

**Nebraska Central Telephone Company
North Loup Village Limits Underserved Application
Attachment J**

Digital Inclusion Plan

Nebraska Central Telephone Company (NCTC) and Hamilton are committed to providing education, support, and broadband affordability options in an effort to increase broadband adoption, understanding, and use for all individuals, particularly for those who may lack other resources. NCTC understands that implementing this Digital Inclusion Plan (the “Plan”) in North Loup will help ensure that low-income and disadvantaged individuals are able to access broadband at an affordable price. To meet the needs of the community, NCTC will educate the public about the availability of broadband, host digital literacy trainings on broadband topics, and participate in the Lifeline and Affordable Connectivity Program (ACP).

Identifying specific needs in the North Loup community.

Based on the demographics and because fiber internet has not yet been available to North Loup citizens, NCTC believes that there is a specific need for education and subsidy awareness in the village of North Loup. When examining the most recent census data from North Loup (accessed at <https://censusreporter.org/profiles/16000US3134825-north-loup-ne/> on June 7, 2022), socioeconomic trends are clear. The per capita income in North Loup is \$23,456, which is about one-third lower than the Nebraska average of \$33,205. The data also indicates that 29.2% of North Loup residents live below the poverty line, which is nearly triple the percentage statewide (10.4%). This demographic snapshot of the community helps NCTC identify that there are a high number of residents who qualify for Lifeline and ACP and the educational component of this Plan will help bridge the digital divide.

NCTC participates in the Nebraska Telephone Assistance Program (NTAP), Lifeline, and ACP to help bridge the digital divide.

NCTC recognizes the importance of providing broadband access to all customers and participates in NTAP, Lifeline and the ACP program to help supplement the cost of broadband to those who qualify.

NTAP and Lifeline

NCTC participates in the NTAP, a government program that offers qualified households a discount on their broadband internet or telephone service. This non-transferable program

provides monthly service discounts for qualifying service. NTAP reduces the cost of service by up to \$12.75 per month.

NTAP is a government assistance program administered by the Nebraska Public Service Commission. To qualify for NTAP, subscribers must be approved by the Lifeline National Verifier. All applicants must be approved via electronic record checking or by providing documentation showing a household income that is at or below 135% of the Federal Poverty Guidelines, or the subscriber, one or more of the subscriber's dependents living in the same household must provide documentation showing they receive benefits from one of the following assistance programs:

- Medicaid,
- Federal Public Housing Assistance,
- Children's Health Insurance Program (CHIP),
- Supplemental Nutrition Assistance Program (SNAP),
- Supplemental Security Income (SSI), and
- Veterans Pension Benefit/Survivors Pension Benefit.

ACP Program

NCTC is proud to be participating in the ACP, which allows eligible households to save up to \$30 a month on internet service. The ACP is a Federal Communications Commission (FCC) benefit program that assists customers in the purchase of internet access. A household is eligible if one member of the household has at least one of the following qualifications:

- Participates in certain assistance programs, such as SNAP, Medicaid, Federal Public Housing Assistance, SSI, WIC, or Lifeline;
- Participates in Tribal specific programs, such as Bureau of Indian Affairs General Assistance, Tribal TANF, or Food Distribution Program on Indian Reservations;
- Participates in the National School Lunch Program or the School Breakfast Program, including through the USDA Community Eligibility Provision;
- Received a federal Pell Grant in the current year; or
- Meets the eligibility criteria for a participating provider's existing low-income internet program.

The ACP is non-transferable and is limited to one discount per household. A customer who qualifies can apply the credit to whatever internet plan they choose. Upon the program's conclusion, subscribers will be subject to NCTC's regular rates, terms, and conditions.

NCTC will provide digital inclusion and literacy training to the residents of North Loup to help residents use the Internet, enhance their understanding of broadband, and determine if they qualify for any service subsidizes.

NCTC has a team of highly trained technicians and personable, caring customer support representatives who are available to provide training within each of our communities to further enhance understanding and usage of Internet services, enhancing basic literacy skills and increasing comfort levels with accessing the Internet. NCTC will provide training in each of the communities designed to increase knowledge of the Internet and enhance the comfort level and skill of individuals that provide understanding in a non-intimidating format. By increasing the confidence of individuals in using the Internet, it is our goal that increased literacy and Internet adoption can be achieved, closing the gap in digital literacy.

NCTC and Hamilton have provided trainings on many topics, including those outlined here in other communities and would plan to offer training, including on the topics below. Training may be held in person, or virtually via webinar for each community, depending on comfort level and ways to best reach the individuals in need of the training. Some examples of past trainings include:

- Broadband Basics & Safety – For individuals who are new to going online or don't quite feel comfortable doing so, this is a great place to start.
- Broadband Productivity – Training to learn more about the tools available on the Internet that aid in productivity and organization.
- Broadband Office – Learn how to use the free, office-based Google Drive, Docs and Sheets tools.
- Broadband Memories – Learn how to use the Internet to create photo albums, photo sharing and store your most precious memories.
- Broadband Safety – Learn how to protect yourself, your data, and finances while online and recognize suspicious requests or pop ups.

By increasing the confidence and digital literacy in current non-adopters, including the elderly and low-income populations, we believe the objectives of increased adoption and utilization can be achieved.

Conclusion

Implementing the steps outlined in NCTC's Digital Inclusion Plan will help ensure that all residents of North Loup have the knowledge, ability, and access to resources to subscribe to broadband. NCTC takes its obligation in helping to bridge the digital divide seriously and believes that this Plan will assist in that effort and help make the Broadband Bridge Program a success in Nebraska.