

Utility Disconnections

1. Which utility was disconnected – water or electricity?
2. Who disconnected the utility—the landlord or the utility company?
 - a. Usually can find this out by asking who they pay the bill to/whether it is included in their rent
 - b. If landlord disconnected → that's a housing issue → defer to housing attorney

If utility company disconnected electricity

3. Have they contacted the utility company to enter into a payment plan?
 - a. They should enter into a payment plan but must know that payment plans stack the outstanding amount due over the next month's amount due
 - i. Example: if there is a past due balance of \$500 and I agree to a 5-month payment plan of \$100 per month, but my bill is usually \$100 per month. I will continue to receive the \$100 bill for the next 5-mo PLUS the extra \$100, so my real cost each month for the next 5-mo will be \$200 per month) → for this reason, it is really important for people tell the utility company what they can actually afford and, often, seek the longest payment plan available
 - b. Note about Dominion: Dominion requires 0-50% down payment to enter into a payment plan & limits them to 6-months
4. Are they receiving any utility payment assistance?
 - a. Call 211 to apply for energy assistance programs, or apply online at commonhelp online
 - i. Right now [until 3/15/2023 or until funds run out], the funds available are limited to crisis funding so for most programs, people must show that they do receive a stable income and will be able to keep up with their bills in the future.
 1. Crisis Option #1: pays to repair broken equipment or pay security deposits to open or reopen accounts
 2. Crisis Option #2: pays a primary heating bill when there is impending disconnection or the power has already disconnected [Applications do not open until 1/1/2023]
 3. Dominion Energy Share: provides a \$600 payment to accounts that can show there has been a crisis life event impacting their ability to pay their electricity bill *must be a Dominion customer*
5. Does anyone in their home have a serious medical condition/chronic health condition that is impacted by the loss of electricity (assume electricity-dependent equipment, but if there are young children, elderly, people with multiple chronic illnesses, can also advise them on this)
 - a. Their physician should complete a [Serious Medical Condition Certification Form](#) and submit to the electricity company. This entitles the customer to two 30-day

delays in electricity disconnection so they can apply for energy assistance/otherwise raise funds.

- i. It does not pause billing. It does not reduce the bill. It does not prioritize reconnection when there is an outage. → still must figure out other payment arrangements & safety plan if there is a disconnection
- b. Form must be resubmitted every 12 months.
- c. Dominion Customers: Entitles them to enter a payment plan for \$0 down. If the customer is able to make any payment down, this will reduce their monthly payment and they can use the \$0 down payment later in the year if needed.
- d. It is better for the doctor's office to submit the form directly because high-dollar arrear accounts get 'verified' to ensure that the condition does exist (utility reaches out to the doctor to confirm details about the condition). If the MD doesn't respond quickly, certification may be denied. Less likely to be verified if MD submits directly to the utility (usually email or fax).
- e. **Note:** Always call the utility company to tell them that someone in the home has a serious medical condition form, even if using the online form. This may trigger temporary protections from credit action while the form is prepared by the doctor's office & they will tell you how to submit the form so that it is processed most quickly.

If the utility company disconnected water

- 1. Have they contacted the utility company to enter into a payment plan?
 - a. They should enter into a payment plan but must know that payment plans stack the outstanding amount due over the next month's amount due
 - i. Example: if there is a past due balance of \$500 and I agree to a 5-month payment plan of \$100 per month, but my bill is usually \$100 per month. I will continue to receive the \$100 bill for the next 5-mo PLUS the extra \$100, so my real cost each month for the next 5-mo will be \$200 per month) → for this reason, it is really important for people tell the utility company what they can actually afford and, often, seek the longest payment plan available
- 2. Do they qualify for [LIHWAP](#)?
 - a. Must have a past due water/wastewater balance and a gross household income level below 150% FPL according to this chart:

Monthly gross income may not exceed the following requirements:

HOUSEHOLD SIZE	MAXIMUM INCOME
1	\$1,699
2	\$2,289
3	\$2,879
4	\$3,469
5	\$4,059
6	\$4,649
7	\$5,239
8	\$5,829
9	\$6,419
10	\$7,009
11	\$7,599
12	\$8,189
13	\$8,779
14	\$9,369
15	\$9,959
16	\$10,549
17	\$11,139
18	\$11,729
19	\$12,319
20	\$12,909

- b. Priority is given to households that have already been disconnected or are at risk of disconnection.

- c. Apply at www.virginialihwap.com or call 888-373-9908; if someone needs assistance applying, they should call the phone number above between 7am and 7pm M-Sat.
 - d. If not already receiving a means-tested benefit (TANF, SNAP, etc.) may have to submit income verification documents.
 - e. Applications are open until September 2023 or until funds run out.
3. Does anyone in their home have a serious medical condition **AND** have a one of the regulated utility companies on [this list](#)?
- a. Their physician should complete a [Serious Medical Condition Certification Form](#) and submit to the water company. This entitles the customer to two 30-day delays in electricity disconnection so they can apply for energy assistance/otherwise raise funds.
 - i. It does not pause billing. It does not reduce the bill. It does not prioritize reconnection when there is an outage. → still must figure out other payment arrangements & safety plan if there is a disconnection
 - b. Form must be resubmitted every 12 months
 - c. It is better for the doctor's office to submit the form directly because high-dollar arrear accounts get 'verified' to ensure that the condition does exist (utility reaches out to the doctor to confirm details about the condition). If the MD doesn't respond quickly, certification may be denied. Less likely to be verified if MD submits directly to the utility (usually email or fax).
4. Does anyone in their home have a serious medical condition and they do not have a regulated utility company?
- a. They should call the utility company and ask them what procedures they have to register health conditions with them – **Note:** these companies are not required to provide protections, so there is no guarantee that the company will have a procedure or any protections in place.