

Local Interventions for Financial Empowerment through Utility Payments



Targeting and Referral

Municipal utility identifies customers in delinquency status and at risk of shut-off and refers them to a financial empowerment provider to restructure the debt.



Financial Counseling

A financial counselor works with each customer to address their financial concerns and refers them to other supportive services as needed.



Restructured Payment Plan

The financial counselor and customer determine a realistic and customized restructured payment plan (RPP), which the utility reviews and approves.



Incentives & Ongoing Contact

The city offers incentives to encourage customer to make on-time payments towards the RPP and maintains contact with the customer throughout the process.



Program Completion

Customer makes payments toward the RPP, completes the program and is no longer delinquent.



Win-win for cities and residents

Customer has stronger financial skills and ongoing connections to financial empowerment services. The city recoups lost revenue and reduces shut-off and collection costs.

