Nova Scotia Energy Board

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VIA EMAIL

M12647 Participants:

M12647 – Nova Scotia Power Inc. – NS Power/Consumer Advocate/Affordable Energy Coalition – Low-Income Credit, Collections and Disconnection Working Group Report

In the Nova Scotia Utility and Review Board's (NSUARB) decision on the Nova Scotia Power Inc. (NS Power) 2022 General Rate Application Matter M10431, the NSUARB endorsed an agreement between NS Power, the Affordable Energy Coalition and the Consumer Advocate (CA), to form a Working Group. Their task was to review potential changes to the bill payment, credit and collection rules for low-income customers.

On April 1, 2025, on proclamation of the *Energy and Regulatory Boards Act*, S.N.S. 2024, c. 2, Sch. A, the NSUARB was succeeded by the Nova Scotia Energy Board (Board) for all applications related to electric utilities.

The Board acknowledges receipt of the Low-Income Credit, Collections and Disconnection Working Group Report (Report), submitted by NS Power on December 19, 2025. The Board also notes the comments filed by the CA about this report on January 16, 2026.

The Report noted that the working group met four times in 2025 to review the Affordability Dashboard, which tracks key issues and customer metrics. A copy was provided as an appendix to the Report. Key observations included:

- the time of year when call volumes and account reviews are highest;
- a correlation between arrears risk and customer rural/urban setting was not found;
- the number of payment arrangements declined in 2025 due to the cybersecurity incident;
- most customers on 12-month and 24-month payment plans were behind by at least one payment;
- disconnection risk by region is highest in Metro, followed by Cape Breton; and
- the HEAT Funds were depleted earlier in 2025, even though funding for this program increased by 50%.

NS Power proposed a pilot program to waive interest charges for customers in arrears and receiving financial support from recognized charitable institutions. Through this program interest is forgiven allowing the charitable contributions to be fully applied to the principal balance, this will help customers maintain payment arrangements which reduces the risk of disconnection. NS Power expects the loss of interest revenue to be offset by improved payment performance. The Board approved this pilot on June 11, 2025, in Matter M12171, with the program operating until June 30, 2026. A final report is due by September 30, 2026.

The Working Group reviewed a proposed community grant program through which low-income advocacy groups could request funding that NS Power would administer and apply directly to customers bills. The program would operate year-round, separate from existing assistance programs, and be funded through NS Power's non-regulated business. In the third quarter, NS Power launched its Grassroots Grants Program, offering up to $20,000 for community projects in areas experiencing high energy poverty, with the expectation that these initiatives support low-income customers in arrears.

Concerns raised in the media about the accuracy of smart meters and customer bills were discussed. NS Power provided the Working Group with information on how smart meters are read and how bills are generated. NS Power also outlined where customers can access resources about bill accuracy and obtain guidance on reducing their electricity costs.

Community solar garden subscribers who pay a subscription charge receive a credit on their electricity bills. The Working Group discussed how solar garden programs could benefit low-income customers to assist in reducing their electricity bills.

The 2025 cyber incident disrupted the two-way communication function of NS Power's smart meters. As a result, NS Power issued estimated bills, suspended late-payment charges and paused disconnections for non-payment. The Working Group reviewed options that could provide customers with greater bill predictability and support improved budgeting.

The Report highlights that all participants find the Working Group to be worthwhile and has led to improvements for low-income customers in arrears at risk of disconnection for non-payment.

The CA confirmed that NS Power's description of its steps to reduce customer disconnections was accurate. The CA also noted that the Working Group's meetings were productive and focused on practical ways to ease the burden of electricity costs for low-income customers.

Board Member Jennifer L. Nicholson, CPA, CA, Member, has reviewed the Report and is satisfied that the Working Group continues to fulfill the Board's directive from the 2022 GRA decision and looks forward to the next annual Report.

Yours very truly,

Crystal Henwood

Crystal Henwood
Clerk of the Board

c. William Mahody K.C., Board Counsel