MINUTES OF A SPECIAL MEETING OF THE FORT PIERCE UTILITIES AUTHORITY, THURSDAY, OCTOBER 22, 2020, 2:00 P.M., CITY COMMISSION CHAMBERS.

Members Present: Vice Chairman Charlie Frank Matthews; Deputy Secretary Frank H. Fee, IV; Mayor Linda Hudson; and Kristina Gibbons.

Excused: Chairman Glynda Cavalcanti.

Others present: John K. Tompeck, Director of Utilities; Rupert N. Koblegard III, FPUA Attorney; Barbara A. Mika, Director of Financial Services; Paul A. Jakubczak, Director of Electric & Gas Systems; and Bo Hutchinson, Director of Water/Wastewater Systems; Javier Cisneros, Director of Utility Support Services; and Joshua P. Gang, Director of Regulatory Affairs.

The meeting was called to order by Vice Chairman Matthews. He said at this time we have the agenda before you and it looks very short, but you all are recommended to say whatever.

The Pledge of Allegiance was recited.

The roll was called and a quorum declared.

A motion was made by Mayor Hudson, seconded by Mrs. Gibbons, and unanimously carried to approve excusing Glynda Cavalcanti from the meeting, she is out of town.

Mr. Matthews said if any members of the public come forward and want to speak, you are welcome. He said you have three minutes to address the Board and give your name and you will have a place to sign. We will not start the time until you finish signing.

George Collins said good afternoon to everyone on the dais. He said he wants to say he appreciates everyone coming back to take into consideration these extraordinary measures that we have.

Mr. Matthews requested Mr. Collins sign the roster and give all of us your name.

Mr. Collins identified himself and said he is the President of the St. Lucie County NAACP and thinks because the conversation is what we need, it is necessary and good. Communication is a great thing, but action is better. He said you surprised me and quickly came back. He does not know what your agenda is or what things you have in place, he just had a few suggestions from when he was in the meeting the other day. We have to think outside of the box because he has been here 71 years and this is not something he has experienced and is not sure you have experienced it so we have to think out of the box. A lot of times your criteria for getting money are put in place for people not familiar with the situation that is really going on in your community. We have people getting paid cash payments that is not going to show up, some of the criteria you have they are not going to be able to bring them forth. If you can give yourself a

little leeway and stay within the bounds of what you have to do as far as rules and regulations, you have to do something a little extra and a little special. This is not anything any of us is really familiar with. Mr. Collins said he was thinking a couple of things and if he is stepping on toes, he is sorry so please consider it a really sort of confirmation. He said you can get training for volunteers, you would talk to a neighbor quicker than you will to an official. If you can get the community involved, community action organizations involved, as many as possible that know people, to talk to them and tell them you really need to do this before you disconnect. After you get disconnected, you have extra charges. The next thing was transportation, if they need transportation, finding education where possible and hands on assistance where needed, nonprofits, civic groups, churches, and neighbors. They say who is your neighbor, right now, we are all in this together. Not just in the city, not just in the community, not just in the state but globally. We have to think of a neighborly solution for everybody. Your payment plan is a good thing, it is true, but once they get them, they have to pay for them. When you talk about jobs, you have to look at it as how many were lost as far as when giving jobs, we say we decreased the unemployment rate. What was the rate last year before the pandemic, two years ago and how does this what we are in now compared to it? So he is asking someone if possible to get pending disconnect lists if possible, contact of community activists and groups so they can get in contact. These are just suggestions, he is not an expert but thinks we need to think a little bit more outside of the box when dealing with this pandemic. Mr. Collins thank the Board and said be blessed.

Mr. Tompeck said at the Tuesday Board Meeting we had an extensive conversation on electric service disconnections. He said all Board Members contributed some good ideas on the disconnection process and additional steps we can take to limit the disconnections. Staff spent yesterday reviewing the suggestions and evaluating how they fit into an implementation plan which meets the needs of our customers and result in the fewest service disconnections as possible. We have not yet disconnected any customers for nonpayment and hopefully the information we're providing this afternoon will make the Board comfortable that FPUA is doing all we can to assist our customers during the pandemic. Javy Cisneros has prepared a brief presentation which delineates the complete plan and the changes we have made since Tuesday for your review and discussion.

Javy Cisneros, Director Utility Support Services, said as Mr. Tompeck mentioned, he believes this presentation will outline a very good plan that will help us avoid our customers from being disconnected. He really thinks this is a good plan. He would like to start with the efforts we have had to date, we have talked about outreach and emphasize the fact we have been doing outreach since March. One of the things we really focused on at the recommendation of the Board is to call every single customer and we have done that prior to the automatic payment plan. We tried to get our customers on a payment plan. We had limited success and did contact all of them and after we initiated the automatic payment plan, obviously everybody was current with their bills so there was no disconnects. We have been active on radio, press releases, social media, public service announcements the Mayor did through the City of Fort Pierce, and individual letters to

notify customers there are resources available for financial assistance to help assist with utility bills. We have waived late and penalty fees for over $459,000 and you will see in the next slide, we will continue to do that through the end of the year to help with additional relief for our customers. There was a power cost adjustment in May and will continue through the end of October, for $2 per 1,000 per kilowatt hours so that would be for every month for every 1,000 kilowatt hours. We also have an FPUA sponsorship we developed earlier this year specifically for COVID relief for utility assistance for our customers. To date, we have expended vouchers for over $93,000 to help our customers. All those funds have been administered through ALPI and Mustard Seed and we will get into a little more detail on the allocation of funds and how we can move forward with helping our customers. We have worked closely with the St. Lucie County CARES Act team and have taken their list and cross-referenced it to our list to make sure anybody on the list for ALPI, Mustard Seed, or the CARES Act does not get disconnected while waiting for distribution of their funds. We're working with them on a daily basis.

Mr. Cisneros said the automatic payment plan was a big one that we did back in August. He said when we initiated the automatic payment plan, it avoided disconnects for August and September for our customers so that was a big relief back in August, September, through the middle of October. So the outreach, what are we going to do? Moving forward, some of these ideas you see here are derived from the discussion we had on Tuesday. The Friday before a customer is scheduled for disconnect, we will have a door hanger so they have a physical piece of paper that has been delivered to their front door, the Friday before the week they are scheduled for disconnect. They are going to get an automated call three days prior to their scheduled disconnect date and two days prior to their scheduled disconnect date, they'll get a personal call from an FPUA employee, which we have done in the past. If we are not able to talk to them two days out, we will follow up with another personal call one day out if we're not able to get in touch with them two days out to work out a payment arrangement.

Mr. Tompeck said the purpose of that call is not just to say pay your bill, the purpose is to tell them, we've got other options for them to take advantage of.

Mr. Cisneros said right, we will go through a script in a few slides that tells you exactly what we'll talk to our customers about, to not just pay the bill but options we worked out yesterday. He said at the recommendation that Mr. Fee made, we will not disconnect five days a week, we will narrow that down to three days. If you are scheduled for disconnect on Tuesday, you'll get an automated call on Thursday, on Friday you will get a personal call and a door hanger, and on Monday, you would get another personal call if we weren't able to talk to you. We are trying to actively reach out to our customers as much as possible. If you're scheduled for disconnect on Wednesday, you'll get a door hanger the Friday before, you'll get an automated call on that Friday, a personal call on Monday, and on Tuesday, one day prior to disconnection, if we were not able to make contact with the customer, we will call them. Again, the same thing applies to Thursday, they get a door hanger Friday the week before, get an automated call on Monday, a personal call on Tuesday and if we were not able to make contact, we'll call them on Wednesday.

We will not be doing any disconnects during the holidays, no disconnects during Thanksgiving or Christmas, just to be very clear. We have increased the hours of our call center to make ourselves readily available to customers so we have 12-hour shifts throughout the day where customers can get in contact with us and we will try to get in contact with them. We have two shifts, 8:00 to 5:00 shift and 10:00 to 8:00 shift. The financial assistance we are providing, as mentioned earlier, we are going to continue to waive late fees and penalties that were reinstated October 5. We will go back retroactive and remove those fees and continue to waive those until the end of year.

Mr. Cisneros said the good faith payment is an item we finalized yesterday and think this will be a very good solution for our customers, which will be effective tomorrow. He said we are still working on some of the details with training our staff. Again, this will be available through the end of December. The FPUA COVID-19 Assistance Program, as mentioned earlier, there is $200,000 we have allocated to help our customers specifically with utility assistance. To date, we have vouchers for over $93,000 that have been applied to a customer's account or pending approval to be posted to their account. We allocated $100,000 to Mustard Seed and $50,000 to ALPI and have had some discussions about the remaining $50,000. The idea was to take the $50,000 and give it to one of those organization as money was depleted. We are going to use that money internally and focus on taking that money and applying it to those customers that make the cutoff list and dedicate it to helping those specific customers to avoid disconnection. That is the our intent to help avoid any customer from being disconnected. Through the Residential Assistance Program Hardship Affidavit, a customer who may not be able to provide documentation or proof, they can use this affidavit, which will be effective tomorrow. A customer can fill out the application, download it from our website, and email it to us. We will have copies available at City Hall or anywhere that we can put them throughout the neighborhood. They can fill it out, drop it off at our lobby, or in our drop box at 206 South 6th Street. Customers can call for assistance to get help to fill it out, schedule an appointment to sign the form, and provide valid I.D. The idea is to make sure they provide valid I.D. so we can make sure the funding is applied to the account holder’s account. It is very important for us to verify. We are going to distribute this form to Mustard Seed so they can use it for those individuals who apply to Mustard Seed or ALPI that did not qualify for whatever reason and they're able to use this form as an affidavit to test they need the financial support. Then Mustard Seed and ALPI can continue to go through the funding they have remaining. Mustard Seed still has $36,000 available and ALPI has just over $20,000 available.

Mr. Cisneros said our action plan is as Mr. Tompeck mentioned, we're going to call our customers and try to work with them to get a payment. He said if they're not able to pay their current bill, then we will ask for a good faith payment for their current bill only. Again, that program will be available through the end of December. For residential customers we are asking them to pay up to 25% of the bill, no more than $100. So if they have a $400 bill, if they pay $100, then they'll be removed from the cut list. For commercial accounts, we'll ask for 25%, which is a little bit different because of the commercial area is a little bit more complex. For residential, we can

certainly try to focus on making sure we address the residential customers that can avoid being on the disconnect list.

Mr. Cisneros said for the voucher program, if they're not able to provide a good faith payment, we will work with them to go through filling out the affidavit form so they can go through the voucher program to get up to a $400 one-time assistance for their account. They must complete the form so it's really important for the customer to contact us. We are trying to reach out to the customer, calling multiple times, and we need them to call us back so they can fill out the form. We are ready to work with them so we can avoid a customer being disconnected. This plan will help avoid disconnections so we are asking our customers to call, 466-1600, extension 3900. The affidavit is the form they would have to complete and it is pretty basic information like name, address, the account holder's name, and we have other information we will work with them to verify, like the account number and customer number. Any information they have for their employer, for example, if they were paid in cash, they would attest to the fact they're not able to provide some of that information, but they have to be an FPUA account holder, no way around that. They would have to sign the form, one of our employees would verify the current amount due so they could get up to $400, but only paying what is currently due to avoid being on the disconnect list. In summary, this action plan we do believe will help avoid disconnects, but we need our customers to call so we can work with them. Any pending applications for financial assistance, those individuals will be removed from the cut list, we will not cut them. Any customers on COVID-19 assistance, Mustard Seed, ALPI or CARES Act will be removed from the list. It is important to provide a little bit of clarity because he thinks this is sometimes confusing, especially with the media. Special payment arrangements does not equal the number of disconnects. The those special payment arrangements are just the customers on a special payment arrangement so we can help them get through paying the utility bill. It is not equal to the number of customers eligible for disconnect.

Mr. Cisneros said as mentioned, we are calling to reach out to customers but there are scams out there right now specifically targeting FPUA customers because they do know the date now. He said we want to advise our customers, if you have any doubt, hang up, especially if they're asking you to pay within 30 minutes or asking you to pay by gift card, hang up, it is a scam. Hang up, call FPUA and when you call our number, you know you're talking to one of our representatives that number is 466-1600, extension 3900. He would like reiterate the fact we are ready, our staff is ready to talk to our customers to help them and we have made the adjustment in our time frames to make our staff available to talk to our customers. He said he would be happy to answer any questions.

Mr. Tompeck said he will mention one other thing, the good faith payment we have identified here is really the linchpin to making this work. He said it is not his idea, he would like to take credit for it, but we talked to Lake Worth yesterday about their experience. Lake Worth is very similar to us in terms of the size of utility, demographic, and in terms of the infrastructure they have, it is very similar to us. He talked to them and they started cutoffs the first of October and

they had 84% of their customers paid before they were disconnected. They have only had 15 that they have not reconnected since the first of October, pretty low customer count. What made the difference here was giving them an opportunity for a good faith payment, even though it didn't reach the level of making a full payment, it was a start here and worked very well for them. That is why we added it to our program.

Mr. Fee said as to the good faith payment, after you tender it, what is expected of the customer following, regular monthly payments on a payment plan.

Mr. Cisneros said that is a very good question. He said after they have issued a good faith payment, for those individuals we would create a new special payment arrangement. We would have to, the way it administratively works, we would give them a new special payment arrangement.

Mr. Fee asked if for those who made a good faith payment, you would have a more tailored payment option to them as opposed to those making the payment plan now

Mr. Cisneros said yes.

Mr. Fee said that will increase the burden of the Utility to keep track of all these special payment plans going forward.

Mr. Cisneros said once they make a good faith payment we will be able to adjust the current payment arrangement to a new payment arrangement. He said after that, it's automated, it is set up in the computer. We are talking about trying to get in contact with the customers and having them call us back. Once we get in touch with them, that's the key.

Mr. Fee asked if there is any reason we can't put a personal knock on the door when it comes to one day out, boots on the ground, to really be more aggressive at this point, He said since March, we have put this off and we've been trying to give them as much leeway as possible. He thinks we are getting to the end of the rope now. At some point in time, we've got to take action. He said he wants to be compassionate with the individuals truly suffering and some of these individuals may not be picking up the phones and obviously have not for the last several months. Is there a way we can work together with the UA and perhaps the City, split the number of cutoffs in half, the City take half, we take half, one day beforehand, knock on the door and remind them of what is available and really drive home the point their cutoff is literally the next day? You need to make a good faith payment, it would be a good time to do it. Is there any reason why that was avoided, naturally it's going to increase the burden on the employees.

Mr. Tompeck said he is not so much worried about the burden, but more worried about the results. He said we will have somebody knock on the door and explain what they need to do and explain they have to talk to Customer Service. We have left those kind of messages before and

haven't gotten a positive response. It is something we can probably do, but not sure it would greatly benefit the program.

Mr. Cisneros said he thinks the door hanger would be very effective. He said if you knock on the customer's front door, typically you don't have the information you need in front you to tell them what they need. Talking to a customer over the phone, our employees are there and can look at their account and really get specific, that is the part we really need to focus on is getting them on the phone or having them fill out the form and come in. That is where we're really effective.

Mr. Fee said $50,000 that you suggested would be focused on the cutoff list, that's going to obviously be the first wave of cutoffs and could possibly be exhausted or do you think that $50,000 will last a week, two weeks, based on what you're seeing coming up on the horizon for cutoffs.

Mr. Cisneros said that is a good question and the $50,000 could help a maximum of 200 customers. He said the idea there would be those customers that are on the cut list, if they're a day before the cut list and hopefully we're able to talk to them two days before, we're able to work with them to fill out the voucher.

Mr. Fee said then it is required that you have to have the voucher filled out before they can qualify for any portion of that.

Mr. Cisneros said the voucher is very easy to fill out and we will help them fill out the voucher. He said we have to verify it's the account holder filling it out and being applied to the account so we will require I.D. He believes if we are able to get this list down to a very low number the people who really need it will be able to utilize the $50,000 through the voucher. We will be able to extend it over multiple weeks as we go through another series of disconnects.

Mr. Fee said he has a few more questions, but he will let someone else go.

Mrs. Gibbons said she has a couple of questions. She said in reference to the door hanger, is there a possibility we could get this affidavit attached to it so they have it in their hands to fill out the day they have it on their door?

Mr. Cisneros said we can certainly look into that.

Mrs. Gibbons said on top of that, she knows when you go to the doctor's office, you have to fill out the same form 100 times. She said she just wishes it was prefilled out and asked if there some way to prefill it out for people getting those door hangers? It will have their customer number inserted, their address inserted. That way when the person looks at it, all they have to do is put the in their I.D. information, give us a call, and maybe that would assist in the ease of filling out the form.

Mr. Cisneros said he can look into that, it would be an automated process that might be possible, but he would have to get back to her.

Mrs. Gibbons said she also has more questions, but knows Miss Linda has some.

Mayor Hudson said she has more of a statement than a question. She said what she would like to see, first of all she wants to say thank you for this hard work and that you took some of our suggestions to heart and she really appreciates it. She is appreciative of the fact you clarified the numbers, the numbers started off this week and that has been what has been out there and that was never intended to be that many people. She really wants it clarified that we were never ever talking about 2,700 people disconnected.

Mr. Cisneros said that is absolutely right.

Mayor Hudson said we were never talking about it, but that's how it got played so now we are playing catch-up and she wants that to be really, really clear. She said all of this really extra effort she thinks is going to be worthwhile, it is going to make our company shine and make us really look like what we are, which is what we say "your hometown utility", the people that work here, and live here, and are your neighbors. She would like to suggest taking all this effort and we push back any disconnects until the end of the year, but make all of this good faith effort, including collecting the good faith payments from our customers. She knows we can't keep pushing it back, we have a responsibility to the other customers who are paying their bills and she recognizes that and wants to say that clearly. We do not know if we are at the end of this COVID thing or not, we really don't know where we are. We think we are easing out of it and every time we think we're making progress we hear of new spurts and new increases. Mayor Hudson said this pandemic, which is so very unusual, hopefully we never see again and we haven't had in her lifetime, maybe calls for this kind of extra measure. One of the things we didn't do is we didn't have any storms this year at Fort Pierce. When we have storms, we have to take a lot of extra cash and deal with the storms, then try to get reimbursement from FMEA et cetera. She would like to suggest to this Board that we not have any disconnects until the end of the year and that we go through all of this effort in order to prevent them from happening even then. That is something we can do as a company that proves we really are a hometown utility. She participated in a virtual luncheon today for United Against Poverty and wants to thank the FPUA because we were one of the sponsors. We learned how people are trying to get themselves out of poverty and United Against Poverty is trying to help them. We were sponsors of it and beyond that, we can do this extra effort to help people and maybe some of the people are just perhaps gaming the system, but many of the people are still struggling. You think about our company is not fully opened, and she does not think our lobby is open yet, is that correct? It's not open yet and the City is not, you can come in the City by appointment only or for a meeting. So we are still not back to normal in terms of all of our everyday lives, many restaurants are not, and many of our people who were employed, they only get paid if they work. If they don't work, they don't

get paid so they have no source of income. She just feels like we ought to make that extra effort for these two months, everything you have outlined, which is excellent and she appreciates you giving this thought to that. She would like to ease the people's anxiety, but yet they know, because we're actually talking personally to them and finally getting them, they must pay something. They must pay something and also we don't want them to get too far behind because that's a problem too. She understands it's a fine line, but that is where she is at in terms of what she thinks should happen.

Mr. Matthews said first, he has two or three questions and definitely one for the Attorney and one for the Director and two for Mr. Cisneros. He said first of all let's clear up something that was printed. The Mayor talked about one, but there was another one, where is the $115,000? Was that just a figure because that was a statement made too.

Mr. Cisneros said $115,000, actually he misspoke, it should have been $106,000 on Tuesday. He said it is the $200,000 minus $93,000 so it's $93,000 and some change so he misspoke on Tuesday, it is $106,000 and some change.

Mr. Matthews said when he was looking at TV earlier this morning they were talking about St. Lucie COVID Program, it is a grant.

Mr. Cisneros asked if he meant the St. Lucie County CARES Act.

Mr. Matthews said no, it's another one and he would like it added to the list where they gave them a $20,000 grant and he understands they don't have to pay it back. Maybe they can't get the $4,000 or $1,000.

Mayor Hudson said she thinks it is the St. Lucie Recovers.

Mr. Matthews said yes it is St. Lucie Recovers. He said it needs to be added, new money. Now, to Mr. Attorney first, on the legal side, when they sign this affidavit, are we just a piece of paper, or are we going to take action or what is the hidden agenda about it?

Attorney Koblegard asked him to repeat what his question is.

Mr. Matthews said the affidavit of good faith or whatever you call it, you called it an affidavit.

Mr. Cisneros said he is not sure he shared that with Mr. Koblegard as of today.

Mr. Matthews said we still have to know legally. He said whether we are going to have a hidden agenda about everything. He said he thinks the people are so afraid to sign, those with limited education, they're afraid to sign stuff. He was glad to hear the new Board Member talking about even filling it out as far as you can go with it, so maybe we won't waste a lot of time. The other

legal question he asked if Mr. Cisneros is going to answer the legal question or is the attorney going to answer? He said to tell him which one was going to answer.

Mr. Cisneros said he will give a brief background on the form. He said the Affidavit form is the same form the St. Lucie is using for the CARES Act. We took their form, copied it and put the FPUA logo on, and changed the account and customer number so we have the ability to track the form in our system.

Mr. Matthews asked if Mr. Cisneros needed two minutes to talk to the attorney or should he just go ahead and ask him again, you all go into a huddle somewhere? He said it is a serious matter because when people sign, you're talking about affidavit, those of us that have been around courts know, that means something extra.

Mr. Cisneros said we are asking them to fill it out and what they're putting on the form is as accurate as possible. He said the idea here is, we would likely not contact those, if they have an employer that is hard to get in contact with them. They're saying they don't have the ability to verify this information and there is no way for us to verify it. If they can't verify it is going to be difficult for us to verify. They are attesting to that on the form.

Mr. Matthews said to us, the customer is who basically came in and opened up the account.

Mr. Cisneros said that is correct, the account owner has to fill it out. He said they can have a family member help, but we have to verify it is the account holder that is getting the assistance.

Mr. Matthews said Tompeck, question to you. He said we need a little teeth in this and asked shouldn't we as a Board give you guys some direction as to what we want to happen with the cutoff disconnects.

Mr. Tompeck said absolutely.

Mr. Matthews said the second part of that question is, the Mayor's suggestion to a point at the end of the year, that can easily be taken care of in a motion.

Mr. Tompeck said yes it can.

Mr. Matthews said as of today, back to you, how many people would be on the disconnect as of right today.

Mr. Cisneros said as of 1:30 this afternoon, we would have 271 customers on the disconnect list right now.

Mr. Tompeck said to remember, because we staggered the payment plan letters, that number is going to change weekly. He said we had approximately 2,800 people on the payment plan, but they're staggered so the cut list would be changing week to week.

Mr. Matthews said so another thing he heard the man saying and he wants to fine print and correct it. He asked how many people are actually on what we call the danger list for cutoffs.

Mr. Cisneros said 271.

Mr. Matthews said opposed to 2,700.

Mr. Cisneros said 2,700 was the number of automatic payment plans that was not equal to the disconnect list. He said it was just the program we had developed so we could get through August and September to help our customers have enough time to get assistance from the CARES Act.

Mr. Matthews said back to the Director talking about Lake Worth saying it was 15 people they couldn't find one way or another, maybe they moved or died. He asked what can we do if we get in a situation where we can't find people, you might find they moved out of the apartment or the house.

Mr. Cisneros said if they move out of the apartment and abandoned the account, it goes to write-offs and it goes to collections and write-offs.

Mr. Tompeck said they are estimating about 40% of the payment plan people eventually become uncollectible.

Mr. Matthews said our Board Member here talked about possibly the City sharing some help in this. He asked if Mr. Cisneros would call the City Manager and see if we can get these two people set aside for working on this, if nothing no more than four hours a day.

Mr. Cisneros said the public service announcement would be a good help because that reaches a lot of people and would be a great opportunity to talk specifically about the items we talked about here today. He said a public service announcement would go a long way.

Mr. Matthews said let's go to two things you said, one is the situation with the 25%. He said let's break that down a little bit, 25% for small business. He asked if the bill is $5,000, they pay 25% of $5,000.

Mr. Cisneros said yes sir.

Mr. Matthews asked how long will they have to pay that.

Mr. Cisneros said they would pay $250 which is 25% of their bill and then they would get another special payment arrangement for the balance to be worked into their next bill.

Mr. Matthews said the resident person is at 25% and asked if both of them are at 25%.

Mr. Cisneros said yes they are, 25% for residential up to $100 so if their bill is $500, they would not pay $125, they would pay $100. He said if their bill is less than $400, then they would pay less than $100.

Mr. Matthews said let's say that resident person comes out of their pocket and is there any money available they can apply for it and take care of anything deeper than that?

Mr. Cisneros said yes, they can still apply for the financial hardship. He said they could make a good faith payment and still fill out the form and get financial assistance. Ideally we would work with them through the conversation to see what would help them the most.

Mr. Matthews said okay, Mr. Fee, your time again, he said he will yield a little bit.

Mr. Fee said when do you think you're going to start to implement this plan because his thought personally, he would like to see 20 days of advertising about this good faith payment plan and the $50,000 to get that out immediately. Give the public have some time to react to it. It would also give him a little bit more time to see what is happening with these payment plans. We've only gotten to one billing cycle where we're starting to see the default rate. He thinks we would have a better picture maybe by our second meeting or first meeting in November, as to how well this payment plan is performing. If we see the payment plan is not being productive at all, we can determine whether we have to be more aggressive. This is a good plan and he would like to limit the cutoffs to maybe two a week.

Mr. Tompeck asked if he means two days a week.

Mr. Fee said two days a week so we can see this a little bit better. He said hopefully we will have a good turnout of people coming in and making a good faith payment, taking advantage of the assistance of the $50,000. It would be better for us to be able to advertise what we're doing a little bit longer before we start implementing this day one. That's his personal preference, he does not think we have to have a motion on it because it's something the management can consider. More time to evaluate the effectiveness of the payment plan is better for all because we may look back and say nobody is taking advantage of this payment plan and we may have to say we're getting farther behind in our disconnects. In fact, it's starting to grow. So he wants to make sure this gets out and see if we can get people to take advantage of it first before we start putting notices on the door. Definitely community outreach groups, if we have any connections with the City to get those individuals maybe meeting with the community and outlining what needs to be done. At least it gives them an advance notice there's something new in the works.

Being a hometown utility is important, we also have to be compassionate, but at some point in time, we need to start the disconnects. We can't let it keep growing, but we need perhaps more time to market this very good plan you put in. But he definitely would like to see it implemented this year, but thinks November gives us time to evaluate what's been done, gives you time to market this plan, and then we're ready to go.

Mrs. Gibbons said she does think that's actually a pretty decent idea and did not think about giving it some time to be fully digested. She said she knows you're saying no door hangers, but she actually think that's the first step. You guys were already planning to put those door hangers out there, whether we change the date of that cutoff or not, those door hangers still need to be hung with this affidavit for them to be able to complete. That's the first communication we're going to have with these people or potentially, since March or April or the last time we've spoken to them. She does want to talk about not disconnecting until December. She is a little scared of that. If we are throwing that out there, she thinks we need to talk about if we can gain some good faith payments along the way. She would be nervous, to say the least, as a business owner herself, to say I am just going to extend another 90 days' worth of credit when you're already six months behind, then expect you to be able to walk in the door and then I will have to roll up everything in January that you haven't paid for six months. That she is very hesitant about. If we can rearrange the payment plan if that's the case and do a 25% this month to make sure they know they have to pay something, then next month maybe increase it a little or do 25-25-50, something so we get them back on track. Mrs. Gibbons said she would be nervous to just completely write them off for a couple more months.

Mayor Hudson said these are all good ideas and she kind of likes the idea of all of this is now new to us, some of it is new and some of it we've been doing since March. We've been trying to get some people to pay since March. She said she likes the idea of concentrating on the people who are most in trouble because those are the ones that would be most likely to be disconnected. She still would really like to give this a chance to work and not have any disconnects. She would prefer until the end of the year, but this is a group decision and would prefer to see what we can do with the good faith program and with the door hangers, that is an excellent idea. If they can be generated by our system that they're all filled out for the customer number and everything so that is tailored because we get things like that in the mail all the time. That makes it really helpful to comply. The affidavit to your question, the affidavit, if it's been used for the CARES Act by the County, she thinks we can assume the County Attorney reviewed it and it's a form that is acceptable to the Federal Government. We can assume it's a form that will stand up under scrutiny. Mayor Hudson asked if the CARES Act is still available for our customers to access the CARES Act money.

Mr. Cisneros said the CARES Act application for individual assistance has been closed as of late last week, maybe earlier than that. He said the number of applicants that are still pending are under evaluation and based on the number of applicants, they believe they'll be above the amount they have available now to distribute to the individuals.

Mayor Hudson asked if he has access to those people who have applied.

Mr. Cisneros said yes we do, as a matter of fact, he received the entire list for the entire county early today. He said as mentioned, we're going to make sure we review anybody who has applied and they would come off the disconnect list.

Mayor Hudson asked if that is part of that review.

Attorney Koblegard said his only thought on putting it off until December or January is a lot of people are just going to say they don't have to worry about this now and just put it away. He said what you could consider, you meet on November 3rd and November 17th, you could postpone it until the week after the 17th meeting, review it again then, and if you feel it's necessary to make further changes or continue to postpone it, you certainly can do it at that time. Nothing is going to happen between now and then except some of these things will get started now. He just wonders about people saying, well, that's a long way away, I don't have to bother with this now. You need to keep people thinking about it day-to-day, that is his only thought.

Mr. Cisneros said whatever the pleasure of the Board is for today, we are still going to implement the action items on this list. He said whether we decide to continue with disconnects or extend the date, this is what we're going to be doing starting tomorrow.

Mr. Matthews said he was just getting ready to say something for the attorney in reference to your financial assistance, in your first one, and he asked if you got late and penalties waived until December 31st.

Mr. Cisneros said yes sir.

Mr. Matthews said the only thing he can see is it gives you direction to go to December 31st with your own staff recommendation because you already got it written down here. He said then on December 31st we do what the attorney is talking about, review, see where we are. We are only talking about 300 plus people, right.

Mr. Cisneros said 271 as of today. He really believes we can get that number to be very low with our outreach.

Mr. Matthews said the only thing he does not want is surprise disconnects, he does not want hollering and yelling. He said in Fort Pierce, it's always one of those communities that are highly unemployed, even before this virus came along. We were always on the list of one of the most unemployed counties, it was, St. Lucie. We know there's a season and when we got that particular crop or whatever is going on, there's going to be others. A lot of companies don't work full time, they're working part time, 20-25 hours and that's about it. We already got a history of

what is going on in the community, all we need to do is not make it more complicated. He likes the word good faith, but thinks this Board should make a directive to guide you exactly what we understand to be done so there won't be any curves in the road. Not saying you won't do things in good faith, but you know you got a direction from this Board to work on the 271 people and everything else. That's why it really takes a motion for something like this because today you do it, tomorrow you go out of town, somebody else takes over and everything gets wrong. When we got a directive given, you know you need to work under that umbrella, anything wrong with that Mr. Director?

Mr. Tompeck said no, we are waiting on your direction. He thinks the Mayor mentioned on Monday night at the meeting or it may have been later on, there does appear to be some recovery taking place in terms of unemployment. You mentioned unemployment in St. Lucie County had gone down to 6% and that was lower than the state average and lower than the federal average. There is some recovery taking place, but how long it will take to get us back to pre-COVID days, he has no idea. There is some recovery taking place, it does appear to be more people working so we're hoping they'll use some that have money to pay their electric bill.

Mr. Matthews said he thinks it needs to be one major motion that includes two parts. He said the first part should be we have no disconnects for a period of to the end of the year and give it a date, name a date when we say the end of the year, are we talking December 31st. The other motion is taking what the attorneys has said, one motion but two parts. The other one is we come back and do a midterm review as to what has happened with the plans that we have looked at today under this disconnect plan, he calls it. With that, the staff can go to work.

Mrs. Gibbons said she does not know if she wants to say all the way through December 31st.

Mr. Matthews said you don't want nothing cut off tomorrow.

Mrs. Gibbons said we can say that today, we will review it again in four weeks or whatever our timeline is and then we can push it from there, if needed.

Mr. Matthews said how about the next board meeting?

Mr. Fee said that is what his thought would be, wait until the next Board Meeting to give the opportunity to market and begin the disconnects one week after that Board Meeting. He said have another review of how successful we are in December that gives us a better inclination of how successful we're doing. Mr. Fee said he likes the plan, just thinks it needs a critique of the timing and get the message out, 20 days is not going to hurt anybody. That's just going to help matters. Then get it implemented in November, see where we are in December, and maybe we have to increase it to three cutoffs a week, three days a week instead of two. Who knows where we'll be, maybe we'll have great success that first week in November and we don't even have to have a further conversation.

Mr. Matthews said we might be surprised and there might not be any cutoffs, you're pushing for the good.

Mayor Hudson said that would be wonderful.

A motion was made by Mayor Hudson, seconded by Mr. Fee, and unanimously carried to approve to implement this plan with some of the suggested changes we've made and no disconnects until the second meeting in November when we review how this plan has worked so far. Then we'll evaluate it and see what we need to do to go further.

Mr. Matthews said he needs to find his notes. He said he would certainly suggest that we start working on a hardship plan of action because we have hurricanes and floods and everything. We can start working on it slow, you don't have to come back in the next two meetings, but somewhere down the line you need to put together certain suggestions from an administration standpoint what to do in these situations. If this reoccurs, we are going to be going six more months, maybe.

Mr. Tompeck said we have restricted funds currently in the budget, but that's associated with $750,000 for storms. We have restricted money in the budget that we can use for storms. He does not know if it's been identified for anything other than storms, but it certainly could be. We can check and see if that's available.

Mr. Matthews said you might want to add this COVID, it is in the national news and everybody in Washington, D.C. and everybody keeps saying it might come back. He said if you look at statistics, in some counties it's probably coming back. We think we will see it until the end and then it goes six more months. He is not wishing for anything like that, but we have to face reality. We were looking not to have a storm or hurricane, but there are other disasters other than that and it looks like sickness is going to be one of them. He is just telling you to be prepared and we shouldn't have to wrestle at a meeting about bringing your plans, we either vote it up or down. Put something on paper that you know you live around here close by and that would certainly help. It is just a suggestion from him as a Board Member. The other one he has is he would like the attorney to research and give us what you think this affidavit would do because we don't want to take our customers to court, but you know, with the affidavit and legal means you are heading that way.

Mr. Tompeck asked if he is specifically concerned about the post evaluation of the affidavit, in other words, going back and us checking to see what they said is true, is that what you are worried about?

Mr. Matthews said yes, but he is also concerned that even though we have a customer that just for some reason they didn't do what they said they're going to do and they're still unemployed and we take them to court. He is looking at how much teeth this has. He does not want to put a customer in a bad situation, but everybody knows they need to try to work on paying their bills. Just right now there's some hard times

Attorney Koblegard said there's nothing that requires us to take anyone to court over those affidavits, it is strictly an internal matter for us to decide among ourselves. He said there is no issue there whatsoever.

Mr. Tompeck said Mr. Koblegard could talk to Dan McIntyre, he probably is the guy who generated this or reviewed it.

Attorney Koblegard said that is the decision for the UA to make. He said there's no court involved in this unless they wanted to make it that way and he does not see that ever happening.

Mrs. Gibbons said it looks pretty straight forward. She was reviewing it, it looks like name, address, you verify what your income was before and after COVID, a brief description, and signature.

Mayor Hudson said she has had conversations with people in the community and there are some people very willing to help people fill out their paperwork, specifically ALPI at St. Mark's Church at 10th Street and Orange Avenue. Volunteers are very willing to help fill out the paperwork, as she would be also if needed. She is offering that in terms of trying to help people get access to the Mustard Seed and ALPI as well as get on the payment plan and good faith payment.

Mr. Matthews said Mr. Cisneros mentioned here in the bottom in the three-day schedule, he knows we've scrapped some of the plans, but you got here Thanksgiving and Christmas. He said in our motion, we talked about reviewing it at the next the Board Meeting of November and he does not want it to be this Thanksgiving to be in conflict because you are not going to turn it off anyway.

Mr. Cisneros said no matter what happens today, we're committing to not cut during Thanksgiving or Christmas, that part will be finalized today.

Mayor Hudson said the motion was for the second meeting in November, which would be before Thanksgiving.

Mr. Tompeck said effectively it makes it so we will not cut anybody before December 1st. He said the next week after the 17th, is Thanksgiving week.

There being no further business, the meeting was adjourned.

ATTEST:

SECRETARY (Deputy)

CHAIRMAN

Notice to call a Special Meeting of the Fort Pierce Utilities Authority Board

In accordance with Fort Pierce Utilities Authority's (FPUA) Charter in Section 170 (k), which requires 6 hours' written notice by the Chairman or three members to call a Special Meeting, please accept this as notice for a Special Meeting on, Thursday, October 22, 2020, at 2:00 pm in the City Commission Chambers at 100 North U.S. #1, Fort Pierce, Florida.

Charlie Frank Matthews — Date: Oct. 22, 2020

Frank H. Fee, IV — Date: Oct 22, 2020

Mayor Linda Hudson — Date: Oct 22, 2020

Kristina Gibbons — Date: October 22, 2020