

Arrearage Programs

	Massachusetts	Connecticut - United Illuminating	Arizona, Arkansas, California, Georgia, Illinois, Iowa, Massachusetts, Missouri, New Hampshire and Texas - Liberty Utilities	Portland General Electric Company (New Start Pilot)	AmerenUE-Clean Slate (Missouri)
Eligibility	Be a residential utility customer	Be a residential utility customer	Customer of record for the account	Be a residential utility customer	UE customer
	Be eligible for Fuel Assistance or low-income discount rate	Be eligible for Winter Moratorium (a.k.a. hardship) program		Be eligible for LIHEAP program	Priority to low-income elderly and low-income disabled customers
	Owe at least \$100 in overdue bills	Owe at least \$500 with minimum 90 days delinquent	\$300+ in arrears	Owe at least \$100 in overdue bills	\$3 million budget
	Agree to a payment plan and to make payments on time	Customer must make a minimum payment of 20% of the past due balance			
	Agree to take part in budget counseling and energy efficiency programs	12 month program	60+ days overdue		
	Apply for other available energy assistance programs such as fuel assistance and weatherizations	Agree to a payment plan and make payments on time Make minimum or initial payment CEAP eligible	Agree to participate in the Discount Rate Not a landlord account (where tenants pay utilities to landlord) Not be shut off for nonpayment		
	Benefits	Set up an affordable payment plan		Enter into monthly payment plan that includes: 1) current bill amount and 2) future projected bills for the term of payment plan	Placed on 24-month levelized payment agreement
Agree not to shut off services for non-payment if you follow the payment plan				Attends one Energy Awareness Class	Inactive UE customers pay 20% of their arrearage, Clean Slate pledge will cover the remaining balance.
Give you credits against your overdue balance when you make payments on time or meet other program requirements			Pay the monthly amount agreed to - if so, receive a \$100 monthly "credit" towards past due balance - cap of \$1,200/yr/per participant	Participant makes 12 consecutive monthly payments on time and in full, company waives 50% of the arrearage	
Forgive part of your debt when you enroll in the program			Failure to pay the monthly amount agreed to will result in termination of the PA. Any remaining AMP benefit will be forfeited. The AMP payment plan may be reinstated if all missed payments along with the current payments are made.		
Offer you budget counseling so you will not get behind in payments again			Apply for, and agree to participate in, all other financial assistance programs available (e.g. fuel assistances, weatherization/conservation etc.).		
Do a home energy audit and recommend energy efficiency programs to help you save money on home energy expenses					
Apply	Must apply to take part	Must apply to take part	Must apply through Contact Center at 800-544-4944.		Must apply to take part
PA Policy	(Western Massachusetts Electric) An initial payment is required to set up an arrangement and is due within 2 weeks. Arrangements generally do not exceed 4 months. If a payment is missed, customers can be set up on a new PA but it is generally for a shorter period of time. Multiple PAs are allowed but length of PA varies based on success of earlier PAs.	Account must be past due 30 days or more. An initial payment is required to set up arrangements. Missed payments have to be made up before an arrangement can be set up. Customers are allowed 2 PAs within one year. Arrangements can be made for a period of 4 – 12 months, depending on your individual circumstances.		Maximum length is 12 months. First installment acts as a down payment within the first month. Generally allow one PA and must successfully complete in order to get set up on a new PA.	An initial payment is required to set up an arrangement. Arrangements can be made for up to 12 months. PA length varies depending on season. Customers are allowed 2 PAs within one season.
Website	http://www.massresources.org/arrearage-management.html	https://www.uinet.com	http://www.libertyutilities.com/ma/my_account/arrearage_management.html	http://www.puc.state.or.us/meetings/pmemos/2006/090506/ca4.pdf	www.ameren.com/cleanslate