman-Thomas, NKCAC]

Caroline, can I just add something to that? One thing in our area is we try to be a part of the advisory councils for the vendors, so I'm on energy advisory council on one of the water advisory councils so they know me, they

#### know my voice.

And so, you know, we have built that relationship there so there's opportunities like that in other regions to really become engaged with those utility companies so they know you, know your face, understand who you are as an organization. And I think that can help with some of those conversations as well.

#### [Christina Clark, OCS]

Really great points there. And so if I could just talk a little bit about the well and septic because I think that that's also a common question that's brought up. And so, along with that, some of the limitations of the legislation, it is very specific that it's for public water utility vendors and the payments go directly to them. And so in the cases of well and septic systems many times it's the individual household that's maintaining those systems and it's difficult to establish a relationship where the payments going directly from the LIHWAP recipient to the vendor that's maintaining those systems. However, we do allow some flexibility so if the recipient is able to enter into an agreement with a vendor that's servicing a septic system and I think this was mentioned, then that could be considered a public service that's being offered through the state or the tribe or the municipality and a local government that's administering the program.

And so those instances, the payment, the agreement is between the recipient and the vendor that's serving the septic system and the household can receive benefits that way.

And so the question about wells I think is something that we haven't discussed as much, and allowing the service for septic systems, that became clear that that's sort of like removing the wastewater system, the wastewater, from the septic system.

However, I'm interested more in hearing about wells, and we haven't gotten a lot of conversations about what servicing wells looks like. And so, I'm not sure that that guidance for wastewater removal from a septic system can be applied to servicing wells. And so for that one I'd have to say that I look forward to additional information that anyone can share in regards to that. Um, so that we can learn more about what potential flexibilities we can put in place, and we're really trying to maximize flexibilities to be able to provide services but we also have to stay within the limitations of the legislation and what was written in the establishment of this program.

#### [Caroline Kelley, CAPLAW]

Thanks Christina. For the wastewater removal service, will that service have to be provided to multiple households, or if you had a household who has a wastewater servicer, I guess does it have to be a group of households that are serviced by the same company or could it be one household that is serviced by one service, one wastewater service company? And you could do it on a one-on-one basis, I guess.

# [Christina Clark, OCS]

So we haven't defined a limited number of households I think loosely we said somewhere around 10, but it is up to the discretion of the recipient. And so in instances where the recipient is entering into an agreement with the vendor I think that they would have to determine the amount of work and effort it takes to enter into that agreement and how many households they can maximize that agreement, through providing benefits. So if it's one and they're willing to do that there's no prohibition. Like I said, we loosely said 10, but a lot of it's up to the discretion of the recipient.

#### [Caroline Kelley, CAPLAW]

Yeah, that raises a good point, which is that yeah we're working, I guess, for community action agencies, it really seems like working with maybe more limited funding in one bunch then usual, and with a need that is so large you want to think about maximizing your efforts in terms of serving as many households as you can with the limited funds that have been provided in this first release.

#### [Allison Ma'luf, CAPLAW]

Yeah, thank you. So, there are some other questions, I think there have been a couple of questions around like maybe tapping into some of what our panelists have done, some of their processes for doing this program. So

with that, please feel free to reach out to CAPLAW and/or the Partnership and we can help connect you with these panelists. I think they'd all be happy to, to share their information with the group so don't hesitate to do that. Also, Christina put her email address in the chat box. She is serious when she says she wants people to contact. She is as passionate about this as, as everybody here is, and she, you know, is really a true partner. Every program has frameworks that we're all trying to work within. And so I think she is really a true partner and trying to help us navigate the framework so continue to reach out to her with questions.

Someone asked a question that I think could go to anybody that's spoken here today, but it's for those who are on Section 8 housing and receive a utility check. How have you handled those for LIHWAP? And I wonder if any of our panelists have experienced that, and if not, if Christina you have any thoughts or encountered that question.

I think Catrena might be coming. Yes, there she is.

# [Catrena Bowman-Thomas, NKCAC]

Yeah, well for us, the way we have our setup, we have a crisis component. And then we have a subsidy component so if it's a person that has a utility check, I mean it's still, we still give them that subsidy benefits so we're not even really weighing that in the balance. And I'm looking at Christina, like, is this right? But that's sort of how, that's how we're handling that, you know, if it's a subsidy it's a subsidy and they get that simplicity and hopefully that answers that question.

# [Allison Ma'luf, CAPLAW]

Christina is nodding herself, so I think.

### [Christina Clark, OCS]

No, no, I don't have, I don't have any issues to raise with that but the only thing that I would say is we do want you to ensure that the benefit payment is being applied to water and wastewater services. And so when it comes to reducing rates, you can pay forward that balance, and it can stay you know on the account and if that's the way that that can be combined with those utility assistance checks that were mentioned there's no prohibition against that.

# [Allison Ma'luf, CAPLAW]

Great, thank you.

# [Caroline Kelley, CAPLAW]

Um, I have one that came up. Somebody asked how are CAA's being notified regarding their LIHWAP rollout in their states? And I think each CAA will probably have a different answer to this. But a good way to try to understand this is to get in contact with your CSBG state office and ask. You could do that or you can also, that might be the most straightforward way.

You can also look at your state's implementation plan which I think is eventually going to be available on the OCS website but for now, I have looked up a lot of state implementation plans just by Googling them so you can just Google your state LIHWAP state plan, and you may find a copy of it that way.

And you can also read our LIHWAP primer to see where exactly in the state plan to look in order to see what the implementation structure is and whether they're having the grant recipient administer these program functions or subrecipients administer these program functions, and in this case your CAA would be a subrecipient.

# [Allison Ma'luf, CAPLAW]

Thanks Caroline, I just also want to again make sure people are keeping their eye on the chat box--there's a lot of good information in there and Christina did put her email and you might have to scroll back some chats to find it but it's there, I've seen real quickly if I could find it and read, maybe she'll throw it in again.

I think that's the difficult part with the chat is, once it goes by it kind of leaves your mind. Someone asked a

question kind of early on and I just wonder if the panelists have any experience with this. Is there any pilot program between gas and electric utilities with water, energy efficiency saving measures, with water utilities? So, any pilot program between gas and electric utilities with water, energy efficiency and saving measures with a water utility. So I wonder if anybody in any state, if there's, it sounds like they're just basically asking is there any pilot program that kind of connects all the utilities together with the idea of energy efficiency in mind?

I think it's sort of their question, I do think at this point that would have to be a state level initiative. I don't believe there's any federal initiative, though it's a great initiative. Put that plug out there.

#### [Caroline Kelley, CAPLAW]

So I don't know, I think Wayne Metro also at one point was educating clients about how to save water in their home which is a great Wayne Metro program...

#### [Shama Mounzer, Wayne Metro]

That is still happening through the WRAP program. You know like we still provide financial coaching and energy efficiency and water usage tips in-home. Also, through the LIEAF program, the Michigan Energy Assistance Program, we also have webinars and we have coaching sessions and tips that we share for water and energy usage.

#### [Caroline Kelley, CAPLAW]

Great. Thank you.

#### [Allison Ma'luf, CAPLAW]

I don't know anything else in Kentucky, nothing quite like that.

#### [Caroline Kelley, CAPLAW]

Someone put in the chat that they have a water usage checklist. I think sometimes, private, like I know in Massachusetts, sometimes the power companies will do an energy efficiency, you know, evaluation on your home. But I don't know that they are looking at, they're probably not looking at water, but maybe a water company might do something like that.

#### [Allison Ma'luf, CAPLAW]

Yeah, that's great. It looks like Illinois has some efforts in this area as well, energy efficiency to the utility supply energy efficiency kits that have water conservation as a part of them. So, those are great. Those are great efforts for community agencies to be involved in as well. So, those are great. Those are great efforts for community agencies to be involved in as well. I wonder, Christina if you could also maybe, I know you answered this question in the chat, I think it could be helpful. We did get a question about a situation where it sounds like the water was not, the client's water was not connected, they weren't connected into any water system and so the question was can we use the funds to do that connection to help them with that connection?

#### [Christina Clark, OCS]

Sure. And so because the funds cannot be used for infrastructure if that household is not already connected to the regular public water system, LIHWAP funding cannot be used to provide the connections that have paid for the connections.

However, I did put in the link to the rural community development program, which is administered by the Office of Community Services. And so rural community development as a resource, particularly for rural communities that can help provide training and technical assistance as well as infrastructure support to get households connected, or to enhance or maintain failing water networks. And so I'm going to drop the chat to that, I mean the link to that program in the overall chat so everyone can take a look at it.

### [Allison Ma'luf, CAPLAW]

Great, thanks—and Christine has also been answering questions in the Q and A box as well as the chat box so

take a look at each. I'm going to have one last question.

Wayne Metro, someone is asking a question specific to your services. How much was the average plumbing repair in Wayne, in the Wayne Metro area? I think they're kind of curious as to what kind of costs could be incurred if you also try to support those efforts.

#### [Shama Mounzer, Wayne Metro]

I'm trying to get that amount.

### [Allison Ma'luf, CAPLAW]

Oh you're working, you're on that. Oh, okay.

### [Caroline Kelley, CAPLAW]

I remember, I remember in our discussion talking about using CSBG upfront for repairs, kind of up to the 2,500 mark but let's see. But finding out that the repairs, that the need for such repairs was actually much greater. And maybe this will be a good time to remind folks that CSBG funds can't be used for major repairs to plumbing systems, they can't be used to permanently improve real estate or property.

And so that, to a certain extent you can assist with the plumbing repairs, but you can't redo someone's entire plumbing system and replace it with all new pipes with CSBG funding. If, so if you're having trouble determining that that line, I would encourage you to look at the CAPLAW real property Q and A, which I'll put the link in the chat.

# [Allison Ma'luf, CAPLAW]

Yes and feel free to contact CAPLAW, we're happy to work through that analysis with you.

Alright, we have one more minute left, and Christina I think it makes sense, maybe, if you have any parting words for the group, since this program has really been made possible by you and your team's efforts. So maybe I'll hand it to you.

# [Christina Clark, OCS]

Don't put me on the spot or anything. Yeah, well I just want to first thank everyone on the line for all of the work that you're doing to support families, especially you know during these times and extremely vulnerable conditions that exist.

I want to thank you for your collaboration, and also to let you know that we, we couldn't do this work without you. And so learning from you and hearing from you is definitely a priority for us, and finding ways to support you in your efforts is definitely a priority for us. And so when I put the email address, my email address in there and shared contact information, I really want you to feel empowered to reach out and share what's happening, share what you've learned, share what your challenges are. I think that will gather that information and try to find ways to best support you and also will look for other opportunities to engage with you. We don't want this to be a one-time thing, and we would like to continue this engagement and continue building relationships because this really is the way that we learn how these programs can be enhanced and also to help get the resources that are so desperately needed out to the people that need them so thank you and I'll leave you all with that.

# [Allison Ma'luf, CAPLAW]

Thank you, Christina, one in the chat, it says "this was great, can we get together again at a different time?" I know it's fun sometimes it can be fun to really work through these things together. CAPLAW thanks everybody who took time to help today, so does Denise Harlow at the Partnership. She may want to pipe in and just say thank you as well. Thank you, Paula, thank you Catrena, thank you Shama. Denise any words?

#### [Denise Harlow, NCAP]

Just thank you, we appreciate everything everybody's doing, and you show the power of Community Action around this table, federal, state, local, it all matters you're changing lives every day, so thank you.

# [Allison Ma'luf, CAPLAW]

Caroline close us out.

# [Caroline Kelley, CAPLAW]

I was just going to give another shout out to the panelists, thank you all three of you were amazing. We really appreciate you spending your time with us.