



October 1, 2026

REDACTED

Lisa Wallace
Chief Clerk of the Board
Nova Scotia Energy Board
1601 Lower Water Street, 3rd Floor
Halifax, NS B3J 3S3

Re: M13093 – DRO Appeal – Jillian Coxhead

Dear Ms. Wallace:

In the Nova Scotia Energy Board's (Board, NSEB) letter dated September 16, 2026, the Board directed as follows:

By copy of this letter, the Board directs Nova Scotia Power Inc. (NS Power, the Company) to file a response with the Board to the enclosed appeal on or before **2:00 PM on Thursday, October 1, 2026**, and to provide a copy of the complete file reviewed by the DRO in reaching its decision, including any supporting information and comments NS Power wishes the Board to consider. NS Power must also provide a copy of their response to [Ms. Jillian Coxhead].

Ms. Coxhead is appealing a decision by the Dispute Resolution Officer (DRO) dated September 11, 2026. The complete DRO file as provided by the DRO pertaining to this decision is included as **Confidential Attachment 1**. Ms. Coxhead's recent invoices are attached as **Confidential Attachment 2**, and Ms. Coxhead's account ledger is attached as **Confidential Attachment 3**.

Please accept the following summary of activities and communications pertaining to the September 11, 2026 DRO decision being appealed by Ms. Coxhead:

- September 1, 2026 – Ms. Coxhead emailed the DRO disputing NS Power's proposed monthly payment amount of \$811 under a payment arrangement. Ms. Coxhead stated that she understood her Equal Billing Plan amount would remain at \$550 per month and asserted that the proposed increase was unreasonable given her circumstances and recent consumption. She requested that her payments remain at \$550 per month or that she be removed

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from Equal Billing. This is referenced on page 2 of 14 in the DRO file attached as **Confidential Attachment 1**.

- September 2, 2026 – The DRO responded to the customer and NS Power. He summarized his role and asked NS Power to provide its position in the matter as well as relevant account documentation. This is referenced on page 1 of 14 in the DRO file attached as **Confidential Attachment 1**.
- September 2, 2026 – NS Power provided its position to DRO, stating the following:

[...] Ms. Coxhead appealed the Dispute Resolution Officer's (DRO) previous Final Written Decision. In its decision dated August 21, 2026, the Nova Scotia Energy Board (NSEB) advised Ms. Coxhead: *"Your Equal Billing amount remains at \$550 per month. The Equal Billing amount due on the August 2026 bill is \$3,400."*

As Ms. Coxhead had not been making the agreed-upon monthly payments of \$550, the NSEB directed Nova Scotia Power to contact her and work toward a reasonable payment arrangement that would facilitate repayment of the outstanding balance within an acceptable timeframe.

In accordance with that direction, NS Power contacted Ms. Coxhead and offered a 36-month budget settlement arrangement. Under this proposal, the monthly payment would be \$811. Based on current consumption, monthly charges at the subject premises are approximately \$600. The remaining \$211 per month would be applied toward the outstanding arrears. Spread over 36 months, the arrears balance of \$7,474.53 equates to approximately \$207.63 per month.

It is NS Power's position that it has complied with the NSEB's direction by offering Ms. Coxhead an extended payment arrangement following the Board's decision with a proposed 36-month repayment plan.

NS Power attached the account ledger and meter reads for the subject account (# [REDACTED]). This is referenced on page 9 of 14 in the DRO file attached as **Confidential Attachment 1**.

- September 11, 2026 – The DRO issued his Final Written Decision pertaining to this appeal, finding as follows:

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N.S. Power has complied with NSEB direction and Board approved Regulations.

This is referenced on pages 11 to 14 of 14 in the DRO file attached as **Confidential Attachment 1**.

- September 14, 2026 – Ms. Coxhead appealed the DRO’s decision with the NSEB.

NS Power agrees with the DRO’s decision that NS Power complied with the Board’s direction to offer a reasonable payment arrangement to Ms. Coxhead to address her current consumption and existing arrears.

Background

By way of background, this is the second appeal arising from billing concerns raised by Ms. Coxhead. On March 9, 2026, the DRO issued a Final Written Decision finding that, in accordance with Board-approved Regulation 5.1, NS Power had appropriately billed Ms. Coxhead following the necessary account adjustments.¹ The DRO also directed NS Power to review Ms. Coxhead's Equal Billing Plan for compliance with the Regulations or establish a payment arrangement in accordance with Board-approved requirements.

On March 10, 2026, NS Power confirmed to both the DRO and Ms. Coxhead that it was prepared to maintain the existing budget settlement amount of \$550 per month.² At that time, Ms. Coxhead's estimated ongoing monthly usage was approximately \$364, and her arrears balance was approximately \$5,812.³ Amortizing that arrears balance over 36 months resulted in a monthly arrears component of approximately \$161. Combined, the estimated monthly usage and arrears repayment amounted to approximately \$525 per month. Accordingly, NS Power maintained the budget settlement amount at \$550 per month.

Following the March 9, 2026 DRO decision, Ms. Coxhead advised that she intended to make payments of \$300 per month and subsequently appealed the decision to the Board.⁴ During the Board proceeding, NS Power was asked to explain the impact of various payment scenarios on Ms. Coxhead's account. In response, NS Power explained that, as of June 15, 2026, Ms. Coxhead's arrears balance was \$7,071.21. NS Power further explained that, assuming ongoing monthly usage remained at

¹ M12804, Coxhead DRO Appeal, NS Power Reply, Confidential Attachment 1, page 17.

² M12804, Coxhead DRO Appeal, NS Power Reply, Confidential Attachment 1, page 19.

³ M12804, IR-3(c).

⁴ M12804, Coxhead DRO Appeal, NS Power Reply, Confidential Attachment 1, page 19.

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approximately \$364,⁵ retiring the arrears over 36 months would require monthly arrears payments of approximately \$197, resulting in a combined monthly payment of approximately \$561.⁶

On August 21, 2026, the Board issued its decision in M12804, dismissing Ms. Coxhead's appeal and upholding the DRO's decision. The Board directed NS Power to contact Ms. Coxhead within 30 days to "work out a payment arrangement plan with a reasonable monthly amount that can help retire [the customer's] outstanding balance within an acceptable time frame."⁷ The Board also noted Regulation 6.5(2)(a), which requires payment agreements to provide reasonable terms and conditions consistent with the customer's ability to pay.

In compliance with the Board's direction, NS Power subsequently reviewed Ms. Coxhead's account and contacted her to discuss a payment arrangement. At that time, the customer's account balance had increased to approximately \$7,624.53. NS Power also updated its estimate of the customer's ongoing monthly usage. Based on bills issued between April 2025 and April 2026, the customer's estimated ongoing monthly usage was approximately \$600.⁸ Using this updated account information, NS Power offered a 36-month budget settlement arrangement consisting of approximately \$600 per month for ongoing usage and approximately \$211 per month toward arrears, for a total monthly payment of approximately \$811. This proposal was intended to address both the ongoing cost of usage and the repayment of the outstanding balance within a reasonable timeframe, consistent with the Board's direction.

Recalculation of Budget Settlement Amount

NS Power has now recalculated Ms. Coxhead's consumption using actual meter read data. On April 8, 2025, NS Power obtained a true meter read of 69,461 from meter #1071472. On April 13, 2026, a true meter read of 98,939 was obtained. This equates to 29,478 kWh of usage over a one-year period. Applying the current residential energy rate of \$0.19128/kWh to this consumption results in estimated annual energy charges of \$5,638.55. A weather adjustment factor of 1.0027 is then applied, resulting in annual estimated energy charges of \$5,653.78. Dividing this amount by 12 months results in a monthly energy cost of \$471.15. The monthly fixed fee amount of \$20.08 is then added, resulting in total monthly charges of \$491.23. HST and the Provincial Government Rebate are then applied, resulting in an Equal Billing Plan amount of

⁵ Please note that this calculation assumed monthly usage remained at approximately \$364 and was not based on updated consumption data.

⁶ M12804, IR-3(e).

⁷ M12804, Board Decision, August 21, 2026, page 6.

⁸ This amount was based on total consumption of 34,633 kWh between April 2025 to April 2026 and did not account for the March 2026 adjustment reversing the 5,158-kWh billed on the estimated February 2026 bill.

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approximately \$515.88, which rounds to \$516 per month. This amount represents the estimated monthly cost of the customer's ongoing electricity usage and associated fixed charges. See **Attachment 4** for the detailed calculation.

Ms. Coxhead's account currently has an outstanding arrears balance of \$7,474.53. NS Power has spread repayment of this balance over 36 months, which exceeds the Company's typical maximum repayment period of 24 months. This results in a monthly arrears repayment amount of \$207.63, which rounds to \$208 per month. Accordingly, the monthly Budget Settlement Amount is comprised of \$516 for estimated ongoing electricity usage and \$208 for repayment of the outstanding arrears balance, for a total monthly payment of \$724.

Operation of the Budget Settlement Amount

No interest, penalty, or late payment charges would be applied while Ms. Coxhead remains in compliance with the proposed payment arrangement. Specifically, compliance with the arrangement requires Ms. Coxhead to pay the full monthly Budget Settlement Amount by each invoice due date. If Ms. Coxhead defaults on the arrangement, NS Power may terminate the Budget Settlement Plan, at which point the account would revert to normal billing and any applicable late payment charges may apply.

To help ensure that a significant outstanding balance or credit does not accumulate on the account, NS Power would review the usage component of the Budget Settlement Plan every six months during the January and July Equal Billing update periods. At those intervals, NS Power would recalculate the usage amount based on actual consumption, applicable rates, and any credit or debit balance arising after the payment arrangement takes effect. If the recalculated usage amount differs from the amount currently included in the Budget Settlement Plan, NS Power would contact Ms. Coxhead to advise her of the updated usage amount. The arrears repayment component of \$208 would remain unchanged for the full 36-month duration of the Budget Settlement Plan.

At the conclusion of the arrangement, Ms. Coxhead would have the option of remaining on Equal Billing or returning to standard billing.

Alternatives

As an alternative approach, Ms. Coxhead could elect to make a down payment toward the outstanding arrears balance. When offering a Budget Settlement Plan, NS Power would typically request a down payment equal to 50% of the outstanding balance, or \$3,737.27 in this case. The remaining balance of \$3,737.27 could then be spread over the 36-month period, resulting in a monthly arrears repayment amount of \$104. Combined with the estimated monthly usage amount of \$516, the resulting monthly

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payment would be approximately \$620. As with the arrangement described above, no interest, penalty, or late payment charges would be applied while Ms. Coxhead remains in compliance with the arrangement.

If Ms. Coxhead prefers to make a down payment, NS Power could recalculate the repayment amount based on the reduced outstanding balance.

Reasonable Payment Arrangement

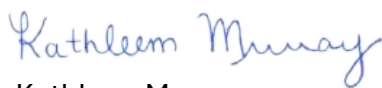
NS Power has spread repayment of the arrears balance over 36 months, which exceeds the Company's typical maximum repayment period of 24 months and was offered to provide Ms. Coxhead with additional flexibility. The resulting Budget Settlement Amount of \$724 per month consists of approximately \$516 for ongoing electricity usage and \$208 toward arrears repayment. In NS Power's view, this approach strikes a reasonable balance between maintaining current service and gradually retiring the outstanding balance.

A monthly payment of approximately \$550 would be largely consumed by the cost of ongoing electricity usage and would not provide a meaningful contribution toward repayment of the arrears balance. As a result, the outstanding balance would remain on the account and would not be retired within a reasonable timeframe.

The proposed arrangement provides Ms. Coxhead with a repayment period that exceeds the Company's typical maximum repayment period of 24 months, waives interest, penalties, and late payment charges while the arrangement remains in good standing, and establishes a clear path toward retiring the outstanding arrears balance while ensuring current consumption is paid as incurred. For these reasons, NS Power submits that the proposed Budget Settlement Amount is reasonable and consistent with the Board's August 21, 2026 direction and the Regulations.

Please consider the enclosed information confidential due to the personal nature of the information that has been provided. NS Power has forwarded a copy of this correspondence to Ms. Coxhead by e-mail.

Yours truly,



Kathleen Murray
Regulatory Counsel

Encl.

c. Ms. Jillian Coxhead

Coxhead DRO Appeal Confidential Attachment 1 has been removed due to confidentiality.

REDACTED (CONFIDENTIAL INFORMATION REMOVED)

Coxhead DRO Appeal Confidential Attachment 2 has been removed due to confidentiality.

REDACTED (CONFIDENTIAL INFORMATION REMOVED)

Coxhead DRO Appeal Confidential Attachment 3 has been removed due to confidentiality.

Detailed Calculation of Monthly Budget Settlement Amount

Part A) Equal Billing Plan Amount

Box A	Total kWh use for 2025:	29478	
Box B	Total monthly fixed fees:	\$20.082	Details: \$20.082 base charge
Box C	Credit/Balance remaining on account at the end of 2025:		Note: A negative amount indicates a credit.

Add any fixed fees (streetlight charges, etc)

Step 1	Multiply the total kWh usage for the previous calendar year (see box A) by \$0.19128	\$5,638.55	This applies the current NSPI energy rate (\$0.19128/kWh).
Step 2	Multiply this amount by 1.0027	\$5,653.78	This applies the weather adjustment feature.
Step 3	Divide this amount by 12 to get a monthly amount.	\$471.15	
Step 4	Add any monthly fixed fees (see box B).	\$491.23	Example: base charge.
Step 5	Multiply this by 1.05*	\$515.88	This applies both the 14% tax and 9% government rebate, the difference of which is 5%, hence the 1.05. *Note: Any monthly fixed fees other than the base charge are taxed at the full 14%, which may result in a higher amount.
Step 6	Take any credit/balance on the account that needs to be factored into the payment amount (see box C), divide it by 12, and add/subtract that amount from the above total.	\$515.88	

2025 was 0.45% warmer than the 10 year average temperature (basically very close to average). We are expecting 2026 to be average. Therefore, we expect 2026 to be 0.45% colder than 2025. Note: This is applied to 60% of the customers expected usage for 2026 (60% accounts for the heating portion of their usage).

2026 Equal payment amount:	\$515.88
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Part B) Outstanding Arrears

Outstanding Balance to-date = \$7,474.53

36-Month Repayment Calculation = \$7,474.53 (/36 months) = \$207.63 (rounded to \$208)

Part C) Final Calculation of Monthly Budget Settlement Amount

\$516 (Equal Billing Amount) + \$208 (Arrears Repayment Amount) = \$724 (Total Monthly Budget Settlement Amount)