

Frequently Asked Questions on the California Alternate Rates for Energy Program (CARE)

April 2020

Income

What are the income limits for the CARE program?

<u>Do I apply for CARE based on my 2019 yearly income? I don't know what my 2020 yearly income will be - I worked in January and February and lost my job in March.</u>

Is this based on last year's W2?

<u>I lost my job and am still waiting to find out how much I'll receive from unemployment. Can I apply for the CARE discount?</u>

I don't have any documentation to prove my current income, can I still apply?

What counts as income?

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Where does the money for this program come from?

Income

What are the income limits for the CARE program?

See this table for gross household income limits:

Number of Persons in Household	Gross Annual Household Income Maximum	Gross Monthly Household Income Maximum
1-2	\$33,820	\$2,818
3	\$42,660	\$3,555
4	\$51,500	\$4,292
5	\$60,340	\$5,028
6	\$69,180	\$5,765
7	\$78,020	\$6,502
8	\$86,860	\$7,238
9	\$95,700	\$7,975
10	\$104,540	\$8,712
Each additional person, add	\$8,840	\$737

Do I apply for CARE based on my 2019 yearly income? I don't know what my 2020 yearly income will be - I worked in January and February and lost my job in March.

Please apply based on your household's estimated monthly income today, not your historic income.

Is this based on last year's W2?

No, apply based on your current income.

I lost my job and am still waiting to find out how much I'll receive from unemployment. Can I apply for the CARE discount?

California has an unemployment insurance estimator tool that you may find useful. https://www.edd.ca.gov/unemployment/ui-calculator.htm. Note that the maximum individual benefit is \$450 per week (\$1800 per month).

I don't have any documentation to prove my current income, can I still apply?

Yes. PG&E is not verifying income during California's mandatory shelter-in-place. When you do have documentation regarding your income, verify that you meet the requirements. If your household income exceeds the guidelines, call PG&E to remove yourself from the CARE program.

PG&E is not conducting income verification checks during shelter-in-place, so if you think your new income falls within the guidelines, please apply for CARE today.

What counts as income?

Add the following together to calculate your household income:

- Wages
- Salaries
- Interest and dividends
- Spousal and child support payments
- Public assistance payments
- Social Security and pensions
- Housing and military subsidies
- Rental income
- Self-employment income
- All employment-related, non-cash income

Does the government stimulus check (CARES Act) affect my ability to receive the CARE discount?

No, the Payment is not income and you will not owe tax on your Payment. It does not affect your income for purposes of determining eligibility for federal government assistance or benefit. See here for more tails: https://www.irs.gov/coronavirus/economic-impact-payment-information-center

What do I do if my income exceeds the guidelines later this year?

You can exit the CARE program by calling PG&E at 866-743-2273. Provide your account number or address and ask to be removed from CARE. Or, use this online form: https://www.pge.com/en/myhome/customerservice/financialassistance/care/cancel/index.page?redirect=yes.

What happens if I forget to remove myself from the CARE program when my income exceeds the guidelines?

PG&E typically conducts income verification checks and will resume this process sometime after shelter-in-place has been lifted. If PG&E finds that your household income exceeds the guidelines, you may be asked to repay the discount you received for the period when your income was above the limit.

How to Enroll

How can I enroll?

On the web or mobile: pge.com/careOn the phone: 1-866-743-2273

Can I remain with EBCE?

- Yes! The CARE discount is taken from the PG&E delivery charges and is applicable to EBCE and PG&E customers alike.
- As an EBCE Bright Choice customer, you'll also continue to receive your 1.5% discount on the generation portion of your bill.
- See the <u>Joint Rate Web comparison</u> for an example:

Tiered Rate Plan E-1*

Residential: E-1	PG&E	PG&E Solar Choice(100% Renewable)	EBCE Bright Choice	EBCE Brilliant 100 (100% Carbon-free)	EBCE Renewable 100 (100% Renewable)
Generation Rate (\$/kWh)	\$0.11778	\$0.09436	\$0.08537	\$0.08713	\$0.09713
PG&E Delivery Rate (\$/kWh)	\$0.14407	\$0.14407	\$0.14407	\$0.14407	\$0.14407
PG&E PCIA/FF (\$/kWh)	N/A	\$0.02979	\$0.03045	\$0.03045	\$0.03045
Total Electricity Cost (\$/kWh)	\$0.26185	\$0.26822	\$0.25989	\$0.26165	\$0.27165
Average Monthly Bill (\$)	\$94.00	\$96.29	\$93.30	\$93.93	\$97.52

Monthly usage: 359 kWh

Tiered Rate Plan E-1L (CARE)*

Residential: E-1L (CARE)	PG&E	PG&E Solar Choice (100% Renewable)	EBCE Bright Choice	EBCE Brilliant 100 (100% Carbon-free)	EBCE Renewable 100 (100% Renewable)
Generation Rate (\$/kWh)	\$0.11778	\$0.09436	\$0.08537	\$0.08713	\$0.09713
PG&E Delivery Rate (\$/kWh)	\$0.04471	\$0.04471	\$0.04471	\$0.04471	\$0.04471
PG&E PCIA/FF (\$/kWh)	N/A	\$0.02979	\$0.03045	\$0.03045	\$0.03045
Total Electricity Cost (\$/kWh)	\$0.16249	\$0.16886	\$0.16053	\$0.16229	\$0.17229
Average Monthly Bill (\$)	\$54.95	\$57.10	\$54.29	\$54.88	\$58.23

Monthly usage: 338 kWh

When will the discount show up on my bill?

The discount will appear on the next bill you receive.

My PG&E bill is in my roommate's name, but I've lost my job. How can I apply for the CARE discount?

The CARE discount is based on the household income, so you and your roommate would need to sum your total income to see if your residence qualifies. Your roommate would be the one to apply, since they are PG&E's account holder, or customer of record.

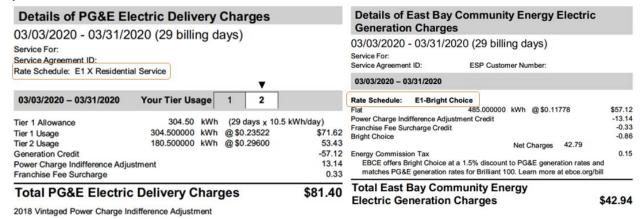
I'm already on the CARE program and due to verify my income. Do I need to re-apply?

PG&E has temporarily suspended the need to renew CARE enrollment. We anticipate PG&E will start to request income verification and renewals sometime after shelter-in-place has been lifted in California.

Compatibility with Other Programs

What rates are compatible with CARE?

E-1, E-6, E-TOU, ETOU-C3, EV2, EM, ES, ESR, ET and EM-TOU. You can find your rate on your PG&E bill, as shown below.



I already participate in the Medical Baseline program. Can I also get the CARE discount?

Yes, the Medical Baseline program and CARE programs can work together to further reduce your energy bill burden. In response to the COVID epidemic, PG&E is not currently requiring a physician's signature to apply for Medical Baseline.

I have solar on my home. Can I still qualify for CARE?

Yes, the CARE rate is available to net-energy-metering (or NEM) customers. EBCE provides an extra incentive for CARE customers with an interconnection date after June 1, 2018. See https://ebce.org/net-energy-metering-with-ebce/ for details.

I'm on a Time of Use rate. Can I still qualify for CARE?

Yes, CARE is available to these time of use rates: E-TOU, ETOU-C3, EV2, and EM-TOU

I'm on an electric vehicle rate. Can I still qualify for CARE?

Verify your EV rate - EVA and EVB do <u>not qualify</u>. EV2/EV2A do qualify. Most customers were transitioned to EV2A last fall, but some NEM customers were able to stay on the EVA/EVB rate. You can change to EV2 here: <a href="https://www.pge.com/en_US/residential/rate-plans/rate-plans/rate-plans/change-rate-plans/change-rate-plans/change-rate-plans/change-rate-plans/change-rate-plans/rate-plans/rate-plans/change-rate-plans/change-rate-plans/rate-pla

Are there other programs that provide financial assistance?

Yes, you can find information about the other financial assistance programs at https://www.pge.com/covid19consumerprotections.

CARE Program Details

Where is the CARE program detailed?

PG&E outlines the details in this tariff:

https://www.pge.com/tariffs/assets/pdf/tariffbook/ELEC_SCHEDS_D-CARE.pdf

You can also visit pge.com/care. Direct links to other resources are shown below:

- Frequently Asked Questions https://www.pge.com/en_US/residential/save-energy-money/help-paying-your-bill/longer-term-assistance/care/care-residential-single-family-fag.page
- CARE Program Guidelines https://www.pge.com/en_US/residential/save-energy-money/help-paying-your-bill/longer-term-assistance/care/program-guidelines.page

How much is the discount?

The discount is 34.8% off the electric portion of your bill and 20% off the natural gas portion.

How does the discount look on my bill?

See below for an example.

Amount Due on Previous Statement	\$152.27
Payment(s) Received Since Last Statement	-152.27
Previous Unpaid Balance	\$0.00
Current PG&E Electric Delivery Charges	\$51.67
East Bay Community Energy Electric Generation Charges	55.47
Current Gas Charges	58.76

Total Amount Due by 04/28/2020	\$165.90
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Current charges include a discount of \$68.20 for CARE.

I've heard that there's a limit to how much electricity I can use while on the CARE program. Is that true?

- Usually to stay enrolled, or begin enrollment in the CARE Program, your energy usage
 must remain at or below 600 percent of your baseline allowance. If your energy usage is
 too high, the California Public Utilities Commission (CPUC) requires that PG&E verify
 your eligibility. If your energy usage remains high, your household may be removed from
 the CARE Program.
- <u>Today, during the COVID-19 pandemic, high usage is being waived</u>. Sometime after shelter-in-place is lifted, PG&E will likely begin to verify income and energy use above the allowance.
- Baseline is a set number of kilowatt hours per day and varies based on climate zone (coastal and inland parts of Alameda County) and season. All-electric residences, for example, are afforded a higher baseline number in the winter to accommodate additional electricity use from the heater.
 - For EBCE customers with gas heating, the baseline per month ranges from: 204
 315 kWh per month, allowing 816 1,260 kWh per month before reaching the maximum allowance for CARE.
 - For EBCE customers with electric heating, the baseline per month ranges from:
 225 759 kWh per month, allowing 759 3,036 kWh per month before reaching the maximum allowance for CARE.
- If you see a notice on your bill that you have high usage that looks like this, please review these tips from PG&E:



How long will the CARE discount remain on my bill?

You receive the discount for two years and will then need to re-verify your income. If you are on a fixed income, you get the discount for four years.

Is this a loan? Will I have to pay it back?

No, this is not a loan. As long as your income continues to remain below the qualifying threshold, you will not need to pay anything back to PG&E.

I'm concerned that I can't stay with EBCE. How can I verify that I can get the full CARE discount?

See the Joint Rate Web comparison for an example:

Tiered Rate Plan E-1*

Residential: E-1	PG&E	PG&E Solar Choice(100% Renewable)	EBCE Bright Choice	EBCE Brilliant 100 (100% Carbon-free)	EBCE Renewable 100 (100% Renewable)
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Where does the money for this program come from?

Everyone pays into this program via the Electric Public Purpose Programs portion of their PG&E bill. See here for an example, usually found on page 2 of your PG&E bill:

Your Electric Charges Breakdown	
Conservation Incentive	-\$2.62
Transmission	14.19
Distribution	30.50
Electric Public Purpose Programs	4.58
Nuclear Decommissioning	0.33
DWR Bond Charge	2.14
Competition Transition Charges (CTC)	0.41
Energy Cost Recovery Amount	-0.21
PCIA	10.00
Taxes and Other	4.70
Total Electric Charges	\$64.02