



COVID-19: Protections for Utility Customers

FACT SHEET

September 2020

The Illinois Commerce Commission (ICC) has passed unprecedented consumer protections to help residential utility customers struggling to pay their bills amid the COVID-19 crisis. The order—issued in June after two months of negotiations among consumer advocates and the utilities—builds on protections that were put in place at the request of Gov. J.B. Pritzker and Attorney General Kwame Raoul in March. The order covers the eight utilities listed below. If you have questions about these protections, **please contact your utilities.**

- **Ameren Illinois** - 1-800-755-5000
- **Aqua Illinois** - 1-877-987-2782
- **ComEd** - 1-800-334-7661
- **Illinois American Water** - 1-800-422-2782
- **Nicor Gas** - 1-888-642-6748
- **North Shore Gas** - 1-866-556-6005
- **Peoples Gas** - 1-866-556-6001
- **Utilities Inc.** - 1-800-831-2359

What protections are included in the plan?

The agreement allows verbal expressions of financial hardship to remove barriers to accessing these protections. No documentation is required.

Disconnections:

- The ICC moratorium on disconnections and late payment fees **ended July 26**. However, many utilities in the state have agreed to extend it. Check with your utility to determine its policy.
- Customers who were disconnected for nonpayment over the last year can be reconnected without paying reconnection fees for a six-month period that ends Dec. 26. **Note:** You must contact the utility—this will not be done automatically. Also, only customers who are seeking reconnection at the same premise from which they were disconnected will get reconnected under this provision. This protection is for all customers who qualify for Low Income Home Energy Assistance (LIHEAP) or simply express financial hardship. Reconnected customers will have any outstanding balance rolled to the reconnected accounts.

Waiving Deposits:

- Utilities must waive deposits connected to late payment or non-payment, arrearages, or credit-related issues for customers experiencing financial hardship for a six-month period that ends Dec. 26.

- For a six-month period that ends Dec. 26, utilities will not report late payments and nonpayment for active customers to credit bureaus and reporting agencies.

Consumer-friendly Payment Plans:

- For a six-month period ending Dec. 26, utilities are required to offer longer Deferred Payment Arrangements (DPAs)—plans that help people pay off debt with a utility.
- DPAs for customers who are LIHEAP-eligible or express financial hardship will not require a down payment and will be extended to 24 months. All other customers will be required to make a down payment of no more than 10% of their arrearage in order to start the arrangement, and may select periods up to 18 months to pay it off. (Typically, at this time of year, such plans require 25 percent down and are no more than 12 months.)

Note: These arrangements will only be available for a six-month period that ends Dec. 26, so take advantage of them now and try your best to remain on them. Defaults on this arrangement could require down payment (or higher down payment) and a shorter pay-off period to reinstate.

Can I receive any financial assistance?

The relief plan includes a Bill Payment Assistance Program that offers debt forgiveness for eligible utility customers facing financial struggles. Funding is limited. Each utility's program will be different in terms of available funding, the amount allotted to each customer and the way it is administered. To apply, contact your utility. The chart below shows the maximum assistance amount you could receive.

Utility	Assistance Cap
Ameren (electric)	\$200-\$400
Ameren (gas)	\$150-\$300
Aqua Illinois	\$150-\$250
ComEd	\$500
Illinois American Water	\$200
Nicor Gas	\$300
North Shore Gas	\$300
Peoples Gas	\$500
Utilities Inc.	\$75-\$150

Does this plan apply to all utilities?

No. The plan only applies to Illinois' private investor-owned electric, natural gas and water companies. Specifically, this agreement covers customers of Ameren Illinois, Aqua Illinois, ComEd, Illinois American Water, Nicor Gas, North Shore Gas, Peoples Gas and Utilities Inc. There is a separate agreement for smaller investor-owned utilities in the state, and CUB has a fact sheet for those protections.

Call your utility for more utility-specific information about these provisions.

Are there any other key provisions?

The utilities are required to report disconnections and other credit and collections data from now through August of 2021. This data will provide valuable information about which communities are struggling to pay utility bills so that future relief efforts can be focused on the areas that need them most.

The utilities have also agreed to engage in separate

discussions about the affordability of utility service for low-income consumers. The discussion will center around the possibility of developing a low-income discount and arrearage management/reduction programs. It also will examine the effectiveness, administration and funding of the Percentage of Income Payment Plan (PIPP), and steps to ensure PIPP funds are protected from being used for other purposes in the state budget process. PIPP gives assistance to fixed-income consumers as long as they consistently pay a percentage of their energy bill.

Who negotiated this relief plan?

The plan was negotiated among Illinois' major utilities and a coalition of consumer advocates and government officials, including: CUB, Illinois Attorney General Kwame Raoul's office; Chicago Mayor Lori Lightfoot's office; Community Organizing and Family Issues (COFI), represented by the National Consumer Law Center; the Legal Aid Society of Metropolitan Family Services; and Allen Cherry, a longtime advocate for low-income utility customers in Illinois.