

NEED HELP WITH YOUR ELECTRIC BILL?

ComEd Residential Special Hardship Program may help

- Are you an active ComEd residential customer?
- Do you have a recent hardship? Are you low-income? Do you live in Winnebago or Boone County?
- You could get up to a \$500 credit on your electric bill
- Customers with finaled accounts who are trying to set up service at a new address may also apply.
- If you have received ComEd Hardship within the last two years, you would not be eligible. Please call ComEd to verify if you are unsure.
- ComEd Hardship ends when the funds have run out.

You can come to our office to apply at 612 N. Church St., Rockford

- Monday through Thursday from 9:00am – 3:00pm and **must** bring the following:

DOCUMENTS YOU NEED TO APPLY

- Proof of gross income, at or below 250% of poverty, for all household members 18 yrs. or older for the 30-day period prior to the application date. (Pay stubs, social security benefit letter, 0 income affidavit, etc.);
- Copy of current ComEd electric service bill, not more than 30 days old; for accounts that are disconnected the ComEd bills may be older than 30 days.
- Proof of Identification as the ComEd customer of record. (Driver's License, Photo ID, State ID, Work ID, Matricular, Passport, Residential Alien Card, etc.);
 - Social Security number or Tax Identification Number for customer of record (actual Social Security card is not required). Also, Social Security card is not required for all children on the application.
 - Work ID's must contain: company name/logo, Employee Name and photo ID
- Proxy documentation is NOT required if the customer resides in the same household. However, if the customer resides in a different household, proxy is required.
- In all cases, you must provide proof of hardship along with the demonstrated need based upon income level and finances. (SEE INCOME CHART ON PAGE 3) **A hardship must have happened within a timely period.** Priority will be given to those customers meeting the following:

YOU MUST PROVE ONE OF THESE HARDSHIPS

Medical Hardship

- Proof of payment for hospitalization, surgery, or medical equipment/prescription services that are limiting income and finances by 5%, within the last 6 months, unless extenuating circumstances.

Military Hardship

- Military deployment of one or both head-of-household/parent(s), deployment/activation papers and documents must be provided.
- Military personnel returning from active duty with a disability. Proof of circumstances must be provided.

Senior Hardship (*Seniors are those customers age 60 and older*)

- Seniors requiring "in-home care" and other services resulting in difficulty making "out-of-pocket" costs, therefore limiting their finances. Proof of these expenses or proof of Community Care Program (CCP) participation must be provided.
- Foster grandparents raising their minor grandchildren. Applicants must provide Medicaid/Kidcare card for grandchild, displaying child's name and grandparent's name and address along with the following; legal/court documents, school or medical records listing grandparents as primary care giver from the last 6 months.

- Seniors with income of 250% of poverty or less who can demonstrate that their available income is not sufficient to meet life/legal sustainable expenses (i.e., utilities, food, insurance, medicine) would qualify for a hardship grant. Proof of monthly bill obligation is required. Only monthly expenses should be used to verify if this condition exists. The sum of all past due bills should NOT be used to make this determination. The sum of regular monthly bills vs. monthly income received should be compared. If monthly bills are higher than income received than the customer would qualify for hardship as long as the income is up to 250% of poverty.
- Seniors that are 62 and older and can demonstrate that their only source of income is social security would qualify for a hardship (must provide income documentation to prove that social security is their only source of income). We will also consider seniors 62 and older who income qualify at up to 250% of poverty that can demonstrate that their only source of income is a pension, retirement plan, etc. Must provide necessary pension, retirement documentation, etc.

Disability Hardship

- Households with a person(s) with a disability, including mental health, that severely limits the household's finances. Medicaid or SSI documents will need to be provided. Seniors can provide 2 documents as needed, for example, an older SSA, SSDI, or SSI document that shows disability status along with current documentation with "A". Individuals younger than 65 years of age must show current documentation with disability status from an award letter with A, HA, W or C after the last 4 digits in the social security claim number. Any award letter submitted with code C1-C9 must have text in the letter stating, "You are entitled to benefits as a disabled dependent of the wage earner." For SS award letters that include codes: C1-C9 that covers minors, a student or a disabled child, the award letter should state why the minor is receiving the social security benefits.
For example: A primary claimant is allowed to use the disability hardship if there is a minor disabled child in the household and income qualifies at up to 250% of poverty. However, the SS document must state that the minor is disabled.

Loss of Employment or Unexpected Loss of income

- Household incomes impacted by a loss of employment or continued lack of employment due to a lay-off or termination of employment. Termination papers, layoff notice or Unemployment Income Verification Letter must be provided as proof. For extended periods of unemployment (up to 3 years) proof of loss of unemployment or documentation that indicates the termination of benefits is required, or, in lieu of such documentation, a Zero Income Affidavit would suffice. If using the Zero Income Affidavit, please state the reason on the affidavit (i.e. became unemployed in June 2014 and exhausted unemployment in June 2015)
- Unexpected loss of income or reduction in income due to SSI reassessment, tax increase, and proof of income loss must be provided.
- Unexpected loss of income due to Educational Expenses – A student contributing to the financial income of a family that is now attending College / University resulting in a reduction of the household income. Proof of full time student status (registration documents) and loss of income (check stubs) must be provided. A letter from the last former employer can be provided as proof of loss of income.

→ Acceptable forms of Illinois Department of Employment Services (IDES) documentation would include: UI Finding, Benefit Payment Determination, and Benefit Payment History (include pages 1 & 2), Benefits Paid by Program (has to include benefit year-end date)

→ Termination/Separation letters from employers must include: Written on company letterhead, company name, company address, company phone number, company representative name/title, phone number of company representative, and name of the customer should be listed in the letter.

Low/No Income

- *This area targets individuals under 60 that are underemployed at or below 250% of the Federal Poverty Guideline level, who may receive cash assistance via **TANF or Utility Check Vouchers only**, or have no income, never worked and/or have exceeded the 3-year extended unemployment period, monthly income isn't sufficient to meet life sustainable expenses. If using the Zero Income Affidavit, please state the reason on the affidavit (i.e., never worked or been unemployed for 4 years) **LINK BENEFIT AMOUNT***

Family Crisis

- Within the last 6 months, households experiencing the death of an immediate family member or terminal illness of an immediate family member. Immediate family member includes spouse, children, parents, siblings, grandparents

and in-laws (parents, siblings, grandparents). Acceptable proof includes: Death certificate or medical papers must be provided for spouse or affected family member. For family members outside of immediate family members (i.e., aunts, uncles, cousins, etc.), customer must show that the death significantly impacted their finances (i.e. proof of payment for funeral, burial, travel expenses, etc.) would need to be provided.

Property Damage

- Unexpected and significant demands on a household’s income due to property damage associated with natural disasters not covered by insurance. Natural disasters include flood, tornado or wind damage to home or vehicle.

Victimized by Criminal Activity

- Unexpected reduction of a household’s income or loss or damage to household property as a result of being victimized by criminal activity. Provide police report (must have been filed within 72 hours after the event) and proof of income or property loss or damage, e.g. lost workdays or photos of damaged property. Customer must provide a full police report that includes detailed information of the incident.

Subsidized Housing

- Customers that are unable to secure/transfer service into subsidized housing within the last 90 days, due to previous unpaid bills are eligible for Residential Special Hardship. Documentation/application indicating that subsidized housing (government or private non-profit organization) cannot be secured without electric service must be provided. Other hardship criteria may also apply.

Agencies should use the final account process to provide ComEd with the previous address where the grant should be applied and the new address where the customer will be located.

Current subsidized housing residents are eligible if they have a past-due ComEd electricity bill and could be facing disconnection and eviction. Proof of past-due bill and lease agreement or past-due bill and eviction notice would suffice.

Transition Situations

This would include customers who are dealing with homelessness, rehabilitation, addiction as well as customers trying to re-establish services post-prison leaving halfway houses/shelters, etc. Customers would qualify under these scenarios with existing service or those trying to re-establish a ComEd service account with a past-due balance. The customer would need to provide proof of addiction counseling, transitional residency, or other necessary documentation.

Income Verification Chart – your income must at 250% of poverty or below

Household/Family Size	250% 30 day income	250% annual income
1	2,512.50	30,150
2	3,383.33	40,600
3	4,254.17	51,050
4	5,125.00	61,500
5	5,995.83	71,950
6	6,866.67	82,400
7	7,737.50	92,850
8	8,608.33	103,300

Questions? Call 844-710-6919