

**July 9, 2020**

**\*\*\*CONSUMER ALERT\*\*\***

**ATTORNEY GENERAL RAOUL ISSUES GUIDANCE ON CONSUMER OPTIONS NOW THAT THE UTILITY SHUT-OFF MORATORIUM HAS ENDED**

**Chicago** — Attorney General Kwame Raoul today highlighted free resources available to educate Illinois residents about their repayment options now that the state has moved into Phase 4 of the Governor's Restore Illinois plan. Utility consumers now have approximately 30 days to set up extended repayment plans to maintain their utility service and avoid disconnection for past due balances.

Attorney General Raoul is urging Illinois residents to visit the Attorney General's website to access information about their repayment options. The Attorney General's office has provided resources that outline the options for [large utility customers](#) and guidance for [small utility customers](#), and people should know that different requirements may apply depending on the customer's utility provider. While utilities cannot disconnect service or impose late payment fees until at least after July 26, Raoul is cautioning that disconnections could start as early as July 26, and some residents may have already begun to receive notices.

"The days and weeks ahead are traditionally some of the hottest annually in Illinois, and this year they coincide with the end of the moratorium that prevented utilities from disconnecting customers or imposing late fees during the pandemic," Raoul said. "Being disconnected from your utility service now could have fatal consequences. I am urging people – particularly seniors and vulnerable residents – to take advantage of the resources my office is providing free of charge to learn about your repayment options and possible financial assistance if you think you could be disconnected."

Consumers with past-due balances may receive a disconnection notice during the 30-day grace period that began when the moratorium ended on June 26, but utilities must offer repayment plans to help customers avoid disconnection. Consumers will be given 18 to 24 months to repay any accrued balances, and they may be eligible for financial assistance. Individuals experiencing financial hardship should call their utility in order to access expanded consumer accommodations.

On March 18, the Illinois Commerce Commission (ICC) issued an emergency order mandating all public utilities to suspend service disconnections until at least May 1, or until the state of emergency connected to the COVID-19 pandemic was lifted. The order also dictated that utilities must suspend late fees, and adopt flexible credit and collections practices. The order applied to all Illinois electric, gas, water, and sewage public utilities services. In anticipation of the moratorium ending, Raoul's office, along with consumer groups and the ICC entered into an agreement with the major utility companies to enact important consumer protections once the moratorium has lifted.

As part of the agreement, utility companies will continue to offer more flexible credit and collection procedures for consumers for six months following the end of the moratorium. If consumers have stopped paying their bills during the moratorium, they may expect to receive notices from utility companies explaining past due balances and repayment options. Upon receiving a disconnection notice or a past due notice, consumers can enroll in a deferred payment arrangement of up to 24 months to avoid disconnection. Reduced down payments on payment plans will be available, and no down payment will be required for LIHEAP (Low Income Home Energy Assistance Program) customers and customers who demonstrate financial hardship. Deposits associated with late or non-payment, arrearages, or credit-related issues will be waived for six months for consumers experiencing financial hardship. Additionally, expanded bill payment assistance will be available for low-income customers.

Utility companies are reporting disconnect, credit, and collections data now and over the next several months. Reporting will be broken down by ZIP code to allow the ICC to assess the impact a utility's disconnection and repayment practices may have on Illinois communities, including whether communities of color are disproportionately affected.

Attorney General Raoul encourages Illinois residents to [visit his website](#) for more information about the consumer protections in place, particularly if they are facing disconnection. Residents who have questions about the new protections can contact his office at 1-800-386-5438 (Chicago), 1-800-243-0618 (Springfield), 1-800-243-0607 (Carbondale), or by [filing an online complaint](#).



## COVID-19 Protections For Large Utility Customers

On June 26, 2020, the temporary public utility disconnection suspension ended. However, consumer protections, repayment plans, and financial assistance are available to customers to address hardships brought on by the COVID-19 health and economic crises.

### These Protections Apply Only To:

- Electric customers of Commonwealth Edison (ComEd) and Ameren Illinois
- Gas customers of Ameren Illinois, Nicor Gas, North Shore Gas, and Peoples Gas
- Water customers of Aqua Illinois, Illinois American Water, and Utilities Services of Illinois (formerly Utilities Inc.)

#### ➤ **The End of the Disconnection Moratorium:**

Large utilities cannot disconnect your service or impose late payment fees until at least after July 26, 2020. You may receive a disconnection notice if you have an outstanding balance. To avoid disconnection, start working with your utility now to set up a payment plan and obtain information about bill payment assistance.

#### ➤ **More Time to Pay Back Outstanding Balances:**

Through December 26, 2020, customers who have fallen behind on paying their utility bills have a right to catch up with an extended Deferred Payment Arrangement (DPA), which allows customers up to eighteen (18) months to pay down their balances. Customers experiencing financial hardship have a right to an extra-extended twenty-four (24) month period to pay down their balances.

#### ➤ **Limited Down Payments:**

Utilities may require a down payment to start a DPA. Through August 26, 2020, DPA down payments are capped at 10% of the outstanding balance for all customers. Customers experiencing financial hardship do not have to make down payments toward DPAs through December 26, 2020.

#### ➤ **Deposits:**

Utilities may also require customers to pay a deposit to continue service when there are late payments or outstanding balances. Some deposits are suspended through August 26, 2020. For customers experiencing financial hardship, deposits for late payments and outstanding balances are suspended through December 26, 2020.

#### ➤ **Accommodations for Financial Hardship:**

Customers who are experiencing financial hardship as a result of COVID-19 may have access to additional assistance benefits from their utility. Customers may verbally notify their utility that they are experiencing a financial hardship to obtain these accommodations. Paperwork is not required.

#### ➤ **Reconnection:**

Customers who were disconnected over the last year have a right to be reconnected at the same address. Your utility provider may require a DPA if there is an outstanding balance. Customers experiencing financial hardship can be reconnected without paying reconnection fees through December 26, 2020.

#### ➤ **Bill Payment Assistance:**

Bill payment assistance benefits are available to eligible customers. Benefits vary by utility. Ask your utility about what financial assistance options are available. Funding is limited, and benefits will be distributed until funding is gone. Benefits are available on a first-come basis.

*If you have questions about available assistance, please contact your utility service provider or visit them online.*

## ADDITIONAL LIHEAP AVAILABILITY

- **Extra funding for the Low-Income Home Energy Assistance Program (LIHEAP) was secured for Illinois customers through the federal CARES Act. LIHEAP provides assistance to low-income households to offset home heating and energy expenses.**
- **LIHEAP will begin accepting new applications for the upcoming program year on July 27, 2020 (several months earlier than normal).**
- **LIHEAP eligibility is determined by your household income over the last thirty (30) days. Residents who experience COVID-19 related unemployment or loss of income may qualify. Documentation is required to determine eligibility.**
- **To inquire about eligibility or to apply for LIHEAP, contact your Local Administering Agency.**

To locate your LAA (by county), and for more information, visit:  
LIHEAPillinois.Com and select “Where to Apply”.  
If you need assistance from a live agent, call 877-411-9276.



For more information call the Attorney General’s Consumer Fraud Bureau  
Chicago: (800) 386-5438      Springfield: (800) 243-0618  
Carbondale: (800) 243-0607      Spanish: (866) 310-8398

You can also submit a complaint online at  
<https://ccforms submission.ilattorneygeneral.net/>



## COVID-19 Protections For Small Utility Customers

On June 26, 2020, the temporary public utility disconnection suspension ended. However, consumer protections, repayment plans, and financial assistance are available to customers to address hardships brought on by the COVID-19 health and economic crises.

### These Protections Apply Only To:

Customers of the following small, regulated utility service providers:

- Consumers Gas Co.
- Illinois Gas Co.
- Liberty Utilities Corp.
- MidAmerican Energy Co.,
- Mt. Carmel Public Utility Co.

#### ➤ **The End of the Disconnection Moratorium:**

The disconnection suspension ended on June 26, 2020. For six (6) months after this date, customers who have fallen behind paying their utility bills have the right to an extended Deferred Payment Arrangement (DPA), which allows customers to pay down their balances over a period of at least eight (8) billing cycles, and up to twelve (12) billing cycles. DPA down payments are capped at 10% of the amount past due for all customers. Reconnection fees are waived for eligible customers.

Customers who are experiencing financial hardship as a result of COVID-19 may have access to additional assistance benefits from their utility. Customers may verbally notify their utility that they are experiencing a financial hardship to obtain these accommodations. Paperwork is not required.

### Customers have additional rights depending on their utility service provider.

- **Consumers Gas** will continue to suspend disconnections and refrain from collecting late fees for six (6) months after June 26, 2020.

- **Illinois Gas** will continue to suspend disconnections and refrain from collecting late fees until at least after July 26, 2020; and will work with customers on a case-by-case basis to accommodate their specific situations for six (6) months after June 26, 2020.

- **Liberty Utilities** will continue to suspend disconnections, and refrain from collecting certain deposits and fees for six (6) months after June 26, 2020; and will offer extra-extended DPAs up to twenty-four (24) months to eligible customers. Bill payment assistance benefits are available to eligible customers. Funding is limited, and benefits will be distributed until funding is gone.

- **MidAmerican Energy** will continue to suspend disconnections and refrain from collecting late fees until at least after July 26, 2020; will offer extra-extended DPAs that allow for repayment over an eighteen (18) month period; and must refrain from collecting deposits for six (6) months after June 26, 2020. Bill payment assistance benefits are available to eligible customers. Funding is limited, and benefits will be distributed until funding is gone on a first-come basis.

- **Mt. Carmel Public Utility Co.** will continue to waive certain fees for six (6) months after June 26, 2020.

*If you have questions about available assistance, please contact your utility service provider or visit them online.*

## ADDITIONAL LIHEAP AVAILABILITY

- **Extra funding for the Low-Income Home Energy Assistance Program (LIHEAP) was secured for Illinois customers through the federal CARES Act. LIHEAP provides assistance to low-income households to offset home heating and energy expenses.**
- **LIHEAP will begin accepting new applications for the upcoming program year on July 27, 2020 (several months earlier than normal).**
- **LIHEAP eligibility is determined by your household income over the last thirty (30) days. Residents who experience COVID-19 related unemployment or loss of income may qualify. Documentation is required to determine eligibility.**
- **To inquire about eligibility or to apply for LIHEAP, contact your Local Administering Agency.**

To locate your LAA (by county), and for more information, visit:  
LIHEAPIllinois.Com and select “Where to Apply”.  
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