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DISCONNECT POLICIES IN THE FIFTY STATES:

1984 SURVEY

The National Regulatory Research Institute
2130 Neil Avenue
Columbus, Ohio 43210

By

Jean H. Standish, Project Director

and

David C. Sweet, Dean
College of Urban Affairs

Cleveland State University
Cleveland, Ohio

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FOREWORD

From time to time NRRI publishes in its Occasional Paper series studies or reports done by others that deserve widespread dissemination among our clientele. Such a report is the present one on disconnect policies of energy utilities in the fifty states and the District of Columbia. It was initially contracted for by the State of Ohio Public Utilities Commission and done at the Energy Program of the College of Urban Affairs, Cleveland State University.

We appreciate the willingness of Chairman Thomas Chema of the PUCO to making this national research product available to the rest of the regulatory community. The views and opinions of the authors do not necessarily state or reflect the views, opinions, or policies of the NRRI, the NARUC, or NARUC member commissions.

Douglas N. Jones
Director, NRRI
Columbus, Ohio

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METHODOLOGY

Information about utility residential disconnect regulations was solicited by both telephone and letter. The state regulatory commissions were called and information was gathered over the telephone. The regulations were extensive, however, and most commission staff persons offered to mail copies of the regulations and other information to the project team. In most cases the disconnect policy summaries were sent back to each respective state contact for comments and approval.

Attached in the appendix is the format used for summarizing the information. The scope of the study prohibited including all aspects of regulations. For example, each commission has lengthy and specific rules governing customer disputes and customer rights. This is worthy of a separate study.

The purpose of the report is twofold. It describes the various ways low income, elderly, and handicapped customers can avoid disconnection of service in each of the fifty states and the District of Columbia. When disconnection does occur, the report describes the kinds of assistance (or barriers) which exist to help persons have their service restored, especially during the cold weather months. Although certain states stand out for their unique or comprehensive approaches, many of the regulations offer features worth noting.

This study is divided into three parts:

- Overview
- Policy Descriptions
- Appendix

For the convenience of those interested in additional information, each regulatory commission is listed. The appendix includes reference to some recent reports and articles.

OVERVIEW

The regulatory commissions are usually mandated by state law to provide non-discriminatory and cost-based utility rates. In some cases that requirement has been expanded by recent legislative action to encompass humanitarian procedures in dealing with low-income energy users. This, plus the realization that commission rules tend to set up a "court of last resort" for the provision or withdrawal of energy for the poor, has thrown commissions and their regulated utilities into a role somewhat akin to social service providers.

The bottom line in the system of assistance and postponement of payment by the poor for utility service is -- short of allowing real suffering to occur -- who pays the utility bills for residential customers unable to pay? Utilities are pleading to the Commissions that uncollectibles are growing rapidly. They claim the winter moratoriums solve no problems, but rather postpone temporarily the inevitable bad debt of those who are eventually disconnected for non-payment.

Many commissioners have only recently required utilities to report statistics related to disconnections and unpaid arrearages of residential customers. When asked whether bad debt is increasing because of low income customers who are unable to pay, the most often heard comment was: "We don't know, but the utilities have yet to substantiate their claims. This will be decided during future rate cases."

There does not appear to be one "best" model in the fifty states for dealing with problems associated with the poor in paying their energy bills. Ideally an adequate "safety net" would exist to reliably cover utility payments for those truly unable to pay. Ideally, the poor would reside in energy efficient homes. Ideally, a state's tax-supported social services system would take care of poor people. In fact, given the best of intentions, this has not occurred. A piecemeal set of solutions to a major long term problem has been the norm. Regulatory commissions and utilities are regularly changing procedures for dealing with those unable to pay their bills. In fact, during this study's timeframe, at least nine states changed policies. Many foresee future problems in finding adequate energy assistance funds to cover low income needs. Indiana, for example, expended all of its emergency energy assistance funds by the end of last winter and had to scramble to find monies to reconnect the inevitable group of "seasonal" customers whose service was terminated in the spring.

No persons interviewed in the study said there were actual fatalities due to energy disconnections during cold weather months. But many are resisting the push towards indefinite postponement of payment by the poor. This is done by setting up payment plans that bring bills current prior to the next heating season. On paper this seems equitable and fair but, given another colder-than-average winter, they admit the system will likely not work.

This overview includes examples of some of the more interesting commission regulations covered by the study. Each state has its own approach to "fair and equitable" disconnect policies. In some states, such as Michigan, Illinois, Ohio, Oklahoma, Minnesota, Pennsylvania and New York, a very liberal attitude is reflected by the commissions in assuring that customers will not as a minimum be without a primary energy source during cold weather months. At the other extreme, a state like Florida with its warmer climate and high elderly population, offers little protection. Instead its strategy is to direct efforts towards making residences more energy-efficient and, therefore, more affordable. Most states fall somewhere in between, but as evidenced in the large number of summary examples, commissions are increasingly attempting to create a safety net through their regulatory powers. After all, when a person freezes to death, there is a great community outcry. Utilities, which are often portrayed in a negative image, are aware of damage to their own corporate image and so they, too, are trying to find ways to avoid cold weather disconnections. Several people told our research staff that utilities in their state voluntarily had a winter termination ban even though regulation didn't require it. In addition, many have initiated weatherization and conservation education programs.

Public officials are still caught trying to balance limited resources and approaches like weatherization, conservation education, and direct energy assistance against varying needs of the poor. Federal programs such as LIHEAP (Low-Income Home Energy Assistance Program, Department of Health and Human Services) do not adequately cover the needs of the poor or near poor. The mushrooming of local charity efforts, often initiated by utilities, are evidence of unmet need. Michigan is the first state to try to wrap all of its disconnect regulation, energy assistance, and weatherization programs into one package. By monitoring energy consumption for those receiving energy assistance they hope to reduce the amount of energy wasted, and making scarce energy assistance dollars go further. The process of evolving policy continues.

Please refer to the appendix for several tables summarizing disconnect regulations. Especially interesting is the National Association of Regulatory Utility Commissioner's study of uncollectible accounts and service disconnections for 1982.

The rest of this section provides in summary form some of the more interesting aspects of state regulatory disconnect policies. Many utilities are unregulated (e.g., municipal and cooperative utilities) and so are not covered by these requirements.

The states listed below have regulations that are particularly interesting or innovative. It should be noted that Ohio is definitely a vanguard state in working out solutions to the problems of providing energy for low income households, in both the PUC regulations and its energy assistance programs. Many members of the regulatory commission staff from other states said they were keeping a close eye on Ohio's policies.

Arkansas	Kentucky	Montana
Connecticut	Maine	New Hampshire
Idaho	Maryland	Ohio
Illinois	Michigan	Oklahoma
Iowa	Minnesota	Pennsylvania
Kansas	Missouri	Wisconsin

Winter Restrictions on Service Disconnections

Many state regulatory commissions impose restrictions on disconnection of service during the cold weather season. These usually require some form of inability-to-pay documentation and an agreement by the customer to a "reasonable" repayment schedule. Often the payment plan is designed to bring the customer's bills current before the next winter season. The following are examples of restrictions imposed on utilities by the regulatory commissions.

ARKANSAS

Elderly, handicapped, or seriously ill persons must agree to pay one half of the amount due from November 1 through March 31, and pay the remaining arrearages between April 1 and October 31. As long as an energy assistance agency agrees orally to pay current bills, service cannot be stopped.

CONNECTICUT

From November 1st to April 5th, service can't be terminated and, if service is already terminated, it must be reinstated to eligible hardship customers who are unable to pay. Eligibility requirements are very inclusive and apply to those on public welfare, the unemployed, ill, poverty-level households and those who "if required to pay a delinquent bill could be deprived of food and the necessities of life."

KANSAS

The Cold Weather Rule in Kansas is in effect from November 15 through March 31. Customers simply inform the utility of inability to pay, enter a payment agreement of either \$45 or 25 percent of the bill (whichever is greater) and pay one twelfth of the arrears. They are required to apply for energy assistance programs and enter a rolling average level payment plan for the next twelve months.

KENTUCKY

Between December and March 31, those certified as being in genuine financial need and facing disconnection of service are given an additional thirty days to negotiate a partial payment plan. Certification must be given to the utility during the ten days prior to disconnection, and a utility must then accept a "good faith" partial payment.

MAINE

Between December 1 and April 15, special payment arrangements are made for customers on SSI or with incomes not over 150% of Maine's Home Energy Assistance Program poverty guidelines. Utilities must accept whatever the customer can "reasonably afford" during the winter months. This rule is now being revised. After April 15, the utilities must make a good faith effort to personally contact customers who were protected during the Winter Disconnection Period who did not enter into a special payment plan. If they can not negotiate a plan, service may be stopped within 14 days after contact.

MASSACHUSETTS

Proposed regulations prohibit disconnection or refusal to restore service to customers certified as having a seriously ill occupant, child under 12 months, financial hardship or when, between November 15 and March 15, the service provides or operates the customer's heating system. Customers who previously qualified for full assistance payments must be given until January 1 to re-qualify.

MICHIGAN

Utility customers who enter into an agreement under the new (1984) Energy Assurance Program become part of the state's Winter Protection Plan and cannot have service stopped during the space heating season. Eligible senior citizens receiving energy assistance are protected categorically. Others who qualify must pay monthly 7% of their estimated annual bill and must apply for a variety of heating assistance and weatherization programs. By participating in the program, they also allow their energy consumption to be monitored and, if they live in a very energy inefficient dwelling, give permission to be relocated to a more energy efficient dwelling.

MINNESOTA

The Cold Weather Rule in Minnesota was revised in September, 1984. If disconnection affects the primary heat source or the energy source affecting the primary source from October 15 to April 15, eligible customers willing to enter a payment plan will not have service terminated. A customer must have made payments "reasonably on time" prior to the October 15 billing cycle to qualify.

MISSOURI

From November 15 through March 31, heat-related utility service will not be stopped for those documenting inability to pay. The customer must enter a payment agreement, apply for energy assistance, and not have an account with a delinquent charge from a defaulted past Cold Weather Rule agreement.

MONTANA

No termination of service may take place from November 1 to April 1 except with specific prior approval of the commission. Eligible customers cannot have service stopped during this time period or when the temperature is at or below freezing for the succeeding 24 hours. Ability to pay, illness, age of persons residing in the dwelling and potential for termination of service by other utilities are considered by the commission. Those receiving public assistance, or with incomes below poverty levels, 62 years old or older, or with handicapped household members are given "special consideration."

NEW HAMPSHIRE

Between December 1 and April 1, special winter rules apply. Service cannot be stopped unless a bill is over \$300 for heating customers or over \$175 for non-heating customers. This applies only to the overdue amount on bills during the winter months. Arrearages are paid back in a minimum of six equal monthly installments. Seniors are protected and service cannot be stopped for those age 65 or older without written permission of the New Hampshire Public Utilities Commission.

NEW JERSEY

The Winter Termination Program, effective from December 1 through March 15, offers termination protection to eligible customers who have enrolled in a budget payment plan. This includes making "good faith payments" during the winter months, if possible. A customer whose service has been shut off prior to December 1 for failure to pay a bill can be required to make a down payment of up to 25% on the back bill before service is restored whether or not he or she is eligible for moratorium protection.

The seven categories eligible for winter protection are persons receiving Lifeline Rates, SSI, AFDC, HEAP, General Welfare Assistance, Pharmaceutical Assistance to the Aged, or those unable to pay "for reasons beyond their control." Recipients are required to turn payment over to the utility.

NEW YORK

New York, under its Home Energy Fair Practices Act of 1981, protects customers from November 1 to April 15 by requiring utilities to determine whether a serious impairment to health would result from termination. In addition, if hardship is found, the utility must refer the customer to a local social service agency so appropriate alternative arrangements can be made. Liberal welfare programs and payment plans then provide a safety net for most eligible customers.

NORTH CAROLINA

From November 1 to March 31, residents unable to pay and certified as handicapped, over 65 years of age, or eligible for energy assistance programs cannot have service stopped. All customers including those seeking reconnection, can arrange deferred payments of up to six months.

OHIO

The Public Utilities Commission of Ohio has established a "Fifteen Percent of Income Plan." From November 1 through April 15 no gas, natural gas, or electric light company can disconnect the service of any residential customer for nonpayment as long as that customer has a three month annualized income of not more than 150% of the federal poverty level. If not eligible under that criteria, the customer qualifies with an income not greater than 150% of the poverty level for the past 12 months. The customer then pays to the primary/secondary heating source utilities a total of not more than 15% of the monthly household income, excluding energy assistance payments. The customer must apply for all public energy assistance and weatherization programs.

OKLAHOMA

From November 15 through April 15, primary heating service cannot be terminated until, among other things, the utility makes several specified personal contacts with the customer, by phone or in person. A minimum deferred payment plan must be offered and a liberally defined "life threatening" certificate can postpone disconnection for one or more billing periods. In addition, utilities must notify the commission at least two days prior to ending service to elderly and handicapped consumers.

PENNSYLVANIA

From December 1 to April 15, disconnection can only take place by permission of the Public Utilities Commission. This is actually a complete moratorium since the Commission has chosen not to give permission.

RHODE ISLAND

From November 1 through March 31, disconnection cannot take place unless the arrearages for the primary heating source exceed \$375 or the non-primary heating source exceeds \$110. Further, the utility must personally call at the customer's residence and explain both termination procedures and the commission's review process used to settle disputes.

SOUTH DAKOTA

This rule is very simple. Between November 1 and March 31, all customers are given an additional 30 days over and above the regular payment period before disconnection can occur. This gives customers almost 60 days to pay their bill.

WISCONSIN

In the past, if there were reasonable grounds to believe disconnection could endanger human health or life, the Wisconsin Public Service Commission declared a winter emergency and service could not be disconnected. Wisconsin was the first state in the country to prohibit disconnection of service under life endangering conditions. New rules require, among other steps, written approval of a management-level utility employee before a disconnection can be made, and the utility is required to make a follow-up visit to a disconnected customer the day following disconnection to check on the customer's well-being and to inform the customer of payment options and financial or shelter assistance which may be available.

Payment Plans

The payment plans arranged for customers during the heating season by states that restrict winter terminations are one creative approach to assisting the poor. Many states have creative payment plans available during all months of the year. Others impose a penalty charge for late payment. Many states withdraw the special payment plans to customers who default on these agreements and allow utilities to proceed with service disconnection.

COLORADO

By paying at least one-tenth of the amount shown on the termination notice and then entering into a maximum six month installment payment plan with the utility, a customer can avoid disconnection of service.

An installment payment plan arrangement consists of equal monthly installments over a period of time selected by the customer. The amount of the monthly installment payment is the arrangement amount divided by the number of months over which the payments are to be made.

CONNECTICUT

All customers with delinquent accounts must be offered the opportunity to enter into a reasonable amortization agreement. Customers who fail to comply with terms of the agreement or to pay current charges can have service stopped unless the customer pays at least 20% of the balance due after receiving the first termination notice.

DELAWARE

Customers may eliminate by monthly installments the arrearages over a period of not less than the time the unpaid bills were incurred. An interest rate of not over $1\frac{1}{2}\%$ per month can be charged on the unpaid balance.

IOWA

Utilities must offer customers the option of spreading payments over at least a 12-month period, and offer a second payment plan for those who defaulted on payment during the winter months.

MAINE

Customer payments are applied to the oldest balance of the amount subject to disconnection. The utility may enter into a second arrangement for customers who fail to keep the payment agreement current.

MARYLAND

New regulations specify varying repayment schedules for customers eligible for the Maryland Energy Assistance Program, depending on the poverty level and primary/secondary heating source of the customer. For example, those within 0-50% of the poverty level pay the greater of \$22 per month or 20% of the current gas bill. They pay \$11 per month or 20% of the current electric bill if electricity operates heating system equipment.

MISSOURI

If a utility receives notice of a customer's qualification for energy assistance, the customer's initial minimum payment is based on the greater of 25% of the bill for service provided during the most recent billing period or \$75. The following payments for each billing period through the period ending closest to October 31 are approximately equal and based on the arrears, current amount and an estimate of billings during the period covered.

Customers who do not qualify for energy assistance can pay, for each billing period through March 31, the greater of 25% of the total amount owed or \$75. The balance owed as of March 31 may be spread over the billing periods through the billing period ending closest to October 31.

OHIO

During the seasons other than winter, those participating in the 15% of income plan must pay the percentage of income required for the winter plan or the current bill for non-winter usage, whichever is greater. Customers are also offered a plan that requires six equal monthly payments on the arrearages in addition to full payment of current bills, or one that requires payment of one-third of the balance due each month (arrearages plus current bill).

OKLAHOMA

Payments need not be equal in size but are tailored to the consumer's particular situation--size of delinquent bill, ability to pay, time bill is outstanding, etc. A "Minimum Deferred Payment Plan" allows eligible customer to make monthly payments of one-third of the amount remaining due after deduction of all available governmental assistance for utility bills. This cannot exceed 15% of the consumer's monthly income, excluding direct aid for utility bills, which must be verified.

OREGON

A gas or electric utility cannot disconnect residential service if a customer pays the greater of \$10 or 10% of the account balance and enters into an agreement to pay the rest of the arrearage within 10 months.

PENNSYLVANIA

After the utility has complied with the requirements relating to payment agreements and period of amortization, and the customer is not in compliance with a payment agreement or settlement agreement, a notification or request for deposit can be issued based on the delinquent "make-up" bill. Where a delinquent "make-up" bill exceeds an otherwise normal estimated bill by at least 50% and where the customer does not pay in full before a notification of intent to request a deposit is given to the ratepayer, a notification or request for deposit can be issued based on the "make-up" bill.

TEXAS

A deferred payment plan may include a one-time 5% late payment charge.

UTAH

Starting with the second billing cycle a late charge of up to $1\frac{1}{2}\%$ per month may be assessed against the unpaid balance. However, this plus any deposit charged can be paid over the term of a deferred payment agreement.

WISCONSIN

When customers agree to make a reasonable down payment on a bill and to pay the remaining amount in reasonable installments, plus the current bill or budget payment, the utility is not allowed to disconnect service. If customers do not fulfill the terms of the agreement, the utility may disconnect service and does not have to offer a new deferred payment agreement prior to disconnection.

Some utilities are authorized to allow late payment charges. This can be either a monthly $1\frac{1}{2}\%$ compounded charge on the unpaid balance or a one-time 3% late charge.

Reconnect Regulations

In most states, once service has been stopped due to inability to pay, any safety nets which are available to assist the still-served customer disappear. The thinking is that given "generous" payment plans and the fact that all utility customers pay for bad debt expenses, a customer who defaults on a payment plan is breaching good faith efforts. Disconnecting service becomes the "fairest" remedy to all concerned. This doesn't seem as drastic during warm weather months and may, in fact, give the poor time to accumulate the money needed to have service restored prior to the next heating season. The crux (besides the obvious hardship involved) is that most states also allow utilities to impose high deposit and reconnection service charges on those considered a bad credit risk. Obviously, most disconnected customers fall into that category.

On the other hand, not one regulatory commission staff member interviewed mentioned customers who froze to death during the 1983-84 winter because of service disconnection. There are no doubts in this project staff's mind that if the federal government's LIHEAP program were to be discontinued or cut back, real tragedy would occur many times over.

There is also no doubt the LIHEAP program is insufficient to adequately help those in need. Statistics indicate only about 36% of those eligible actually participate. Additional stop-gap measures have sprung up like mushrooms nationally. In most states utilities now offer programs usually called "Project Share." Utility customers can have a dollar or more added to their utility bill each month and the utility will then match, at least partially, the donation. The Salvation Army, Red Cross, or other charity organizations normally dispense the funds to pay bills as a last resort. Thus, a national problem has been taken down to the local charity level for resolution. Whether this system can hold up under the strain of exceptionally bad weather or economic recession remains to be seen.

CALIFORNIA

Utilities are allowed to charge up to \$300 plus a deposit for customers whose service was stopped because of inability to pay.

COLORADO

Installment plan arrangements are not necessarily available to customers seeking reconnection of service if disconnection was due to non-payment of a previously arranged plan.

ILLINOIS

In addition to special winter disconnection rules, the utility providing primary heating will restore service from November 15 to April 1 for customers who were disconnected the previous year if a repayment schedule is agreed upon. It can extend longer than the following November. There cannot be a reconnection using these special terms in any two consecutive years. The former customer must have paid at least one-third of the amount billed subsequent to December 1 of the prior year.

KENTUCKY

Utilities must reconnect customers if the customer requests reconnection between November 1 and March 31, has a "certificate of need" from the DSI, pays the lesser of one-third of the outstanding bill or \$200, and agrees to a repayment schedule ending no later than October 15. If the bill is over \$600, at least \$200 must be paid plus a "good faith" effort to reduce the bill.

MARYLAND

Service can be reconnected if customers apply and qualify for the 1985-86 MEAP and WHPP and if they pay a specified portion of the outstanding arrearages. The amount that must be paid is based on household income, primary heating source and the amount of arrearages. In order to prevent large increases in arrearages from winter to winter, at the onset of the 1985-1986 winter, disconnected customers must pay an amount to reduce the arrearages to \$400. Utilities will not charge a reconnection fee or ask for additional security deposit for customers who are MEAP-eligible.

MISSOURI

A customer whose service is discontinued due to a broken Cold Weather Rule payment agreement may qualify for reconnection if the service does not remain off for 30 days or more and the utility receives an amount equal to the delinquent payments on a payment agreement.

NEW JERSEY

A deferred payment plan must be offered to disconnected customers if they have not had one and a maximum of 25% of the balance is allowed for the initial first payment.

NEW YORK

Within 10 days following termination of service, the utility must make a "diligent effort" to contact customers in person or by phone. If no payment arrangements have been made, the utility must "devise a plan that would restore service and arrange for payment of bills."

OKLAHOMA

Service must be reconnected if a social service or government agency guarantees payments will be made. The customer is still liable for all bills. Upon settlement, service must be restored within 12 hours.

PENNSYLVANIA

For all premises where heat related service has been terminated prior to December 1 of each year, within 90 days prior to December 1, utilities must survey and attempt to make post-termination personal contact with the occupant (or a responsible adult at the premises) and in good faith must attempt to reach an agreement regarding payment of any arrearages and restoration of service.

A utility may require a deposit whether or not service has been terminated when a ratepayer fails to comply with terms of a settlement or payment agreement. It cannot be in excess of two month's service. An applicant may elect to pay any required deposits in three installments: 50% payable upon the determination by the utility that the deposit is required, 25% payable 30 days after such determination, and 25% payable 60 days after such determination.

UTAH

A utility must have personnel available 24 hours per day, every day to reconnect utility service. Prior to reconnection, the account holder must agree to negotiate a deferred payment plan and to pay the first installment by visiting the utility's business office within 48 hours after service has been reconnected. A service charge (\$27-\$47) and a deposit (\$95-\$120) may be charged.

WEST VIRGINIA

Service must be reinstated within eight hours after receipt of payment.

WISCONSIN

Utilities must now contact disconnected customers prior to October 15 of each year, or a date designated by the commission, and must notify law enforcement and social service agencies of customers not reconnected by October 25.

Notification and Linkages to Energy Assistance Program

During the course of this study it was pointed out that it's in a utility's best interest to provide energy assistance information to payment troubled customers. After all, this was one way utilities could assure their bills would at least, in part, be paid. Nevertheless, some are required only to provide a telephone number where a customer can find more information about assistance, while other states require substantial in-person counseling by the utility personnel. Wisconsin, for example, has even instituted an "early warning system" whereby trained utility employees seek out customers likely to have problems paying their bills before a crisis develops.

Customers who are well informed about what steps to take and who are told both in person and in writing how to avoid service disconnection are more likely to use the available resources than those given minimal information. This cannot be taken for granted as accomplished because, for example, a bill insert is mailed out explaining the process. A recent University of Pennsylvania study conducted for Pennsylvania's Public Utilities Commission found more than one-third of all utilities' customers surveyed seldom read the inserts. The rest "usually" or "sometimes" read them. So it would appear that strong notification procedures, conducted both in writing and verbally, reinforce an understanding of the procedures to prevent disconnection and to tap the resources for energy assistance.

Notification of disconnection now goes beyond the customer or the regulatory commission. In states like Wisconsin a utility must contact the local law enforcement agency immediately after stopping service. Others must contact the social service agency nearest the customer's residence either prior to or immediately after the disconnection. This "last step" is useful only if help is quickly available.

COLORADO

Customers are notified through their disconnection notices of major federal, state and local agencies which provide customer assistance or benefits relating to utility service.

IDAHO

A list of persons whose service will be disconnected must be sent to state and local government agencies on each business day during the winter months.

IOWA

Prior to November of each year and with all disconnect notices, customers are given information about energy assistance funds plus addresses and phone numbers of whom to contact.

KENTUCKY

Utilities must advise customers of their rights and procedures to prevent disconnection of service and must give them the telephone number and address of the nearest Department for Social Insurance to become certified. They also encourage churches and charitable organizations to refer customers to the Department.

MICHIGAN

Customers facing disconnection are referred to the Department of Social Services. They are contacted by telephone or in person at least one day in advance of discontinuation and are told what steps to take. As new programs or changes in programs occur, utilities must send the information to customers within 60 days.

NORTH DAKOTA

Annually, a postage-paid card is sent to all customers in September that customers can check off and return. It gives information such as whether there are elderly, handicapped, seriously ill or those needing energy assistance. A utility must immediately notify the Commission after any residential winter disconnections, and special procedures postponing disconnection are taken with elderly, handicapped, etc., who have notified the utility of their status.

OKLAHOMA

Oklahoma utilities send a list with a disconnect notice of major agencies that help pay utility bills of eligible clients but in addition tell them to contact the utility company for a complete list of government and social services agencies in their area.

PENNSYLVANIA

If a third party has not been designated to receive a copy of a termination notice, the utility must contact a community interest group or other entity including a local police department. If no other entity is available, the commission must be informed in writing.

RHODE ISLAND

Rhode Island is a small state. The PUC is very involved with customer payment problems and each year the commission staff personally make "thousands of payment arrangements."

Renter Protections

Tenants renting master-metered apartments are usually given notice of impending termination of service. This prior notification ranges from only a few days to up to one month. These renters are often given the choice of directly becoming utility customers and paying future bills (Arkansas and Minnesota, for example) or guaranteeing payment of the arrearages. Exactly how a large apartment could be organized to fairly divide the cost of maintaining service (i.e., the District of Columbia regulations) is unclear and might well be worth additional study. This is especially true since low-income persons are likely to be the tenants of older, master-metered apartments with negligent landlords.

DISTRICT OF COLUMBIA

Extensive procedures protecting occupants of master-metered apartments are required of utilities serving the Washington D.C. area. Notification 21 days prior to disconnection must be sent by registered mail and tenants rights and redress must be explained. Tenants are offered the chance to meet as a group with a utility representative to vote on their option, e.g., individual metering or collective payment and to agree upon the percentage to be paid by each tenant. Further, a notice of tenants' rights and options must be published in a newspaper the same day it is mailed to tenants.

MASSACHUSETTS

The statutory rights of a tenant must be included, with written notice of a proposed termination, such as the right to deduct the amount of any direct payment to the company from any rent payments due; to be protected against any retaliation by the landlord for exercising the statutory right; and to recover money damages from the landlord for any retaliation. This information must be posted not less than 30 days prior to termination in a common area of the building. The Consumer Division of the Department of Public Utilities must be contacted before terminating service and a series of statistics may be required prior to termination by the utility regarding such things as the ability of tenants to pay, illness and age of tenants, availability of other housing, weather conditions, etc.

NEW HAMPSHIRE

Tenants must be informed in writing (14 days) or personally (10 days) in advance of a scheduled disconnection. Tenants may require a conference with the utility prior to termination and, if not satisfied, can ask for assistance from the New Hampshire PUC. Utility service must continue until the commission decides whether the disconnection is justified.

NEW YORK

In New York City, Upstate New York, and Long Island, utilities have disconnect restrictions in master metered apartment buildings where there might be a health or safety problem until the Department of Social Services verifies that suitable arrangements for tenants have been made, or that no serious impairment exists.

OKLAHOMA

Tenants who notify the utility within five days prior to disconnection must be given the opportunity to enter into a payment plan that will allow continuation of service.

UTAH

Tenants can receive utility service for an additional 30 days by paying the charges for the immediate past 30 days.

Tracking Disconnections and Arrearages

State regulatory commissions are quickly realizing that reliable information concerning terminated or payment troubled residential accounts is a necessary step in developing appropriate disconnect regulations. Pennsylvania stands ahead of the rest of the states in this regard. Please refer to "Selected References" for a list of excellent studies recently completed by the staff of the Consumer Services Department of the Public Utility Commission. They have collected extensive data from utilities since 1980. In addition they helped fund a survey by the Pennsylvania State University Department of Community Studies of 1,300 residential electric utility customers. These analytical studies are invaluable to those regulatory commissions and other policy makers who seek "hard data" about residential customers unable to pay their bills, of how a particular set of utility collection procedures and regulatory constraints affects payment and arrearage and other related issues. As other states develop their own data sets and analysis of payment-troubled customers, the effect of disconnect regulation on the poor, the utilities, and the ratepayers will be better understood and more sophisticated.

COLORADO

Utilities have been ordered to keep statistics on disconnects and submit quarterly reports.

CONNECTICUT

Utilities must submit reports showing, among other things, the number of hardship and non-hardship payment agreements, numbers receiving energy assistance and balance due after assistance is given, number of terminated and reinstated hardship cases each month and number of hardship cases for which at least part of the balance is written off as uncollectible.

DISTRICT OF COLUMBIA

Utilities collect information concerning involuntary termination, deferred payment agreements, reconnections and general customer payment performance.

NORTH DAKOTA

A report describing the total number of actual disconnects, type of customer, and amount of delinquency for each disconnected customer shall be filed monthly with the commission within ten days after the last day of each month.

OHIO

The PUC requires extensive monthly reports regarding disconnections and arrearages. Included is data on the number of customers on specific payment plans; the number of customers who have defaulted on or are renegotiating specific plans, the number of service disconnection for non-payment, total arrearage, total reconnection, etc. There are over 36 data requirements.

PENNSYLVANIA

Within 15 days after the end of each month, each electric, gas, and steam heat utility must file with the commission a report containing extensive information about overdue, terminated and reconnected accounts. Pennsylvania probably has the best tracking record of any of the states.

WASHINGTON

Until 1986, Washington's Utilities and Transportation Commission must report annually to the legislature for utilities subject to its jurisdiction stating the benefits of the winter moratorium to low-income persons and the costs and benefits to other customers. Cities and towns distributing electricity are also required to report the same information, which is an interesting approach since many commissions have no regulating authority over municipal power systems.

WISCONSIN

An emergency rule just passed by the PSC requires utilities to report to the commission on a weekly basis the number of occupied dwellings remaining disconnected from gas and/or electric service. The utilities must include the number of occupied dwellings that remain disconnected (regardless of when they were disconnected), and the number of occupied dwellings where the service was disconnected during the previous week.

The emergency rule also requires the utilities to undertake effort to contact all residential gas and electric customers whose services remain disconnected.

POLICY DESCRIPTIONS

ALABAMA

Regular Disconnect Regulations

No specific winter restrictions exist. However, each utility must designate at least one person who can extend the bill due date, negotiate installments, and correct errors. Each utility adopts tariff rules governing termination when life or health are threatened, or age and handicap require special consideration. A doctor's certification is not specifically required to postpone disconnection. Disconnection procedures are based on PURPA regulations, and termination cannot occur sooner than eight calendar days after the termination notice is mailed.

Reconnection of Service

Disconnected residential customers may be charged up to two months' bills in addition to paying the outstanding debt. Installment payment schedules can be negotiated with each utility. Reconnection fees vary from \$3 to \$15.

Contact

Public Service Commission
721 State Office Building
501 Dexter Ave.
Montgomery, AL 36130

ALASKA

Winter Restrictions on Service Disconnection

No official restrictions exist which prohibit disconnection of service. However, there is a voluntary utility agreement to consider health and safety on a case by case basis prior to disconnecting service. For example, the elderly ill do not have service stopped although there is not a state law forbidding it.

Regular Disconnect Regulations

Payment Period - From ten days to two weeks after the bill is mailed it is considered delinquent.

Disconnect Notification - Some utilities send more than one written notice prior to disconnection of service. Some notify the household by phone, although this is not required.

Payment Plans

No payment plans are required.

Contact

Public Utilities Commission
420 L Street, Suite 100
Anchorage, Alaska 99501

ARIZONA

Regular Disconnect Regulations

Arizona has only one rule: utilities will not terminate if there is an inability to pay and a medical document stating termination is a danger to health. This includes weather: if the prediction is 32°F or lower they will not disconnect, and the ill, elderly, or handicapped will not have termination of service in severe weather, "either in hot or cold."

Disconnect Notification

Tariffs vary by conditions and areas. Normal procedure is this: 35 days total time for delinquent account before utilities will disconnect. Five days after the bill is delinquent, a notice is sent.

Payment Plans

Customers can enter into a deferred payment agreement with the utilities if they are unable to pay in full, but they must bring their bill current in a reasonable time. A 1½% finance charge may be made on the overdue balance.

Reconnection of Service

A service fee and deposit may be charged.

Contact

Arizona Corporation Commission
1200 W. Washington Street
Phoenix, Arizona 85007

ARKANSAS

Winter Restrictions on Service Disconnection

From November 1 through March 31 and when the weather is forecast to be 95^o degrees Fahrenheit or higher, disconnection of service is prohibited for customers who are elderly, handicapped or, seriously ill if they have agreed to pay one-half of the amount due, and for the winter moratorium, agree to pay back the remaining arrearages between April 1 and October 31. If a federal, state, or local social service agency agrees orally or in writing to pay current bills, and a customer enters a delayed payment agreement, termination is also prohibited. Continuation or reconnection of service under this rule in no way relieves the customer of liability incurred for utility services.

Eligibility Criteria

An elderly person is any residential customer aged 65 or older whose total gross annual income is less than or equal to the median income for Arkansas families categorized as "65 years and over". A person is considered handicapped if he or she has permanent severe mental or physical disabilities.

The seriously ill must be certified by a physician, nurse, or social service agency providing health care services and can have certification renewed only once, for an additional thirty days. The elderly and handicapped retain their status for one year. Eligibility related to income level and ability to pay must be reestablished annually.

Disconnect Notification

Service can be terminated only after at least five days written notice has been given. Third party notification is allowed.

Disconnection for Renter Occupied Households

When a termination notice has been sent to the landlord and no response is received by the utility within seven days, notice is also sent to the affected tenants or posted in conspicuous locations such as near mail boxes and building entrances. If a landlord fails to pay, a utility will not terminate service to the tenant until at least thirty days have elapsed from the date of the delinquency, and if the tenant has neither paid for service provided after the date of notification, nor made arrangements with the utility to do so. Where feasible, the utility must offer the tenant the opportunity to apply for service in his own name.

Linkages

The termination notice must include a utility office telephone number where a customer can, among other things, obtain information about social service agency financial assistance.

Payment Plans

Delayed payment agreements are arranged to pay off arrearages in "reasonable" installments and agreement is made to pay in full all future bills, or a good faith effort of partial payment may be negotiated.

Reconnection of Service

Service is resumed when the reasons for disconnection are eliminated and the customer requests service. A service charge of \$10 to \$20 is required.

Contact

Public Service Commission
P. O. Box C-400
Little Rock, AR 72203

CALIFORNIA

Restrictions on Service Disconnection

A residential customer who receives a termination notice and alleges inability to pay the full amount must contact the utility to request special payment arrangements to avoid discontinuance of service. Customers who have initiated a termination dispute prior to termination will be given an opportunity for review. The review includes consideration of whether the customer should be permitted to amortize the unpaid balance of his/her account over a reasonable period of time and must include information on the availability of financial assistance.

Service to a residential customer will not be discontinued for non-payment when the customer has established to the satisfaction of the utility that termination would be especially dangerous to his/her health or has established to the satisfaction of the utility that the consumer is elderly (62 years or older) or handicapped, and the customer establishes that he or she is unable to pay for such service in accordance with the provisions of the utility's tariffs. The customer must be willing to arrange installment payments satisfactory to the utility, including arrangements for prompt payment of subsequent bills. Certification from a licensed physician, public health nurse or social worker may also be required. Where the utility is aware that the customer is among the elderly or handicapped, the utility must make a good faith effort to give the customer advance notice of not less than 48 hours before the date of discontinuance. Notice may be made by telephone or visit to the customer's premises provided, however, that if personal contact cannot be made, a dated notice is left at the premises where service is to be terminated at least 48 hours prior to termination. Elderly or handicapped persons, moreover, may designate a third party (friend, family member, or public or private agency) to receive a notice on customer's behalf.

Payment Period

A bill is delinquent nineteen days after the bill is mailed.

Disconnect Notification

Bills must be delinquent a minimum of thirty-four days before service is terminated. A notice is sent forty-eight hours prior to locking services. It may be mailed, delivered in person, or hung on the door. A customer's service will not be discontinued for nonpayment of bills until the amount of any deposit made to establish credit for electric service has been fully absorbed by past due and current charges.

Disconnection for Renter Occupied Households

Where single-metered service is supplied to a multi-family accommodation and the utility is aware that the discontinuance may deprive residential tenants of electric service, it must make good faith effort to give tenants advance notice of not less than ten days before the date of discontinuance is to become effective.

Payment Plans

After review, the utility determines and advises the customer if an amortization period to pay the unpaid balance is warranted, or informs him/her of the date the unpaid balance must be paid. If an amortization period is warranted and agreed to by the customer, service will not be discontinued for nonpayment for any customer complying with the agreement, provided he/she keeps current on the account for service as new charges accrue in subsequent billing periods. Usually a customer is given four months to pay the delinquent amount. If the customer fails to comply with such amortization agreement, service will be subject to discontinuance for nonpayment of bills.

Reconnection of Service

The utility may demand and collect a reconnection charge of not more than \$2.50 before restoring electric service which has been discontinued for nonpayment of bills. In addition, the utility may charge and collect any unusual costs incident to the discontinuance or restoration of service which have resulted from the customer's action or negligence. An applicant who previously has been a customer of the company and whose electric service has been discontinued by the company during the last twelve months of the prior service because of nonpayment of bills, may be required to re-establish credit by depositing the amount prescribed for that purpose, and by paying bills regularly due.

If service was terminated, the utility can ask for \$300 plus a deposit. A customer who fails to pay bills before they become past due and who fails to pay the bills within five days after receiving a discontinuance of service notice may be required to pay the bills and re-establish credit. This applies regardless of whether or not service has been discontinued for such nonpayment.

Contact

Public Utilities Commission
5052 State Building
350 McAllister St.
San Francisco, CA 94102

COLORADO

Winter Restrictions on Service Disconnection

New rules for service disconnection have recently been enacted. The state has a wide range of climate from mountains to plains, and the Commission rejected the concept of uniform temperature criteria in order to propose weather restrictions. Instead it issued rules to ease the immediate threat of disconnection, and allow residents to amortize arrearages through a payment plan, and to restore service after disconnection.

Restrictions on Disconnection for the Medically Certified Ill

There will not be discontinuance of service for 60 days from the date of medical certification for a residential customer who is unable to pay for service as regularly billed by the utility and who qualifies for certification because discontinuance of service would aggravate an existing medical condition or create a medical emergency. A medical certification is sent to the utility indicating that discontinuance of service would be especially dangerous to either the customer's health or safety or to that of a permanent resident of the household. There is a possible 30-day extension with an approved second medical certification.

On or before the last day covered by a medical certification or extension, the customer can pay at least 10% of any amount more than 30 days past due, and can enter into installment payment plan arrangements.

Disconnect Notification

Written final notice must be mailed at least ten days prior to the termination date. As a minimum, it must explain how to contact the utility to prevent disconnection, how to file a complaint with the Commission, and offer a one-tenth of bill payment plan.

The utility must make a reasonable effort to give notice of the proposed discontinuance in person or by telephone both to the residential customer (or to a resident of the customer's household 18 years of age or over) and to any third party who is listed by the customer on a third-party notification form.

"Reasonable effort" is at a minimum two attempts on separate days (at least 24 hours prior to the proposed discontinuance) to make telephone contact. They must remind the customer of the pending discontinuance and the terms to avoid it, or at least two personal contact attempts must be made by a field collector on separate days at least 24 hours prior to the proposed discontinuance. If unable to make contact, the collector must leave written notice.

Disconnection for Multi-Unit Renter Occupied Households

Thirty days prior to disconnection a notice must be sent by mail or in person to each individual unit, as well as to the master meter customer. Tenants can avoid disconnection by paying the next new bill in full within thirty days of its issuance. They are not, however, eligible for payment plans, but rather must pay each bill in full each month. A copy of the notice must also be sent to the P.U.C.

Linkages

With the disconnect notice, customers are notified of major federal, state, or local government agencies known to the utility which provide customer assistance or benefits relating to utility service. Unintentional error, by omission or incorrectness, of a utility in providing such information will not render the notice void.

Payment Plans

By paying at least one-tenth of the amount shown on the termination notice and then entering into an installment payment plan with the utility, a customer can avoid disconnection of service.

An installment payment plan consists of equal monthly installments over a period of time selected by the customer, up to six months. The amount of the monthly installment payment is one arrangement amount divided by the number of months over which the payments are to be made. The first monthly installment payment is due together with the new bill (unless the new bill has been made part of the arrangement amount). The second and succeeding monthly installment payments are due, together with the new bill, on the due date of each new bill.

As an alternative payment arrangement, a customer may choose a modified "budget billing" arrangement. With this arrangement the amount due is added to the preceding year's total billing and the resulting total is then divided into equal monthly installment payments to be billed as other "budget billing" accounts are billed, in eleven equal monthly payments followed by a settlement billing in the twelfth month. This is modified as necessary for increases in base rates or cost adjustments.

Any monthly installment payment or modified budget billing payment not paid on the due date of the new bill is considered "in default." Any new bill which is not paid by the due date is considered "past due." The customer must be sent a "notice of broken arrangements" before disconnection.

Reconnection of Service

Service must be restored within twelve hours after the customer pays in full the amount shown on the notice plus any deposit or fees required. The customer must pay, at a minimum, any reconnection and/or collection

charges according to the utility's tariff, and enter into a reasonable installment payment plan with the utility, and make the first installment payment. This provision does not apply if the cause for discontinuance was the customer's breach of arrangements.

Tracking Disconnections and Arrearages

Utilities have been ordered to keep statistics on disconnects and they now submit quarterly reports.

Contact

Office of Consumer Affairs
Public Utilities Commission
1580 Logan Street
Office Level 2
Denver, Colorado 80203

CONNECTICUT

Winter Restrictions on Service Disconnection

From November 1st to April 15th, inclusive, residential electric or gas service cannot be terminated to hardship customers. Where terminated, it must be reinstated in hardship cases where the customer or hardship case lacks the financial resources to pay his/her entire account.

No utility can terminate service to any gas or electric residential customer whose service is subject to termination for a delinquent amount until the company first offers the customer an opportunity to enter into a reasonable amortization agreement. This is applicable to all delinquent customers year around.

Eligibility Criteria

The following persons are eligible for the moratorium:

1. Customers receiving local, state, or federal public assistance.
2. Social Security, Veterans' Administration or unemployment compensation benefit recipients.
3. Customers who are heads-of-household and unemployed.
4. Seriously ill customers or household members.
5. Customers whose income is below 125% of federal poverty level.
6. Customers who, if required to pay a delinquent bill, could be deprived of food and the necessities of life for themselves and any dependent children.

Termination Restrictions for the Seriously Ill

The utility company may not terminate residential utility service to any customer during a time when any resident therein is seriously ill, if the existence of serious illness is certified to the utility company within 13 days after the mailing of the termination notice. This certification must be renewed every 15 days if the doctor has not specified the length of the illness. The customer must enter into an agreement to amortize the unpaid balance of the account over a reasonable period of time, and he must simultaneously keep current the account for utility service as charges accrue in each subsequent billing period. No such agreement is required between November 1 and April 15 in cases in which the customer is determined to be a hardship case.

Regular Disconnect Regulations

Payment Period - After thirty days from receipt of the bill it is considered delinquent.

Disconnect Notification - A utility may terminate service to a customer 13 days after notice of the proposed termination has been sent by first class mail to the customer for whom service is billed and to any third party designated by the customer.

Disconnection for Renter Occupied Households

A reasonable effort must be made to notify occupants of master metered dwellings facing disconnection and, if requested, the occupants are allowed to arrange continued service. Service will not be terminated if payment of the agreed share of any of the occupants is received on the account; although either the utility or tenant can void the arrangement with thirteen days' written notice. The company can also petition for receivership of the account and in those cases no disconnections are permitted.

Payment Plans

The specifics of the amortization agreement may vary according to the particular case and are determined by both utility company and customer receiving residential utility service. Such agreement is subject to change upon notice by the customer of a change in financial circumstances. When an amortization agreement has been made with a residential utility customer, the company may charge a rate of interest on the unpaid balance of that customer's delinquent account. The interest is simple non-cumulative interest, at the rate of 6% per annum or $\frac{1}{2}$ of 1% per month.

Service will be stopped when the customer who is permitted to amortize the delinquent balance of an account over a reasonable period of time fails to comply with the terms of the agreement, or simultaneously to keep current the account for utility service as charges accrue in each subsequent billing period, except where the customer makes a payment or payments amounting to 20% of the balance due upon receiving the first termination notice. Another termination notice must be sent in either case.

These provisions do not apply from November 1 to April 15 for residential customers who have been determined to be hardship cases and to lack the financial resources to pay the entire account.

Tracking Disconnections and Arrearages

Utilities must submit a report showing this information:

1. The number of customers who made arrangements for reasonable amortization agreements.
2. The number of customers who did not make such arrangements.

3. The number who are not hardship cases and who made arrangements for reasonable amortization.
4. The number of heating customers receiving energy assistance during the preceding heating season.
5. The total amount of such assistance.
6. The total balance of the accounts of such customers after all energy assistance is applied to the accounts.
7. The number of hardship cases reinstated between November 1 of the preceding year and April 15 of the same year.
8. The number of hardship cases terminated between April 15 of the same year and November 1.
9. The number of hardship cases reinstated during each month from April to November, inclusive, of the same year.
10. The number of reasonable amortization agreements executed.
11. The number breached during the same year by hardship cases and nonhardship cases.
12. The number of accounts of hardship cases and nonhardship cases for which part or all of the outstanding balance is written off as uncollectible during the preceding year and the total amount of such uncollectibles.

Contact

Department of Public Utility Control
1 Central Park Plaza
New Britain, CT 06051

DELAWARE

Winter Restrictions on Service Disconnection

No covered utility can terminate service to a dwelling unit during the heating season (from November 15 to March 31) for non-payment of a past due bill or bills, unless at least five working days prior to the termination, written notice is given to the customer. In those situations where the billing address is different from the location at which the service is being provided, written notice is also given to the occupant of the premises being served. The notice states the fact of impending termination, the date on or after which such termination will occur, and the steps which may be taken to avoid such termination. In addition, the covered utility must make at least two documented attempts on separate days to contact the customer by telephone prior to actual termination of service. One such attempt should be after 6:00 P.M.

If any occupants of the dwelling unit are so ill that termination of the utility service would adversely affect their health or recovery, has been certified by a statement from any licensed Delaware physician or any accredited Christian Science practitioner, termination of service is prohibited.

Under no circumstances may a utility terminate service for non-payment to a dwelling unit on a day when the 8:00 A.M. ambient air temperature within fifty miles of the dwelling unit is 20° Fahrenheit or less on the date when service is scheduled for termination for non-payment. Each covered utility shall notify the commission of the location(s) for such temperature readings.

The purpose of this regulation is to protect public health, safety, and property by taking reasonable steps to insure that an individual has the opportunity to act to avoid termination of utility service for non-payment during the heating season without imposing substantial additional cost on other utility customers.

Payment Plan

If the customer is unable to pay the full amount of the undisputed bill or bills, termination of service may be avoided by entering into an installment agreement with the utility whereby the customer will agree to pay current bills as they become due and eliminate, by monthly installment payments, the undisputed arrearage over a period of not less than that during which the unpaid bills were incurred with interest at a rate not to exceed 1½% per month on the unpaid balance at the next billing date. The covered utility must provide the name, address, and telephone number of the utility employees or office empowered to enter into installment arrangements on behalf of the covered utility.

Disconnection for Renter Occupied Households

No utility may terminate service during the heating season to any apartment complex, trailer park, or other grouping of individual residential dwelling units to which service is provided directly or indirectly through a master meter without individual meters, unless such utility shall have given at least fifteen days written notice of its intention to so discontinue.

In addition to the required notice to the person responsible for the bill, the utility must, at least ten days prior to termination for non-payment, provide notice to the occupants, stating the intended date of termination of service, the amount due for such service, and the procedure by which any tenant or public agency may make or guarantee such payment, and thereby avoid termination of service.

Linkages

Not less than ten days prior to termination of service to a multiple occupancy dwelling unit, the covered utility must provide written notice of its intention to terminate to the Public Service Commission, the Division of Consumer Affairs or the Department of Economic Development and Community Affairs and to the Public Advocate of the State of Delaware.

Other

The burden of proof of compliance with this regulation is upon the utility at any proceeding instituted by formal written complaint to or upon motion of the Public Service Commission. The commission specifically reserves the right to randomly select termination cases and require the covered utility to appear before the Commission at a duly notified hearing and establish compliance with the regulation.

Contact

Public Service Commission
Division of Public Utilities Control
Department of Administrative Services
1560 S. duPont Hwy.
Dover, DE 19901

DISTRICT OF COLUMBIA

Restrictions on Service Disconnection

Service may not be terminated when the temperature is 32^o Fahrenheit or below during a 24 hour period. In addition, a utility must postpone the termination of service for a reasonable time -- not to exceed twenty-one days -- if the utility is given a physician's certificate or notice from a public health official which states that termination would be detrimental to the health and safety of a person occupying the premises, and provided that the customer enters into a deferred payment plan. The postponement may be extended for additional twenty-one day periods by renewal of the certificate or notice.

Regular Disconnect Regulations

Payment Period - Bills are due within 20 days after the date they are rendered. Customer payments are applied first to arrears, next to current utility services and, finally, to other authorized charges a late payment charge of 1 1/2% may be levied monthly on the unpaid balance.

Disconnect Notification - A utility can't terminate residential service unless a written termination notice has been sent to the customer at the billing address by first class mail at least 15 days prior to the date of proposed termination. When the customer has requested, a duplicate copy of the notice must be sent by first class mail to a designated third party.

At least two days before the date set for termination of service, a utility must make reasonable efforts to contact the customer by telephone to advise of the pending action and what steps must be taken to avoid termination. If prior telephone contact has not been made and the customer or other responsible person is not on the premises, termination of service can't occur and the field service representative must leave a notice that service may be discontinued as soon as the next business day unless outstanding bills are paid. If the actual contact/two attempts requirement is satisfied, the utility may terminate service to a residential customer on the date specified in the notice or within a reasonable time thereafter.

Disconnection for Renter Occupied Households

A utility can't terminate service to any master-metered apartment building on the basis of non-payment of a delinquent account unless it provides an opportunity, where practicable, for the tenants to assume prospective financial responsibility for the utility services furnished by receiving service in their own names, either individually or collectively, on the same terms as any other customer and without any liability for the amount due while service was billed directly to the owner.

At least twenty-one days prior to terminating service, a utility company must send by regular mail to every tenant and by registered mail to each tenant whose name is made known to the utility company a Notice of Tenants' Rights and Options. It must contain a general fact sheet describing the options available to prevent disconnection, such as: individual metering; collective payment by a tenants' association, individual payment based on a fair and equitable allocation of the total bill; and the appointment of a receiver. The utility company must state its proposal for a fair and equitable division of the utility bill and the proposed percentage to be paid by each tenant for the option. They also are urged to contact the utility, are given a meeting date, time and place to meet with a utility representative and are informed about their right to deduct utility payments from their rent. An "election card" is included to vote for a preferred option and if 60% of the tenants choose individual metering and it is a practical solution, the utility may convert the building at the tenant's expense.

Further, the notice of tenants' rights and options must be submitted to the Public Service Commission for its approval prior to distribution to tenants. A copy of the Notice of Tenants' Rights and Options must also be published in a newspaper of general circulation on the day that the notices are mailed to the tenants and must be prominently displayed in the area of the apartment house which is readily accessible to all tenants.

Payment Plans

Level and deferred payment plans are offered.

Reconnection of Service

Service must be restored within twenty-four hours after payment is made and the utility can charge a service fee. A deposit may be charged only if the customer's account has been delinquent for an excess of 45 days at least three times within the past twelve months.

Tracking Disconnections and Arrearages

Utilities must collect information concerning involuntary termination, deferred payment agreements, reconnections and general customer payment performance.

Contact

District of Columbia Public Service Commission
Consumer Service Department
451 Indiana Avenue, NW
Washington, D.C. 20001

FLORIDA

Regular Disconnect Regulations

Bills shall not be considered delinquent prior to the expiration of twenty days from the date of mailing or delivery by the utility.

Disconnect Notification

Disconnection can occur for non-payment of bills or non-compliance with the utility's rules and regulations after there has been a diligent attempt to have the customer comply, including at least five days' written notice to the customer. This notice must be separate and apart from any bill for service provided. Customers who so desire may designate a third party in the company's service area to receive a copy of any delinquent notice. In all instances involving refusal or discontinuance of service, the utility must advise in its notice that persons dissatisfied with the utility's decision to refuse or discontinue service may register their complaint with the utility's customer relations personnel and to the Florida Public Service Commission. No utility can discontinue service to any residential customer between noon on a Friday and 8:00 A.M. the following Monday or between noon on the day preceding a holiday and 8:00 A.M. the next working day.

Deposits

Each utility may require an applicant for service to satisfactorily establish credit, but such establishment of credit will not relieve the customer from complying with the utility's rules for prompt payment of bills. After a customer has established a satisfactory payment record and has had continuous service for a period of twenty-five months, the utility must refund the residential customer's deposits with interest, providing (in part) that the customer has not, in the preceding year: (1) made more than one late payment of a bill, (2) paid with a check refused by a bank, or (3) been disconnected for nonpayment. A utility may require, after notice of not less than thirty days, a new deposit, where previously waived or returned, or additional deposit, in order to secure payment of current bills. This request must be separate and apart from any bill for service and must explain the reason for new or additional deposits. However, the total amount of the required deposit can't exceed an amount equal to twice the average charges for actual usage of electric service for the twelve month period immediately prior to the date of notice. In the event the customer has had service less than twelve months then the utility will base its new or additional deposit upon the average actual monthly usage available.

Reconnection of Service

When service has been discontinued for proper cause, each utility may charge a reasonable fee to defray the cost of restoring service, provided such fee is included in its filed tariff.

Contact

Public Service Commission
Fletcher Building
101 East Gaines St.
Tallahassee, FL 32301

GEORGIA

Winter Restrictions on Service Disconnection

No termination of gas or electric service will occur between November 15 and March 15 under these conditions:

1. The customer agrees to pay past due balance, customer charges are paid in equal installments between March 15 and October 15 and customer also agrees to pay all current bills by their due date.
2. The forecasted low temperature beginning at 8:00 A.M. on the date of proposed disconnection is below 32^oF.

Service won't be disconnected for bill nonpayment to a residential customer who is seriously ill. The customer must notify the company at least 10 days prior to the termination date, and provide a doctor's certificate validating the danger within ten days. Disconnection can be postponed for the length of the illness or one month from the date of the first notice, whichever is shorter. The postponement can be renewed once.

Regular Disconnect Regulations

Payment Period - Service may be disconnected 45 days after the date of the bill.

Disconnect Notification - Written notice of disconnection must be received at least five days prior to the date of disconnection stating the amount due and reason for termination, listing a telephone number the customer can call for information, outlining procedures to prevent disconnection, and explaining programs which might assist the customer in paying a past due bill. A good faith effort to personally contact customer must be made by the utility at least two days before termination, and it can only disconnect service on a business day.

Disconnection for Renter Occupied Households

The utility must provide written notice at least five days prior to any proposed utility disconnection to tenants of multi-family dwellings where the landlord or lessor is responsible for payment for utility services. Such notice must be personally served on at least one adult in each dwelling unit or posted conspicuously on the premises when personal service cannot be made. The utility will accept payments from tenants as their portion of any past-due amounts and will issue receipts to those tenants indicating that the payments are credited to the landlord's account.

Linkages

The termination notice must include information about programs that might assist customers in paying their energy bills.

Reconnection of Service

The bill must be paid in full. A service charge and deposit up to 2½ times the average monthly bill may be required.

Contact

Public Service Commission
162 State Office Building Annex
244 Washington St., S.W.
Atlanta, GA 30334

HAWAII

Restrictions on Disconnection for Elderly and Handicapped

The utilities work with customers and make special arrangements before disconnecting service, especially for elderly (62+) or handicapped customers. Utilities must submit a written report and investigation of the Commission and contact social service agencies prior to terminating service to these customers.

Regular Disconnect Regulations

Payment Period - A customer must be given at least 15 days to pay a bill after it is issued. However, the two largest utilities in Hawaii offer additional time to pay a bill before a disconnect notice is sent, and 45 days before service is stopped.

Disconnect Notification - Customers must be given "reasonable written notice prior to termination." The termination notice rule provides seven days for the bill to be paid before disconnection actually occurs. A customer may pay a disputed bill under protest to avoid termination of service.

Payment Plans

Installment and deferred payment plans are negotiated.

Reconnection of Service

A service charge of \$10 is assessed.

Contact

Public Utility Commission
1164 Bishop Street, Suite 911
Honolulu, Hawaii 96813

IDAHO

Winter Restrictions on Service Disconnections

From December 1 through the month of February, termination of service may not occur to a customer who has minor, elderly, or infirm household members or where a customer agrees to make payment arrangements equalizing monthly payments over at least one year. Other payment plans may also be arranged.

The rationale for this ruling is that many customers, through ignorance, illiteracy, indifference, age, difficulty with the English language, or other reasons, are not aware of their rights to enter into payment arrangements or to delay termination of service for medical reasons. The winter-time requirement of an oral notice before termination of service protects those customers, their minor children, sick or aged dependents, or other household members who would be seriously affected by loss of utility service, especially when they might be eligible to retain service under provisions of the rules if they were aware of their rights.

As the commissioners stated in Case Number P-300-2, order number 15344:

"We want to emphasize to the utilities that they should impress upon their credit managers the importance of administering these rules without regard to personalities, that these rules should be administered during the coldest part of the year with a charitable interpretation and not a highly technical one, and that when customers are unable to make or meet payment arrangements because of circumstances beyond their control (e.g., a delay in social security, welfare or payroll checks for which the customer is not responsible), a technical violation of a payment arrangement should not be considered to be a result of bad faith upon the customer's part and the customer should be given the benefit of the doubt."

Not less than one business day before the utility plans to terminate service, a list of customers scheduled to have service terminated is made available to state and local government agencies and to the commission. This information must identify each account terminated and state the reason for termination of service. The Commission or its designated staff members may order reconnection of service when reconnection is appropriate. The utilities and commission work closely with the agencies and Project Share (a utility-sponsored charity for those needing energy assistance) to see that customers get assistance.

Regular Disconnect Regulations

Payment Period - After a minimum of 15 days a bill may be considered delinquent. If a customer notifies the utility in writing that payment would create a hardship, an additional 15 days is granted.

Disconnect Notification - At least seven calendar days prior to termination, written notice of impending disconnection must be mailed to the customer, except when a payment arrangement is in default and then only five days are required. The utility must make a second attempt to contact the person by telephone or in person to explain the impending disconnection of service and proposed steps to avoid it, and then actual termination cannot occur for a minimum of 24 hours. Third party notification can be arranged.

Service may be terminated only between 8:00 A.M. and 4:00 P.M., excluding Friday after 12:00 noon, any day preceding a legal holiday, or weekends. Full or acceptable partial payment to the utility employee designated to end service will prevent disconnection.

Linkages

A list of persons whose services will be disconnected must be sent to state and local government agencies on each business day during the three winter months.

A summary of the commission's rules and regulations must be mailed at least once each year with a bold print notice of the utility's willingness to make payment arrangements.

Payment Plans

Plans must be based on the customer's ability to pay, the size of the unpaid balance, payment history, time and reasons why the debt is outstanding.

A bold print notice of the utility's willingness to make payment arrangements to assist customers must be sent with the termination notice. The first payment may be due one business day after the arrangements are made. Payments are to be applied to the oldest balance of the amount subject to termination if the bill is undisputed and elderly and handicapped customers must be given the opportunity to make payment arrangements over the telephone or at the customer's home.

Reconnection of Service

A deposit may be required if a utility has terminated an account under the applicant's name for non-payment. Deposits must be requested by the utility in writing and the utility must state the facts upon which their decision to require deposit is based. Applicants are to be given the opportunity to rebut the facts. The deposit can not exceed one-sixth of an estimated year's billing, and an applicant must be given the opportunity to pay the deposit in three installments. Interest is payable on all deposits and customers who feel hardship would result from payment of a deposit may apply to the commission for a temporary or permanent exemption.

Disconnection and Arrearages

Written information on terminated accounts, including the reasons for termination from November 1 to March 31, must be given to the Commission.

The Commission staff says the rate of increase in bad debt has slowed down to an annual increase of less than .1%, despite the restrictions on disconnection of service during the winter months.

Contact

Public Utilities Commission
State House
472 W. Washington St.
Boise, ID 83720

ILLINOIS

Winter Restrictions on Service Disconnection

From December 1 through March 31 utilities must follow special rules prior to terminating service to any residential dwelling where gas or electric utility service is used to provide or control the primary source of space heating.

The utility must notify the customer or an adult living at the premises that:

- The account is past due and is subject to termination. This notification must be made by telephone, personal visit or first class mail.
- The customer can avoid termination by entering into a deferred payment agreement for the payment of past due bills, and the customer has the option to enter into a leveled payment plan for the payment of future bills.

The company may require a maximum down payment of not more than ten percent for customers whose utility service provides or controls the sole source of space heating and must allow four months or up until the following November for the full payment of the remaining past due amount.

- The customer should apply for any available assistance from governmental or private agencies in the payment of bills for utility service. The utility must provide a list of these agencies to the customer.

The utility may not terminate service for at least six business days after the notification to allow the customer time to arrange a deferred payment agreement and leveled payment plan and to contact an agency to seek assistance. Customers who can demonstrate that their applications for an energy assistance program have been approved may request that the amount of energy assistance be deducted and set aside from the amount past due on which they make deferred payment arrangements.

Under this program, the utility is not obligated to contact a customer more than once during the period from December 1 through March 31. Therefore, customers who default on deferred payment agreements during this period are subject to termination, unless the customer qualifies for reinstatement or renegotiation as set forth in the rules for Deferred Payment Agreements.

An insert must be sent with each termination notice during this time period. It must explain the rules and give a phone number at which the customer can obtain more information from the utility.

Winter Reconnection of Service

From November 15 through April 1, the former gas or electric residential customer's service will be reconnected, provided service was used to provide or control the primary source of space heating and service was disconnected for non-payment from December 1 of the prior heating season through April 1 of the current heating season.

There cannot be a reconnection in two consecutive years, and the former customer must have paid at least one-third of the amount billed subsequent to December 1 of the prior year.

The terms of reconnection are:

- The former customer must pay one-third of the amount past due and one-third of the deposit required including a reconnect charge, if any. A former customer who qualifies for reconnection, but demonstrates a financial inability to meet these requirements, will be reconnected after paying one-fifth of the amount past due (including reconnect charge, if any) and one-fifth of the deposit required;
- The company and the former customer must agree to a payment schedule for the remaining balance which will allow for payment of current bills during the winter heating season;
- The utility is not obliged to make payment arrangements beyond the following November;
- A minimum of four months must be allowed to retire the past due balance and a minimum of three months to pay the remainder of the deposit.

Regular Disconnect Regulations

If gas or electric service is used for heating or to control the heating, it may not be disconnected on any day when the National Weather Service forecasts the temperature for the next 24 hours to be 32 degrees or below, or on a day before a holiday or weekend when the weather is forecast to be 32 degrees or below any time before the next business day.

Payment Period - Residential customers are allowed 21 days from the postmark on their bill to make payment to the utility. A bill is considered past due after this period. However, if the bill is paid by mail, a utility must allow two business days in addition to the 21 day period before the bill is considered past due. A utility may add a late payment charge on any amount which is past due.

Disconnect Notification - If a utility decides to terminate service, it must send the customer a written notice. A red "final notice" must be

delivered at least five days before service is scheduled to be disconnected. If mailed, it must be sent eight days before the service is scheduled to be disconnected.

Disconnection for Renter Occupied Households

If the landlord is responsible for paying all or part of the utility bills for the building, and the utility bills are not paid, the tenant must be notified by the utility company. The utility company will then explain the tenant's rights and duties relating to continuing the utility service. Tenants may continue the utility service by paying in full all future utility bills and deducting that amount from the rent. However, before doing this the customer should contact a lawyer or the Legal Assistance Foundation for further information.

Payment Plans

All gas and electric utilities offer levelized payment plans.

From April 1 through November 30, the utility must require a down payment of not more than 25 percent of the total past due amount and allow four to twelve months to pay the remaining amount. The terms and conditions of the deferred payment arrangement will vary according to the size of the bill, the ability to pay, previous payment record, reasons for the past due debts, and any other relevant factors. Further, a utility is not obliged to provide a deferred payment agreement to a customer who has defaulted on a deferred payment agreement within the past twelve months, except from December 1 through March 31. Once service is disconnected for nonpayment, the customer no longer has the right to a deferred payment arrangement.

When a gas or electric customer defaults on a deferred payment agreement, the company must permit the customer to be reinstated provided: service has not been disconnected, full payment is made pursuant to the original agreement, and the customer has not been reinstated before for the same deferred payment agreement. A customer can renegotiate a deferred payment agreement if not more than 14 days has elapsed since the default and the customer can show change in his or her economic or financial circumstances. If the customer qualifies, the gas or electric company will not extend the payment arrangements beyond the maximum of twelve months available at the time the company and the customer entered into the original agreement. This can be renegotiated only one time.

Preferred Payment Date

A residential customer who verifies his/her primary source of income as being Public Aid (AFDC/AABD), General Assistance, Social Security, Veterans Administration benefits or unemployment compensation may request a preferred payment date from the utility company if his/her monthly check is received between the due date of one monthly utility bill and

the issue date of the next. He/she can arrange for the preferred payment date with a utility by either entering into a levelized payment plan or budget billing with a preferred payment date not more than 10 days after the customer's regular due date, or requesting a preferred payment date to pay regular bills, which is not more than 10 days after the customer's regular due date.

If the customer fails to pay by the preferred due date four times in a twelve month period, the utility will discontinue the preferred payment date and the customer would not be eligible for a preferred payment date for twelve months.

Contact

Illinois Commerce Commission
Leland Building
527 E. Capitol Street
Springfield, Illinois 62706

INDIANA

Winter Restrictions on Service Disconnection

During the period from December 1 through March 15, without a customer's request, a utility may not disconnect gas residential service to any customer who either is receiving or who is eligible for and has applied for assistance, or where the customer's eligibility to receive benefits is being determined by the Department on Aging and Community Services or when the customer has furnished to the utility proof of his/her application to receive such benefits.

Regular Disconnect Regulations

Payment Period - Customers receive a total of 31 days from bill issuance to pay before the utility will disconnect.

Disconnect Notification - Service to any residential customer may not be disconnected for a violation of any rule or regulation of a utility or for the non-payment of a bill, except after fourteen days prior written notice to such customer by either mailing the notice to the residential customer, or by personal delivery of the notice to the residential customer or a responsible member of the household.

Linkages

Besides the SAFE linkage -- a unique federal and state funded energy assistance program to avert winter shut-offs -- the public, private and not-for-profit sectors are cooperating in initiating and administering "angel funds," i.e., donations made by utilities, organizations, businesses and utility customers to assist the poor in paying their energy bills. Most of the state's utilities have matching grants for this purpose.

Payment Plans

Negotiable deferred payment plans are for up to 90 days.

Other

Energy assistance has reached a crisis in Indiana. Last fall SAFE money carried over from the previous year was used to reconnect many low income residents (up to \$300). Spring 1984 was unusually cold so again SAFE money was used. Customers were not eligible for the funds if they received payment in the fall. This time, SAFE money was exhausted, and won't be available to help reconnect the "seasonal" customers. The head of the Department of Social Service is working with the P.S.C. to head off a potentially bad situation. Moratoriums help customers, but only in the short run.

Reconnection of Service

Service charges to reconnect vary from \$10 to \$25.

Tracking Disconnections and Arrearages

The Indiana Public Service Commission plans to write a report showing the number of people disconnected in the spring of 1984 who are still disconnected by September. This will help both the P.S.C. and the Department of Social Services estimate the number of residential customers likely to need assistance the following winter.

Contact

Public Service Commission
901 State Office Building
100 N. Senate Avenue
Indianapolis, IN 46204

IOWA

Winter Restrictions on Service Disconnection (June 29, 1984)

Customers eligible to receive low income energy assistance or weatherization funds are certified as such by the community agency and will not be subject to disconnection of service between November 1 through April 1. Customers facing disconnection who might qualify are granted thirty days of additional service to allow time to become certified. During the winter months, a disconnection notice must be posted on the customer's home 24 hours before the shut-off, or 48 hours if there are rental units.

Linkages and Other Information

Prior to November 1, utilities must mail customers a notice describing the availability of winter energy assistance funds and advise the customers of how assistance may be obtained. The disconnection notice itself explains that the customer may be eligible for low income energy assistance or weatherization funds and lists the addresses and phone numbers of local community action agencies which administer energy assistance funds.

Regular Disconnect Regulations

A notice is mailed twelve days prior to disconnection and includes a list of rights and remedies as well as the reason for disconnection. A utility representative contacts the customer or, in winter, posts the premises, prior to ending service.

Payment Plans

A utility must give customers who are disconnected or about to be disconnected an opportunity to enter into a "reasonable" agreement to pay a bill unless they are in default upon the agreement. The utility may require the customer to provide confirmation of financial difficulty. Reasonableness is to be determined by considering the current household income of the customer, the customer's ability to pay, the size of the bill, the customer's payment history, the amount of time and the reasons why the bill has been outstanding, and any special circumstances creating extreme hardships within the household. The agreement may require the customer to bring the account to a current status by paying specific amounts at scheduled times. The utility must offer customers the option of spreading payments evenly over at least a twelve-month period. Customers in default of an arrangement from November 1 to April 1 may be required to pay current bills based on a budget estimate of usage along with the new arrangement and may be required to enter a payment agreement that covers seven months (to become current prior to November 1).

However, if a customer has retained service from November 1 through April 1 but has been in default of a payment agreement, the utility may offer a second agreement in April which will allow the customer to pay the past-due amount over a seven-month period. The first payment will be due in April with successive payments of agreed amounts to be paid each month through October.

The agreement must also include provisions for payment of the current account and may provide for payment pursuant to the terms of a level payment plan. The utility may consider prior defaults on similar agreements in determining the reasonableness of a payment agreement.

Contact

Iowa State Commerce Commission
Lucas State Office Building
12th and Walnut Street
Des Moines, IA 50319

KANSAS

Winter Restrictions on Service Disconnection

From November 15 through March 31, customers can qualify for the Cold Weather Rule which prohibits disconnection of service if the customer follows specific procedures. This includes the following:

1. Inform the utility of inability to pay.
2. Enter into a payment agreement. The initial payment is the greater of \$45 or 25% of the bill for consumption during the most recent billing period, plus one-twelfth of the arrears.
3. Apply for federal, state, local or other funds.
4. Enter a rolling average level payment plan for current and future consumption and pay arrears in 12 equal installments.

Linkages and Other Information

After looking at other states, the Kansas Corporation Commission saw the advantages of connecting their policies to energy programs. Each utility is also responsible for informing customers about weatherization availability.

Regular Disconnect Regulations

Payment Period - A bill is delinquent if payment is not received before the following bill is prepared. Late payment charges of 2% are added to the bill. If the customer informs the utility of inability to pay, the utility must postpone discontinuance for at least 21 days to allow time to make reasonable installment arrangements.

Disconnect Notification - The utility must give seven days' written notice that includes the reason and date for disconnection, the cost and conditions for reconnections, and the terms to avoid stoppage including credit plan arrangements and dispute procedures. The utilities must make one phone call and one attempt to personally contact customers prior to disconnection. They must give information about the Cold Weather Rule.

Disconnection for Renter Occupied Households

Notice must be posted in a common area of the building served at least five days prior to disconnection.

Linkages

A list of agencies that offer aid to utility customers is available at all utility offices.

Reconnection of Service

When the reasons for disconnection are remedied, the customer can request service be restored and it must be done no later than the next business day.

Tracking Disconnections and Arrearages

Disconnections are all tracked by computer for each utility. They are now in the process of trying to get them to "talk the same language" so the commission can get information immediately. The arrearages problem isn't settled yet, but is not nearly as large as the utilities anticipated.

Contact

Utilities Division
Corporation Commission
State Office Building
Topeka, KS 66612

KENTUCKY

Winter Restrictions on Service Disconnection

Upon written certification from the state's human resources department, a customer eligible for energy assistance under the department guidelines or who is certified as being in genuine financial need and who has been issued a 10-day notice between December and March for nonpayment of a gas or electric bill (and who presents this notice to the Department for Social Insurance) will be allowed 30 days in addition to the 10-day period to negotiate a partial payment plan with the utility. Certification must be delivered to the utility during the initial 10-day notice period by the applicant in person, by his or her agent, by mail or by a telephone call from an employee of the Department for Social Insurance. The utility must accept a partial payment plan when the customer exhibits good faith by offering to make a present payment commensurate with his or her ability to do so and by agreeing to a repayment schedule which would permit the customer to become current in the payment of the bill as soon as possible but not later than August 1.

Eligibility Criteria

Those receiving Aid to Families with Dependent Children, Medicaid, Food Stamps or with gross income of household at or below 130 percent of the poverty level, qualify.

Linkages and Other Information

In addition to advising the customer of his/her rights, the ten day notice must inform the customer of the telephone number and address of the nearest office of the Kentucky Cabinet for Human Resources, Department for Social Insurance where they can become certified. Referral of a customer to an office of the department may also be made by a church, charitable or social organization, unit of state or local government, or by any other person.

Customers obtaining a certificate of need must also agree to accept referral to and utilize weatherization services which are administered by the Department for Manpower Services. The provision and acceptance of weatherization services is contingent upon the availability of funds and other program guidelines. Weatherization services include (but are not limited to) weather-stripping, insulation, and caulking.

Regular Disconnect Regulations

Payment Period - A utility must allow customers at least 27 days from the mailing date of the original bill to make payment.

Disconnect Notification - Prior to discontinuance of service for non-payment, a utility must provide the customer with a separate notice (in writing) giving the customer 10 days in which to pay. The customer must also be given at least 48 hours written notice before service is stopped.

Payment Plans

Each jurisdictional gas and electric utility must develop a budget payment plan so a customer can elect to pay a fixed amount each month on a year's basis in lieu of monthly billings based on actual usage. These provisions apply only to a utility's residential customers. It is the utility's responsibility to disseminate information to its customers regarding the availability of a budget payment plan, and a utility representative must be available year around to negotiate partial payment plans. If the commission finds a budget plan for residential customers that would materially impair the utility's credit or operations, then it may grant the utility an exemption from the budget plan requirements. No exemption may extend beyond one year without another application by the utility and a finding by the commission that the exemption should be allowed.

Other

Commission staff thinks this system seems to be working very well. It has been in operation for one year. There might, however, be a change in dates for the restrictions. The commission has filed new regulations, but they are not in effect as of November 1, 1984.

Reconnection of Services

A utility must reconnect a residential customer who has been disconnected for nonpayment during the previous fifteen months if the customer applies for reconnection between November 1 and March 31 and presents a Certificate of Need for Reconnection issued by DSI. The customer must pay one-third of his or her outstanding bill, or \$200, whichever is less, and must agree to a repayment schedule over and above current charges which would permit the customer to become current no later than October 15.

A customer will be reconnected by a utility if his or her outstanding bill is in excess of \$600 and the customer agrees to pay \$200 on reconnection and pay current charges plus make a "good faith effort" to reduce the outstanding bill.

Certificates of Need for Reconnection may be issued to customers desiring reconnection if the customer is in genuine financial need (i.e., gross income at or below 130% of the poverty level). Customers obtaining Certificates of Need for Reconnection must agree to accept referral to and to utilize weatherization services if available.

Contact

Public Service Commission
Box 615
730 Schenkel Lane
Frankfort, KY 40602

LOUISIANA

Regular Disconnect Regulations

Each of the tariffs of electric utility companies and gas utility companies covers the procedures for termination of electric service and/or gas service. Such procedures comply with Sections 115(g)(1) and 304(a) of PURFA dealing with proper notice to the customers before service is terminated.

Each covered electric utility company and/or covered gas utility company must include a provision that service to a customer will not be terminated during any period when the covered utility has been advised or has reason to believe that the termination of service would be especially dangerous to the health of the customer or a member of the household and such consumer establishes the following:

1. The consumer is unable to pay for such service in accordance with the requirements of the utility's billing, or
2. The consumer is able to pay for such service only in installments.

Contact

Public Service Commission
One American Pl., Suite 1630
Baton Rouge, LA 70825

MAINE

Winter Restrictions on Service Disconnection

From December 1 through April 15, customers who declare they are unable to pay are provided an opportunity to enter into a special payment arrangement. This requires the customer to make whatever payments he or she can "reasonably afford" and then pay whatever remains in equal installments from April 16 to November 1. No service will be stopped if no part of a customer's bill is over three months overdue and the total amount is less than \$50. During the winter months, all disconnection notices must be accompanied by a notice of customer rights which also clearly explains how to avoid losing gas or electric service. The utility is also responsible for giving the customer personal assistance to ensure his/her understanding of his/her rights.

After April 15, before disconnection procedures can again be initiated, utilities must make a good faith effort to personally contact customers who received a disconnection notice during the Winter Disconnection Period. If, after contact, the customer refuses to enter into a special payment arrangement, then in fourteen days service can be stopped. Customers on special payment plans can be disconnected after April 15 with three days notice if they fail to comply with the terms of their agreement.

Eligibility Criteria

A customer is presumed to be unable to pay if the customer's total annual household income is less than or equal to 150% of Maine's 1983 Home Energy Assistance Program income guidelines, or if the customer receives Supplemental Security Income (SSI). This can be determined either by telephone or in writing, but if a utility believes a customer in fact does not qualify, it may appeal to the Consumer Assistance Division of the P.U.C. to investigate.

Linkages and Other Information

All of the utilities voluntarily give customers energy assistance information.

Payment Period

The bill is considered delinquent if not paid 30 days after the postmark date.

Disconnect Notification

At least 14 days prior to disconnection a notice must be sent. If the utility does not stop service within 10 business days of the stated

termination date, the procedures must be repeated. An adult occupant must be notified after service is stopped or a note must be posted telling customers how to get service restored.

Linkages

The Public Utilities Commission of Maine has an "open line" with the Community Service Department and, in fact, often requests that the department contact and assist customers with payment problems.

Payment Plans

Payment agreements require the customer to pay a "reasonable" portion of the outstanding bill in "reasonable" installments, and to stay on the agreed payment schedule. The agreement must take into account the customer's ability to pay, size of the unpaid balance, payment history, danger of disconnection to the health of the occupants, and the time and reason why the debt is outstanding. Customer payments are applied to the oldest balance of the amount subject to disconnection. The utility may enter into a second arrangement for customers who fail to keep the agreed-to payment current.

Customers' Rights and Awareness

Customers annually must receive a bill insert informing them of the availability of a "Guide to Disconnection and Deposit Rules for Residential Customers." All new customers are also told the guide is available.

Reconnection of Service

When the cause of disconnection has been removed, service will be restored not later than the day after the account is settled. A fee can be charged as well as a deposit of two average billing periods which will earn 6% interest and will be refunded after twelve months' satisfactory payment.

Tracking Disconnections and Arrearages

Every public utility must file with its annual report a statement showing the number of disconnect notices sent out and the number of actual disconnections for non-payment.

Contact

Public Utilities Commission
Consumer Assistance Division
242 State Street
Augusta, Maine 04333

MARYLAND

Winter Restrictions on Service Disconnection

In October, 1984, Maryland enacted new regulations for winter disconnections by implementing a Winter Heating Protection Program (WHPP). All residential customers eligible for energy assistance from the Maryland Energy Assistance Program (MEAP) are eligible for participation in WHPP if they use gas or electricity as the primary source of heat or electricity to operate equipment needed by the heating system. To participate in the WHPP, customers are required to enter into an Alternative Payment Plan at the conclusion of the heating season which may require them to repay any and all accrued old bills prior to the beginning of the next winter heating season. A warning notice is sent if a payment is missed under the WHPP. Failure to pay the amount due within 14 days of the notice will render a program participant liable to termination.

Eligible customers of the WHPP pay varying minimum amounts of their utility bills monthly, depending on their poverty level and their primary source of heating.

If electricity or other fuels than gas are the prime heating source, they pay in full on any gas bill due and pay the following monthly electric bill:

1. If they are within 0-50% of poverty level, \$33 per month or 20% of the current bill, whichever is greater.
2. If within 51-100% of poverty level, \$45 per month or 25% of the current bill, whichever is greater.
3. If within 101-150% of poverty level, \$57 per month or 30% of current bill, whichever is greater.

If they do not use gas or electricity as a heat source, (i.e. oil) but use electricity to operate equipment needed by the heating system, they must pay:

1. If within 0-50% of poverty level, \$11 per month or 20% of the current bill, whichever is greater.
2. If within 51-100% of poverty level, \$15 per month or 25% of the current bill, whichever is greater.
3. If within 101-150% of poverty level, \$19 per month or 30% of the current bill, whichever is greater.

If gas is the primary heating source, they must pay to the gas utility monthly:

1. If they are within 0-50% of poverty level, \$22 per month or 20% of the current bill, whichever is greater.
2. If within 51-100% of poverty level, \$30 per month or 25% of the current bill, whichever is greater.
3. If within 101-150% of poverty level, \$38 per month or 30% of the current bill, whichever is greater.

To the electric utility, where gas is the primary heating source they must pay:

1. If within 0-50% of poverty level, \$11 per month or 20% of the current bill, whichever is greater.
2. If within 51-100% of poverty level, \$15 per month or 25% of the current bill, whichever is greater.
3. If within 101-150% of poverty level, \$19 per month or 30% of the current bill, whichever is greater.

Utilities that are combined gas and electric require the same payment schedules as the electric utilities.

Restrictions for Elderly or Handicapped Individuals

Upon receiving notice from the customer that an occupant of the premises to which the service is going to be terminated is an elderly or handicapped individual, a utility may terminate service to those premises only in accordance with special provisions. Between the date that the notice of termination is mailed to the customer and the date on or after which service is to be terminated, the utility shall, at a minimum, attempt to make personal contact with the customer in one of the following ways:

1. Telephoning the customer during business hours, or, if no one is home, during the evening after 6 p.m.
2. Visiting the premises and leaving at the premises a copy of the notice of termination with the customer or a responsible person 18 years old or older or if no one is at home, leaving a copy of the notice at the premises.
3. If personal contact is made, the utility shall inform the customer of possible sources of financial assistance and of the availability of alternate payment plans offered by the utility.

Regular Disconnect Regulations

Disconnect Notification - A utility may commence termination procedures only if it has made reasonable attempts to collect the past-due bills using normal collection procedures. "Normal collection procedures" include collection practices normally used by the utility and at least one notice that the bill in question is past due. The utility will send a notice of termination to the customer at least fourteen days before the date on or after which termination will occur.

Notices of termination will be either delivered in person or sent by first class mail. The following is a partial list of what must be included in the notice:

1. A statement of the reasons for the proposed termination and statement of the total amount due, if applicable.

2. The date on or after which the proposed termination will occur and the charges for reconnection of service.
3. A statement of the customer's rights and remedies, including a summary of dispute procedures.
4. A statement that it is the responsibility of the customer to notify the utility if he or she is unable to pay for service in accordance with the requirements of the utility's billing practices.
5. A statement that it is the responsibility of the customer to notify the utility that an occupant of the premises is elderly, handicapped, has a serious illness, or relies upon life-support equipment; a brief explanation of the special provisions needed; and an explanation of notification procedures.
6. The utility must advise the customer of the availability of alternate payment plans offered by the utility.

If the customer has designated a third person to receive termination notices, they will be sent to the designated third person as well as to the customer.

Disconnection for Renter Occupied Households

Tenants in a master-metered building are notified of an impending termination of service in the following manner:

1. Tenants are individually notified by first-class mail, or by flyers, or "door stuffers", of a proposed termination at least fourteen days before the date on which termination will occur.
2. In addition, tenants are notified collectively by posting termination notices in conspicuous locations in the building, at least fourteen days before the date on or after which termination will occur. Included must be a statement to the effect that termination may be avoided by the tenants' reaching an agreement with the utility for future service.

Linkages

The utilities are encouraged to negotiate and cooperate with appropriate local, state, or federal agencies in the creation and running of Maryland's energy assistance programs.

Reconnection of Service

If service has been turned off, it can be reconnected if customers apply and qualify for the 1985-86 MEAP and WHPP and if they pay a specified portion of the outstanding arrearages. The amount that must be paid is

based on household income, primary heating source and the amount of arrearages. In order to prevent large increases in arrearages from winter to winter, at the onset of the 1985-1986 winter, disconnected customers must pay an amount to reduce the arrearages to \$400. Utilities will not charge a reconnection fee or ask for additional security deposit for customers who are MEAP eligible.

Payment Plans

A customer may negotiate an alternate payment plan with the utility if the customer is unable to make normal payment for service. Any alternate plan must take into account the circumstances and financial condition of a particular customer. The utility must promptly notify the customer if an agreement regarding a payment program called for in this regulation cannot be reached. Finally, if the customer fails to meet his/her obligations under the alternate payment plan negotiated, the utility must notify the customer that termination procedures pursuant to regulations will be commenced immediately.

For example, Baltimore Gas and Electric allowed customers who fall behind on their bills to make special arrangements where a portion of the total bill is required as a down payment and the balance is billed up to six installments with no finance charge assessed. After the winter of 1983 and spring of 1984, over 8,500 Special Agreements totaling \$4 million was issued.

Contact

Public Service Commission
American Building
231 E. Baltimore St.
Baltimore, Maryland 21202

MASSACHUSETTS

Winter Restrictions on Service Disconnection (Proposed)

No company may shut off or refuse to restore utility service to the home of any customer if it is certified to the company:

1. That the customer or someone living in the customer's home is seriously ill; or
2. That there is domiciled in the home of the customer a child under the age of 12 months and the customer's service had not been shut off for nonpayment before the birth of the child; or
3. Between November 15 and March 15, that the customer's service provides heat or operates the heating system and that the service had not been shut off for nonpayment before November 15; and
4. The customer is unable to pay any overdue bill, or any portion thereof, because of financial hardship.

During the period November 15 to March 15, in addition to the above requirements, the company must give heating account customers telephone or personal notice of the impending shut-off no earlier than three days before the shut-off.

A penalty of \$100 may be charged to any regulated utility for each violation of these rules.

Eligibility Criteria

A claim of protection may initially be made by a customer by telephone. In response to this, the company must forward a financial hardship form and must instruct the customer or party acting on behalf of the customer that the form (which includes documentation of eligibility) must be filled out and returned to the company within seven days from the date of receipt. In the case of serious illness, a registered physical or local board of health must certify illness.

The company, in turn, must determine within seven days from the date the certification was due back whether or not the claims are properly documented. A company that received fuel assistance payments in the prior winter season on behalf of a customer must presume the customer meets the financial hardship guidelines and must not terminate the account from November 15 through January 1, in order to give the customer sufficient time to apply for fuel assistance for the current winter season. If application for fuel assistance or other certification of financial hardship is not made by January 1, the company may pursue normal collection activity. For all customers, the company must provide financial hardship forms and appropriate instructions for completion on or before November 15.

Where service is continued or restored pursuant to a hardship claim, the customer must renew the financial hardship form quarterly. If the financial hardship is shown to be ongoing for the period from November 15 to March 15, renewal is waived for that period.

Certificates showing infants living in the home are in effect until the infant is one year old; serious illness certificate is renewed monthly unless it is certified as "chronic" and then is renewed quarterly.

Termination Restrictions for Elderly Customers

A company may terminate service to a household in which all residents are 65 years of age or older only after the company first secures written approval of the Department of Public Utilities. In addition, the company must concurrently give written notice to the Department of Elder Affairs (or any agency designated by the Department of Elder Affairs for such purpose), any third person who has been identified to be notified, and the residents of such household. The written notice must state that an application to terminate has been filed with the Department and must include the rights of the residents of the affected household to a hearing before the Department.

The company must in good faith attempt to secure payment by reasonable means other than termination and cannot refuse to accept a monthly installment payment agreement which is just and equitable.

Regular Disconnect Regulations

Payment Period - A bill is due 45 days from receipt.

Disconnect Notification - Not earlier than 27 days after the rendering of the bill a second request may be mailed which states the intention to terminate not earlier than 48 days after the customer has received the first bill. Final notice is sent by the utility not earlier than 45 days after receipt of the bill and no more than 14 days prior to termination. Service cannot be stopped with less than 72 hours notice. Service cannot be terminated for any reason other than failure to pay a bill unless the Department of Public Utilities certifies its approval or except for safety, health, or cooperation with civil authorities.

Disconnection for Renter Occupied Households

A utility must give written notice of the proposed termination for non-payment to each residential unit reasonably likely to be occupied by an affected tenant. The notice cannot be rendered earlier than seven days following notification to the landlord customer. In no event can notice be served to the tenants less than 30 days prior to the termination of service to the landlord customer on account of non-payment. Upon affidavit, the Department may, for good cause shown by the company, reduce the minimum time between notification of the landlord customer and notification of the tenants.

The statutory rights of a tenant must be included, such as the right to deduct the amount of any direct payment to the company from any rent payments due; to be protected against any retaliation by the landlord for exercising the statutory right; and to recover money damages from the landlord for any retaliation. This information must be posted not less than 30 days prior to termination in a common area of the building.

At any time before or after service is terminated because of non-payment by the landlord customer, tenants may apply to the company to have service continued or resumed. The company cannot terminate service or must resume service previously terminated if it receives from the tenants an amount equal to a projected bill for the 30-day period commencing on the date of the planned termination or the date service is resumed, whichever is later. Each tenant is then notified of succeeding projected bills (30 days) which they must pay prior to the period for which the bill is estimated or termination procedures will begin. The utility must then notify the Department's Consumer Division by telephone of the proposed termination. Upon notice of such proposed termination, or during any hearing the Department may ask, among other things:

1. The amount the tenants have paid to the company in relation to the amount equal to one month's projected bill;
2. The number of vacant units in the building;
3. The extent to which the tenants have control over their source of money for rent payments, including such matters as the lateness of Public Assistance checks, direct rent payments by the Welfare Department to the tenant's landlord, or participation by tenants in a leased housing or rental assistance program;
4. Whether the tenants are engaged in rent withholding against their landlord;
5. The amount of payments recently received by the company from the landlord and the size of the past due bill of the landlord;
6. Whether the company has pursued collection remedies, other than threatened termination of service, against the landlord;
7. Weather conditions;
8. The existence of illness of tenants in the affected units;
9. The ages of the persons residing in the affected units;
10. The availability of other housing to the tenants; and
11. The existence of, or potential for, termination of service by other companies.

Payment Plans

Deferred payment plans are arranged and must extend over a minimum of four months where equal payments of past due charges are made in addition to current charges.

Customer Rights and Awareness

All bills must contain a brief explanation of customers' rights. Second payment requests and termination notices must also explain the termination procedures.

Contact

Consumer Division
Department of Public Utilities
Leverett Saltonstall State Office Building
100 Cambridge Street
Boston, Massachusetts 02202

MICHIGAN

Winter Restrictions on Service Disconnection

Utility service to a customer eligible to participate in the Winter Protection Plan cannot be discontinued during the space heating season for nonpayment of delinquent account if the customer is an eligible senior citizen or if the customer pays the utility a monthly amount equal to not less than 7% of his/her estimated annual bill and the customer demonstrates, within 10 business days of requesting shut-off protection, that he or she has applied for state or federal heating assistance. If an arrearage exists at the time an eligible customer applies for protection from discontinuance of service during the space heating season, the utility must permit the customer to pay the arrearage in not less than 12 equal monthly installments.

At the conclusion of the space heating season, the utility will reconcile the accounts of eligible customers and permit customers to pay the arrearage in equal monthly installments between March 31 and December 1. Service to eligible customers who fail to make installment payments on a timely basis may be discontinued. An eligible low-income customer whose utility service has been discontinued before applying for winter protection will not be required to pay any fee for the restoration of service or any security deposit during the space heating season.

Michigan's Energy Assurance Plan (EAP)

The state's Public Service Commission (PSC) and the three major utilities developed the Energy Assurance Plan in the spring of 1983. The main thrust of the EAP is to implement a comprehensive plan to deal with high-fuel consuming welfare clients, the bad debts and energy thefts experienced by the utilities, winter shut-off protection, and the overall home repair/weatherization needs of all low-income citizens. The initial EAP plan evolved into six pieces of legislation that were tied together to form the entire package. The bills were discussed during the summer and fall of 1983 in a number of legislative hearings. The discussions led to a number of compromises on specific language within each bill, and the final legislation was a very "negotiated" package.

A wide variety of customers are eligible for the EAP. There are special programs for AFDC and General Assistance recipients, senior citizens (65 and over), and the temporarily unemployed and working low-income customer at or below 125% of the federal poverty level.

Michigan is, as far as this research has been able to tell, the only state in the country to attempt to mesh so many programs and approaches to energy assistance. The Energy Assurance Program was developed for several reasons. In the first place, studies have shown that the cost of heating the average home has increased in Michigan more than 100% over the last five years, and public assistance has not kept pace with the

rising costs of energy, thus placing many low-income people at risk of losing utility service. Moreover, low-income people (who typically live in older, energy-inefficient homes that are expensive to heat) do not have the money to modify their homes to reduce energy consumption and energy costs. The dilemma that Michigan's Public Service Commission and other state officials have faced has been to provide utility service to low income people when they cannot pay, or shut off their service and thus have many face the prospect of freezing. And finally, rising at a fast rate are the costs of assistance to low-income people in energy-inefficient housing, along with the costs of service for customers who can, but do not, pay.

The Winter Protection Plan is, therefore, only one part of the multi-faceted program designed to provide help where needed and as needed.

Energy Assurance Plan Shut-Off Protection

The plan provides utility shut-off protection for public assistance recipients, promotes conservation, and coordinates weatherization and basic home repairs to reduce energy usage.

If customers cannot pay any or all of the costs of heating their homes, EAP will guarantee shut-off protection if they participate in the program by signing up for weatherization agree to have the Department of Social Services (DSS) send the monthly heating allotment directly to the utility company, and agree to use no more energy than the maximum usage limits established.

For all senior citizens 65 and over, EAP provides winter shut-off protection provided by gas and electric utilities and exemption from late payment fees and penalties.

If customers are temporarily unemployed, EAP will establish a payment plan that will set aside part of their monthly budget amount (if they have been unemployed for 15 weeks or more). The monthly budget will be 20% lower than the normal monthly budget plan bill for the next 12 months or until they are employed again, whichever comes first. After 12 months, the monthly budget payments will be 20% more than the normal budget plan payments to allow payment of the amount not paid when they were unemployed. Further, it provides a cyclical budget plan that allows enrollment within 90 days after applying for unemployment compensation.

Finally, the shut-off protection establishes a program that provides information concerning payment plans, ways to save energy, and other resources that might be available through the Michigan Employment Security Commission (MESCC), utility companies, unions, and other service agencies.

Energy Assurance Program Weatherization Assistance

The Department of Social Services (DSS) is authorized to oversee an energy-related home repair project for dwellings occupied by high fuel

consuming public assistance recipients, and for the subsequent weatherization of such homes by Michigan Department of Labor.

It expands weatherization programs to give priority to having homes weatherized, especially if a high amount of energy is consumed. Through these programs, usage is expected to be reduced to the level of all other residential customers within five years.

Structural repairs are provided on homes where necessary when the Department of Social Services determines that it is beneficial to do so by weighing the cost of repairs against the energy reductions that will result. A maximum gas usage limit is set for which recipients may receive payment assistance. Limits will be phased-in over a 5 year period. An annual consumption cap is established for all assisted households. The department is responsible for paying the heating bills of assisted households up to the annual consumption cap. Subject to the available appropriation for each fiscal year, the annual assistance cap for gas is expected to be:

1984-1985	300,000 cubic feet
1985-1986	300,000 cubic feet
1986-1987	250,000 cubic feet
1987-1988	200,000 cubic feet

The DSS Energy Crisis Intervention Unit will also expand services to allow the workers to help high-use clients reduce the amount of energy used, and where appropriate, grant exceptions to established usage limits. The unit will order home repairs; as a last resort it is authorized to assist participants in the EAP to relocate, where energy consumption is above the maximum and weatherization would not be cost effective. This is a new and unusual approach. Michigan is the only state that is attempting to close the loop by eliminating support at those dwellings that are truly energy inefficient. However, it is a controversial approach and will eventually be decided, no doubt, in the courts.

Finally, DSS will provide a special home energy analysis that will show low cost/no cost ways to reduce energy use. Materials for caulking and weather stripping, for example, will be provided so that eligible utility customers can make minor home repairs.

Energy Assurance Program Home Heating Tax Credit

The new legislation extends and restructures the home heating tax credit (HEAT Program) which was scheduled to expire after the 1983 tax year. The measure provides an income tax credit for fifty percent of the energy costs that exceed thirteen percent of a person's income, to a maximum of \$1,200 in claimed energy costs. Or, if low income, 3½% of a claimant's household income will be subtracted from a tax table. The majority of recipients do not file a state income tax return but file for available credits only. Persons receiving assistance through the AFCS and General Assistance programs at the time of filing are excluded by law from eligibility for the credit, but many households who meet the income

maximums for the credit are recipients of Supplemental Security Income (SSI), non-public assistance food stamps and income-tested Veteran's Benefits. The claimant can use the method most advantageous to himself, and the program will cost an estimated \$45-\$47 million a year, with federal funds paying about \$27 million.

Other Energy Assurance Program Regulations

The legislation package creating the EAP has several additional requirements. It sets up an assumption that persons tampering with utility lines or meters do so to avoid payment for utility services, and prescribes stiff penalties for tampering. It allows DSS to make public assistance recipients' names available to regulated utilities for use in implementation of utility programs to defray energy costs of low-income customers. It repeals lifeline electric rates, and directs the Public Service Commission (to commence hearings, within four months) to restructure residential electric rates.

Linkages

Annually, before October 14, all gas and electric utilities must inform their residential customers of Federal and state energy assistance programs and the eligibility requirements. They must also provide information explaining the Winter Protection Plan and Medical Emergency Rule. As more energy assistance program information becomes available it must be sent to customers by the utilities within 60 days.

Regular Disconnect Regulations

Payment Period - A bill is delinquent after 26 calendar days from the date the bill is mailed. A late payment charge not exceeding 2% of the bill may be charged except against those participating in the Winter Protection Plan.

Disconnect Notification - A notice must be sent to the customer at least 10 days before service is stopped. A utility must attempt to notify a customer by telephone at least one day preceding discontinuation of service in order to tell the customer what steps can be taken to prevent stoppage of service. If a responsible household member cannot be reached, notice must be posted on the premises explaining the disconnection and where the customer can call or go to arrange restoration of service.

Disconnection for Renter Occupied Households

In multi-family single metered residences of five or more families a notice must be sent, if possible, to each dwelling unit informing them of the landlord's failure to pay an outstanding bill.

Customer Rights and Awareness

Pamphlets summarizing the rights and responsibilities of utility customers must be sent to all new customers and be displayed and available at all utility offices open to the general public.

Reconnection of Service

For customers disconnected once within the last three years, a deposit may be charged equal to twice the average system-wide monthly bill, or one month's projected average bill for the premises, whichever is less. For two disconnections, a utility can charge twice the average bill. Three disconnections allow three times the average bill, for the premises or four times the utility system's average bill, whichever is less. Interest is paid on the deposits at 9%, credited semi-annually, and is returned after 12 consecutive months of satisfactory payment. A written guarantee of a customer in good standing or the guarantee of Michigan's department of social services is allowable.

Contact

Public Service Commission
Department of Commerce
6545 Mercantile Way
P.O. Box 30221
Lansing, Michigan 48909

MINNESOTA

Winter Restrictions on Service Disconnection

The Cold Weather Rule in Minnesota was revised in September, 1984. Service cannot be disconnected at residential units during the cold weather months (October 15-April 15) if the disconnection would affect the primary heat source of the unit and the customer or designated third party has declared his/her inability to pay, or, if appealed, the commission has determined that the customer is unable to pay.

Termination of service is also prohibited even though the residential customer has not declared his or her inability to pay (or when the commission has determined that the customer is able to pay) but the customer has entered into a payment schedule and is reasonably on time with his or her payments under the schedule.

At the beginning of the heating season, if a bill is not paid up by October 15 (unless timely payments are made under either a payment schedule or a statutory budget payment plan set up earlier that runs past October 15), a customer will not be eligible for "inability to pay" status any time during the current winter. It is therefore, very important that prior to October 16 those whose service is already turned off:

1. Pay the outstanding balance. Or
2. Set up a payment schedule that pays off all the outstanding balance in no more than six months, plus set up a payment schedule to cover the upcoming heating season's bills. Or,
3. Arrange a Statutory Budget Plan offered by the utility.

Eligibility Criteria

Customers are eligible for protection for their primary heat source under two circumstances:

1. People who are unable to pay their utility bills, who are willing to enter into a payment schedule, and who have household income that falls within rule-prescribed guidelines are eligible for "inability to pay" status when they face a winter shut-off.
2. All customers, whether they are able to pay or not, are eligible for a payment schedule, if they face a winter shut-off.

Cold Weather Rule Payment Schedule

All residential customers receiving a notice of proposed disconnection during cold weather months are entitled to a payment schedule without regard to their ability to pay. The customer or a designated third party may negotiate payment arrangements taking into consideration the customer's situation and any extenuating circumstances. If the customer and utility are unable to agree on a payment schedule, the utility must notify the customer of the right to appeal to the commission.

With respect to inability to pay status, it is not necessary to establish a payment schedule until the utility has accepted the customer's declaration of inability to pay, or the customer has refused to sign the declaration of inability to pay, or the commission has determined an appeal of the customer's declaration of inability to pay. Any customer with inability to pay status will not be disconnected during cold weather months for failure to make payments under a payment schedule which applies to that period of time.

A formula is generally used which considers the amount in arrears; this figure is divided by the number of months remaining until the following September. This factor plus the current monthly bills become the payments to be made each month.

Linkages and Other Information

Prior to disconnecting the service affecting the primary heat source during winter months, the utility must personally serve or send by first-class mail to the customer the following:

1. Notice of Proposed Disconnection

The customer has seven working days after receipt of a personally served notice (ten days if mailed) in which to respond to the utility. During this period the utility cannot disconnect service. If the customer or designated third party fails to contact the utility, service can be disconnected. The utility may accept or appeal to the commission the customer's declaration of inability to pay.

2. Notice of Residential Customer Rights and Possible Assistance; and

3. A prepared form on which the customer, or a designated third party, may declare his/her inability to pay.

At least seven working days before disconnecting service to a residential customer, the utility must notify by telephone and letter the local welfare office and any local community organization responsible for dispersing fuel emergency assistance of the proposed disconnection.

Regular Disconnect Regulations

Payment Period - A bill is delinquent after about 25 days.

Disconnect Notification - After 60 days from mailing the bill, service can be disconnected. Three notices are sent by first class mail. The final notice must precede disconnection by at least five business days. In lieu of mailing a utility representative visits the premises prior to termination to explain what steps can be taken to stop disconnection. A 1.5% per month late payment charge and a \$1 service charge are added to a customer's bill.

Disconnection for Renter Occupied Households

Tenants of master metered buildings are not responsible for their landlord's arrearages and must be offered the opportunity to set up their own account. A notice is posted on the building.

Customer Rights and Awareness

The Minnesota Department of Public Service (DPS) is a department specifically responsible for representing the public interest in rate cases before the PUC, conducting investigations and enforcing PUC orders. The DPS and PUC were one organization until they became separate agencies in 1980.

Tracking Disconnections and Arrearages

The commission collects "raw data" on disconnections and bad debts.

Contact

Department of Public Service
American Center Building
160 E. Kellogg Blvd.
St. Paul, MN 55101

MISSISSIPPI

Winter Restrictions on Service Disconnection

During December through March, 1984, the Mississippi Public Service Commission requested that all electric and gas utilities notify affected parties at least twenty-four hours prior to disconnecting service when the cut-off was not requested by the customer. The Commission also requested that utilities notify customers in writing five days prior to disconnecting gas or electric service.

Gas and electric service may not be shut off after 2:00 P.M. during the workweek or after noon on Friday or the day preceding holidays, unless the utility is prepared to reconnect service by 8:00 P.M. the same day at the normal reconnection charge.

Linkages and Other Information

Both the commission and the utilities refer customers in need to social service agencies.

Payment Plans

Payment plans are worked out on a case by case basis, especially where there is evidence of hardship.

Reconnection of Service

The Commission has requested utilities to waive one service reconnection charge per year.

Tracking Disconnections and Arrearages

Bad debt is not much of a problem. The Commission's philosophy is to maintain-cost based service for the state of Mississippi.

Contact

Public Service Commission
Walter Sillers Building
550 High Street
P. O. Box 1174
Jackson, MS 39215-1174

MISSOURI

Winter Restrictions on Service Disconnection

This program summary describes a decision on changes in the Cold Weather Rule in mid-October and will supersede and expand an emergency reconnection ruling made in January, 1984.

From November 15 through March 31, a utility may not discontinue heat-related residential utility service due to nonpayment of a delinquent bill or account provided these conditions are met and there is no other lawful reason for discontinuance of service:

1. The customer's delinquent account or bill is not an unpaid amount remaining from a default on a past Cold Weather Rule payment agreement.
2. The customer contacts the utility and states his/her inability to pay in full (providing, upon request, information regarding monthly or annual income), and also applies for financial assistance to pay the heat-related utility bill from any federal, state, local or other heating payment fund program for which he/she may be eligible.
3. The utility must receive an initial minimum payment and the customer must agree to enter into a payment agreement.

No new deposits or deposits previously assessed may be charged against a customer in compliance with the provisions of the Cold Weather Rule.

Special service termination notification procedures are required for registered elderly or handicapped customers, (defined as those who are 60 years old or above or handicapped to the extent that he/she is unable to leave the premises without assistance) who file with the utility a form attesting to eligibility.

Contact with the registered individual must initially include two or more phone call attempts and a mailing to both the customer and a social agency or other party listed on the individual's form. The utility must make personal contact with the registered customer or some member of the family at the premises above the age of 15 years before discontinuance of service. In all of these contacts, the utility must inform the customer of the provisions of service under the rule, including the method of calculating the required payments and the availability of financial assistance from the Division of Family Services. The utility must also list other sources of financial assistance from any agency which notifies the utility that they provide the assistance.

Cold Weather Rule Provisions for Reconnection of Service

During hearings held January, 1984, there was testimony that some persons were unreasonably being denied reconnection and false allegations were made of unauthorized interference, diversion or use of utility service. The Cold Weather Rule is designed to develop information pertaining to refusals to restore service related to such allegations and to provide fair and equitable measures for restoring service.

A customer whose service is discontinued due to a broken Cold Weather Rule payment agreement may qualify for reconnection if the service does not remain off for 30 days or more and the utility receives an amount equal to the delinquent payments on a payment agreement.

From November 15 through March 31, a utility must reconnect service without requiring a deposit provided:

1. None of the amount owed is an amount due as a result of unauthorized interference, diversion or use of the utility service, and the customer has not engaged in such activity since last receiving service.
2. The customer contacts the utility and requests reconnection of service, states his/her inability to pay in full (providing, upon request, information regarding monthly or annual income), and also applies for financial assistance in paying his or her heat-related utility bill from any federal, state, local or other heating payment fund program for which he/she may be eligible.
3. The utility must receive an initial minimum payment and the customer must agree to enter into a payment agreement.
4. There is no other lawful reason for continued refusal to provide utility service.

A utility must reconnect service under certain conditions to any customer eligible for utilicare funds.

Payment Period

Twenty-one days from the date the bill is sent it is delinquent if not paid.

Disconnect Notification

A written notice is sent to the customer at least six days prior to the date of the proposed discontinuance. Within 96 hours preceding discontinuance of service, the utility must attempt to contact the customer. The utility must again make an attempt to contact the customer immediately preceding the discontinuance. A utility may discontinue service to a residential customer between the hours of 8:00 A.M. and 4:00 P.M. on the date specified on the notice of discontinuance or within a reasonable time thereafter. Service cannot be discontinued on a day when utility personnel are not available to reconnect the customer's service, or on a day immediately preceding such day. A notice must be left at the customer's premise at the time of discontinuance.

Linkages and Other Information

In each of the notices and/or contacts, the utility must provide information on the provision of service under the terms of the Cold Weather Rule including the method of calculating the required payments. The utility must advise the customer of the availability of financial assistance from the Division of Family Services and list other sources of financial assistance from any agency which notifies the utility that they provide the assistance.

Disconnection for Renter Occupied Households

At least five days prior to discontinuance of service at a multi-dwelling unit residential building at which usage is measured by a single meter, notices of the company's intent to discontinue must be conspicuously posted in public areas of the building.

At least five days prior to discontinuance of service at a multi-dwelling unit residential building where each unit is individually metered but a single customer is responsible for payment for service in all units, or where the occupant using utility service is not the utility's customer, the occupant must be given written notice of the utility's intent to discontinue service. However, notice will not be required unless the occupant has advised the utility that he is not the customer. In the case of a multi-dwelling unit residential building where each unit is individually metered or in the case of a single family residence, the notice provided to the occupant of the unit about to be discontinued must outline a procedure so the occupant may apply in his or her name for service.

Payment Plan

Utilities have an option to participate with the state energy assistance programs to receive direct payments on customer accounts. If a utility receives notice of a customer's qualification for energy assistance, the customer's initial minimum payment is based on the

greater of 25% of the bill for service provided during the most recent billing period or \$75. The following payments each billing period through the billing period ending closest to October 31 are approximately equal and based on the arrears, current amount and an estimate of billings during the period covered. The utility may adjust the amount of the payments pursuant to reasonable changes in the estimate.

Customers who do not qualify for energy assistance can pay each billing period through March 31, the greater of 25% of the total amount owed or \$75. The balance owed as of March 31 may be spread over the billing periods through the billing period ending closest to October 31.

Contact

Public Service Commission
Department of Economic Development
Truman State Office Building
301 West High Street
Jefferson City, MO 65101
(P.O. Box 360)

MONTANA

Winter Restrictions on Service Disconnection

No termination of service may take place from November 1 to April 1 except with specific prior approval of the commission. Eligible customers cannot have service stopped during this time period or when the temperature is at or below freezing for the succeeding 24 hours.

In its investigation of the proposed termination or during any hearing regarding the proposed termination, the commission may consider the following matters, among others:

1. The extent to which the customer has control over his/her source of money for payments, including such matters as the lateness of public assistance checks;
2. Weather conditions;
3. The existence of illness of residents in the affected residences;
4. The ages of the persons residing in the affected units;
5. The existence of, or potential for, termination of service by other companies.
6. The commission may consider and give due weight to the above matters in any decision rendered on the appeal.

Eligibility Criteria

A recipient of public assistance, a person with an income at or below Federal poverty guidelines, persons at least 62 years old, or a household with a member who is handicapped is eligible for special consideration.

Regular Disconnect Regulations

Payment Period - Unpaid bills are considered delinquent after 30 days. The exact due date must be on the bill.

Disconnect Notification - Customers get 21 days after the bill is delinquent to pay before service can be stopped. This includes sending two notices 10 days apart and notifying the customer by telephone or in person one day prior to termination.

Written notices must contain in part a summary of rights and remedies, including procedures to dispute the termination notice, provisions relating to elderly and handicapped consumers and those suffering a medical emergency, provisions for customers who are unable to pay their bills and steps necessary to make a claim of inability to pay, availability of installment payment arrangements and sources of financial assistance.

Disconnection for Renter Occupied Households

The utility must give written notice of the proposed termination for nonpayment to each residential unit reasonably likely to be occupied by an affected tenant of a landlord customer subject to termination. Such notice cannot be sent earlier than five business days following initial notification to the landlord customer. However, if the landlord disputes the amount, the notice cannot be rendered until the dispute has been resolved. In no event can a notice be sent to tenants less than 15 days prior to the termination of service to the landlord customer on account of nonpayment.

Prior to disconnection of service to tenants, the utility must notify the commission in writing. Upon notice and investigation of such proposed termination, or during any hearing pursuant to the complaint procedures the commission may inquire about the following matters, among others:

1. The amount the tenants have paid to the utility in relation to the amount equal to one month's bill, and the arrearage on any earlier bill due from tenants;
2. The number of vacant units in the building;
3. The extent to which the tenants have control over their source of money for rent payments, including such matters as the lateness of public assistance checks, direct rent payments by the Welfare Department to the tenants' landlord, or participation by tenants in a leased housing or rental assistance program;
4. Whether the tenants are engaged in rent withholding against their landlord;
5. The amount of payments recently received by the utility from the landlord and the size of the past due bill of the landlord;
6. Whether the utility has pursued collection remedies, other than threatened termination of service, against the landlord;
7. Weather conditions;
8. The existence of illness of persons residing in the affected units;
9. The ages of the persons residing in the affected units;

10. The availability of other housing to the tenants; and

11. The existence of, or potential for, termination of service by other companies.

Payment Plans

Payment plans must be "reasonable" and must take into account the customer's ability to pay, the size of the unpaid balance, payment history, and the amount of time and reasons why the debt is outstanding.

Customer Rights and Awareness

If hardship results from any of the termination rules a permanent or temporary exemption can be applied for.

Other

The Commission has required utilities to develop procedures for a voluntary system of notification for all customers.

Reconnection of Service

A deposit may be required to reconnect service and 12% interest is paid on the deposit.

Tracking Disconnections and Arrearages

Winter disconnections require prior approval of the commission.

Contact

Public Service Commission
Department of Public Service Regulation
2701 Prospect Avenue
Helena, MT 59620

NEBRASKA

Gas and electric utilities are unregulated in the state of Nebraska. This is because there are only public power systems which are regulated by the city, county, or other governmental unit that owns them. However, there is an "unwritten law" that there are no disconnections during cold weather.

NEVADA

Regular Disconnect Regulations

A bill becomes past due if not paid within 15 days after it is sent, and many utilities can assess a late fee if the bill is not paid by the due date. Each company has a separate tariff for disconnect procedures. Written notice must be sent prior to service disconnection.

Linkages

The companies have established funds to help pay residential utility bills.

Payment Plans

Payment plans are arranged on an individual basis by each utility. There are few disconnections, especially during winter months when the utilities try to resolve overdue residential accounts without stopping service.

Customer Rights and Awareness

A "customer bill of rights" is now being considered.

Reconnection of Service

A deposit not to exceed twice the monthly payment may be required, except Nevada Power Company which is authorized to ask for $2\frac{1}{2}$ times the estimated bill.

Contact

Public Service Commission
Kinkead Building
505 E. King Street
Capitol Complex
Carson City, Nevada 89710

NEW HAMPSHIRE

Winter Restrictions on Service Disconnection

During the months between December 1 and April 1, special winter rules apply. For this time an overdue bill must be \$300 or more for heating customers, or \$175 or more for non-heating customers before the utility can terminate service to a primary residence. The arrearage is limited to the overdue amount on bills for service between December 1 and April 1. In other words, any payment agreement entered into prior to the winter is not subject to Winter Period Rules.

During the winter a utility may not terminate service to a residential customer age 65 years or older without written permission of the New Hampshire Public Utilities Commission. If a customer is 65 years of age or older, he/she must notify the utilities of his/her age.

If arrearages are built up during the Winter Period, they may be paid back in a maximum of six equal monthly installments. The last payment is due on or before September 20. These installments will be in addition to the current bills.

Linkages and Other Information

During the last two years there have not been many calls for disconnection of service (only 3,000-4,000 total complaint calls per year).

A pilot program in the Lakes Region offers customers additional budget billing and extended payment alternatives, but these households are then subject to disconnection in the winter.

Restrictions on Disconnection to Eligible Energy Assistance Customers

Utility companies are required to maintain a list of at least three social service agencies or organizations which may be able to provide assistance with energy payments. Utility company personnel are generally familiar with the eligibility requirements of the agencies and refer customers to one of them if they are having trouble with payment of their bills. If a social service agency agrees to pay the current bills, it will notify the company. The company will allow three business days for administration by the agency. Service will continue during this period and will not be shut off unless the social service agency notifies the utility that assistance cannot be provided and once the utility has been notified that the social service agency will be responsible for current bills, the company will consider the agency as responsible for payment until assistance has been exhausted. If customers are represented by the social service agency in any dispute with a utility, all communication will be sent directly to the social service agency and copies sent to the customer.

Termination notices are not to be sent to customers if the bill is being paid by a fuel assistance program, provided that assistance has not been exhausted. Utilities participating in federal fuel assistance programs such as Home Energy Assistance Program (HEAP) or any similar program, will give customers receipts for vouchers received as payment towards the utility bill.

Regular Disconnect Regulations

The utility is required to give notice of its intent to discontinue service if disconnection is because a customer has failed to pay a bill outstanding for more than 30 days, which totals \$50 or more, unless the bill has in whole or part been due for 60 or more days, and the utility has made a proper demand for that payment.

Disconnect Notification - If the utility intends to disconnect it must send written notice of its intent to disconnect, postmarked at least 14 days before the proposed disconnect date. All notices to residential customers must be accompanied by the NHPUC statement "Important Notice - Your Rights" which explains how to appeal termination.

Disconnection for Renter Occupied Households

Before a utility can disconnect service to a master metered residential building or mobile home park, it must provide notice to the tenants. This notice, if mailed, must be postmarked 14 days prior to the date of scheduled disconnection. If notice is made personally (by telephone, visit or posted to the door) then there must be 10 days' notice. A tenant in such a situation may request a conference with the utility prior to the termination date. If he/she is not satisfied with the results of the conference, may request a conference with a consumer assistant of the New Hampshire Public Utilities Commission. The utility must continue service until the commission decides whether the disconnection is justified under the commission rules.

Payment Plans

If customers cannot pay an arrearage, the utility will continue to serve them if they agree to each of the four following conditions:

- (1) Pay a reasonable portion of the arrearage; and
- (2) Agree to pay the balance of the arrearage in reasonable installments; and
- (3) Request a conference in accordance with these regulations; and

- (4) Agree to pay all current bills as well as all "future current bills" within 30 days of the postmarked date until the arrearage is eliminated. "Future current" bills refer to those bills which include a portion of the arrearage plus any amount due under the new bill.

The utility must consider ability to pay, the size of the bill, the estimated size of future bills, payment history, how long the bill has been owed, the reason why the bill is overdue and whether the reasons will continue to affect ability to make payments. Depending upon the circumstances, the utility may condition service on a payment arrangement at less than monthly intervals until the arrearage is made up.

In addition to a payment agreement, budget billing allows customers to pay the same amount for utility service each month all through the year.

If a customer fails to meet the terms of a payment agreement entered into because of a disconnect notice, the company is allowed to immediately act upon the disconnect notice without having to provide another 14 days notice.

Customer Rights and Awareness

Customers may request a conference with the utility prior to the scheduled date of termination. If they call one or two days prior to the proposed termination date, then the conference is scheduled within three business days of the request. They may decide whether the conference is to be conducted in person, in writing, or by telephone. Service will not be terminated between the time of request for a conference and the time of the conference.

The utility is required to make a written report of any conference and its outcome and furnish customers with a copy. If dissatisfied with the results of a conference, they have the right to appeal the decision of the utility to the PUC consumer assistant.

Reconnecting of Service

If service has been disconnected, the utility will restore service promptly upon request when the cause of the termination has been corrected. They may charge for reconnecting service. The utility will attempt to restore service during the business hours of the day the request is made.

A utility is allowed to require cash deposits from customers before providing service in the following situations. For existing service a deposit may be required:

1. If customers are billed monthly and have received four disconnect notices during the previous 12 months due to non-payment of bill;

2. If customers are billed every two months and received three disconnect notices during the past 12 months for non-payment, or when billed quarterly have had two disconnect notices, each within a 12 month period;
3. Any time customers have been disconnected for non-payment;
4. Any time customers have been disconnected for interfering, diverting, or tampering with utility meters or other equipment.

When the rules require posting of a cash deposit, then that deposit is subject to certain conditions. No deposit can be less than \$10 nor more than the bill of two high use billing periods. However, the highest use period is not used in calculating the amount of the deposit. All deposits held by the utility for six months or more earn interest at the rate of 8% annually. Deposits, plus any interest due and minus any amount due and owed to the utility, must be refunded within 30 days after service is discontinued or when the residential customer has paid the utility bills on a timely basis for a period of 12 consecutive months. A responsible third party may guarantee the bill in lieu of a deposit.

Contact

Public Utilities Commission
8 Old Suncook Road
Concord, NH 03301

NEW JERSEY

Winter Restrictions on Service Disconnection

The Winter Termination Program, effective from December 1 through March 15, offers termination protection to eligible customers who have enrolled in a budget payment plan. This includes making "good faith payment" during the winter months, if possible.

A customer whose service has been shut off prior to December 1 for failure to pay a bill can be required to make a down payment of up to 25% on the back bill before service is restored, whether or not he or she is eligible for moratorium protection. All customers, moreover, will be urged to continue to pay their bills through the moratorium period, in order to avoid a large bill and possible shutoff after March 15; and may be required to make some payments during the winter in order to receive continued moratorium protection.

If service shut off would aggravate a medical emergency, a temporary moratorium on disconnection is effected. The initial period for a medical emergency shut off ban is 50 days, but may be extended. Recertification of the emergency by the physician is necessary after 30 days. Utilities can challenge the customer's claims concerning ability to pay and refer disputes to the Board for resolution.

Eligibility Criteria

The seven eligible categories are for persons receiving these types of assistance.

1. Lifeline rates
2. SSI
3. AFDC
4. HEAP. Recipients are required to turn payments over to the utility.
5. General Welfare Assistance
6. Pharmaceutical Assistance to the Aged
7. Those unable to pay for reasons beyond their control

Linkages and Other Information

Persons participating in the Winter Termination Program are now tied into the low-income seal-up programs (utility conservation programs).

Regular Disconnect Regulations

Payment Period - After 10 days, the bill is considered delinquent. Service cannot be discontinued for an additional seven days.

Disconnect Notification - Shutoff notices must offer customers the opportunity for a reasonable installment plan if one is requested. Utilities must make a good faith effort to notify customers over 65 years of age by telephone as well as by regular mail.

Disconnection for Renter Occupied Households

Notice must be posted in common areas of multiple family dwellings. Tenants must be offered continued service billed to them (excluding the landlord's debt).

Linkages

Upon their request, all municipalities are sent a daily list of customers whose service was stopped on the preceding day.

Payment Plans

Deferred payment plans must be offered to every customer if they have not had one in a 12-month period. Payment plans that extend over two months must be in writing.

Reconnection of Service

A deferred payment plan must be offered to customers if they have not had one and a maximum of 25% of the balance is allowed for the initial first payment.

Contact

Board of Public Utilities
1100 Raymond Boulevard
Newark, NJ 07102

NEW MEXICO

Health Restrictions on Service Disconnection

Disconnection of service will not occur for up to three months if a health practitioner signs a certificate stating disconnection would be injurious to the health of the customer.

Regular Disconnect Regulations

Payment Period - Fifteen days after the bill is mailed it is considered delinquent if not paid. The utilities actually allow 20 days. About 20 days after the bill is sent, a notice is mailed. The utilities must attempt to reach the customer by letter or personal visit 48 hours prior to disconnection.

Payment Plans - Utilities are not required to enter settlement agreements but each utility can offer, at its discretion, a deferred payment plan. They are especially concerned about establishing a payment plan for low income elderly or disabled customers.

Reconnection of Service

Service charges for reconnection average \$5-\$7. They can require a deposit for a maximum of one-sixth of the annual bill or $1\frac{1}{2}$ times the largest bill in the previous 12 months.

Tracking Disconnections and Arrearages

Utilities submit annual reports. Arrearage has gone up about 20% during the last decade.

Contact

Public Service Commission
Bataan Memorial Building
Santa Fe, New Mexico 87503

NEW YORK

Winter Restrictions on Service Disconnection

During the period between November 1 and April 15, a utility must attempt to contact, by telephone or in person, any customer or an adult resident of the customer's premises at least 72 hours before the intended termination. The purpose is to ascertain whether a resident is likely to suffer serious impairments to health as a result of termination. If a hardship is found, service must be maintained for an additional 15 business days and the case must be referred to the local social services office so that appropriate alternative arrangements can be made.

During the cold weather period, notice to multi-family dwellings is increased to thirty days.

Where utility payments are rent-included, a special cold weather amendment to the rules was added in November 1982. This amendment stipulates that additional written notice must be given to each tenant 10 days before disconnection. That notice must contain a telephone number to call if a tenant or resident of the tenant's apartment may suffer a health or safety impairment as a result of the shut-off. If confirmed, the service to the building will remain on until either an alternative situation is found for the tenant or resident, or charges are covered by the tenants or a tenant association.

Home Energy Fair Practices Act

A law, passed in 1981 and enforced by the New York State Public Service Commission, protects the rights of residential customers served by gas, electric and steam utilities. The law is the Home Energy Fair Practices Act and is commonly known as "The Utility Consumers' Bill of Rights." The law protects the rights of New York State's utility consumers in the areas of deposits, applications for and terminations of service, protections for the elderly and disabled, tenants in multi-family dwellings, cold weather rules and billing. A utility must, under the law, provide service to anyone making verbal or written request for service. Even if the consumer owes money on a prior account, arrangements can be made to pay the arrears in installments and he/she can still obtain service.

Restrictions on Termination for Elderly, Blind, and Disabled

The rules provide several protections. Utilities must contact by telephone or in person an adult resident of premises where the residents are elderly, blind or disabled at least 72 hours before shut-off for the purpose of explaining the protections and finding a way to avoid

disconnection. Utilities must provide service for 30 days to customers with medical emergencies certified by a doctor or local board of health, and continue service where customers exhibit financial need. The procedures include trying to devise a mutually agreeable payment plan. When the utility and customer are unable to agree, the utility will notify the local department of social services of the resident and termination date.

Regular Disconnect Regulations

Utilities cannot send a termination notice unless payment has not been made within 23 days after a bill is due. The termination notice must be sent at least 15 days before any shut-off, and must contain a summary of customer rights established by the regulations, including the right to a deferred payment plan if full payment is not possible and the right to challenge the utility concerning any disputed amounts without being disconnected while the dispute is being settled.

The only time gas, electric, or steam service can be turned off is between the hours of 8:00 A.M. and 4:00 P.M., Monday through Thursday, unless there is a safety-related emergency. There can be no terminations on Fridays, Saturdays, or Sundays; service cannot be shut off on the day before a holiday or on a holiday; and service cannot be cut during a two-week period encompassing the Christmas and New Year's holidays.

Disconnection for Renter Occupied Households

The rules prohibit a utility from terminating service to a multiple dwelling unless the utility has complied with specific commission procedures involving, among other things, notification not only of the owner, but also the occupants of the dwelling and certain local officials and agencies. In addition, the rules provide that tenants can prevent termination by paying utility bills directly and deducting this sum from rent. Utilities are required to inform occupants of assistance offered by the commission. New York City requires a utility to notify tenants at least 10 days prior to termination that if an occupant of the building has a serious illness or medical condition that would result in a serious impairment to health or safety, he or she should immediately contact the Heatline operated by the Human Resources Administration (HRA).

When HRA receives notice of the threatened termination, it will contact the utility and conduct an independent investigation of the hardship claim. The utility must continue to provide service while HRA conducts its investigation. Upon receiving HRA's report, a utility may still not terminate heat-related service unless HRA states that it has made suitable alternative arrangements to preclude impairment or that the claim of serious impairment is without merit. A utility must provide five days' additional notice to the tenants before shutting off service to such a building. Upstate and on Long Island utilities must provide 10-days' notice prior to termination. The notice instructs tenants to contact the utility if

a serious impairment exists. The utility will then conduct an on-site investigation. A utility finding a serious impairment must refer the case to the local social service district to investigate. As with the New York City program, utilities can't disconnect utility service for fifteen business days and may terminate thereafter only if the Department of Social Services reports that suitable alternative arrangements have been made or that no serious impairment exists.

Payment Plans

A utility cannot terminate service to a residence for past due bills without first offering the customer a deferred payment plan. In addition, to reduce fluctuation in a customer's bills due to seasonal patterns of consumption and to ease the burden on persons who get their income in a single monthly check, the rules require the utilities to schedule payment dates so that persons will not be liable for late payment charges or deposits if the bill is paid within twenty days of the scheduled date. Utilities may request up to one-half the amount (or three months' average billing, whichever is less) as a down-payment. However, the law stipulates that the agreement must be "fair and equitable considering the customer's financial circumstances." Therefore, utilities should offer plans with downpayments of less than one half of the arrears or three months' average billing when a customer cannot reasonably make a full downpayment.

Reconnection of Service

Where a utility has terminated service to a customer who is elderly, blind, or disabled, it must make a diligent effort to contact in person or by telephone an adult resident within 10 days following termination for the purpose of determining whether alternative arrangements have been made for the provision of utility services. If none have been made, the utility must attempt to devise a plan that would restore service and arrange for payment of bills. Current customers who are delinquent (which is defined under the law as being in arrears for two consecutive months without paying at least half of the arrears or a shut-off for nonpayment in the last six months) may be lawfully asked to post deposits. But, deposits may be no more than twice the average monthly bill and may be paid in installments over a 12-month period.

Contact

NYS Department of Public Service
Consumer Services Division
Outreach and Education
Three Empire State Plaza
Albany, NY 12223

NORTH CAROLINA

Winter Restrictions on Service Disconnection

A limited moratorium is in effect from November 1 to March 31. For residents certified as handicapped or over 65 who are unable to pay, or for those who are eligible for energy assistance programs (LIHEAP), service cannot be terminated. All customers can arrange deferred payments of up to six months, but they must become current within that time frame. A deferred payment can also be arranged for those seeking re-connection of service.

Linkages and Other Information

The availability of payment plans and special winter restrictions on disconnection are included in the disconnect notice and is sent to all customers yearly. As a practical matter, the utilities all know what energy assistance programs are available. They know the sign-up times and refer customers to both government and charity programs. Utilities also sponsor energy assistance fund raising; the amount raised is small, but it helps.

Regular Disconnect Regulations

Payment Period - A bill is due within 25 days after it is mailed. Another notice is sent seven to ten days later. Customers have about 90 days service on the meter before service is discontinued.

Disconnect Notification - Besides written notice, 24 hours before disconnection is to occur the utility visits the premises and makes a good faith effort to notify the customer of steps to take to prevent termination.

Disconnection for Renter Occupied Households

There are no special procedures for renters since master-metered apartments are outlawed in North Carolina.

Other

It is characteristic of the gas utilities to have many disconnections during the spring, but customers usually pay arrearages in the fall.

Reconnection of Service

Customers can enter a deferred payment plan when service is reconnected. A negotiated deposit and service fee of \$10-15 is charged.

Contact

North Carolina Utilities Commission
Dobbs Building
430 N. Salisbury Street
P.O. Box 991
Raleigh, North Carolina 27602

NORTH DAKOTA

Winter Restrictions on Service Disconnection

Whenever service is disconnected during the period from October 15 to April 15, the utility must immediately notify the commission of the specific disconnection by telephone.

Restrictions on Termination of Service to Elderly, Handicapped and Ill

Eligible customers facing disconnection of service can have termination postponed for up to 30 days. It is the responsibility of all residential customers 65 years of age or older, handicapped, or having an emergency medical problem in the household, including life sustaining appliances such as kidney dialysis, to notify the utility of their status. To assist in notification, all utilities must annually include a pre-addressed postage-paid post card in the monthly billing mailed to all residential customers during the billing period ending October 1. The post card must include the following questions:

1. Is any member of your household 65 years of age or older, or handicapped?
2. Do you have any emergency medical problem in your household?
3. Do you desire that the area social service office or other appropriate financial assistance agency be notified in the event of a proposed disconnect?
4. Do you desire that some other third party be contacted in the event of a disconnect?
5. If you are having difficulty paying your utility bill, please contact our local service representative or business office so that we can work with you on your problem.

Regular Disconnect Regulations

The utility must give the customer notice of its intention to discontinue service because of delinquency. The notice is sent by first-class mail except in the case of residential customers 65 years of age or older, or for handicapped customers, where a personal hand-delivered notice is required. It must show the amount of the delinquency, and must advise the customer of the rights and remedies, including but not limited to the right of the customer to stay termination for up to 30 days if the customer

qualifies. In addition, the notice must advise the customer of his/her right to work out a satisfactory deferred installment agreement for delinquent accounts and of the opportunity to enter into equal monthly payment plans for future service. It must also inform the customer that service will be discontinued if the delinquent account is not paid within 10 calendar days from the date of mailing or personal delivery of the notice, or if a satisfactory installment agreement is not made with the utility for payment of the delinquent bill.

Service can not be disconnected on weekends, Fridays, state holidays, the day before a state holiday, or after noon on any day.

Disconnection for Renter Occupied Households

Where a customer who has tenants is including the cost of utility services in the rent charged and the utility bill becomes delinquent, the utility, before disconnecting service, must also notify the tenants in writing at least 10 days prior to the proposed termination date. The utility must allow each tenant to apply for utility service in the tenant's own name, to have service to the rental facility continued or resumed, and to pay a pro rata share of future bills.

Linkages

A copy of each disconnection notice must be mailed to the nearest social service office and to any other appropriate financial assistance agency, providing that prior approval has been given by the customer.

Payment Plans

If the customer elects to enter into a deferred installment agreement for delinquent accounts, service may not be terminated. However, the utility may discontinue service without further notice if the customer fails to pay the delinquent account on or before the date specified in the notice, or in accordance with the deferred installment agreement. A utility may require an applicant for service to make a deposit sufficient to cover the estimated charge for furnishing service to the customer for a 60-day period. The utility pays interest on the deposit at the rate of 6% per annum. The interest may be paid to the depositor, or may be deducted from the depositor's indebtedness to the utility for electric service. A utility may, at its option, render service to a customer without requiring a deposit, and it may at any time refund a deposit plus accrued interest.

Reconnection of Service

Before reconnection is made the customer must pay the reconnection fee established in the utility's rate schedules and make a deposit if all

or a part of the previous deposit was used in settlement of the delinquent bill. He/she must make a satisfactory settlement for the delinquent bill and for service rendered between the last meter reading date and the date service was disconnected.

Tracking Disconnection and Arrearages

A report describing the total number of actual disconnects, type of customer, and amount of delinquency for each disconnected customer shall be filed monthly with the commission within ten days after the last day of each month.

Contact

Public Service Commission
State Capitol
Bismarck, ND 58505

OHIO

Winter Restrictions on Service Disconnection

The Public Utilities Commission of Ohio has established a "Fifteen Percent of Income Plan." No gas, natural gas, or electric light company can disconnect the service of any residential customer for nonpayment as long as that customer meets each of the following qualifications:

1. Has a household income for the past three months which, if annualized, would equal 150% of the federal poverty level or less or, if the household income for the past three months annualized is more than 150% of the federal poverty level, the customer has a household income for the past twelve months equal to 150% of the federal poverty level or less.
2. During the winter period from November 1 through April 15 pays at least:
 - Ten percent of monthly household income to the jurisdictional utility which provides the customer with primary source of heat; and, 5% of monthly household income to the jurisdictional utility which provides the customer a secondary source of heat. Or,
 - Fifteen percent of monthly household income to the jurisdictional utility that provides both the primary and secondary source of heat. Or,
 - Fifteen percent of monthly household income to the jurisdictional electric utility that provides the total energy used for heating purposes to the residence. Or,
 - Ten percent of monthly household income to the jurisdictional utility that provides the primary source of heat when a non-jurisdictional utility company or other person provides the secondary source of heat. Or,
 - Five percent of monthly household income to the jurisdictional utility that provides the secondary source of heat when a non-jurisdictional utility company or other person provides the primary source of heat.
3. Applies for all public energy assistance for which he/she is eligible.
4. Applies for all weatherization programs for which he/she is eligible.
5. Provides verifiable proof to the jurisdictional utility no less than once every six months that he/she qualifies for the plan.

6. Signs a waiver permitting the affected utility to receive income information from any public or private agency providing income or energy assistance and from any employer whether public or private.
7. During the period other than the winter period pays the percentage of income required (above), or the current bill for non-winter usage, whichever is greater.

Any money provided to the jurisdictional utility on a regular monthly basis on behalf of the customer by a public or private agency as energy assistance shall not be considered as household income nor can it be counted as part of the monies paid by the customer to meet the percentage of income requirement. Finally, prior to disconnection of service during the winter months, the utility must make prior contact with the customer by personal contact, telephone, or hand-delivered written notice and must inform the customer of available sources of federal, state, or local aid for payment of utility bills. Customers who fail to make the agreed upon payments (i.e. percent of income or extended payment plan) are then subject to regular termination of service procedures.

Regular Disconnect Regulations

If it is determined that a residential customer is delinquent in rendering payment for service, the company may, after notice of not less than 14 days, terminate the customer's service during normal company business hours in compliance with the certain conditions which include, in part:

The company will provide the appropriate county welfare department with a listing of those customers whose service will be terminated for nonpayment at least 24 hours before such action is taken.

On the day of termination of service, the company will provide the customer with the personal notice, or if no one is at home, written notice to the premises, securely attached in a conspicuous location, prior to termination.

Disconnection for Renter Occupied Households

A company may terminate utility service of individuals whose utility services are included in rental payments and consumers residing in master metered premises for which the customer is the landlord, only if written notice is posted conspicuously upon the premises at least 10 days prior to termination of service and includes the following information:

1. The scheduled termination of service date.
2. A statement that the tenants may avoid termination of service by paying the landlord's current bill.

3. The telephone number to call at the company to learn the amount of the bill and procedures for arranging payment.

Consumers inquiring in response to the required posted notice must be informed of the amount due for the current month's service and can, by submitting a single payment to the utility, prevent disconnection of service. Payment by tenants equal to or exceeding the landlord's current bill for those premises will be credited to the appropriate account.

If service has already been disconnected, tenants have 14 days to pay the current bill plus reconnection charges to qualify for continuation of service. If the tenants do not pay the current bill by the due date each month, a utility can terminate service within five days notice. The company is not required to reconnect service when the landlord resides on the premises.

Payment Plans (Other than Percent of Income)

A customer will be notified that the company, when contacted by a customer whose account is delinquent, (or who desires to avoid a delinquency) will make extended payment arrangements. The company may require the customer to establish inability to pay, and may base a plan upon: 1) the amount of the delinquent account, 2) the length of time that the balance has been outstanding, 3) the customer's recent payment history, 4) the reasons why payment has not been made, and any other relevant factors concerning the circumstances of the customer including health and age.

If the customer fails to propose payment terms acceptable to the company and the customer is not currently in default on a previously agreed upon extended payment plan, the company must advise the customer of the availability of one of the extended payment plans offered. If a customer fails to propose payment terms acceptable to the company and the customer is in default on an extended payment plan other than the ones set forth, the company must advise the customer of the availability of the following plans:

1. A plan that requires either six equal monthly payments on the arrearages in addition to full payment of current bills.
2. A plan that requires payment of one-third of the balance due each month (arrearages plus current bill). An optional uniform budget payment plan must be offered to any customer not in default. Arrearages do not need to be included in this plan. During the winter heating season, the one-third plan must be offered by all jurisdictional utility companies.

Reconnection of Service

No public utility can require a cash deposit to establish or reestablish credit in an amount in excess of one-twelfth of the estimated charge for all service for the ensuing 12 months, plus 30% of the monthly estimated charge. Each utility, upon request, must furnish a copy of

these rules to the applicant for service or customer from whom a deposit is required. At least 5% interest must be paid on the deposit if held more than 180 days.

Tracking Disconnection and Arrearages

The PUC requires extensive monthly reports regarding disconnections and arrearages. Included is data on the number of customers on specific payment plans; the number of customers who have defaulted on or are renegotiating specific plans, the number of service disconnection for nonpayment, total arrearage, total reconnection, etc. There are over 36 data requirements.

Contact

Public Utilities Commission
180 East Broad Street
Columbus, Ohio 43215

OKLAHOMA

Winter Restrictions on Service Disconnection

During the time period from November 15 through April 15, or during other periods of severe weather ordered by the commission, no utility can discontinue utility service used or needed for the primary heating source by any residential customer until these conditions are met:

1. The utility provides a "Disconnect Notice";
2. The utility attempts contact with the consumer to offer the consumer a "Minimum Deferred Payment Plan";
3. The utility attempts contact with the consumer to ascertain whether a life-threatening situation would exist if discontinuation of utility service occurs; and
4. The following additional requirements are met:

The utility must attempt contact with the consumer responsible for payment of the utility bill or an adult living at the affected residence by telephone or a hand-delivered notice, at least two business days prior to discontinuation of utility service. If contact is not made, the utility must leave notice at the premises. If contact is made, the utility must explain that a Minimum Deferred Payment Plan is available and where the utility and consumer cannot reach agreement on the Minimum Deferred Payment Plan, the utility must notify the consumer that unless discontinuation of utility service would create a life-threatening situation, discontinuance is subject to occur after two business days. If the consumer does not enter into a payment plan and indicates discontinuance of service would create a life-threatening situation, the utility may ask the consumer to complete a certificate stating the reasons for the danger if disconnection would occur. Examples are weather conditions, age or infirmity of the customer or a family member. These certificates are effective for one billing period and may be renewed. If the certificate is renewed the utility may request, at consumer's expense, verification of the life-threatening situation by a physician, a practitioner of the healing arts, or a public health or social service official. When a utility is notified by telephone that a life-threatening situation exists, the utility must permit a reasonable time (not less than 72 hours) for the consumer to produce the certificate.

Restrictions on Disconnection to Elderly or Handicapped

"Elderly or Handicapped Consumers" are those customers with physical disabilities or any over 65 years of age who notify the utility that they

want to be included in the special notification procedures available to them. This is offered to consumers during initial application of service and annually thereafter.

Prior to the discontinuance of service to elderly or handicapped consumers, the utility must notify the commission's Complaint, Investigation and Mediation Department by telephone at least two days before disconnection. They must follow up with a written memorandum containing the names of the involved parties and all other pertinent information relating to the proposed discontinuance.

Linkages and Other Information

Yearly, the utility includes in its consumer mailing disconnection information stating all the rights listed in the disconnect notice. It also includes a list of all social and government agencies which have requested their name, address and telephone be given to consumers with regard to supplying financial aid.

Regular Disconnect Regulations

Payment Period -- Not less than 10 days after the bill is mailed it is considered delinquent if not paid.

Disconnect Notification -- A heading in bold letters states that this is a cut-off notice. It contains the following information:

1. Reason for service discontinuance.
2. Total amount owed by the consumer for past service.
3. Information that the previous payment record, date of last payment, and consumption involved is available upon request.
4. Date that consumer may be disconnected if the consumer does not contact the utility prior to this date.
5. A statement that the utility is required to offer a deferred payment plan and that by entering into the plan, the consumer can avoid disconnection.
6. A statement that if the consumer disputes any portion of the bill, he/she can obtain a review by the utility of the portion of the bill under dispute. However, the consumer must pay the portion of the bill which is not being disputed.
7. A statement that if the consumer is dissatisfied with any decision or payment plan offered by the utility, that they may contact the commission.
8. A list of major state or local government agencies, addresses, and telephone numbers which have programs available to assist

eligible persons with payment of utility bills, when such information is received from the commission or other governmental agency.

9. A statement that the consumer may contact his/her utility representative for a complete list of government or social agencies in his/her area.
10. Telephone number, and name (if available) of utility representative to call for assistance.
11. The financial charges the consumer would have to bear for reconnection of service.

A utility may discontinue service to a consumer on the date specified in the notice of discontinuation, or within 30 days thereafter during regular business hours, so long as discontinuations do not occur within the last two hours of the business day. Service can't be discontinued on any day before utility business offices will be closed or on a day before banks or other lending institutions will be closed.

Disconnection for Renter Occupied Households

Where a master metered apartment complex, building or trailer court is subject to disconnection, a disconnect notice must be posted by the utility in a common area of the premises at least five business days prior to disconnection. If the tenants wish to continue service and notify the utility within the five days, the utility must suspend termination and make available to tenants the opportunity to enter into a payment plan that will allow continuation of service.

Payment Plans

The payments need not be equal in size and are based on the following factors:

1. Size of the delinquent account;
2. Consumer's ability to pay;
3. Consumer's payment history;
4. Time that the debt has been outstanding;
5. Reasons why debt has been outstanding including extraordinary size of the account debt, other extraordinary expenses of the consumer, loss of income through employment or illness; and
6. Any other relevant factors concerning the circumstances of the consumer.

A "Minimum Deferred Payment Plan" is a payment plan which allows the consumer to make monthly payments of one-third of the amount remaining due after deduction of all available governmental assistance for utility bills from the total amount. This payment cannot exceed 15% of the consumer's monthly income (excluding direct aid for utility bills) which is verified by the consumer through records or employment information or by a social or government agency or other competent means. The consumer may at any time elect to make higher payments.

Reconnection of Service

After disconnection of service, a utility must reconnect service to any consumer upon guarantee from any social or government agency that payment will be made. The consumer is, however, liable for all utility services rendered.

When disconnection has occurred, the utility (upon entering into a deferred payment plan with the consumer for receipt of past due bill, or upon receipt of payment of the past due bill) must reconnect service within 12 hours, if requested by consumer, unless this is made impossible by an intervening "act of God." A reconnect charge can be made.

Contact

Public Utilities Division
Corporation Commission
500 Jim Thorpe Office Building
2101 N. Lincoln Blvd.
Oklahoma City, OK 73105

OREGON

Special Restrictions on Disconnection of Service to the Severely Ill

A gas or electric utility cannot disconnect residential services if the customer submits certification from a licensed physician stating that disconnection would significantly endanger the physical health of the customer or a member of the customer's household. Oral certification must be confirmed in writing within 14 days by the physician prescribing medical care. Written certification must, in part, include this information:

1. A complete description of the health conditions;
2. An explanation how the health of the person will be significantly endangered by the termination of service;
3. A statement indicating how long the health condition is expected to last;
4. A statement specifying the particular type of utility service required (e.g., electricity for respirator).

If a medical certificate is not submitted in compliance with this rule, the utility may disconnect service after providing a 72-hour notice to the customer. Certification is valid only for the length of time the health endangerment is certified to exist, but for no longer than six months without renewal.

A customer submitting a medical certificate is not excused from paying for utility service. He/she is required to enter into a time-payment agreement with the utility where an overdue balance exists. Where financial hardship can be shown, a customer with a health certificate can be permitted to renegotiate the terms of a time-payment agreement with the utility. If a customer fails to abide by the terms of a time-payment agreement, or refuses to enter into an agreement, the utility must notify the Commissioner. A hearing will be held to determine whether the utility should be permitted to disconnect service to the customer.

The utility is responsible for verifying the accuracy of a medical certificate. If the utility believes a customer does not qualify, or no longer qualifies for a medical certificate, the utility may apply to the Commissioner for permission to terminate the service of the customer.

Disconnect Notification

At least 15 days before an electric or gas utility can disconnect a residential customer for nonpayment for services rendered, the utility must provide written notice to the customer and the customer's designated representative. The 15 day notice shall be printed in bold face type and must state, in part:

1. The reasons for the proposed disconnection;
2. The earliest date for disconnection;
3. An explanation of the time-payment agreement provisions;
4. An explanation of the medical certificate provisions;
5. The name and telephone number of the appropriate unit of the Department of Human Resources or other agencies which may be able to provide financial aid; and
6. An explanation of the commissioner's appeal and complaint process.

At least 72 hours before the proposed disconnection date, the utility must make a good faith effort to contact the customer or an adult at the residence in-person or by telephone. If contact is made, the utility must inform the person that service will be disconnected on or after a specific date and explain the alternatives and assistance that might be available. If contact by telephone cannot be made, the utility must attempt personal contact. When personal contact is made, the utility leaves a written notice. If contact cannot be made in person or by telephone, the utility must leave the notice in a conspicuous place at the residence informing the customer that service disconnection is imminent.

Where personal contact is made by the utility, the representative of the utility making contact is empowered to accept reasonable partial payment of the overdue balance in accordance with the time payment. A utility must document its efforts to provide notice under this rule and must make that documentation available to the customer and the commission upon request.

Linkages

Where personal contact is made by a utility and the circumstances are such that a reasonable person would conclude that the customer does not understand the consequences of disconnection, the utility must notify the Department of Human Resources and the Commissioner, and delay the proposed disconnection date for five additional business days.

Payment Plans

A gas or electric utility may not disconnect residential service for nonpayment if a customer pays the greater of \$10 or 10% of the account balance, which includes the amount overdue, any current bill, and any bill under preparation but not yet presented to the customer. The customer must enter into a written time-payment agreement to bring the account into balance within 10 months of the date of agreement and agree to keep subsequent bills current.

The utility and customer may agree in writing to change payment arrangements, provided the utility first informs the customer of the availability of the payment terms. Time payments are on a monthly basis unless otherwise agreed to by the utility and the customer. The utility cannot accelerate payments under a time-payment agreement when a customer changes residences, provided the payments are then current and the customer pays other tariff charges associated with the change in residence. When installments on a time-payment agreement have not been kept current, the customer is required to pay all past due installments, together with any other applicable charges, before service is provided at the new residence.

If a customer fails to abide by the time-payment agreement, the utility may disconnect service after serving 15 days notice.

Reconnection of Service

If electric or gas service is disconnected for failure to comply with the payment terms set forth in the PUC rule, the utility may refuse to restore service until it receives full payment of any overdue obligation, including any reconnection fee, late payment fee, and past due bill.

Contact

Public Utility Commissioner
Labor and Industries Building
Capitol Mall
Salem, Oregon 97310

PENNSYLVANIA

Winter Restrictions on Service Disconnection

From December 1 to April 15, disconnection can only take place by permission of the Public Utilities Commission. This is actually a complete moratorium since the Commission has chosen not to give permission. The procedures to be taken during the winter months are as follows:

1. The utility must make personal contact at the premises, if occupied.
2. If at the conclusion of the notification process a reasonable agreement cannot be reached between the utility and the ratepayer, the utility must register with the Commission, in writing, a request for permission to terminate service, accompanied by a thorough utility report.
3. If the customer has filed an informal complaint or if the Commission has acted upon the utility's written request, the matter proceeds under informal complaint procedures.
4. For all premises where heat related service has been terminated prior to December 1 of each year, within 90 days prior to December 1, all covered utilities must survey and attempt to make post termination personal contact with the occupant or a responsible adult at the premises and in good faith attempt to reach an agreement regarding payment of any arrearages and restoration of service.

Regular Disconnect Regulations

Payment Period - A utility bill becomes due twenty days from the date of transmittal. A late payment charge may be assessed for no more than 1.5% interest, monthly, on the overdue balance.

Disconnect Notification - At least ten days prior to termination written notice must be sent. At least three days prior to ending service the utility must personally, or by phone, contact the ratepayer or a responsible adult. Immediately preceding disconnection of service, personal contact by the utility employee must be attempted. If evidence exists that a serious medical condition or illness exists, termination may not occur. If no prior contact has been made the employee must post a forty-eight hour termination notice. After termination, a written statement explaining how service can be restored is delivered to the ratepayer or posted at the affected premises.

Deposit Procedures for Existing Ratepayers

A utility may require an existing ratepayer to post a deposit to re-establish credit under the following circumstances:

Whenever a ratepayer has been delinquent in the payment of any two consecutive bills or three or more bills within the preceding 12 months and prior to requesting a deposit, the utility must give the ratepayer written notification of its intent to request a cash deposit if current and future bills continue to be paid after the due date. Notification must indicate that a deposit is not required at this time, but that if bills continue to be paid after the due date a deposit will be required. A subsequent request for deposit must indicate that a ratepayer should register any question or complaint about that matter prior to the date the deposit is due in order to avoid having service terminated pending resolution of a dispute.

Except in the case of adjustments to equal monthly billing plans, a utility may issue a notification or request for a deposit based in whole or in part on a delinquent account arising out of a "makeup" bill. After the utility has complied with the requirements relating to payment agreements and period of amortization, and the customer is not in compliance with a payment agreement or settlement agreement, a notification or request for deposit can be issued based on the delinquent "make-up" bill. Where a delinquent "make-up" bill exceeds an otherwise normal estimated bill by at least 50% and where the customer does not make payment in full before a notification of intent to request a deposit is given to the ratepayer, such a notification or request for deposit can be issued based on the "make-up" bill.

Disconnection for Renter Occupied Households

Before any termination of service to a landlord-ratepayer for nonpayment of charges, a public utility must comply with the following:

1. Notify the landlord-ratepayer of the proposed termination, in writing, sent by certified mail personal delivery, or post on the premises at least 37 days and again 10 days before the date of termination of service.
2. Notify the following agencies which serve the community in which the affected premises are located, in writing, at the time of delivery of notice to the tenants of the proposed termination of service: The Department of Licenses and Inspections or the Department of Public Safety, The city or county public health department or the Department of Health office responsible for that county, the grantees of emergency energy funds from the Department of Public Welfare or Department of Community Affairs.
3. Notify each dwelling unit reasonably likely to be occupied by an affected tenant of the proposed termination, in writing, at least seven days after the notice to the landlord-ratepayer and at least 30 days before the termination of service.

Tenants must be informed of their rights. They can join with the other tenants to pay the utility bill for the last thirty days preceding the notice, or they can pay the total bill. They will not have to pay the landlord's other debts or the debts of prior tenants, and utility

service will remain in the name of the landlord. They may deduct their payment to the utility company from rent due now or from future rent. The utility company then tells the landlord how much they paid for that utility service.

If a building has one meter for more than one tenant, the utility bill is for all tenants and must be paid in full. If a tenant pays only part of the last monthly billing, utility service will be shut off. A landlord cannot punish tenants if they pay the utility bill. The landlord cannot raise rent or evict and cannot take action against the tenants in any other way for paying the utility bill and deducting it from the rent. The utility must inform the landlord of all payments by tenants. Utility service can be switched to the tenant's name if the unit has its own meter or a meter can be installed.

Before any discontinuance of service by a public utility to a landlord-ratepayer, one of the following must be met:

1. The landlord-ratepayer must state in a form bearing his notarized signature that all of the affected dwelling units are unoccupied or that the tenants affected by the proposed discontinuance have consented, in writing, to the proposed discontinuance. The form must bear a notice that the Commission will rely upon the information provided by the landlord-ratepayer, and that false statements are punishable criminally.
2. All of the tenants affected by the proposed discontinuance must inform the utility orally or in writing of their consent to the discontinuance.
3. The landlord-ratepayer must provide the utility with the names and addresses of the affected tenants within seven days of receipt of the notice, or make arrangements to pay the balance owed.

Linkages

If a third party has not been designated to receive a copy of a termination notice, the utility must contact a community interest group or other entity including a local police department. If no other entity is available, the Commission must be informed, in writing.

Reconnection of Service

A utility may require, as a condition for furnishing residential service to an applicant, the payment of any outstanding residential account with the utility which accrued within the past four years for which the applicant is legally responsible and for which the applicant was billed properly. Any such outstanding residential account with the utility may be amortized over a reasonable period of time. Factors to be taken into account include the size of the unpaid balance, the ability of the applicant to pay, the payment history of the applicant, and the period of time over which the bill was accumulated.

A utility may not require, as a condition of the furnishing of residential service, payment for residential service previously furnished under an account in the name of a person other than the applicant unless a court, district justice, or administrative agency has determined that the applicant is legally obligated to pay for the service previously furnished. Examples of this situation includes a separated spouse of a cotenant.

A utility may require a deposit whether or not service has been terminated when a ratepayer fails to comply with terms or conditions of a settlement or payment agreement. It cannot be in excess of two months of service. An applicant may elect to pay any required deposits in three installments: 50% payable upon the determination by the utility that the deposit is required, 25% payable 30 days after such determination, and 25% payable 60 days after such determination.

Tracking Disconnections and Arrearages

Within 15 days after the end of each month, each electric, gas, and steam heat utility must file with the Commission a report containing the following information for that month:

1. Total number of accounts, categorized by classification (residential, residential multi-unit dwellings) and by usage (heating, nonheating).
2. Number of overdue accounts, categorized by usage - heating, non-heating, and by amount overdue - \$25 or less, \$26-50, \$51-150, \$151-250, \$251-500, \$501-1000, and over \$1000. Accounts are also categorized by time overdue in days - 30 days or less, 31-60 days, 61-90 days, 91-120 days, and over 120 days.
3. Dollar amount overdue including total amount of arrearages charged by wage and time overdue.
4. Total number of ten-day termination notices sent out.
5. Total number of dwellings which receive notices sent to ratepayers other than occupants.
6. Number of completed personal contacts made in person or by telephone or by third-party notification to a person designated by the customer. Also reported are the number of third-party notifications to a community interest group, and to third-party notifications to the Commission or its designee.
7. Total number of 48-hour notices posted.
8. Number of terminations completed by the company such as the number of nonpayment of undisputed delinquent accounts, failure to satisfy credit requirements, noncompliance in the settlement of amortization agreement.

9. Number of terminations completed, categorized by usage, amount overdue, length of time overdue. The utility also indicates terminations completed by first three digits of each account's zip code.
10. Reconnections are categorized by usage and by whether an amortization settlement agreement was achieved with involvement of the Commission; or between the customer and utility. They also report the total number of reconnections due to medical certification and the total number of reconnections due to full payment of arrearage.

Contact

Consumer Services
Public Utility Commission
North Office Building
Commonwealth Avenue and North Street
P.O. Box 3265
Harrisburg, Pennsylvania 17120

RHODE ISLAND

Winter Restrictions on Service Disconnections

From November 1 through March 31, disconnection cannot take place unless the arrearages for the primary heating source exceed \$375 or the non-primary heating source exceeds \$110. Further, the utility must personally call at the customer's residence and explain both termination procedures and the commission's review process used to settle disputes. For purposes of this rule, a "delinquent balance" is that amount which has been unpaid for at least 10 days after rendition of bill.

No utility may terminate service to a residential customer unless at least 48 hours (not including Saturday, Sunday or holidays) prior to termination, it has filed with the Public Utilities Commission an affidavit of one of its employees stating that prior to the 10-day period set out in its shutoff notice the affiant has personally spoken with the customer or an adult found within the residence. The employee must have advised the customer that service will be terminated within 48 hours unless the customer either makes satisfactory arrangements with the utility or follows the procedures for obtaining a review by the commission. The utility employee must also inform the person of procedures for obtaining a review. In the employee's opinion the person to whom he spoke must understand the communication. The affidavit must also state that the employee has not observed or been told of any circumstances, including illness, which would make termination of service a violation of PUC regulations.

Termination of Service in Cases Involving Marital Dispute

No utility subject to the jurisdiction of the Division of Public Utilities and Carriers may terminate service to a residence for non-payment of utility charges where the utility is advised by the spouse of the named customer or of the major wage-earning spouse that the reason for non-payment is the absence of the named customer or the major wage-earning spouse from the residence because of a marital dispute, as long as the remaining spouse fulfills these conditions:

1. Establishes by independent evidence that the customer or major wage-earning spouse is no longer living at the residence. (A copy of a petition for divorce or separation, or a letter from counsel, or proof of eligibility for Aid to Families with Dependent Children; or other evidence satisfactory to the company, shall constitute sufficient independent evidence under this subsection.); and,
2. Agrees to provide information concerning the location and employment of the named customer or the major wage-earning spouse; and
3. Agrees to establish a new account in his/her own name for prospective charges and to make a deposit as security for payment of prospective charges if a deposit would be otherwise permitted under the rules and regulations of the Division.

Termination of Service in Cases Involving Elderly and/or Handicapped

Every utility must devise procedures reasonably designed to identify, before termination of service for failure to pay, households in which an elderly or handicapped adult resides. The utility will provide to a third person designated by the customer all notices pertaining to termination of service. In no event will the third party be liable for the account of the customer.

Written approval from the Division must be obtained by the utility before terminating service in a household in which all adult residents are 65 years of age or older, or in which any resident is handicapped.

Regular Disconnect Regulations

Payment Period - Forty days after the mailing date of the bill, a utility may terminate service.

Disconnect Notification - Ten days prior to disconnection, a written notice must be sent. It should include, among other things, the grounds for disconnection, the date when service will be stopped, the customer's rights for reviewing disputed bills, and the procedures to be taken if a seriously ill person resides in the home. A note must be left on the premises after service is disconnected.

Service cannot be disconnected on any Friday, Saturday, Sunday, legal holiday, or day before any legal holiday, or at any time when the utility's business offices are not open for business.

Disconnection for Renter Occupied Households

Two days prior to disconnection of service renters must be contacted. In addition the utility must post a notice of shutoff on the premises. These persons then have the choice of negotiating directly with the utility to purchase service in their own name.

Linkages

The utilities include a statement on the bill, "Contact your local CAP Agency."

Payment Plans

Utility costs can be averaged over a varying period based on ability to pay.

Other

Rhode Island is a small state. The PUC is very involved with customer payment problems and each year the commission staff makes "thousands of payment arrangements."

Reconnection of Service

Personnel at the utility must be available until 5:00 P.M. or three hours after shutoff to reconnect service and to enter into agreements to resolve disputes customers may claim. Service is restored when the cause has been remedied or satisfactory credit has been arranged or if the Public Utilities Commission orders service to be restored. A reconnection fee can be charged, but no additional deposit is required.

Tracking Disconnection and Arrearages

The number of disconnections has remained steady during the last few years.

Contact

Public Utilities Commission
100 Orange Street
Providence, Rhode Island 02903

SOUTH CAROLINA

Winter Restrictions on Service Disconnection

Service may not be terminated between December through March if a medical certificate is provided that states that termination of service would be especially dangerous to the person's health.

Disconnect Notification

Notification must be sent 10 days prior to disconnection. Two days before ending service the utility must make a reasonable effort to telephone or personally contact the customer. Service can be stopped on Monday through Thursday only, unless provisions have been made for the availability of the acceptance of payment and the reconnection of service.

Payment Plans

Deferred payments are arranged whereby the customer pays one sixth of the outstanding amount for six months plus each current bill.

Reconnection of Service

Both a service charge (varies by utility) and a deposit may be required, but the deposit cannot exceed the total of the highest two consecutive months bills during the previous 12 months.

Contact

Public Service Commission
111 Doctors Circle
P. O. Drawer 11649
Columbia, SC 29211

SOUTH DAKOTA

Winter Restrictions on Service Disconnection

Between November 1 and March 31 the customer is given an additional thirty days before disconnection. Disconnection must be postponed an additional thirty days if a doctor certifies that disconnection would aggravate an existing medical emergency in the customer's family.

Payment Period

The bill is due twenty days after it is sent. However, it must be at least thirty days after the bill is sent before disconnection can occur for nonpayment.

Reconnection of Service

A service charge and deposit of up to twice an average month's bill can be required for reconnection of service.

Contact

Public Utilities Commission
State Capitol
500 E. Capitol Street
Pierre, SD 57501

TENNESSEE

The Tennessee Public Service Commission is especially small due to the separate jurisdiction of the Tennessee Valley Authority throughout the state. About 30% of the gas and only about 3% of the electricity in Tennessee is regulated by the PUC.

Regular Disconnect Regulations

Utilities must notify customers 10 days prior to disconnection. There are few disconnections because the utilities work with the customers.

Contact

Public Service Commission
C1-119 Cordell Hull Building
436 6th Avenue, N.
Nashville, TN 37219

TEXAS

Electric Utility Regulations

Extreme Weather Restrictions on Service Disconnection

In zones where an "excessive heat alert" is in effect, as determined by the National Weather Service or on a day when heat index values (heat and or humidity levels) indicate sunstroke and heat exhaustion would result, an electric utility cannot disconnect a customer until the utility ascertains that no life threatening condition exists in the customer's household, or would exist, because of disconnection during severe weather conditions.

Disconnection Restrictions for Ill and Disabled

No electric public utility may discontinue service to a delinquent residential customer when the customer establishes that discontinuance of service will result in some person residing at that residence becoming seriously ill or more seriously ill if service is discontinued. Each time a customer seeks to avoid termination of service under this rule, a public health official, including but not limited to medical doctors, doctors of osteopathy, nurse practitioners, registered nurses, and any other similar public health official will call or contact the utility within 16 days of issuance of the bill. A written statement must be received by the utility from the physician within 26 days of the issuance of the utility bill. The prohibition against service termination provided by this rule will last 63 days from the issuance of the utility bill or a lesser period agreed upon by the utility and the customer or physician. The customer who makes this request must enter into a deferred payment plan.

Regular Disconnect Regulations

Payment Period - The bill is due 16 days after it is mailed.

Disconnect Notification - Ten days after the bill is delinquent, service can be disconnected as long as a termination notice was sent at least 10 days in advance of termination. Where reasonable, a written statement providing notice that service has been terminated must be posted at the place of common entry or upon the front door of each affected residential unit as soon as possible after service has been disconnected.

Linkages

The disconnection notice must state that energy assistance programs and payment plans are available, and that if customers are ill they may qualify for a postponement of payment.

Payment Plans

Various payment plans, including deferred plans, are available. These are available to customers, upon request and if they have not been issued more than two termination notices within the preceding 12 months. Every deferred payment plan entered into due to the customer's inability to pay the outstanding bill and agrees to pay the balance in reasonable installments until the bill is paid. A payment of not more than one-third of the total deferred amount may be required as a reasonable amount, size of account, ability to pay, payment history, length of outstanding debt and reasons for delinquency are considered.

Reconnection of Service

Charges vary from utility to utility but generally a service fee of \$25 to \$30 is charged for service reconnection.

Other

The Texas PUC regulates electric utilities, telephone utilities, and water utilities.

Contact

Public Utility Commission
7800 Shoal Creek Blvd.
Austin, Texas 78757

TEXAS

Gas Utility Regulations

Health Restrictions on Service Disconnection

No utility may discontinue service to a delinquent residential customer permanently residing in an individually metered dwelling unit when the customer establishes that discontinuance of service will result in any person residing at that residence becoming seriously ill or more seriously ill if service is discontinued. Any customer seeking to avoid termination of service must make a written request supported by a written statement from a licensed physician. Both the request and the statement must be received by the utility not more than five working days after the date of delinquency of the bill. The prohibition against service termination will last twenty days or less from the date of receipt by the utility of the request, if it is agreed upon by the utility and the customer. The customer who makes this request signs an installment agreement which arranges payment of the service along with timely payments for subsequent monthly billings.

Regular Disconnect Regulations

Payment Period - The due date of the bill for utility service is at least fifteen days after issuance, or such other period of time as may be provided by order of the regulatory authority. The bill is delinquent if unpaid by the due date.

Disconnect Notification - Service may be disconnected if the bill has not been paid or a deferred payment plan has not been entered into within five working days after the bill has become delinquent and proper notice has been given. Proper notice consists of a mailing or hand delivering notice to the customer at least five working days prior to the stated date of disconnection, with the words "Termination Notice" or similar language prominently displayed on the notice. The notice must be provided in English and Spanish as necessary to adequately inform the customer, and must include the date of termination, the hours, address, and telephone number where payment may be made, and a statement that if a health or other emergency exists, the utility may be contacted concerning the nature of the emergency to determine assistance available, if any, to meet the emergency. No utility may abandon a customer without written approval from the regulatory authority.

Payment Plans

The utility is encouraged to offer a deferred payment plan for delinquent residential accounts. If such a plan is offered, it must conform to the following guidelines:

1. Every deferred payment plan entered into due to the customer's inability to pay the outstanding bill in full must provide that

service will not be discontinued if the customer pays current bills and reasonable installments until the bill is paid.

2. For purposes of determining reasonableness the following is considered: size of delinquent account, customer's ability to pay, customer's payment history, time that the debt has been outstanding, reasons why debt has been outstanding, and other relevant factors concerning the circumstances of the customer.
3. When a utility offers a written deferred payment plan, the plan must state the following in bold face print: "If you are not satisfied with this agreement, do not sign. If you are satisfied with this agreement, you give up your right to dispute the amount due under the agreement, except for the utility's failure or refusal to comply with the terms of this agreement."
4. A deferred payment plan may include a one-time 5 percent penalty for late payment on the original amount of the outstanding bill.

Reconnection of Service

Before service is rendered every applicant who has previously been a customer of the utility and whose service has been discontinued for nonpayment of bills is required to pay all amounts due the utility or execute a written deferrred payment agreement, if offered, and reestablish credit.

A deposit may be required but can not exceed an amount equivalent to one-sixth of the estimated annual billing.

Contact

Railroad Commission of Texas
Gas Utilities Division
P.O. Drawer 12967
Austin, Texas 78711

UTAH

Restrictions on Termination During Serious Illness

Residential utility service may not be terminated and will be restored where termination will cause or aggravate a serious illness or infirmity of a person living in the residence. Utility service will be restored or continue for one month or less.

Upon receipt of a physician's statement identifying the health infirmity or potential health hazard, a utility will continue to restore residential service for the period set forth in the physician's statement or one month, whichever is less. The person whose health is threatened may petition the commission for an extension of time. During the period of continued service, the account holder is liable for the cost of residential utility service. However, no action to terminate the service may be undertaken until expiration of the period of continued service.

A public utility may not terminate service to a residence in which the account holder or a resident is known by the utility to be using an iron lung, respirator, dialysis machine, or other life-supporting equipment, without specific prior approval by the Public Service Commission. Any account holder eligible for protection can obtain it by filing notice with the utility.

Restrictions on Termination During Divorce Proceedings

A delinquent account, accrued prior to the commencement of a divorce or separate maintenance action in the courts, in the name of a former spouse who was the principal wage-earner, cannot be the basis for termination of the current account holder's service.

Payment Period

A bill is due 20 days from the date of issuance.

Disconnect Notification

At least 10 calendar days prior to a proposed termination of residential utility service, a public utility shall give written notice of disconnection for nonpayment to the account holder. The 10-day time period is computed from the date the notice is deposited in the mail. The notice shall be given by first class mail or delivery to the premises and shall contain a summary of the following information:

1. A statement of the customer's rights and remedies under existing state law and commission regulations;

2. The commission-approved policy on termination for that utility;
3. The availability of deferred payment agreements and sources of possible financial assistance including but not limited to all state and federal energy assistance programs;
4. Informal and formal procedures to dispute bills and to appeal adverse decisions, including the commission's address and telephone number;
5. Specific steps that may be taken by the consumer to avoid termination (to be printed in a conspicuous fashion);
6. The date on which payment arrangements must be made to avoid termination; and
7. A conspicuous statement, in Spanish, that the notice is a termination notice and that the utility has a Spanish edition of its customer information pamphlet and the possibility of personnel available during regular business hours to communicate with Spanish-speaking customers.

Commencing at the date of the second billing cycle after the statement due date, a late charge of a periodic rate of up to $1\frac{1}{2}\%$ per month (annual percentage rate of 18% as determined by the actuarial method) may be assessed against any unpaid balance in excess of new charges debited to the account during the current billing cycle.

At least 48 hours prior to the time when termination of service is scheduled, the utility shall make good faith efforts to notify the account holder or an adult member of the household, by telephone or by a personal visit to the residence, of the scheduled termination. If such personal notification cannot be made, the utility shall leave a written termination notice at the residence.

Disconnection for Renter Occupied Households

For all residential premises where a person other than the occupant is the account holder the utility must post a notice of proposed termination on the premises in a conspicuous place and must make reasonable efforts to give actual notice to the occupants by personal visits or other appropriate means at least five calendar days prior to the proposed termination. If nonpayment is the basis for the termination, the utility shall also advise the tenants that they may continue to receive utility service for an additional 30 days by paying the charges due for the 30 day period just past.

Payment Plans

The applicant or account holder shall have the right to set the amount of the equal monthly installment of a deferred payment agreement, provided,

however, that the full amount of the delinquent balance plus interest shall be paid within 12 months and provided that the account holder agrees to make an initial payment not less than the amount of the monthly installments.

If a utility has a budget billing or equal payment plan available, it shall offer the account holder the option of agreeing to pay all current bills for residential utility service plus the monthly installment necessary to liquidate the delinquent bill or of agreeing to pay a budget billing amount set by the utility plus the monthly deferred payment installment. When negotiating a deferred payment agreement with a utility that does not offer a budget billing plan, the account holder shall agree to pay the current bill for residential utility service plus the monthly installment necessary to liquidate the delinquent bill. The account holder also has the option, when negotiating a deferred payment agreement, to include the amount of the current month's bill plus any reconnection charges or security deposits in the total amount to be paid over the term of the deferred payment agreement.

When a payment plan is breached and the utility plans to end service, the utility shall notify the Office of Social Services of such impending termination not less than 10 calendar days in advance thereof.

Other

The Mormon Church in Utah is a real "safety net" for its members. Members in good standing are assisted.

Reconnection of Service

A utility shall have personnel available 24 hours per day, every day to reconnect utility service, provided that, prior to reconnection, the account holder agrees to negotiate and execute a deferred payment agreement and to pay the first installment by visiting the utility's business office within 48 hours after service has been reconnected. A service charge (\$27-\$47) and a deposit of about \$95-\$120 may be charged.

Contact

Public Service Commission
Department of Business Regulation
6000 State Office Building
Capitol Complex
Salt Lake City, UT 84114

VERMONT

Description

No gas or electric utility may disconnect service to any residential ratepayer between December 1 and March 31, inclusive, unless the utility has taken the following steps:

The utility must make reasonable attempts to tell the ratepayer actual disconnection notice information. This consists of at least the following: Three telephone calls made no less than three hours apart to a telephone number provided by the ratepayer for this purpose or to the ratepayer's number as it appears in the telephone directory or a personal visit to the customer's premises. The required notice may be given to either the ratepayer or to another responsible adult at the premises where service is to be disconnected. Included must be a statement of the amount of the delinquency and a statement (among other things) that service will be disconnected unless these conditions are met:

1. The delinquency is paid in full by a certain date; or,
2. The rate payer enters into a reasonable agreement with the utility to pay the delinquency by means of a repayment plan; or
3. The ratepayer denies the existence of any delinquency in excess of \$50 and submits the dispute to the Board.

If the ratepayer has been personally told about the disconnection notice once during the current winter period with respect to a previous delinquency, then oral notice is not required, provided the utility delivers or mails the required information.

Linkages and Other Information

If complying with the notification requirements for disconnection of service, but when oral notification was unable to be given, then the utility must report to the Department of Public Service the ratepayer's name, address and, if available, telephone number at least 48 hours before disconnection is to occur.

Regular Disconnect Regulations

Disconnection is not permitted if, among other reasons:

1. The delinquent bill or charge, or aggregate delinquent bills and charges, do not exceed \$50, provided that this exception is not used for more than two billing cycles in one calendar year;
2. The only charges or bills constituting the delinquency are more than two years old;

3. The disconnection would represent an immediate and serious hazard to the health of the ratepayer or a resident within the ratepayer's household, as set forth in a physician's certificate furnished to the company. Notice by telephone or otherwise that such certificate will be forthcoming will have the effect of receipt, providing the certificate is in fact received within seven days.

Payment Period - Within at least 30 days of the postmark on the bill it may be considered delinquent if not paid.

Disconnect Notification - Notice of disconnection is sent not less than 14 days prior to disconnection of service and at least within 40 days after the bill becomes delinquent. The bill is actually at least 2½ months overdue before disconnection occurs.

Payment Plans

The utility will negotiate a reasonable agreement for payment of the delinquency by means of a repayment plan. If, after entering such negotiations, the ratepayer does not believe the utility's terms to be reasonable, the ratepayer may request the assistance of the Consumer Affairs Division of the Department of Public Service in conducting further negotiations.

Reconnection of Service

Service charges of about \$20 and a deposit of no more than 2/12 of the annual bill may be required.

Contact

Department of Public Service
State Office Building
120 State Street
Montpelier, VT 05602

VIRGINIA

Winter Restrictions on Service Disconnection

The Commisioners usually write a letter to gas and electric utilities encouraging them not to disconnect service during severe weather conditions occurring from December 31 to March 1. This, however, is not a legal requirement.

Regular Disconnect Regulations

Thirty days after a bill is mailed it is delinquent if not paid.

Linkages

Most utility customer service departments tell customers about assistance programs. Many include inserts in their bills.

Payment Plans

Some utilities offer a budget plan that spreads arrearages over a three-month period. This is only offered once a year, and the second time a customer is delinquent utilities disconnect service.

A \$10 to \$25 reconnection charge is levied in addition to a deposit of up to the total of the highest two months' bills.

Contact

Division of Public Utilities
State Corporation Commission
Jefferson Building
P. O. Box 1197
Richmond, VA 23209

WASHINGTON

Winter Restrictions on Service Disconnection

Between November 15 and March 15, if a customer notifies the utility of inability to pay a bill and then follows the eligibility procedures, service will not be disconnected. Within the same service area, this account may be transferred from one residence to another.

Eligibility Criteria

A customer must take the following steps to qualify:

1. Notify the utility of inability to pay.
2. Verify that total household income does not exceed the maximum allowed for weatherization and home heating assistance programs.
3. Apply for the assistance programs from applicable government and private sector organizations and agree to apply funds to current and future utility bills.
4. Agree to a payment plan of not in excess of seven percent of the applicant's income from November 15 through March 15, unless the applicant voluntarily agrees to a higher amount. The plan is designed to make the bills current by the following October 15.

Regular Disconnect Regulations

Payment Period - Fifteen days after the bill is issued it is considered delinquent if not paid.

Disconnect Notification - The utilities must attempt to reach a customer in person or by telephone twice to advise him or her of the pending disconnection. They must also provide written notice by mail or by personal delivery not later than the eighth day prior to ending service on the prior to disconnection.

Disconnection for Renter Occupied Households

Where service is master metered or the utility has reasons to believe service is to other than the customer of record, the utility will make "all reasonable efforts" to inform occupants of the impending disconnection. If a user requests it, five additional days are allowed to permit an arrangement for continued service.

Payment Plans

Payment plans are negotiable.

Customer Rights and Awareness

Annually, a bill insert must be mailed by the utilities for customers to request a guide containing information about rates, rules, and negotiations. This includes customer rights to dispute a bill.

Reconnection of Service

After paying a service deposit not to exceed two-twelfths of the estimated annual billing, plus a reconnection fee of between \$20-\$40, and after paying arrearages, service will be reconnected. The deposit can be extended over two months' service if one half is paid prior to service.

Tracking Disconnections and Arrearages

Until 1986, Washington's Utilities and Transportation Commission must report annually to the legislature for utilities subject to its jurisdiction stating the benefits of the winter moratorium to low-income persons and the costs and benefits to other customers. Cities and towns distributing electricity are also required to report the same information, which is an interesting approach since many commissions have no regulating authority over municipal power systems.

Contact

Utilities and Transportation Commission
Highways-Licenses Building
12th and Franklin Sts.
Olympia, WA 98504

WEST VIRGINIA

Winter Restrictions on Service Disconnection

Termination is considered especially dangerous to health and safety under the following conditions:

1. During the period running from the first day of December through the last day of February;
2. When a written certification from a licensed physician states that termination of service would be especially dangerous. Certification must be received by the utility within 10 days after the utility informs the customer of the circumstances set forth in this rule and must be renewed every thirty days.
3. When a customer has electric or gas energy using life-supporting equipment such as kidney dialysis machines, iron lungs, etc.

When the reason for termination is non-payment of a bill and the customer has demonstrated an inability to pay the bill in accordance with the requirements of the utility's billing or that he is able to pay for such service but only in installments and that termination of service would be especially dangerous to the health or safety of a member of the customer's household, the utility must offer to the customer the opportunity to enter into a deferred payment agreement, the details of which are to be negotiated between the utility and the customer and are subject to commission review and approval upon appeal.

Restrictions on Disconnection to Elderly or Handicapped

Service will not be discontinued at any time to a residential customer who is 65 years old or older, without first making contact with a near relative or responsible third party and unless the customer refuses to agree to a reasonable deferred payment schedule. This will also apply to any customer regardless of age who is physically, mentally, or emotionally incapacitated.

Regular Disconnect Regulations

Payment Period - A bill is delinquent if not paid within 30 days after becoming due.

Disconnect Notification - The written notice must be sent first class mail, return postage guaranteed, address correction requested, at least 10 days prior to the scheduled termination. Personal contact must be made at least 24 hours prior to the scheduled service termination unless it is reasonably established that the premises are not permanently inhabited.

Service cannot be discontinued on a day on which the utility's business office is not open to accept payment or on a day preceding a day on which the utility's business office is not open to accept payment. Service must be reinstated within eight hours or less after receipt of payment.

Disconnection for Renter Occupied Households

If a landlord of a master-metered apartment building is responsible for payment of a utility bill, written notice of termination must be placed in conspicuous common areas of the apartment building or other multiple-unit dwelling in order to provide notice of the scheduled termination at least five days prior to the scheduled termination of service.

Linkages

A list of social service agencies located in the customer's area must be included with the disconnect notice.

Payment Plans

In determining the type of payment agreement to be used, the utility may consider several factors, including but not limited to, the following:

- Amount of the bill, ability of the customer to pay, payment history, time the debt has been outstanding, reasons why the debt has been outstanding, and any other relevant factors.

Customers, Rights and Awareness

Included in the disconnect notice is the following statement:

"If you feel that any portion of your bill is in dispute, that you are being charged for service you are not receiving, that any of the information stated above is incorrect or that you are unable to pay for such service in accordance with the billing or that you are able to pay for such service but only in installments and that termination of service would be especially dangerous to the health or safety of a member of your household, then you have the right to challenge the bill."

Reconnection of Service

A \$5.00 service fee is allowed by commission rule for reconnection of service; a different amount may be allowed if approved by the commission and specifically included in the utility's tariff.

Contact

Public Service Commission
State Capitol
Charleston, WV 25305

WISCONSIN

Winter Restrictions on Service Disconnection

When the Public Service Commission declares a winter emergency, service may not be disconnected unless there are reasonable grounds to believe that the disconnection will not endanger human health or life. Disconnections are not entirely prohibited during the winter emergency.

Changes were made in the rules regarding cold weather disconnection in October, 1984. The new rules require a utility representative to contact a customer prior to disconnection to discover circumstances which might call for special attention. There must be written approval of a management-level utility employee before a disconnection may be made, and the utility is required to make a follow-up visit to a disconnected customer the day following disconnection to check on the customer's well-being and to inform the customer of payment options and financial or shelter assistance which may be available.

No less than five days prior to disconnecting a customer, a utility must inform the customer about possible sources of financial or shelter assistance, and prior to disconnection, a utility must inform the customer of his or her right to a deferred payment agreement, budget billing, and fuel assistance. A utility must also inform local law enforcement and social service agencies prior to customer disconnection (and reconnection) of service.

Disconnection cannot occur prior to a weekend or holiday or when a utility employee is not available on a 24 hour basis to negotiate and restore service. Third party notification if previously requested and an available utility emergency phone number are also now required. Utilities must now contact disconnected customers prior to October 15 of each year, or a date designated by the commission, and must notify law enforcement and social service agencies of customers not reconnected by October 25.

Health Restrictions

When a note from a licensed Wisconsin physician or from a public health or social services official identifies a medical emergency in the household that disconnection will worsen, the utility may not disconnect service for 21 days. This gives time to make payment arrangements. The utility will grant one more extension of time if the note is renewed.

No further extensions will be granted unless the customer can show the existence of extraordinary circumstances and can also show that he or she has made a good faith effort in trying to work out a solution to the emergency situation by working closely with the utility.

Wisconsin was the first state in the country to have a moratorium on disconnection of service under certain life endangering conditions.

Regular Disconnect Regulations

Payment Period - A bill is considered delinquent if not paid within 20 days after the bill has been issued.

Disconnect Notification - Notice must be mailed at least eight days before the day the utility plans to disconnect service.

The notice must be sent to a home or mailing address and also to the address of the account, if different. If the utility does not disconnect service within 15 days after its first notice date, it must leave a new notice on the premises sometime between 24 and 48 hours before it plans to disconnect. Disconnection may not occur on a day, or on the day before, utility offices are closed -- unless the utility has personnel available to handle payment arrangements with customers. The utility has to make a sincere effort to talk to customers either in person or by telephone, prior to disconnection.

The disconnection notice must contain among other things a statement of the reasons why the utility plans to disconnect. It states that the customers will be disconnected if they do not make suitable payment arrangements on their account, and that service will be continued for 21 days if proof of a medical emergency is given.

Linkages

Utilities are required once a year to give a written explanation of the rules governing deposits, deferred payment agreements, budget plans, and dispute and disconnect procedures, and are required to inform customers of their right to request a record of energy consumption over the past 12 month period. This explanation must tell about the availability of agencies and programs that can provide financial assistance and counseling. Utilities are also required to make available complete conservation information. The notice will also give customers a chance to tell utilities about special circumstances of their residences -- such as the presence of elderly persons or infants, or the use of life-sustaining equipment.

If customers ask the utility in writing to notify the county social services department or some other person or agency before disconnecting service, it must do so. If service has been off for 24 hours, the utility is required to tell the local law enforcement agency.

Currently, the utilities are having inter-agency meetings to improve working relationships between the utilities, PSC, and social service agencies. They have started an Early Identification Policy to identify and assist those unlikely to be able to pay their bills.

Payment Plans

Utilities are required to offer deferred payment agreements to residential customers.

When customers agree to make a reasonable down payment on a bill and to pay the remaining amount in reasonable installments, plus the current bill or budget payment, the utility is not allowed to disconnect service. "Reasonable amounts" are determined by considering the following:

1. Size of delinquent account
2. Ability to pay
3. Payment history
4. Amount of time the debt has been outstanding
5. Reasons why the debt has been outstanding
6. Any other significant factors concerning individual circumstances.

If customers do not fulfill the terms of the agreement, the utility may disconnect service and does not have to offer a new deferred payment agreement prior to disconnection. In addition, budget payment plans are available and customers can make averaged payments each month of the year. Monthly payments are based on estimated consumption and the utility's estimated rates to the end of the budget year. A budget plan may be established at any time of the year and customers with past due bills are eligible for a budget plan if they make suitable payment arrangements on the amount already owed.

Some utilities are authorized to apply late payment charges and may use one of two possible plans:

1. A "monthly charge" of no more than $1\frac{1}{2}\%$ per month compounded. This charge is applied to the total unpaid balance, including unpaid late payment charges.
2. A one-time 3% late charge applied only to the unpaid balance of the amount billed for the current month's usage.

Reconnection of Service

A utility may ask for a deposit from an existing customer to continue service if the service has been disconnected within the last 12 months for nonpayment.

The deposit cannot be larger than the highest estimated bills for any two consecutive months. Deposits earn at least 8% interest. A second party can guarantee payment in lieu of a cash deposit.

Tracking Disconnection and Arrearages

An emergency rule just passed by the P.S.C. requires utilities to report to the commission on a weekly basis the number of occupied dwellings remaining disconnected from gas and/or electric service. The utilities must include the number of occupied dwellings that remain disconnected (regardless of when they were disconnected), and the number of occupied dwellings where the service was disconnected during the previous week.

The emergency rules also require the utilities to undertake an effort to contact all residential gas and electric customers whose services remain disconnected.

Contact

Public Service Commission
475 Hill Farms State Office Building
4802 Sheboygan Avenue
P. O. Box 7854
Madison, WI 53707

WYOMING

Winter Restrictions on Service Disconnection

From November through April, or when severe weather would endanger health, service cannot be terminated until the utility has attempted to contact the customer personally.

Low Income Restrictions on Service Disconnection

If the customer establishes by documentation an inability to pay and he/she has exhausted available government assistance or is seeking assistance, or if he/she is able to pay for service but only in installments, service may not be terminated until the customer has had an opportunity to work out budget billing or other solutions to avoid service termination. The utility will assist elderly and handicapped persons unable to pay their utility bills in determining available government assistance, and will not apply the documentation requirement to them.

Regular Disconnect Regulations

No gas or electric utility can terminate its service to any customer for violation of any of its rules and regulations, or for non-payment of bills covering such service until the utility has first given at least seven days written notice to residential customers, which includes any premises occupied as living quarters.

Upon request in writing, the utility can also provide a third person for notification of all past due bills and notices of termination of service. The utility must establish reasonable procedures to advise customers, particularly any customer incapacitated by age or infirmity, of the right to request third party notification. In no event shall the third party be liable for the account of the customer.

Linkages

The disconnection notice must include the name of any government agency or other organizations which have notified the utility that they render assistance to certain eligible persons who are unable to pay their utility bills and which have requested that their names, addresses and phone numbers be given to any customers facing possible termination of service. This information can be provided on a separate sheet included with the notice of disconnection.

Payment Plans

Payment plans are negotiated by the utility.

Reconnection of Service

The utility may require the customer to pay in full for all service rendered up to the date service was discontinued, plus such reconnection charges as are stated in the utility's rules and regulations.

Contact

Public Service Commission
Capitol Hill Building
320 W. 25th Street
Cheyenne, WY 82002

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APPENDICES

APPENDIX A

QUESTIONNAIRE FORMAT FOR DISCONNECT POLICIES REPORT

Disconnect/Reconnect Policies

A. State

B. Winter Restrictions on Service Disconnection

1. Description

2. Eligibility Criteria

3. Linkages and Other Information

C. Regular Disconnect Regulations

1. Payment Period

2. Disconnect Notification

3. Reasons to Terminate Service

4. Disconnection for Renter Occupied Households

5. Linkages

6. Payment Plans

7. Customer Rights and Awareness

8. Other

D. Reconnection of Service

E. Tracking Disconnections and Arrearages

National Association of Regulatory Utility Commissioners

SERVICE DISCONNECTION AND RECONNECTION POLICIES - 1982

Agency	Prior Notice (Days)	Special Notice Procedures	Additional Deposit for Reconnection	Payment by Installment of Outstanding Balance	Reconnection Charge	Restrictions on Service Disconnections in Winter		
						Date Instituted	Authority	
Alabama PSC	Varies (5-10)	Third party notification.	Varies with utility, up to 2 months bill.	Yes	Varies (\$3-\$15)	Varies with utility-restrict during periods of extreme weather.	1980-1981	PSC
Alaska PUC	Varies among utilities. One written notice.	Varies, third party notification, additional notice.	May be required equal to equal to 2 months billing.	Yes	Approx. \$12 during business hours & \$50 during non-business hours	No		
Arizona CC	5	Third party notification	Two times average monthly bill if required	Yes	Yes - varied	Weather may be especially dangerous to health	3/2/82	Statute
Arkansas PSC	5	Third party notification	May be required; shall not exceed the estimated bill for 2 periods after service is rendered shall not exceed the estimated bill for one period before service is rendered; shall not exceed the estimated bill for six periods plus potential damage to equipment if reason for the deposit is unauthorized or fraudulent use.	Yes	May be required, depends on reason for termination.	Termination may be delayed for for elderly and handicapped persons or based on governmental guarantee of payment. Service shall not be terminated November through March if minimum temperature predicted is 32° or below. No terminations April through October if maximum temperature predicted is 95° or above.	4/21/81	PSC
California PUC	15	Third party notification, additional notice	Varies	Yes	Varies (\$2.50-\$5)	No		
Colorado PUC	10	Third party notification, Notice in English and Spanish	Estimated 60 day bill payable in 2 monthly installments.	Yes	\$15	During any period when termination would be determined to health as certified by a licensed physician and inability to pay has been established.	4/29/80	PUC

SERVICE DISCONNECTION AND RECONNECTION POLICIES

Agency	Prior Notice (Days)	Special Notice Procedures	Additional Deposit for Reconnection	Payment by Installment of Outstanding Balance	Reconnection Charge	Restrictions on Service Disconnections in Winter		
						Date Instituted	Authority	
Connecticut OPUC	13	Third party notification.	No	Yes	Varies	No disconnections for hardship cases from Nov. 1 to April 15.	10/7/80	Statute
Delaware PSC	Tariff regulations require 5; Delmarva provides 15.	During winter second notice must be mailed and 2 attempted telephone calls one after 6:00 p.m.	After service has been disconnected 2 times for nonpayment within the past 12 months, deposit is 2/12 of estimated annual revenue.	Yes	\$15 during working hours; additional \$10 after normal working hours.	Yes	10/30/79	PSC
District of Columbia PSC	15	Third party notification; 2 attempts to contact the customer, notices in writing sent 1st class.	Amount equal to actual or estimated cost of gas for a 60-day period of maximum usage or \$100 whichever is less.	Yes	Varies (\$10-\$15)	Service may not be terminated when temperature is forecasted to be 32° or below during the next 24 hours.	5/79	PSC
Florida PSC	5	Third party notification	Shall not exceed an amount equal to twice the average charge for service for the 12 months prior to disconnection, or average usage.	Yes	Up to utility.	No		
Georgia PSC	5	Utilities have special notice procedures.	\$15 - Gas, Not to exceed 2 1/2 times the bill - electric.	Yes	Varies (\$5-\$25)	Electric - No disconnections between Nov. 15 and March 15 if customer agrees to pay past due by Oct. 15, agrees to pay all bills by due date and temperature for 24 hour period is forecasted below 32° Gas - No disconnections when temperature forecasted below 32° during next 24 hour period.	Elec-1/80 Gas-11/79	Elec.-PSC Gas- Statute
Hawaii PUC	7	Must report to PUC 5 days before terminating certain elderly and handicapped customers.	Not less than \$10 and not more than the maximum estimated charge for 2 consecutive months of service	Yes	Varies (\$5-\$10)	No		

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SERVICE DISCONNECTION AND RECONNECTION POLICIES

Agency	Prior Notice (Days)	Special Notice Procedures	Additional Deposit for Reconnection	Payment by Installment of Outstanding Balance	Reconnection Charge	Restrictions on Service Disconnections in Winter		
						Date Instituted	Authority	
Idaho PUC	1	Third party notification. Personal contact in winter	Maximum of 1/6 the amount of reasonably estimated billing for one year at current rates; customer may provide letter of guarantee in lieu of deposit.	Yes	Varies (\$8-\$104)	No termination during months of Dec., Jan. and Feb. unless the utility can certify that there are no minors, elderly or infirm in household.	12/1/78	PUC
Illinois PSC	8 if mailed.	Third party notification. Personal contact in winter.	No	Yes	No	No disconnection when the forecasted temperature for the following 24 hours will be 32°.	1/6/79	ICC
Indiana PSC	14	Third party notice.	Electric - shall not exceed 1/6 of estimated annual billing. Gas - not to exceed 1/3 of estimated annual billing.	Electric - Yes	Varies	Customers eligible for State Assistance may not be disconnected Dec. through March 15.	9/1/83	Statute
Iowa SCC	12	Third party notification, attempt to contact by telephone or in person.	No	Yes	Varies	No disconnection from Nov. 1 to April 1 if customer qualifies for winter energy assistance funds.	1/6/82	CC
Kansas								
Kentucky PSC	10	No	No	Yes	Varies	No disconnection Nov. through March if customer presents certificate of need, pays 1/3 of bill and agrees to a repayment schedule.	1982	PSC
Louisiana PSC	5	No	May be required and should not cover more than 2 1/2 months of service.	On a case-by-case basis.	Varies	No terminations when it would be especially dangerous to health and customer is unable to pay for services or is able to pay only in installments.	11/3/80	PSC

SERVICE DISCONNECTION AND RECONNECTION POLICIES

Agency	Prior Notice (Days)	Special Notice Procedures	Additional Deposit for Reconnection	Payment by Installment of Outstanding Balance	Reconnection Charge	Restrictions on Service Disconnections in Winter		
						Date Instituted	Authority	
Maine PUC	14	10 days notice to tenants	No	Yes	Varies	Dec. 1 through April 15 agency approval required to disconnect.	12/1/82	PUC, Statute
Maryland PSC	14	Third party notification.	No	Yes	Varies	Between Nov. 1 through March 31, utility must provide an affidavit to PSC that termination will not endanger health.	10/12/83	PSC
Massachusetts DPU	2nd notice - 27 Final notice- 3	Third party notice for elderly customers and DPU approval in winter.	No	Yes	Varies (\$5-\$15)	Nov. 15 through March 15, DPU approval required for heat related accounts. If customer below 150% of poverty level will not be shut off.	9/81	Statute
Michigan PSC	10	Third party notice.	Not to exceed \$150.	Yes	Varies (\$6-\$60)	Winter protection plan for qualified customers Dec. 1 through March 31.	11/80	PSC
Minnesota PUC	10 if mailed 7 if personally delivered	Welfare agency notified if service terminated Oct. 15 to April 5.	Not to exceed 2 months bill.	Yes	Varies (\$5-\$20)	October 15 to April 15.	1980	Statute
Mississippi PSC	5	Up to individual utility.	No	Yes	Varies	On yearly basis additional restrictions imposed.		
Missouri PSC	6	Third party notice; notice must contain specific information.	Not to exceed 2 times highest bill of the last 12 months.	Varies	Varies	Disconnect only those customers who do not make a good faith attempt to pay between Nov. 15 and March 31.	11/1/77	PSC
Montana PSC	30	Third party notice	No	Yes	Varies (\$10-\$30)	No termination between Nov. 1 and April 1 without PSC approval.	7/1/80	Statute
Nebraska								

SERVICE DISCONNECTION AND RECONNECTION POLICIES

Agency	Prior Notice (Days)	Special Notice Procedures	Additional Deposit for Reconnection	Payment by Installment of Outstanding Balance	Reconnection Charge	Restrictions on Service Disconnections in Winter		
						Date Instituted	Authority	
Nevada PSC	10	Yes	No	Yes	Varies (\$5-\$17.50)	No		
New Hampshire PUC	14	Most contact adult occupant or leave sealed note with instructions on reconnection.	2 times second highest bill if required.	Depends on	Varies (\$10-\$30)	No disconnection for arrears less than \$175 for non-heating or \$300 for heating customers.	1980	PUC
New Jersey BPU	7 - Electric 10 - Gas	Third party notice	Gas-No; Electric-Yes; Sufficient to secure payment of future bills.	Yes	Electric-No Gas-Varies	No disconnection Dec. through March 15 if customer receives welfare or other public assistance.	11/24/82	BPU
New Mexico PSC	15	Third party notice, personal contact.	Up to 1½ times maximum monthly bill	Yes	Varies	No		
New York State PSC	15	Third party notice; cold weather rules; medical emergency, elderly or disabled, tenants receive special notice.	No	Yes	Varies (\$5-\$10)	Nov. 1 through April 15 special notice is required. Disconnection prohibited if it would cause serious impairment to health or safety or if because of physical or mental handicap customer is unable to manage resources.	10/19/81	Statute
North Carolina UC	10	Third party notice, personal contact	May be required	Yes	Varies	Nov. 1 through March 31 for elderly or handicapped who qualify for low income energy assistance.	11/80	Statute
North Dakota PSC	10	Third party notice, special notice package.	Gas: 1½ times estimated bill. Elec.: estimated charge for 60 days	Yes	Varies, but not required. (\$10)	No		
Ohio PUC	14	Third party notice, county welfare department landlord	Not to exceed ½ of estimated charge for all service for the next 12 months, plus 30% of the monthly estimated charge.	Yes	Varies	Special moratorium on residential disconnections 12/1/82 through 3/31/83. Termination normally prohibited if dangerous to health as certified by doctor.	10/6/82 special moratorium 11/24/82 standard.	Statute

SERVICE DISCONNECTION AND RECONNECTION POLICIES

Agency	Prior Notice (Days)	Special Notice Procedures	Additional Deposit for Reconnection	Payment by Installment of Outstanding Balance	Reconnection Charge	Restrictions on Service Disconnections in Winter	Date Instituted	Authority
Oklahoma CC	5 if delivered 10 if mailed, 20 if consumer is awaiting financial assistance.	Third party notice, posted in apartment bldg, notify commission in case of elderly or handicapped customer.	May be required	Yes	Varies	Special procedures necessary from Nov. 15 through April 15. CC can ban disconnections during severe weather or if dangerous to health.	11/7/80	CC
Pennsylvania PUC	10, 1 personal contact	Third party notice	No	Yes	Varies	No disconnection if a hazardous safety condition exists without PUC permission.	1980	PUC
Rhode Island PUC	10	No	No	Yes	Varies	Between Nov. 20 and April 1 balance for primary source of heat must exceed \$175.	1978	PUC
South Carolina PSC	10 written, 2 telephone, day of disconnection	Third party notice, medical certificate, deferred payment plan.	If required, not to exceed highest 2 consecutive months bills.	Yes	Varies (\$5-\$15)	Between December and March with medical certificate	Elec.: 1980 Gas: 1981	Statute, PUC
South Dakota UC	10	Notice to guarantor	Not to exceed 1/6 of estimated annual bill if required.	No	Varies	Nov. 1 through March 31 additional notice requirements.	1976	Statute
Tennessee PSC	5	No	Estimated charge for service for 2 months.	Yes	Varies (\$5-\$15)	No		
Texas PUC	7	Information in notice provided in English and Spanish	Not to exceed 1/6 of estimated annual bill if required.	Yes	Varies	If termination would endanger health. Written statement of physician required.	10/1/81	PUC
Utah PSC	10	Personal contact, third party notice, pamphlet.	Gas-based on charge for 2 high use months not to exceed \$120. Elec.-can be equal to average 90 day bill.	Yes	Varies (\$5-\$25)	Elec.-PUC approval of affidavit between Nov. 1 and April 30.	1/83	PUC

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SERVICE DISCONNECTION AND RECONNECTION POLICIES

Agency	Prior Notice (Days)	Special Notice Procedures	Additional Deposit for Reconnection	Payment by Installment of Outstanding Balance	Reconnection Charge	Restrictions on Service Disconnections in Winter		
						Date Instituted	Authority	
Vermont PSB	14	Oral notification.	Depends on utility.	Yes	Varies	Special notice procedures Dec. 1 through March 31.	12/81	PSB
Virginia SCC	10	No, some utilities provide special notice.	May be required equal to 2 highest bills.	Yes	Varies	SCC urges utilities to avoid disconnection in extreme weather.	1977	SCC
Washington UTC	8	Yes	No	Yes	Varies (\$5-\$40)	No		
West Virginia PSC			Up to 1/6 of annual estimated charge may be required.	Yes	Varies (\$5.50-\$8)	Emergency Rule-No termination provided customer makes minimum payment.	12/22/83-5/31/83	PSC
Wisconsin PSC	8, deliver notice to premises.	Notice to County welfare and local law enforcement offices.	Not to exceed highest estimated gross bill for 2 consecutive billing periods.	Yes	Varies (\$8-\$53.50)	No disconnection upon declaration of winter emergency by PSC	11/24/78	Statute
Wyoming PSC	7	Third party notice	Not to exceed average estimated 90 day bill.	Yes	At cost	Utility attempt to contact customer personally before disconnection November through April.	1979	PSC

Note: This table was compiled from a larger table from a report by the national Association of Regulatory Utility Commissioners called Survey of Electric and Natural Gas Utility Uncollectible Accounts and Service Disconnections for 1982, Washington, D.C., 1983.

APPENDIX C

AMERICAN GAS ASSOCIATION
SUMMARY OF POLICIES FOR SERVICE DISCONNECTION:
1982-1983 WINTER SEASON

SERVICE DISCONNECTION POLICIES CHART

STATE	RULES DEFINING LOW TEMPERATURES AND/OR WINTER MONTHS	RULES RELATING TO ELDERLY, HANDICAPPED OR THE SERIOUSLY ILL	RULES RELATING TO INABILITY TO PAY AND/OR SPECIAL PAYMENT ARRANGEMENTS
ALABAMA			
ALASKA			
ARIZONA	X		
ARKANSAS	X	X	X
CALIFORNIA	X	X	X
COLORADO		X	X
CONNECTICUT		X	
DELAWARE			
DISTRICT OF COLUMBIA	X	X	X
FLORIDA			
GEORGIA	X		X
HAWAII			
IDAHO	X	X	
ILLINOIS	X	X	X
INDIANA	X		X
IOWA	X	X	X
KANSAS			X
KENTUCKY	X	X	X

SERVICE DISCONNECTION POLICIES CHART

STATE	RULES DEFINING LOW TEMPERATURES AND/OR WINTER MONTHS	RULES RELATING TO ELDERLY, HANDICAPPED OR THE SERIOUSLY ILL	RULES RELATING TO INABILITY TO PAY AND/OR SPECIAL PAYMENT ARRANGEMENTS
LOUISIANA			
MAINE ¹	X		
MARYLAND	X	X	
MASSACHUSETTES	X	X	X
MICHIGAN			X
MINNESOTA	X		X
MISSISSIPPI			
MISSOURI	X		X
MONTANA	X		X
NEBRASKA			
NEVADA			
NEW HAMPSHIRE	X	X	
NEW JERSEY	X	X	X
NEW MEXICO		X	
NEW YORK	X	X	
NORTH CAROLINA	X	X	X
NORTH DAKOTA	X	X	X

1 No Service May Be Terminated Between December 1 Through April 15

SERVICE DISCONNECTION POLICIES CHART

STATE	RULES DEFINING LOW TEMPERATURES AND/OR WINTER MONTHS	RULES RELATING TO ELDERLY, HANDICAPPED OR THE SERIOUSLY ILL	RULES RELATING TO INABILITY TO PAY AND/OR SPECIAL PAYMENT ARRANGEMENTS
OHIO ¹	X		
OKLAHOMA	X	X	X
OREGON		X	
PENNSYLVANIA		X	
RHODE ISLAND	X	X	X
SOUTH CAROLINA	X	X	
SOUTH DAKOTA	X		
TENNESSEE			
TEXAS		X	
UTAH		X	X
VERMONT	X		X
VIRGINIA			
WASHINGTON		X	
WEST VIRGINIA			X
WISCONSIN		X	
WYOMING		X	X

¹ Service May Not Be Terminated Between December 1 (1982) Through March 31 (1983)

Reproduced from: State-By-State (Including the District of Columbia) Listing of Information on Mandated Moratoria On Termination of Residential Gas Heating Service As of 1982/83 Winter Season, American Gas Association, Arlington, Virginia, 1983

Electric and Natural Gas Utility Uncollectible Accounts and Service Disconnections for 1982

Utility Company	Type of Utility	Dollar Amount of Bad Debt Expense Attributed to Uncollectible Residential Customer Accounts	Proportion of Total Operating Expense Attributable to Uncollectible Residential Customer Accounts (%)	Total Number of Residential Customers Whose Service Was Disconnected for Nonpayment of Bills				Total Number of Residential Customers Whose Service Was Reinstated After Previous Disconnection for Nonpayment of Bills			
				January-March	April-June	July-September	October-December	January-March	April-June	July-September	October-December
Alabama											
Alabama Gas Corporation	Gas	545,000	.94 1/	9,324	10,159	4,239	3,211	4,198	3,308	1,827	1,928
Alabama Power Company	Electric	2,099,861	.152	23,324	22,624	21,012	22,258	16,123 2/	16,702	14,826	16,675
Mobile Gas Service Corporation 3/	Gas	125,873 4/	.218	4,608	2,502	1,873	2,135 5/	2,631	1,858	1,224	1,816 5/
Alaska											
Alaska Electric Light and Power 6/	Electric	12,038	.29	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Alaska Power and Telephone	Electric	3,718	.19	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Arctic Utilities, Inc. 7/	Electric	80,000	2.82	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Enstar Natural Gas Co. 8/	Gas	68,848	.147	42	150	159	47	31	85	129	82
Arizona											
Arizona Public Service Co.	Electric	2,472,000	.54	5,232	4,320	4,661	4,551	3,662	3,042	3,263	3,186
Arizona Public Service Co.	Gas	869,000	.19	1,563	1,291	1,392	1,359	1,094	904	974	951
Citizens Utilities (Hohave Division)	Electric	66,587	.32	330	418	440	339	231	326	274	185
Citizens Utilities (Santa Cruz Division)	Electric	23,644	.18	258	229	216	253	258	229	216	253
Southern Union Gas Co. (Arizona Division) 9/	Gas	204,632	3.93 1/	196 10/	586 11/	451 12/	180 13/	84 10/	293 11/	181 12/	81 13/
Southwest Gas Corp.	Gas	495,073.57	4.8	3,318	3,590	2,298	2,192	2,319	2,193	1,518	1,999
Tucson Electric Power Co.	Electric	702,986	.26	1,989	3,535	3,753	3,340	874	2,109	2,023	2,056
Arkansas											
Arkansas Louisiana Gas Company	Gas	1,219,468	3.5	6,822	19,306	12,719	8,498	3,072	5,577	4,566	3,324
Arkansas Oklahoma Gas Corporation	Gas	141,830	.55	303	608	312	211	200	160	125	141
Arkansas Power & Light	Electric	1,230,299.39	.21	8,029	9,973	10,344	10,078	7,299	9,066	9,404	9,162
Arkansas Western Gas Co.	Gas	147,571.22	.3026	312	498	320	256	28	52	27	277
Associated Natural Gas Co.	Gas	79,614.90	.46	871	952	451	463	675	746	324	384
Empire District Electric Co.	Electric	2,960	.146	30	16	18	14	18	8	10	9
Louisiana-Nevada Transit Co.	Gas	3,069	.4	37	82	39	15	19	55	31	12
Oklahoma Gas and Electric (Arkansas Region)	Electric	266,778.82	5.5	630	890	837	716	345	587	483	424
Southwestern Electric Power Company	Electric	162,591	.243	N/A	N/A	N/A	N/A	416	769	959	882
California											
CP National	Electric and Gas	213,476	1.25	872 14/				260 15/			
Pacific Gas & Electric	Electric and Gas	15,732,106	.28	23,728	26,201	19,256	14,389	16/			
Pacific Power & Light	Electric	78,284	2.37	1,660	1,977	1,945	1,739	6,117 15/			
San Diego Gas & Electric	Electric and Gas	2,934,502	.22	10,169	6,855	6,764	6,260	N/A	N/A	N/A	N/A
Sierra Pacific Power Co.	Electric	175,000	.009	2,888	2,984	3,818	2,202	17/			
Southern California Edison Company	Electric and Gas	11,561,200	.31	20,313	22,679	20,514	18,314	N/A	N/A	N/A	N/A
Southern California Gas Company	Gas	7,289,384	.175	29,474	28,454	30,274	21,697	N/A	N/A	N/A	N/A
Southwest Gas	Gas	316,614	1.00	544	918	585	500	153	230	178	228
Colorado											
Public Service Company of Colorado	Gas	6,148,550	.482	9,913	11,575	10,652	8,067	7,930	9,260	8,522	6,454
Connecticut											
Connecticut Light & Power 8/	Electric and Gas	9,279,800	1.04	3,523	15,595	10,690	4,413	2,819	11,997	6,740	3,389
Connecticut Natural Gas	Gas	2,114,000	1.5	66	1,107	2,031	630	50	378	790	877
Southern Connecticut Gas Company	Gas	2,800,000	1.4	430	2,057	4,104	799	1,438	279	864	1,551
United Illuminating Co.	Electric	2,193,137	.6	256	4,646	4,591	1,229	164	2,965	2,684	698
Delaware											
Delmarva Power & Light Co.	Electric and Gas	340,050.66 gas 754,741.00 electric	.59 gas .28 electric	2,103	3,419	3,041	2,050	1,643			

APPENDIX D

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Electric and Natural Gas Utility Uncollectible Accounts and
Service Disconnections for 1982

Utility Company	Type of Utility	Dollar Amount of Bad Debt Expense Attributed to Uncollectible Residential Customer Accounts	Proportion of Total Operating Expense Attributable to Uncollectible Residential Customer Accounts (%)	Total Number of Residential Customers Whose Service Was Disconnected for Nonpayment of Bills				Total Number of Residential Customers Whose Service Was Reinstated After Previous Disconnection for Nonpayment of Bills					
				January-March	April-June	July-September	October-December	January-March	April-June	July-September	October-December		
District of Columbia													
Potomac Electric Power	Electric	2,829,017.00	.31	49	6,413	4,445	2,283	N/A	N/A	N/A	N/A	N/A	N/A
Florida													
City Gas Company	Gas	130,516.96	.209	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Florida Power and Light Co.	Electric	8,313,000	.43	57,935	55,369	61,276	61,275	48,720	47,096	48,802	52,474		
Florida Power Corporation	Electric	1,529,471	.15	N/A	N/A	N/A	N/A	14,905	11,790	12,563	12,559		
Florida Public Utilities Company	Electric	46,256	.22	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Florida Public Utilities Company	Gas	54,355	.002	1,370	1,417	1,599	982	958	835	1,094	623		
Gainesville Gas Company	Gas	665	.26	1,401	1,401	1,401	1,401	961	961	961	961		
Gulf Natural Gas Company	Gas	28,402	.2406	641	532	419	541	578	455	381	532		
Gulf Power Company	Electric	666,193	.23	3,055	2,944	3,234	3,495	N/A	N/A	N/A	N/A	N/A	N/A
Peoples Gas System	Gas	104,000	1.6	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Georgia 18/													
Atlanta Gas Light Company 8/	Gas 81/	6,510,486.56	71.65	4,372	8,623	5,043 84/	3,167 84/	1,312	2,156	1,261 84/	950 84/		
Georgia Power Company	Electric	4,925,684	.24	17,069	17,895	19,797	17,194	10,590	11,944	13,464	12,423		
Hawaii													
Citizens Utilities Company (Kauai Electric Division)	Electric	53,003	.27	168	154	219	115 19/	79	99	139	56 20/		
Hawaiian Electric Company	Electric	2,391,423	.53	1,500 21/	3,000 21/	3,000 21/	3,000 21/	750 21/	1,500 21/	1,500 21/	1,500 21/		
Hawaii Electric Light Co.	Electric	310,000	.65	137	175	200	144	66	70	83	75		
Honolulu Gas Company	Natural Gas	64,800 21/	.184	866 8/	844 8/	848 8/	563 8/	N/A	N/A	N/A	N/A		
Honolulu Electric Co., Ltd.	Electric	300,310	.534	280	247	257	95	229	177	207	89		
Idaho													
Idaho Power 22/	Electric	811,243.41	.3484 21/	726	2,076	1,485	627	278	1,055	823	405		
Intermountain Gas Company	Gas	1,004,587.00	.71	1,408	2,863	1,214	441	354	609	528	666		
Utah Power and Light 24/	Electric	2,433,078.00	.544 25/	3,161 8/	4,722 8/	4,866 8/	3,305 8/	1,764 8/	2,567 8/	2,649 8/	1,851 8/		
Washington Water Power 22/	Electric	383,085.00	1.01	133	331	229	129	132	328	227	128		
Illinois													
Central Illinois Light Co.	Electric and Gas	1,906,147	.60	722	4,185	3,885	1,603	685	4,036	3,749	1,556		
Central Illinois Public Service Company	Electric and Gas	1,169,017	.36	2,091	3,210	2,175	956	N/A	N/A	N/A	N/A		
Commonwealth Edison	Electric	10,029,943	.29	19,403	52,542	46,566	28,182	N/A	N/A	N/A	N/A		
Illinois Power Company	Electric and Gas	3,174,000	.335	5,130	13,369	7,382	2,915	1,673	10,847	7,721	3,576		
Iowa-Illinois	Electric and Gas	336,353	.235	197	1,724	1,520	606	120	1,215	1,163	462		
Northern Illinois Gas	Gas	7,720,280	.45	959	20,460	11,963	3,197	N/A	N/A	N/A	N/A		
North Shore Gas Company	Gas	503,139	.34	160	1,362	1,418	430	N/A	N/A	N/A	N/A		
Peoples Gas Light and Coke Company	Gas	16,933,000	1.30	5,107	17,158	28,540	7,563	N/A	N/A	N/A	N/A		
Union Electric Company	Electric and Gas	459,402	.77	1,179	2,481	2,059	1,444	594	1,262	1,166	816		
Indiana													
Citizens Gas and Coke Utility	Gas	2,470,884	1.104	5,409	7,394	4,416	3,267	N/A	N/A	N/A	N/A		
Indiana and Michigan Electric Company	Electric	1,042,589	.22	1,189	7,336	6,413	4,506	N/A	N/A	N/A	N/A		
Indiana Gas Company	Gas	1,807,764 8/	.5 8/	1,324	1,214	2,996	451	N/A	N/A	N/A	N/A		
Indianapolis Power and Light Company	Electric	1,483,969 8/	.75	3,727 8/	5,876 8/	7,801 8/	5,452 8/	N/A	N/A	N/A	N/A		
Kokomo Gas and Fuel Co.	Gas	101,199.34	.28 26/	126	325	164	76	N/A	N/A	N/A	N/A		
Northwestern Indiana Public Service Company	Electric and Gas	5,780,841	.37	7,303	15,821	11,881	7,097	N/A	N/A	N/A	N/A		
Public Service I	Electric	2,354,000	.36	3,325	6,393	6,127	5,439	N/A	N/A	N/A	N/A		
Richmond Gas Company	Gas	83,222	.6	31	143	134	38	N/A	N/A	N/A	N/A		

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Electric and Natural Gas Utility Uncollectible Accounts and Service Disconnections for 1982

Utility Company	Type of Utility	Dollar Amount of Bad Debt Expense Attributed to Uncollectible Residential Customer Accounts	Proportion of Total Operating Expenses Attributable to Uncollectible Residential Customer Accounts (%)	Total Number of Residential Customers Whose Service Was Disconnected for Nonpayment of Bills				Total Number of Residential Customers Whose Service Was Reinstated After Previous Disconnection for Nonpayment of Bills			
				January-March	April-June	July-September	October-December	January-March	April-June	July-September	October-December
Indiana (continued)											
Southern Indiana Gas and Electric	Electric	124,000	.26	659	947	900	726	N/A	N/A	N/A	N/A
Terra Haute Gas	Gas	237,711.03	.50	295	631	422	260	N/A	N/A	N/A	N/A
Kentucky											
Clark RECC	Electric	59,812	3.5 21/	215	185	136	155	35 21/	30 21/	25 21/	28 21/
Columbia Gas of Kentucky	Gas	528,175.00	5.437 28/	933	2,776	1,233	462	405	1,073	475	386
Cumberland Valley RECC	Electric	46,000	.345	5	100	105	25	3	95	98	26
Delta Natural Gas Co. 29/	Gas	166,474	3.7 1/	457	760	266	188	139	269	128	269
Farmers RECC	Electric	45,579.26	.49 30/	89	104	85	109	23 21/	26 21/	21 21/	27 21/
Fleming-Mason RECC 31/	Electric	54,377	.49	75 32/	119	121	87	29	71	56	48
Grayson RECC	Electric	49,785	.87	37	59	61	50	25	34	11	8
Green River Electric	Electric	73,483.57 33/	.39	115	199	160	133	56	117	102	89
Henderson-Union RECC	Electric	31,458.49	.03818	38	55	48	45	17 21/	15 21/	21 21/	33 21/
Inter-County RECC	Electric	54,585	.544	124	94	98	86	65	38	51	36
Jackson County RECC 1/	Electric	167,023.32	1.118	248	206	102	230 5/	35	27	10	48 5/
Jackson Purchase Electric Cooperative Corporation	Electric	82,429	.43	147	188	104	72	40	32	44	21
Kentucky Power Company	Electric	290,512 21/	1.88 21/	1,016 21/	2,020 21/	1,822 21/	1,092 21/	327 21/	1,305 21/	1,172 21/	787 21/
Kentucky Utilities Company	Electric	707,889	.2	2,316	3,777	4,699	3,099	2,121	3,416	3,984	2,492
Licking Valley RECC	Electric	86,347.14	.0109	76	156	250	83	35	68	140	76
Louisville Gas and Electric Company	Electric and Gas	2,867,045.32	.604	3,108	7,757	5,567	5,517	3,023 34/	5,046	4,672 34/	5,932
Madison County RECC	Electric	35,807.30	.004	52 21/	36 21/	42 21/	32 21/	15 21/	9 21/	11 21/	3 21/
Nolin RECC	Electric	83,000.00	.7	122	171	190	140	64	104	131	101
Owen County RECC	Electric	84,000.00	.612	296	263	179	235	275	245	150	200
Pennycilla RECC	Electric	115,065.79	0	135 21/	135 21/	135 21/	135 21/	88 21/	88 21/	88 21/	88 21/
Salt River RECC	Electric	50,000.00 21/	.28 21/	219	224	190	137	112	115	117	79
South Kentucky RECC	Electric	61,720.08	.0028	255	270	240	218	69	131	91	75
Taylor County RECC	Electric	81,052.31	.00812	94	112	120	67	22	37	51	30
Tri-County Electric Membership	Electric	111,718.57 8/	.0042 8/	121 35/	84 35/	98 35/	76 35/	67 35/	51 35/	67 35/	58 35/
Union Light, Heat and Power Company	Electric and Gas	1,367,936.00	.9	96	1,371	1,069	583	35	611	584	383
Warren RECC	Electric	122,699	.36 16/	144	200	163	181	55	64	84	110
Western Kentucky Gas Co.	Gas	286,000	less than 1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
West Kentucky RECC	Electric	138,356.31	.55	192	252	177	193	37/			
Louisiana											
Central Louisiana Electric Company	Electric	775,000 8/	.38	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Gulf States Utilities	Electric	1,959,822 18/	.21	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Louisiana Power & Light	Electric	2,631,355	.2644	N/A	N/A	N/A	N/A	9,143	8,915	8,442	9,621
New Orleans Public Service, Inc.	Electric	518,106	.16	6,927	6,401	6,718	6,616	4,832	4,928	4,730	5,367
Southwestern Electric Power Company	Electric	240,270	.178	N/A	N/A	N/A	N/A	5,177	5,094	4,693	5,575
Maine											
Northern Utilities, Inc. 6/	Gas	186,150	.2	0	208	309	64	N/A	N/A	N/A	N/A
Maryland											
Baltimore Gas & Electric	Electric	4,140,835	.31	N/A	N/A	N/A	1,428	N/A	N/A	N/A	N/A
Baltimore Gas & Electric	Gas	3,195,048	.62	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Choptank Electric Cooperative 9/	Electric	109,352	.5	10,285	N/A	N/A	140	N/A	N/A	N/A	N/A
Columbia Gas of Maryland	Gas	259,700	.74	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Dalmarva Power & Light	Electric	1,490,715	.29	N/A	N/A	N/A	650	N/A	N/A	N/A	N/A
Frederick Gas	Gas	14,059	.12	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Potomac Edison Company	Electric	1,227,000	.30	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Potomac Electric Power Co.	Electric	3,500,000	.39	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Southern Maryland Electric Cooperative 5/	Electric	298,000	.53	N/A	N/A	N/A	1,486	N/A	N/A	N/A	N/A
Washington Gas Light Co.	Gas	5,752,278	.95	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Massachusetts											
Bay State Gas Company	Gas	3,809,000 8/	1.7 41/	1,141	5,940	4,228	1,730	N/A	N/A	N/A	N/A
Berkshire Gas Company	Gas	398,887.00	1.2	20	311	100	---				

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				January-March	April-June	July-September	October-December	January-March	April-June	July-September	October-December
Missouri (continued)											
Missouri Edison Company	Electric	201,168	.45	226	357	330	269	122	191	218	178
Missouri Power & Light Company	Electric	459,828	.39	823	1,189	875	529	416	705	565	283
Missouri Power & Light Company	Gas	54,700 <u>21/</u>	.21 <u>21/</u>	829 <u>B/</u>	1,196 <u>B/</u>	878 <u>B/</u>	532 <u>B/</u>	413 <u>B/</u>	701 <u>B/</u>	533 <u>B/</u>	277 <u>B/</u>
Missouri Public Service Company <u>B/</u>	Electric and Gas	588,000	1.59	136	281	118	74	47	116	44	35
Missouri Utilities Company	Electric	131,312	.28	358	404	318	261	183	197	145	145
Missouri Utilities Company	Gas	123,971 <u>21/</u>	.40	643	725	570	468	329	354	260	260
St. Joseph Light & Power Company	Electric	190,000	.58	157	178	142	122	58	81	53	54
Union Electric Company	Electric	2,756,077	.376	51/				N/A	N/A	N/A	N/A
Montana											
Great Falls Gas Company	Gas	109,524	.4	0	N/A	N/A	0	N/A	N/A	N/A	N/A
Montana-Dakota Utilities Company <u>B/</u>	Electric	160,639	1.0	0	236 <u>52/</u>	129 <u>52/</u>	27 <u>52/</u>	0	79 <u>52/</u>	100 <u>52/</u>	226 <u>52/</u>
Montana-Dakota Utilities Company <u>B/</u>	Gas	431,401	.9	0				0			
Montana Power Company <u>B/</u>	Electric	905,039	2.8	50 <u>52/</u>	2,640 <u>52/</u>	2,233 <u>52/</u>	428 <u>52/</u>	17/	17/	17/	17/
Montana Power Company <u>B/</u>	Gas	379,980	1.2					17/	17/	17/	17/
Pacific Power & Light Company <u>B/</u>	Electric	93,455	6.2	0	200	152	53	0	83	69	20
Nevada											
CP National	Electric	6,624.93	.84	0	2	0	2	0	1	0	2
CP National	Gas	19,510.43	.65	48	56	39	50	34	35	53	49
Sierra Pacific Power Company <u>B/</u>	Electric	1,723,291	.6	1,723	1,876	1,561	1,304	N/A	N/A	N/A	N/A
Southwest Gas Corporation <u>21/</u>	Gas	445,211	3.2	1,998	1,620	1,236	980	597	595	663	464
New Hampshire											
Concord Electric Company	Electric	46,209.13	.2	41	128	161	122	31	84	119	88
Concord Natural Gas Company	Gas	66,065	1.05	1	41	37	6	0	7	4	4
Connecticut Valley Electric Company	Electric	10,000 <u>21/</u>	.34	0	30	43	21	0	22	34	15
Exeter & Hampton Electric Company <u>B/</u>	Electric	86,256	.376	94	207	146	127	41	118	94	79
Gas Service, Inc.	Gas	154,439	.62	0	420	280	39	0	134	126	138
Granite State Electric Company	Electric	81,687	.31	18	321	251	138	N/A	N/A	N/A	N/A
Manchester Gas Company <u>1/</u>	Gas	216,319	1.43	57	543	499	107	17	118	136	66
New Hampshire Electric Cooperative, Inc.	Electric	74,600	.3	240	369	270	342	N/A	N/A	N/A	N/A
Northern Utilities, Inc.	Gas	N/A	N/A	2	199	131	43	N/A	N/A	N/A	N/A
Public Service Company of New Hampshire	Electric	1,125,952	.3	335	3,701	2,853	1,778	165	2,185	1,634	1,001
New Jersey											
Atlantic City Electric	Electric	2,513,871	.66	2,421	7,021	4,468	4,223	1,542	4,033	2,828	1,620
Elizabethtown Gas	Gas	1,197,700	.5	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Jersey Central Power & Light	Electric	731,748	.07	1,437	5,478	5,069	3,919	1,221	4,073	4,339	3,349
New Jersey Natural Gas	Gas	1,400,000	.55	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Public Service Electric & Gas Company	Electric	10,527,000	.95	7,402	16,091	24,559	14,296	3,693	11,094	11,785	9,370
Public Service Electric & Gas Company	Gas	11,863,000	.94	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Rockland Electric	Electric	78,726	.09	271	400	403	137	201	330	329	126
South Jersey Gas Company	Gas	1,737,455	.84	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

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Ohio (continued)											
National Gas & Oil Corporation	Gas	41,930	.62 1/	27	232	106	23	26	131	81	20
Ohio Edison Company	Electric	4,839,663 55/	.57	7,093	14,593	13,143	6,262	4,158	8,068	7,563	3,512
Ohio Gas Company	Gas	64,078	.8 1/	115	350	101	21	59	137	68	68
Ohio Power Company	Electric	1,235,324	.13	1,817	5,924	4,312	3,582	838	3,366	2,518	2,260
River Gas Company	Gas	66,727.80	3.0 1/	64	291	106	25	6	20	221	63
Toledo Edison	Electric	1,197,910 55/	.32	1,370	2,387	2,553	1,109	783	1,181	1,554	852
West Ohio Gas Company	Gas	607,680.71	9.3 1/	500	1,611	990	163	219	273	333	180
Oklahoma											
Arkansas Louisiana Gas Company B/	Gas	398,201	.26 57/	N/A	N/A	N/A	N/A	750	1,834	1,449	938
Arkansas Oklahoma Gas Company	Gas	25,030	.66 57/	51	83	11	0	2	73	58	4
Empire District Electric Company	Electric	12,812	.34	22	90	80	25	8	60	65	7
Gas Service Company	Gas	325,260	1.17 57/	102	464	215	86	73	223	194	267
Lone Star Gas Company	Gas	186,392	.78 57/	216	783	674	207	75	291	321	163
Oklahoma Gas & Electric Company B/	Electric	4,259,477	.57	5,924	8,369	10,321	8,055	N/A	N/A	N/A	N/A
Oklahoma Natural Gas Company	Gas	2,149,952 8/	.29 57/	1,586	6,761	4,286	2,381	568	3,375	2,188	1,394
Public Service Company	Electric	2,296,251	2.45	4,966 14/				N/A	N/A	N/A	N/A
Southern Union Gas Company	Gas	14,353	.25 57/	26	93	100	16	32	51	6	22
Southwestern Public Service Company 58/	Electric	7,212.83	.051	113 59/	73 60/	136 61/	134 62/	92 59/	56 60/	106 61/	101 62/
Oregon											
Cascade Natural Gas Corporation	Gas	70,861	.26	217	395	175	80	43	71	59	86
CP National Corporation 61/	Electric	74,269	.49	138	233	132	63	66	140	61	44
CP National Corporation 63/	Gas	163,885	.49	126 64/	340	184	96	52 64/	68	57	86
Idaho Power Company 63/	Electric	38,948	1.2 65/	36	69	56	47	14	34	39	28
Northwest Natural Gas Company 61/	Gas	2,136,000	0.7	1,522	2,820	1,821	643	N/A 66/	N/A	N/A	N/A
Pacific Power & Light Company 63/	Electric	1,503,014	.99 67/	2,963	3,131	2,781	1,940	N/A 68/	N/A	N/A	N/A
Portland General Electric Company	Electric	3,596,000	.98	12,370 69/		N/A	N/A	N/A 70/	N/A	N/A	N/A
Pennsylvania											
Citizens Electric Co.	Electric	5,335.39	.1	0	11	16	1	0	8	11	1
Columbia Gas	Gas	N/A	N/A	0	2,942	2,019	467	56	464	486	502
Duquesne Light Co.	Electric	4,106,804	1.0	16	2,071	2,358	1,576	63	1,043	1,392	1,391
Equitable Gas	Gas	N/A	N/A	0	940	56	32	57	129	23	152
Metropolitan Edison	Electric	2,081,520	.6	0	1,488	1,105	563	4	651	489	398
National Fuel Gas	Gas	2,503,082	.8	0	2,667	1,526	366	51	919	845	709
Pennsylvania Electric	Electric	N/A	N/A	0	2,381	1,567	1,065	9	878	592	715
Pennsylvania Gas and Water	Gas	735,003	.5	27	1,045	744	273	20	295	346	394
Pennsylvania Power and Light	Electric	4,514,957	.7	0	3,723	3,099	1,487	0	1,517	1,531	875
Pennsylvania Power	Electric	381,493	.4	0	294	485	232	0	182	217	105
Peoples Natural Gas	Gas	3,201,143	1.0	0	2,611	1,550	547	60	481	417	887
Philadelphia Electric	Electric	14,888,325 52/	1.3	0	8,347	10,765	6,295	0	4,212	5,780	5,257
T.W. Phillips Co.	Electric	150,400	.4	0	249	116	27	5	63	70	71
UGI Corporation	Electric	140,586	.5	0	269	223	170	0	148	110	93
UGI Corporation	Gas	1,953,559	.7	0	2,050	1,837	816	0	227	356	342
West Penn Power	Electric	1,315,943	.3	0	3,432	2,752	1,601	0	1,863	1,631	1,094
Rhode Island											
EUA Service Corporation	Electric	279,271	.326	219	909	696	339	163 21/	666	487	258
Providence Gas Company 19/	Gas	2,370,553	1.67	951 71/	5,517 72/	2,412 73/	0 74/	340 71/	2,388 72/	1,622 73/	431 74/

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South Carolina											
Carolina Power & Light Company	Electric	339,947.51	.21	4,334	2,739	2,609	3,533	2,379	1,579	1,587	1,995
Duke Power Company	Electric	1,462,859	.28	4,098	3,537	3,174	2,736	1,609	2,025	1,829	1,643
Lockhart Power Company	Electric	10,270	.13	40	40	39	42	25	25	20	22
Piedmont Natural Gas Company, Inc.	Gas	370,979	.123	886	1,928	543	184	641	582	497	1,445
South Carolina Electric & Gas Company 29/	Electric	2,121,294.64	.64	14,433	11,103	11,179	11,751	N/A	N/A	N/A	N/A
South Carolina Electric & Gas Company 29/	Gas	909,126.27	.52	6,186	4,759	4,791	5,036	N/A	N/A	N/A	N/A
South Dakota											
Black Hills Power & Light Company 8/	Electric	117,348	.238	N/A	N/A	N/A	N/A	125	218	390	121
Minnegasco, Inc.	Gas	161,903	.43	53	522	221	56	37	345	163	57
Montana Dakota Utilities Company 29/	Electric	13,104	.2	5	35	26	7	0 55/	11 55/	6 55/	1 55/
Montana Dakota Utilities Company	Gas	162,730	5.6	14	249	265	46	2	100	80	27
Northern States Power Company	Electric	119,298	.0229	8	339	338	23	7	329	328	22
Northwestern Public Service Company	Electric	453,800 8/	.48	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Otter Tail Power Company	Electric	14,100.26	1.7	10	29	25	15	9	23	22	15
Tennessee											
Chatanooga Gas Company	Gas	60,198	1.2	982	959	131	109	89	196	110	485
Kingsport Power Company	Electric	146,868	.32	400 21/	520 21/	403 21/	440 21/	222 21/	395 21/	256 21/	344 21/
Nashville Gas Company	Gas	388,132 8/	4.03	1,777	2,923 8/	785	353	N/A	N/A	N/A	N/A
Tennessee-Virginia Energy Corporation	Gas	8,905.12	.26	69	118	28	15	26	19	20	69
United Cities Gas Company	Gas	195,371	.05	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Texas											
Central Power & Light Company	Electric	713,621	.09	9,719 21/	10,366 21/	10,057 21/	10,057 21/	N/A	N/A	N/A	N/A
Dallas Power & Light Company 8/	Electric	2,678,608	0.451	8,872 21/	10,329 21/	12,213 21/	10,471 21/	6,082 21/	8,034 21/	8,759 21/	8,077 21/
El Paso Electric Company	Electric	963,749	.358	1,586 21/	1,475 21/	1,418 21/	1,806 21/	1,142 21/	1,062 21/	1,020 21/	1,300 21/
Gulf States Utilities Company	Electric	1,959,822.32	.21	3,910 21/	3,616 21/	3,767 21/	4,143 21/	N/A	N/A	N/A	N/A
Houston Lighting & Power	Electric	11,320,980	.36	32,644 75/	39,520 21/	41,892 21/	39,467 21/	24,483 21/	29,640 21/	31,419 21/	29,600 21/
Southwestern Electric Power Company	Electric	428,504	.219	N/A	N/A	N/A	N/A	2,004 21/	1,834 21/	2,027 21/	2,187 21/
Southwestern Electric Service Company	Electric	101,356.42	1.04	506 21/	437 21/	469 21/	387 21/	345 21/	299 21/	289 21/	244 21/
Southwestern Public Service Company 58/	Electric 8/	661,094 21/	.13	6,180 76/	5,746 11/	4,680 10/	5,732 12/	4,459 76/	4,222 11/	3,421 10/	4,007 12/
Texas Electric Power Company	Electric	2,457,115	.317	13,872 21/	11,897 21/	13,519 21/	11,961 21/	9,354 21/	8,121 21/	7,202 21/	7,075 21/
Texas-New Mexico Power Company	Electric	813,615	.32	1,800 21/	2,200 21/	2,000 21/	2,500 21/	1,728 21/	2,112 21/	1,920 21/	2,400 21/
Texas Power & Light Company	Electric	4,070,270	.36	11,007 21/	11,064 21/	11,539 21/	12,917 21/	8,255 21/	8,298 21/	8,654 21/	9,688 21/
West Texas Utilities	Electric	193,346	.08	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Utah											
Mountain Fuel Supply Company	Gas	2,126,074	.58	-2,199	4,788	5,376	1,560	N/A	N/A	N/A	N/A
Utah Power & Light	Electric	2,433,078	.544 25/	3,161 8/	4,772 8/	4,866 8/	3,305 8/	1,764 8/	2,567 8/	2,649 8/	1,851 8/

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Vermont											
Central Vermont Public Service Corporation	Electric	450,000 <u>21/</u>	.39	68	758	857	409	20	460	590	204
City of Burlington Electric Department <u>1/</u>	Electric	42,508.82	.232	62	265	333	211	59	258	331	210
Green Mountain Power Corporation	Electric	254,461	.5	47	379	492	337	47	291	352	275
Vermont Electric Cooperative	Electric	23,513	.36	71	107	60	60	45	93	60	78
Virginia											
Appalachian Power Company	Electric	1,091,368	.147	1,343 <u>8/</u>	5,649 <u>8/</u>	4,319 <u>8/</u>	3,758 <u>8/</u>	N/A	N/A	N/A	N/A
Columbia Gas of Virginia	Gas	96,504	2.6	180	599	456	146	83	252	276	235
Delmarva Power & Light Company	Electric	39,000	.46	122	168	118	92	27	103	70	38
Old Dominion Power Company	Electric	84,068	.30	115	309	320	149	64	208	255	129
Potomac Electric Power Company	Electric	7,612	1.06	9	17	7	8	N/A	N/A	N/A	N/A
Potomac Edison Company <u>2/</u>	Electric	107,634.20	.55	313 <u>77/</u>	0 <u>78/</u>	724 <u>79/</u>	516 <u>80/</u>	301 <u>77/</u>	0 <u>78/</u>	695 <u>79/</u>	496 <u>80/</u>
Roanoke Gas Company	Gas	212,750.71	.62	223	526	457	70	63	97	200	315
Virginia Electric & Power Company	Electric	3,508,177	.27	15,691	22,250	19,318	14,728	8,092	12,470	10,410	9,665
Washington Gas Light Company	Gas	556,466	.32	547	2,293	1,567	586	N/A	N/A	N/A	N/A
Washington											
Cascade Natural Gas Company	Gas	79,883	.05	800	1,475	675	300	150	275	225	325
Northwest Natural Gas Company	Gas	45,000	.7	33	65	50	3	N/A	N/A	N/A	N/A
Puget Sound Power & Light Company	Electric	2,260,000	1.05	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Washington Natural Gas Company	Gas	2,027,988	.627	10,321 <u>14/</u>				N/A	N/A	N/A	N/A
Washington Water Power	Electric and Gas	1,290,490	1.56	1,176	1,648	1,460	1,329	1,165	1,632	1,446	1,316
West Virginia											
Appalachian Power Company	Electric	1,471,858 <u>6/</u>	.5568 <u>6/</u>	393	1,879	2,175	1,261	307	1,466	1,697	983
Cahot Corporation	Gas	84,956 <u>6/</u>	.267 <u>6/</u>	836 <u>69/</u>	1,026	835	973	813 <u>81/</u>	695	660	1,239
Columbia Gas of West Virginia	Gas	836,400 <u>6/</u>	.260 <u>6/</u>	633 <u>69/</u>	2,554	1,738	384 <u>82/</u>	N/A	N/A	N/A	N/A
Consolidated Gas Company	Gas	1,711,433 <u>6/</u>	.233 <u>6/</u>	28	558	690	144	N/A	N/A	N/A	N/A
Equitable Gas Company	Gas	113,700 <u>6/</u>	.142 <u>6/</u>	0	53	111	36	7	14	65	66
Monongahela Power Company	Gas	1,070,471 <u>6/</u>	.3612 <u>6/</u>	23	847	829	579	31	406	495	460
Potomac Edison Company	Electric	393,750 <u>6/</u>	.8162 <u>6/</u>	80	496	489	192 <u>82/</u>	2,813	3,642	3,570	2,522 <u>82/</u>
Virginia Electric & Power Company <u>6/</u>	Electric	41,350	.3993	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Wheeling Electric Company	Electric	132,000 <u>6/</u>	.232 <u>6/</u>	90	134	132	142	25	50	51	51
Wisconsin											
Lake Superior District Power	Electric	105,373	.283	2	235	257	82	0	176	213	76
Lake Superior District Power	Gas	18,185	.049	0	78	85	28	0	59	71	26
Madison Gas & Electric	Electric	218,411	.25	0	486	456	142	0	280	317	138
Madison Gas & Electric	Gas	145,621	.18	0	42	50	13	0	16	25	28
Northern States Power	Electric	355,660	.23	0	635	496	134	0	457	446	152
Northern States Power	Gas	107,204	.07	0	6	8	1	0	4	5	3
Superior Water Light & Power	Electric	51,023	.23	28	196	207	90	6	106	112	85
Superior Water Light & Power	Gas	68,848	.65	0	8	13	0	0	1	3	5
Wisconsin Electric	Electric	3,232,075	.40	0	8,272	8,358	4,125	3	5,956	6,101	4,166
Wisconsin Fuel & Light	Gas	108,000	.17	0	416	203	25	2	191	135	126
Wisconsin Gas	Gas	6,851,456	1.20	0	7,361	6,835	2,672	745	3,068	4,590	5,216

FOOTNOTES

- 1/ Does not include the cost of gas.
- 2/ Total reinstatements do not include accounts made final when disconnected for 30 days, paid, and reconnected by an order other than a reconnect order.
- 3/ For the year ending September 30, 1982.
- 4/ Amount is \$35,000 less than normal because of bad debt recovery resulting from a refund to customers made in 1982.
- 5/ 1981.
- 6/ For the year ending December 31, 1981.
- 7/ For the year ending June 30, 1982.
- 8/ Figures represent residential, commercial and industrial customers.
- 9/ For the year ending November 30, 1982.
- 10/ Dec. - Feb.
- 11/ Mar. - May
- 12/ June - Aug.
- 13/ Sept. - Nov.
- 14/ Total number of residential customers disconnected.
- 15/ Total number of residential customers reconnected.
- 16/ Estimated at 99%.
- 17/ Estimated at 90% of customers disconnected.
- 18/ Figures for United Cities Gas Company, Columbus Gas Light Company and Chattanooga Gas Company included under Tennessee listing. Georgia PSC policies regarding service disconnections apply to these companies' Georgia customers.
- 19/ No disconnections from November 23, 1982 due to Hurricane Iwa.
- 20/ Reinstatement within one week.
- 21/ Estimate.
- 22/ Idaho service territory only.
- 23/ Excludes special contract customer expenses.
- 24/ All service territories.
- 25/ Based on 9 months actual and 3 months estimated data.
- 26/ Excludes depreciation and taxes. 2.98% including depreciation and taxes.
- 27/ Percentage of total expenses less cost of purchased power. 71% of total expenses including cost of purchased power.
- 28/ Includes cost to utility for collections.
- 29/ Includes commercial accounts.
- 30/ Depreciation, taxes and interest not included in operating expense.
- 31/ For year ending March 31, 1982.
- 32/ Cut-off information for year ending December 31, 1982.
- 33/ Estimated total as of 12/31/82 for all uncollectible residential customer accounts that were 1 year past due on June 30, 1982.
- 34/ Includes a small unknown number of transactions other than reconnection after cut-off for nonpayment.
- 35/ Kentucky customers only.
- 36/ Excluding power cost of 3%.
- 37/ Reinstatements equal 45% of disconnections.
- 38/ Louisiana and Texas customers.
- 39/ For the year ending October 31, 1982.
- 40/ Percentage of firm sales.
- 41/ Total reinstated approximately 60% of number disconnected.
- 42/ Including gas costs. 5.7% gross and 4.3% net excluding gas costs.
- 43/ Including gas inventory. 7% excluding gas inventory.
- 44/ Including gas costs. 5.6% gross and 3.8% net excluding gas costs.
- 45/ Figures represent gas and/or electric disconnections.
- 46/ Michigan customers only.
- 47/ Gross charge-offs less collection of last year's charge-offs.
- 48/ All data includes residential and commercial customers.
- 49/ Numbers represent customers who have had service restored within ten days after disconnection.
- 50/ Estimated at 24,295 annually, based on actual figures for October-December 1982.
- 51/ Electric and gas utilities combined.
- 52/ Electric utility customers only.
- 53/ Gas utility customers only.
- 54/ Net.
- 55/ January - November 1982.
- 56/ Includes cost of gas.
- 57/ For the year ending August 31, 1982.
- 58/ Sept. - Nov.
- 59/ Dec. - Feb.
- 60/ March - May.
- 61/ June - Aug.
- 62/ Oregon customers only.
- 63/ Data from 7 districts was not included in these figures. Company estimates that inclusion would double numbers provided in response to number of disconnections and reinstatements
- 64/ Total company.
- 65/ Company estimates that 2,000 customers were reconnected.
- 66/ Percentage of company's billed residential revenues.
- 67/ Company estimates that 60% of those disconnected are reconnected the same day.
- 68/ Total number of all customers disconnected for 1982.
- 69/ 90-95% of residential disconnections reconnected.
- 70/ Feb. - April.
- 71/ May - July.
- 72/ Aug. - Oct.
- 73/ Nov. - Jan.
- 74/ Figures for disconnections and reconnections apply to the Houston district only.
- 75/ Sept. - Nov.
- 76/ Oct. - Dec.
- 77/ Jan. - Mar.
- 78/ April - June.
- 79/ July - Sept.
- 80/ Following figures represent total reconnections for 1982.
- 81/ Oct. - Nov.
- 82/ For the year ending July 1, 1983.
- 83/ 1982.

Reproduced from: Survey of Electric and Natural Gas Utility Uncollectible accounts and Service Disconnections for 1982 by Paul Rodgers, Rita A. Barmann and Linda Kent. Copies of the report are available at no charge from: National Association of Regulatory Utility Commissioners, 1102 Interstate Commerce Commission Building Constitution Avenue and Twelfth Street, N.W., P. O. Box 684, Washington, D. C. 20044

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Available from the Energy Program, College of Urban Affairs

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Implications of PURPA's Section 114 for Energy Assistance Programs, (1980), 26 pp. \$1.50.

Energy in the Eighties: What is the Local Role?, (1980), 23 pp. \$1.5

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