



# A Renter's Utility Guide

**GO GREEN, CUT COSTS  
AND LEARN YOUR RIGHTS**



# Renters, you do have rights and you can cut your utility bills!

Around 30 percent of Americans live in rental housing, but while there exists a wealth of information for energy customers who own their homes, it can be difficult for renters to find clear, comprehensive information on how to be a smart utility customer. “A Renter’s Utility Guide: Go Green, Cut Costs and Learn Your Rights” attempts to fill this dire need— whether you’re a veteran renter or hunting for your first apartment.

The American Council for an Energy-Efficient Economy reports that energy costs hit renters harder than people in single-family homes, and rented dwellings are often among the least efficient. In fact, in 2015 the Energy Information Administration (EIA) reported that rented apartments spent about 45 percent more for energy per square foot than single-family owner-occupied homes.

**Energy costs hit renters harder than people in single-family homes, and rented dwellings are often the least efficient.**

This guide contains tips on cutting your energy costs; signing up for money-saving efficiency programs; avoiding energy rip-offs; and how renters can take advantage of solar power. We also educate you on your rights as a renter and a utility customer and provide a checklist of utility-related factors to consider before signing a lease. Once you do sign, we give you the steps to end utility service in your old place and establish service in your new one.

CUB has written this guide based on decades of experience advocating for utility customers. We’ve seen it all! We hope this handbook will be a trusted resource for renters navigating a world of confusing utility bills, complex regulations, inefficient housing and misleading energy offers.

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# Utility Overview

Some landlords include certain utility services in the rent they charge, but in most cases, renters must pay for utilities *in addition* to rent. Knowing how you'll be charged in those cases is essential to your bottom line.

## ELECTRIC

Electricity is measured by kilowatt-hours (kWh). One kWh is roughly the amount of power needed to run a 100-watt light bulb for 10 hours. Electricity is delivered over your local utility's power lines, and that utility will bill you monthly. The bills include charges for delivering that power to you (a per kWh charge plus a monthly customer charge) as well as the per kWh price of the actual electricity you use, plus taxes. If you choose another company to be your electricity supplier (alternative supplier), you will still be charged by your utility for delivering the power, but, typically, another company will be listed on the utility bill for selling you the actual electricity. (Be careful with alternative suppliers—we'll cover tips for protecting yourself later in this guide.) Your usage for the billing cycle is the difference between the previous and current meter readings.

## GAS

Your gas bill will include supply and delivery charges, plus taxes. Similar to electricity, your gas is probably supplied by the regulated utility, but if you live in northern Illinois, you could opt for an alternative supplier. In that case, your gas utility would still send you a bill for delivering the fuel to your home, and the alternative supplier charges would likely be listed on the bill also. Natural gas is billed per therm, and the difference between your previous and current meter readings is your usage for the billing period.

## WATER

Most consumers in Illinois get their water from their municipality, but some private water companies operate in the state, namely Illinois American Water, Aqua Illinois, and Utilities Inc. If you have a meter, you will be billed for how many gallons you have used during the billing cycle. Or, you may pay a flat fee for service that does not take into account how much water you actually use.

## SEWER

Your sewer charge is based on how many gallons of water you use. Thus, the more water you use, the higher your bill.



## INTERNET

Internet service is usually a flat fee per month, but prices depend on what package you choose. Buying a plan with faster speeds can increase your monthly bill. Zoom calls require a minimum bandwidth of 1.5 megabits per second (Mbps), while Netflix recommends having 5 Mbps for streaming.

Your home will need two pieces of equipment: a modem and a router (sometimes they're combined into one box). A modem connects you to the wider internet, and the router lets multiple devices use that connection at once. You have the option to rent a modem/router from the company directly, but some companies (Xfinity/Comcast and Charter, for example) allow you to purchase your own device(s) and save on monthly rental fees.

## CABLE

Like your internet service, your cable bill will typically be a flat fee each month with the price dependent on what kind of package you choose. Increased DVR space and more channel options could lead to expensive cable bills.

## TRASH

Your trash collection fee is a flat rate charged by the municipality to cover the costs of garbage collection. The more dwelling units in your building, the higher the fee, but you should only be paying the cost for the unit you are renting.

# Checking Out Your Options



So you're looking for a new rental unit. Before signing a lease or rental agreement, make sure to take the following steps.

## INSPECT THE UNIT

As you tour your potential home, ask these important questions:

- Are the utilities for your potential unit metered separately? (Ask to see the meters.)
- Are the furnace, hot water heater and stove gas or electric?
- Are the doors and windows well-insulated? Are aerators installed on the faucets? Does the shower have a low-flow showerhead? If the answer is no for any of these, first ask your property manager if they will perform efficiency improvements for you. If not, then ask if you can make these improvements yourself.
- How old are the kitchen appliances? Old appliances are less energy efficient and therefore more expensive to run. Inquire how often appliances are replaced.

## READ YOUR LEASE CAREFULLY

Clarify anything that you don't understand with your property manager. A few utility-related questions to consider while reviewing the lease:

- Which utilities are you responsible for paying? Depending on the lease, your utility responsibilities may include electric, gas, water, sewer, internet or Wi-Fi, cable, trash or recycling.

- Will you pay the landlord or the utility for service? If you're paying the landlord, will utilities be wrapped into the rent payment, or is it a separate payment? How will the amount you owe be determined? Some landlords use third-party billing services to charge their tenants for utilities. These services are not regulated the same way as the regular utility companies are, and often provide no information on why your bill is a certain amount.
- Will you be charged for utility usage in common areas? Renters are sometimes inappropriately charged for utility costs connected to the laundry room or hallway lights. Per Illinois' landlord-tenant law, if your landlord intends to charge you for energy use in common areas, they have to take several steps, including notifying you in writing what areas of the building are served by your meter. If you see a line about community utilities on your lease, ask your landlord to clarify before signing anything.
- If you are responsible for setting up utility service at your new unit, ask your property manager what companies service the unit. Some services, like gas, electric and water, are determined by the utility's geographical territory. For example, if you live in northern Illinois, your electric service provider is likely Commonwealth Edison, or ComEd. If you live in Southern Illinois, Ameren likely provides electricity to your unit. For other services, like internet and cable, you may have a few options depending on your location. However, ask your landlord about their preferred provider. For example, your unit may already be wired for cable service through Comcast. That doesn't mean you have to choose Comcast for your cable service, but it might be the easiest option.

## WHAT YOUR LANDLORD CAN'T DO

Your building owner cannot:

- Ask the utility to shut off service—or not pay the bill in an effort to disconnect your service.
- Cut off service by tampering with equipment or lines.
- Disconnect your utility service if you are late paying your rent; this is called an illegal lockout.
- Make you pay for service to other tenants' units or outside your unit. (More detail on this page.)

*Source: Illinois Legal Aid Online*

## ASK ABOUT HEATING COSTS

Illinois landlords are required to provide tenants with estimated heating costs based on the previous 12 months of heating service. Ask for this estimate if it is not provided with your rental agreement. It's a good idea to include the heating estimate in your housing budget—you may get a great deal on rent, but your heating bills could cost much more than you anticipated.

# Setting Up Your Utilities

If you're moving, don't assume that establishing service at a new residence automatically cancels the service at your old place. It is possible to have service in your name at two locations. To avoid paying for the services enjoyed by the person who moved into your old place, make sure to contact your utilities before you move out—ideally three to four weeks ahead of time. Some companies will allow you to submit a “stop service” request online. Others may require you to go through the process over the phone.

About two weeks before your move-in date, begin coordinating utility service at your new residence. Each utility has a slightly different process, so check out the utility's website or call the customer service line to learn what steps you need to take.

Similar to ending service, some utilities allow consumers to submit a “start service” request online. Others require a phone call. In either situation, you will likely be asked to provide personal information, which may include your social security number, driver's license number, phone number, previous address and new address. This information is necessary to set up your account and helps reduce the likelihood of fraud.

If you have roommates, talk to them about your utility services. Will one person coordinate all the utilities, or will each roommate be responsible for a different utility? How will you split the bills? How will you pay each other? These questions should all be answered before move-in day to avoid any snafus with utility service or billing.

A few other things to keep in mind while you are setting up service at your new residence.

- **Setting up an online account with the utility can make your life easier.** You can schedule automatic payments, review your usage, sign up for efficiency programs and register for alerts. Not all utilities have online portals, but if yours does, it's a good idea to sign up for online access to your account.



**WARNING:** If you move in and the lights or gas are already on without you having to activate them, don't assume that utilities are included in the rent, or that you won't have to pay. If you're using energy, but aren't on the utility's books, the company can shut you off without notice. It also can backbill you for that usage.

- **Review your bills and make sure the utility company has your correct unit number, meter number and rate.** CUB receives occasional complaints from consumers who are charged a higher commercial rate for their electric and natural gas service, rather than the proper residential rate. Sometimes during construction or remodeling, meters can get assigned to the wrong living unit, either physically on the property or in the utility's billing system.
- **Be aware you may have to pay a security deposit to set up new service with a utility.** Applicants who owe the utility money will need to pay off that debt plus a deposit, and applicants with a poor credit score will also need to pay a deposit.
- **If you owe the utility money from a prior account, the company has the right to refuse service until that bill is paid.** To be clear: This means that if you move and want to transfer an existing account from one address to another, you may be required to pay your entire balance to get turned on at the new address.
- **Some utilities may try to sell you a maintenance plan that covers repairs to your apartment's utility wires or pipes for a monthly fee.** Think carefully before you agree to any maintenance plan—your property manager or landlord should be responsible for most if not all repairs to such infrastructure. If you're unsure, ask.



# Alternative Suppliers

Alternative suppliers are unregulated companies that can provide you with electricity or gas instead of your utility. Unfortunately, the market is littered with bad deals—state regulators say Illinois consumers who have switched to alternative electricity suppliers have lost more than \$1 billion since 2015. Consumers often tell us they didn’t even realize they were with a supplier until their utility bill went up.

If you are a renter who is responsible for your utility bills, you do have the option of switching to an alternative supplier. Suppliers may reach out to you via phone, mail or even knock on your door. (If you don’t like that a supplier has gained access to your building, notify your landlord that a sales representative is going door-to-door. Your building likely has rules against that practice.)

To better understand how competition works, we need to give you a short tour of your electric and gas bills. Basically, your utility divides them into three sections: Supply, delivery and taxes. Delivery charges—a customer charge and a distribution rate—cover the utility’s cost of delivering the gas or electricity to your home PLUS a profit. (Whenever you read headlines about a utility like ComEd or Ameren asking for a rate hike, they are trying to increase the delivery rates.)

Supply covers the costs for the actual electricity (in kilowatt-hours) or gas (in therms). The utility is required by state law to pass the cost of buying electricity or gas on the market, with no markup to the customers. But here’s where alternative suppliers come in: Many Illinois consumers can choose to go with a company other than the utility to supply power or gas. And those companies can charge whatever they want.

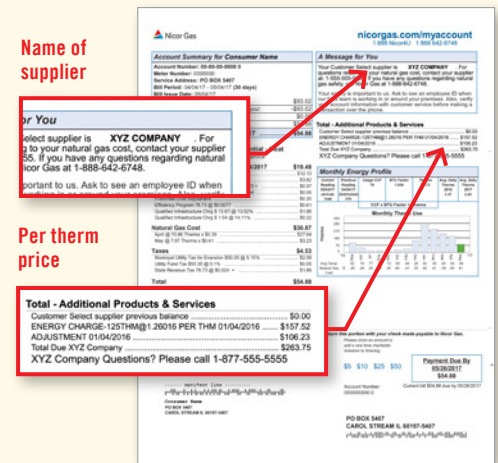
In that case, you will still get a bill from the regulated utility for the cost of delivering your electricity/gas—and the charges from the other supplier will most likely be included on your utility bill. So if your utilities are not included in the rent, read your electric and gas bills carefully each month. Review the graphics on pages 9 and 10 to learn how to spot alternative suppliers on your bill.

Suppliers might promise a better deal than the regulated utility, but read the fine print. It’s likely that the utility’s price is cheaper than the alternative supplier’s offer. If an offer seems too good to be true, look for this kind of information:

- What price are they offering, for how long, and how does the rate compare to the utility’s price? (Suppliers will often hook consumers with a low introductory price. But beware, that starting rate may expire after a few months.)
- Are they charging a monthly fee? (Remember, you will always pay the utility’s monthly customer charge. A monthly fee from a supplier will be in addition to that.)
- Are they charging an exit fee? (Under Illinois law, they are not supposed to be charging exit fees, so that is a red flag.)

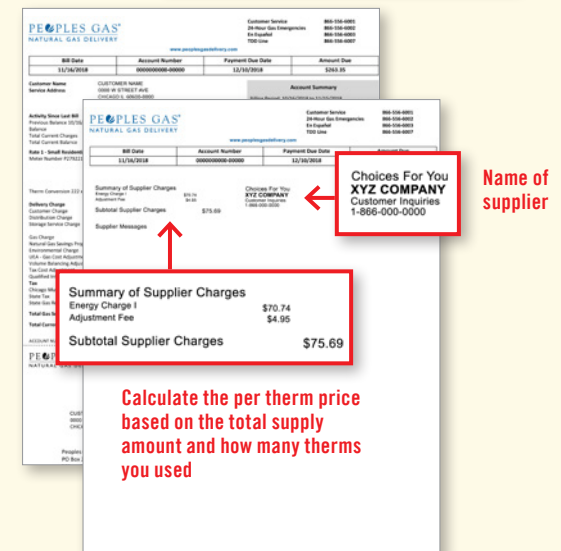
## NICOR GAS

If you’re with another supplier, its name should be on page 1, under “A Message for You.” A per therm rate for the alternative supplier should be listed under “Additional Products and Services.”



## PEOPLES GAS/ NORTH SHORE GAS

If you’re with another supplier, that info is most likely on page 2 of your Peoples/ North Shore bill, under “Summary of Supplier Charges.” If the bill does not list a per-therm alternative supplier rate, you have to figure it out yourself based on the total supply amount and how many therms you used.



## AMEREN ILLINOIS

If you're with another supplier, its name should be in the supply section of your bill. You should be able to see the per kilowatt-hour price you're paying with that supplier. *Note: While Ameren customers can choose another electric supplier, Ameren territory does not have residential gas competition at this time.*

**Per kilowatt-hour price**

**Electric Supply**  
XYZ Company

**Total Energy Charge (\$/kWh)**

**Details From Your Electric Supplier**  
XYZ Company  
www.xyzcompany.com  
844.000.0000

**Name of supplier**

## COM ED

If you're with another supplier, its name should be in the supply section of your bill, on pages 1 and 2. On page 2, you should be able to see the per kilowatt-hour price you're paying.

**Name of supplier**

**Per kilowatt-hour price**

Read your bill carefully, and if there is a second company listed on it, you're most likely getting your energy from an alternative supplier. Compare the price you're paying to the price being charged by the regulated utility. If you're overpaying, call the alternative supplier to cancel your plan. (The

number of the alternative supplier should be on your bill.) It may take one to two billing cycles for the change to be reflected on your bill, but you should be able to exit an offer without paying a fee, thanks to strong consumer protections passed in Illinois in recent years.

Renters may also be signed up for a community power deal, also called municipal aggregation. This is when local leaders negotiate a price with an alternative supplier for all the residents in a community. The idea is to use the collective bargaining power of a community's residents to negotiate a lower price. While these offers tend to be more transparent than door-to-door offerings, savings are not guaranteed. You can opt out of a community power deal at any time without paying a fee.

## GREEN ALTERNATIVE SUPPLIERS

You've probably received an alternative supplier solicitation in the mail claiming to offer green or renewable energy. This does not mean your home will be directly powered by wind or solar energy. When you sign up for an alternative supplier's green plan, the company will buy Renewable Energy Certificates, or RECs, on your behalf. RECs represent the environmental benefits of renewable energy. For one megawatt-hour (1,000 kilowatt-hours) of electricity produced by a renewable energy generator, like a wind turbine or a solar panel, one REC is created.

Although clean energy is added to the grid, keep in mind that RECs may not support local renewable development and are often funding projects located in other states. Plus, alternative suppliers often purchase old, or "stale" RECs associated with wind farms that were actually built years ago, so your signing up may not drive any new development.

However, a reasonably priced green alternative supplier deal is a legitimate choice in the energy market, especially if you are looking for an option that reduces your carbon footprint. If you do choose to sign up for a green plan, be aware of how much you'll be paying and what you're paying for. You could save money and make a much bigger impact on the environment by signing up for a community solar project, making your home more energy efficient or buying an electric bike or car.



# Energy Efficiency

Energy efficiency means simply using less energy to do the same thing. For example, washing your clothes in cold water instead of hot water can save you more than \$60 a year, according to the U.S. Department of Energy. We use the most energy to heat and cool our homes, so the best energy efficiency investments you can make are in weatherization and HVAC upgrades. Unfortunately for renters, those decisions are usually made by the property owner. However, with the owner's permission, renters can participate in money-saving programs and follow energy-efficient practices around their home.

## UTILITY INCOME-QUALIFIED MULTIFAMILY ENERGY EFFICIENCY PROGRAMS

**(Owner authorization required.)** Utility companies are required by state law to offer free and reduced-cost energy-saving measures (like weatherization, HVAC equipment, light bulbs, etc.) to income-qualified multifamily buildings. Eligibility is based on where your building is located or if the majority of tenants qualify based on household income.

- **Ameren:** call 1-866-838-6918 or visit [AmerenIllinoisSavings.com/Multifamily](http://AmerenIllinoisSavings.com/Multifamily)
- **ComEd:** call 1-855-433-2700 or visit [ComEd.com/Multifamily](http://ComEd.com/Multifamily)
- **Peoples Gas:** call 1-855-849-8928 or visit [PeoplesGasDelivery.com/Savings/Income-Eligible](http://PeoplesGasDelivery.com/Savings/Income-Eligible)
- **North Shore Gas:** call 1-855-849-8928 or visit [NorthShoreGasDelivery.com/Savings/Income-Eligible](http://NorthShoreGasDelivery.com/Savings/Income-Eligible)
- **Nicor Gas:** call 1-855-801-5804 or visit [NicorGas.com/Multifamily](http://NicorGas.com/Multifamily)

## UTILITY MULTIFAMILY ENERGY EFFICIENCY PROGRAMS

**(Owner authorization required.)** Utilities also offer free energy assessments to multifamily buildings with 3+ units, regardless of income level. An energy advisor will come out to the property and may install free LEDs, thermostats, aerators, and pipe insulation in the tenant spaces, and even common areas. The property may even be eligible for rebates on equipment upgrades.

- **Ameren:** call 1-866-838-6918 or visit [AmerenIllinoisSavings.com/Multifamily](http://AmerenIllinoisSavings.com/Multifamily)
- **ComEd:** call 1-855-433-2700 or visit [ComEd.com/Multifamily](http://ComEd.com/Multifamily)
- **Peoples Gas:** call 1-855-849-8928 or visit [PeoplesGasDelivery.com/Savings/Rebates-Multifamily](http://PeoplesGasDelivery.com/Savings/Rebates-Multifamily)
- **North Shore Gas:** call 1-855-849-8928 or visit [NorthShoreGasDelivery.com/Savings/Rebates-Multifamily](http://NorthShoreGasDelivery.com/Savings/Rebates-Multifamily)
- **Nicor Gas:** call 1-855-801-5804 or visit [NicorGas.com/Multifamily](http://NicorGas.com/Multifamily)

## DISCOUNTS AND ENERGY-SAVING KITS

**(Owner authorization not required.)** You can still participate in programs

without getting permission from your property owner. Your utility may offer energy-saving kits to customers or have an online marketplace where you can get discounts on products.

- **Ameren: (Marketplace)** Purchase energy-saving products at a discount online at [AmerenIllinoisSavings.com/Residential](http://AmerenIllinoisSavings.com/Residential)
- **ComEd: (Free kits)** If you meet certain income requirements, you can receive a kit with free light bulbs, faucet aerators, an advanced power strip and more. Ask a Community Action Agency (CAA) to mail a kit to your home. Find your CAA here: [bit.ly/ComEdCAA](http://bit.ly/ComEdCAA). **(Marketplace)** Purchase energy-saving products at a discount online at [ComEd.com/Marketplace](http://ComEd.com/Marketplace)
- **Nicor: (Free kits)** You can receive two free kits: one for weatherization (with foam gasket, weather stripping, caulk and a door sweep) and another for water savings (with showerheads, faucet aerators, a shower timer and plumber's tape). To order, call 1-877-886-4239 or visit [NicorGas.com/Residential/Ways-to-Save](http://NicorGas.com/Residential/Ways-to-Save)

## DIY WEATHERIZATION

**(Owner authorization not required.)** There are several low-cost ways to keep your home from losing treated air.

- **Air sealing:** Use caulk or weather stripping to seal off drafts around external doorways, windows, baseboards and outlets. Air sealing reduces drafts, prevents moisture, mold, dust and allergens.
- **Plastic over windows:** Installing shrink-to-fit plastic wrap over windows can help prevent air from escaping during the winter.
- **Weather stripping:** Add weather stripping to all exterior doors. Weather stripping is available at any hardware store or home center, and it's another easy way to prevent air leaks.
- For more tips on weatherization, visit [Energy.gov/energysaver](http://Energy.gov/energysaver)

## CHANGE YOUR HABITS

**(Owner authorization not required.)** We waste a lot of energy without even realizing it. The following are some simple tips to save at home without your landlord's permission.

### SUMMER

- Give your AC a break. Prevent hot air from seeping in by sealing the gaps around windows and doors. Shut blinds or shades during the daytime hours to prevent the sun from cooking your home and your air conditioner from working harder to cool it.
- Use fans. Fans alone aren't adequate in a heat wave, but they can be used with an air conditioner, so you don't have to blast the AC. Run a ceiling fan counter-clockwise, from your position looking up at it, to create a downdraft, and make sure to turn off your fan when you leave the room.

- Avoid hot tasks. Delay heat-producing tasks, such as dishwashing, baking or laundry, until the cooler night or early morning hours.
- Open windows. If it gets cool in the evening hours, consider opening windows and using screens to let the breeze in. Seal up the house again in the morning.
- Drink plenty of water. Sip about eight glasses of fluids a day, but avoid too much alcohol, which promotes dehydration.
- Size your AC unit properly. Contrary to popular belief, a larger unit will not cool a room better. A properly-sized unit will be more efficient and keep the space at a constant temperature.
- Take the edge off. During intense heat, make sure to find an air-conditioned space, and take simple actions to get through your hottest moments. For temporary relief, use a spray bottle filled with cool water to apply a refreshing mist on your face. Soak your feet in cool water. Place ice cubes, wrapped in a wet fabric, on your “pulse points,” where the blood vessels are close to the skin: wrists, neck, the insides of your elbows, the tops of your feet and the inside of the ankles.
- Be a good neighbor. Make sure you and your neighbors have a safe and cool place to stay. The state’s Keep Cool Illinois information site has a list of free cooling centers in times of extreme heat. Many of those are open during business hours, although Tollway Oasis locations are open 24 hours a day. If a cooling center isn’t near you, remember shopping malls, public libraries and the homes of friends and family can be cool places of refuge.

## WINTER

- Don’t overwork your heating system. Clean your radiators, air returns and vents, and make sure your furniture isn’t blocking any heat sources.
- Close blinds as an extra layer of protection against icy night winds. But open them during the day so sunlight can help heat and light your home.
- Circulate the heat with the help of a ceiling fan. In the winter, run the fan clockwise. Make sure to turn the fan off when you leave.
- Seal your windows and doors with weather strips. This will help prevent cold drafts from coming through. If you’re not able to seal drafts immediately with tools from the hardware store, roll-up a towel and push it against the bottom of doors to temporarily reduce the drafts during extreme weather.
- Don’t use an oven or grill to heat your home. If you use a space heater, keep children and pets away from it. Place it on a hard, level surface; keep it away from flammable objects; and don’t leave it on overnight. Also, the Department of Energy recommends that such heaters should be plugged directly into the wall outlet. (If an extension cord is necessary, use the shortest possible heavy-duty cord of 14-gauge wire or larger. Check and

- follow any manufacturer’s instructions.) It also recommends buying a unit with a safety switch that automatically shuts off the heater if the unit is tipped over.
- Check on neighbors and loved ones. If you or someone you know doesn’t have access to heat, the state’s Keep Warm Illinois information website lists warming centers near you.

## YEAR-ROUND

- Unplug. Many of your devices and appliances are still using electricity when they’re shut off but still plugged in—and this can account for up to 20 percent of your electricity usage. Shut off and unplug appliances that have LED lights and visual displays when you’re done using them. If you have an entertainment system or home office, consider advanced power strips (available at a discount through your electric utility).
- Use LED light bulbs. They last 10-25 times longer than incandescent bulbs, save you \$30 to \$80 over their lifetime and don’t heat up your home. You can often buy them at a discount.
- Clean filters. If you have access to your air conditioner or furnace, clean or replace the filter at least once every three months. It’s an easy way to improve the unit’s performance and to save energy.

**SCHEDULE YOUR THERMOSTAT:** If you have access to the thermostat in your unit, make sure it’s programmed correctly. The U.S. Department of Energy says you can save about 3 percent on your utility bill for every degree you raise the temperature in warm weather or lower the temperature in cold weather. When you’re home, try setting it at about 78 degrees in summer (a bit higher when you’re asleep) and about 68 degrees in winter (a bit lower when you’re asleep).



# Special Electric Programs

Renters also can sign up for special programs that give you lower rates or a bill credit if you reduce your energy usage during peak times.

While it's always important to know how much energy you use, when you use it is just as important. Avoiding heavy usage when electricity demand is at its highest—like a hot summer afternoon—reduces stress on the power grid. It also cuts our reliance on dirty power plants, which work hardest during these peak electricity periods.

What's good for the power grid and the planet is also good for your bills, thanks to optional “demand response” programs offered by Illinois' major electric utilities. They're called “demand response” because consumers can lower their utility bills by responding to electricity demand. Renters should consider these programs:

## PEAK TIME SAVINGS AND PEAK TIME REWARDS PROGRAM

You get a bill credit if you're able to reduce your energy usage for a set number of hours on certain days when electricity demand is highest. Such peak time periods are usually hot summer weekday afternoons, about 3-6 days a year.

The credit is per-kilowatt-hour and it's roughly based on how much electricity you saved, compared with the same period the year before.

CUB recommends these peak time programs for all customers, because it's relatively easy to get a few dollars off your power bill. And there's no risk: you won't be penalized if you can't conserve energy during peak times. You simply won't get a credit.

To sign up for peak-time programs:

- **ComEd:** Visit [ComEd.com/pts](http://ComEd.com/pts) or call 1-844-852-0347
- **Ameren:** Visit [PeakTimeRewards.com](http://PeakTimeRewards.com) or call 1-888-596-5497

## HOURLY PRICING AND POWER SMART PRICING PROGRAMS

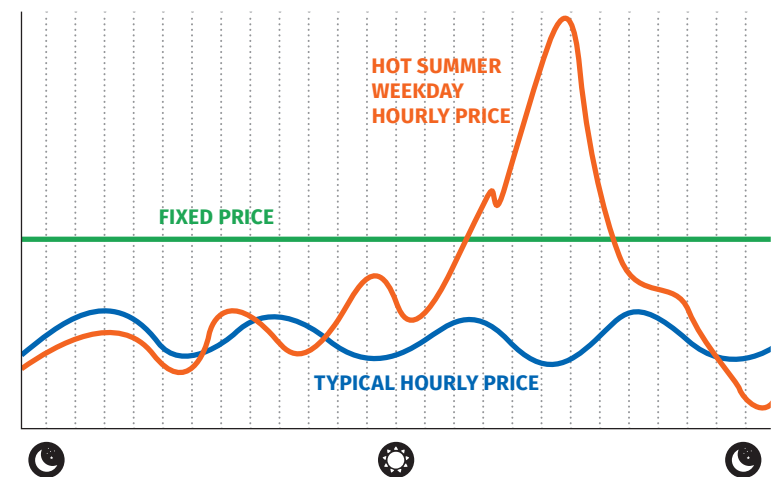
Most of us pay the traditional utility rate for electricity, which changes only a few times a year. However, Hourly Pricing and Power Smart Pricing charge a wholesale market price that can change hourly. The hourly price stays lower than the traditional utility price most of the time, but can go higher for usually brief periods (see graphic at right).

To save money on such “real-time pricing” programs, put off heavy energy usage (laundry and dishwashing, for example) until the wholesale price is lowest: late night and early morning. While savings are not guaranteed for these programs, participants typically save an average of 10-15 percent on their electricity supply costs.

To sign up for real-time pricing programs:

- **ComEd:** Visit [Hourlypricing.comed.com](http://Hourlypricing.comed.com) or call 1-888-202-7787
- **Ameren:** Visit [PowerSmartPricing.com](http://PowerSmartPricing.com) or call 1-888-596-5498

### HOURLY VS. FIXED-RATE PRICE



**Fixed price:** Most ComEd customers pay a fixed electricity supply rate that changes only twice a year. But ComEd's Hourly Pricing Program charges customers the actual market-based price, which can change hourly.

**Typical hourly price:** Typically, the average hourly market price over the year is lower than the standard utility fixed rate.

**Hot summer weekday hourly price:** While the market price can shoot high above the traditional fixed rate when demand is high, such as hot summer, weekday afternoons, it often stays below the fixed price, such as in winter.

# Solar Options for Renters

Thanks to a state law passed in 2016, even renters who can't install solar panels at their premises can now tap into the solar economy. Community solar allows consumers to save money on their electric bills by subscribing to energy produced by large, offsite community solar projects, similar to how you would save on your electric bill if you installed panels on your own property.

The owner of a solar project pays the upfront costs to build, maintain and connect the project to the utility's power grid. When you sign up for community solar, you are subscribing to a portion of the project's monthly output. Your community solar provider will analyze your household's energy demand to determine your subscription size.

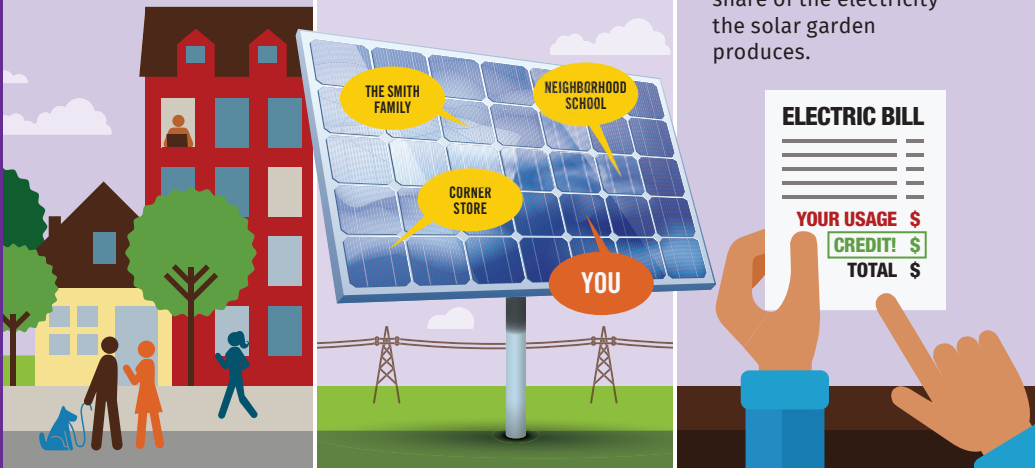
Each month, you'll pay your community solar provider for the amount of electricity generated by your subscription. The provider then reports the output of your subscription to the utility, and the utility company adds credits to your electric bill equal to that output.

## HOW COMMUNITY SOLAR WORKS

Many consumers are interested in solar power, but can't install panels on their home. Maybe their house has too much shade, or they live in an apartment.

With community solar, you don't have to install panels. **You, your neighbors and businesses can subscribe to a portion of a Community Solar Garden.**

How you pay for it depends on the offer you sign, but your subscription helps the developer fund the garden. **In return, you get a credit on your electric bill** in proportion to your share of the electricity the solar garden produces.



To participate in this program, you must be an electric customer in the utility territory where the community solar project is built. Unfortunately, most municipal utility or co-op customers cannot sign up for community solar, because there are few community solar projects located in those utility territories.

There are two state community solar programs: Illinois Shines and Illinois Solar for All. Illinois Shines does not require savings for consumers, but most offers we've seen promise 10 to 20 percent supply savings. Illinois Solar for All requires a 50 percent supply savings guarantee and prohibits upfront costs. To qualify for Illinois Solar for All, you have to meet certain household eligibility requirements, which depend on your county (visit [bit.ly/ILSFA-incomes](http://bit.ly/ILSFA-incomes)).

To find community solar offers available within the Illinois Shines program, visit [SolarInTheCommunity.com](http://SolarInTheCommunity.com). To find community solar offers available within the Illinois Solar for All program, visit [IllinoisSFA.com](http://IllinoisSFA.com). CUB recommends comparing multiple offers before making a decision.

When you're looking at community solar offers, consider these questions:

- How long is the contract term?
- Does the company charge a fee if you exit the deal early?
- How will you pay for your subscription? Per kilowatt-hour? What is the rate? Could the rate increase over time?
- Does the provider require a credit check?
- How will the company bill you? Electronically? Paper billing? How do they accept your payments? Can you choose?
- How much will you save? Is there a savings guarantee?

# Energy Assistance for Renters



The American Council for an Energy-Efficient Economy calls energy affordability a “national crisis,” with renters suffering a 13 percent higher energy burden than average homeowners. If your income is limited, you should explore whether you qualify for any of the energy assistance opportunities below.

## LOW INCOME HOME ENERGY ASSISTANCE PROGRAM (LIHEAP)

The LIHEAP program uses state and federal funding to help income-eligible residents (including renters) pay utility bills. You may be eligible for assistance if your household’s monthly gross income is at or below 200 percent of the federal poverty level. (It was 150 percent of the federal poverty level, but the state expanded eligibility during the COVID-19 pandemic.)

If you, the renter, are responsible for paying your heating bill, whether it is gas or electric, you may be eligible for LIHEAP. If your electricity and/or heating fuel is included in the rent, you can still receive LIHEAP assistance if the monthly rent costs are greater than 30 percent of the household’s income for the past 30 days.

There could be rental situations in which you don’t realize you are eligible for assistance. For example, sometimes the landlord pays the gas heat, but the renter pays an electric bill, which powers your thermostat. The

LIHEAP is distributed through your local “Community Action Agency.” To determine if you qualify and at what agency to apply, call 1-877-411-9276 or visit [LIHEAPIllinois.com](http://LIHEAPIllinois.com).

thermostat is essential to adjusting your apartment’s temperature. In this case, qualifying customers can apply for electric assistance as long as the electric bill is in the name of a household member 18 years or older.

LIHEAP includes:

- **Direct Vendor Payment (DVP)/Reconnection Assistance (RA):** A Direct Vendor Payment is a benefit—based on your income, household size, fuel type and geographic region—that goes directly to your energy provider. Reconnection Assistance is an additional benefit to help a home’s utility service when you are disconnected or under imminent threat of disconnection. The amount of aid is determined in part by the amount of the bill.
- **Percentage of Income Payment Plan (PIPP):** Under the PIPP program, if you put a certain percentage of your gross income towards the gas or power bill, PIPP funds will cover the rest (up to a maximum of \$75/month for heating gas and \$75/month for electric). Also, if you pay your bill regularly and on time, some of your debt will be forgiven by the utility. This program is only available for eligible customers of Ameren, ComEd, Nicor Gas, North Shore Gas and Peoples Gas.
- **Illinois Home Weatherization Assistance Program (IHWAP):** This program provides income-qualified consumers with weatherization services, such as air sealing, HVAC repair and insulation. This program mostly involves single-family homes, but renters who meet income guidelines can qualify to have work done on their homes or apartment buildings, with the property owner’s cooperation.

The LIHEAP application process begins on Sept. 1, 2021, and goes through May 31, 2022, or until funds run out. The weatherization program accepts applications throughout the year, until funds run out.

LIHEAP is distributed through your county’s “Community Action Agency.” To determine if you qualify and at what agency to apply, call LIHEAP at 1-877-411-9276 or visit [LIHEAPIllinois.com](http://LIHEAPIllinois.com).

LIHEAP does not cover water and sewer bills, but a new temporary program called the Low Income Household Water Assistance Program (LIHWAP) does give out emergency grants. Also, plans are in place to create the State Water Assistance Program (SWAP) in 2022. You can contact your Community Action Agency and ask about water assistance programs. If you have a municipal water utility, ask local officials if they offer billing assistance programs. For example, Chicago’s Utility Billing Relief (UBR) program provides qualifying customers a reduced rate on water and sewer taxes, no late penalties or shut-offs and debt forgiveness.

**TO APPLY FOR LIHEAP ASSISTANCE**, applicants should have the following documents ready:

- Proof of gross income from all household members for the 30 day period beginning with the date of the application.
- If you pay for energy directly, a copy of current heat and electric bills issued within the last 30 days.
- If you pay for energy through your rent, a copy of the rental agreement showing that utilities are included, the monthly rental amount and landlord contact information.
- Proof of Social Security Number (SSN) or Individual Taxpayer Identification Number (ITIN) for all household members. *(Note: All income-qualified Illinois residents are encouraged to apply. While an SSN or ITIN can help speed up the process, you can still apply for assistance even without those numbers.)*
- Proof the household has received benefits, such as Temporary Assistance for Needy Families (TANF), Medical Eligibility, Supplemental Nutrition Assistance Program (SNAP) or other assistance from the Illinois Department of Human Services.

## ENERGY ASSISTANCE FROM YOUR UTILITY

If you're having trouble affording your bills, it's important to keep communicating with your utility. Let it know you want to pay your bills on time, and ask if it offers assistance or deferred payment plans to pay off your debt. (Your utility could also offer low or reduced-cost energy efficiency products and services.) Major utilities offer the programs below, and smaller utility companies and co-ops may have similar offerings for qualified customers. For more information, call your utility at the number on your bill.

- **ComEd** offers assistance to qualified customers, while funds last, as well as assistance for customers facing sudden hardship, including a job loss or military deployment.
- **Ameren's** Warm Neighbors Cool Friends program helps cover weatherization improvement costs and provides assistance of up to \$700 a year (\$350 for natural gas, \$350 for electricity) for income-qualified customers.
- **Nicor Gas** offers the Sharing Program, which provides one-time annual grants of up to \$400 to qualified customers. Nicor's Energy Aide program provides one-time grants of up to \$250 to help eligible customers pay off a past-due balance.
- **Peoples Gas** and **North Shore Gas** offer Share the Warmth. It provides grants of up to \$200 to limited and fixed-income households. The Neighborhood Lending Program provides loans and grants for rehabilitation projects in owner-occupied one- to four-unit buildings.
- **Illinois American Water** offers the H2O Help to Others program, which provides one-time grants of up to \$200 to qualifying customers.
- **Telecom and cable companies** may offer reduced-cost internet for qualifying customers. The federal Lifeline program gives qualifying customers up to \$9.25 toward their phone or internet bill. Unfortunately, AT&T, the largest phone provider in the state, does not take part in the Lifeline program, but other companies do. For more information about if your home would qualify, visit [Lifelinesupport.org](http://Lifelinesupport.org).

The federal Emergency Broadband Benefit program provides a discount on broadband internet of up to \$50 a month for a limited time. To see if this opportunity is still available, visit [GetEmergencyBroadband.org](http://GetEmergencyBroadband.org).

**IF YOU ARE A MEMBER OF THE MILITARY OR ARE HONORABLY DISCHARGED, CHECK IF YOUR ENERGY OR TELECOM COMPANY OFFERS SPECIAL ASSISTANCE PROGRAMS FOR YOU.** Also, check with local charities, faith-based organizations and community groups, such as Catholic Charities, the Heartland Alliance, United Way and the Salvation Army.







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