

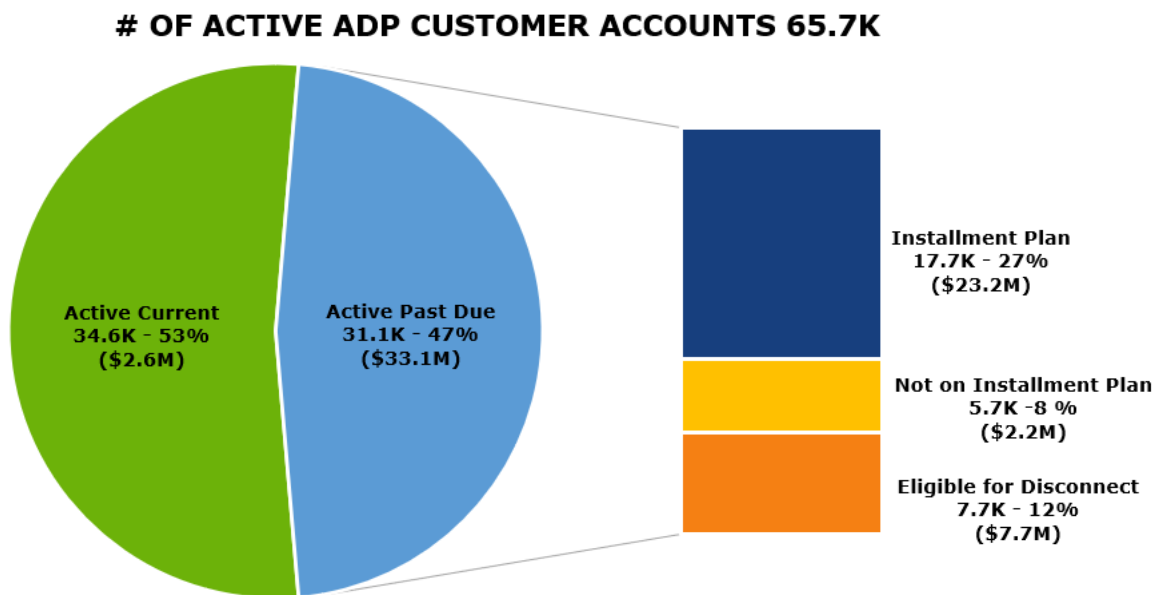
Dear Members of the Rate Advisory Committee (RAC)

During the March and April RAC meetings we committed to providing you the several things. We have compiled the list of action items to include:

- Accounts Receivable for ADP Customers
- Qualified Census Tracts
- Energy Burden for CPS Energy Customers
- Deposit requirements for new customers
- Agency Partners
- Expanded Energy Angels Program

### **ACCOUNTS RECEIVABLE FOR ADP CUSTOMERS**

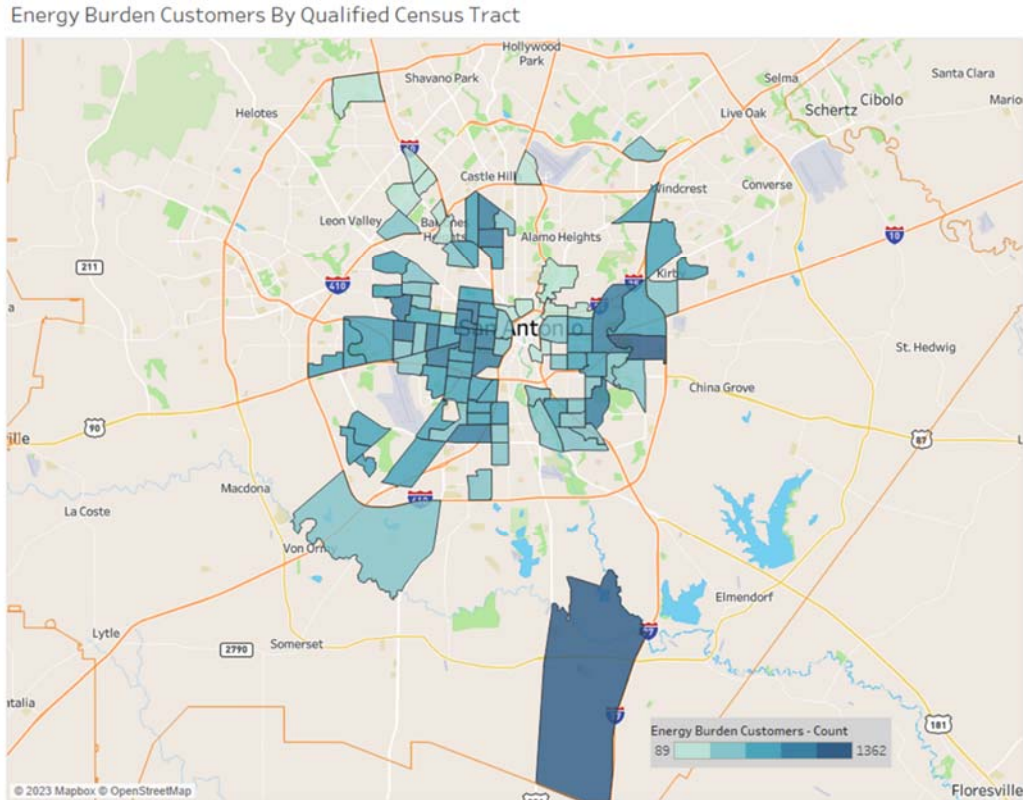
As of December 31, 2022, 53% of our ADP customers are current on their energy bills. Of the remaining 47% that are past due (accounts more than 30 days old), 27% are on an installment plan, 8% are not on an installment plan and 12% are eligible for disconnect.



## **QUALIFIED CENSUS TRACTS**

A Qualified Census Tract (QCT) is any census tract (or equivalent geographic area defined by the Census Bureau) in which at least 50% of households have an income less than 60% of the Area Median Gross Income (AMGI)<sup>1</sup>

There are currently 94 QCT's in our service territory as of December 2022. Approximately 58,000, or 50% of our customers that live in QCT's are Energy Burdened as shown below:



A complete list of all QCT's with the number of Energy Burdened Customers and the total number of customers is in Appendix A.

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<sup>1</sup> Definition Per Data.gov

## ENERGY BURDEN FOR CPS ENERGY CUSTOMERS

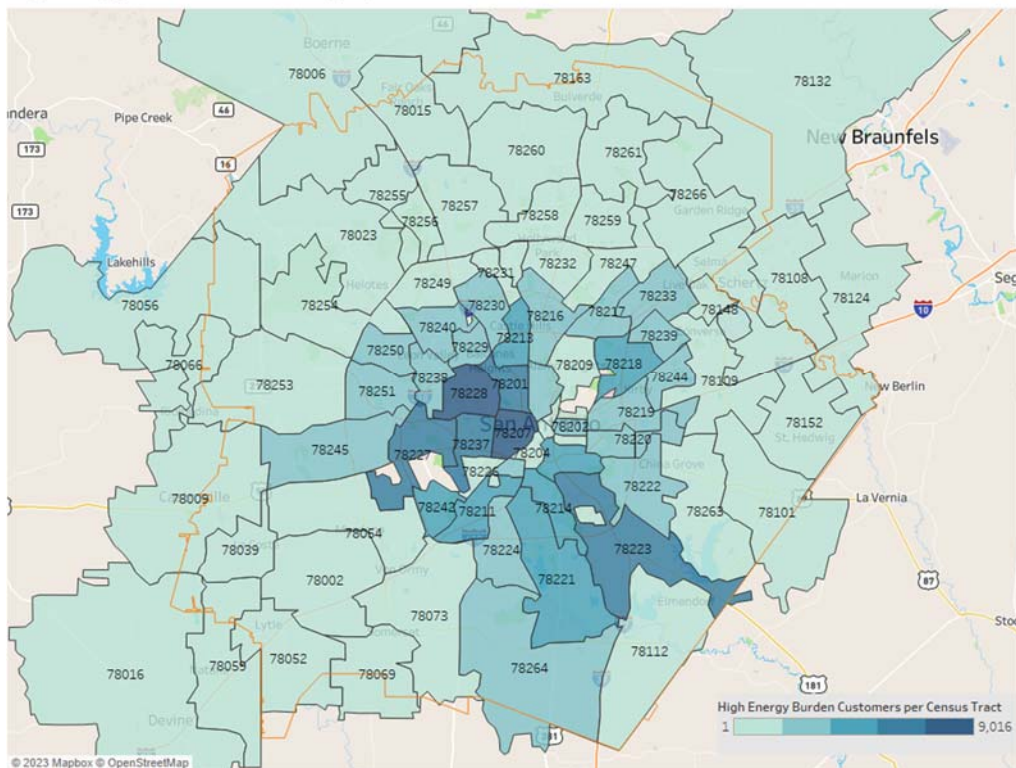
Energy Burden is defined as:

$$\text{ENERGY BURDEN} = \frac{\text{Annual Service Availability} + \text{Annual Consumption}}{\text{Annual Income}}$$

The numerator is the total of the actual billed consumption and service availability charges, for both electric and gas. The denominator is the annual income purchased from an external data source.

For calendar year 2022, we calculated the Energy Burden for each of our customers. We acquired approximately 80-85% of our customers income for these calculations. There are ~140,000 customers in our service territory that have an Energy Burden of higher than 6%. The map below shows the largest number of customers are in zip codes 78228 and 78207.

High Energy Burden Customers by Zip Code



Below are the top ten zip codes showing 60,000 of the 126,000, or 48% of our customers are Energy Burdened Customers.

<b>Zip Code</b>	<b>Number of High Energy Burden Customers</b>	<b>Number of Customers per Zip Code</b>
78207	8,989	13,962
78228	7,879	18,142
78237	6,520	10,377
78223	5,965	17,127
78227	5,681	12,464
78201	5,555	13,488
78211	5,052	8,452
78221	5,033	11,843
78210	4,848	11,650
78242	4,229	9,040

Some of the other insights we observed are as follows:

Average Age: 50- 55 years

Average Usage: 1,371 kWh

Average Bill: \$137

Average Income: \$20 - \$25k

A complete view of the number of Energy Burdened customers by zip code is in Appendix B.

### **DEPOSIT REQUIREMENTS FOR NEW CUSTOMERS**

Generally, all new customers may be required to pay a deposit\*. That deposit is typically an estimate of two months' energy usage based on the property or type of service.

If documentation of any of the following can be provided, a deposit requirement may be waived: proof of previous timely utility payments; active-duty military service; or certain special conditions\*\*.

Customers who have previously defaulted or have been involved with meter tampering will be required to resolve any outstanding unpaid debts through repayment or be placed on an approved, deferred payment plan.

Customers who have been issued a disconnect notice may be asked to pay an additional deposit.

If there are no missing payments or collection activity including late fees or disconnections, deposits are typically refunded to residential customers after roughly 12 consecutive months of on-time payments, and to commercial customers after 24 months. Additionally, there must be no "Past Due" bill currently owed for the service account(s) or on any other related account, and no other monies must be owed.

Security deposits and/or other amounts owed will be refunded by crediting a monthly bill or in a manner consistent with our current processes. Deposits are refunded to the account upon either successful payments as specified or in the case of default to offset any unpaid, outstanding balance at the time of account closure. In the case of successful payments, the customer may request a check refund of their deposit; otherwise, it will be applied as a credit against future bills.

To assist with the challenge of customers having to come up with a deposit, many utilities have leveraged pre-pay billing options that do not require a deposit.

For more information please see pages 24-27 of our Terms & Conditions located on our website at

[https://www.cpsenergy.com/content/dam/corporate/en/Documents/Customer\\_Terms\\_and\\_Conditions\\_FINAL\\_\(Board\\_Approved\).pdf](https://www.cpsenergy.com/content/dam/corporate/en/Documents/Customer_Terms_and_Conditions_FINAL_(Board_Approved).pdf)

*\*We reserve the right to periodically review, and revise deposit requirements based upon billing payment history; changes in the location of service; change in ownership of non-residential service; credit rating or score as reported by national reporting companies or bureaus; or any other changes in account or service agreement status.*

*\*\*Victims of domestic violence as identified by law enforcement authorities and upon receipt of a letter from the Texas Council on Family Violence or applicable regulatory agency.*

**AGENCY PARTNERS**

With over 200 agency partners, we take a holistic approach to providing support for our customers.



This approach helps customers with energy bill affordability through gains from participation in programs that free up personal funds, provide added energy efficiency, and/or utility assistance.

A complete list of our partners is in Appendix C.

**EXPANDED ENERGY ANGELS PROGRAM**

We are currently working on expanding our Energy Angels program.

Under our current program you can pay for any amount of a customer's bill and give those funds to a CPS Energy customer of your choice.

Under our new program customers can donate monies to families in need without having to designate a specific customer.

Please contact me or Ann Kinnard with any questions.

Sincerely,

**DeAnna M. Hardwick**

Executive Vice President | Customer Strategy

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**Appendix A Energy Burdened Customers per QCT  
December 2022**

<b>CENSUS TRACT</b>	<b>Number of Energy Burden Customers</b>	<b>Total Number of Customers</b>
1522.01	1362	2888
1310	1157	1936
1601	1097	1673
1703	1059	1486
1511	1017	1711
1412	996	2022
1308	965	1497
1910.06	963	1851
1710	951	1350
1702	893	1353
1704.01	874	1242
1715.02	873	1387
1704.02	864	1305
1714.02	862	1497
1910.03	858	2099
1606	853	1217
1306	852	1271
1604	823	1387
1718.02	820	1498
1805.01	817	1900
1603	808	1501
1809.02	804	2026
1408	799	1467
1305	798	1169
1615.01	793	2064
1709	761	1094
1506	745	1186
1609.02	720	1134
1716.01	719	1078
1712	712	1009
1906.04	712	1147
1309	709	1241
1315.07	708	1633
1613.03	705	1026
1605.01	699	959
1205.02	692	1589
1214.04	692	1358
1304.02	685	995
1716.02	682	1161
1505.01	681	1114
1701.01	667	941
1805.04	660	1300
1304.01	645	1058



**Appendix A Energy Burdened Customers per QCT  
December 2022**

<b>CENSUS TRACT</b>	<b>Number of Energy Burden Customers</b>	<b>Total Number of Customers</b>
1701.02	638	992
1802.01	638	1407
1610	637	962
1505.02	636	1016
1607.02	619	1241
1504	615	1171
1615.04	614	1200
1705	600	1364
1802.02	591	1633
1607.01	587	941
1514	584	1104
1713.02	582	1057
1403	546	1042
1804	544	1105
1303	541	889
1315.04	541	1264
1711	532	817
1713.01	517	746
1510	503	895
1609.01	492	750
1612	483	1664
1411.02	480	988
1508	479	837
1919	471	1619
1312	469	925
1411.01	469	917
1311	466	754
1910.04	458	916
1513.02	448	866
1105	438	661
1106	423	1002
1410	422	782
1212.05	413	1102
1715.01	402	721
1807.02	394	1562
1409	360	625
1406	355	721
1307	335	717
1810.05	330	691
1708	299	434
1302	276	491
1810.03	269	1352
1913.04	254	801
1808	224	688
1103	214	958
1813.03	197	643

**Appendix A Energy Burdened Customers per QCT  
December 2022**

<b>CENSUS TRACT</b>	<b>Number of Energy Burden Customers</b>	<b>Total Number of Customers</b>
1110	179	922
1107	166	325
1818.2	115	1006
1920	114	1542
1111	99	1554
1814.02	89	1063
<b>Total</b>	<b>57699</b>	<b>113265</b>

## Appendix B Energy Burdened Customers per Zip Code December 2022

Energy Burdened Customers per Zip Code December 2022											
Zip Code	Number of High Energy Burden Customers	Number of Customers per Zip Code	Zip Code	High Energy Burden	Customers per Zip Code	Zip Code	High Energy Burden	Customers per Zip Code	Zip Code	High Energy Burden	Customers per Zip Code
78207	8,989	13,962	78219	2,275	5,049	78002	907	2,631	78266	107	2,961
78228	7,879	18,142	78225	2,136	3,966	78148	907	7,040	78039	89	701
78237	6,520	10,377	78244	2,075	10,919	78209	856	14,401	78009	86	980
78223	5,965	17,127	78212	2,050	9,447	78208	553	1,373	78006	85	2,287
78227	5,681	12,464	78251	2,005	18,835	78258	484	19,334	78015	78	6,040
78201	5,555	13,488	78222	1,988	7,564	78252	475	6,103	78235	67	632
78211	5,052	8,452	78202	1,903	3,908	78260	417	10,135	78108	57	1,295
78221	5,033	11,843	78264	1,897	4,199	78069	364	1,115	78054	44	127
78210	4,848	11,650	78229	1,868	9,926	78154	359	5,682	78132	34	899
78242	4,229	9,040	78230	1,858	15,500	78052	355	2,180	78215	27	2,008
78213	4,123	13,642	78250	1,849	17,961	78101	346	1,663	78059	25	119
78218	3,796	11,968	78109	1,783	17,888	78263	272	1,946	78124	25	182
78214	3,795	6,874	78249	1,451	18,697	78259	254	9,792	78205	22	777
78220	3,396	6,282	78204	1,407	4,475	78231	236	3,491	78016	21	94
78245	3,182	28,738	78112	1,252	2,941	78023	227	9,643	78066	7	91
78233	3,023	16,932	78247	1,240	17,748	78257	169	4,683	78056	6	272
78217	2,867	11,450	78073	1,131	3,136	78261	161	9,240	78000	2	4
78240	2,609	19,468	78226	1,088	1,975	78163	148	4,382	78114	2	16
78239	2,420	9,740	78203	1,078	1,834	78248	143	5,278	78246	1	1
78216	2,345	13,916	78253	1,018	22,384	78255	134	5,951	78273	1	1
78224	2,330	5,838	78232	1,013	14,015	78256	114	4,840	78121	1	11
78238	2,304	8,806	78254	939	25,043	78152	111	2,058			
<b>Grand</b>										<b>140,024</b>	<b>670,068</b>

## Appendix C – Agency Partners

AACOG BEXAR AREA AGENCY ON AGING  
AARC  
ACD-SAN ANTONIO COLLEGE  
AFRICAN AMERICAN OF SAN ANTONIO CHAMBER  
ALAMO AREA COUNCIL OF GOVERNMENTS WEATHERIZATION  
ALAMO ASIAN CHAMBER  
ALAMO CITY BLACK CHAMBER OF COMMERCE  
ALAMO COLLEGE DISTRICT  
ALAMO HEIGHTS CHAMBER  
ALAMO HEIGHTS UNITED METHODIST CHURCH HOPE CENTER  
ALAMO RANCH 151 BUSINESS ASSOCIATION  
AMERICAN GI FORUM  
AMERICAN RED CROSS – SAN ANTONIO  
ANY BABY CAN  
ASCENSION DEPAUL SERVICES  
AVANCE – SAN ANTONIO  
BANDERA ROAD CITY CHURCH  
BEXAR COUNTY ECONOMIC AND COMMUNITY DEVELOPMENT  
BEXAR COUNTY SMALL BUSINESS AND ENTREPRENEUR DEPARTMENT  
BEXAR MILITARY AND VETERANS SERVICES  
BLESSED SACRAMENT-ST VINCENT DE PAUL  
BRIDGING THE GAP  
BRIGHTON CENTER  
BULVERDE BAPTIST CHURCH  
BULVERDE UNITED METHODIST CHURCH  
C2 GLOBAL PROFESSIONAL SERVICES, LLC  
CAM  
CASEY FAMILY PROGRAMS  
CASTLE HILLS CHAMBER  
CATHOLIC CHARITIES  
CENTRO  
CHCS-SUPPORTED HOUSING  
CHILDRENS REHABILITATION INSTITUTE OF TELETON  
CHILDSAFE  
CHOCTAW NATION OF OKLAHOMA  
CHRIST EPISCOPAL CHURCH  
CHRIST THE KING CHURCH  
CHRYSALIS MINISTRIES  
CHURCH UNLIMITED  
CLARITY CHILD GUIDANCE  
COMMUNITIES IN SCHOOLS OF SAN ANTONIO  
COMMUNITY COUNCIL OF SOUTH CENTRAL TEXAS, INC.  
CORNERSTONE CHURCH  
COSA - METRO HEALTH DISTRICT

## Appendix C – Agency Partners

COSA - NEIGHBORHOOD & HOUSING SERVICES DEPT  
COSA - PLANNING DEVELOPMENT DEPARTMENT  
COUNCIL DISTRICT'S ECONOMIC DEVELOPMENT DEPARTMENT  
COVID BUSINESS RECOVERY ACCELERATOR  
CRESTVIEW BAPTIST CHURCH  
CRISIS ASSISTANCE PROGRAM CAP  
DAUGHTERS OF CHARITY SERVICES OF SAN ANTONIO  
DEPARTMENT OF HUMAN SERVICES  
ELLA AUSTIN COMMUNITY CENTER  
ENDEAVORS  
FAIR CONTRACTING COALITION  
FAMILY ENDEAVORS  
FAMILY SERVICE ASSOCIATION OF SAN ANTONIO, INC.  
FILAPINO CHAMBER  
FIRST BAPTIST CHURCH  
GOODWILL INDUSTRIES OF SAN ANTONIO  
GRACE POINT CHURCH  
GREATER BOERNE CHAMBER  
GREATER RANDOLPH AREA SERVICE PROGRAM (GRASP)  
HAVEN FOR HOPE -AFTERCARE PROGRAM  
HAVEN FOR HOPE -HOUSING  
HISPANIC CHAMBER  
HISPANIC CONTRACTORS  
HOLY FAMILY CHURCH ST VINCENT DE PAUL  
HOLY SPIRIT-ST VINCENT DE PAUL  
HOPE HISPANIC ORGANIZATION FOR PUBLIC EMPLOYEES  
HOUSE OF NEIGHBORLY SERVICE HNS  
HPOG ALAMO COLLEGES  
INCARNATE WORD  
JEWISH FAMILY SERVICE  
LGBTQ  
LIFTFUND  
LITTLE FLOWER PARISH-ST VINCENT DE PAUL  
MACARTHUR PARK CHURCH OF CHRIST  
MADONNA NEIGHBORHOOD CENTER  
MAESTRO ENTREPRENEUR CENTER  
MARK JONES MINISTRIES  
MARTINEZ STREET WOMENS CENTER  
MEALS ON WHEELS  
METHODIST CHILDRENS HOME  
METHODIST HEALTHCARE MINISTRIES  
MULTIPLE SCLEROSIS FOUNDATION  
NATIONAL ASSOCIATION FOR ADVANCEMENT FOR COLORED PEOPLE  
NATIONAL KIDNEY FOUNDATION

## Appendix C – Agency Partners

NATIONAL MS SOCIETY  
NATIONAL MULTIPLE SCLEROSIS SOCIETYMS-LONE START  
NEW BRAUNFELS CHAMBER  
NORHTH WEST PARTNERSHIP  
NORTH SAN ANTONIO CHAMBER  
NORTHSIDE CHURCH OF CHRIST  
OLG HELOTES- OUR LADY OF GUADALUPE CATHOLIC CHURCH  
OPERATION HOMEFRONT INC.  
OPPORTUNITY HOME  
OUR FATHER'S HOUSE WORLDWIDE  
OUR LADY OF GOOD COUNSEL-SVDP  
OUR LADY OF MT. CARMEL-ST VINCENT DE PAUL  
OUR LADY OF PERPETUAL HELP - SVDP  
OUR LADY OF THE ATONEMENT-SVDP  
OUR LADY OF THE LAKE UNIVERSITY  
OUR SAVIOR LUTHERAN CHURCH  
PRESA COMMUNITY CENTER  
PROJECT QUEST, INC.  
PROSPER WEST  
RANDOLPH AREA CHRISTIAN ASSISTANCE PROGRAM RACAP  
REAP FIRST RESPONDERS BURN PROGRAM  
REBUILDING TOGETHER  
REDEEMER PRESBYTERIAN CHURCH  
RESPIRE CARE OF SAN ANTONIO  
SA HOPE CENTER  
SALSA - SAN ANTONIO LEGAL SERVICES ASSOCIATION  
SALVATION ARMY  
SAMMINISTRIES  
SAN ANTONIO AIDS FOUNDATION  
SAN ANTONIO AREA FOUNDATION  
SAN ANTONIO BUSINESS OPPORTUNITY COUNCIL  
SAN ANTONIO CHAMBER  
SAN ANTONIO ECONOMIC DEVELOPMENT DEPARTMENT  
SAN ANTONIO FOOD BANK  
SAN ANTONIO FOR GROWTH ON THE EASTSIDE  
SAN ANTONIO MANUFACTURING ASSOCIATION  
SAN ANTONIO MISSIONS  
SAWS  
SCHERTZ CHAMBER  
SLEW CANCER WELLNESS CENTER  
SMALL BUSINESS ADMINISTRATION  
SOCIETY OF ST. VINCENT DE PAUL  
SOUTH CENTRAL TEXAS REGIONAL CERTIFICATION AGENCY  
SOUTH TEXAS BUSINESS PARTNERSHIP

## Appendix C – Agency Partners

SOUTHSIDE FIRST  
ST ANTHONY CLARETS PANTRY  
ST ANTHONY DE PADUA CATHOLIC CHURCH  
ST ELIZABETH ANN SETON CHURCH-ST VINCENT DE PAUL  
ST FRANCIS OF ASSISI CATHOLIC-ST VINCENT DE PAUL  
ST GREGORY THE GREAT-ST VINCENT DE PAUL  
ST JOSEPH HONEY CREEK CONF-SVDP  
ST LUKE ST VINCENT DE PAUL  
ST MARK EVANGELIST SVDP  
ST MARY MAGDALEN-SVDP  
ST MARY'S UNIVERSITY  
ST MONICAS CHURCH-SVDP  
ST ROSE OF LIMA CONFERENCE-SVDP  
ST ROSE OF LIMA ST VINCENT DE PAUL SOCIETY  
ST VINCENT DE PAUL - ST BRIGID CATHOLIC CHURCH  
ST VINCENT DE PAUL ST PIUS X  
ST. GEORGE EPISCOPAL CHURCH PASTORAL CARE  
ST. GERARD CHURCH  
ST. HELENA ST. VINCENT DE PAUL  
ST. JAMES THE APOSTLE CATHOLIC CHURCH  
ST. PHILIPS COLLEGE  
ST. THOMAS MORE CATHOLIC CHURCH  
ST. VINCENT DE PAUL SOCIETY, ST. JOHN NEUMANN  
ST. VINCENT DE PAUL ST. DOMINIC  
SVDP AT ST PETER PRINCE OF THE APOSTLES  
SVDP ST MARY MAGDALEN  
SVDP, SAMC CONFERENCE  
SW WORKERS UNION  
TAIWANESE CHAMBER  
TEXAS A&M UNIVERSITY  
TEXAS DEPT OF FAMILY PROTECTIVE SERVICES-CPS  
TEXAS DIAPER BANK  
TEXAS STAR  
TEXAS WORKFORCE SOLUTIONS  
THE ADVOCATES SOCIAL SERVICES OF SAN ANTONIO, TX  
THE AGAPE MINISTRY  
THE CHICKASAW NATION  
THE CHILDRENS SHELTER- HARVEY E. NAJIM HOPE CENTE  
THE HILLS CHURCH  
THE PEARL MAE FOUNDATION, INC  
THE SALVATION ARMY  
THE SAN ANTONIO HOPE CENTER  
THRIVE YOUTH CENTER  
TRANSPLANTS FOR CHILDREN



## Appendix C – Agency Partners

TRI COUNTY CHAMBER  
TX DEPT OF FAMILY AND PROTECTIVE SERVICES- APS  
TX RENT RELIEF  
TX RIOGRANDE LEGAL AID  
TX WIC  
TXSERVE SAN ANTONIO  
UAP12  
UNITED WAY  
UNIVERSITY BAPTIST CHURCH  
UNIVERSITY HEALTH SYSTEM - CARELINK  
UNIVERSITY TRANSPLANT CENTER  
UTSA SMALL BUSINESS DEVELOPMENT CENTER  
VIA  
WOMEN'S CHAMBER  
WORKFORCE SOLUTIONS