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Heather Sanborn  
PUBLIC ADVOCATE

## **Electric Ratepayer Advisory Council**

Meeting: December 8, 2025 at 2:00 PM via Teams

Council Members: Jessica Fay, Victoria Forkus, Katy Childs, Linda Ball, Lisa Henaghen, Amy Turner, Sharon Klein, Eloise Vitelli, David Zachow, John Bliss. Absent: Andrea Steward, Shawn Lovley, Nakia Dana.

Ex-Officio: Heather Sanborn, Kiera Reardon (in place of Dan Burgess), Phil Bartlett, Ian Burnes, Erik Jorgensen.

Other Attendees: Derek Davidson (PUC), Deirdre Schneider (PUC), Elizabeth Deprey (OPA), Kris Winther (OPA), Peter Fitzgerald, Sylvia Most (OPA)

### Introduction

Heather Sanborn welcomed everyone and brought the meeting to order a few minutes after 2pm.

### Annual Report

Sylvia reported that ERAC's Annual Report was filed electronically prior to Thanksgiving and copies were delivered to the Legislature on Monday, December 1<sup>st</sup>. She thanked all members of the Council who provided feedback and edits during and after our last meeting.

### Competitive Electricity Supply Report

Heather let the Council know that we had not received responses from the CEPs after inviting them to comment on the report. She is in contact with Steve Hudson, lobbyist for three of the CEPs. Steve was involved in creating the legislation that enabled the OPA to obtain the data used in the report. Heather was confident that a meeting would be arranged this week. The EUT chairs have been notified that the report will be delayed until January.

Discussion ensued:

- Some members of the Council suggested that putting off publication of the report risked "analysis paralysis." Given that the CEPs knew the that the request was coming, their lack of participation shouldn't cause undue delay.
- Heather emphasized her intention to follow the intent of the law but will proceed if no response is received by next week.

Heather summarized by stating that ERAC should expect a final report to be distributed by email prior to the January meeting, along with a cover letter with possible policy recommendations for discussion and vote.

### Work Group Reports

Two work groups met on December 2 and 4 to continue development of the two new ERAC initiatives for 2026. Meeting notes were distributed with this agenda and are appended at the end of this document.

*Focus Group Project (Work group meeting participants: Jess, Eloise, David)*

Jess summarized the meeting outcomes for the Council. The goal is to get feedback from people with lived experience. The group discussion narrowed down the areas of inquiry in an effort to ensure that we get deeper than, “my electric bill is too high.” Eloise added that the plan is to do a qualitative study first (focus groups), followed by a quantitative study (survey) utilizing information gained in the first stage. In other words, start with open ended questions then move to specific questions via a survey.

Sharon led a survey in 2024 for the Maine Climate Council that resulted in [a report](#) that addresses similar questions to the ones included in the notes.

Next meeting deliverables: Develop a project timeline including guidance on the type of consulting support needed. Continue working toward developing the RFP. Overall, the expectation is to be working on this project in 2026 in order to have actionable information to present to the 133<sup>rd</sup> Legislature early in 2027.

- **Action: Working group to meet again to refine the project and begin developing the RFP. Please notify Sylvia if you would like to be included in the Doodle poll to find the next meeting date/time.**

*Winter Disconnects Project (Work group meeting participants: Katy, Lisa, Amy, David, John)*

Amy summarized the meeting outcomes for the Council, starting with the agreement that the winter moratorium is essential for preventing vulnerable households from losing service during extreme weather. The downside of this important policy is that it enables customers of all income levels to accumulate large balances that could be difficult to pay when the moratorium period ends. The large arrearages can lead to cash flow challenges for the utilities that drive up borrowing costs and other operational expenses and ultimately lead to higher rates.

We need to understand Maine’s current moratorium structure and to understand if it is achieving the right balance of jeopardizing long-term affordability, or whether it is cancelling out opportunities that could benefit ratepayers. We propose a comprehensive study to quantify arrearage growth, examining who is most affected, and identifying the financial impacts on utilities and ratepayers. The study will also look at comparing Maine’s experience with that of other states facing similar seasonal challenges. We would like to explore policies and technologies that might help mitigate the unintended consequences; and how the current moratorium structure may be limiting our ability to implement any new strategies or technologies. Goal is to bring forward evidence-based recommendations to ensure that the moratorium continues to be an effective safety measure but also address affordability.

David and Katy indicated that we need a better understanding of existing programs, including the legislative history of the moratorium. Lisa concurred that understanding the facts is key before approaching next steps. This led to agreement that the PUC would provide an optional briefing in January for ERAC members to help level-set everyone on current programs. After additional discussion, it was decided that it would be ideal to take up the winter disconnect topic separate from the available low-income support programs. Sharon mentioned that past ERAC reports contained informative reports on the subject of AMP and LIAP.

**Actions:**

1. **Sylvia to schedule briefing by the PUC on current winter disconnect requirements and history of how we got to this policy.**

- 2. Schedule a second ERAC briefing with the PUC after the new LIAP rules are finalized to discuss the management of arrearages (AMP) and LIAP.**
- 3. Working group to then meet again to refine notes and begin developing the RFP for the project. Please notify Sylvia if you would like to be included in the Doodle poll for this meeting time.**

Public Comment

- None.

Next Meeting

January 26, 2026 @ 2pm – at Efficiency Maine Trust–151 Capital Street, Augusta (Teams option)

Meeting adjourned at 2:57pm.

<< Work group notes appended below>>

## **Work group meeting 12-2-2025**

### **Project: Study Mitigation of Arrearages During Disconnection Moratoria**

Utilities across Maine are reporting an increase in the number of residential customers accruing significant arrearages during the annual winter disconnection moratorium. This challenge may intensify in future years if Maine implements additional moratoria in response to extreme heat events or other emergencies. While these protections serve an essential public-safety function, they may also produce unintended financial consequences for both utilities and ratepayers.

As the Maine Electric Ratepayer Advisory Council (ERAC) continues its efforts to support low-income households facing rising energy costs, it is critical to evaluate whether Maine's current winter disconnection moratorium is structured in a way that balances customer protections with system-wide affordability. When large numbers of customers accumulate unpaid balances over extended periods, utilities may need to offset cash-flow constraints by increasing borrowing or adopting other financial measures. These additional costs can ultimately increase rates, negatively impacting the very customers the moratorium aims to protect.

This study is designed to examine the scope, drivers, and impacts of arrearage growth during disconnection moratoria. It will assess the financial effects on utilities, explore how arrearages influence rate-setting and long-term affordability, and evaluate how customers—particularly low-income households—are affected by the accumulation of debt. The study will also identify policy or programmatic changes that could help limit negative outcomes, such as improved payment-plan structures, customer outreach strategies, implementation of available aid programs, or targeted financial assistance mechanisms.

By grounding future decisions in a comprehensive analysis of these dynamics, ERAC can help ensure that disconnection moratoria continue to safeguard public health and safety while minimizing unintended burdens on Maine ratepayers and utilities.

**Plan:** Conduct a comparative analysis of Maine's winter disconnection moratorium policy and associated customer arrearages with those in other states that experience severe seasonal weather.

**Goal:** Identify trends and opportunities for improving the outcome for Maine's electricity customers, particularly in preventing or mitigating the development of large arrearages.

1. Quantify arrearages at both IOUs and COUs in Maine. Establish the extent to which these arrearages are compounded during the winter disconnection moratorium months.
2. Characterize the demographics of customers who develop arrearages during these periods. Specifically, is there a difference between customers receiving low-income assistance and those not receiving assistance? Does an analysis of arrearages by zip code throughout the state yield any insight?
3. Review arrearage data from 2020 onward to understand post-pandemic trends, shifts in customer payment behavior, and any emerging long-term patterns.
4. Investigate the extent to which seasonal development of arrearages is an issue in other states with comparable severe weather. Identify key differences in policies, regulations, and utility practices that may contribute to better or worse outcomes.
5. Review technology solutions used or permitted in other jurisdictions—such as advanced metering options, load limiting, prepayment, and improved customer-engagement tools—and assess their feasibility and any relevant legal or regulatory considerations in Maine.
6. Develop recommendations based on the analysis and propose policy, programmatic, or operational recommendations aimed at reducing arrearage growth to improve affordability for Maine low-income ratepayers.

## **Work group meeting 12-4-2025**

### **Project: Solicit Input Directly from Ratepayers**

ERAC has a strong interest in getting input from ratepayers with low- and middle-income to gain understanding of what aspects of current supports are not working and get people who are encountering difficulties with electricity affordability engaged in the conversation about policy changes that could help. By utilizing focus groups and conducting a survey, ERAC will capture stories and identify gaps in the current system, enabling ERAC to identify the next most valuable policy areas to address and uncover ways to help people access opportunities for electricity savings.

Target ratepayers: Consumers with low and middle incomes

#### **Actions:**

1. Narrow down areas of inquiry.
2. Develop RFP for focus group and survey phases of the project.
3. Carefully compose questions for multiple formats.
4. Conduct listening sessions and/or focus groups with ratepayers to get first-hand input.
5. Conduct a confidential survey (Sample of ratepayers, LIAP recipients).
6. Compile results, identify next steps, and report.

#### **Topics for inquiry/possible questions:**

1. Background:
  - a. What is your primary source of heat?
  - b. Do you own or rent?
  - c. What is your income range?
  - d. What is the range of your electric bill?
2. What choices are you making as you prioritize household bills?
  - a. Where does your electric bill fall in that hierarchy and why?
  - b. What steps have you taken to lower your electric bill? (provide options such as energy auditing, energy star appliance, etc?)
3. What factors do you think are causing your electric bill to go up? What is your perspective on why electricity is costly?
  - a. Do customers understand the transmission/distribution and generation aspects of their bill?
  - b. How does the complexity of the utility bill impact understanding?
4. How accessible are programs and services?
  - a. Are you aware of programs such as weatherization?
  - b. Have you tried to access energy efficiency program (s)?
  - c. Are there barriers to accessing these types of supports?