



**MLGW Special Assistance Programs\***

MLGW was asked to provide a list of the Division’s Utility Assistance Programming with the following information: Name of any MLGW sponsored utility assistance programs; brief description of program; Qualifications for program; how to apply for funds; and summary of how many citizens have been served by program.

*\*MLGW was also instructed to provide the amount of funds available as of January 1, 2020 and amount of funds currently available. This information is not provided since MLGW does not administer any programs that provide financial assistance.*

PROGRAM	PROGRAM DESCRIPTION	ELIGIBILITY/APPLICATION GUIDELINES
Deferred Payment Plan (DEFB)	Allow customers who are experiencing a temporary financial hardship and/or have a past due or large utility bill (\$500 or more) to pay the bill in installments.	Customer shall pay a minimum of 25% of the total amount (past due plus current amount due) at the time of entering into the agreement. The remaining 75% balance of the total bill can be set up in installments over a five month period. The customer will be required to pay the installment amount in addition to the current monthly bill. Customer must pay 75% of any arrears balances derived from a dismissed bankruptcy or bad debt.
Deferred Payment Plan COVID-19 (DEFC)	To assist customers during these challenging times, MLGW is offering a one-time extended payment plan that allows eligible customers to repay their past due balance over a 12-month period	To participate in the extended payment plan customers are required to pay at least 25% of their indebtedness beforehand. Customers providing documented and valid proof of a temporary financial hardship may qualify to pay a minimum of 15% of the total amount due at the time of entering into the agreement of the Special Deferred Payment Plan
Payment Arrangement (Extension)	Customers may be eligible for a payment arrangement in lieu of paying the entire bill by the bill’s due date. With a payment arrangement, the payment date will be extended beyond the current due date.	<ul style="list-style-type: none"> <li>•Balances less than \$400 can be extended eight days without a payment.</li> <li>•Balances over \$400 require 25% of the cutoff notice amount to be paid within four days after the due date of the disconnect notice. The balance (75%) of the bill is extended up to eight days past the due date of the disconnect notice.</li> </ul>
Net Due Date Program	Customers that are retired or on a fixed income and receive only one check at the beginning of each month, may qualify for this plan. Customers may request that the net due date on the bill be delayed until after they have received their check.	If a customers is retired or on a fixed income and receive only one check at the beginning of each month, they may qualify for this plan. The customer may request that the net due date on your bill be delayed until after they have received check.

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Holiday Bill Break Moratorium	MLGW will defer cutoffs for nonpayment for all residential customers between December 15th and January 14th annually.	Customers must have an unpaid balance of \$399 or less.
On Track	On Track is designed to help residential customers with limited incomes to manage debt and pay off their bills over a period of time (up to 36 months.) The program focuses on education, financial management and social services.	<ul style="list-style-type: none"> <li>• A utility bill more than \$600</li> <li>• Only one active account</li> <li>• Steady income not exceeding 200% of the federal poverty guidelines or steady income and impacted by COVID-19 pandemic</li> <li>• Cannot have an MLGW Life Support payment plan</li> </ul>
Gift of Comfort	The program provides a means for individuals in the community to make a payment towards a customer's utility bill as a gift.	No guidelines
Winter Moratorium (for Seniors and Disabled)	Provides elderly (60+) and disabled customers uninterrupted utility service during the coldest months of the year (December 1–March 1). Customers are not relieved of their obligation to pay. Participating customers who have balances on their accounts at the end of the program will be eligible for an extended payment plan for up to three months upon request.	<p>The elderly or disabled applicant must be the customer of record (name must appear on bill).</p> <ul style="list-style-type: none"> <li>• Participating customers who have balances on their accounts at the end of the program will be eligible for an extended payment plan for up to three months upon request.</li> <li>• Once customers have been approved for the Winter Moratorium, they are automatically re-enrolled each year if the past due balance is below the Minimum Threshold as of November 30 of each year.</li> <li>• In October, previous customers will receive a reminder letter to reduce balances by the end of November.</li> </ul>
Hardship Arrangement	A second Payment Arrangement without a payment that requires a customer to provide documented and valid proof of a temporary financial hardship condition.	<ul style="list-style-type: none"> <li>• Death of immediate family Immediate family includes spouse, parents (in-laws, step-parents), siblings</li> <li>• Hospitalization</li> <li>• Job Loss</li> <li>• Divorce or Legal Separation- within the past 60 days.</li> </ul>

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Pre-Pay	Pre-Pay is a "pay as you go" plan for residential MLGW customers with smart meters with no deposit, no late fees and no electric reconnect fees. Also customers with a balance due on an existing MLGW account, bad debt or dismissed bankruptcy can have it rolled into their new PrePay account. The customer pays 25% of the outstanding balance when enrolled in PrePay, and then 25% of each future pre-payment is applied through debt recovery until the balance is paid.	Customer must have Smart Meters at the service address and provide \$100 start-up.
Budget Billing	Spreads out customer's annual energy expense over a 12-month period and so that the customer knows their monthly payment amount ahead of time.	<ul style="list-style-type: none"> <li>•Customer must have an active account.</li> <li>•Customer must have lived at your current address for a minimum of 6 months.</li> <li>•Customer must be current on your account to remain in the program.</li> <li>•Customer Budget Billing installment must be paid by the due date each month.</li> <li>•In the event customer is disconnected for non-payment or change addresses, they will be removed from the program and will not be able to participate in Budget Billing for 6 months.</li> </ul>
Third Party Notification	Customer may designate a third party for MLGW to notify in the event of a pending service cutoff due to non-payment or insufficient payments. The third party will not be responsible for paying the bill, but will act as an additional communication link.	