

October 8, 2026

[REDACTED]

Jillian Coxhead

[REDACTED]

Dear Ms. Coxhead:

M13093 - Nova Scotia Power Inc. - Appeal of a Decision of the Dispute Resolution Officer

This is the Board's decision on your appeal from a decision by the Dispute Resolution Officer (DRO).

The following documentation was filed with the Board:

- The DRO's file and decision, dated September 11, 2026;
- Your appeal of the DRO decision, dated September 14, 2026;
- Nova Scotia Power's (NS Power's) response to your appeal, dated October 1, 2026;
- Your response to NS Power's response, dated October 1, 2026; and
- Your email confirming the scope of the appeal, dated October 2, 2026.

On August 21, 2026, the Board issued its decision regarding your appeal of the DRO's decision dated March 9, 2026 (Matter M12804). The Board found that NS Power billed you correctly and that you continued to owe significant arrears. As of August 17, 2026, you owed a total of \$7,624.53. Given the significant arrears, the Board directed NS Power to work out a monthly payment plan to help retire your outstanding balance within a reasonable time. NS Power then offered you a payment plan of \$811 per month.

You contacted the DRO again on September 1, 2026, disputing this \$811 amount because you believed you were told it would stay at \$550 a month.

The DRO is an independent third party; his role is to address and ideally resolve disputes with NS Power that cannot be resolved through normal customer channels. He is not an employee of NS Power or the Board. Decisions of the DRO are binding on NS Power but not on the customer. Customers may appeal DRO decisions to the Board within 12 days of receipt of the DRO's final written decision.

In his decision dated September 11, 2026, the DRO stated:

NS Power has complied with NSEB direction and Board approved Regulations.

[Exhibit C-5, page 2]

In your email dated October 2, 2026, you clarified that your appeal of the DRO's decision is about the \$811 amount as well as your arrears.

BACKGROUND & FINDINGS

During the Board's review of your previous appeal in M12804, NS Power explained that your Equal Billing Plan payment of \$550 per month was to cover your ongoing usage of around \$364 per month and arrears of \$196 per month (\$7,071.21 in total arrears, according to your June 2026 bill, divided by 36 months).

Following the Board's decision in M12804, NS Power offered you a new payment plan of \$811 per month, and you have asked for that amount to be adjusted to a level you can manage.

NS Power explained that the \$811 monthly payment was based on:

- Your account balance of \$7,624.53, according to your August 2026 bill. This means you would need to pay \$211 per month for 36 months to retire this balance.
- Your usage of \$600 per month based on your total consumption of 34,633 kWh between April 2025 and April 2026, not including the 5,158 kWh in the February 2026 estimated bill.

NS Power then provided a recalculation of the monthly payment amount based on your account balance of \$7,474.53 at the time of calculation. This means you would need to pay \$208 per month for 36 months to retire this balance. Your usage has also reduced slightly. NS Power used the actual meter reads of 69461 on April 8, 2025, and 98939 on April 13, 2026, to find your consumption of 29,478 kWh between April 2025 and April 2026. Then, it applied the current energy rate and other standard charges to arrive at \$516 per month. Based on these calculations, NS Power is now proposing a payment of **\$724** per month (\$208 plus \$516), with no interest or late payment fees. Because this calculation is based on your actual meter reads (no estimates), and NS Power has extended the payment period from the typical 24 months to 36 months, the Board finds this proposal reasonable. The \$550 monthly payment previously calculated based on your account balance in June is no longer sufficient to cover your usage and retire your current account balance over time.

Despite your August bill showing \$526.97 in energy charges, you still have over \$7,000 owing from previous bills and the Board found, in its decision in M12804, that those arrears were calculated properly and you continue to owe them. NS Power's proposed monthly payment amount of \$724 is calculated to cover both your ongoing energy charges and your arrears. NS Power reviews the usage component of the monthly amount calculation every six months (January and July). If the amount changes from \$724 per month, NS Power will inform you of the new amount.



NS Power suggested that you could make a down payment to further reduce the proposed monthly payment of \$724. For example, a down payment of 50% of the arrears balance (\$3,737.27) would reduce your monthly payment from \$724 to \$620. The Board encourages you to consider this option, understanding that it is still a large financial burden on your part.

If you opt out of the Equal Billing Plan, you must still make payments to cover the amount you are billed to avoid late payment fees and/or interest, when applicable. This option does not reduce the amount you need to pay in future bills.

CONCLUSION

The Board's role in this appeal is to determine whether NS Power properly applied the Board's approved *Regulations* in dealing with its customers.

The Board finds that NS Power complied with the *Regulations* and followed the Board's direction in its previous decision in M12804 to provide you with a reasonable payment plan to retire your outstanding balance, with the option of reducing the monthly payment amounts by making a down payment, and to review the amount every six months based on your actual usage data. Your appeal is therefore dismissed.

Yours truly,



Marc L. Dunning, P.Eng., LL.B.
Member

c. Kathleen Murray, Regulatory Counsel, NS Power

