# Vermont COVID-19 Arrearage Assistance Program Frequently Asked Questions

Updated October 21, 2020

# What is the Vermont COVID-19 Arrearage Assistance Program (VCAAP)?

The program was established by the Vermont General Assembly through Section 20 of House Bill 966 that was later signed into law on July 2, 2020 as Act 137. \$8 million was appropriated to provide utility ratepayer assistance for accumulating arrearages that could be linked to economic hardships precipitated by the COVID-19 Pandemic. Funding comes from the Federal CARES Act.

## Who may apply for a grant award?

Any utility ratepayer served by a Vermont electric, natural gas, fixed-line telephone service provider, or a private water company may apply. Both residential and non-residential applicants (but not governmental entities) may apply.

<u>How much can a utility customer expect to receive as a grant award through the program?</u> Customers can expect to receive 100% of eligible outstanding arrearages that are more than 60 days overdue, up to the limits listed below. The maximum grant award is \$10,000. Applicants are eligible for and can apply for utility arrearage assistance on a single application for electricity, natural gas, private water, and landline telecommunications services.

## May I apply more than once?

Only one application is permitted (and needed) on a single service location unless the application is rejected. A single application may be reviewed at two separate times (intended to capture two separate billing cycles) for qualifying arrears as long as available funds last.

Applicants with rejected applications may apply a second time.

However, an application that has been rejected for a zero qualifying balance will be treated as a live application and will be reviewed at least one more time for qualifying arrears. In that instance, it is not necessary to apply a second time.

# Who is eligible to apply for VCAAP grant awards?

Both residential utility ratepayers, and non-residential (businesses and non-profits) may apply. Government entities are not eligible.

#### Are second homes and camps eligible for grant awards under the program?

Only arrearages for primary residences qualify. Residential customers must attest that the grant award that they are seeking is only for arrearage relief related to their primary residence.

# What certifications will be required of residential applicants?

Residential applicants must certify and attest to a COVID-19–related economic hardship. Hardships include unemployment, layoff, reduced work hours, health (had COVID or cared for someone with COVID) and can't work because no childcare is available, or school was closed. Other detailed certifications or attestations apply.

## What certifications are required of non-residential applicants?

Non-residential applicants must attest to a loss of 50% of business revenues in a single month since the beginning of March 2020.

Other detailed certifications or attestations apply.

Can businesses with multiple utility service addresses apply for separate locations?

Yes. Each utility service location is eligible for a distinct grant award provided that it is a separate service location and has a separate utility account number.

#### What are the options for people who don't have access to the Internet?

Vermont Community Action Agencies can assist individuals that do not have access to the Internet to apply for the program.

<u>How long will the program run?</u> Applications will be accepted through November 30, 2020, or until available funds have been exhausted through the awards program.

## Can I apply more than once?

You may apply once for each utility type. However, you can apply on one application for all utility types. As noted above, the application will be considered still active even after the first award, and applicants may be eligible for a second award following adjustments to the program or increases in the maturity of arrears (e.g., 30-day arrearages might later qualify when they become 60-day arrearages.)

<u>Will everybody who is eligible get a grant?</u> Funds are limited and grants will be awarded as eligibility is determined and funds are available.

#### Will the grant pay off all of my past due bill?

Grant awards are limited to utility service with bills that are more than 60 days late. Awards are also capped at the limits provided above.

Do I have to file my taxes for 2019 before I can apply? No, it is not required for residential applicants. Yes, it is required for non-residential applicants.

#### Do I have to be low income to apply?

No, there is no income eligibility requirement. See eligibility specifics for non-residential applicants.

# Is there any documentation that I have to submit with my application?

Yes, if you are applying for a grant for telephone wired/land line services, you will need to upload a copy of your most recent bill. This requirement does not apply to all telephone service providers as will be evident on the application.

If you are not applying for telephone wired/land line services, you will not need to upload any bills.

On the VCAAP application dashboard, it references the terms "submitted," "verified," "incomplete," "rejected," "awarded," and "processed." Please explain the meaning of each. "Submitted" means that the application was successfully received. Subsequent review will change the status.

"Verified" means that the application for a particular utility type (like electric) was successfully received and has been reviewed for determination of the past-due amount that is eligible for a grant (other utility types like telephone might still be pending).

"Incomplete" means that the application for a particular utility type (like electric) was successfully received, but that additional account or customer information is needed before the application can be verified or approved. Other utility types (like telephone) might still be pending.

"Rejected" means that the application for a particular utility type (like electric) was successfully received and was reviewed, but that the application was rejected for a reason provided in the email notice. If the application was rejected because the past-due balance did not meet the program criteria, the application will be reviewed again at a later time, to determine if there is a past-due balance from March 1, 2020 or later, that is more than 60 days old. Other utility types (like telephone) might still be pending.

"Awarded" means that the application for a particular utility type (like electric) was successfully received, that the reviewer found qualifying and eligible past-due balances, and that the state of Vermont determined an award benefit. Other utility types (like telephone) might still be pending.

"Processed" means that an application for a particular utility type (like electric) that was approved for an award benefit has been processed by the state and that funds have either been sent to the utility on behalf of the customer or will be sent to the customer. Other utility types (like telephone) might still be pending.