

2021
ICARE Spring Council Meeting
Friday, March 26

AGENDA

- Welcome and Introductions

- ICARE Program

- MidAmerican Energy Company Practices

- Websites

- Council Members

Sydnie Lloyd Sydnie.Lloyd@midamerican.com
replacing Sarah Schutters additional ICARE Administrator

- Open Discussion

- Adjourn

March 16, 2020

Iowa Payment Agreements

A payment agreement is a payment option that can be offered to residential customers having difficulty paying their current and past due bills.

Original Payment Agreements

- A minimum of 12 months will be offered to customers but they may choose up to 18 months.
- A payment agreement can always be paid off early.
- If customers have special circumstances, a review can take place to see if a 24-month payment agreement can be offered.
- If service has been cut out, an upfront reconnect fee may be required.

Note: The first electric cut-in fee will be waived each calendar year.

Renegotiated Payment Agreements

Customers in default of an original payment agreement will qualify for a renegotiated payment if they have made two consecutive full monthly payments on their original payment agreement prior to its default.

LIHEAP payments will count toward the two consecutive full monthly payment requirement. Also, if the LIHEAP approval is received between the start date and the default date of the original payment agreement, the customer will be eligible for a renegotiated payment agreement if the approval amount and/or customer payments cover the amount needed to satisfy the two consecutive monthly payment requirement.

- The first installment is one equal installment of the past due must be paid up front.
- Terms will be set-up for the same number of months as the original payment agreement.
- If service has been cut out, an upfront reconnect fee may be required.

Note: The first electric cut-in fee will be waived each calendar year.

Renegotiated Payment Agreements Exception

Customers in default of an original payment agreement may still be eligible for a renegotiated payment agreement even if they have not paid the two consecutive full monthly payments.

- The upfront payment or "first installment" would be 1/3 of the past due balance
- Terms will be set-up for the same number of months as the original payment agreement.
- If service has been cut out, an upfront reconnect fee may be required.

Note: The first electric cut-in fee will be waived each calendar year.

Iowa Reinstate Payment Agreements

Customers can reinstate a defaulted payment agreement as many times as they'd like; as long as:

- The service has NOT been cut-out and
- The customer pays the total amount obligated from the previous defaulted payment agreement plus any additional charges that may have been billed after the default date.

Important!

There is no limit to the number of times an Iowa reinstate payment agreement may be offered.

South Dakota Payment Agreements

A payment agreement is a payment option that can be offered to residential customers having difficulty paying their current and past due bills.

Original Payment Agreements

- Terms will be established for 12 months.
- A payment agreement can always be paid off early.
- If service has been cut out, an upfront reconnect fee will be required.

Reinstate Payment Agreement Option

An original payment agreement may be reinstated if:

- The service has not been cut out.
- Payment for the total amount obligated from the previous default plus any additional charges that may have been billed after the default date has been received.

Important!

There is no limit to the number of times the South Dakota reinstate payment agreement can be offered.

2020 - 2021 LIHEAP Season Guidelines

IOWA

Service is Active – NOT Cut-Out

- Pre-moratorium (*Prior to Nov. 1*) – MidAmerican will **NOT** consider LIHEAP promises before taking credit action. Protection begins November 1st.
- During moratorium (*Nov. 1 thru Apr. 1*) – When a LIHEAP promise is sent electronically, called into credit or entered on the Energy Assistance Website, the account is protected from credit action.
- Post-moratorium (*After Apr. 1*) – MidAmerican **will** consider LIHEAP promises before taking credit action on active accounts.
 - MidAmerican will **not** use LIHEAP promises toward a defaulted payment agreement balance, the first installment or to keep a payment agreement active.
 - If the LIHEAP promise, along with other payments/promises is enough to cover the full defaulted amount and a new payment agreement is not needed, it is okay to consider the promise.

Service has been Cut-Out

- Pre-moratorium (*Prior to Nov. 1*) – MidAmerican will **NOT** consider LIHEAP promises towards the disconnect amount. Protection begins November 1st.
- During moratorium (*Nov. 1 thru Apr. 1*) – MidAmerican will consider LIHEAP promises toward the disconnect amount and any applicable reconnect fees. (Note: LIHEAP promises cannot be used toward the first installment of a payment agreement or to keep the payment agreement active.) The agency will need to call.
- Post-moratorium (*After Apr. 1*) – Only after the assistance agency has **verified** the LIHEAP promise as their **final confirmed grant amount** for their client, **will** MidAmerican consider the promise towards the **reconnect** amount (only if it will, or along with other payments/promises, cover the full **reconnect** amount.)

Final Accounts

- MidAmerican will **NOT** consider LIHEAP promises toward the balances owed on final accounts.

Charged-Off Accounts

- MidAmerican will **NOT** consider LIHEAP promises toward the balances owed on accounts with a charged off status.

Deposits

- LIHEAP promises **cannot** be used toward deposits in Iowa.

ILLINOIS

Illinois LIHEAP funds are received next day, so consider all grants as an agency promise--they can be used for reconnect fees.

Deposits

- LIHEAP promises **can** be used toward deposits in Illinois.

SOUTH DAKOTA

The State of South Dakota does invoicing based on month-to-month usage; therefore, there should be no question on the use of the funds.

Deposits

- LIHEAP promises *cannot* be used toward deposits in South Dakota.

NEBRASKA

Deposits

- LIHEAP promises *can* be used towards deposits.

I CARE Emergency Heating Fund Eligibility Requirements

1. Applicant must live within MidAmerican Energy Company service territory, but does not have to be a customer of MidAmerican Energy Company.
2. Applicant must be facing an emergency created by heating costs.
3. Applicant must have made a reasonable effort to make payments to his or her fuel vendor.
4. Applicant must have exhausted all other resources for heating assistance funds.
5. Applicants may receive up to a maximum of \$500 assistance only once per year. It is anticipated that the amount of I CARE assistance will effectively alleviate the emergency situation.
6. Only owner-occupied housing will be eligible for weatherization assistance.
7. Applicant's annual income must be at or below State LIHEAP guidelines.
8. Exceptions to the state LIHEAP program eligibility requirements and maximum assistance amounts may be made at the request of the contributing party when lump sum contributions are \$10,000 or more.
9. Applicant may also be eligible if they experience a special hardship in the household.