

STATE OF INDIANA

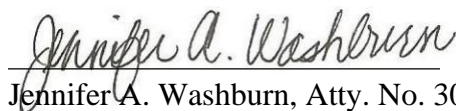
INDIANA UTILITY REGULATORY COMMISSION

PETITION OF INDIANA-AMERICAN WATER)
COMPANY, INC. FOR (1) AUTHORITY TO INCREASE)
ITS RATES AND CHARGES FOR WATER AND)
WASTEWATER UTILITY SERVICE THROUGH A)
THREE-STEP RATE IMPLEMENTATION, (2))
APPROVAL OF NEW SCHEDULES OF RATES AND)
CHARGES APPLICABLE TO WATER AND)
WASTEWATER UTILITY SERVICE, INCLUDING A)
NEW UNIVERSAL AFFORDABILITY RATE, (3)) CAUSE NO. 45870
APPROVAL OF REVISED DEPRECIATION RATES)
APPLICABLE TO WATER AND WASTEWATER PLANT)
IN SERVICE, (4) APPROVAL OF NECESSARY AND)
APPROPRIATE ACCOUNTING RELIEF, (5) APPROVAL)
OF THE EXTENSION OF SERVICE TO AN)
INFRASTRUCTURE DEVELOPMENT ZONE IN)
MONTGOMERY COUNTY, INDIANA AND AUTHORITY)
TO IMPLEMENT A SURCHARGE UNDER IND. CODE §)
8-1-2-46.2, AND (6) APPROVAL OF PETITIONER'S)
PLANS TO DEVELOP FUTURE WATER SOURCES OF)
SUPPLY UNDER IND. CODE § 8-1-2-23.5.)

SUBMISSION OF CAC'S PUBLIC DIRECT TESTIMONY

Citizens Action Coalition of Indiana, Inc. ("CAC") respectfully submits the Direct
Testimony and Attachments of Benjamin Inskeep ("CAC Exhibit 1") in the above-referenced
Cause to the Indiana Utility Regulatory Commission.

Respectfully submitted,



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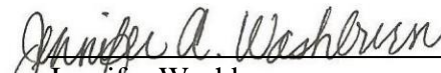
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SURCHARGE UNDER IND. CODE § 8-1-2-46.2, AND (6))
APPROVAL OF PETITIONER'S PLANS TO DEVELOP)
FUTURE WATER SOURCES OF SUPPLY UNDER IND.)
CODE § 8-1-2-23.5.)

DIRECT TESTIMONY OF BENJAMIN INSKEEP

ON BEHALF OF

CITIZENS ACTION COALITION OF INDIANA, INC.

JULY 21, 2023

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I. INTRODUCTION

1 **Q. Please state your name, position and business address.**

2 **A.** My name is Benjamin Inskeep, and I am Program Director at Citizens Action Coalition of
3 Indiana, Inc. (“CAC”). My business address is 1915 West 18th Street, Suite C, Indianapolis,
4 Indiana 46202.

5 **Q. Please describe your current responsibilities.**

6 **A.** I have served as CAC’s Program Director since March 2022. In that role, I work to advance
7 CAC’s policy and programmatic priorities related to essential utility service and consumer
8 affordability and protection, including serving as a subject matter expert in proceedings
9 before the Indiana Utility Regulatory Commission (“IURC” or “Commission”) and at the
10 General Assembly.

11 **Q. Please briefly summarize your prior employment and educational background.**

12 **A.** I have more than a decade of experience working on energy, water, and utility issues. My
13 prior employment includes working as a policy analyst at the North Carolina Clean Energy
14 Technology Center at North Carolina State University (2014-2016), where I co-created and
15 served as lead author and editor of *The 50 States of Solar*, a quarterly report series tracking
16 distributed solar policy developments in U.S. states. I also conducted policy research and
17 contributed to the *Database of State Incentives for Renewables and Efficiency (DSIRE)*
18 project and provided technical support, analysis, and workshops for state and local
19 governments through the U.S. Department of Energy’s SunShot Solar Outreach
20 Partnership.

21 I also worked for EQ Research LLC, a clean energy policy consulting firm, from
22 2016-2022. I managed EQ Research’s general rate case subscription service, contributed

1 as a researcher and analyst to other policy service offerings, such as a legislative and
2 regulatory tracking services, and performed customized research and analysis for clients.
3 In addition, my client engagements included participation in state utility regulatory
4 proceedings, including analyzing utility proposals and serving as an expert witness on
5 ratemaking and energy policy issues.

6 I earned a Bachelor of Science in Psychology with Highest Distinction from Indiana
7 University in 2009 and both a Master of Science in Environmental Science and a Master
8 of Public Affairs from the O'Neill School of Public and Environmental Affairs at Indiana
9 University in 2012. I completed the EUCI's Utility Accounting 101 course in April 2023.

10 My resume is provided in Attachment BI-1.

11 **Q. Have you previously filed testimony before the Indiana Utility Regulatory**
12 **Commission?**

13 **A.** Yes, I have testified on numerous issues before the Commission. Attachment BI-2
14 identifies the cases in which I have previously filed testimony.

15 **Q. On whose behalf are you testifying?**

16 **A.** I am testifying on behalf of CAC.

17 **Q. Are there attachments to your testimony?**

18 **A.** Yes. I am sponsoring the following attachments:

- 19 • Attachment BI-1: Resume of Benjamin Inskeep
- 20 • Attachment BI-2: Benjamin Inskeep's Expert Witness Testimony Experience
- 21 • Attachment BI-3: Relevant Discovery Responses and Attachments
- 22 • Attachment BI-4: Transcript of Gary Public Field Hearing
- 23 • Attachment BI-5: CWA Authority August 31, 2022 Compliance Filing

1 **Q. What is the purpose of your testimony in this proceeding?**

2 **A.** On March 31, 2023, Indiana American filed a petition and testimony with the Commission
3 for authority to increase water and wastewater rates. My testimony addresses Indiana
4 American's proposals to increase its rates, establish a Universal Affordability Tariff,
5 implement an allowance-based rate, increase the fixed monthly charge in base rates, stop
6 assessing per-transaction charges on customers paying with a credit card, and refund
7 customers for revenues associated with the Utility Receipts Tax that were collected after
8 its repeal. I also address other provisions in the utility's tariffs and rules and regulations
9 and make recommendations, as well as describe the opportunity of non-behavioral water
10 conservation programs to benefit Indiana American's ratepayers.

11 My silence on any issue raised by Indiana American in its case-in-chief should not
12 be construed as an endorsement or tacit approval of such a proposal.

13 **Q. Please summarize your testimony and recommendations.**

14 **A.** My testimony and recommendations are summarized as follows:

- 15 1. Indiana American's proposed 31.1% rate increase would impose an
16 extraordinary additional financial burden on Hoosier families who are already
17 struggling to cope with an acute utility unaffordability crisis. For example, the
18 Company's proposal to dramatically increase its authorized return on equity –
19 a transparent attempt to increase shareholder profits at consumers' expense –
20 should be denied and its authorized return on equity should be reduced. The
21 Commission should deny cost recovery for all unjust and unreasonable
22 components of Indiana American's revenue requirement.

2. While the extraordinary rate increase proposed by Indiana American is gravely concerning, Indiana American's proposed Universal Affordability Tariff is a laudable and generally well-designed tariff that will help mitigate the impact of unaffordable utility bills for low-income customers who enroll. I make certain recommendations that CAC believes will help address remaining affordability gaps and ensure robust participation in the program. Likewise, Indiana American's "allowance-based" rate proposal is a reasonable rate design approach and complements the proposed Universal Affordability Tariff. The Commission should promptly approve both of these proposals, as modified to incorporate CAC's identified improvements.
3. To further enhance affordability for vulnerable customers, I recommend the Commission approve Indiana American's proposal to discontinue per-transaction credit card payment fees, and go further by eliminating fees for all types of payment options, including debit cards and payment by phone.
4. In addition, I recommend denying the continuation of Indiana American's late fees, reconnection fees, after-hours charges, and insufficient funds charges which disproportionately harm vulnerable customers and significantly exacerbate affordability concerns, running counter to the Company's stated goals underlying its Utility Affordability Tariff.
5. Portions of Indiana American's rules and regulations are not provided on its website in an accessible manner, meaning some ratepayers, including those with disabilities, cannot access them. Accordingly, I recommend that

Commission direct Indiana American to publish its entire tariffs, rules, and regulations on its website in an accessible manner.

6. I applaud Indiana American for its current practice of not requiring any of its residential customers to provide a security deposit, and strongly recommend that it continue this practice.

7. I have significant concerns about Indiana American's policies for disconnecting customers and undertaking collection activities. Disturbingly, Indiana American has developed secret "internal credit scores" on each of its customers – without their knowledge or consent – that it apparently uses to apply discriminatory treatment with respect to its collection activities. Accordingly, I urge the Commission to order Indiana American to cease this practice immediately, discontinue the use of internal credit scores, and apply equal treatment to all of its residential customers. I also urge the Commission to prohibit Indiana American from disconnecting customers with serious medical conditions, who are particularly vulnerable to the hardships caused by disconnection. I also recommend that customers who are disconnected be promptly reconnected upon curing a delinquent bill, including on weekdays after business hours.

8. Non-behavioral water conservation programs can provide substantial benefits to customers and the utility, and therefore I recommend Indiana American work with CAC to develop such a program.

1 **Q. How is your testimony organized?**

2 **A. My testimony is organized as follows:**

- 3 • **Section II** analyzes the utility unaffordability crisis and its relevance to this case.
- 4 • **Section III** summarizes Indiana American's affordability analyses.
- 5 • **Section IV** discusses the Universal Affordability Tariff proposal.
- 6 • **Section V** discusses the allowance-based rate proposal.
- 7 • **Section VI** responds to Indiana American's proposal to increase its monthly fixed
- 8 charge for 5/8" service to \$20.
- 9 • **Section VII** describes the issue of the Utility Receipts Tax and how revenues
- 10 inappropriately collected by Indiana American should be refunded to ratepayers.
- 11 • **Section VIII** discusses the authorized return on equity.
- 12 • **Section IX** addresses accessibility issues with the Company's tariffs, rules, and
- 13 regulations.
- 14 • **Section X** addresses security deposits.
- 15 • **Section XI** highlights several concerns with Indiana American's disconnection and
- 16 collection activity practices, including the use of internal credit scores,
- 17 disconnection of customers with serious medical conditions, and delays in
- 18 reconnecting customers.
- 19 • **Section XII** explains why transaction charges regardless of payment types should
- 20 be discontinued.
- 21 • **Section XIII** discusses Indiana American's late payment charges, reconnection
- 22 charges, insufficient funds charges, and after-hours service charges.

- **Section XIV** explains the merits of non-behavioral water conservation programs that can assist consumers in the adoption of water-efficient fixtures and appliances.
- **Section XV** summarizes the two public field hearings held in this proceeding.
- **Section XVI** provides my recommendations.

II. UTILITY UNAFFORDABILITY CRISIS

Q. Please describe the utility unaffordability crisis in Indiana.

A. The utility unaffordability crisis refers to the alarming trend of sharply rising bills for utility customers at a time when utility bills are already unaffordable to many families. Exacerbating the harm caused by this crisis are stagnant wages that have been most acutely felt by middle- and low-income households,¹ the rising cost of living many consumers are experiencing,² and the public health crisis of the COVID-19 pandemic.

Q. Why is access to water and wastewater service critical to Hoosier families?

A. Water is a basic necessity for all Hoosiers. Without clean water, Hoosiers are not secure from threats to their health and safety and cannot effectively participate in society. All Hoosiers, including Indiana American customers with low incomes, should have access to fresh, clean water. However, many Indiana American customers do not currently have reliable access to water and wastewater service because it is unaffordable and becoming even more expensive. Customers who cannot pay unaffordable water and wastewater bills have their service disconnected by Indiana American.

¹ Drew Desliver, “For most U.S. workers, real wages have barely budged in decades,” August 7, 2018, Pew Research Center, <https://www.pewresearch.org/fact-tank/2018/08/07/for-most-us-workers-real-wages-have-barely-budged-for-decades/>

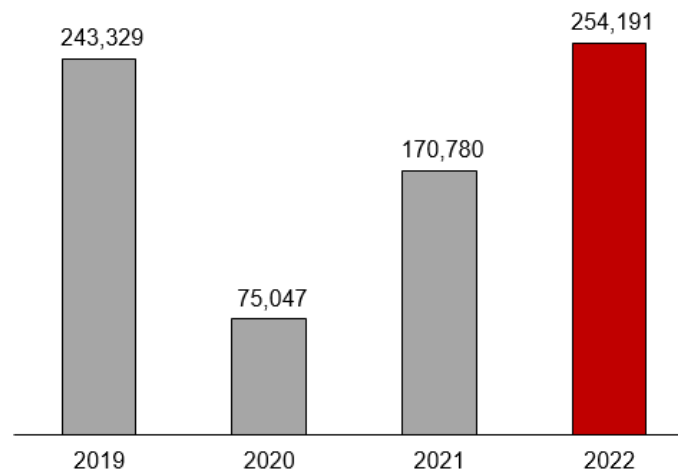
² U.S. Bureau of Labor Statistics, “Consumer Price Index, Midwest Region – November 2022,” https://www.bls.gov/regions/mountain-plains/news-release/consumerpriceindex_midwest.htm

Q. Is there evidence to support your conclusion that water and wastewater service is unaffordable to some Indiana American customers?

A. Yes. Data provided by Indiana American in response to CAC data requests demonstrates that the utility has many residential customers (as well as low-income customers specifically) who cannot afford to pay their bill and are sent disconnection notices, have their service involuntarily disconnected, and are referred to collection agencies.³

For example, the number of disconnection notices sent by Indiana American to its residential customers has increased the past several years, with total disconnection notices in 2022 exceeding the number of disconnection notices sent in each of the prior three years (Figure 1).

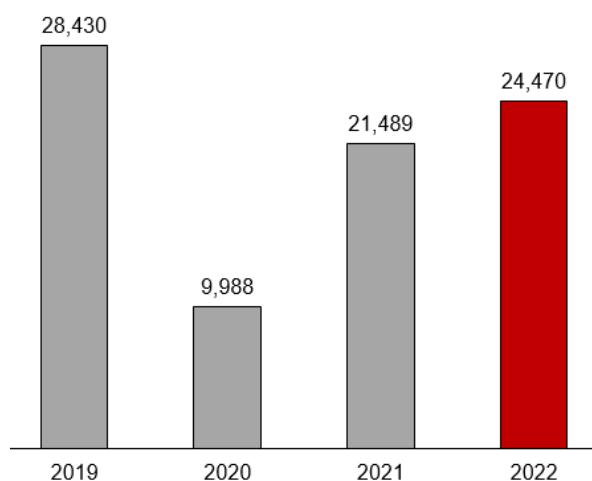
Figure 1. Residential Disconnection Notices⁴



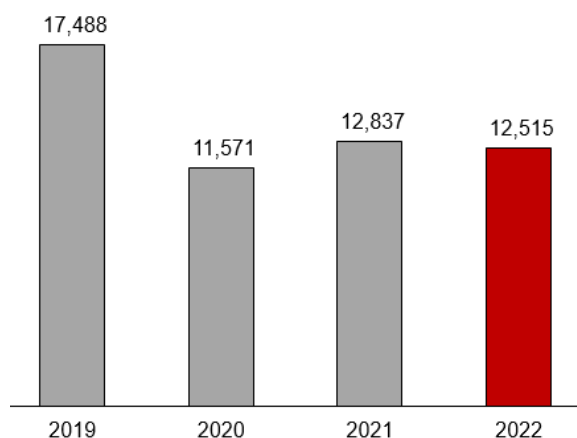
The number of residential customers involuntarily disconnected has also increased year-over-year for the past three years (Figure 2). It is alarming that Indiana American disconnects tens of thousands of Hoosier families from essential water service each year.

³ See generally Indiana American Responses to CAC Data Requests 1-003 and 1-004 (Attachment BI-3).

⁴ Data is from Indiana American Response to CAC Data Request 1-003(n) (Attachment BI-3).

Figure 2. Residential Disconnections⁵

Each year, Indiana American refers more than 11,000 residential customer accounts to collection agencies (Figure 3).

Figure 3. Residential Accounts Referred to Collection Agency⁶

Low-income customers who are enrolled in the Low Income Household Water Assistance Program experienced a precipitous year-over-year increase in disconnection notices from 2020-2022 (Figure 4).⁷ It is important to note that even though Indiana American estimates

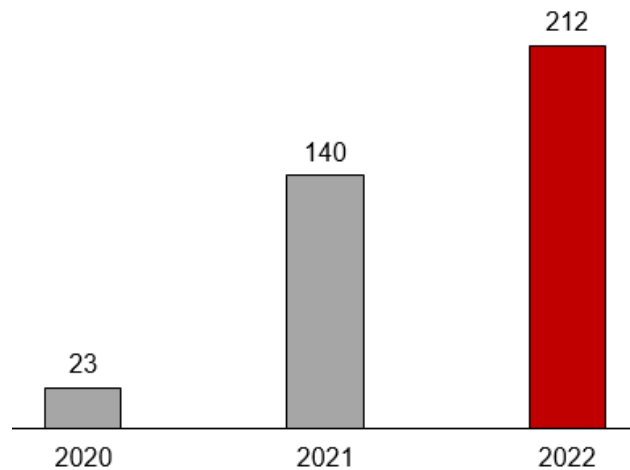
⁵ Data is from Indiana American Response to CAC Data Request 1-003(o) (Attachment BI-3).

⁶ Data is from Indiana American Response to CAC Data Request 1-003(k) (Attachment BI-3).

⁷ Data is from Indiana American Response to CAC Data Request 1-004(n) (Attachment BI-3).

that its proposed rates will be unaffordable to 47,500 customers,⁸ only a small handful of these customers (roughly 100-400 customers in any given month⁹) are successfully enrolled in the Low Income Household Water Assistance Program.

Figure 4. Disconnection Notices Sent to Customers Enrolled in the Low Income Household Water Assistance Program ¹⁰



Q. What is the Self-Sufficiency Standard of Indiana?

A. The Self-Sufficiency Standard of Indiana is a program of the Indiana Community Action Association (“INCAA”) that defines the household income Hoosier families actually need to meet their basic necessities without assistance.¹¹ These basic necessities include housing, childcare, food, transportation, health care, miscellaneous expenses (clothing, telephone, household items), and taxes (minus federal and state tax credits). The Standard provides a comprehensive and detailed view of the costs of basic necessities, as it is calculated for 70 different family types in each of Indiana’s 92 counties. The Self-

⁸ Rea Direct Testimony, p. 12.

⁹ Indiana American Response to CAC Data Request 1-004(a) (Attachment BI-3).

¹⁰ Data is from Indiana American Response to CAC Data Request 1-004(n) (Attachment BI-3).

¹¹ <http://www.indianaselfsufficiencystandard.org/>

Sufficiency Standard “is a no-frills budget that does not allow for entertainment, carry-out or fast food, savings, or emergency expenses such as car repairs.”¹²

Q. What is the difference between the federal poverty level or guidelines (“FPL” or “FPG”) and the Self-Sufficiency Standard of Indiana?

A. The Indiana Community Action Poverty Institute summarizes the difference as follows:¹³

The Federal Poverty Guidelines (FPG) are a four-decades-old calculation based on the cost of food, and assumes that food is one-third of a family’s budget. The Standard is based on the costs of all basic needs of a working family—not just food, but also housing, childcare, health care, transportation, miscellaneous costs, plus taxes and tax credits. Unlike the FPG’s one-size-fits-all model, these costs vary, not just by the size of the family and number of children, as with the FPG, but also by the age of the children, as some costs, particularly childcare, differ dramatically by age. Finally, while the FPG are the same no matter where one lives the Standard varies by county in Indiana.

Q. Why are low-income customers sometimes late in paying their utility bills?

A. Many families lack sufficient household income to pay for the most basic necessities, including housing, food, medicine, child care, and transportation. Under these conditions, paying the expenses of even an extremely modest household budget can be an arithmetic impossibility for many Hoosiers.

For instance, according to the Self-Sufficiency Standard of Indiana calculator, a single person living in Lake County (where Indiana American’s Gary service territory is located) needs an income of \$22,369 – i.e., 165% of the FPL – just to pay for the most basic necessities.¹⁴ The self-sufficiency standard, along with the corresponding ratio of

¹² Indiana Community Action Poverty Institute, “2019 Indiana Self-Sufficiency Standard Calculator,” accessed July 16, 2023, <http://www.indianaselfsufficiencystandard.org/calculator>

¹³ Indiana Community Action Poverty Institute, “Frequently Asked Questions,” accessed July 16, 2023, <http://www.indianaselfsufficiencystandard.org/project>

¹⁴ Indiana Community Action Poverty Institute, “2019 Indiana Self-Sufficiency Standard Calculator,” accessed July 16, 2023, <http://www.indianaselfsufficiencystandard.org/calculator>

income to poverty for various types of families living in Lake County, is shown in Table 1.

Table 1. Lake County Self-Sufficiency Standard (2019)

	Household Characteristics			
	One Adult	One Adult, One Preschooler ¹⁵	One Adult, One Pre-Schooler, One School-age ¹⁶	Two adults, One Pre-Schooler, One School-age
Lake County Self-Sufficiency Income ¹⁷	\$22,369	\$41,566	\$52,074	\$59,303
FPL ¹⁸	\$14,580	\$19,720	\$24,860	\$30,000
Ratio of Self-Sufficiency Standard to FPL	153%	211%	209%	198%

This example illustrates how, even at incomes above the 150% FPL level, many Indiana American customers are likely to experience extreme difficulty in paying their water and wastewater bill without forgoing other basic necessities.

Q. Have the costs of other essential utility services increased in Indiana?

A. Yes. For example, the costs of electricity have significantly increased over the past decade. In fact, according to the U.S. Energy Information Administration, Hoosiers paid the highest average electricity bills *in the entire Midwest* in 2021.¹⁹ The Commission Staff’s annual Residential Bill Survey shows that residential bills have increased precipitously this decade

¹⁵ Preschoolers refers to children 3-5 years old.

¹⁶ School-age refers to children 6-12 years old.

¹⁷ Indiana Community Action Poverty Institute, <http://www.indianaselfsufficiencystandard.org/calculator>

¹⁸ “HHS Poverty Guidelines for 2023,” <https://aspe.hhs.gov/topics/poverty-economic-mobility/poverty-guidelines>

¹⁹ U.S. Energy Information Administration, “2021 Average Monthly Bill- Residential,” https://www.eia.gov/electricity/sales_revenue_price/pdf/table5_a.pdf. “Midwest” refers to states in the “East North Central” and “West North Central” regions in the cited table.

1 for many customers of Indiana's electric utilities. Rising energy bills strain the limited
2 financial resources of low-income customers and make large increases in other utility bills,
3 such as the increased proposed by Indiana American for water and wastewater service in
4 this case, even more difficult to cope with.

5 **Q. What is the current minimum wage in Indiana, and when was the last time it**
6 **increased?**

7 **A.** The current minimum wage in Indiana is \$7.25 per hour. It has not increased since 2009,
8 or 14 years ago. Minimum wage workers in Indiana have therefore seen a significant
9 decline in their real hourly wage during this time after factoring in the impacts of inflation.

10 **Q. What are the consequences of an unabated utility affordability crisis?**

11 **A.** Households with unaffordable utility bills may undertake risky coping strategies or go into
12 debt so that they pay part or all of their utility bill. Despite undertaking coping actions,
13 some households – including those with children, the elderly, and those with medical
14 conditions that can make them especially vulnerable – are still unable to pay their utility
15 bills on time, and Indiana American charges them late fees, sends them disconnection
16 notices, and ultimately disconnects their service, and then charges them a reconnection
17 charge when they have paid their bill and want their service restored.

18 Specifically, between January 2019 and March 2023, Indiana American:

- 19 • charged 2.5 million residential late payment fees totaling \$3.7 million,
- 20 • sent residential customers nearly 781,000 disconnection notices,
- 21 • disconnected residential customers 89,526 times,

- referred nearly 57,000 accounts to collection agencies,²⁰ and
- billed residential customers more than \$1.43 billion.²¹

Q. What actions do you recommend the Commission take to mitigate the utility unaffordability crisis in this case?

A. I recommend that the Commission find that the utility unaffordability crisis is harming Indiana American ratepayers and take this into consideration when evaluating Indiana American's proposed rates and programs in this proceeding. Furthermore, the Commission should find that it is in the public interest and consistent with state law to take certain actions to mitigate this ongoing crisis, such as approving the Universal Affordability Tariff and allowance-based rate, as discussed further in my testimony.

²⁰ Indiana American Responses and Attachments to CAC Data Requests 1-003(n), (o), (v), and (w) (Attachment BI-3).

²¹ Indiana American Response and Attachment to CAC Data Request 1-003(b) (Attachment BI-3).

III. AFFORDABILITY ANALYSES

Q. What is Indiana American proposing with respect to its overall rate increase, and what would be the impact to residential customers?

A. Indiana American is proposing a 31.1% rate increase. A base rate water bill for a typical residential customer using 4,000 gallons per month on Area 1 Rates would increase by approximately \$14.47 per month when fully implemented in 2025.

Q. In general, how does Indiana American assess affordability?

A. Indiana American states that, “The Company assesses affordability of water and wastewater service by comparing annual bills for water and/or wastewater service to household income in the communities that we serve.”²²

Q. What analyses of customer affordability did Indiana American undertake as part of this proceeding?

A. Indiana American provides both:

- an enterprise-level analysis, which is a historical comparison of average monthly bills for residential customers to median household income (“MHI”) for the Company’s residential customers over the last ten years, and
- a community-level analysis of affordability, which analyzed the affordability of Basic Water Service at a local level across different customer demographics and proposed rates for each community that the Company serves.

While the Company’s enterprise-level analysis looked at the total bill a customer pays, the community-level analysis evaluated affordability based on the customer’s ability to afford Basic Water Service, which encompasses only a subset of the total charges and fees paid by a residential customer.

²² Rea Direct Testimony, p. 5, lines 8-10.

1 **Q. What is a commonly used industry benchmark for assessing water and wastewater**
 2 **service affordability?**

3 **A.** Indiana American witness Rea offered this summary of the 2% of MHI benchmark which
 4 was used in the enterprise-level analysis:²³

5 A benchmark for affordability expressed as a total bill's percentage of MHI
 6 is a policy decision; however, bills less than 2.0% or 2.5% of MHI for water
 7 service and 4.0% to 4.5% of MHI for combined water/wastewater service
 8 are considered "affordable" by some.

9 (Footnote omitted.)

10 **Q. How does the Company define Basic Water Service as used in the community-level**
 11 **analysis?**

12 **A.** Indiana American defined Basic Water Service to be only 40 gallons of usage per
 13 household member per day.²⁴ Basic Water Service is meant to reflect water consumption
 14 necessary for basic human services necessary for survival (cooking, cleaning, sanitation,
 15 and general health requirements).

16 In comparison, the average usage for an Indiana American residential water
 17 customer is approximately 135 gallons per day,²⁵ which is more than three times higher the
 18 Basic Water Service usage level for one household member.

19 **Q. Why is the Company's application of the Basic Water Service metric in its**
 20 **community-level affordability analyses problematic?**

21 **A.** "Basic Water Service" is only a portion of the actual *monthly bills* paid by customers. Low-
 22 income customers could experience bills above the Basic Water Service amount for a

²³ Rea Direct Testimony, p. 8.

²⁴ Rea Direct Testimony, p. 10.

²⁵ Attachment CBR-1, tab "Historical Analysis," cell Q13, shows 4,050 gallons per month average residential usage in 2022, which equates to 131.10 gallons per day.

1 variety of reasons in any given month, including having higher numbers of people residing
2 in the dwelling, unawareness of or inability to afford fixes to leaks, and the presence of
3 older and less water-efficient fixtures and appliances (e.g., washing machines,
4 dishwashers, toilets). In other words, it is possible for customers to have a monthly water
5 bill for an amount well in excess of the Basic Water Service level—an estimated average
6 minimum usage level for non-discretionary purposes—even if they do not use any water
7 for seasonal outdoor discretionary purposes.

8 A better measure to use in affordability analyses is the total bill the customer is
9 actually paying for its water service, which is what Indiana American rightly used in its
10 enterprise-level analysis.²⁶ If customers cannot afford their total bill, they are experiencing
11 unaffordable utility service.

12 **Q. What is the impact of using the Basic Water Service level instead of using the total**
13 **bill?**

14 **A.** The Basic Water Service level does not provide any information on whether a given
15 customer's water and wastewater bill is affordable. First, it underestimates actual customer
16 usage levels because it is only based on 40 gallons per household member per day, rather
17 than the actual total usage level of the customer. Second, it underestimates the bill a
18 customer will pay for Basic Water Service if it does not factor in all of the charges and fees
19 paid by customers, such as the additional \$4.75 monthly fixed charge for the public fire
20 protection surcharge, future bill surcharges (e.g., the Distribution System Improvement
21 Charge and System Enhancement Improvement fixed charges), per-transaction payment

²⁶ However, the enterprise-level analysis focused on *average* bills, which does not provide insight on assessing the affordability for customers that have above-average usage levels.

1 fees, or late and reconnection charges. In other words, the Company's community-level
2 analysis understates the affordability challenges faced by Indiana American's customers.

3 **Q. Notwithstanding your concerns that Indiana American's use of Basic Water Service**
4 **in its community-level affordability analysis results in it understating affordability**
5 **challenges, are Indiana American's proposed rates affordable based on the**
6 **Company's own analysis?**

7 **A.** No. Indiana-American's community-level analysis shows that its proposed rates would be
8 unaffordable for many residential customers even at the very low usage level of 40 gallons
9 per household member per day (the Basic Water Service level). Witness Rea concluded
10 that, "The Company estimates that there are approximately 47,500 residential water
11 customers that will see bills for Basic Water Service above 2% of their household income,
12 which is approximately 16% of the total customer population."²⁷

13 The unaffordability of the proposed rates varies geographically and by
14 demographic factors. Low-income customers are most likely to experience unaffordable
15 utility service; Indiana American's analysis indicates that 85% of customers with incomes
16 under \$35,000 per year cannot afford Basic Water Service.²⁸ Indiana American also finds
17 that the rate hike would result in 33% of residential customers in Gary, 22% of residential
18 customers in Richmond, and 21% of customers in Terre Haute having unaffordable water
19 bills at the Basic Water Service level.²⁹ These are likely considerable underestimates
20 because the analysis relies on Basic Water Service instead of total monthly bills, as noted
21 above.

²⁷ Rea Direct Testimony, p. 12.

²⁸ Rea Direct Testimony, p. 15, lines 4-6.

²⁹ Rea Direct Testimony, Table 1.

1 In summary, many lower-income households in Indiana American's service area
2 lack sufficient income to make ends meet, yet they must devote an inordinate proportion
3 of these inadequate incomes to retain access to basic, necessary water and wastewater
4 utility service. Unaffordable Indiana American water and wastewater bills are a threat to
5 the health and safety of Indiana American's low-income customers and demands
6 intervention.

7 **Q. What do you recommend regarding affordability?**

8 **A.** I recommend that the Commission take note of the sizeable population of Hoosier families
9 who will not be able to afford the exceptionally large rate increase proposed by Indiana
10 American. The Commission should take action in this proceeding to significantly reduce
11 the overall requested revenue requirement and approve proposals that will increase the
12 affordability of essential water and wastewater service like the Universal Affordability
13 Tariff and allowance-based rate that can further help mitigate the bill vulnerable
14 populations.

IV. UNIVERSAL AFFORDABILITY TARIFF

a. Necessity of Universal Affordability Tariff

1 **Q. What is Indiana American's Universal Affordability Tariff?**

2 **A.** The Universal Affordability Tariff provides tiered discounts to residential customers on
3 both the basic 5/8" meter charge and the volumetric charges based on different levels of
4 household income stated as multiples of the Federal Poverty Level ("FPL"). The proposed
5 discount is 30% for customers at 100%-150% FPL, 50% for customers at 50%-100% FPL,
6 and 80% for customers at 0%-50% FPL.

7 The FPL varies based on household size. For example, based on the 2023 FPL, a
8 household of four would qualify for the highest tier discount (80%) if they have a total
9 household income of \$15,000 or less, the middle tier discount (50%) if they have a total
10 household income of \$15,000 to \$30,000, and the lowest tier discount (30%) if they have
11 a household income of \$30,000 to \$45,000. Indiana American estimates that 54,000
12 customers have a household income at or below 150% FPL.³⁰

13 The driving principle behind the Company's proposed Universal Affordability
14 tariff is to provide all participating customers discounts such that the expected bill for Basic
15 Water Service (40 gallons of water per household member per day) will be no more than
16 2% of their annual household income.

17 Indiana American is proposing to implement the Universal Affordability Tariff
18 with Step 2 rates "to provide time for the Company to develop and implement the program
19 upon completion of the case before it is rolled out to customers."³¹ It estimates a

³⁰ Rea Direct Testimony, p. 40.

³¹ Indiana American Response to OUCC Data Request 22-022 (Attachment BI-3).

1 participation rate of 10% when calculating the revenue requirement for this program.³²

2 Indiana American's affiliates in Pennsylvania and Illinois have already implemented
3 similar Universal Affordability Tariffs.³³

4 **Q. Does CAC support the Universal Affordability Tariff concept proposed by Indiana
5 American?**

6 **A.** Yes, we strongly support it and urge the Commission to approve this proposal. CAC
7 especially appreciates and supports at a high level the following elements included in
8 Indiana American's proposal:

- 9 • Bill discounts that directly reduce water bills of low-income households.
- 10 • Tiered discounts that provide a higher benefit (steepest discounts) to households
11 with the lowest income (highest need).
- 12 • Discount amounts that are applied against both variable and fixed charges.
- 13 • Discount amounts that reflect substantial reductions to a customer's bill, and
14 are therefore meaningful in helping improve affordability of essential water
15 service.
- 16 • The proposed structure as a stable source of program funding.

17 We strongly support this proposal and these tariff design elements for several reasons. First,
18 we believe it is a moral imperative that all Hoosiers have access to clean drinking water,
19 regardless of their ability to pay, as a matter of health and safety and to ensure their ability
20 to participate in society. This proposal will make Indiana American's water service much
21 more affordable for many low-income customers, helping keep Hoosier families

³² Rea Direct Testimony, p. 43.

³³ Indiana American Response to OUCC Data Request 27-007 (Attachment BI-3).

1 experiencing challenging economic circumstances connected to water service, consistent
2 with that aim.

3 Second, all residential customers will be able to participate in this program if at any
4 point in the future they qualify. We are glad to see that this tariff aimed at low-income
5 customer bill affordability does not contain artificial caps on participation or an expiration
6 of the bill discounts.

7 **Q. Is the Universal Affordability Tariff an undue subsidy?**

8 **A.** No. Indiana American unequivocally refuted this notion in its testimony, affirming that its
9 Universal Affordability Tariff is consistent with traditional cost-of-service ratemaking
10 principles.³⁴

11 lower income customers that do not use water for seasonal discretionary
12 purposes are actually subsidizing higher income customers that do use water
13 for seasonal discretionary purposes. It therefore cannot be credibly asserted
14 that a discount tariff that reduces cost for lower income customers is an
15 undue subsidy. To the contrary, it is helping to reduce a subsidy that already
16 exists in the other direction.

17 In other words, the Universal Affordability Tariff actually helps correct an existing,
18 regressive cross-subsidy present under current rates. Implementing Indiana American's
19 proposed revenue requirement increase absent this tariff would therefore produce unjust
20 and unreasonable rates that unfairly shift costs onto less affluent customers.

21 I would also note that Indiana American estimates that the costs of administering
22 the Universal Affordability Tariff will be less than one penny per customer per year, a truly
23 negligible bill impact.³⁵

³⁴ Rea Direct Testimony, p. 42.

³⁵ Indiana American Response to OUCC Data Request 09-023 (Attachment BI-3).

b. Improvements to the Universal Affordability Tariff

1 **Q. When will the Universal Affordability Tariff be implemented?**

2 **A.** Indiana American is proposing to implement the Universal Affordability Tariff when Step
3 2 rates go into effect, instead of when Step 1 rates go into effective, which is estimated to
4 be January 31, 2024.³⁶

5 **Q. Do you have any concerns about the timing of when the Universal Affordability Tariff**
6 **would be implemented?**

7 **A.** Yes. Customers are already facing an affordability crisis. Their rates will increase through
8 Step 1 adjustments proposed in this case, exacerbating unaffordability challenges.
9 Therefore, customers need immediate relief, and certainly no later than the date on which
10 their rates will increase.

11 **Q. What do you recommend with respect to the timing of implementing the Universal**
12 **Affordability Tariff?**

13 **A.** I recommend that the Commission direct Indiana American to make the Universal
14 Affordability Tariff effective with Step 1 rate adjustments.

15 **Q. Please respond to the Universal Affordability Tariff's design with respect to the three**
16 **tiers based on FPL.**

17 **A.** Limiting the highest discount of 80% only to customers who have incomes that are 0-50%
18 FPL appears unduly restrictive and should be broadened. *All* customers at 100% FPL or
19 below are, by definition, living in poverty under federally adopted guidelines. I have also
20 highlighted previously in this testimony that the FPL is an overly conservative estimate of
21 determining poverty based on the actual cost of basic necessities for Hoosier families. All

³⁶ Shimansky Direct Testimony, p. 9.

of these customers at or below 100% FPL should therefore be eligible for the highest discount tier.

In addition, the eligibility limitation applied to the tier with the lowest discount—150% FPL—is unreasonably restrictive and should be increased to a minimum of 200% FPL, if not higher. The 200% FPL is an annual household income of \$29,160 for a household with one individual and \$39,440 for a household with two individuals.³⁷ Increasing the eligibility ceiling from 150% FPL to 200% FPL would expand eligibility to roughly 26,000 additional Indiana American residential customers.³⁸ As I demonstrated above, at least some of Indiana American’s residential customers will have extreme unaffordability challenges at incomes above 200% FPL given the current cost of living in Indiana. Therefore, in addition to expanding this tier to up to 200% FPL, I am proposing to simplify the three tiers proposed by Indiana American into two discount tiers, with an 80% discount to customers at 0-100% FPL and a 50% discount to customers at 100%-200% FPL. Accordingly, I proposed the tiered discounts be modified from Indiana American’s case-in-chief as follows:

Household Income	Discount Proposed by Indiana American	Discount Proposed by CAC
0%-50% FPL	80%	80%
50%-100% FPL	50%	80%
100%-150% FPL	30%	50%
150%-200% FPL	0%	50%

Q. Do you have any concerns regarding the components of a customer’s bill that receive a discount?

³⁷ \$14,580 x 2 = \$29,160. \$19,720 x 2 = \$39,440. See <https://aspe.hhs.gov/topics/poverty-economic-mobility/poverty-guidelines> for 2023 FPL.

³⁸ Attachment CBR-1.

1 A. Yes. The Universal Affordability Tariff only applies the percentage discount against the
 2 customer's monthly base variable charge and base fixed charge. It does not apply to the
 3 proposed \$4.75 public fire protection surcharge or any other separate charges. However,
 4 these other charges impact bill affordability. Failure of a customer to pay these other types
 5 of charges could result in the customer having their service disconnected involuntarily.

6 **Q. What do you recommend regarding how the tiered discount is applied to customer**
 7 **bills?**

8 A. I recommend that the applicable bill discount percentage be applied to a customer's *total*
 9 *bill* rather than separately applied as discounts to only two components of a customer's bill.

10 **Q. Do you have concerns about enrolling customers to the Universal Affordability Tariff,**
 11 **and what are your recommendations to facilitate customer enrollment?**

12 A. Yes. Indiana American appears to be proposing to require that customers proactively apply
 13 and submit supporting documentation to Indiana American to enroll in the Universal
 14 Affordability Tariff, although it is ambiguous because Indiana American suggested in
 15 response to an OUCC data request that it might use a program administrator.³⁹ Applicants
 16 must provide "the names and birthdates of everyone in the household, along with proof of
 17 income, a copy of the most recent utility bill, and proof of payments in the last 90 days."⁴⁰

18 CAC opposes customers directly submitting their proof of income to utilities.
 19 Instead, income verification should occur by the agency that conducts intake for the Low
 20 Income Household Water Assistance Program ("LIHWAP") and the Low Income
 21 Household Energy Assistance Program ("LIHEAP"). Similar to how customers are

³⁹ Indiana American Response to OUCC Data Request 09-024 (Attachment BI-3).

⁴⁰ Indiana American Response to OUCC Data Request 09-025 (Attachment BI-3).

1 enrolled in the Universal Service Programs offered by the gas utilities, eligible Indiana
2 American customers should be automatically enrolled in the Indiana American program
3 when they are enrolled in the LIHEAP and LIHWAP programs, or other assistance
4 programs offered by a utility. However, intake for those programs is not generally
5 conducted year-round. Therefore, Indiana American should be instructed to work with the
6 agencies to identify eligible households and get them enrolled as soon as possible,
7 minimizing the lag time associated with waiting for LIHEAP or LIHWAP enrollment.
8 Additionally, the entities that conduct the income verification and referrals to Indiana
9 American should be provided funding to support the expenses associated with
10 administrating the Indiana American program.

11 A robust outreach and awareness campaign will be necessary for making customers
12 aware of the valuable benefits available to them under the Universal Affordability Tariff
13 and directing them to the appropriate entity to verify their eligibility status because it can
14 be extraordinarily difficult to enroll customers into utility programs, even when the
15 customer has a significant financial incentive to do so. Residential customers have many
16 other issues that compete for their time, attention, and capacity, which creates a substantial
17 hurdle for enrolling eligible customers when action is needed on their part.

18 For example, despite approximately 28,000 customers meeting the income
19 requirements under Indiana American's current Low Income Pilot Program, only 140
20 customers are enrolled in the program, or roughly 0.5% of eligible customers.⁴¹ The

⁴¹ Shimansky Direct Testimony, p. 48.

1 participating customer's benefit under this program is \$12.37 per month, or \$148.44 per
2 year.⁴²

3 Accordingly, I recommend that Indiana American work with CAC and the agencies
4 administering LIHWAP and LIHEAP on issues pertaining to intake, income verification,
5 and customer outreach and education to help ensure successful implementation of the
6 Universal Affordability Tariff.

V. ALLOWANCE-BASED RATE

7 **Q. Please describe the allowance-based rate.**

8 **A.** This is a new rate design feature proposed by Indiana American. Under the proposal, there
9 would not be a variable charge assessed on a customer's first 1,500 gallons of usage per
10 month, other than the monthly fixed charge. This rate design change would be applied as
11 part of Step 1.

12 **Q. Do you support this proposal?**

13 **A.** Yes. I agree with Indiana American that this rate design can help enhance affordability and
14 is consistent with the rate design principle of Simplicity and Feasibility.⁴³ The proposed
15 allowance-based rate design would tend to reduce monthly usage charges for lower usage
16 amounts and increase monthly usage charges for higher usage amounts. A key benefit of
17 this proposal is that there is no need for customers to take any action to benefit from the
18 rate design change, unlike a utility program that requires customer enrollment. Those
19 programs require a customer to first become aware of the program, then take the time to

⁴² Shimansky Direct Testimony, p. 48.

⁴³ Rea Direct Testimony, pp. 22-23.

1 apply to the program and submit the correct and completed documentation, and finally for
2 the utility to review and approve the application and enroll the customer—and then to go
3 through this process again on an annual basis to maintain enrollment.

4 I also find persuasive the Company’s point that this rate design will help better align
5 rate design with cost causation. Indiana American testified that the allowance-based rate
6 design is more consistent with traditional cost causation and cost-of-service principles than
7 a straight volumetric rate design. This is because discretionary seasonal service has a much
8 higher cost of service than Basic Water Service.⁴⁴ The Company went so far as to state that
9 “lower income customers are actually subsidizing higher income customers under the
10 Company’s current rate design” (emphasis original).⁴⁵

11 Finally, although this rate design change will tend to benefit lower-income
12 residential customers, it is being applied uniformly to all customers in a non-discriminatory
13 manner.

14 **Q. What do you recommend regarding the allowance-based rate?**

15 **A.** I recommend that the Commission approve the allowance-based rate.

⁴⁴ Rea Direct Testimony, p. 29.

⁴⁵ Rea Direct Testimony, p. 30.

VI. FIXED CHARGE

1 **Q. What changes is Indiana American proposing to make to the monthly fixed charge?**

2 **A.** The Company is proposing to increase base rate monthly meter charges for 5/8” meters
 3 from \$15.25 to \$20.00 per month. Indiana American also assesses an additional \$4.75-per-
 4 month fixed charge on 5/8” meters (\$6.63 in Lowell Only) for public fire service. Finally,
 5 while both charges are being reset to \$0, both the Distribution System Improvement Charge
 6 (“DSIC”) and System Enhancement Improvements (“SEI”) charges are fixed charges,
 7 which would be additive to the \$24.75-per-month⁴⁶ total fixed charges proposed by Indiana
 8 American in this rate case.

9 **Q. What are the drawbacks to consumers of high residential fixed charges?**

10 **A.** High residential fixed charges have numerous, substantial drawbacks compared to cost
 11 recovery through variable rates, including:

- 12 • **Reduced customer control.** High fixed charges disempower customers because
 13 regardless of how much the customer uses, the customer must pay the fixed charge.
 14 The only way to avoid paying the fixed charge is to stop being a customer of the
 15 utility.
- 16 • **Low usage customers disproportionately impacted.** Customers who consume
 17 less water than average will experience higher percentage bill increases when the
 18 utility raises its fixed charge compared to recovering the same revenue through
 19 variable charges.
- 20 • **Low income customers disproportionately impacted.** Since low-income
 21 customers tend to have lower average usage than the average residential

⁴⁶ \$20 + \$4.75 = \$24.75

customer,⁴⁷ high fixed charges can also have a regressive impact, disproportionately harming less well-off customers and undermining other efforts to address affordability.

- **Reduced financial viability of deploying water efficiency measures.** Collecting more of a customer class's revenue requirement through fixed charges reduces the proportion of revenue that must be collected through variable charges, resulting in lower variable charges, holding all other variables constant. This reduces the value of a gallon of water saved by the customer, which dampens the incentive for the customer to conserve water. Higher fixed charges in concert with lower variable charges thereby reduce the financial viability of water efficiency measures.
- **Higher water system costs.** Higher fixed charges in combination with lower variable charges alters consumer price signals, resulting in some customers increasing their discretionary water consumption compared to a counterfactual where there are lower fixed charges and higher variable charges used to collect the same revenue requirement. Higher water consumption results in higher system costs because it results in the need for additional utility investments, thereby raising costs on all customers.

Q. What do you recommend with respect to the monthly fixed charge?

A. I recommend that the Commission deny Indiana American's request to increase the monthly fixed charge for 5/8" meters.

⁴⁷ Rea Direct Testimony, p. 23

VII. UTILITY RECEIPTS TAX

1 **Q. What is Indiana American proposing with respect to the Utility Receipts Tax?**

2 **A.** House Enrolled Act 1002 repealed the Utility Receipts Tax (“URT”) effective July 1, 2022.
3 Nevertheless, Indiana American apparently failed to follow the express directives of this
4 law and admits that “from July 1, 2022 through November 23, 2022, the URT remained in
5 revenue requirement and was collected in rates,” resulting in Indiana American collecting
6 an extra \$1.4 million that it had been expressly prohibited from collecting from customers
7 by the General Assembly. To date, Indiana American has held on to these ill-gotten
8 revenues and failed to refund the amount to ratepayers.

9 In this proceeding, Indiana American is proposing to return to customers the
10 approximately \$1.4 million during the Step 1 rate change on a special tariff that expires
11 after four months, with the balance returned to customers over that four-month period.
12 Indiana American is not proposing to credit customers interest on this amount.⁴⁸

13 **Q. What concerns do you have with respect to Indiana American’s proposal on the URT?**

14 **A.** I am concerned that Indiana American has improperly collected approximately \$1.4 million
15 from its customers and then failed to immediately return these amounts to customers after
16 Cause No. 45734 S1 was resolved. As described elsewhere in this testimony, many Indiana
17 American customers have faced an acute utility unaffordability crisis. It is inexcusable that
18 Indiana American has exacerbated this by failing to follow the law, confiscating customers’
19 money, and delaying returning it to customers. Adding insult to injury, the utility is not
20 even proposing to credit customers any interest for this more than one-year period during
21 which it is holding onto its customers’ money.

⁴⁸ Indiana American Response to OUCC Data Request 15-011 (Attachment BI-3).

1 **Q. What do you recommend with respect to the URT refund?**

2 **A.** I recommend that Indiana American immediately refund the entire \$1.4 million, plus 8%
3 interest (which counsel informs me is the appropriate rate by statute pursuant to Indiana
4 Code sections 24-4.6-1-101, -103), to its customers through a one-time lump-sum bill
5 credit, applied as quickly as possible, but no later than three business days following the
6 Commission's order in this Cause.

7 I also recommend that the Commission consider approving a reduced ROE in this
8 rate case as a result of its lack of compliance with state law reflected by the Company's
9 failure to properly implement HEA 1002 and subsequent failure to promptly refund
10 customers. If the Company does not face any significant consequence from the
11 Commission for its failure to follow the law and protect consumers, it will be emboldened
12 to do so again in the future.

VIII. RETURN ON EQUITY

Q. What is the Company proposing regarding its authorized return on equity?

A. Indiana American is proposing a 10.6% authorized return on equity and a capital structure with an equity ratio of 56.15%.

Q. Is this ROE consistent with the ROE the Commission has authorized for the Company in recent rate cases?

A. No. In its past three rate cases, the Commission has approved ROEs for Indiana American of 9.70% (Cause No. 44022), 9.75% (Cause No. 44450), and 9.80% (Cause No. 45142), respectively.⁴⁹

Q. What is the impact of increasing the authorized ROE on customer bills?

A. Raising the ROE increases the utility's weighted average cost of capital, driving the revenue requirement higher, pushing customer bills even higher.

Q. Do ratepayers benefit from Indiana American's proposal to increase its authorized ROE?

A. No. The higher ROE reflects a higher profit margin for Indiana American's shareholders at the cost of higher rates for its customers. Ratepayers receive no tangible benefits in return for having their hard-earned money confiscated by their monopoly utility to further line shareholder pockets. In comparison, the increase in revenue requirement associated with the higher ROE is not used, for instance, to pay for additional pipes, water treatment plants, or customer-benefitting programs. High ROEs also distort utility incentives to over-invest in capital, potentially leading to even more customer bill increases in the future.

Q. What are your recommendations on ROE?

⁴⁹ Indiana American Response to IG Data Request 5-007 (Attachment BI-3).

1 A. The Commission should reject Indiana American's request and reduce Indiana American's
2 ROE to mitigate the rate impact in this proceeding given the extraordinary utility
3 unaffordability crisis experienced by ratepayers.

IX. ACCESSIBILITY OF TARIFFS, RULES AND REGULATIONS

4 Q. Do you have any concerns about the accessibility of Indiana American's rules and
5 regulations?

6 A. Yes. Currently, the PDF linked to Indiana American's website containing its tariffs, rules,
7 and regulations has pages of its rules and regulations that are not text selectable or
8 searchable. For example, it appears that most of the Company's Rules and Regulations for
9 Water Service are not text selectable or searchable.⁵⁰ The lack of text-search functionality
10 on some pages makes finding information not only difficult, but an accessibility issue. The
11 general public and all of Indiana American's ratepayers, including individuals with
12 disabilities, should be able to access all of the Company's tariffs. The format the Company
13 currently uses would likely not allow screen readers used by individuals that have a vision
14 impairment to access the information, for example. Accordingly, I recommend that the
15 Commission direct Indiana American to publish all tariff pages describing its rates, rules,
16 and regulations in a manner that is text-selectable and searchable and consistent with other

⁵⁰ See PDF beginning at p. 30 of 58 through p. 57 of 58, <https://authoring-amwateruat.awapps.com/inaw/resources/pdf/Rates/Approved-Stamped-Tariffs-Rules-Rates.pdf>

1 best practices on accessibility to ensure that all ratepayers, including those with disabilities,
2 have access to these important documents.⁵¹

X. SECURITY DEPOSIT

3 **Q. Does the Company currently assess a security deposit on residential customers?**

4 **A.** No. Notwithstanding provision 3.3 of its current Rules and Regulations, stating that the
5 Company “may require a cash deposit from customers not deemed creditworthy...”,⁵²
6 Indiana American confirmed in response to a data request that it “does not require
7 residential security deposits.”⁵³

8 **Q. Please respond.**

9 **A.** CAC commends Indiana American on what we understand to be its current approach of
10 not requiring any residential customers, regardless of deemed creditworthiness, to pay a
11 security deposit. Security deposits can be a substantial burden on low-income customers
12 and a barrier to accessing essential water service. CAC strongly encourages the Company
13 to continue this approach.

⁵¹ The Commission’s “Online Services FAQs,” p. 4, <https://www.in.gov/iurc/files/FAQs-2022.pdf>, states that “Documents are required to be in OCR [Optical Character Recognition] format by the submitting parties. All documents created by the IURC will be OCRd before they are uploaded into the portal.”

⁵² IURC No. W-15, p. 6 of 28.

⁵³ Indiana American Response to CAC Data Request 1-011 (Attachment BI-1).

XI. INVOLUNTARY DISCONNECTIONS

a. Internal Credit Scores

1 **Q. What is the Company’s practice for determining which customers it prioritizes for**
2 **collection activity?**

3 **A.** When a customer creates an account with Indiana American, the Company concocts an
4 “internal credit score”⁵⁴ where a customer gets docked points for “being delinquent, having
5 notices issued, defaulting on installment plans, orders for disconnection required, theft of
6 service and bankruptcy, etc.”⁵⁵ Indiana American states that the credit score is used “to
7 segment customers so that normally good paying customers are not negatively impacted
8 by collection activity.”⁵⁶

9 **Q. Why is this approach problematic?**

10 **A.** It is disturbing in its own right that a monopoly utility is creating secret credit scores for
11 each of its customers based on unknown criteria with arbitrary weighting. Customers do
12 not know that their utility is creating these credit scores, let alone have access to the credit
13 score they have been assigned. These internal credit scores can have substantial
14 implications for a customer’s access to essential water service, with customers with lower
15 internal credit scores apparently targeted by the utility with more aggressive collection
16 activities.

17 Low-income customers often experience extraordinary difficulty simply making
18 ends meet each month, and as a result are more likely to experience delinquencies, notices,
19 and disconnections. In these times of extreme vulnerability and hardship, instead of

⁵⁴ Indiana American Response to CAC Data Request 1-007 (Attachment BI-3).

⁵⁵ Indiana American Response to CAC Data Request 1-007 (Attachment BI-3).

⁵⁶ Indiana American Response to CAC Data Request 1-007 (Attachment BI-3).

1 receiving needed compassion and financial assistance, they are hit with punitive late fees,
2 insufficient funds charges, reconnection fees, and after-hours charges—exacerbating their
3 financial difficulties and feeding into a vicious cycle of bill unaffordability. On top of that,
4 the Company’s policy is apparently to target them for collection activities.

5 **Q. What do you recommend with respect to the Company’s internal credit score?**

6 **A.** I recommend that the internal credit score be discontinued immediately. Indiana American
7 should not be targeting vulnerable customers that have experienced financial hardship and
8 inability to pay their water bills with more aggressive collection activity to which other
9 Indiana American customers would not also be subject.

b. Disconnecting Customers with Medical Conditions

10 **Q. Does the Company disconnect vulnerable customers with medical conditions?**

11 **A.** Yes. While the Company can designate customers who have medical issues with a
12 “medical lock” on the account, this does not actually prevent them from being
13 disconnected. Indiana American explains that the only difference for medical lock
14 customers is that “at the point of termination, the account is referred to INAW back office
15 collections team for review and a phone attempt prior to issuance of a termination order,”⁵⁷
16 meaning these customers apparently get one extra phone call alerting them to the
17 disconnection than a customer without a medical lock. Needless to say, a customer who
18 cannot afford their bill and has a serious medical condition will not be helped materially
19 by an extra reminder of a bill they cannot afford to pay.

20 The Company’s Rules and Regulations also include a provision that allows a
21 customer to get a 10-day postponement of their disconnection, which can be extended up

⁵⁷ Indiana American Response to CAC Data Request 1-007 (Attachment BI-3).

1 to an additional 10 days, if they provide documentation from a doctor or public health
2 official stating the disconnection would be a “serious and immediate threat to the health or
3 safety” of someone at the premises. This policy is woefully inadequate for protecting
4 customers with serious medical conditions. First, many customers eligible for this
5 provision would be unable to provide the requisite documentation in a timely manner (e.g.,
6 because they cannot afford to go to the doctor; as a result of their medical condition, they
7 lack the capacity to complete and submit the request and required documentation; they lack
8 access to transportation to get to a health provider; etc.). Second, even for customers that
9 are able to submit the required documentation, the temporary disconnection postponement
10 is inadequate. A 10-day to 20-day maximum postponement fails to address illnesses or
11 medical conditions that are longer lasting or chronic in nature. Third, water service is
12 essential; it is a biological necessity. Going without water service, by definition, would
13 pose a “serious and immediate threat to the health or safety” for *literally everybody*.
14 Requiring a doctor’s note for such a statement is infantilizing, a waste of time and
15 resources, and an unnecessary barrier that will prevent some vulnerable customers from
16 maintaining essential water service during medical hardship.

17 Accordingly, I believe the Company’s policies allowing for customers with serious
18 medical conditions to be involuntarily disconnected to be unjust and unreasonable, and the
19 Company should be required to amend its Rules and Regulations to discontinue the practice
20 of water service disconnection due to non-payment for any customer that attests they have
21 a household member with a serious medical condition.

22 **Q. What do you recommend regarding medical lock customers?**

A. I recommend that the Company adopt a clear policy preventing these customers from being disconnected due to non-payment. It is particularly cruel and harsh to disconnect customers with serious medical conditions who are unable to pay their monthly bill for essential water service. Customers with medical conditions who are unable to afford their water bill represent some of the most vulnerable people in our society, and they in particular deserve special consideration in the Company's disconnection policy.

c. Reconnecting Customers

Q. Can a customer have their service promptly reconnected if they cure an overdue bill?

A. Not necessarily. Indiana American's website provides the following additional clarification of its reconnection and after-hour service charges and policy:⁵⁸

New Policy for turning on water service that has been disconnected for non-payment Effective January 1, 2013, Indiana American Water's policy will change regarding the reconnection of water service after regular business hours. Beginning on this date, no reconnection of service after disconnection for non payment will be performed after regular business hours, except on Fridays, weekends, holidays and the day before a holiday as listed at www.indianaamwater.com at the "turning service on/off" link under the Customer Service tab. A reconnection fee and after-hours fee will be charged for any reconnection of service made after 3 p.m. on these days, payable prior to reconnection through an authorized payment center or online credit card processing vendor. For more information, please contact our customer service center at 1-800-492-8373.

Indiana American's policy therefore implies that it will not reconnect customers to essential water service after 3 p.m. on business days Monday through Thursday,⁵⁹ but it will reconnect customers after business hours on Fridays, weekends, holidays and the day

⁵⁸ Indiana American, "Low Income Program," accessed July 16, 2023,

<https://www.amwater.com/inaw/customer-service-billing/low-income-program>

⁵⁹ *Id.* (stating "...no reconnection of service after disconnection for non payment will be performed after regular business hours, except on Fridays, weekends, holidays and the day before a holiday...").

1 before a holiday. This means a customer that cures an overdue balance at 3 p.m. on a typical
2 Monday, for example, would have to wait until Tuesday morning before they can have
3 their essential water service reconnected. Because clean water is essential to human life,
4 any delay in having service reconnected is a threat to the basic health and safety of
5 customers.

6 **Q. What do you recommend regarding reconnecting customers?**

7 **A.** I recommend that the Commission direct Indiana American to promptly reconnect all
8 customers, including after business hours on business days Monday through Thursday,
9 because delays in accessing water service can threaten health and safety.

XII. TRANSACTION FEES BASED ON PAYMENT TYPE

10 **Q. What is Indiana American proposing with respect to credit card fees?**

11 **A.** Indiana American is proposing to remove the current \$1.95-per-transaction credit card
12 processing fee that is applied to customers paying with a credit card and to instead include
13 those fees in overall cost of service in base operating expense.

14 **Q. Please respond to this proposal.**

15 **A.** CAC supports this proposal by Indiana American and believes it is beneficial to consumers.
16 In general, consumers should not be charged extra fees for paying their monthly bill in the
17 manner that is most convenient to them, within reason.

18 Many consumers find credit cards to be their preferred payment option. Indiana
19 American reported that its customers make approximately 600,000 credit card payments

1 each year,⁶⁰ demonstrating that this payment method is popular among consumers in
2 Indiana.

3 **Q. Are Indiana American customers assessed extra fees for paying through any other**
4 **methods?**

5 **A.** Yes. Indiana American customers are currently assessed a charge of \$1.95 per transaction
6 if they pay their water bill by phone⁶¹ or debit card.⁶²

7 **Q. Is Indiana American proposing any changes to its per-transaction charges assessed**
8 **on customers paying by phone, debit card, or any other method?**

9 **A.** No, not to my knowledge.

10 **Q. Why are per-transaction charges assessed on certain payment types, like phone and**
11 **debit card, problematic?**

12 **A.** Consumers have different preferences and options available to them when it comes to
13 paying their utility bills. Some medical conditions may make payment by phone easier than
14 paying online, for example. And some consumers have a debit card, but do not have a credit
15 card.

16 Indiana American stated the following in support of its proposal to stop assessing
17 per-transaction charges for payment by credit card, which I believe also supports the
18 Commission taking action in this case to remove any other per-transaction fees for payment
19 by phone, debit card, or other reasonable method:⁶³

⁶⁰ Shimansky Direct Testimony, p. 36.

⁶¹ Indiana American Response to OUCC Data Request 09-037 (Attachment BI-3)

⁶² Indiana American Response to OUCC Data Request 09-035 (Attachment BI-3)

⁶³ Shimansky Direct Testimony, p. 35.

1 Eliminating the direct payment of the fee will help more customers pay their
2 bill on time and avoid late fees and potential disconnections and is also
3 expected to improve timely collections. According to a National
4 Association of State Utility Consumer Advocates (“NASUCA”) resolution
5 (Resolution 2102-07), “state public utility commissions are urged to survey
6 the utilities within their jurisdictions to determine the options that are
7 available to consumers for paying utility bills without incurring additional
8 charges.” The resolution further states that: “Be it further resolved, that state
9 public utility commissions are urged to exercise their jurisdiction as
10 necessary and appropriate so as to accomplish the public policy objective
11 that consumers be given an ability to make direct payment of utility bills by
12 debit or credit card, without unjustified convenience fees.”

13 **Q. Do Indiana American’s customers have adequate opportunity to make bill payments**
14 **in-person?**

15 **A.** It does not appear so. At the Gary public field hearing held in this proceeding, described in
16 more detail below, several customers testified about how Indiana American closed its in-
17 person payment center in Gary. These customers stated that this change has been very hard
18 on the community.

19 **Q. What do you recommend with respect to Indiana American’s proposals regarding**
20 **per-transaction charges assessed on various payment types?**

21 **A.** I recommend that the Commission approve Indiana American’s proposal to remove the
22 \$1.95-per-transaction charge on credit card transactions. However, I also recommend that
23 the Commission direct Indiana American to discontinue any other per-transaction charges
24 assessed on residential customers for paying a water and/or wastewater bill, including, but
25 not limited to, payment by phone or debit card. Finally, I recommend that customers be
26 given adequate access to in-person payment options in the communities served by Indiana
27 American.

XIII. FEES FOR LATE PAYMENTS, RECONNECTION, INSUFFICIENT FUNDS,
AND AFTER HOURS SERVICE

Q. Is Indiana American proposing to continue other fees that it assesses on its residential customers?

A. Yes. Indiana American is proposing to continue its late payment charge; Reconnection Charge (currently \$40.00, or \$60 on holidays and weekends); Insufficient Funds Charge (currently \$19.00 for most water customers); and After Hours Service Charge (currently \$20 per call – water tariff).⁶⁴

Q. What is the late payment charge?

A. Delinquent bills are assessed a late payment charge in the amount of 10% of the first three dollars and 3% of the excess.

Q. What is the insufficient funds charge?

A. When a customer pays their water bill by check that is dishonored by their bank (e.g., for insufficient funds), Indiana American assesses a \$19.00 “Insufficient Funds Charge” on these customers for each such transaction.⁶⁵

Q. What are reconnection and after-hours service charges?

A. Indiana American assesses a \$40 Reconnection Charge on customers for reconnecting them to water service if they were involuntarily disconnected because they were unable to afford their bill. When reconnecting a customer to water service occurs “after regular business hours, or on Saturdays, Sundays, or Holidays,”⁶⁶ Indiana American assesses an additional

⁶⁴ Indiana American Response to OUCC Data Request 33-011 (Attachment BI-3).

⁶⁵ Attachment GDS-1, p. 30 of 38.

⁶⁶ Attachment GDS-1, p. 30 of 38.

1 \$20 charge, or \$60 total for reconnecting the customer. “After regular business hours”
2 means after 3 p.m.

3 **Q. When asked, was Indiana American able to provide any supporting analysis showing**
4 **that these various fees and charges are reflective of the Company’s cost of service?**

5 **A.** No. Indiana American responded, in part, that it “did not prepare cost analysis pertaining
6 to the services” of reconnection, insufficient funds, or after hours service.⁶⁷ It also stated
7 that “the reconnection charges were last updated in 30-day filing #3097 approved by the
8 Commission on July 17, 2013 and the insufficient funds and after-hours service charges
9 can be found dating back to Cause No. 43680 (May 2010).”⁶⁸ Indiana American also did
10 not provide any support for its late payment fee in its case-in-chief. In other words, these
11 charge amounts are outdated, and the Company is unable to support them as a just and
12 reasonable charge today.

13 **Q. Do you have any specific examples that highlight why existing customer fees are**
14 **particularly arbitrary and unreasonable?**

15 **A.** Yes. The fee assessed on families for having their essential water service reconnected after
16 a disconnection is \$40, whereas the fee assessed on customers for Indiana American
17 reinstalling a customer’s meter after it has been removed and reconnecting a customer as
18 described under those circumstances is only \$10. Why is Indiana American assessing a fee
19 under the latter scenario that is four times higher than the fee for reconnection under the
20 former scenario? Indiana American has been unable to articulate a reason for this dramatic

⁶⁷ Indiana American Response to OUCC Data Request 33-011 (Attachment BI-3).

⁶⁸ Indiana American Response to OUCC Data Request 33-012 (Attachment BI-3).

1 difference in fees assessed for reconnection and did not provide any cost justification in
2 this case.

3 **Q. Why is this concerning?**

4 **A.** Indiana American is assessing outdated, unsupported, arbitrary, and unreasonable fees on
5 consumers. These fees are particularly harmful to and more likely to be assessed on
6 vulnerable customers including low-income customers—undermining the Company’s
7 stated goals with respect to providing affordable water service for all of its customers.

8 For example, Indiana American assessed more than 7,100 insufficient funds
9 charges and nearly 21,000 reconnection charges, resulting in total revenues of \$135,033⁶⁹
10 and \$837,867.50,⁷⁰ respectively, in 2022. It also had revenues of \$17,900 on 303 after-
11 hours reconnection and service charges. It also reported late payment fee revenues of \$1.8
12 million.⁷¹

13 **Q. What do you recommend regarding Indiana American’s proposal to maintain its**
14 **current Reconnection Charge, Insufficient Funds Charge, After Hours Service**
15 **Charge, and Data Usage Fees for Sewer Buildings?**

16 **A.** I recommend that these charges be set to \$0.00 (zero dollars). Indiana American has been
17 unable to provide any support for these fees, which are punitive, burdensome, regressive,
18 and counter to the Company’s stated goals of providing affordable service to all of its
19 customers.

⁶⁹ Indiana American Response to OUCC Data Request 33-014 (Attachment BI-3).

⁷⁰ Indiana American Response to OUCC Data Request 33-013 (Attachment BI-3).

⁷¹ Indiana American Response to OUCC Data Request 03-027 (Attachment BI-3).

XIV. WATER CONSERVATION

Q. What is the latest on Indiana American’s water conservation efforts?

A. Indiana American was asked the following question in discovery:

Please explain whether the Petitioner administers programs to promote water conservation or employs other means to promote water conservation. Provide a description of each program with sample brochures/ advertisements. Also explain whether water conservation assists the Petitioner’s in mitigating rates increases.

In response, Indiana American highlighted only education and outreach efforts as well as behavioral conservation efforts (e.g., website content, blog articles, news releases, paid advertising campaigns, social media, speaking and educational engagements, etc.).⁷² While educating customers on the benefits of conserving water and the actions they can take to reduce their usage is important, there are additional actions Indiana American can take to drive longer lasting and more significant water efficiency. Namely, non-behavioral conservation efforts like a utility-led program that provides incentives for deploying more efficient appliances and fixtures, as well as detecting and fixing leaks, could provide durable and substantial savings to customers and utilities. For example, the single most effective action that households can take to reduce indoor water consumption is to replace old toilets with modern low-flow toilets.⁷³

Q. Did Indiana American agree to explore non-behavioral conservation efforts as part of its last rate case settlement?

⁷² Indiana American Response to OUCC Data Request 3-12 (Attachment BI-3); *see also* Indiana American Ex. 1, pp. 19-21, describing behavioral-only conservation efforts.

⁷³ Benjamin Inskeep and Shahzeen Attari, “The Water Short List: The Most Effective Actions U.S. Households Can Take to Curb Water Use,” *Environment: Science and Policy for Sustainable Development*, 2014; 56 (4): 4 DOI: 10.1080/00139157.2014.922375.

A. Yes. In Cause No. 45142, CAC, Indiana American, and other Settling Parties agreed to this term as part of the Settlement Agreement:

Conservation Indiana American will conduct a good faith review of market potential and customer impact of a utility-sponsored water conservation program in its service territory. Indiana American agrees such a utility-sponsored water conservation program proposal could include non-behavioral, measure-based conservation efforts, such as device distribution programs, direct installation programs, manufacturer buy down programs, and rebate and voucher programs for water conservation measures and services. Indiana American agrees to meet and discuss preliminary and final findings of its efforts under this Paragraph 5 with interested Settling Parties at mutually agreeable times.

Cause No. 45142, Settlement Agreement, paragraph 5.

Q. Did Indiana American fulfill its obligation to this term from the last rate case?

A. We understand that this process is underway, and we look forward to working with Indiana American to develop a substantive, non-behavioral conservation program for customers.

Q. Are water conservation programs an important tool for customers to keep water utility bills under control?

A. Yes. Providing rebates for water-efficiency measures, especially but not exclusively high-efficiency toilets, offers enormous potential for both bill savings and overall system conservation opportunities. As Indiana American explained:

Benefits to the Company as well as customer include the preservation of both ground water and surface water sources as well as various environmental benefits, including increased volumes of water available to local streams, wetlands and their natural inhabitants. Benefits to customer include helping them to reduce their water, wastewater and energy bills (related to heating water) by using water wisely. Benefits to Company as well as the customer also include delaying the need for adding additional capacity/treatment and reducing our costs to treat water by driving down demand and consequently, keeping rates lower than they would be otherwise.⁷⁴

⁷⁴ IURC Cause No. 45142, Indiana American Response to OUCC Data Request 3-11 (Attachment BI-3).

1 **Q. Has another Indiana water or wastewater utility started a non-behavioral**
 2 **conservation program?**

3 **A.** Yes, and the results are very exciting. CWA Authority reported the following results:

4 *Toilet replacement program (“TRP”)*

5 The TRP analysis utilizes Indianapolis Census data for the number of people
 6 in a home of 2.49 and applies the reduction in water consumption from
 7 replacing old toilets (prior to 1993) that consume 3.5 gallons per flush
 8 compared to 1.6 gallons per flush for a new toilet. The savings was
 9 multiplied by five flushes per day for 365 days, resulting in 8.6 kgals saved
 10 per year with replacement.

11 The water savings were then multiplied by Citizens Water and CWA rates
 12 as of January 1, 2022⁷⁵ to determine the financial benefit from the toilet
 13 replacement. The estimated life of the TRP benefit is nine years with a
 14 resulting present value of benefits of \$469,719. **The present value of**
 15 **benefits compared to the total cost of toilet replacements during the**
 16 **program year of \$322,680 resulted in a benefit/cost ratio of 1.46.**

17 *Water heater replacement*

18 CWA analyzed the impacts of the water heater replacement by estimating
 19 the energy, water, and wastewater savings that would result from replacing
 20 an older leaking water heater.

21 CWA utilized the Department of Energy’s online Energy Cost Calculator
 22 to determine energy savings that would result from replacing a 53%
 23 efficient gas water heater with a 62% efficient water heater. The resulting
 24 41 therms saved was multiplied by the Citizens Gas average incremental
 25 rates for 2021.

26 Water savings was estimated using Citizens Water experience with average
 27 leak adjustments for Residential customers over the 24-month period from
 28 May 2018 through April 2020. The average estimated leak volume of 47.79
 29 kgals was multiplied by Citizens Water and CWA rates. **The total benefit**
 30 **was determined using an estimated life for water heaters of 13 years,**
 31 **resulting in a present value of benefits of \$378,972. The PV of benefits**
 32 **compared to the total cost of gas water heater replacements during the**
 33 **program year of \$71,080 resulted in a benefit/cost ratio of 5.33.⁷⁵**

⁷⁵ Cause No. 45151, CWA Authority August 31, 2022 Compliance Filing, pp. 3-4 (internal footnotes removed, emphasis added) (Attachment BI-5).

We look forward to building on this success with Indiana American soon.

XV. PUBLIC FIELD HEARINGS

Q. Did the Commission hold any public field hearings in this proceeding?

A. Yes. Field hearings were held in Fishers on June 29, 2023, and in Gary on July 6, 2023. At the hearings, Indiana American's customers and community leaders gave passionate testimony about Indiana American's proposals in this general rate case.

Q. Did any witness at the field hearings express support for Indiana American's requested rate increase?

A. No.

Q. Please explain why the field hearing testimony is important for the Commission to consider in this proceeding?

A. Public hearings are a rare opportunity for the general public to speak directly to Commissioners regarding the rates and programs that impact them. The Commission's website states that the Commission:⁷⁶

...is an administrative agency that hears evidence in cases filed before it and makes decisions based on the evidence presented in those cases. An advocate of neither the public nor the utilities, the Commission is required by state statute to make decisions in the public interest to ensure the utilities provide safe and reliable service at just and reasonable rates.

I present the transcript from the Gary public field hearing in Attachment BI-4 as evidence for the Commission to consider in deciding this case. I understand the testimony given at the Fishers public field hearing was also submitted in written format to the OUCC so will not duplicate that here. These were the voices of the public who are Indiana American

⁷⁶ Accessed July 19, 2023, <https://www.in.gov/iurc/>

1 ratepayers and community leaders who represent the rate-paying public, whom the
 2 Commission should take into consideration when “mak[ing] decisions in the public
 3 interest.”

4 As a consumer advocate, I was moved by the testimony provided by the public. I
 5 encourage everyone who was unable to attend the field hearing to review the attached
 6 transcripts and testimony, especially those individuals at the Commission working on this
 7 complicated case.

XVI. CONCLUSION

8 **Q. Please summarize your conclusions and recommendations.**

9 **A.** I recommend that the Commission:

- 10 • Take into consideration affordability of total water and wastewater bills when
 11 deciding this case, including rejecting all components in the revenue requirement
 12 that would produce unjust and unreasonable rates.
- 13 • Approve the Universal Affordability Tariff, as well as my recommended
 14 modifications designed to improve affordability and ensure robust participation.
- 15 • Approve the allowance-based rate proposal.
- 16 • Deny Indiana American’s proposal to increase its monthly fixed charge on 5/8”
 17 service.
- 18 • Deny Indiana American’s request to increase its return on equity and reduce the
 19 authorized return on equity to improve affordability.
- 20 • Direct Indiana American to provide its complete tariffs, rules, and regulations in a
 21 text selectable and searchable format the adheres to best practices on accessibility.

- 1 • Improve its practices regarding disconnections by eliminating the use of its internal

2 credit score, ceasing the practice of involuntary disconnection for customers with

3 serious medical conditions, and ensuring customers have the ability to receive

4 prompt reconnection, including after hours on business days Monday through

5 Thursday.
- 6 • Direct Indiana American to immediately return via a one-time bill credit all

7 revenue, plus interest, associated with the Utility Receipts Tax that was collected

8 after its repeal, and consider a reduction to Indiana American's authorized ROE.
- 9 • Approve Indiana American's proposal to eliminate the \$1.95-per-transaction

10 charged for payments using credit cards, and direct Indiana American to eliminate

11 all other per-transaction charges assessed on residential customers for any other

12 payment types, including by phone and debit card.
- 13 • Reduce the following charges to \$0: late payment feed, reconnection, insufficient

14 funds, and after hours service.
- 15 • Encourage Indiana American's work with CAC on developing a non-behavioral

16 water conservation program that can benefit Indiana American's ratepayers.
- 17 • Take any other actions necessary to protect consumers and ensure affordable water


18 and wastewater service is available to all customers.

19 **Q. Does this conclude your testimony?**

20 **A.** Yes.

VERIFICATION

I, Ben Inskeep, affirm under penalties of perjury that the foregoing representations are true and correct to the best of my knowledge, information and belief.



Ben Inskeep

July 21, 2023_____

ATTACHMENT BI-1

Benjamin Inskeep

EDUCATION

O'Neill School of Public and Environmental Affairs (SPEA), Indiana University, Bloomington, Indiana

Three semesters of Ph.D. coursework, 2012-2013, Public Affairs (Environmental Policy & Policy Analysis)

Master of Public Affairs (Concentration: Environmental Policy), 2012, *Top GPA Award*

Master of Science in Environmental Science, 2012, *Top GPA Award*

University of Oxford, Summer 2012, "IU at Oxford" program on climate change and environmental regulation

Indiana University, Bloomington, Indiana

B.S., Psychology, 2009, with *Highest Distinction*, Honors Notation, and Phi Beta Kappa honors

Certificate, Liberal Arts and Management Program

EXPERIENCE

Program Director, March 2022 – *Present*

Citizens Action Coalition (CAC), Indianapolis, Indiana

- Testify before the Indiana Utility Regulatory Commission, the General Assembly, and other policy forums on utility and energy matters as a subject matter expert.
- Conduct research and analysis on energy and utility issues to support CAC programs and priorities.
- Raise awareness and public education of CAC priority issues through social media engagement, presenting at events, responding to inquiries, authoring letters to the editor of local media, and creating website content.

Principal Energy Policy Analyst, March 2020 – March 2022

Senior Energy Policy Analyst, January 2019 – February 2020

Energy Policy Analyst / Independent Contractor, March 2016 – December 2018

EQ Research, Cary, North Carolina and Indianapolis, Indiana

- Led customized research projects, including reports, memos, and analyses, on clean energy policy issues and presented results to stakeholders and clients.
- Managed regulatory and compliance consulting services for Community Choice Aggregation (CCA) programs in California, including regulatory monitoring, research and analysis, and compliance reporting for six CCAs.
- Authored or significantly contributed to compiling key regulatory and compliance filings on behalf of clients (e.g., regulatory comments, expert witness testimony, compliance reports).
- Coordinated EQ Research's services tracking U.S. electric utility rate cases, which included reviewing and analyzing hundreds of electric utility rate cases and managing a client-facing subscription database.
- Researched, tracked, and summarized regulatory and legislative energy policy developments in California and Midwest states for EQ Research's policy tracking services.

Researcher, August 2017 – January 2018

Earth Island Institute, Indianapolis, Indiana

- Wrote and edited more than 100 wiki pages on existing and planned coal plants, LNG terminals and oil and gas pipelines for a clearinghouse resource that provides information on the global impacts of fossil fuel infrastructure.

Policy Analyst, June 2014 – March 2016

North Carolina Clean Energy Technology Center, N.C. State University, Raleigh, North Carolina

- Co-created and served as lead author and editor of five editions of The 50 States of Solar report.
- Tracked and updated summaries of more than 500 utility, local, state, and federal policies and incentives for the Database of State Incentives for Renewables and Efficiency (DSIRE).

- Led solar workshops and provided technical assistance on solar policy to local governments under a grant award under the U.S. Department of Energy's SunShot Initiative.

Research Assistant and Ph.D. Student, August 2012 – December 2013

SPEA, Indiana University, Bloomington, Indiana

- Researched people's judgments and decisions about energy and water use and conservation and how to motivate individual action on resource conservation and efficiency with Dr. Shahzeen Attari.

Climate Corps Fellow, June 2012 – August 2012

Environmental Defense Fund, Cary, North Carolina

Sustainability Intern, October 2011 – April 2012

Office of Sustainability, Indiana University, Bloomington, Indiana

Research Intern, February 2010 – May 2010

The Nature Conservancy, Indianapolis, Indiana

Intern, Student Conservation Association, June-September 2009

Yosemite National Park, California

SELECT PUBLICATIONS, PRESENTATIONS, AND EXPERT WITNESS TESTIMONY

- Filed expert witness testimony in Indiana Utility Regulatory Commission Cause Nos. 45504, 45505, 45506, 45508, 45700, 45749, 45701, 45722, 45775, and 45740, and Kentucky Public Service Commission Case Nos. 2020-00174, 2020-00349, and 2020-00350.
- Inskeep, B. and J. Barnes, "Memo on California's Proposed Decision in NEM 3.0 Proceeding: How the Proposed Decision in R.20-08-020 Compares to Current Policy and Recent Net Energy Metering Decisions in Other States." December 23, 2021. Published by EQ Research.
- Inskeep, B. "Energy Storage 201: Survey of Energy Storage Policies." Panelist at Energy Storage Association's 2021 annual conference on April 21, 2021.
- Inskeep, B. *Pollinator-Friendly Solar in Indiana*. May 2020. Published by EQ Research in collaboration with Fresh Energy.
- Inskeep, B. "Planning for the Solar Revolution." Poster presentation on integrated resource planning and RPS policies at Solar Power International, Salt Lake City, Utah. September 2019.
- Inskeep, B. "States Charting Paths to 100% Targets." March 15, 2019. Published by EQ Research.
- Argetsinger, B. and B. Inskeep. *Standards and Requirements for Solar Equipment, Installation, and Licensing and Certification*. January 2017. Published by the Clean Energy States Alliance.
- Barnes, J., B. Inskeep, C. Barnes and Synapse Energy Economics, "Envisioning Pennsylvania's Energy Future," October 13, 2016. Prepared for Delaware Riverkeeper Network.
- Inskeep, B., et al. *The 50 States of Solar*. Lead author: February 2015, April 2015, August 2015, November 2015, February 2016. Published by NC Clean Energy Technology Center.
- Inskeep, B. and A. Proudlove. "Homeowner's Guide to the Federal Investment Tax Credit for Solar PV." March 2015.
- Inskeep, B. and S. Attari. *The Water Short List: The Most Effective Actions U.S. Households Can Take to Curb Water Use*. Environment: Science and Policy for Sustainable Development, 56, No. 4, 2014: 4-15.

VOLUNTEER SERVICE

Environmental Justice Researcher, 2011

Volunteer with Dr. Evan Ringquist on an academic research project quantitatively analyzing the relationship between race, socioeconomic status, and exposure to harmful toxic emissions releases.

ATTACHMENT BI-2

Attachment BI-2: Benjamin Inskeep's Expert Witness**Experience Indiana Utility Regulatory Commission**

Cause No.	Case Description
45849/45850	NIPSCO Electric/Gas 2024-26 DSM
45816	IURC Investigation regarding the Infrastructure Investment and Jobs Act
45868	I&M 4 Solar Projects
38703 FAC 133-S1	AES Indiana Eagle Valley Outage
45504	AES Indiana Excess Distributed Generation Tariff
45505	NIPSCO Excess Distributed Generation Tariff
45506	I&M Excess Distributed Generation Tariff
45508	Duke Energy Indiana Excess Distributed Generation Tariff
45700	NIPSCO Michigan City Coal Ash Compliance Project
45701	I&M Demand-Side Management Plan 2023-2025
45722	CenterPoint Securitization of AB Brown
45740	Duke Energy Indiana and International Paper Special Contract
45749	Duke Energy Indiana Coal Ash Compliance Project
45772	NIPSCO Electric Rate Case
45775	Duke Energy Indiana Low-Income Consumer Protections
45795	CenterPoint Culley East Coal Ash Compliance Project
45797	NIPSCO Schahfer Coal Ash Compliance Project
45803	Duke Energy Indiana Demand-Side Management Plan 2024-2026
45836	CenterPoint Wind Project CPCN
45843	AES Indiana EV Portfolio
45868	I&M's Solar Projects CPCN

Kentucky Public Service Commission

Case No.	Case Description
2020-00174	Kentucky Power's 2020 Rate Case
2020-00349	Kentucky Utilities' 2020 Rate Case
2020-00350	Louisville Gas & Electric's 2020 Rate Case

ATTACHMENT BI-3

Please see separately-filed Excel Sheet 1 and Excel Sheet 2 for IAW Response to CAC DR 1-003 and IAW Response to CAC DR 1-004.

Supplemental CAC 01-003

DATA INFORMATION REQUEST
Indiana-American Water Company
Cause No. 45870

Information Requested:

With respect to Residential customers, please provide monthly figures since January 2019 for each of the data points listed below in an executable format (e.g., Excel file):

- a. Total number of accounts
- b. Total billing
- c. Total receipts
- d. Total number of Protected Accounts (see above for definition in Glossary section) For Protected Accounts, please disaggregate by reason for protection (e.g., financial hardship, serious illness, disability or age status, etc.)
- e. Number of unpaid accounts 60-90 days after issuance of a bill
- f. Dollar value of unpaid accounts 60-90 days after issuance of a bill
- g. Number of unpaid accounts 90+ days after issuance of a bill
- h. Dollar value of unpaid accounts 90+ days after issuance of a bill
- i. Total number of unpaid accounts
- j. Total dollar value of unpaid accounts
- k. Number of accounts referred to collection agencies
- l. Number of new payment agreements entered into
- m. Number of new budget or levelized plans entered into
- n. Number of accounts sent a notice of disconnection for non-payment
- o. Number of service disconnections for non-payment
- p. Ratio of service disconnections for nonpayment to total Residential Customers
- q. Number of service restorations
- r. Average duration of service disconnection for restored accounts
- s. Number of accounts classified as Bad Debt
- t. Dollar value of accounts classified as Bad Debt
- u. Dollar value of recovered Bad Debt
- v. Total number of customers charged a late payment fee
- w. Total dollar value of late payment charges
- x. Number of accounts on which residential deposits are held;
- y. Total dollar value of residential deposits held;
- z. Number of accounts on which residential deposits are refunded;
- aa. Total dollar value of residential deposits refunded;
- bb. Number of residential deposits applied against an account; and
- cc. Total dollar value of residential deposits applied against an account.

Original Information Provided:

Please see attachment CAC 01-003_Attachment 1. The tabs in the excel file are labeled with each subpart the tab is intended to address.

Supplemental Information Provided (May 18, 2023):

Please see attachment CAC 01-003_Attachment 1_Revised. The following tabs provide revised information reflecting residential customers instead of total customers.

- A. Total Customers
- B. Total Billing

Original Attachment:

CAC 01-003_Attachment 1

Supplemental Attachment (May 18, 2023):

CAC 01-003_Attachment 1_Revised

CAC 01-004

DATA INFORMATION REQUEST
Indiana-American Water Company
Cause No. 45870

Information Requested:

With respect to Low-income Residential Customers (defined here as customers who participate in and/or qualify for the Low Income Household Water Assistance Program), please provide monthly figures since January 2019 for each of the data points listed below:

- a. Total number of accounts
- b. Total billing
- c. Total receipts
- d. Total number of Protected Accounts
 - i. For Protected Accounts, please disaggregate by reason for protection (e.g., financial hardship, serious illness, disability or age status, etc.)
- e. Number of unpaid accounts 60-90 days after issuance of a bill
- f. Dollar value of unpaid accounts 60-90 days after issuance of a bill
- g. Number of unpaid accounts 90+ days after issuance of a bill
- h. Dollar value of unpaid accounts 90+ days after issuance of a bill
- i. Total number of unpaid accounts
- j. Total dollar value of unpaid accounts
- k. Number of accounts referred to collection agencies
- l. Number of new payment agreements entered into
- m. Number of new budget or levelized plans entered into
- n. Number of accounts sent notice of disconnection for non-payment
- o. Number of service disconnections for non-payment
- p. Ratio of service disconnections for nonpayment to total Residential Customers
- q. Number of service restorations
- r. Average duration of service disconnection for restored accounts
- s. Number of accounts classified as Bad Debt
- t. Dollar value of accounts classified as Bad Debt
- u. Dollar value of recovered Bad Debt
- v. Total number of customers charged a late payment fee
- w. Total dollar value of late payment charges
- x. Number of accounts on which residential deposits are held;
- y. Total dollar value of residential deposits held;
- z. Number of accounts on which residential deposits are refunded;
- aa. Total dollar value of residential deposits refunded;
- bb. Number of residential deposits applied against an account; and
- cc. Total dollar value of residential deposits applied against an account.

Objections:

Indiana-American Water Company objects to the extent the request asks for information regarding those who “qualify for the Low Income Household Water Assistance Program.” Indiana-American Water Company does not administer the Low Income Household Water Assistance Program and therefore cannot determine who may qualify. Indiana-American Water Company is provided information as to who participates in the Low Income Household Water Assistance Program.

Information Provided:

Subject to and without waiver of the foregoing objections, Indiana-American Water Company provides the following response.

Please see attachment CAC 01-004_Attachment 1. The tabs in the Excel file are labeled with each subpart the tab is intended to address.

Attachment:

CAC 01-004_Attachment 1

CAC 01-007

DATA INFORMATION REQUEST
Indiana-American Water Company
Cause No. 45870

Information Requested:

Please refer to Indiana-American's policy of disconnecting a residential customer due to non-payment.

- a. Please provide a copy of Indiana-American's policies, processes, and procedures for disconnecting a residential customer due to non-payment.
- b. Please describe in detail any policy, process, and/or procedure Indiana-American applies specifically to Protected Accounts with respect to disconnection for non-payment (e.g., does Indiana-American take any additional steps prior to disconnecting a customer with known medical issues?).
- c. Please describe in detail the policies and processes by which Indiana-American uses to assess, evaluate, and decide whether some residential accounts will be prioritized for disconnection sooner after non-payment relative to other residential accounts.
- d. Please identify and describe each factor that Indiana-American considers when evaluating whether and/or when to select a residential customer for disconnection due to non-payment.
- e. Please describe in detail whether Indiana-American assesses or ranks a residential customer's risk when determining whether and/or when the customer is selected for disconnection.

Information Provided:

- a. See Indiana-American's Commission-approved Rules and Regulations for Service. Once an account is established INAW houses an internal credit score to segment collection strategies only. Customers are assessed creditworthiness points for being delinquent, having notices issued, defaulting on installment plans, orders for disconnection required, theft of service and bankruptcy, etc. The point value varies depending on the collection step required and is active for a rolling 12-month period. This value is not reported to any outside agency or firm. This score helps us to segment customers so that normally good paying customers are not negatively impacted by collection activity.

Should a customer fall past due, SAP allows the customer a 5-day grace period on the invoice due date prior to sending a notice for termination. The account is then placed with a first party agency to satisfy the amount due. Finally, if needed the account is terminated for nonpayment. If we are unable to collect the balance due, it will then be moved out and final billed within 7 days of the termination. All Notification requirements follow guidelines already set for termination. Customers may cure the account anytime during this process.

Once an account is final billed, it begins the process for write off. The customer is again sent a notice that the balance will be placed with an outside agency for collections should they not cure the account. If we are unable to cure the account, we do place the account with a third-party vendor who continues to attempt to collect the debt for the next 540 days. Customers may cure the account anytime during this process.

Finally, during any point in these processes, customers may request an installment plans to make smaller payments to INAW over time. Customer installment plan agreements can continue unlimited for customers who successfully complete the agreed upon terms. Should they not be able to complete the agreed upon terms, they may have up to two agreements in a rolling 12-month period. Customers may also request a medical certificate to retain services through a medical issue within the home.

- b. Customers with documented medical issues or concerns are indicated by a medical lock on the customer account. Should a customer with a medical lock become past due, all steps in subpart a. above apply. Additionally at the point of termination, the account is referred to INAW back office collections team for review and a phone attempt prior to issuance of a termination order.
- c. Please see subpart a. above.
- d. Please see subpart a. above.
- e. Please see subpart a. above.

CAC 01-011

DATA INFORMATION REQUEST
Indiana-American Water Company
Cause No. 45870

Information Requested:

With regard to residential security deposits, please provide:

- a. A detailed explanation of the protocols, procedures, and calculations used to determine the specific amount of a residential customer's security deposit
- b. The extent to which the Indiana-American uses a customer's credit score to
 - i. determine the amount of the security deposit
 - ii. whether to require a security deposit
- c. Whether the deposit amount is the same for all residential customers
- d. Whether any residential customers over the past three years have had security deposit amounts reduced or waived.
- e. The most recent regulatory decision, regulatory provisions and statutory provisions addressing Indiana-American's approved residential security deposits.
- f. The studies or analyses in the Company's possession linking the payment of security deposits with timely payment of current bills.
- g. The average residential security deposit assessed by Indiana-American in 2019, 2020, 2021, and 2022.
- h. The largest residential security deposit assessed by Indiana-American in 2019, 2020, 2021, and 2022.
- i. The number of new residential customers that were assessed a security deposit by Indiana-American in 2019, 2020, 2021, and 2022.
- j. The number of new residential customers that were not assessed a security deposit by Indiana-American in 2019, 2020, 2021, and 2022.

Information Provided:

Indiana American Water does not require residential security deposits.

OUCC 03-011

DATA INFORMATION REQUEST
Indiana-American Water Company
Cause No. 45870

Information Requested:

Please provide actual annual system average day, maximum day, and maximum hour demand quantities for the past 10 years.

Information Provided:

Please see table below for the average daily and maximum daily send out for the past 10 years. Maximum hourly for each year is unavailable.

Year	Average Daily (MGD)	Maximum Daily (MGD)
2013	104.0	148.4
2014	113.3	136.8
2015	112.8	139.0
2016	114.6	147.6
2017	113.3	148.3
2018	113.8	141.4
2019	115.2	142.6
2020	112.6	146.2
2021	113.3	146.7
2022	115.4	152.0

OUCC 03-012

DATA INFORMATION REQUEST
Indiana-American Water Company
Cause No. 45870

Information Requested:

Please explain whether the Petitioner administers programs to promote water conservation or employs other means to promote water conservation. Provide a description of each program with sample brochures/advertisements. Also explain whether water conservation assists the Petitioner's in mitigating rates increases.

Information Provided:

In terms of educating customers on the role they play in conserving our water resources, Petitioner continues to promote water conservation and wise water use across the state in a number of ways with messaging that resonates with customers, including:

- **Website content** that provides tips for customers on how they can conserve water and save money through their activities inside and outside the home. As a member of the Alliance for Water Efficiency, American Water provides a link to the organization's online [Water Calculator](#), which allows customer to input information on their water usage and receive tips on how they can save water and energy based on that data.
- **Conservation blog articles** that appear on [the71percent.org](#), a company-developed blog site that provides information on a number of water-related topics in several categories, including the environment, policy & infrastructure, play & safety, lifestyle and classroom education. This content is regularly updated on an ongoing basis and promoted through social media and search engine optimization techniques.
- **News releases** that focus on conservation and wise water use and water resource protection issues and tie into significant other activities and events, including the EPA's Fix-a-Leak Week, Pharmaceutical Take Back programs, household hazardous waste diversion programs, Earth Day programs, and many others.
- **Paid advertising campaigns** using both conventional print and digital media platforms that target our customers throughout the year.
- **Social media posts** that regularly promote wise water use and the resources we offer in this area to customers, including videos like the [Value of Water and Conservation](#) and [Water Conservation & You](#) posted on our YouTube site.
- **Speaking and educational engagements** featuring our employees covering a number of water-related topics, including wise water use, in partnership with local schools, service organizations, and clubs like the Boys & Girls Clubs of America and the Scouts BSA & Girls Scouts of the United States of America.

- **Conservation-themed mobile hydration stations** that are extensively used across our service areas, providing tap water for attendees at festivals and community events and educating the public through handouts, displays and promotional items that encourage wise water use.
- **Sponsorship of the Pathway to Water Quality Exhibit** at the Indiana State Fair. Our employees volunteer each year to staff this popular exhibit at the Indiana State Fairgrounds, which is an interactive watershed demonstration site that incorporates visual features that promote soil and water conservation and protection best management practices. Like our other community events we attend across the state, we provide conservation-themed materials and promotional items for Fair attendees.

The Company is committed to excellence and making an impact in the area of water conservation. In recognizing efforts by American Water and its regulated subsidiaries, the U.S. Environmental Protection Agency (EPA) last year awarded the company the 2022 WaterSense® Excellence in Education and Outreach Award for its efforts in promoting WaterSense labeled products through conservation educational programs, creating and promoting a downloadable Water Leak Detection Kit, and other wise water use educational and awareness efforts throughout the year. As well, Indiana American Water over the last two years has been identified in the J.D. Power Residential Water Utility Survey as the best-in-class utility in the Midwest Large category for customer awareness of water conservation programs, with 48% of customers indicating they were aware of our efforts.

To the extent water conservation can slow the need for additional capacity or can reduce the capacity needed, this could mitigate rate increases by obviating or mitigating the need for capital investment to meet that capacity and attendant rate increases.

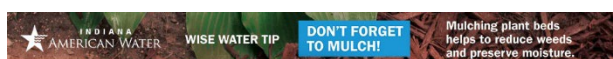
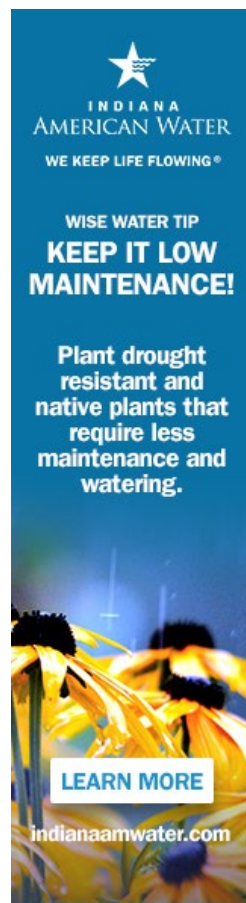
Attachments:

OUCC 03-012_Attachment 1
 OUCC 03-012_Attachment 2
 OUCC 03-012_Attachment 3
 OUCC 03-012_Attachment 4

Indiana American Water Wise Water Use Hydration Station – Community Event Examples



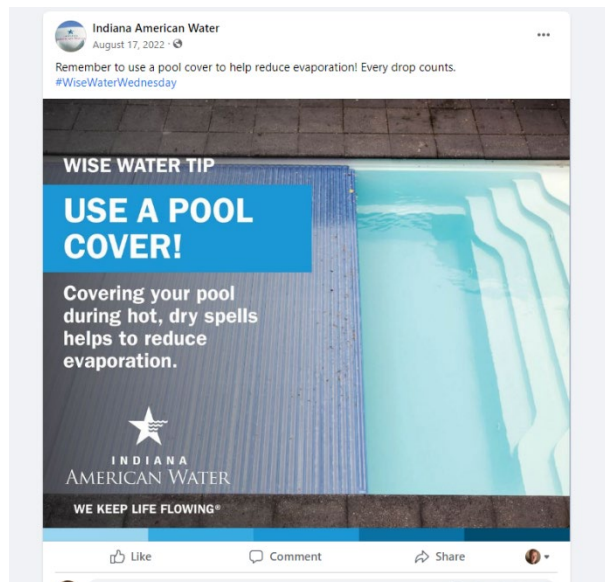
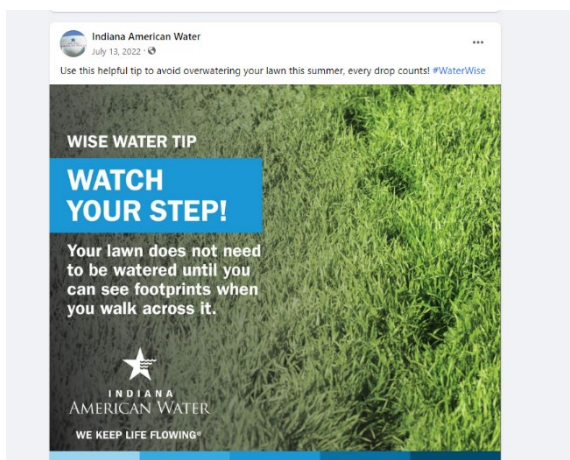
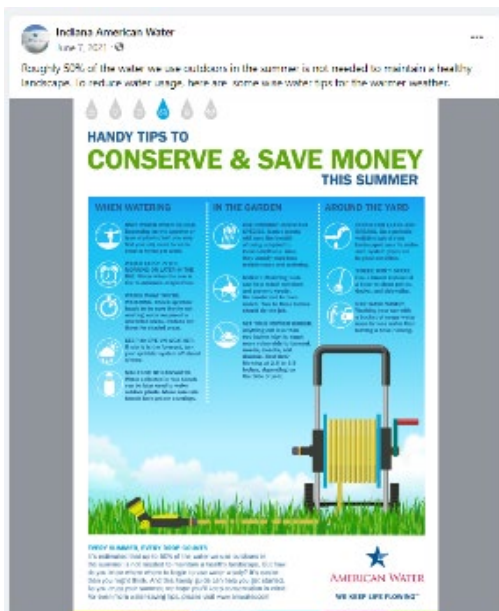
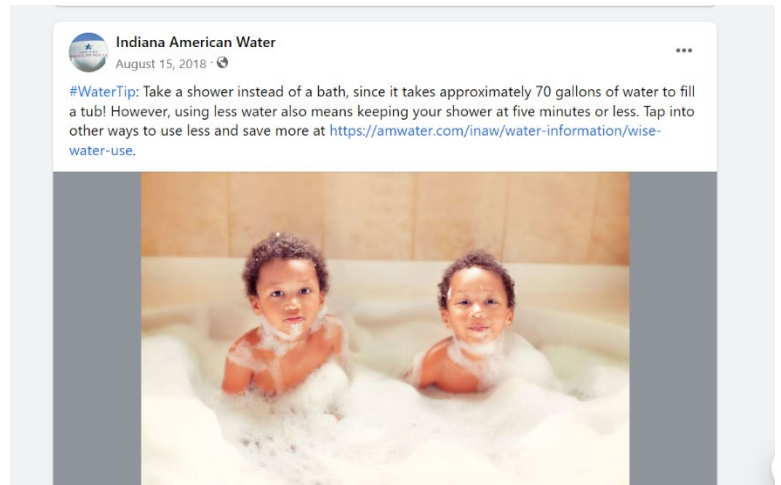
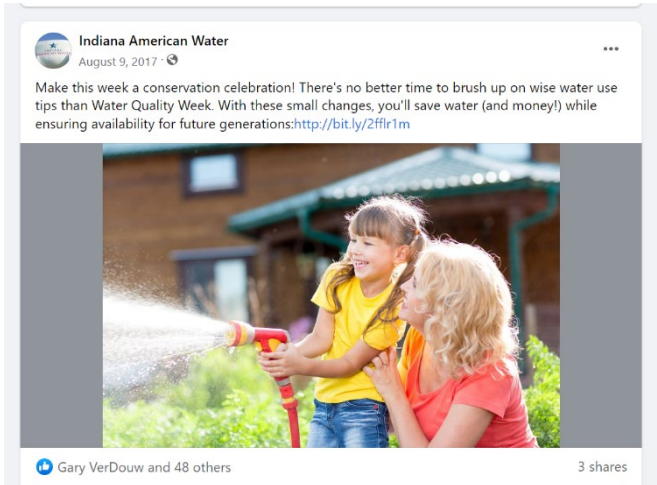
Indiana American Water Wise Water Use Social Paid Ad Examples



Indiana American Water Wise Water Use Pathway to Water Quality Examples



Indiana American Water Wise Water Use Social Media Post Examples



OUCC 03-027

DATA INFORMATION REQUEST
Indiana-American Water Company
Cause No. 45870

Information Requested:

Reference Attachment CBR-4.

- a. Please explain why the value of cell B:70 in tab "Returns by Class" does not equal the value of cell N:41 in tab "Summary"; and
- b. Please provide a detailed breakdown of the Miscellaneous Revenues identified in cell B:67 in tab "Returns by Class."

Information Provided:

- a. The value of cell B:70 in tab "Returns by Class" includes an allocation of Miscellaneous Revenues at Cell B:67 and the reversal of the reallocation of wastewater revenue requirements at Cell B:69. The value of cell N:41 plus cell C:31 in tab "Summary" matches Cell B:66 in tab "Returns by Class"
- b. The table below provides the detailed breakdown of the Miscellaneous Revenues and can also be found in excel file "IN 2023 Rate Case - Water Workpaper" tab "F.Y. – Proposed Rates Step 3".

III. Miscellaneous Revenues

Late Payment Fees	\$1,815,851
Rents	246,788
NSF Charges	116,204
Application Fee	197
Usage Data	661,080
Reconnection Fees	789,311
After Hours Charges	20,017
Miscellaneous Services	396,254
Unbilled Revenue	
Revenue	\$4,045,702

OUC 09-023

DATA INFORMATION REQUEST
Indiana-American Water Company
Cause No. 45870

Information Requested:

What does Petitioner anticipate the annual costs of administering its proposed low-income tariff will be in total and on a per customer basis?

Information Provided:

Petitioner assumes the Request is referring to the proposed Universal Affordability tariff. Assuming that the program requirements are similar to other American Water affiliates, and the program is administered by Dollar Energy, the administrative costs would be in line with those costs provided in OUC 09-022.

This would equate to a cost of roughly .70 cents on an annual per customer basis in Indiana.

OUCC 09-024

DATA INFORMATION REQUEST
Indiana-American Water Company
Cause No. 45870

Information Requested:

If Petitioner intends to use an outside firm to administer its proposed low-income tariff, please explain why its proposed tariff language states that customers “must make application to the Company and present required supporting documentation”?

Information Provided:

Petitioner assumes the Request is referring to the proposed Universal Affordability tariff. If Indiana American engages an outside firm to administer the Universal Affordability tariff program, the Company is ultimately responsible for management of the program. In that event, the following recommended revised language would apply:

“must make application to the Company’s program administrator and present required supporting documentation”

OUCC 09-025

DATA INFORMATION REQUEST
Indiana-American Water Company
Cause No. 45870

Information Requested:

What “supporting documentation” are customers required to provide to Petitioner or its program administrator to qualify for the low-income tariff?

Information Provided:

Petitioner assumes the Request is referring to the proposed Universal Affordability tariff. Generally, customers are asked to provide the names and birthdates of everyone in the household, along with proof of income, a copy of the most recent utility bill, and proof of payments in the last 90 days.

It is anticipated that proof of income from household members would include recent paystubs, W-2, tax statements, or similar appropriate documentation.

OUCC 09-035

DATA INFORMATION REQUEST
Indiana-American Water Company
Cause No. 45870

Information Requested:

Do customers paying with a debit card also pay a credit card fee? Please explain.

Information Provided:

Indiana American Water customers paying with a debit card are charged \$1.95 per transaction. This fee is paid directly to the vendor, Paymentus, when the transaction is created.

OUC 09-037

DATA INFORMATION REQUEST
Indiana-American Water Company
Cause No. 45870

Information Requested:

Does Petitioner charge a fee to customers paying bills by phone? Please explain and state the amount of any such fee.

Information Provided:

Indiana-American Water Company customers paying by phone incur a charge of \$1.95 per transaction. Customers can pay via electronic check or credit/debit card over the phone, and the \$1.95 fee is paid directly to the vendor, Paymentus, when the transaction is created.

OUCC 15-011

DATA INFORMATION REQUEST
Indiana-American Water Company
Cause No. 45870

Information Requested:

Regarding over-collection of utility receipts tax that occurred in 2022:

- a. Please explain why Indiana American has not yet reimbursed its customers for the over-collection of utility receipts tax that occurred in 2022.
- b. Did Indiana American disclose to the Commission or the OUCC that it intended to hold these monies until its next rate case and reimburse customers nearly one and half years before reimbursing customers? If so, please state how and when the disclosure was made.
- c. Has Petitioner established a deferred liability for this utility receipts tax over-collection? If yes, please identify the account number and state the balance in this account as of December 31, 2022. If not, please explain why not.
- d. Is Petitioner accruing interest on these over-collected utility receipts taxes? If no, please explain why not.

Information Provided:

- a. The Company is proposing to return the monies collected for URT during the Step One rate change as per testimony. This is the first major rate change since the approval of the 30-Day notice regarding the URT Repeal.
- b. The timing of the return of monies collected for URT following repeal and prior to the effective date of the tariff approved in the 30-Day Filing #50604 was not raised or addressed in the 30-Day Filing process or in Cause No. 45734 S1. Bill notices to all impacted customers sent out after this change read, "The change is effective November 23, 2022 and the retroactive effect will be captured in our next rate filing."
- c. Yes, General Ledger Account # 25632400. \$1,356,008.24.
- d. No. The question of interest accruing on monies collected for URT following repeal and prior to the effective date of the tariff approved in the 30-Day Filing #50604 was not raised or addressed in the 30-Day Filing process or in Cause No. 45734 S1.

OUC 22-022

DATA INFORMATION REQUEST
Indiana-American Water Company
Cause No. 45870

Information Requested:

Is Petitioner proposing to implement its affordability tariff with Step 1 rates? Please explain. If no, please explain why not.

Information Provided:

Petitioner is proposing to implement the Universal Affordability Tariff with Step 2 Rates. This is in order to provide time for the Company to develop and implement the program upon completion of the case before it is rolled out to customers.

OUCC 27-007

DATA INFORMATION REQUEST
Indiana-American Water Company
Cause No. 45870

Information Requested:

Has Petitioner “prepared and completed a life cycle cost-benefit analysis, a capital asset management plan, and a cybersecurity plan” for the proposed Sheridan and Winchester water treatment plants in accordance with Indiana Code ch. 13-18-26? If so, please provide copies of each life cycle cost-benefit analysis, capital asset management plan, and cybersecurity plan for both treatment plants. If all these plans are not yet completed, so state, and provide copies of the life cycle-benefit analysis for Sheridan and Winchester which Petitioner relied on to select the treatment option for each community.

Objections:

Petitioner objects to the request on the grounds and to the extent that it seeks information that is confidential due to Homeland Security concerns. Petitioner further objects to the Request on the grounds and to the extent the request seeks information, which is trade secret or other proprietary, confidential, and competitively sensitive business information of Petitioner. Petitioner has made reasonable efforts to maintain the confidentiality of this information. Such information has independent economic value and disclosure of the requested information would cause an identifiable harm to Petitioner. The responses are "trade secret" under law (Ind. Code § 24-2-3-2) and entitled to protection against disclosure. See also Indiana Trial Rule 26(C)(7). Any responses containing designated confidential information are being provided pursuant to the applicable non-disclosure agreements between Petitioner and the parties in connection with the current proceeding. Petitioner further objects to the request on the grounds and to the extent the request is overly broad and unduly burdensome. Indiana American has a statewide asset management program which includes multiple large database systems. The requested information would be unduly burdensome for Indiana American to produce as part of this response.

Information Provided:

Subject to and without waiver of the foregoing objections, Petitioner responds as follows:

An evaluation of the costs and benefits for the alternatives considered for the Sheridan and Winchester water treatment plants was performed as part of the CPS process. Relevant portions of those documents are provided with the Direct Testimony of Matthew H. Hobbs, II as part of the case-in-chief in this Cause, including, specifically, in CONFIDENTIAL Attachment MHH-7, CONFIDENTIAL Attachment MHH-14, and CONFIDENTIAL Attachment MHH-15.

With respect to the request for the capital asset management plan and cybersecurity plan, please see Indiana American’s response to OUCC 27-006.

OUC 33-011

DATA INFORMATION REQUEST
Indiana-American Water Company
Cause No. 45870

Information Requested:

Please state Petitioner's current cost to provide the following services and provide the detailed calculation of this cost:

- a. Reconnection Charge (currently \$40.00 – water tariff);
- b. Insufficient Funds Charge (currently \$19.00 for most water customers);
- c. After Hours Service Charge (currently \$20 per call – water tariff); and
- d. Data Usage Fees for Sewer Billings.

Objections:

Petitioner objects to the Request on the grounds that it seeks a compilation, calculation or analysis that Petitioner has not performed.

Information Provided:

Subject to and without waiver of the foregoing objections, Petitioner responds as follows:

The Company is not proposing to adjust the current reconnection charges, insufficient funds charge, after-hours service charge or data usage fees for sewer billing and as such the Company did not prepare cost analysis pertaining to the services mentioned above.

OUCC 33-012

DATA INFORMATION REQUEST
Indiana-American Water Company
Cause No. 45870

Information Requested:

Please state when each of the following charges were last updated and state the cause number or 30-day filing number approving the change: (1) Reconnection Charge; (2) Insufficient Funds Charge; and (3) After-Hours Service Charge.

Information Provided:

The Company believes the reconnection charges were last updated in 30-day filing #3097 approved by the Commission on July 17, 2013 and the insufficient funds and after-hours service charges can be found dating back to Cause No. 43680 (May 2010).

OUCC 33-013

**DATA INFORMATION REQUEST
Indiana-American Water Company
Cause No. 45870**

Information Requested:

Please state the number of reconnection charges and the total revenues recorded during the base period.

Information Provided:

The number of reconnection charges for the base period was 20,946 with total revenues of \$837,867.50.

OUC 33-014

DATA INFORMATION REQUEST
Indiana-American Water Company
Cause No. 45870

Information Requested:

Please state the number of insufficient funds charges and the total revenues recorded during the base period.

Information Provided:

The number of insufficient funds charges for the base period was 7,107 with total revenues of \$135,033.

OUCC 03-011

DATA INFORMATION REQUEST
Indiana-American Water Company
Cause No. 45142

Information Requested:

Please provide a description of the various water conservation programs the Company sponsors, and identify the benefits received by the Company and customers as a result of those programs.

Information Provided:

Conservation programs include distributing customer education literature, conservation-related promotional items and providing information at public workshops, community events, and speaking engagements. IAWC also provides information on its website, through its social and digital media outlets (Facebook, YouTube & Twitter) and a blog (The71Percent.org) regarding wise water use and conservation and informs customers on how to obtain a leak detection kit. Additionally, Indiana American Water uses several paid media (print, radio and digital) and earned media opportunities to promote wise water use by customers around the state as well.

Benefits to the Company as well as customer include the preservation of both ground water and surface water sources as well as various environmental benefits, including increased volumes of water available to local streams, wetlands and their natural inhabitants. Benefits to customer include helping them to reduce their water, wastewater and energy bills (related to heating water) by using water wisely. Benefits to Company as well as the customer also include delaying the need for adding additional capacity/treatment and reducing our costs to treat water by driving down demand and consequently, keeping rates lower than they would be otherwise.

IG 05-007

DATA INFORMATION REQUEST
Indiana-American Water Company
Cause No. 45870

Information Requested:

Please identify Indiana-American's common equity ratio and return on equity approved by the Commission in the Company's last three rate cases, and identify the order cause numbers and the final order page numbers supporting these awards.

Information Provided:

The below table includes the common equity ratio and return on equity approved by the Commission in the last three rate cases:

<u>Order Cause No.</u>	<u>Equity Ratio</u>	<u>Return on Equity</u>	<u>Page No.</u>
44022	42.01%	9.70%	40
44450	41.55%	9.75%	15
45142	43.60%	9.80%	28

<https://iurc.portal.in.gov/>

Final orders for the above referenced Cause Numbers can be found at the link above.

ATTACHMENT BI-4

STATE OF INDIANA
INDIANA UTILITY REGULATORY COMMISSION

PETITION OF INDIANA-AMERICAN WATER)	
COMPANY, INC. FOR (1) AUTHORITY TO)	
INCREASE ITS RATES AND CHARGES FOR)	
WATER AND WASTEWATER UTILITY SERVICE)	
THROUGH A THREE-STEP RATE)	
IMPLEMENTATION, (2) APPROVAL OF NEW)	
SCHEDULES OF RATES AND CHARGES)	
APPLICABLE TO WATER AND WASTEWATER)	
UTILITY SERVICE, INCLUDING A NEW)	
UNIVERSAL AFFORDABILITY RATE, (3))	
APPROVAL OF REVISED DEPRECIATION)	CAUSE NO.
RATES APPLICABLE TO WATER AND)	45870
WASTEWATER PLANT IN SERVICE, (4))	
APPROVAL OF NECESSARY AND APPROPRIATE)		
ACCOUNTING RELIEF, (5) APPROVAL OF)	
THE EXTENSION OF SERVICE TO AN)	
INFRASTRUCTURE DEVELOPMENT ZONE IN)	
MONTGOMERY COUNTY, INDIANA AND)	
AUTHORITY TO IMPLEMENT A SURCHARGE)	
UNDER INDIANA CODE SECTION)	
8-1-2-46.2, AND (6) APPROVAL OF)	
PETITIONER'S PLANS TO DEVELOP FUTURE)	
WATER SOURCES OF SUPPLY UNDER INDIANA)		
CODE SECTION 8-1-2-23.5)	

TRANSCRIPT OF FIELD HEARING

Public Field Hearing held on July 6, 2023 at 6:00 P.M. (CST) at the Gary Public Library and Cultural Center, 220 West 5th Avenue, Gary, Indiana, before Chairman James F. Huston, Commissioner Wesley R. Bennett, Commissioner Sarah E. Freeman, and Chief Administrative Law Judge Loraine L. Seyfried (Presiding)

Reporter: Amy L. Tokash

Pages:
GFH-1 to GFH-88

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Pete Land:.GFH- 7 to GFH-10

David Fossett:.GFH-11 to GFH-12

Carolyn McCrady:.GFH-13 to GFH-15

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Michaela Spangenburg:.GFH-70 to GFH-73

Sherry Smith:.GFH-74 to GFH-76

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Sinclair Harley:.GFH-84 to GFH-86

Gary, Indiana
July 6, 2023
6:00 P.M. (CST)

CHIEF ADMINISTRATIVE LAW JUDGE LORAIN L.

SEYFRIED (THE COURT): This is a Field Hearing before the Indiana Utility Regulatory Commission in a cause docketed before the Commission as Cause No. 45870, captioned as "Petition of Indiana-American Water Company, Inc. for (1) authority to increase its rates and charges for water and wastewater utility service through a three-step implementation, (2) approval of new schedules of rates and charges applicable to water and wastewater utility service including a new universal affordability rate, (3) approval of revised depreciation rates applicable to water and wastewater plant in service, (4) approval of necessary and appropriate accounting relief, (5) approval of the extension of service to an infrastructure development zone in Montgomery County, Indiana and authority to implement a surcharge under Indiana Code Section 8-1-2-46.2, and (6) approval of Petitioner's plans to develop future water sources of supply under Indiana Code Section 8-1-2-23.5."

Notice of the time and place of the hearing was given as provided by law by publication in Marion County in the Indianapolis Star on June 22, 2023, in Lake County in the Northwest Indiana Times on June 21, 2023, in the

1 Post-Tribune also on June 21, 2023, and in Johnson County
2 in the Daily Journal on June 23, 2023.

3 These are newspapers of general circulation, and
4 the publications were made at least ten days prior to the
5 date of this Field Hearing.

6 The proofs of publication of the notices have
7 been received the Commission and are now incorporated into
8 the record of this cause by reference and placed in the
9 official files of the Commission.

10 Notice has also been given to the Indiana Office
11 of Utility Consumer Counselor and other interested parties.

12 May we have appearances, please?

13 MR. NICHOLAS K. KILE: Yes, Your Honor.

14 Appearing on behalf of the Petitioner,
15 Indiana-American Water Company, Nicholas Kile of the law
16 firm Barnes & Thornburg, LLP.

17 MS. JENNIFER A. WASHBURN: Appearing on behalf of
18 Citizens Action Coalition of Indiana, Jennifer Washburn.

19 MR. ROBERT M. GLENNON: For intervening party,
20 City of Crown Point, please accept the appearance of Robert
21 Glennon.

22 MR. DANIEL M. LeVAY: Your Honor, for the Public,
23 Dan LeVay of the Indiana Office of Utility Consumer
24 Counselor.

25 THE COURT: Thank you.

1 Will all those that wish to testify tonight
2 please stand and raise your right hand?

3

4 (OATH DULY ADMINISTERED TO 18 PEOPLE)

5

6 THE COURT: Mr. LeVay?

7 MR. LeVAY: Thank you, Your Honor.

8 I'm going to call the first witness, and I will
9 just have a few preliminary questions to ask before they
10 start testifying.

11 The first witness will be Mary Cossey,
12 C-o-s-s-e-y.

13 We'll come back to Ms. Cossey.

14 The next witness is Shirley Criner. I'm sorry;
15 you were -- Ms. Criner indicated that she just wished to
16 provide written comments, which she has.

17 The next witness is Mattie Perry-Lightfoot.

18 Yes, ma'am, please come to the podium.

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1 **MATTIE PERRY-LIGHTFOOT**, a witness appearing on behalf of
2 the Public, having been first duly
3 sworn, testified as follows:

4
5 **DIRECT EXAMINATION,**

6 **QUESTIONS BY MR. LeVAY:**

7 Q And, Ms. Perry-Lightfoot --

8 A Yes?

9 Q -- would you state your name for the record, please?

10 A Mattie Perry-Lightfoot.

11 Q Okay, and could you spell your last name for the Court
12 Reporter?

13 A P-e-r-r-y-L-i-g-h-t-f-o-o-t.

14 Q And, Ms. Lightfoot, are you a customer of this
15 utility?

16 A I am.

17 Q Would you address the Commission, please?

18 A Yes.

19 Many older Hoosiers are on low or inflexible
20 income, and high inflation makes it hard to make ends meet
21 whether it be in groceries, medical, or housing.

22 More troublesome for us is when a request for a
23 utility rates increase exceed the rate of inflation. The
24 IURC needs to carefully examine the request to make sure
25 only necessary spending is allowed for improving aging

1 infrastructure and ask if the requests are essential. I'm
2 really nervous.

3 AARP applauds the company's concern for low
4 income customers by proposing a 30 to 80 percent discount
5 depending on income and ensuring that more of these
6 customers would pay only no more than 2 percent of their
7 income, but the best way to help customers is not to
8 increase the rates 30 percent in the first place.

9 We thank you for you eliminating that credit card
10 fee because that will help; instead of taking \$2.00 off
11 their payment, it will help put more on their water bill.

12 AARP urges the OUCC and IURC to carefully examine
13 the request and make sure that the necessary spending is
14 allowed for improving all the new meters, the hydrants, and
15 relocating and replacing mains, proposed new treatments in
16 different areas of Indiana.

17 Also, the question should be asked if some of
18 this spending can be postponed or deferred, and, therefore,
19 you wouldn't have to come up with this 30 percent all at
20 one time.

21 AARP Indiana has concerns about the massive
22 redesign of rates, giving everyone 1,500 gallons of water a
23 month for free after paying the monthly charge -- customer
24 charge of \$20.00. You need closer scrutiny as to the bill
25 impacts on customers, will customers actually see a

1 benefit, and why it might help low users. Will the bill be
2 even higher for large users?

3 So I'm just asking that us seniors -- we on fixed
4 income. We get five extra dollars. Inflation takes four
5 of that; we don't have anything to live off of. We have
6 food; we got a place to stay. I'm a retired State
7 employee. They took our 13th check. They took money from
8 us, and all the utilities, they're taking our money from
9 us, and it's really a shame.

10 All of this just needs to be examined and
11 scrutinized as to whether this decision should be made and
12 what it should be made for, and recognize that we are on
13 fixed income.

14 Thank you.

15 MR. LeVAY: Thank you, Ms. Perry-Lightfoot.

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(WITNESS MATTIE PERRY-LIGHTFOOT EXCUSED)

1 MR. LeVAY: Our next witness is Mayor Land.

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3 **PETE LAND**, a witness appearing on behalf of the Public,
4 having been first duly sworn, testified as
5 follows:

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7 **DIRECT EXAMINATION,**

8 **QUESTIONS BY MR. LeVAY:**

9 Q Would you state your name for the record, please?

10 A Sure, Pete Land.

11 Q Are you a customer of Indiana-American?

12 A Yes, I am.

13 Q Mayor, would you go ahead and address your comments to
14 the Commission, please?

15 A Yes, thank you.

16 Good afternoon. My name is Pete Land, and I am
17 the Mayor of the City of Crown Point. I come here tonight
18 to speak on behalf of the Crown Point municipal water
19 utility, its approximate 15,000 customers, and approximate
20 35,000 citizens of Crown Point, and to let you know that
21 collectively, we oppose this rate increase.

22 Municipal water utilities like Crown Point are
23 very different from Indiana-American Water's other
24 customers. We are not end-use customers. We purchase huge
25 volumes of water from IAW. Last year, Crown Point

1 purchased over 1 billion gallons of water at a cost to
2 Crown Point of \$2.8 million.

3 Unlike investor owners of water utilities or
4 other businesses, we do not generate profits or pay
5 shareholder dividends. We buy and distribute water to meet
6 the safety, health, recreational, and economic needs of
7 Crown Point residents and businesses. We are 100 percent
8 devoted to serving the people of Crown Point. The money we
9 generate is used for the water utility.

10 Currently, IAW is proposing a 49 percent increase
11 to Crown Point and other municipal water utility customers.
12 It is our belief that this high increase ignores the fact
13 that we are municipalities responsible for providing vital
14 public use services like drinking water.

15 It is my understanding that since 2001, IAW
16 through rate cases and rate trackers has increased its
17 rates about 22 times. These rate increases not only hurt
18 Crown Point's ability to serve the public, but they also
19 directly hurt the pockets of our customers and area
20 economy.

21 Currently, municipal utilities that want Lake
22 Michigan water are at IAW's mercy and have little to no
23 recourse on IAW's substantial rate increases. IAW's
24 business model is focused on growth through acquisition.
25 They have acquired about 31 Indiana utilities, many needing

1 major repairs and replacements.

2 The owners of the acquired utilities get top
3 dollar for their utility because of the rate revenue they
4 generate while the renovation and repair costs of those old
5 utilities gets charged to Crown Point and other
6 Indiana-American customers.

7 In Crown Point, we have our own water municipal
8 utility system to maintain and repair. Indiana-American
9 and its customers and far distant acquired utilities do not
10 pay for our repairs and replacements. Crown Point should
11 not be forced to pay for the renovations of IAW's acquired
12 utilities all over Indiana. We are here to ask that these
13 costs be excluded from those we pay.

14 Crown Point works with our customers who cannot
15 afford to pay their bills. We do so through outside
16 payment assistance and our own payment plans; we cover our
17 unpaid customers' bills. Crown Point and our customers
18 should not be responsible for IAW's unpaid water bills or
19 their programs to avoid non-payment.

20 On behalf of the 35,000 residents of Crown Point
21 and on behalf of the Crown Point municipal water utility, I
22 respectfully ask that you reject the proposed 49 percent
23 SRF increase and only approve rates in this case that will
24 not require Crown Point to pay for the costs of distant and
25 unrelated acquired utility operations.

1 Crown Point needs bulk purchased Lake Michigan
2 water gathered and treated by Indiana-American right here
3 in Lake County at a rate that reflects the -- Crown Point's
4 public service purpose.

5 IAW and the City of Crown Point have had a long
6 and mutually beneficial partnership, and I very much look
7 forward to continuing that partnership.

8 Thank you so much for allowing me to speak here
9 tonight to voice the concerns of our community as a whole.

10 Thank you.

11 MR. LeVAY: Thank you, Mayor Land.

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(WITNESS PETE LAND EXCUSED)

1 MR. LeVAY: Our next witness is City Councilman
2 David Fossett.

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4 **DAVID FOSSETT**, a witness appearing on behalf of the Public,
5 having been first duly sworn, testified as
6 follows:

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8 **DIRECT EXAMINATION,**

9 **QUESTIONS BY MR. LeVAY:**

10 Q Councilman Fossett, would you state your name for the
11 record, please?

12 A My name is David Fossett. I am a Councilman in the
13 2nd District in Gary, Indiana. I am speaking for Gary.

14 Q Councilman Fossett, would you please spell your last
15 name for the Court Reporter?

16 A My last name is spelled F-o-s-s-e-t-t.

17 Q Thank you, sir.

18 Are you a customer of Indiana-American Water?

19 A Yes, I am.

20 Q Thank you, sir.

21 If you would go ahead and make your comments to
22 the Commission.

23 A I'm opposed to this rate.

24 First of all, Gary sanitary is trying to raise
25 our rate. If they raise our rate and then Gary water

1 company raise our rate, well, Gary sanitary district will
2 get a double rate hike. We don't need you guys to raise
3 our rates.

4 We already a struggling city. Most of our
5 members in this community are low income and senior
6 citizens. We don't have any extra money to give away. Any
7 extra money that we have we have to pay for medical bills,
8 prescriptions, house taxes are going up; we have other
9 things to do. We do not have money to give Indiana water
10 company. You guys come in our city, you put road -- you
11 put piping in in our city and don't fix our roads, don't
12 fix anything back up, but then you come in here and want to
13 ask for a raise.

14 Second of all -- first of all -- second of all,
15 you guys don't even have a office here for us to come pay
16 for anything. You shut our office down, and then we have
17 to mail it in, our payments, we have to mail in our
18 concerns, and if any of you know, call your water company
19 and find out how they speak to people when they call in and
20 ask for a dispute or anything. They just simply won't
21 answer.

22 So with this being said, I am totally against
23 this raise. Thank you.

24 MR. LeVAY: Thank you, Councilman.

25 (WITNESS DAVID FOSSETT EXCUSED)

1 MR. LeVAY: Your Honor, our next witness is
2 Carolyn McCrady.

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4 **CAROLYN McCRADY**, a witness appearing on behalf of the
5 Public, having been first duly sworn,
6 testified as follows:

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8 **DIRECT EXAMINATION,**

9 **QUESTIONS BY MR. LeVAY:**

10 Q Would you state your name for the record?

11 A Yes, Carolyn McCrady.

12 Q Can you spell your last name for the --

13 A M-c-C-r-a-d-y.

14 Q Thank you, and are you a customer of this utility?

15 A Yes, I am.

16 Q Thank you.

17 If you would address your comments to the
18 Commission, please.

19 A Yes.

20 First of all, I want to thank our legislative
21 delegation from Gary for taking the lead in opposing the
22 rate hike requested by Indiana-American Water. We are
23 fortunate to have a delegation that cares about the people
24 that they represent. This meeting will give voice to their
25 concerns as well as ours. I come to you as a resident of

1 Gary, Indiana and as a supporter and former organizer for
2 the Citizens Action Coalition here in Gary.

3 What Indiana-American Water is proposing is
4 outrageous, especially because they will use the increased
5 revenue from their requested 31 percent rate increase to
6 buy other utilities so that their corporation can increase
7 its bottom line.

8 We in Gary have had to oppose many rate hikes so
9 that in the past -- and many of us wonder when these
10 corporations will stop seeing the people of Northwest
11 Indiana as a forever piggy bank. We are not that and
12 resent the idea that this rate hike is being brought to us
13 particularly as Gary is an economically and environmentally
14 distressed city. You must know that we have high levels of
15 poverty, unemployment, and disinvestment as well as being
16 targeted by polluting industries as a place to dump garbage
17 and spew toxins into our air, water, and land, and we're
18 sick because of it. We have very high rates of cancer and
19 respiratory diseases because of this.

20 Why does Indiana-American Water believe they have
21 a right to come to our community and ask for more money
22 when most do not have it to give? We are tired of being a
23 sacrifice zone where corporations come to dump or prey on
24 consumers who can ill afford more increases to their
25 monthly bills. I say if Indiana-American Water's

1 stockholders want to expand their empire, then let them pay
2 for it. We cannot.

3 MR. LeVAY: Thank you, Ms. McCrady.

4 WITNESS McCRADY: You're welcome.

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15 (WITNESS CAROLYN McCRADY EXCUSED)

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1 MR. LeVAY: Your Honor, our next witness is
2 Dagoberto Martinez.

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4 **DAGOBERTO MARTINEZ**, a witness appearing on behalf of the
5 Public, having been first duly sworn,
6 testified as follows:

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8 **DIRECT EXAMINATION,**

9 **QUESTIONS BY MR. LeVAY:**

10 Q Would you state your name for the record, please?

11 A You pronounced it very well, so Dagoberto Martinez.

12 Q Thank you, and are you a customer of this utility?

13 A Yes, I am, sir.

14 Q Would you please state your comments to the
15 Commission?

16 A Yes, sir.

17 Esteemed panel members and fellow citizens and
18 residents of this area, Indiana-American Water and
19 everybody else who's provided water and water treatment to
20 our area have done a very excellent job. We have some of
21 the cleanest, most healthy water due to the sewage waste
22 department's triple filtration system plus the excellent
23 service provided; however, that excellent service does not
24 require a 31 percent increase in price.

25 I am on a fixed income; I do not have a

1 31 percent increase in my income. I would be hard put to
2 find anyone in this room who is going to have a 31 percent
3 increase in their income, including my esteemed panel
4 members.

5 So the question is this: If we are to endure a
6 permanent, at least at this time, 31 percent increase to
7 cover the capital costs and the other information that was
8 on the info sheet, is there then a plan to end that
9 31 percent increase once these major projects are taken
10 care of? Because 31 percent for the rest of our lives,
11 that seems to be a very high price to pay for the
12 improvements that they listed.

13 So I would assume that with the improving
14 technology that occurs every day that these changes would
15 be able to be carried out in a more economical manner to
16 reflect the economical opportunity and the economical
17 resources of the community.

18 Thank you very much.

19 MR. LeVAY: Thank you.

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(WITNESS DAGOBERTO MARTINEZ EXCUSED)

1 MR. LeVAY: Your Honor, the next witness is
2 Jennifer Jones.

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4 **JENNIFER JONES**, a witness appearing on behalf of the
5 Public, having been first duly sworn,
6 testified as follows:

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8 **DIRECT EXAMINATION,**

9 **QUESTIONS BY MR. LeVAY:**

10 Q Ms. Jones, would you state your name for the Court
11 Reporter?

12 A Good evening.

13 My name is Jennifer Jones, J-o-n-e-s.

14 Q Are you a customer of Indiana-American?

15 A I am.

16 Q Would you go ahead and make your comments to the
17 Commission, please?

18 A Okay.

19 So I think that so far people have done an
20 excellent job of saying that this increase is ridiculous.

21 My personal opinion is this: If they would just
22 charge us for what we use instead of -- I use a cup of
23 water, and I'm getting charged for two gallons, and I don't
24 get that.

25 I don't understand why they're asking for an

1 increase. I understand the words, but it just doesn't make
2 sense, and as a senior citizen, it would be nice maybe if
3 they came up with a rate for senior citizens or just let us
4 pay for what we use.

5 That's it.

6 MR. LeVAY: Thank you, Ms. Jones.

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15 **(WITNESS JENNIFER JONES EXCUSED)**

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1 MR. LeVAY: Your Honor, our next witness is Erica
2 Sparks.

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4 **ERICA SPARKS**, a witness appearing on behalf of the Public,
5 having been first duly sworn, testified as
6 follows:

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8 **DIRECT EXAMINATION,**

9 **QUESTIONS BY MR. LeVAY:**

10 Q Ms. Sparks, would you state your name for the record,
11 please?

12 A Erica Sparks.

13 Q And are you -- are you a customer of Indiana-American
14 Water?

15 A Yes, I am.

16 Q Would you go ahead and make your comments to the
17 Commission, please?

18 A Good evening, everyone.

19 Water is a necessity, not a luxury, but a
20 necessity. Since water is a must-have necessity, it should
21 and needs to be affordable. Water is life; the body is
22 made up of 66 percent water.

23 Indiana-American Water has the audacity to ask
24 for a 31 percent increase for water. Where's the money
25 going to come from, Indiana-American Water? Most people

1 already at their limits financially. Do you care about
2 your customers, or are you in competition with Northern
3 Indiana Public Service Company to see who can charge their
4 customers the most?

5 I definitely oppose this increase. As a senior
6 in this community, I wonder sometime how I pay what you are
7 currently charging. This is not a third world country.
8 Indiana-American Water Company, are you trying to make it
9 one?

10 The increase of 31 percent is not only
11 unreasonable, it's absurd. I'm here because as a John
12 Lewis -- the late John Lewis say, if you see something, say
13 something; get in some good trouble, so I'm here to get in
14 some good trouble.

15 MR. LeVAY: Thank you, Ms. Sparks.

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(WITNESS ERICA SPARKS EXCUSED)

1 MR. LeVAY: Our next witness is Leslie Dallner.

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3 **LESLIE DALLNER**, a witness appearing on behalf of the
4 Public, having been first duly sworn,
5 testified as follows:

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7 **DIRECT EXAMINATION,**

8 **QUESTIONS BY MR. LeVAY:**

9 Q Ms. Dallner, would you state your name for the record,
10 please?

11 A Leslie Dallner.

12 Q Could you spell your last name?

13 A D-a-l-l-n-e-r.

14 Q Are you a customer of the Indiana-American Water
15 Company?

16 A Yes, I am.

17 Q Would you go ahead and make your comments to the
18 Commission, please?

19 A First, thank you for holding this forum for public
20 comment.

21 Second, many of you are in government positions;
22 you took an Indiana State oath, and you took a federal oath
23 to uphold the U.S. Constitution of the United States. That
24 means you work for us; we do not work for you.

25 I got an email three days ago stating that there

1 was public comments on the water rate increase, so like the
2 person I am, I am a researcher, so I started researching
3 American Water Company of Indiana.

4 First, I decided to look at medical reasons of
5 what's in our water. There's too much fluoride and
6 aluminum and chemicals in our water. There are several
7 medical stats that are in medical books at the National
8 Library of Medicine on fluoride. Aluminum and fluoride in
9 drinking water has been linked to dementia and Alzheimer's.
10 These are -- there's multiple medical documentation that
11 the aluminum takes the fluoride and ends up -- like a heart
12 attack ends up taking the -- your brain in -- the veins in
13 your brain and hardening them which is what causes
14 dementia, and it causes you to lose your memory and causes
15 you to think back until you're a little child.

16 American Water has had a steady increase since
17 2010 in revenue. In 2022, American Water's revenue was 3.8
18 billion U.S. dollars. What did you do with that money? I
19 have searched on line looking for Indiana-American's budget
20 for 2022, and I cannot find it, but I will find it. I've
21 been researching for many years.

22 Who is Intera? I bring this up because in my
23 research, at the 2022 Water Summit agenda last year and
24 this year 2023 Water Summit agenda that's going to be held
25 in August of 2023, they are the speakers, and they are the

1 people that make -- help make decisions on what it is that
2 we do with our water and how we proceed as a state or a
3 county or whatever else.

4 So I started researching this company. This
5 company's based in Austin -- or is based in Texas; I'm not
6 sure of the city, but most of their clients are in Texas,
7 California, New Mexico, the western states, and we all know
8 what the water situation is in California and in Colorado
9 and New Mexico. It's not a good thing.

10 One thing that I have not heard tonight is that
11 how much of our water comes from the Clean Water Indiana
12 Budget Overview? We're supposed to get 15 percent of that
13 budget. I've done my research. Our income has not
14 increased with the rate of inflation; however, increases in
15 food, medicine, and gasoline has risen more than 25 percent
16 in the last year, and it's going to get worse because
17 currently off the coast of California, all of the docks are
18 not moving at all so nobody can go in and out to bring food
19 and things that we use on a daily basis through the
20 trucking companies that go across the United States that
21 deliver our items.

22 Another thing that I didn't hear is I want to let
23 you know a 31 increase but nobody's actually mentioning
24 what that increase is. My average water bill is \$43.00 a
25 month. A 31 percent increase would mean I would pay

1 anywhere from \$150.00 to \$200.00 more a year in a water
2 bill. My income has not raised with the rate of inflation;
3 inflation is not at 4 percent according to the May
4 statistics ending in 2023. You can actually know that it's
5 more than double that because of all of the taxes.

6 There doesn't seem to be any end in sight. Many
7 citizens all over Indiana have made sacrifices choosing
8 between food or bills or -- especially with growing
9 families with young children. I stand here not a resident
10 of Gary but a resident of Lake County, Indiana because you
11 guys work for us. We voted you in or even if you were
12 appointed, you take an oath to uphold the U.S. -- the 1776
13 U.S. Constitution. We are a republic, we are not a
14 democracy. You need to start listening to us because we
15 have the power to remove you from office if we so choose.
16 If we unite ourselves together, we can remove you from
17 office whether you are appointed our elected, so keep that
18 in mind.

19 People are getting sick and tired of being
20 trampled on and our rights being violated. We stand in the
21 pursuit of happiness in this country. We have unalienable
22 rights that have been denied by many people in office.

23 I for one am going to use my voice to let people
24 know enough is enough. We are not going to take a 31
25 increase in water consumption. You need to start showing

1 us what you did with that \$3.8 billion in the year 2022.

2 I'm passionate, I'm sorry; I'm not mean. I'm
3 just passionate.

4 MR. LeVAY: Thank you, Ms. Dallner.

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(WITNESS LESLIE DALLNER EXCUSED)

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1 MR. LeVAY: The next witness, Your Honor, is
2 Michael D. McKinney.

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4 **MICHAEL D. McKINNEY**, a witness appearing on behalf of the
5 Public, having been first duly sworn,
6 testified as follows:

7

8 **DIRECT EXAMINATION,**

9 **QUESTIONS BY MR. LeVAY:**

10 Q Mr. McKinney, would you state your name for the
11 record, please?

12 A Michael D. McKinney.

13 Q Would you spell your last name for the Court Reporter,
14 please?

15 A M-c-K-i-n-n-e-y.

16 Q Thank you, sir.

17 Would you -- Are you a customer of
18 Indiana-American Water?

19 A Yes, I am.

20 Q Would you please state your comments to the
21 Commission?

22 A Thank you for allowing me to follow that young lady.

23 All right. What I would like to say is from what
24 I've read, well, I know there are two municipalities, two
25 cities, that administer water via Lake Michigan in Lake

1 County, the City of Hammond and the City of East Chicago,
2 both of which are older communities than the City of Gary.

3 They are currently -- from what I read, their
4 water rates are lower currently than American Water, all
5 right? American Water is a national company, really a
6 multi-national company, okay, and both of those cities
7 administer water at lower rates currently; they're older
8 cities, all right? They -- their CEOs are not making
9 multi-millions of dollars, okay? We live in a state of
10 economy now where CEOs are making 150 times more than the
11 average worker, all right? Now I don't know anybody like
12 that; I know of at least one man like that. He wore red
13 and black and wore the number 23, all right? He was worth
14 150 times more than the average person doing his job, all
15 right?

16 Anyway, the City of Hammond is selling water
17 across state lines, and God bless them. You know, I'm an
18 American; profit is not a dirty word, all right? Gouging
19 is a dirty word, and I figure at 31 percent, we're in the
20 area of gouging, okay?

21 Now the -- again, both of those water utilities
22 or municipalities, their CEOs are not making multi-millions
23 of dollars. You would think a national -- multi-national
24 company through the economies of scale would be able to do
25 it cheaper, all right, but apparently they're not able to

1 or they're not, all right? I understand they have
2 shareholders, but again, I understand profits and I
3 understand gouging, all right, and I think the citizens of
4 Gary or Crown Point, Merrillville, or other communities in
5 Lake County should not be subject to that when we sit on an
6 inland sea called Lake Michigan that at times industry for
7 whatever reason uses as a cesspool, and the State of
8 Indiana slaps them on the baby finger and, you know, gives
9 them a little fine for water that we all drink, all right?

10 So -- and I would like to -- you know, you ought
11 to take that into consideration, but if two municipalities
12 can do it at a cheaper rate, I think a national --
13 multi-national company ought to be able to do the same.

14 Thank you.

15 MR. LeVAY: Thank you, sir.

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(WITNESS MICHAEL D. MCKINNEY EXCUSED)

1 MR. LeVAY: The next witness, Your Honor, is Ms.
2 LaTanya Rodgers.

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4 **LaTANYA RODGERS**, a witness appearing on behalf of the
5 Public, having been first duly sworn,
6 testified as follows:

7

8 **DIRECT EXAMINATION,**

9 **QUESTIONS BY MR. LeVAY:**

10 Q Ms. Rodgers, would you state your name for the record,
11 please?

12 A My name is LaTanya Rodgers.

13 Q And are you a customer of the Indiana-American Water
14 utility?

15 A Yes, I am.

16 Q Thank you.

17 If you would address your comments to the
18 Commission, please.

19 A Let me spell my last name, R-o-d-g-e-r-s.

20 Q Thank you.

21 A My name is LaTanya Rodgers, and I am a resident in the
22 4th District, and I'm representing the Pulaski community,
23 and I have a concern, and I am against the increase for the
24 water company.

25 I researched, and I have been on -- my parents

1 been here since 1964, so they are definitely an investment.
2 We have never had our water shut off, and I researched, and
3 I had a concern because they had a \$24 million project two
4 years ago to replace the leaded pipes and irons in our
5 community, and we haven't received a lot of that yet. My
6 area has not changed leaded pipes, so -- and I know that
7 they said that they had \$55,000 for the service across the
8 state, and they had \$400 million to invest into
9 infrastructure, so I'm trying to figure out why do you want
10 us to pay for the jobs that you should have done before?
11 Why would you want to increase our -- the increase to
12 31 percent when you haven't took care of us from the
13 get-go?

14 I'm going to let you know that I do not trust the
15 water that I drink. I have bought me a machine for regular
16 water because any time when something goes on in my area,
17 dirt and sand was coming out of my faucet, so I do not
18 trust your water.

19 MR. LeVAY: Thank you, Ms. Rodgers.

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(WITNESS LaTANYA RODGERS EXCUSED)

1 MR. LeVAY: Your Honor, the next witness is Sue
2 Pelfrey.

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4 **SUE PELFREY**, a witness appearing on behalf of the Public,
5 having been first duly sworn, testified as
6 follows:

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8 **DIRECT EXAMINATION,**

9 **QUESTIONS BY MR. LeVAY:**

10 Q Ms. Pelfrey, would you state your name for the record,
11 please?

12 A My name is Sue Pelfrey, P-e-l-f-r-e-y.

13 Q Thank you.

14 Are you a customer of Indiana-American Water?

15 A I am a customer. I am also the Town Manager for the
16 Town of New Chicago who owns the water department or
17 waterworks. We purchase our water from Indiana-American.
18 We've been in business since 1953; I've been there 33
19 years.

20 I do want everybody to know I did do a written
21 paper that will go on record that we are opposed to it, but
22 I also want you to know I work very closely with
23 Indiana-American, okay, so they are not my enemy, but their
24 increase is also very high.

25 As you can see, we buy ours wholesale just like

1 Mayor Land is from Crown Point, and we resell it to our
2 customers. So in order for us to do a rate increase, we're
3 going to have to bring an accountant in, figure out what
4 their raise is going to be, and then I'm going to have to
5 pay an IT guy to come and set up for my program. So
6 besides their increase that they would get, I'm going to
7 have to pay two additional people high prices in order to
8 reprogram my settings to bill my customers, so when they
9 raise my rates, my people are going to get the rate
10 increase passed on to them.

11 So with my notice there, we are opposed to that
12 kind of increase.

13 Q Can I ask you a question?

14 A Sure.

15 Q How many customers does New Chicago --

16 A I have 2,337 customers. Our town is -- 1,999 is the
17 population. I own water lines in Lake Station. You guys
18 didn't buy that, okay, and I have water lines in Gary. I
19 have water lines in Hobart and unincorporated Lake County,
20 so on top of the water bill that these customers pay, they
21 also pay a sewer bill to another city or town.

22 MR. LeVAY: Thank you, Ms. Pelfrey.

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(WITNESS SUE PELFREY EXCUSED)

1 MR. LeVAY: Our next witness, Your Honor, is
2 Myrtle Coleman.

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4 **MYRTLE COLEMAN**, a witness appearing on behalf of the
5 Public, having been first duly sworn,
6 testified as follows:

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8 **DIRECT EXAMINATION,**

9 **QUESTIONS BY MR. LeVAY:**

10 Q Ms. Coleman, would you please state your name for the
11 record?

12 A Myrtle Coleman, C-o-l-e-m-a-n.

13 Q Thank you, ma'am.

14 Are you a customer of Indiana-American Water
15 utility?

16 A Yes, I am.

17 Q Thank you, ma'am. Would you address your comments to
18 the Commission, please?

19 A Good evening to the Commission, the Judge, the
20 Commissioners, and other podium people. Good evening to
21 everybody in the audience.

22 I am here for -- as a private citizen, and I do
23 agree with everything that the representatives have brought
24 forth and the lady that brought forth with passion because
25 I am one of those senior citizens, and I have -- my water

1 bill has been with me over 50-some years, and I've always
2 paid -- been able to pay my bill, and this rate increase is
3 too much.

4 In addition, when they were doing --
5 Indiana-American was doing the so-called infrastructure
6 improvements, they tore up the alley where I live, and my
7 garage happens to be in a portion of where that work needed
8 to be done, and they never came back to clean up their
9 mess.

10 If you are going to have them ask the Regulatory
11 Commission have them ask the water company, whatever they
12 do should be reported and it should be addressed so that
13 other people don't have to suffer what I have suffered.

14 MR. LeVAY: Thank you, Ms. Coleman.

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(WITNESS MYRTLE COLEMAN EXCUSED)

1 MR. LeVAY: Your Honor, the next witness is M.
2 Mendoza.

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4 **MARTIN MENDOZA**, a witness appearing on behalf of the
5 Public, having been first duly sworn,
6 testified as follows:

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8 **DIRECT EXAMINATION,**

9 **QUESTIONS BY MR. LeVAY:**

10 Q Sir, would you state your name for the record, please?

11 A Yes, Martin Mendoza. I'm a citizen here in the 2nd
12 District.

13 Hello to the panel; hello to my fellow citizens.

14 Q Mr. Mendoza, would you spell your last name for the
15 Court Reporter?

16 A M-e-n-d-o-z-a.

17 Q Thank you, sir.

18 Are you a customer of Indiana-American?

19 A Yes. I've been a customer -- I've been here 57 years.

20 Q Thank you.

21 A And so with that, I would like to ask you all about
22 being a good corporate citizen. You know, my time here in
23 the City of Gary, you know, the Jefferson school? You guys
24 annexed that; you guys knocked it down instead of helping
25 the school out along with Borman Square. That's like the

1 only pool in the city, and it's been shut down for some
2 years, and you a water company. You know, kids need to
3 learn how to survive in the water. You know, that could
4 have been your way to, you know, do some outreach.

5 The other thing is the remaining high schools
6 that are here, how come you guys don't do no outreach and
7 say, hey, you could be a plumber and come and work for the
8 Indiana-American Water Company. You know, you could do a
9 summer job or something, but, you know, like my fellow
10 citizens say, it's -- the rate increase is too much.

11 I just don't understand. You know, you got a
12 water fountain here by the train station. You guys could
13 sponsor that. You know, it's water, and at the same time,
14 you know, we need to conserve water because, you know, the
15 planet is heating, so everybody talks about rain barrels.
16 I mean, you could write that off in taxes. How long we
17 been customers we should get -- be provided a rain barrel
18 at no -- for free, you know, so we can help conserve the
19 water that comes down sometimes. You know, the weather is
20 changing, and, you know, water is a human right, you know,
21 so I oppose this rate increase, and, you know, the --

22 Q Thank you, Mr. Mendoza.

23 A -- and the corporate citizen, I don't know where like,
24 you know -- because I think it was -- Mary was her name.
25 The cashier we used to go to right here on Madison Street,

1 she was always very helpful, you know. She didn't know
2 Spanish, but she treated my mom like a queen. You know,
3 she came in there, she acknowledged her. My mom would
4 sometimes pay with quarters, you know. It was one, you
5 know, female raising her kids, you know, but she never
6 disrespected, you know, my mom, you know. I really
7 appreciate that, but at the same time, as a corporate
8 citizen, they should have never let the elementary school
9 close, all right?

10 MR. LeVAY: Thank you, Mr. Mendoza.

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(WITNESS MARTIN MENDOZA EXCUSED)

1 MR. LeVAY: Our next witness, Your Honor, is
2 Emmett Karl Mosley.

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4 **EMMETT KARL MOSLEY**, a witness appearing on behalf of the
5 Public, having been first duly sworn,
6 testified as follows:

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8 **DIRECT EXAMINATION,**

9 **QUESTIONS BY MR. LeVAY:**

10 Q Mr. Mosley, would you state your name for the record,
11 please?

12 A Okay, Emmett Mosley. Emmett Karl Mosley.

13 Q Yes.

14 A Okay.

15 Q And, Mr. Mosley, it's -- your -- Emmett is spelled
16 E-m-m-e-t-t --

17 A Yes.

18 Q -- K-a-r-l, and then Mosley is M-o-s-l-e-y?

19 A Yes.

20 Q Thank you, sir.

21 Are you a customer of Indiana-American?

22 A Yes.

23 Q Would you please make your statement to the
24 Commission?

25 A Yes.

1 First every all, I want to thank you. I
2 appreciate the opportunity for you to be here and to
3 present this here in Gary. I don't know; I keep up with
4 everything. I think maybe this might be the first time
5 I've ever known that you have held a hearing here in Gary.
6 I may be wrong, but to my knowledge, I've never heard of
7 this happening here. I've been in Gary almost eight years
8 now. I'm from East Chicago, and there is a difference,
9 okay? There is a difference.

10 First of all, a lot has been said already, and I
11 don't want to try to go over some of the things that have
12 been said, but I want to say this: We in this country and
13 in particular here in Gary, we've made some mistakes
14 because when we hand our natural God given resources over
15 to a private corporation, we're in trouble, and we made
16 some mistakes, and this is all over the country because our
17 God given right should be some water, should be some
18 shelter, should be some heat, should be some God given
19 right, and we are beholden to this company for -- You can't
20 exist without water.

21 I'm an environmentalist. I'm concerned about the
22 environment. I always talk to my wife about how can we
23 capture -- like the gentleman said, how can we capture this
24 water, but even the experts say even if you capture it, you
25 still got to in a sense clean it. You have to anti-pollute

1 it. You know, you have to purify it, but that's an option,
2 but when we have put our water in the hands of a private
3 corporation that don't have the concerns that we have, that
4 aren't concerned. If you had a bad month, they don't say,
5 oh, you had a bad month? We're going to let you slide this
6 month. That don't happen. So we made some mistakes.

7 I do want to say I'm opposed to this increase.
8 This company's not running a deficit. This company's
9 making money; it's been stated already. They're making
10 profits and they're putting those profits in the hands of
11 their leadership and in the hands of their investors. You
12 can go on line -- it's not easy to see, but it's on line.
13 You can see the profit that they have made.

14 I think the corporation has used the pandemic as
15 an excuse. All over the country, they have used the
16 pandemic as an excuse to gouge the people. There needs to
17 be a revolution. People are fed up. People are fed up.
18 Inflation is down. It's amazing that we're talking an
19 increase of 31 percent when inflation is down. Inflation
20 at its height was at 15 percent, and inflation is down to
21 7 percent but not in every area. Every area has not had
22 inflation. Surely water -- man, we have Lake Michigan.

23 There has not been an increase in most people's
24 salary. I'm in personal finance; that's what I do for a
25 living, and there has not been an increase in most people's

1 income in this country. The federal government, you know,
2 blessed last year and I think they blessed with like a
3 3 percent social security increase, but like I said,
4 inflation was at 15 percent. You know, go to the grocery
5 store. Man.

6 Okay, and everybody asking for an increase, okay?
7 Gas was outrageous, and you say what? We -- they gouged us
8 there too because there's not a lack of gas. It's there,
9 but they have used the pandemic as an excuse, and the
10 services have not been increased by this company.

11 A couple of years ago, I don't know what they
12 were doing because I never got the answer, but they were
13 doing something on every block that I saw, and after that
14 that they did, they were running pipes or something, and
15 since then when it rained hard, it comes into my basement,
16 and I don't know -- I can't get any answers on who did it,
17 and, of course, it was one of their contractors that worked
18 for them. So the service -- the good service to customers
19 has not changed.

20 As I said, I work in personal finance. I teach
21 my clients to prepare, to stay in their budget, okay, and
22 this company's not staying in their budget unless their
23 budget means more for us and less for you. Create
24 emergency fund. You know, people say, well, you know, life
25 has happened. You are supposed to prepare. You have

1 people who say -- who are in charge who are supposed to
2 look down the road so you can't spend every dime, okay? So
3 you should have emergency money for extreme circumstances,
4 but there has not been extreme circumstances. I don't see
5 any situation that is extreme that the customers should
6 have to be the ones responsible for this increase.

7 So I say no to this increase, and I encourage --
8 and I know, hey, you know, this is one of those Commissions
9 that is appointed by the Governor, you know. I understand
10 it; I've been at this for a few years, but I just wish that
11 one time that you give the people the victory. Give the
12 people the victory, and say no to this tax increase, so
13 that's my words.

14 Thank you so much.

15 MR. LeVAY: Thank you, sir.

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(WITNESS EMMETT KARL MOSLEY EXCUSED)

1 MR. LeVAY: The next witness is Labrada Dunham.

2

3 **LABRADA DUNHAM**, a witness appearing on behalf of the
4 Public, having been first duly sworn,
5 testified as follows:

6

7 **DIRECT EXAMINATION,**

8 **QUESTIONS BY MR. LeVAY:**

9 Q Would you state your name for the record, please?

10 A My name is Labrada Dunham.

11 Q And your first name is spelled L-a-b-r-a-d-a, and your
12 last name is spelled D-u-n-h-a-m?

13 A Yes.

14 Q I ask you for the Court Reporter's sake.

15 Are you a customer of this utility?

16 A Yes.

17 Q Ma'am, would you go ahead and address your comments to
18 the Commission?

19 A My comments are short because I do agree with a lot of
20 what has already been stated, and I want to say for
21 American Water, they have 14 states. That includes
22 California, Hawaii, Illinois, Indiana, Iowa, Kentucky,
23 Maryland, Missouri, New Jersey, Pennsylvania, Tennessee,
24 Virginia, and West Virginia, okay, so all of this comes
25 under American Water, and I'm wondering if Hawaii American

1 Water and California American Water are also being given a
2 31 percent hike.

3 I -- as the gentleman stated, we do flood. I
4 bought my third last month -- my third hot water tank, but
5 I was going to say I don't think that we should have to pay
6 for the catastrophes of the other states such as California
7 and Texas, and I realize that there's a lot of work that
8 the American Water Company is going to have to do in some
9 of those states because they've had some catastrophes.
10 That should not be put back on us.

11 Also, I feel as though we should not have to pay
12 when new subdivisions are built. We should not have to pay
13 for the pipes that are laid in those new subdivisions, and
14 I know because my son had a house built in Merrillville,
15 and his -- for the service to have the water to come to him
16 is not as much as I, and I live in Gary.

17 So I just want to say that there is a lot -- I
18 did write a few things down that I was concerned about, and
19 I agree with Carolyn McCrady and most of the others that
20 have spoken here, so I won't take up any more time. I
21 thank you for giving me this opportunity, and we do not
22 need this hike.

23 MR. LeVAY: Thank you, Ms. Dunham.

24

25 (WITNESS LABRADA DUNHAM EXCUSED)

1 MR. LeVAY: Your Honor, the next witness is Mary
2 Cossey.

3
4 **MARY COSSEY**, a witness appearing on behalf of the Public,
5 having been first duly sworn, testified as
6 follows:

7
8 **DIRECT EXAMINATION,**

9 **QUESTIONS BY MR. LeVAY:**

10 Q Ms. Cossey, can you state your name for the record?

11 A Mary Cossey.

12 Q And are you -- your last name is spelled C-o-s-s-e-y?

13 A Correct.

14 Q And, Ms. Cossey, are you a customer of
15 Indiana-American?

16 A Yes.

17 Q Would you please make your comments to the Commission?

18 A Yes.

19 Good evening. My name is Mary Cossey. I'm First
20 Vice President representing the Gary branch of the NAACP,
21 and I do want it stated on the record that we oppose this
22 rate increase.

23 Let me first start by saying that
24 Indiana-American Water does have some of the best water in
25 the country; however, we still oppose the rate increase.

1 In our communities, the median income for the
2 City of Gary -- median household income is \$31,315. The
3 median income for a household in South Haven is \$54,771.
4 The median income for the Town of Merrillville per
5 household is \$63,381.

6 We represent a large portion of the residents of
7 Gary, Indiana, and the residents of Gary, Indiana simply
8 cannot afford an additional rate increase, not to mention
9 the fact that the minimum wage in the State of Indiana is
10 still at \$7.25 per hour. At \$7.25 per hour, people are
11 still struggling just to meet their basic needs.

12 Let's take a customer that makes \$1,500 a month
13 in social security benefit. They pay \$100.00 for water,
14 \$220.00 for gas and lights, \$100.00 for sanitary, with the
15 cost and the increase of food \$400.00 a month, medication
16 may be \$200.00 a month, gas is \$280.00 a month, cell phone
17 \$50.00, and \$90.00 cable.

18 When you do the math, that leaves them with
19 \$70.00 per month to last them for 30 days. It's not
20 acceptable, and they cannot afford any additional amount of
21 money into -- to expend out of their monthly wage.

22 What we want to say is that Indiana-American
23 Water is a very profitable company. They make a lot of
24 money; their profits exceed in the double digit millions.
25 If you acquire a municipality or another water

1 infrastructure, it is our opinion that you should have the
2 ability to pay for it and not pass that cost over to the
3 residents of the surrounding communities.

4 We stand in opposition to this rate increase.

5 MR. LeVAY: Thank you, Ms. Cossey.

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15 (WITNESS MARY COSSEY EXCUSED)

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1 MR. LeVAY: Your Honor, our next witness is
2 Natalie Ammons.

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4 **NATALIE AMMONS**, a witness appearing on behalf of the
5 Public, having been first duly sworn,
6 testified as follows:

7
8 **DIRECT EXAMINATION,**

9 **QUESTION BY MR. LeVAY:**

10 A Good evening. My name is Natalie Ammons,
11 N-a-t-a-l-i-e A-m-m-o-n-s, and I do use Indiana-American
12 Water as my water supplier.

13 Q Thank you, ma'am.

14 Please address the Commission.

15 A I have stood here or sit here tonight and listened to
16 a lot of the things that have been going on, and people
17 have said, as you have heard, there are many, many things
18 that are problematic.

19 Earlier this year, the EPA released a study
20 regarding the lead in the pipes that -- in the delivery
21 system, okay? The Indiana Finance Authority said that the
22 utility companies are the ones that are supposed to be
23 replacing these lead pipes. Indiana is the 14th state in
24 terms of the dangers of lead poisoning, 14. We ranked 14,
25 so the State offers grants because of the dangers of the

1 lead in the pipes, okay?

2 According to the State, the process has already
3 been started, but the government provides \$100 million a
4 year on average for low interest loans and grants to
5 utility companies to replace lead pipes. That way, the
6 customers won't see these large, huge rate increases that
7 you are trying to place here. You're trying to penalize
8 the citizens of Gary, Indiana because you did not maintain
9 the upkeep and the delivery -- of your delivery system. In
10 other words, it was on you, not us. When you were supposed
11 to be doing that, you did not do that.

12 So one of the problems here is that -- well, two
13 of the problems. You're requesting a 31 percent increase,
14 which is also going to increase the sanitary district fees,
15 so that's a double increase on top of what they're already
16 doing.

17 I want to know -- people are refusing and they
18 don't -- they cannot afford this increase, so how do you
19 penalize or want to look at people downward because they
20 can't refuse to do something that they're incapable of?
21 People cannot afford this increase.

22 You have the ability to get money from the
23 federal government because of the mandates that are coming
24 down as well as the State. I want to know why and
25 understand our dollars -- you keep talking about the

1 pandemic, but we did not get the silver spoon for the
2 dollars where they were providing filters and paying bills
3 for the citizens of the community.

4 Our citizens are still struggling, so again,
5 we're not refusing, but what we're saying is that you have
6 other avenues that you can look at other than putting it on
7 the backs of the citizens here in the Gary, Indiana.
8 Please explore those opportunities.

9 MR. LeVAY: Thank you, Ms. Ammons.

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17 (WITNESS NATALIE AMMONS EXCUSED)

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1 MR. LeVAY: Your Honor, the next witness is Ben
2 Penick.

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4 **BEN PENICK**, a witness appearing on behalf of the Public,
5 having been first duly sworn, testified as
6 follows:

7
8 **DIRECT EXAMINATION,**

9 **QUESTIONS BY MR. LeVAY:**

10 Q Mr. Penick, did I state your name correctly?

11 A Yeah, you did. I'm surprised.

12 Q Would you please state your name for the record?

13 A Ben Penick.

14 Q And how do you spell your last name?

15 A P-e-n-i-c-k.

16 Q Thank you, sir.

17 Are you a customer of the Indiana-American Water
18 utility?

19 A Yes.

20 Q Would you please make your statement to the
21 Commission?

22 A Okay.

23 First of all, born and raised in Gary. Been
24 here, went off to the military, and I came back.

25 So interesting story: 30 years ago back in '93,

1 I actually worked for the municipality that was then in
2 charge; it was called Gary Hobart Water Company. You all
3 remember Gary Hobart? You used to be able to walk down
4 there to the big tower on Madison Street and pay your bill.
5 You all remember that; right? Right? Mama used to send me
6 down there to pay the bill. Now you can't do that anymore.
7 You got to pay it on line; you got service fees; you got to
8 go to the currency exchange. You know, some people don't
9 even know how to pay the bill, and then you tack on an
10 extra fee.

11 So I've heard everything that was said before,
12 and I'm not going to reiterate, but there was a couple of
13 points. The Mayor of Crown Point was -- Is he still here?
14 Well, he mentioned that you guys have requisitioned 22
15 times since 2001 for rate increases. That's outrageous.
16 That's just -- that's crazy.

17 I realize though -- and then, like -- I'm in the
18 2nd District, by the way, so my Councilman Fossett, he came
19 and spoke, and I'm not going to reiterate what he said, but
20 there were a couple of things that seem to be a growing
21 theme around here. Senior citizens on fixed incomes that
22 cannot afford a 31 percent increase, let -- I mean any
23 increase at that, but 31 percent, that's outrageous.

24 There were improvement programs promised back
25 when I was part of Gary Hobart Water about the lead pipe

1 removal -- even when I was there about the lead pipe
2 removal. That still exists mostly downtown. I'm in the
3 Horace Mann District; still got a lot of lead pipes down
4 there. Now, they have been replacing them as, you know,
5 outside entities acquire abandoned properties and get it
6 replaced, but this was a project that was supposed to be
7 done 30 years ago, and if you guys are asking for an
8 increase for -- and I'm looking at the case and I see
9 plants in Winchester, Sheridan, West Lafayette. I don't
10 see anything about Gary, Indiana.

11 So another thing I wanted to add is that previous
12 speakers spoke about the municipalities that still have
13 their water from Lake Michigan. Hammond. So how is it
14 that the City of Hammond is able to manage its uses, its
15 citizens, and their bills are lower than what we got?
16 Well, this is all corporate stuff, acquisition.
17 Corporations are not interested in citizens.

18 Like the previous speaker said, where's the
19 community outreach? Why did you have to tear down
20 Jefferson elementary school, Borman Square? I went to
21 Jefferson Elementary school; I used to go to Borman Square,
22 and all that is -- why -- what happened to the, you know,
23 public relations, community involve -- community outreach
24 programs, anything corporate, but, you guys, we don't hear
25 from you until you want some money. That's crazy. That is

1 absolutely insane.

2 So needless to say, I'm opposed to it. I'm not
3 going to take -- I could talk up here forever, but there's
4 many more speakers that have things to say, and I just want
5 to reiterate the recurrent theme about senior citizens on
6 fixed income that cannot afford this, so I'm in total
7 opposition.

8 Thank you.

9 MR. LeVAY: Thank you, Mr. Penick.

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15 **(WITNESS BEN PENICK EXCUSED)**

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1 MR. LeVAY: Your Honor, the next witness is
2 Stephen Mays.

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4 **STEPHEN MAYS**, a witness appearing on behalf of the Public,
5 having been first duly sworn, testified as
6 follows:

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8 **DIRECT EXAMINATION,**

9 **QUESTIONS BY MR. LeVAY:**

10 A Good evening.

11 Q Thank you, Mr. Mays.

12 Would you state your name for the record, please?

13 A Stephen Mays.

14 Q And, Mr. Mays, are you a customer of this utility?

15 A Yes.

16 Q Thank you, sir.

17 Mr. Mays, if you would address your comments to
18 the Commission, please.

19 A Yes.

20 It -- do any of you own any of the American Water
21 Company stock? I mean, that's a fair question, but I don't
22 want to get into your personal finances, but the
23 Indiana-American Water stock is the largest publicly traded
24 utility; it's recommended with a bi-rating [verbatim]. You
25 guys understand what I'm trying to say? The dividend

1 increased again; it's constantly increasing. They run a
2 good business.

3 I represent the Gary branch of NAACP. I'm the
4 President. We got over 1,000 households that have water
5 with Indiana-American Water. Most of these folks can't
6 afford it. The people that reside here are struggling.

7 We talked about the health; we got the highest
8 cancer rate in the State. IDEM gives more permits in the
9 City of Gary than the next six surrounding counties. The
10 water is okay, but as the lady reported out earlier, it is
11 some health concerns with the water. The quality could
12 improve, but moreover, Gary has over 50 percent of the
13 housing stock left, probably more -- I think it's like more
14 like 60 percent that have lead lines, lead lines that we've
15 been told forever that's going to go away.

16 So we're environmentally challenged. We need to
17 see some investment in our infrastructure that benefits us.
18 I will buy the stock and get the dividend, but the citizens
19 here can't afford to make that dividend go. They can't
20 afford to make that a good stock. So since the company's
21 doing so well, this town should not be the dumping ground
22 to have to pay those high prices when they can't afford it.

23 Now, Indiana-American should be a better
24 corporate citizen. We talk with them; we met with them,
25 and I don't see the sponsorship in the community. I don't

1 see the hiring of folks in the community. If it's a repair
2 on one of our roads, you don't see that road fixed; you see
3 it patched. If they go in somebody's yard, you can see the
4 path where it was at; they don't put the grass back. We
5 need quality services just like Greenwood. We cannot
6 afford 31 percent in this impoverished community, the most
7 impoverished community in this State; you guys have all
8 heard that.

9 Now, it should be some equity, and it should be
10 some fairness. When it comes to vendor opportunities, we
11 should be considered. Nobody in this community has been
12 considered. Everything -- it's kind of like we make the
13 deposits, but all of the withdrawals go out of here, and we
14 don't have no money. Our checking accounts are bouncing,
15 so this time, we want you all to really look into that and
16 do a deep dive into the finances and understand that this
17 community can't afford it because at the end of the day,
18 it's business, and this municipality cannot afford to float
19 that and keep that dividend going. So I don't want to
20 count your money, but I do want you to count our money. I
21 hope that you all will be sincere when you make your
22 decisions.

23 Thank you.

24 MR. LeVAY: Thank you, Mr. Mays.

25 **(WITNESS STEPHEN MAYS EXCUSED)**

1 MR. LeVAY: Our next witness is Mr. Buggs.

2

3 **ROBERT L. BUGGS, SR.**, a witness appearing on behalf of the
4 Public, having been first duly sworn,
5 testified as follows:

6

7 **DIRECT EXAMINATION,**

8 **QUESTIONS BY MR. LeVAY:**

9 A Thank you, thank you, thank you.

10 Q Mr. Buggs, would you state your full name -- your name
11 for the record as you put it on your form?

12 A My name is Robert L. Buggs, Sr., and I am a customer
13 of Indiana-American Water.

14 Q And your last name is spelled B-u-g-g-s?

15 A Yes, B-u-g-g-s.

16 Q If you would make your comments to the Commission,
17 please.

18 A Yes.

19 Thank you all for coming to Gary. I know that
20 you all is going to be the one that's going to be actually
21 making the decisions. Most of what I wanted to say has
22 already been said, but there are a couple of things that I
23 want to expound on.

24 They're asking for this increase, but like one
25 gentleman said, we don't have an office where if you got a

1 problem to go in discuss the problems with. I think it's
2 located down in Andersonville [verbatim], Indiana or
3 something like that, so we actually -- and this is about a
4 city of 70,000 people approximately or more.

5 Most of the citizens in Gary are senior citizens,
6 and has been spoken before, we on a fixed income, so every
7 time there's an increase in any utility, the money that
8 they are actually receiving dwindles. I just went to a
9 meeting yesterday and just spoke to some of you all about
10 the sanitary district is asking for a raise in the trash.

11 Now, at Indiana University, the representatives
12 from Indiana-American Water said that on the average of
13 4,000 gallons per month use, the increase to the average
14 citizen would be \$14.00. Now, Ms. Cossey told you the
15 median income per household. \$14.00; that's just one
16 utility.

17 Now, if -- that's \$14.00, and if in there -- I
18 mean, if the sanitary district get a raise and NIPSCO get a
19 raise, these are just utilities which are necessities that
20 we have to have, and naturally, whatever raise -- they put
21 it at 35 percent was at I.U. You gentleman and ladies have
22 I think 31 percent they asking for. Now, we know they're
23 not going to get 30 percent, but they will get something.

24 We understand about inflation. Everything goes
25 up; we understand that. I don't think, although they

1 admitted it, that we should be held responsible for the
2 infrastructures. It's a very good idea to remove those
3 lead pipes at no cost to the homeowner. That's what we
4 thought. Now reading this, there is a cost to the
5 homeowner. So we're paying taxes to the City of Gary.
6 We're paying our water bill. Some of these things should
7 be included already, but for Gary, Indiana, where most of
8 the citizens are on a fixed income, that is a large
9 increase, and the services should be top-notch. They have
10 dug up and replaced pipes, and they've left it like that.
11 They're going some place else, God knows where. That is
12 unfair, and the citizens of Gary deserve an office that
13 they can voice their complaints to, go in and talk to
14 somebody, but I think you all -- I know -- I see where you
15 all going to make a decision sometime in 2024, but thank
16 you for coming to Gary, and remember what they said in
17 Gary. We opposed to that.

18 We understand about inflation, everything going
19 up all over the United States, but we are in a predicament
20 where we didn't ask for it; it's just a reality, so please
21 when you make your decision, think about Robert Buggs and
22 all the people you see here tonight that we can't afford
23 it.

24 Thank you so much.

25 (WITNESS ROBERT L. BUGGS, SR. EXCUSED)

1 MR. LeVAY: Your Honor, the next witness is Tracy
2 Coleman.

3
4 **TRACY COLEMAN**, a witness appearing on behalf of the Public,
5 having been first duly sworn, testified as
6 follows:

7
8 **DIRECT EXAMINATION,**

9 **QUESTIONS BY MR. LeVAY:**

10 A Good afternoon.

11 Q Ms. Coleman, good afternoon.

12 Would you state your name for the record?

13 A Yes, I'm Attorney Tracy Coleman.

14 Q And that's spelled for the Court Reporter as

15 C-o-l-e-m-a-n?

16 A Yes.

17 Q And are you a customer of Indiana-American Water
18 utility?

19 A Yes, I am.

20 Q Thank you.

21 Ms. Coleman, if you would address your comments
22 to the Commission.

23 A Yes, I will.

24 I stand opposed to the 31 percent increase, and I
25 would like to submit to you something from the U.S. Water

1 Alliance where they analyzed shutoffs in eight cities and
2 found that shutoffs are four times longer in majority
3 African-American communities, so as a community, we not
4 only have to be concerned about the 31 percent, we have to
5 be concerned about the disparate impact and the
6 ramifications that that type of increase will have on our
7 community, and so I'm asking that you find that the
8 evidence does not show that an increase in costs are
9 reasonable. In fact, I would submit to you the evidence
10 shows the opposite of it.

11 You have a community that is already paying to
12 the point where it is causing economic harm to the people
13 who are trying to survive and live in our community. We
14 have a community that just passed the referendum tax. Even
15 though this community passed the referendum tax, the
16 reality is the children in Gary live in a city with no
17 public swimming pool. So there are things that are going
18 on psychologically, emotionally, and economically that
19 eventually you hope people who are in leadership will look
20 at these issues and say, you know what, enough is enough.

21 There comes a point when we talk about corporate
22 citizens that our corporate citizens have to be partners
23 and not oppressors, and any time you have a country where
24 we know you need water to survive and we're living in a
25 country and in a community that that water which our

1 community needs to survive may be inaccessible, that should
2 cause all of us concern.

3 So when you start looking at the numbers, a lot
4 of times when we go to communities that are majority
5 African-American, sometimes profits are put over basic
6 human needs, and I'm asking you as a board not to do that
7 but to recognize that we're in a country -- there's other
8 resources for infrastructure improvement. We've seen other
9 resources at the state/federal level, so eventually a
10 corporation that has access to numerous dollars at any
11 time, they need to look somewhere else, and that somewhere
12 else should not be on the backs of people who are
13 struggling to survive.

14 So lastly, I will leave you the part of -- the
15 American dream was always homeownership. Just own a house;
16 that's part of that American dream. Now you have people
17 owning a home, but now the stress is: Can I keep it? Can
18 I pay the NIPSCO? Can I pay the GSD? Can I pay this water
19 bill for my children? For some of our households, the
20 answer is no.

21 So when we look at poverty in America, there's a
22 saying we help the poor because we are the poor. Any
23 person in America can experience poverty any time.

24 So I'm asking you in consideration for the
25 beautiful people who live here and the fact that water

1 should be a basic human right that you say no to that
2 31 percent increase and say not today, not on these
3 American citizens here.

4 Thank you.

5 MR. LeVAY: Thank you, Ms. Coleman.

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15 **(WITNESS TRACY COLEMAN EXCUSED)**

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1 MR. LeVAY: Your Honor, the OUCC Staff up front
2 provided more requests to speak since we began. I don't
3 think anyone who is about to speak has been sworn in
4 necessarily yet, and so I want to point that out.

5 THE COURT: Those that still wish yet to speak,
6 will you please stand?

7 Thank you. Will you please raise your right
8 hand?

9

10 (OATH DULY ADMINISTERED TO EIGHT PEOPLE)

11

12 MR. LeVAY: Thank you, Your Honor.

13 Our next witness is Kwabena Rasuli.

14

15 **KWABENA RASULI**, a witness appearing on behalf of the
16 Public, having been first duly sworn,
17 testified as follows:

18

19 **DIRECT EXAMINATION,**

20 **QUESTIONS BY MR. LeVAY:**

21 Q Did I pronounce your name --

22 A No.

23 Q Please state your name for the record.

24 A Kwabena Rasuli.

25 Q I'm sorry; could you say that again, please?

1 A Kwabena --

2 Q Kwabena --

3 A -- Rasuli.

4 Q -- Rasuli.

5 A Yes. I've been a customer of Indiana -- like you said
6 of Gary Hobart -- or Indiana-American Water here for quite
7 some time now.

8 Q Mr. Rasuli, would you spell your name for the Court
9 Reporter?

10 A K-w-a-b-e-n-a R-a-s-u-l-i.

11 Q Thank you, sir.

12 A A couple -- a lot of good things were said tonight,
13 and I agree. I stand in opposition of a 31 percent
14 increase in our water bills, and I'm hoping also this is
15 not them asking for that then, okay, we'll take a
16 15.5 percent or whatever because they really don't need any
17 increase on our water bill. So many people have said so
18 many things that we agree with in terms of get the increase
19 if you want it from somewhere else. Do you really need
20 these profits, again, coming from the backs of the
21 citizens?

22 I believe that you all -- most of you all
23 probably when you leave here will be taking 5th Avenue to
24 I-65 or maybe 4th Avenue to the Hammond area most likely,
25 but I would ask you to, if you can, please go down Broadway

1 and maybe take a left at 7th Avenue, 8th Avenue, 11th
2 Avenue, 15th Avenue, 20th Avenue right through the
3 community, right through the neighborhood and see these
4 conditions firsthand and see what we're talking about when
5 we say our median income is 31 percent [verbatim] and the
6 struggles we're having in this community. It won't be too
7 long of a detour, but it will be very eye opening for you.
8 We really think you guys should consider taking that ride
9 through the neighborhood. Don't just go by that
10 \$50 million baseball stadium.

11 Another thing, we talked about not being good
12 corporate citizens, Indiana-American Water. We've been
13 having some piping work done like the last three years, and
14 I can count on my hand -- probably half of my hand the
15 number of people who look like 85 or 95 percent of the
16 people in this community out working. You know, they want
17 this increase, but we don't even work out here. We can't
18 get jobs; they don't hire people from this community to do
19 any work, so that's very problematic, and that's not
20 just -- Since you guys are the Indiana Utility Regulatory
21 Commission, I mean, that's the issue with so many other
22 infrastructure projects in this community, too, so if you
23 can look into that. Very discriminatory in their hiring
24 and just ignoring the people who are struggling living in
25 this community.

1 Again, so many other good things have been said.
2 I just want to mention something that Dr. King said back in
3 the day when he talked about how the world is two-thirds,
4 three-fourths water, and even -- why do we even pay water
5 bills, so I'll leave it at that.

6 Thank you.

7 MR. LeVAY: Thank you, Mr. Rasuli.

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(WITNESS KWABENA RASULI EXCUSED)

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1 MR. LeVAY: Your Honor, our next witness -- and
2 I'm going to need help. Michaela maybe?

3

4 **MICHAELA SPANGENBURG**, a witness appearing on behalf of the
5 Public, having been first duly sworn,
6 testified as follows:

7

8 **DIRECT EXAMINATION,**

9 **QUESTIONS BY MR. LeVAY:**

10 Q I apologize.

11 A Oh, I apologize. That was my handwriting 100 percent,
12 and I know it.

13 Q Would you please state your name?

14 A I'm Dr. Michaela Spangenburg. That's spelled
15 M-i-c-h-a-e-l-a, last name is S-p-a-n-g-e-n-b-u-r-g.

16 Q Are you a customer of the Indiana-American Water
17 utility?

18 A I am.

19 Q Would you address your comments to the Commission?

20 A Absolutely.

21 I'm resident of Gary. I moved here probably
22 about seven years ago at this point if my math is right,
23 which it may not be, and when I moved out here -- so I've
24 always lived in communities of color; I've always lived in
25 working class communities, but when I lived out west, our

1 infrastructure is little bit newer there.

2 When I moved out here, all of a sudden, I started
3 having health problems that I never had when I lived out
4 west, and all my doctors said the same thing; they said
5 don't drink the water, and so when we're talking about this
6 double standard of being a corporate citizen and what that
7 means compared to just being an individual citizen, I have
8 to wonder because I see so many people like myself in this
9 community. We have to buy a filter to put on our sinks, or
10 we have to buy a filter to pour the water into, or some of
11 our older people who can't really manage some of that, we
12 have to buy a bunch of cases of water just to drink, and
13 that's because as somebody pointed out before, 30 years has
14 gone by at least where we've known that there have been
15 these infrastructure problems, and so of course when we as
16 individual citizens have a problem, we are told that we
17 just have to live with it. We just have to find more money
18 somehow. We're not being paid any more, but we're expected
19 to find money from somewhere to cover these additional
20 costs.

21 You know, it's hard to know too because we have
22 no local office here. We don't really have anybody to talk
23 to about whether the lead problems have been resolved,
24 whether the other problems environmentally have been
25 resolved. There's not a lot in the way of accountability

1 or transparency, but we're still expected for some reason
2 to pay an expense that should have just been the cost of
3 doing business.

4 To be clear, I oppose any rate increase. I think
5 it's ridiculous. When a small business, just a mom and pop
6 store somewhere -- and we have a lot of small businesses in
7 this city that struggle, and you see people open and
8 reopen, open a new and different business. When they make
9 their prices for things, they have to take into account
10 things like infrastructure and maintenance and having to
11 update things.

12 For some reason, when it comes to these really
13 giant corporations, they pass those costs on to us. I
14 think that's unfair. I think that's a double standard that
15 should no longer be tolerated, and frankly, when we talk
16 about government commissions that are supposed to help
17 represent the taxpayer, you know, and we have people come
18 up and talk about what we need is a revolution, if that
19 kind of talk makes you uncomfortable, consider that when
20 the government doesn't do a lot to advocate for us when we
21 have these experiences of coming before commissions and
22 talking about the things that happen in our daily lives and
23 then those people go away and live their lives and nothing
24 is done -- because I've had that experience before; I've
25 talked before a commission before, not just state/federal,

1 about other matters -- we have to ask ourselves: What is
2 the purpose and the function of government? Is there a
3 purpose and function for the taxpayer, for the citizen, or
4 is it just to protect the corporate entities? As far as we
5 see it -- and, yeah, when there's inflation, when the
6 economy goes poorly, we're the one paying the brunt of the
7 cost for that.

8 You look at what happens in terms of consumer
9 goods, in terms of food, in terms of everything, and we're
10 being asked to pay more, but we don't have the money, you
11 know? Our -- as someone pointed out already, our minimum
12 wage is still not a living wage; it's nowhere near. People
13 are working two to three jobs just to make ends meet here,
14 and it's not just here, but it's much worse here, and so I
15 would invite you to consider that every time there is an
16 opportunity like this to do the right thing and to hold
17 corporate citizens accountable in the same way that
18 individual citizens have to be accountable every day,
19 that's not just a referendum, per se, on the corporate
20 citizen; that's also a referendum on government and what
21 its function actually is, and people do remember.

22 Thank you.

23 MR. LeVAY: Thank you, Ms. Spangenburg.

24

25

(WITNESS MICHAELA SPANGENBURG EXCUSED)

1 MR. LeVAY: Our next witness, Your Honor, is
2 Sherry Smith.

3
4 **SHERRY SMITH**, a witness appearing on behalf of the Public,
5 having been first duly sworn, testified as
6 follows:

7
8 **DIRECT EXAMINATION,**

9 **QUESTIONS BY MR. LeVAY:**

10 Q Ms. Smith, would you state your name for the record,
11 please?

12 A My name is Sherry Smith, and I am a customer of
13 American Water.

14 Q Thank you.

15 A I am also a citizen of Gary, and I want to say that I
16 oppose the rate hike.

17 I came in early. I wasn't going to speak; I just
18 wanted to listen, and everyone who spoke made great
19 comments, but I think American Water is a corporation, and
20 you ought to make money, but you do not seem to care about
21 your customers who you are making the money off of, and I
22 believe that you are gouging the customers. 31 percent tax
23 increase on a population?

24 Our population has gone down. We used to be over
25 100,000, close to 200,000 in population. We are now close

1 to or maybe under 70,000. We have a lot of abandoned homes
2 here in the City of Gary, and I wonder: Are you taking
3 into account the amount of people who have moved out of
4 this city or out of Northwest Indiana? Are you taking that
5 into account, or do you even care?

6 We are being taxed, taxed, taxed. We're getting
7 taxed from NIPSCO, we're getting a tax increase from the
8 sanitary district. The gas is going up; the food is going
9 up, and we are still in a pandemic. You don't care.

10 In this environment, they talk about the health
11 issues. You know, you are a corporation; you getting all
12 kind of federal dollars. Some of these costs can be put on
13 the federal government. It should not come to the -- on
14 the backs of the taxpayers who are making \$31,000 a year,
15 and the seniors are on fixed income. This is ridiculous.
16 You are trying to get blood from a turnip. This is
17 ridiculous.

18 I was not going to speak, but I go -- you know,
19 some of the things that have been said I am reiterating
20 what they -- it's just too much. It's just too much tax,
21 tax on -- you got lobbyists. You -- this is a government.
22 You need to take some of that money -- we need to be
23 refunded money. You know, we need to be refunded. We need
24 to have refunds; we need to have checks in the mail because
25 we've been over -- we overpaying.

1 I'm thinking about -- I was sitting there
2 thinking about -- when they were talking about the health
3 issues, I was thinking about that movie Erin Brockovich.
4 We need to investigate the water. We need to investigate
5 the -- we have all these pollutants. We got a -- you know,
6 these big corporations here that's polluting us. We get
7 these trucking companies here coming in. We got steel
8 mills here. Our air quality is the pits, but I'm talking
9 to people who don't care.

10 You know, it just seem like we getting taxed
11 on -- but water is a necessity; you can't live without it.
12 We don't need to pay all this money for water. I've been
13 in the city all my life, all of my life, and the population
14 has dwindled. I don't think you take that into account.

15 Anybody who's making \$31,000 a year or on a fixed
16 income, they don't need to be charged. You got federal
17 dollars. You got lobbyists. Don't charge the people who
18 live in Lake County, Indiana in Gary, Indiana. We're
19 dealing with too much. We being taxed too much. A rate
20 hike of 31 percent? No. I'm opposed to it just like
21 everybody else who has spoken.

22 MR. LeVAY: Thank you.

23

24

25

(WITNESS SHERRY SMITH EXCUSED)

1 MR. LeVAY: Your Honor, the next witness is
2 Anthony Manuel.

3 Your Honor, the next witness will be Sandra Mosley.

4

5 **SANDRA MOSLEY**, a witness appearing on behalf of the Public,
6 having been first duly sworn, testified as
7 follows:

8

9 **DIRECT EXAMINATION,**

10 **QUESTIONS BY MR. LeVAY:**

11 Q Ms. Mosley, would you state your name for the record,
12 please?

13 A Sandra Mosley.

14 Q Are you a customer of Indiana-American Water utility?

15 A Yes, I am.

16 Q Would you address your comments to the Commission,
17 please?

18 A Yes. Good evening, everybody.

19 Just a few things; not going to try to repeat
20 what's been said, but certainly I oppose this rate
21 increase, and when I think about this, I think about
22 there's a fundamental disconnect that, first of all,
23 American Water would want to purchase utilities, which you
24 have a right to do, but then engage in a process where you
25 want to pass that cost on to the citizens. It's morally

1 wrong; it's bad corporate citizen behavior, in my opinion,
2 and if you had forecasted these -- this growth, you should
3 have forecasted the expense, okay? That's the first thing.

4 The second thing is that there have to be other
5 avenues that haven't been fully explored that would reduce
6 or eliminate the cost that would be passed on to the
7 citizens. There have to be, and I'm not seeing that.

8 The third thing is that when I look at my bill,
9 which makes me even question even more why you're asking
10 for an increase, there are a couple of items on the bill
11 that say distribution system improvement charge; that's the
12 first one.

13 The second one says system enhancement
14 improvements charge, so what am I getting now that's
15 improved?

16 Now, my husband spoke earlier. When American
17 Water came in and did the plumbing on the street, my yard
18 floods all the way up to my driveway. I don't know what
19 occurred or what happened, but after that happened, we
20 called repeatedly and got no response.

21 I worked in corporate America. If I behaved like
22 that, I would have been fired. It is unacceptable. It is
23 irresponsible, and it clearly shows that you are not
24 concerned about the people that pay their bills to your
25 corporation. It's just wrong, and it's not behavior that I

1 would support, and I'm sure it's not behavior that you
2 would support. If an employee was hired to do a job and
3 they didn't do their job, you would find somebody else and
4 replace them.

5 So when we look at this, everybody wants to make
6 a profit, but you're making a profit off of people who are
7 already struggling. My neighbor -- my neighbors are
8 seniors. I've seen some of them struggle with paying all
9 of their bills. Water is a fundamental right. It's a
10 fundamental God given right. You gotta drink water. Our
11 body is made up of 70 percent water. They make decisions
12 every day to pay a bill or take care of their health, to
13 pay a bill or have lights. Now it's to pay a bill or be
14 able to drink water.

15 I have a filter in my house because the water
16 tastes funny. Now maybe the pipes will be replaced to the
17 sidewalk, but what about the pipes that lead to the house?
18 We know the housing infrastructure is old. Maybe you don't
19 have a responsibility in replacing the pipes, but as a good
20 corporate citizen, you should consider how you could have a
21 positive impact on any community, not just Gary, but any
22 community where there is service.

23 The other -- the last thing that I will say is
24 that the customer service is horrible. I've called, don't
25 get an answer, don't get a response. It's horrible; it's

1 unacceptable. There's no place locally that I can go and
2 talk to someone, and then if I want to pay my bill on line,
3 then guess what? I got to pay a charge, but there has to
4 be a better relationship for people to feel good about
5 putting money into something that would hopefully improve
6 our lives, our children's lives, our grandchildren's lives
7 in the long run, and I don't see that.

8 Thank you.

9 MR. LeVAY: Thank you, Ms. Mosley.

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(WITNESS SANDRA MOSLEY EXCUSED)

1 MR. LeVAY: Your Honor, the next speaker is M.
2 Kerby.

3
4 **MARJORIE KERBY**, a witness appearing on behalf of the
5 Public, having been first duly sworn,
6 testified as follows:

7
8 **DIRECT EXAMINATION,**

9 **QUESTIONS BY MR. LeVAY:**

10 A I wasn't going to speak, but I changed my mind, and
11 I'm sorry, you guys.

12 Q Ms. Kerby, would you state your name for the record,
13 please?

14 A Marjorie Kerby, K-e-r-b-y, and I am a utility -- an
15 Indiana-American Water customer.

16 Q Please testify.

17 A Thank you.

18 So I'd like to thank the IOUCC for having us, but
19 I would also like to say IUCCU [verbatim], you guys, and
20 I'm so glad you guys and the people that have --

21 THE COURT: Ms. Kerby, I need you to face us.

22 WITNESS KERBY: But that's very important that
23 they're here, so that's why I wanted to say thank you,
24 guys.

25 A I think Indiana-American Water inherited water from

1 Gary Hobart water which was brought up. Conserving seems
2 to have no benefits with them. I'm a conserver of water
3 and resources, been that way for a long, long time. Has no
4 benefits. Why not? Why not give a benefit to someone
5 who's using less? That was brought up; I don't want to
6 repeat it.

7 Clean water is a precious necessity. You can
8 live 30 days without food, three days without water, three
9 minutes without air. It's that important; it's No. 2 on
10 the human necessity list. Please keep that in mind when
11 you make your decisions.

12 If -- this is a current affair. I'm trying to
13 get ahold of Indiana-American Water to have some questions
14 answered about the lead pipe replacement in my area right
15 now. If I use that as an example, and it's a current
16 affair, there's no accountability, none, at any level, and
17 that includes the City of Gary, who knows nothing about how
18 to get in touch with the people who are doing the work,
19 which they've really messed up pretty badly.

20 Two out of two in my neighborhood are failures.
21 One, a rain garden that actually accepts water and has
22 plants designed to take floods and to withstand drought,
23 that's a rare plant. They just went ahead and did what
24 they wanted to do and wiped 20 square feet of rain water
25 garden out. Just trying to get some answers and didn't get

1 them. So no accountability.

2 Someone needs to hear this here. I don't know
3 who it is, but I know someone's here that's hearing me.
4 Please look into that. I'm scheduled for a 7:00 A.M.
5 tomorrow to sink a meter pit. I'll let you know how that
6 goes.

7 I'm against the water increase.

8 MR. LeVAY: Thank you, Ms. Kerby.

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(WITNESS MARJORIE KERBY EXCUSED)

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1 MR. LeVAY: I'm going to ask for Anthony Manuel
2 again. Thank you.

3 Your Honor, the last witness I have for this
4 evening is Sinclair Harley.

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6 **SINCLAIR HARLEY**, a witness appearing on behalf of the
7 Public, having been first duly sworn,
8 testified as follows:

9

10 **DIRECT EXAMINATION,**

11 **QUESTIONS BY MR. LeVAY:**

12 Q Did I say your name correctly, sir?

13 A Yes.

14 Q Would you state your name for the record, please?

15 A Sinclair Harley.

16 Q Thank you, sir.

17 Are you a customer -- Let me just ask: Your last
18 name is spelled H-a-r-l-e-y?

19 A Yes, without the money. Harley, like the motorcycle.

20 Q Right. Thank you.

21 Are you a customer of the Indiana-American Water
22 utility?

23 A Yes.

24 Q Thank you, sir.

25 Would you go ahead and address your comments to

1 the Commission?

2 A Yes.

3 I oppose this.

4 At first, I want to know what a field hearing
5 was, so I googled it, and I don't understand why we
6 can't -- you all can't answer us back, so what I googled
7 field hearing is that it's a meeting outside of Congress;
8 correct? Well, you can't answer me so --

9 Hello? Testing. Oh, the little mic. Oh, okay.
10 I'm sorry; I didn't know. I was looking at the big mic.

11 I googled what was a field hearing to see what
12 the field hearing -- why people can't get they questions
13 answered because it looks like in the case law that you
14 have here that we're paying the 31 percent for West
15 Lafayette which West Lafayette makes good money because
16 they got a new whole housing development going on over in
17 West Lafayette.

18 I also looked at the other Shellyville
19 [verbatim]. I don't even know where that's at, so I'm not
20 even going to comment on that, but I'm assuming it's not in
21 Gary, Indiana because I've been here my whole life and
22 we're not Shellyville [verbatim], and I just want to know
23 why we have to pay for other people's pipes, and our rate
24 is already high as it is because Merrillville doesn't pay
25 the same amount we do nor do Hobart because I had rental

1 properties in Merrillville, so I know they don't pay the
2 same rent. We pay a higher rate than anybody in Northwest
3 Indiana it seems like to me because when I was a landlord.

4 So I just want to know why we have to pay for
5 other people's properties, and since we only had 3 percent
6 of Gary, Indiana, which is 32 square miles of our city
7 redid, and that's all I have to say.

8 Thank you.

9 MR. LeVAY: Thank you, Mr. Harley.

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(WITNESS SINCLAIR HARLEY EXCUSED)

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1 MR. LeVAY: Your Honor, we have no other requests
2 for speaking tonight, and I would like to therefore ask the
3 Commission to receive into evidence Public's Field Hearing
4 Exhibit No. 1 -- GFH-1.

5 THE COURT: Thank you.

6 Then Public's Field Hearing Exhibit GFH-1 is
7 admitted into evidence.

8
9 (PUBLIC'S EXHIBIT NO. GFH-1, BEING PUBLIC FIELD
10 HEARING QUESTIONNAIRES AND COMMENTS, ADMITTED
11 INTO EVIDENCE.)

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1 MR. LeVAY: Thank you, Your Honor.

2 I just -- if I may, I would like to address the
3 Commission and point out for the hearing and everyone else
4 that we file our case in the next couple of weeks, and in
5 the meantime, if there are any written comments that any
6 consumers would like to provide to us, we would be happy to
7 include them as an attachment to our evidence, and so I
8 just invite anyone to contact the OUCC with those comments,
9 and with that, nothing further from the Public tonight.

10 THE COURT: Thank you, and thank you, everyone,
11 too also for coming out tonight; we appreciate it.

12 We also would like to thank the Gary Public
13 Library and Cultural Center and its staff for hosting us
14 here as well.

15 This matter is now continued to the evidentiary
16 hearing scheduled for August 31, 2023 at 9:30 A.M.

17 Thank you.

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20 (FIELD HEARING ADJOURNED)

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22

23 (AND CONTINUED TO AUGUST 31, 2023 AT 9:30 A.M. (EDT)

24 IN ROOM 222 OF THE PNC CENTER,

25 INDIANAPOLIS, INDIANA)

	1964 [1] 31/1	4587	8-1-2-46.2 [1] 1/18 Attachment BI-4
MR. LeVAY: [56] 3/7 6/15 7/1 10/11 11/1 12/24 13/1 15/3 16/1 17/19 18/1 19/6 20/1 21/15 22/1 26/4 27/1 29/15 30/1 31/19 32/1 33/22 34/1 35/14 36/1 38/10 39/1 43/15 44/1 45/23 46/1 48/5 49/1 51/9 52/1 55/9 56/1 58/24 59/1 62/1 65/5 66/1 66/12 69/7 70/1 73/23 74/1 76/22 77/1 80/9 81/1 83/8 84/1 86/9 87/1 88/1 THE COURT: [6] 2/25 3/6 66/5 81/21 87/5 88/10	2 2 percent [1] 5/6 2,337 [1] 33/16 20 [1] 82/24 200,000 [1] 74/25 2001 [2] 8/15 53/15 2010 [1] 23/17 2022 [4] 23/17 23/20 23/23 26/1 2023 [10] 1/1 1/24 1/25 2/1 2/2 23/24 23/25 25/4 88/16 88/23 2024 [1] 61/15 20th [1] 68/2 21 [2] 1/25 2/1 22 [3] 1/24 8/17 53/14 222 [1] 88/24 23 [2] 2/2 28/13 23.5 [1] 1/21 25 percent [1] 24/15 2nd [3] 11/13 36/11 53/18		80 percent [1] 5/4 85 [1] 68/15 8th [1] 68/1 9 95 [1] 68/15 9:30 [2] 88/16 88/23 A A.M [3] 83/4 88/16 88/23 AARP [3] 5/3 5/12 5/21 abandoned [2] 54/5 75/1 ability [3] 8/18 48/2 50/22 able [8] 17/15 28/24 28/25 29/13 35/2 53/3 54/14 79/14 about [49] 5/21 8/17 8/25 13/23 21/1 36/21 37/15 40/21 40/22 45/18 50/25 53/25 54/1 54/10 54/12 55/5 57/7 60/3 60/9 60/24 61/18 61/21 63/4 63/5 63/21 66/3 68/4 68/11 69/3 70/22 71/5 71/23 72/16 72/18 72/22 73/1 74/20 75/10 76/1 76/2 76/2 76/3 77/21 77/21 78/24 79/17 80/4 82/14 82/17 absolutely [2] 55/1 70/20 absurd [1] 21/11 accept [1] 2/20 acceptable [1] 47/20 accepts [1] 82/21 access [1] 64/10 according [2] 25/3 50/2 account [4] 72/9 75/3 75/5 76/14 accountability [3] 71/25 82/16 83/1 accountable [2] 73/17 73/18 accountant [1] 33/3 accounting [1] 1/16 accounts [1] 58/14 acknowledged [1] 38/3 acquire [2] 47/25 54/5 acquired [5] 8/25 9/2 9/9 9/11 9/25 acquisition [2] 8/24 54/16 across [3] 24/20 28/17 31/7 Action [2] 2/18 14/2 actually [9] 5/25 24/23 25/4 53/1 59/20 60/3 60/8 73/21 82/21 add [1] 54/11 addition [1] 35/4 additional [4] 33/7 47/8 47/20 71/19 address [13] 4/17 7/13 13/17 30/17 34/17 44/17 49/14 56/17 62/21 70/19 77/16 84/25 88/2 addressed [1] 35/12 ADJOURNED [1] 88/20 administer [2] 27/25 28/7 ADMINISTERED [2] 3/4 66/10 ADMINISTRATIVE [1] 1/4 admitted [3] 61/1 87/7 87/10 advocate [1] 72/20 affair [2] 82/12 82/16 afford [16] 9/15 14/24 47/8 47/20 50/18 50/21 53/22 55/6 57/6 57/19 57/20 57/22 58/6 58/17 58/18 61/22 affordability [1] 1/13 affordable [1] 20/21 African [2] 63/3 64/5 African-American [2] 63/3 64/5 after [3] 5/23 42/13 78/19
\$ \$1,500 [1] 47/12 \$100 [1] 50/3 \$100 million [1] 50/3 \$100.00 [2] 47/13 47/14 \$14.00 [3] 60/14 60/15 60/17 \$150.00 [1] 25/1 \$2.00 [1] 5/10 \$2.8 [1] 8/2 \$20.00 [1] 5/24 \$200.00 [2] 25/1 47/16 \$220.00 [1] 47/14 \$24 [1] 31/3 \$24 million [1] 31/3 \$280.00 [1] 47/16 \$3.8 [1] 26/1 \$31,000 [2] 75/14 76/15 \$31,315 [1] 47/2 \$400 [1] 31/8 \$400 million [1] 31/8 \$400.00 [1] 47/15 \$43.00 [1] 24/24 \$50 [1] 68/10 \$50 million [1] 68/10 \$50.00 [1] 47/17 \$54,771 [1] 47/3 \$55,000 [1] 31/7 \$63,381 [1] 47/5 \$7.25 [2] 47/10 47/10 \$70.00 [1] 47/19 \$90.00 [1] 47/17	3 3 percent [1] 42/3 3.8 [1] 23/17 30 [6] 5/4 47/19 52/25 54/7 71/13 82/8 30 percent [3] 5/8 5/19 60/23 31 [6] 8/25 17/2 24/23 25/24 88/16 88/23 31 percent [26] 14/5 16/24 17/1 17/6 17/9 17/10 20/24 21/10 24/25 28/19 31/12 41/19 45/2 50/13 53/22 53/23 58/6 60/22 62/24 63/4 65/2 67/13 68/5 74/22 76/20 85/14 32 [1] 86/6 33 [1] 32/18 35 percent [1] 60/21 35,000 [2] 7/20 9/20 4 4 percent [1] 25/3 4,000 [1] 60/13 45870 [1] 1/7 46.2 [1] 1/19 49 percent [2] 8/10 9/22 4th [2] 30/22 67/24 5 50 percent [1] 57/12 50-some [1] 35/1 57 [1] 36/19 5th [1] 67/23 6 60 percent [1] 57/14 65 [1] 67/24 66 percent [1] 20/22 6:00 [1] 1/2 7 7 percent [1] 41/21 70 percent [1] 79/11 70,000 [2] 60/4 75/1 7:00 [1] 83/4 7th [1] 68/1 8 8-1-2-23.5 [1] 1/21		
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<p>A</p> <p>afternoon [3] 7/16 62/10 62/11</p> <p>again [8] 28/21 29/2 51/4 57/1 66/25 67/20 69/1 84/2</p> <p>against [3] 12/22 30/23 83/7</p> <p>agenda [2] 23/23 23/24</p> <p>aging [1] 4/25</p> <p>ago [6] 22/25 31/4 42/11 52/25 54/7 70/22</p> <p>agree [5] 34/23 44/19 45/19 67/13 67/18</p> <p>ahead [8] 7/13 11/21 18/16 20/16 22/17 44/17 82/23 84/25</p> <p>ahold [1] 82/13</p> <p>air [3] 14/17 76/8 82/9</p> <p>all [66] 3/1 5/14 5/19 6/8 6/10 9/12 11/24 12/14 12/14 12/14 13/20 24/7 24/17 24/18 25/5 25/7 27/23 28/4 28/8 28/11 28/13 28/14 28/18 28/25 29/1 29/3 29/9 29/9 36/21 38/9 40/1 40/10 40/16 41/15 44/24 52/23 53/2 53/5 54/16 54/22 58/7 58/13 58/15 58/21 59/19 59/20 60/9 61/14 61/15 61/19 61/22 64/2 67/22 67/22 71/2 71/4 75/11 76/5 76/12 76/13 76/13 77/22 78/18 79/8 85/6 86/7</p> <p>alley [1] 35/6</p> <p>Alliance [1] 63/1</p> <p>allowed [2] 4/25 5/14</p> <p>allowing [2] 10/8 27/22</p> <p>almost [1] 40/7</p> <p>along [1] 36/25</p> <p>already [13] 12/4 21/1 40/10 41/9 44/20 50/2 50/15 59/22 61/7 63/11 73/11 79/7 85/24</p> <p>also [18] 2/1 2/10 5/17 8/18 32/15 32/22 32/24 33/21 45/1 45/11 50/14 67/14 73/20 74/15 81/19 85/18 88/11 88/12</p> <p>although [1] 60/25</p> <p>aluminum [3] 23/6 23/8 23/11</p> <p>always [6] 35/1 38/1 40/22 64/15 70/24 70/24</p> <p>Alzheimer's [1] 23/9</p> <p>am [34] 4/16 7/12 7/16 11/12 11/13 11/19 12/22 13/15 16/13 16/25 18/15 20/15 22/16 23/2 23/2 25/23 27/19 30/15 30/21 30/23 32/15 32/15 34/16 34/22 34/25 59/12 62/19 70/18 74/12 74/15 75/19 77/15 78/14 81/14</p> <p>amazing [1] 41/18</p> <p>America [3] 64/21 64/23 78/21</p> <p>American [69] 1/8 2/15 7/11 7/23 9/6 9/8 10/2 11/18 13/22 14/3 14/20 14/25 16/18 18/14 20/13 20/23 20/25 21/8 22/14 23/3 23/16 23/17 27/18 28/4 28/5 28/18 30/13 32/14 32/17 32/23 34/14 35/5 36/18 37/8 39/21 44/21 44/25 44/25 45/1 45/8 46/15 46/24 47/22 49/11 52/17 56/20 56/23 57/5 57/23 59/13 60/12 62/17 63/3 64/5 64/15 64/16 65/3 67/6 68/12 70/16 74/13 74/19 77/14 77/23 78/16 81/15 81/25 82/13 84/21</p> <p>American's [1] 23/19</p> <p>Ammons [5] 49/2 49/4 49/10 51/9 51/17</p>	<p>amount [3] 47/20 75/3 85/25</p> <p>analyzed [1] 63/1</p> <p>Andersonville [1] 60/2</p> <p>annexed [1] 36/24</p> <p>another [5] 24/22 33/21 47/25 54/11 68/11</p> <p>answer [6] 12/21 42/12 64/20 79/25 85/6 85/8</p> <p>answered [2] 82/14 85/13</p> <p>answers [2] 42/16 82/25</p> <p>Anthony [2] 77/2 84/1</p> <p>anti [1] 40/25</p> <p>anti-pollute [1] 40/25</p> <p>any [26] 12/6 12/6 12/18 25/6 31/16 42/16 43/5 45/20 47/20 53/22 56/20 56/20 60/7 63/23 64/10 64/22 64/23 67/16 68/19 71/18 72/4 79/21 79/21 82/16 88/5 88/5</p> <p>anybody [4] 28/11 71/22 76/15 86/2</p> <p>anymore [1] 53/6</p> <p>anyone [3] 17/2 66/3 88/8</p> <p>anything [6] 6/5 12/12 12/16 12/20 54/10 54/24</p> <p>Anyway [1] 28/16</p> <p>anywhere [1] 25/1</p> <p>apologize [2] 70/10 70/11</p> <p>apparently [1] 28/25</p> <p>appearance [1] 2/20</p> <p>appearances [1] 2/12</p> <p>appearing [29] 2/14 2/17 4/1 7/3 11/4 13/4 16/4 18/4 20/4 22/3 27/4 30/4 32/4 34/4 36/4 39/4 44/3 46/4 49/4 52/4 56/4 59/3 62/4 66/15 70/4 74/4 77/5 81/4 84/6</p> <p>applauds [1] 5/3</p> <p>applicable [2] 1/12 1/14</p> <p>appointed [3] 25/12 25/17 43/9</p> <p>appreciate [3] 38/7 40/2 88/11</p> <p>appropriate [1] 1/16</p> <p>approval [5] 1/11 1/13 1/15 1/16 1/20</p> <p>approve [1] 9/23</p> <p>approximate [2] 7/19 7/19</p> <p>approximately [1] 60/4</p> <p>are [137]</p> <p>area [10] 8/19 16/18 16/20 28/20 31/6 31/16 41/21 41/21 67/24 82/14</p> <p>areas [1] 5/16</p> <p>aren't [1] 41/4</p> <p>around [1] 53/21</p> <p>as [79] 1/7 1/7 1/23 4/3 5/24 6/11 7/4 10/9 11/5 13/6 13/25 13/25 13/25 14/1 14/11 14/13 14/15 14/15 14/16 16/6 18/6 19/2 20/5 21/5 21/11 22/5 24/2 27/6 29/7 30/6 32/5 32/25 34/6 34/22 36/6 38/7 39/6 41/14 41/16 42/9 42/20 44/5 45/3 45/6 45/11 45/16 45/16 46/5 49/6 49/12 49/17 50/24 50/24 52/5 54/4 56/5 57/10 59/5 59/11 62/5 62/14 63/3 64/6 66/17 70/6 71/13 71/15 73/4 73/4 73/11 74/5 77/6 79/19 81/6 82/15 84/8 85/24 88/7 88/14</p> <p>ask [19] 3/9 5/1 9/12 9/22 12/13 12/20 14/21 20/23 33/13 35/10 35/11 36/21 44/14 61/20 67/25 73/1 84/1 84/17 87/2</p> <p>asked [2] 5/17 73/10</p> <p>asking [12] 6/3 18/25 42/6 54/7 59/24</p>	<p>4587060/40 50/22 63/7 64/6 64/24 67/15 78/9</p> <p>assistance [1] 9/16</p> <p>assume [1] 17/13</p> <p>assuming [1] 85/20</p> <p>attachment [1] 88/7</p> <p>attack [1] 23/12</p> <p>Attorney [1] 62/13</p> <p>audacity [1] 20/23</p> <p>audience [1] 34/21</p> <p>August [3] 23/25 88/16 88/23</p> <p>Austin [1] 24/5</p> <p>authority [3] 1/9 1/18 49/21</p> <p>Avenue [7] 67/23 67/24 68/1 68/1 68/2 68/2 68/2</p> <p>avenues [2] 51/6 78/5</p> <p>average [6] 24/24 28/11 28/14 50/4 60/12 60/13</p> <p>avoid [1] 9/19</p> <p>away [3] 12/6 57/15 72/23</p> <p>B</p> <p>B-u-g-g-s [2] 59/14 59/15</p> <p>baby [1] 29/8</p> <p>back [11] 3/13 12/12 23/15 35/8 45/10 52/24 52/25 53/24 58/4 69/2 85/6</p> <p>backs [4] 51/7 64/12 67/20 75/14</p> <p>bad [3] 41/4 41/5 78/1</p> <p>badly [1] 82/19</p> <p>bank [1] 14/11</p> <p>Barnes [1] 2/16</p> <p>barrel [1] 37/17</p> <p>barrels [1] 37/15</p> <p>baseball [1] 68/10</p> <p>based [2] 24/5 24/5</p> <p>basement [1] 42/15</p> <p>basic [3] 47/11 64/5 65/1</p> <p>basis [1] 24/19</p> <p>be [83] 3/11 4/21 5/17 5/18 6/1 6/10 6/11 6/12 9/11 9/13 9/18 17/1 17/11 17/15 17/15 19/2 20/21 23/24 25/6 28/24 29/5 29/13 33/4 35/7 35/8 35/12 35/12 37/7 37/17 40/2 40/4 40/6 40/17 40/17 40/18 40/18 41/17 43/6 45/10 47/16 49/22 50/11 53/3 53/20 54/6 57/21 57/23 58/9 58/9 58/11 58/21 59/20 59/20 60/14 61/1 61/7 61/9 63/4 63/5 63/22 64/1 64/12 65/1 67/23 68/6 68/7 70/23 72/4 72/15 73/18 74/24 75/12 75/22 75/23 76/16 77/3 78/4 78/6 78/7 79/13 79/16 80/4 88/6</p> <p>beautiful [1] 64/25</p> <p>because [43] 5/10 9/3 14/4 14/18 14/19 17/10 21/11 23/22 24/16 25/5 25/10 25/14 31/3 31/16 34/24 37/14 37/24 40/14 40/16 42/8 42/12 44/19 45/9 45/14 49/25 50/8 50/19 50/23 58/17 64/22 67/16 71/8 71/13 71/21 72/24 75/24 79/15 85/13 85/15 85/21 85/24 85/25 86/3</p> <p>been [77] 2/7 2/10 4/2 7/4 11/5 13/5 16/5 18/5 20/5 22/4 23/9 23/21 25/22 27/5 30/5 30/25 31/1 32/5 32/18 32/18 34/5 35/1 35/2 36/5 36/19 36/19 37/1 37/4 37/17 39/5 40/7 40/10 40/12 41/9 41/23 41/25 42/10 43/4 43/10 44/4 44/20 46/5 49/5 49/16 50/3 52/5 52/23</p>
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<p>B</p> <p>been... 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[1] 56/23</p> <p>train [1] 37/12</p> <p>trampled [1] 25/20</p> <p>transparency [1] 72/1</p> <p>trash [1] 60/10</p> <p>treated [2] 10/2 38/2</p> <p>treatment [1] 16/19</p> <p>treatments [1] 5/15</p> <p>Tribune [1] 2/1</p> <p>triple [1] 16/22</p> <p>trouble [3] 21/13 21/14 40/15</p> <p>troublesome [1] 4/22</p> <p>trucking [2] 24/20 76/7</p> <p>trust [2] 31/14 31/18</p> <p>try [2] 40/11 77/19</p> <p>trying [10] 11/24 21/8 31/9 50/7 50/7 56/25 63/13 75/16 82/12 82/25</p> <p>turnip [1] 75/16</p> <p>two [11] 18/23 27/24 27/24 29/11 31/3 33/7 50/12 69/3 73/13 82/20 82/20</p> <p>two-thirds [1] 69/3</p> <p>type [1] 63/6</p> <p>U</p> <p>U.S [5] 22/23 23/18 25/12 25/13 62/25</p> <p>unacceptable [2] 78/22 80/1</p> <p>unalienable [1] 25/21</p> <p>uncomfortable [1] 72/19</p> <p>under [4] 1/19 1/21 44/25 75/1</p> <p>understand [14] 18/25 19/1 29/1 29/2 29/3 37/11 43/9 50/25 56/25 58/16 60/24 60/25 61/18 85/5</p> <p>understanding [1] 8/15</p> <p>unemployment [1] 14/15</p> <p>unfair [2] 61/12 72/14</p> <p>unincorporated [1] 33/19</p> <p>unite [1] 25/16</p> <p>United [3] 22/23 24/20 61/19</p> <p>universal [1] 1/13</p> <p>University [1] 60/11</p> <p>unless [1] 42/22</p> <p>Unlike [1] 8/3</p> <p>unpaid [2] 9/17 9/18</p> <p>unreasonable [1] 21/11</p> <p>unrelated [1] 9/25</p> <p>until [2] 23/15 54/25</p> <p>up [28] 5/19 12/8 12/12 19/3 20/22 23/11 23/12 23/22 33/5 35/6 35/8 40/3 41/17 41/17 45/20 55/3 60/25 61/10 61/19 66/1 72/18 75/8 75/9 78/18 79/11 82/1 82/5 82/19</p> <p>update [1] 72/11</p> <p>uphold [2] 22/23 25/12</p> <p>upkeep [1] 50/9</p> <p>urges [1] 5/12</p> <p>us [30] 4/22 6/3 6/8 6/9 12/15 14/9 14/12 18/22 19/3 22/24 25/11 25/14 26/1 31/10 31/12 33/2 42/7 42/23 45/10 50/10 57/17 64/2 72/13 72/20 76/6 81/18 81/21 85/6 88/6 88/13</p> <p>use [11] 7/24 8/14 14/4 18/22 18/22 19/4 24/19 25/23 49/11 60/13 82/15</p> <p>used [9] 8/9 37/25 41/14 41/15 42/9 53/3 53/5 54/21 74/24</p> <p>users [2] 6/1 6/2</p> <p>uses [2] 29/7 54/14</p> <p>using [1] 82/5</p>	<p>4587</p> <p>utility [32] 1/6 1/10 1/12 2/11 2/23 4/15 4/23 7/19 8/9 8/11 9/3 9/8 9/21 9/25 13/14 16/12 30/14 34/15 44/15 49/22 50/5 52/18 56/14 56/24 60/7 60/16 62/18 68/20 70/17 77/14 81/14 84/22</p> <p>V</p> <p>veins [1] 23/12</p> <p>vendor [1] 58/10</p> <p>verbatim [6] 56/24 60/2 68/5 81/19 85/19 85/22</p> <p>very [16] 7/23 10/6 14/18 16/11 16/20 17/11 17/18 32/22 32/24 38/1 47/23 61/2 68/7 68/19 68/23 81/22</p> <p>via [1] 27/25</p> <p>Vice [1] 46/20</p> <p>victory [2] 43/11 43/12</p> <p>violated [1] 25/20</p> <p>Virginia [2] 44/24 44/24</p> <p>vital [1] 8/13</p> <p>voice [4] 10/9 13/24 25/23 61/13</p> <p>volumes [1] 7/25</p> <p>voted [1] 25/11</p> <p>W</p> <p>wage [4] 47/9 47/21 73/12 73/12</p> <p>walk [1] 53/3</p> <p>want [39] 8/21 12/12 13/20 15/1 24/22 31/9 31/11 32/20 32/22 40/1 40/11 40/12 41/7 44/20 45/17 46/21 47/22 50/17 50/19 50/24 54/25 55/4 56/22 58/15 58/19 58/20 59/23 66/4 67/19 68/16 69/2 74/15 77/23 77/25 80/2 82/5 85/4 85/22 86/4</p> <p>wanted [5] 54/11 59/21 74/18 81/23 82/24</p> <p>wants [1] 79/5</p> <p>was [41] 1/22 17/7 23/1 23/17 28/13 31/17 35/5 37/24 37/24 38/1 38/4 41/20 42/4 42/7 42/17 45/5 45/18 50/10 53/1 53/2 53/11 53/12 53/13 53/25 54/1 54/6 54/6 58/4 60/21 64/15 70/11 75/18 76/1 76/3 79/2 82/1 82/5 85/5 85/10 85/11 86/3</p> <p>WASHBURN [2] 2/17 2/18</p> <p>wasn't [2] 74/17 81/10</p> <p>waste [1] 16/21</p> <p>wastewater [3] 1/10 1/12 1/15</p> <p>water [166]</p> <p>Water's [3] 7/23 14/25 23/17</p> <p>waterworks [1] 32/17</p> <p>way [8] 5/7 37/4 50/5 53/18 71/25 73/17 78/18 82/3</p> <p>we [189]</p> <p>we'll [2] 3/13 67/15</p> <p>we're [27] 14/17 24/12 28/19 33/2 40/15 41/5 41/18 51/5 51/5 57/16 61/5 61/6 63/24 64/7 68/4 68/6 71/5 71/18 71/18 72/1 73/6 73/9 75/6 75/7 76/18 85/14 85/22</p> <p>we've [7] 32/18 40/13 57/14 64/8 68/12 71/14 75/25</p> <p>weather [1] 37/19</p> <p>weeks [1] 88/4</p>
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<p>W</p> <p>welcome [1] 15/4</p> <p>well [13] 12/1 13/25 14/15 16/11 27/24 42/24 50/12 50/24 53/14 54/16 57/21 85/8 88/14</p> <p>went [4] 52/24 54/20 60/8 82/23</p> <p>were [13] 2/4 3/15 25/11 35/4 42/12 42/12 42/14 50/10 51/2 53/20 53/24 67/12 76/2</p> <p>were -- Ms [1] 3/15</p> <p>west [7] 44/24 54/9 70/25 71/4 85/14 85/15 85/17</p> <p>western [1] 24/7</p> <p>what [48] 6/12 14/3 18/22 19/4 21/6 23/13 23/18 24/1 24/8 24/24 26/1 27/23 27/23 28/3 33/3 35/13 41/24 42/7 42/11 44/20 47/22 50/15 51/5 53/19 54/15 54/22 56/25 59/21 61/3 61/16 63/20 68/4 71/6 72/18 73/1 73/8 73/20 75/20 78/14 78/18 78/19 79/17 80/3 82/23 85/4 85/6 85/11 85/11</p> <p>what's [2] 23/5 77/20</p> <p>whatever [5] 24/3 29/7 35/11 60/20 67/16</p> <p>when [50] 4/22 12/19 14/9 14/22 29/5 31/12 31/16 33/8 35/4 40/14 41/2 41/19 42/15 45/12 47/18 50/10 53/25 54/1 57/22 58/10 58/21 61/21 63/21 64/3 64/4 64/21 67/23 68/4 69/3 70/23 70/25 71/2 71/3 71/5 71/15 72/5 72/8 72/12 72/15 72/19 72/20 73/5 73/5 76/2 77/21 78/8 78/16 79/5 82/10 86/3</p> <p>where [19] 14/23 28/10 35/6 35/7 37/23 51/2 58/4 59/25 61/7 61/11 61/14 61/20 63/1 63/12 63/23 71/14 77/24 79/22 85/19</p> <p>where's [2] 20/24 54/18</p> <p>whether [5] 4/21 6/11 25/17 71/23 71/24</p> <p>which [13] 3/16 23/13 28/2 50/14 60/19 63/25 70/23 77/23 78/9 82/1 82/19 85/15 86/6</p> <p>while [1] 9/4</p> <p>who [29] 9/14 14/24 17/2 21/3 23/22 32/16 42/16 43/1 43/1 43/1 63/13 63/19 64/12 64/25 66/3 68/15 68/24 71/11 74/18 74/21 75/3 75/14 76/9 76/17 76/21 79/6 82/17 82/18 83/3</p> <p>who's [3] 16/19 76/15 82/5</p> <p>whole [3] 10/9 85/16 85/21</p> <p>wholesale [1] 32/25</p> <p>why [17] 6/1 14/20 18/25 31/9 31/11 50/24 54/19 54/22 69/4 78/9 81/23 82/4 82/4 85/5 85/12 85/23 86/4</p> <p>wife [1] 40/22</p> <p>will [28] 3/1 3/8 3/11 5/10 5/11 5/25 6/1 9/23 12/1 13/24 14/4 14/10 23/20 32/21 57/18 58/21 60/23 62/23 63/6 63/19 64/14 66/6 66/7 67/23 68/7 77/3 79/16 79/23</p> <p>Winchester [1] 54/9</p> <p>wiped [1] 82/24</p> <p>wish [3] 3/1 43/10 66/5</p> <p>wished [1] 3/15</p> <p>withdrawals [1] 58/13</p> <p>without [6] 40/20 76/11 82/8 82/8 82/9 84/19</p>	<p>withstand [1] 82/22</p> <p>witness [86] 3/8 3/11 3/14 3/17 4/1 6/25 7/1 7/3 10/25 11/1 11/4 12/25 13/1 13/4 15/4 15/15 16/1 16/4 17/25 18/1 18/4 19/15 20/1 20/4 21/25 22/1 22/3 26/16 27/1 27/4 29/25 30/1 30/4 31/25 32/1 32/4 33/25 34/1 34/4 35/25 36/1 36/4 38/25 39/1 39/4 43/25 44/1 44/3 45/25 46/1 46/4 48/15 49/1 49/4 51/17 52/1 52/4 55/15 56/1 56/4 58/25 59/1 59/3 61/25 62/1 62/4 65/15 66/13 66/15 69/16 70/1 70/4 73/25 74/1 74/4 76/25 77/1 77/3 77/5 80/25 81/4 81/22 83/16 84/3 84/6 86/16</p> <p>won't [4] 12/20 45/20 50/6 68/6</p> <p>wonder [4] 14/9 21/6 71/8 75/2</p> <p>wondering [1] 44/25</p> <p>word [2] 28/18 28/19</p> <p>words [3] 19/1 43/13 50/10</p> <p>wore [2] 28/12 28/13</p> <p>work [12] 22/24 22/24 25/11 32/22 35/7 37/7 42/20 45/7 68/13 68/17 68/19 82/18</p> <p>worked [3] 42/17 53/1 78/21</p> <p>worker [1] 28/11</p> <p>working [3] 68/16 70/25 73/13</p> <p>works [1] 9/14</p> <p>world [2] 21/7 69/3</p> <p>worse [2] 24/16 73/14</p> <p>worth [1] 28/13</p> <p>would [85] 4/9 4/17 5/6 7/9 7/13 11/10 11/14 11/21 13/10 13/17 16/10 16/14 17/1 17/13 17/14 18/10 18/16 18/21 19/2 20/10 20/16 22/9 22/17 24/25 24/25 27/10 27/13 27/17 27/20 27/23 28/23 28/24 29/10 30/10 30/17 31/11 32/10 33/6 34/10 34/17 36/10 36/14 36/21 38/3 39/10 39/23 44/9 44/17 46/17 52/12 52/20 56/12 56/17 59/10 59/16 60/14 62/12 62/21 62/25 63/9 67/8 67/25 70/13 70/19 73/15 74/10 77/11 77/16 77/23 78/5 78/6 78/22 79/1 79/2 79/3 80/5 81/12 81/19 84/14 84/25 87/2 88/2 88/6 88/6 88/12</p> <p>wouldn't [1] 5/19</p> <p>write [2] 37/16 45/18</p> <p>written [3] 3/16 32/20 88/5</p> <p>wrong [3] 40/6 78/1 78/25</p> <p>Y</p> <p>yard [2] 58/3 78/17</p> <p>yeah [2] 52/11 73/5</p> <p>year [11] 7/25 23/23 23/24 24/16 25/1 26/1 42/2 49/19 50/4 75/14 76/15</p> <p>years [14] 23/21 31/4 32/19 35/1 36/19 37/2 40/7 42/11 43/10 52/25 54/7 68/13 70/22 71/13</p> <p>Yes [44] 2/13 3/18 4/8 4/18 7/12 7/15 11/19 13/11 13/15 13/19 16/13 16/16 20/15 22/16 27/19 30/15 34/16 36/11 36/19 39/13 39/17 39/19 39/22 39/25 44/13 44/16 46/16 46/18 52/19 56/15 56/19 59/15 59/18 62/13 62/16 62/19 62/23 67/5 77/15 77/18 84/13 84/19 84/23 85/2</p> <p>yesterday [1] 60/9</p> <p>yet [3] 31/5 66/4 66/5</p>	<p>45870 you [420] inhibit 1--Attachment BI-4</p> <p>you're [6] 15/4 23/15 50/7 50/13 78/9 79/6</p> <p>young [2] 25/9 27/22</p> <p>your [111]</p> <p>Z</p> <p>zone [2] 1/17 14/23</p>
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ATTACHMENT BI-5

STATE OF INDIANA**INDIANA UTILITY REGULATORY COMMISSION**

PETITION OF CWA AUTHORITY, INC. FOR (1))
AUTHORITY TO INCREASE ITS RATES AND)
CHARGES FOR WASTEWATER UTILITY SERVICE)
IN THREE PHASES AND APPROVAL OF NEW) **CAUSE NO. 45151**
SCHEDULES OF RATES AND CHARGES)
APPLICABLE THERETO; (2) APPROVAL OF A)
LOW-INCOME CUSTOMER ASSISTANCE)
PROGRAM; AND (3) APPROVAL OF CERTAIN)
CHANGES TO ITS GENERAL TERMS AND)
CONDITIONS FOR WASTEWATER SERVICE.)

COMPLIANCE FILING

Pursuant to Finding Paragraph 10(C) and Ordering Paragraph 6 of the Commission's Order in this Cause dated July 29, 2019, CWA Authority, Inc., by counsel, hereby submits the attached Low Income Customer Assistance Program ("LICAP") Report, which contains the LICAP's Program Year 3 (July 1, 2021, through June 30, 2022) results, including information on the items enumerated in Finding Paragraph 10(C).

Respectfully submitted,

s/Lauren R. Toppen

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CERTIFICATE OF SERVICE

The undersigned hereby certifies that a copy of the foregoing was served electronically on this 31st day of August, 2022, to the following:

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Respectfully submitted,

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Lauren R. Toppen

Counsel for CWA Authority, Inc.

CWA Authority, Inc.
Cause No. 45151
Low Income Customer Assistance Program (LICAP) Report
Program Year 3 (July 1, 2021 through June 30, 2022) Results

1. Number of customers who participated in LICAP	
Bill Credit Participants	5,286
Infrastructure Fund Participants	391
2. Total Dollar Amount Disbursed Directly to Customers	
Bill Credits.....	\$ 750,499
Alternative Credits.....	\$ 250,000
3. Dollar Amount Expended on LICAP	
Total Amount.....	\$ 1,461,668
Bill Credits.....	750,499
Infrastructure Fund	461,169
Alternative Credits.....	250,000
4. Number of Customers Requesting Assistance	
Requested and received assistance	5,677
Requested but were denied assistance.....	86
5. Dollar Impact LICAP had on Average Bad Debt¹	
Net Write Off during Program Year (net write-off 12 mos. ending 6/30/22)	\$ 2,637,346
Net Write Off for the year prior	1,263,007
6. Estimated Impact LICAP has on Disconnections¹	
Disconnections during the Program Year (net write-off 12 mos. ending 6/30/22)	14,021
Disconnections for the year prior.....	9,399
7. Administrative Cost Associated with LICAP	
Total Cost.....	\$ 0
8. Accounts in Arrears for Customers Considered Low Income	
Total Value	\$ 194,138
9. Average Dollar Amount Benefit to LICAP Participants	
Bill Credit Participants (annual).....	\$ 141.98
Bill Credit Participants (monthly)	11.83
Infrastructure Fund Participants	1,179.46
10. Cost/Benefit Ratio of Infrastructure Projects	
Toilet Replacement Program.....	1.46
Water Heater Replacement	5.33
Water Leak Repairs	5.53
Sewer Repairs.....	1.00

¹ There was an impact during the prior year on the level of net write-offs, disconnections and arrearages due to the Governor's mandated COVID-19 disconnection moratorium issued in March 2020. Citizens resumed its disconnection process in September 2020.

Overview of Low Income Customer Assistance Program

As a part of the Order in Cause No. 45151, CWA Authority, Inc. ("CWA") was required to submit a report to the IURC by August 31st each year with metrics from the preceding year (i.e. July to June) on the Low Income Customer Assistance Program ("LICAP") to provide transparency on the program and its efficacy.

"CWA shall report the following at a minimum: (1) the number of customers who participated in LICAP that year for each locale; (2) the total dollar amount, regardless of funding source, that was disbursed directly to customers that year as a result of LICAP via (a) a bill credit or (b) alternative credit (identifying this alternative); (3) the total dollar amount, regardless of funding source, that was expended during the prior year on LICAP; (4) the number of CWA customers (a) who requested and received assistance and (b) the number of customers who requested but were declined assistance; (5) the estimated dollar impact LICAP has on CWA's average bad debt amount; (6) the estimated impact LICAP had on disconnections; (7) the administrative costs associated with LICAP that year; (8) the total value of accounts in arrears for customers considered low income; (9) the average dollar amount benefit to LICAP participants; (10) a business investment analysis (ex: cost-benefit analysis); (11) copies of program communication to potential participants (ex: explanatory text on web page and brochures); and (12) any other factors or analysis CWA has developed to assess LICAP's effectiveness."¹ (Order, pp. 38-39)

Narrative of Results from the Program Year

Below are specific details regarding the measurement and reporting of each of the above measures during the program year July 2021 to June 2022, Program Year 3 ("PY3").

Number of customers who participated in LICAP

In measuring the number of customers who participated in LICAP, participation was gauged according to the two components of the program — bill credits and infrastructure fund. Each customer must meet the necessary qualification criteria to be counted as a participant in the programs. Customers who received a LICAP bill credit at any point in the year were counted as a participant in the program. Infrastructure fund customers are counted only once in a given program year, even if they submitted multiple requests during the year (e.g. both a toilet and water heater replacement in the same program year). Lastly, those customers counted in the infrastructure fund are also counted in the bill credit component, given the program eligibility requirements. Viewing these customers differently, with respect to the infrastructure fund, provides more insight into the need for and utilization of the fund. During PY3, there were 5,677 program participants in total, 5,286 with bill credits and 391 in the infrastructure fund.

¹ At this time, CWA has not developed any other factors or analysis to assess LICAP's effectiveness.

Total dollar amount disbursed directly to customers

It is important to note that there are no program funds disbursed directly to customers. The credits that each participating customer receives on their bill are what are considered disbursed to customers for the purpose of this measure. During the program year, \$750,499 was credited to customers via their bills. In addition, there were \$250,000 in alternative credits disbursed. During PY3, the alternative credits were in the form of a crisis fund that was created using dollars carried forward from the prior program year.

Total dollar amount expended on LICAP (regardless of source)

During the program year, a total of \$1,461,688 was expended on LICAP. The majority of that was via the bill credit component, as discussed in the total dollar amount disbursed directly to customers section above. There was also \$250,000 disbursed to customers in alternative credits. These alternative credits were applied against the outstanding wastewater service balance for those customers who expressed a difficulty paying their bill. The remainder, \$461,169, was expended on infrastructure repair and replacement.

Number of customers who requested and received / requested but were denied assistance

There were no customers who qualified for LICAP bill credits who were denied assistance during the program year. However, the infrastructure funds were depleted during PY3, resulting in 86 customers who were not able to participate in the infrastructure program during the program year. Those customers were placed on a waiting list and will participate during Program Year 4.

Estimated dollar impact LICAP had on average bad debt amount

For the purpose of this measure, CWA utilizes net write-offs instead of bad debt expense. Net write-offs reflect the actual amount written-off after the five month "waiting" period. Whereas, bad debt expense is an accounting accrual that can also be influenced by changes in accounting policy. In reviewing the dollar impact that LICAP had on bad debt, it was first important to note that CWA does not write-off customer balances until five months after the balance is incurred. Therefore, for the purposes of this report, the time period measured includes twelve months ending June 2022.

Total CWA bad debt, or net write-offs, for the twelve-month period ended June 2022 was \$2,637,346. For the comparable period of July 1, 2018 through June 30, 2019 ("Benchmark Period"), prior to the implementation of LICAP, the amount of write-offs was \$1,672,117, and during Program Year 2, write-offs were \$1,263,007. As discussed in last year's LICAP annual report, the lower amount of write-offs during Program Year 2 was impacted by the Governor's disconnection moratorium during 2020.

Estimated impact LICAP had on the number of disconnections

CWA compared the number of disconnections from July 2021 through June 2022 to the similar twelve-month period, one year prior. The number of disconnections during PY3 was 14,021 compared to 9,399 for PY2, and compared to 22,873 during the Benchmark Period. Disconnections increased this year compared to last year, but are down considerably from the Benchmark comparison period. While the assistance that customers received from LICAP may have had some impact on the number of disconnections, it is difficult to quantify the impact of the program. As the program continues and additional time has passed since the onset of the pandemic, the moratorium, and other related effects, it may be easier to see the impact of the LICAP program on disconnections.

Administrative cost associated with LICAP

There was no administrative cost associated with LICAP for this program year. This is largely driven by the fact that LICAP was designed to leverage the existing process used by the Universal Service Program ("USP") previously implemented by Citizens Gas. Given that the eligibility verification process is the same as the USP, there was only one additional data element — i.e. CWA account number — that needed to be captured. So, there were no changes to the existing process necessary in order to implement the LICAP. The cost of putting the process in place is a "sunk cost" that was captured in a prior period. Additionally, there were neither any staff added, nor a third-party administrator used.

Total value of accounts in arrears for customers considered low income

The total value of accounts in arrears for those identified as low income at the end of the program year is \$194,138. The value of arrears at June 30, 2021, the end of Program Year 2, was \$196,593, for comparison purposes.

Average dollar amount benefit to LICAP participants

The average dollar amount benefit is a simple metric considering certain measures discussed above: a) number of customers who participated in LICAP and b) total dollar amount expended on LICAP. Both measures were reported according to customers receiving bill credits and those participating in the infrastructure fund. The total dollar amount expended is divided by the number of customers participating to derive the average dollar benefit.

The average amount for bill credit participants during the 12-month program year was \$141.98. This measure reflects the aggregate amount of bill credits received, on average, during the program year. Taking this measure and dividing by the number of months in the program year (12) yields an average monthly amount of \$11.83 per participant. The average infrastructure fund benefit during the program year was \$1,179.46 per participant.

Cost-benefit analysis of all projects underwritten by the LICAP wastewater infrastructure fund

CWA previously contacted M. Sami Khawaja, Ph.D., Senior Vice President at Cadmus, for assistance developing the cost-benefit analysis approach. Dr. Khawaja's input, as well as CWA industry experience, were used to determine the assumptions and methodology for the analysis. The approach does not attempt to estimate or include other societal benefits that would be enjoyed by recipients under the infrastructure program.

There are four components to the LICAP infrastructure program:

- Toilet replacement program;
- Water heater replacement;
- Water leak repair; and
- Sewer leak repair.

The cost-benefit analysis was structured to estimate the ratio of the present value of benefits compared to the average cost per unit in the program. See Exhibit No. 1 for the infrastructure program analysis.

Toilet replacement program ("TRP")

The TRP analysis utilizes Indianapolis Census data for the number of people in a home of 2.49² and applies the reduction in water consumption from replacing old toilets (prior to 1993) that consume 3.5 gallons per flush compared to 1.6 gallons per flush for a new toilet. The savings was multiplied by five flushes per day for 365 days, resulting in 8.6 kgals saved per year with replacement.

The water savings were then multiplied by Citizens Water and CWA rates as of January 1, 2022³ to determine the financial benefit from the toilet replacement. The estimated life of the TRP benefit is nine years⁴ with a resulting present value of benefits of \$469,719. The present value of benefits compared to the total cost of toilet replacements during the program year of \$322,680 resulted in a benefit/cost ratio of 1.46.

Water heater replacement

CWA analyzed the impacts of the water heater replacement by estimating the energy, water, and wastewater savings that would result from replacing an older leaking water heater.

CWA utilized the Department of Energy's online Energy Cost Calculator to determine energy savings that would result from replacing a 53% efficient gas water heater with a 62% efficient water heater.⁵ The resulting 41 therms saved was multiplied by the Citizens Gas average incremental rates for 2021.⁶

Water savings was estimated using Citizens Water experience with average leak adjustments for Residential customers over the 24-month period from May 2018 through April 2020. The average estimated leak volume of 47.79 kgals was multiplied by Citizens Water and CWA rates. The total benefit was determined using an estimated life for water heaters of 13 years, resulting in a present value of benefits of \$378,972. The PV of benefits compared to the total cost of gas water heater replacements during the program year of \$71,080 resulted in a benefit/cost ratio of 5.33.

Water leak repair

CWA utilized the same average leak adjustment information, discussed above, to estimate the benefit of repairing a LICAP customer's water leak. The 47.79 kgals were multiplied by Citizens Water and CWA rates to determine an estimated annual benefit of \$649.97. A conservative value of 10 years was used for the estimated life of a water leak repair to determine the net present value of benefits of repairs made during the program year. This PV of benefits of \$140,859 compared to the total cost of water leak repairs during the program year of \$25,464, resulted in a benefit/cost ratio of 5.53.

² Indianapolis Census data:

<https://www.census.gov/quickfacts/fact/table/indianapoliscitybalanceindiana,US/HSD310220>

³ Citizens Water's Residential metered water rate is \$4.8981 per kgal and CWA's Nonindustrial sewage disposal service rate is \$8.7014 per kgal (for the first 7.5 kgals), as of January 1, 2022.

⁴ TRP life is estimated to be 9 years using a blend of 30 years for the average life of the toilet structure and 5 years for the average life of mechanicals within the toilet.

⁵ <https://www.energy.gov/eere/femp/energy-cost-calculator-electric-and-gas-water-heaters-0#output>

⁶ For this analysis, utilized Citizens Rider A, Rider C, and Rider F, as well as the variable component of its base rate that would be avoided (i.e. first or second tier rate depending on typical therms used by a Residential customer during the month).

Sewer leak repair

CWA utilized a conservative approach for determining the benefit to cost ratio of a sewer repair made under the LICAP infrastructure program. Specifically, the benefit to the homeowner from the sewer repair was assumed to be the same as the cost of the repair. This was conservative because no other benefits were estimated and because it assumes a homeowner can contract for a sewer repair at a similar cost as to what CWA incurs. Therefore, the estimated savings for a sewer leak repair equals the average cost of a sewer repair in the program, with a resulting benefit/cost ratio of 1.00.

Program Communication to Potential Participants

Exhibit No. 2 contains the communications used to inform potential participants of LICAP. The exhibit contains the following items:

- Back of a customer monthly bill with FAQs regarding the program
- LICAP Infrastructure Guidelines. This is material provided to United Way to assist them in communicating the program to eligible customers and assisting them in enrollment
- Toilet Replacement Program Application. This is an application used to verify customer eligibility for the TRP. Includes images of the replacement units.

CWA LICAP Infrastructure Program**Cost Benefit Analysis**

Program Year 3 Results (July 2021 through June 2022)

CWA Authority, Inc.

Cause No. 45151 Compliance Filing

August 31, 2022

Exhibit No. 1

	A	B	C	D	E	F	G	H	I	J	K	L	M
					Per Unit								
	Component	Ave install cost per unit	Number of units installed	Life (yrs)	Water savings (kgal) per year	Energy savings (therms)	Water savings value/ unit	Sewer savings value/ unit	Energy savings value/ unit	Total benefit	PV of benefits	Total cost	Benefit to cost ratio
1	Toilet Replacement Program	\$ 661.23	488	9	8.63		\$ 42.27	\$ 75.09		\$ 57,273	\$ 469,719	\$ 322,680	1.46
2	Water Heater (Gas)	\$ 1,450.60	49	13	47.79	41	\$ 234.10	\$ 415.87	\$ 27.06	\$ 33,175	\$ 378,972	\$ 71,080	5.33
3	Water Leak	\$ 1,060.99	24	10	47.79		\$ 234.10	\$ 415.87		\$ 15,599	\$ 140,859	\$ 25,464	5.53
4	Sewer Repair	\$ 1,677.84	25							\$ 41,946	\$ 41,946	\$ 41,946	1.00
5										Overall	\$ 1,031,496	\$ 461,169	2.24

Account:	Service Address:	Current Balance:	Due Date:
		\$51.41	9/15/2020

My Account > Account Detail > Statements

Statements

10/29/2019 ▾

Pay Bill

Payment Activity

Print Bill

Statement

FAQs & Definitions

Inserts

EAP FAQs

- Q. Does my bill for wastewater service include a charge to fund the Low-Income Customer Assistance Program?**
- A.** Yes. As part of your sewer charges, each month you pay 45 cents to fund the Low-Income Customer Assistance Program. The Low Income Customer Assistance Program ("LICAP") provides a credit on wastewater service to qualified customers. LICAP also provides qualifying customers assistance with water-saving appliances and repairs. More information about our program can be found at: <https://www.citizensenergygroup.com/My-Account>.
- Q. Can I obtain a more detailed list of the charges on my bill?**
- A.** Yes. Upon request, Citizens will provide monthly bills with more detail on specific charges. You can request a detailed bill by contacting a customer service representative at (317) 924-3311 or selecting the option on-line at <https://www.citizensenergygroup.com/My-Account/MyProfile/Billing-Preferences>. There is no additional charge for a detailed bill.
- Q. How is Energy Assistance applied when my account is on budget?**
- A.** Energy Assistance will only apply to the Gas Budget amount Water and Sewer Budget amounts will be required to be paid each month to remain on the Budget.
- Q. How is Energy Assistance applied when my account is on arrangements?**
- A.** Energy Assistance will only apply to the Gas service charges. If Energy Assistance does not satisfy the total balance on the account the arrangement agreement would still be required to be paid as scheduled.
- Q. What happens to my EAP assistance credit if I move?**
- A.** All unapplied EAP payments will be returned to the Indiana Housing and Community Development Authority (IHCDA).

DEFINITIONS

- CCF** - Amount of gas and water which goes through the meter, measured in 100 cubic feet. For water and sewer, 1 CCF is approximately 750 gallons.
- cr** - Indicates a credit.
- Cu FT** - Cubic Feet - A standard unit of measure for volume.
- Therm (THRM) Used** - Energy value of the gas used.
- EAP Gas Credit** - The amount of Energy Assistance received from the State of Indiana. These funds can only be applied to the gas charges on your account. The Energy Assistance Summary section of the bill shows your EAP credit received, any payments applied to-date, and any balance remaining to be applied to future charges.
- Conversion** - Used to convert the metered consumption to calculated charges for billing purposes (for example CCF to Therms).
- Universal Service Program Discount** - Discount for approved Energy Assistance customers to receive a rate reduction for gas service from December to May.
- Gas Charges** - Includes cost of gas used, maintaining a safe and dependable distribution system, meter reading, billing and various customer services.
- Sewer Charges** - Based upon the volume of water used. Cost to maintain disposal system, safely process discharge, and billing services.
- Water Charges** - Includes cost of water used, maintaining a safe dependable distribution system, meter reading, billing, and public fire protection.
- Customer Benefit Adjustment** - A credit designed to distribute, to all customers, funds as approved by the Indiana Utility Regulatory Commission (IURC).
- Miscellaneous Charges** - Charges such as 24-month consumption report, refund charged, etc.
- LICAP Credit** - The Low Income Customer Assistance Program (LICAP) provides a credit on wastewater service to qualified customers.

LICAP INFRASTRUCTURE

This program provides repair or replacement protection for water/sewer lines, faucet/drain leaks, and water heaters.

GUIDELINES

- Customer must own and reside in home
- Name on bill must be same as name on deed filed with the assessor's office
- Must have Citizens' gas service to be eligible for gas line repair
- Must have Citizens' water/sewer service to be eligible for water/sewer line repair
- Water heater must be gas to be eligible for repair
- Water must be on
- Income must be below 70% SMI
- Septic systems are not eligible

Toilet Replacement Program

Must be homeowner. Name on deed filed with Marion County Assessor Office must match name on Citizens' water and sewer bill. 211 can ask the customer and Citizens' will verify.

Must be connected to Citizens' water and sewer.

Must be under income guidelines.

Name:

Address:

City:

Zip code:

Phone Number:

Number in household:

Annual income for everyone in household:

Number of toilets (max. 2):

Type of toilet: **A**:Round ---- **B**:Elongated ---**C**: High/ADA (17 inches) ---**D**: Don't know
The high toilets are also known as Americans with Disabilities Act Toilets (ADA toilets)

If the customer is eligible, please send the information in red to bmcclellan@citizensenergygroup.com

The information and account will be reviewed by Citizens Energy Group.

If approved, **Gordon Plumbing will be notified and will call the customer** to set up an appointment for the install.

GERBER

Avalanche®
1.6 gpf (6.0 Lpf)
ErgoHeight™ ADA Elongated Toilet

Features:

GAV21818

Included Components:

- Combination GAV21818
- Bowl GAV21828
- Tank GAV28890

- Vitreous China
- 12" Rough-in
- 3" flush valve for maximum water force
- Fluidmaster® 400A Fill Valve
- Corrosion resistant flapper
- Extra-Large Dual fed siphon jets for high power bowl clearing
- 100% glazed, 2" large trapway for clog-free waste removal
- Double nut, multi-point tank-to-bowl mounting system for tool-free installation
- Color matched metal tank lever
- Toilet seat is not included



Technical Information:

Configuration	Two-piece, ErgoHeight™ ADA Elongated Toilet
Water per Flush	1.6 gpf (6.0 Lpf)
Rough-In	12"
Height	31"
Width	16 7/8"
Depth	28 3/8"
Trapway	2"
Large Water Surface	8 1/16" x 6 1/16"
Shipping weight Bowl	53.8 lbs
Shipping weight Tank	31.3 lbs

Accessories: (To be purchased separately)

- Slow Close Toilet Seat G0099213
- Non-Slow Close Toilet Seat G0099216

Other Tank Options: (To be purchased separately)

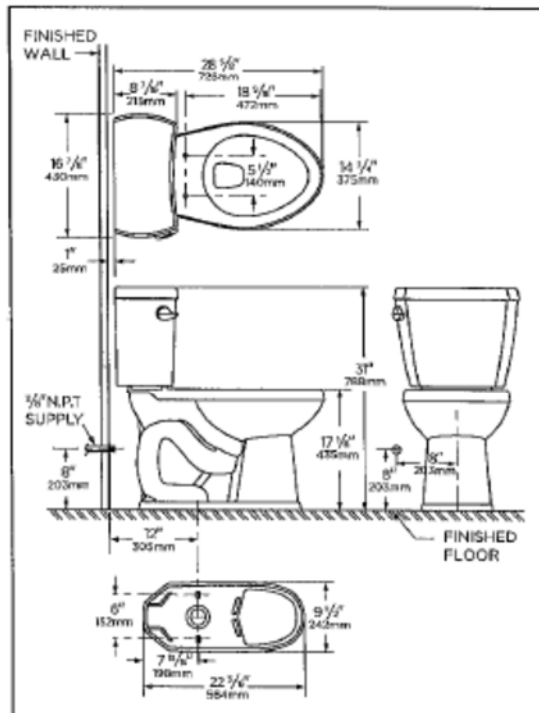
- Tank with Right Hand Lever GAV2889097
- Tank with Lid Lock GAV28890LL

Available Colors:

- White
- Other: Refer to Price Book for additional colors/finishes

Warranty:

- Limited Lifetime on Vitreous China, refer to the website for more details.



NOTES: All dimensions are in inches and millimeters. Illustrations may not be drawn to scale.

IMPORTANT:

Dimensions of fixtures are nominal and may vary within the range of tolerances established by ASME standard A 112.19.2
THIS FIXTURE QUALIFIES ACCORDING TO ASME TEST PROCEDURES AS A LOW CONSUMPTION WATER CLOSET WITH AN AVERAGE CONSUMPTION OF 1.6 gpf (6.0 Lpf) OR LESS.

GERBER.

Avalanche®
1.6 gpf (6.0 Lpf)
Elongated Toilet

Features:

GAV21812

Included Components:

- Combination GAV21812
- Bowl GAV21862
- Tank GAV28890

- Vitreous China
- 12" Rough-In
- 3" flush valve for maximum water force
- Fluidmaster® 400A Fill Valve
- Corrosion resistant flapper
- Extra-Large Dual fed siphon jets for high power bowl clearing
- 100% glazed, 2" large trapway for clog-free waste removal
- Double nut, multi-point tank-to-bowl mounting system for tool-free installation
- Color matched metal tank lever
- Toilet seat is not included



Technical Information:

Configuration	Two-piece, Elongated Toilet
Water per Flush	1.6 gpf (6.0 Lpf)
Rough-In	12"
Height	29 3/4"
Width	16 7/8"
Depth	29 1/4"
Trapway	2"
Large Water Surface	8 1/16" x 6 1/16"
Shipping weight Bowl	50 lbs
Shipping weight Tank	31.3 lbs

Accessories: (To be purchased separately)

- Slow Close Toilet Seat G0099213
- Non-Slow Close Toilet Seat G0099216

Other Tank Options: (To be purchased separately)

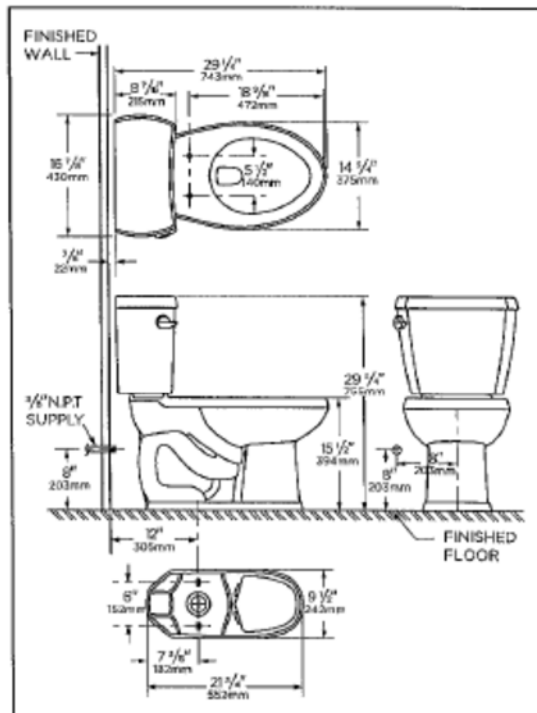
- Tank with Right Hand Lever GAV2889097
- Tank with Lid Lock GAV28890LL

Available Colors:

- White
- Other: Refer to Price Book for additional colors/finishes

Warranty:

- Limited Lifetime on Vitreous China, refer to the website for more details.



NOTES: All dimensions are in inches and millimeters. Illustrations may not be drawn to scale.

IMPORTANT:

Dimensions of fixtures are nominal and may vary within the range of tolerances established by ASME standard A 112.19.2. THIS FIXTURE QUALIFIES ACCORDING TO ASME TEST PROCEDURES AS A LOW CONSUMPTION WATER CLOSET WITH AN AVERAGE CONSUMPTION OF 1.6 gpf (6.0 Lpf) OR LESS.

GERBER.

Avalanche®
1.6 gpf (6.0 Lpf)
Round Front Toilet

Features:

GAV21802

Included Components:

- Combination GAV21802
- Bowl GAV21852
- Tank GAV28890

- Vitreous China
- 12" Rough-in
- 3" flush valve for maximum water force
- Fluidmaster® 400A Fill Valve
- Corrosion resistant flapper
- Extra-Large Dual fed siphon jets for high power bowl clearing
- 100% glazed, 2" large trapway for clog-free waste removal
- Double nut, multi-point tank-to-bowl mounting system for tool-free installation
- Color matched metal tank lever
- Toilet seat is not included



Technical Information:

Configuration	Two-piece, Round Front Toilet
Water per Flush	1.6 gpf (6.0 Lpf)
Rough-in	12"
Height	29 1/8"
Width	16 7/8"
Depth	27 1/8"
Trapway	2"
Large Water Surface	8 1/16" x 6 3/16"
Shipping weight Bowl	46 lbs
Shipping weight Tank	31.3 lbs

Accessories: (To be purchased separately)

- Slow Close Toilet Seat GC550129
- Non-Slow Close Toilet Seat G0099217

Other Tank Options: (To be purchased separately)

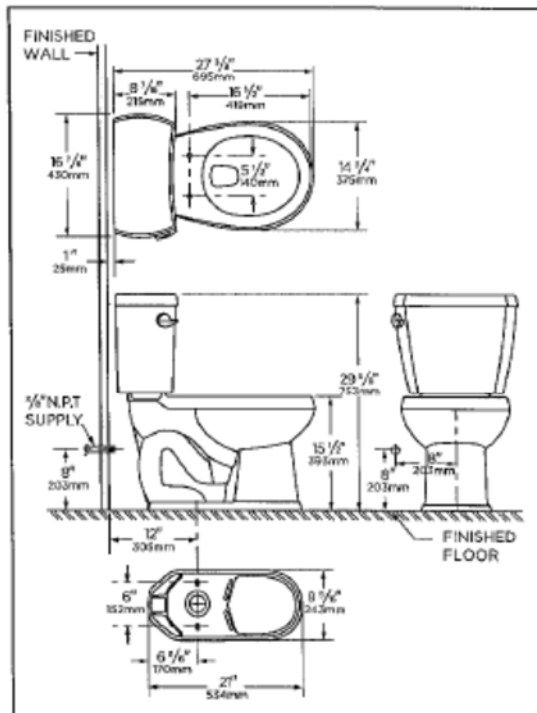
- Tank with Right Hand Lever GAV2889097
- Tank with Lid Lock GAV28890LL

Available Colors:

- White
- Other: Refer to Price Book for additional colors/finishes

Warranty:

- Limited Lifetime on Vitreous China, refer to the website for more details.



NOTES: All dimensions are in inches and millimeters. Illustrations may not be drawn to scale.

IMPORTANT:

Dimensions of fixtures are nominal and may vary within the range of tolerances established by ASME standard A 112.19.2. THIS FIXTURE QUALIFIES ACCORDING TO ASME TEST PROCEDURES AS A LOW CONSUMPTION WATER CLOSET WITH AN AVERAGE CONSUMPTION OF 1.6 gpf (6.0 Lpf) OR LESS.

Because we are committed to continual product improvement, specifications are subject to change without notice.

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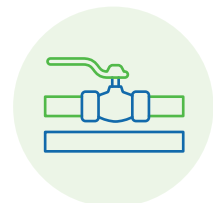
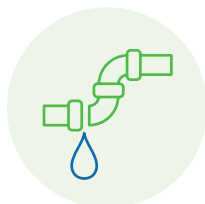
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Low-Income Customer Assistance Program (LICAP)

Subject to available funds, the Low-Income Customer Assistance Program (LICAP) provides wastewater bill credits to qualified customers. LICAP-eligible customers may also receive funding toward qualifying home and appliance repairs or replacements.

*Questions and referrals should be directed to
Brett McClellan at bmcclellan@citizensenergygroup.com*





Programa de Asistencia al Cliente de Bajos Ingresos (LICAP, por sus siglas en inglés)

Sujeto a los fondos disponibles, el Programa de Asistencia al Cliente de Bajos Ingresos (LICAP) proporciona a los clientes calificados créditos de facturas de aguas residuales. Los clientes elegibles para LICAP también pueden recibir fondos para las reparaciones o reemplazos de electrodomésticos que cumplan los requisitos.

*Las preguntas y referencias deben ser dirigidas a
Brett McClellan al bmccllellan@citizensenergygroup.com*

