



Village Manager's Office

SUBJECT: Residential Utility Bill Assistance Program

MEETING DATE: April 27, 2021

FROM: Erik Hallgren, Assistant Village Manager

BUDGET IMPACT: The assistance program will have an estimated value of \$150,000

Background

To combat the economic impact of COVID-19, the Village Board has approved several economic relief programs in support of the local business community. On March 24, 2020 the Village Board approved an economic relief program for sales tax generating businesses in the amount of \$375,000. On April 14, 2020 the Village Board approved extending the economic relief program to service based businesses in the Village in the amount of \$156,000. On November 10, 2020 the Village Board approved using remaining funds from the initial programs to provide an additional \$169,249 of economic support to Wilmette restaurants in response to stricter mitigations imposed by the State of Illinois in Region 10 (suburban Cook County).

The intent of these economic relief programs was to provide immediate assistance to support small businesses impacted by the current public health crisis prior to the availability of state and federal assistance. Eligible local businesses could use these grants for short-term financial needs such as payroll, paying vendors, and paying suppliers. The program had the intent of preserving the Wilmette business community and local economy.

The economic relief programs were funded through General Fund reserves and final disbursement from each of these programs have been made. A total of \$393,391.46 has been disbursed of the total economic relief budget of \$531,000. Of the original \$531,000 economic relief budget, there is a remainder of \$137,608.54

At the April 13, 2021 Village Board meeting, Staff presented additional financial assistance programs for residents and businesses of the community. Based upon the discussion, the Village Board reached consensus on the development of a residential utility bill assistance program. Village Board members requested additional information regarding administrative rules, the application process, and communications of the program. Once the Board reaches consensus on the proposed rules, staff will place a resolution on a subsequent Village Board

agenda which will authorize the Village Manager to transfer funds from the General Fund to the Water and Sewer Funds for the implementation of the utility bill assistance program.

Discussion

Current Utility Bills

Since the pandemic began the Village has not shut-off any customer's water due to non-payment. Prior to the pandemic, the typical notification process for utility bills that were unpaid would follow the below schedule:

1. Initial Utility Bill
2. Reminder Notice – 1st Late Notice (Attachment #1)
 - Mailed 30 days after the bill date of the initial bill
3. Shut-Off Notice – 2nd Late Notice (Attachment #2)
 - Mailed 60 days after the bill date of the initial bill
4. Door Posting – Final Late Notice (Attachment #3)
 - Physically at the property >70 days after the bill date of the initial bill
 - *The door posting is a red door hanger that the Meter Department physically places at the residence.*

In addition to not shutting off service, the Village has attempted to work with residents who have had difficulty paying their utility bill by providing a variety of assistance options. Attachment #4 includes a listing of the assistance programs that staff has provided to residents seeking assistance.

The production and mailing of utility bills for the entire Village are split into six billing cycles. The next utility billing cycle will have a bill date of May 4. The five subsequent billing cycles will end with the last cycle having a bill date of July 20.

Residential Utility Bill Assistance

The proposed residential utility bill assistance program would be an additional assistance program that would be administered by the Village and would provide one-time utility bill assistance for residents of the community. This option would be set up to provide financial assistance to residents in need due to the impact of the COVID-19 pandemic and ensure that residents with an inability to pay do not have their water service shut-off. If this program were implemented, shut-offs would resume in late July for customers who do not meet assistance eligibility and continue to not make payment. Staff's current estimate is that there are 310 utility accounts with past due balances greater than 30 days which have an average balance of \$485.

Program Administrative Rules and Application

Attachment #5 includes the administrative rules and application for the residential utility bill assistance program. The eligibility guidelines are broken into two parts:

Eligibility Rules

- Applicant must be a current resident of the Village of Wilmette
- Applicant must have been a resident of the Village of Wilmette on March 23, 2020
- Applicant must have a utility account that went 30 days past due after March 23, 2020
 - *The intent of this rule is to prevent applicants who were already in arrears prior to the emergency declaration being eligible for assistance.*

- Applicant must have a utility account that went 30 days past due prior to April 30, 2021
 - *The intent of this rule is to prevent applicants from not paying current utility bills in order to become eligible for assistance.*
- Applicant must have a utility account that is past due by greater than 30 days.
 - *The intent of this rule is to prevent applicants that are not in arrears from becoming eligible for assistance.*

Financial Guidelines

The intent of the program is to provide assistance to those that were impacted by the COVID-19 pandemic or may have an inability to pay based upon income. The guidelines include:

- Suffered loss of job due to COVID-19 pandemic
- Suffered loss of income due to COVID-19 pandemic
- Have income for Calendar Year 2020 at or below the 80% moderate-income guidelines issued by Department of Housing and Urban Development.

The ultimate goal of this program is to ensure water service continues to be provided to residents who are struggling financially as a result of the pandemic. Accordingly, there is a section on the application that allows for applicants to include extenuating circumstances that can be reviewed by Village staff to make a determination of eligibility. Because staff does not have a full understanding of all the ways the pandemic may have impacted residents, this section would provide staff latitude in determining eligibility in order to maximize the number of households receiving needed financial assistance.

Application Process

The application would include name and contact information, household information, and income information that would be used to determine eligibility. In addition, applicants would be required to provide back-up information such as tax returns, unemployment statement of benefits or other documentation to substantiate the application information.

Applications would be processed by the Village's Finance Department and funds would be directly transferred from the Village's General Fund to the Village's Water and Sewer Funds.

Applications would be due on or before July 31, 2021, as the last bill date from the next billing cycle is July 20.

Communication Plan

There are several methods that the Village will utilize to communicate the residential utility bill assistance program, they include:

1. Staff will advertise the information through the Village's website, E-News, and social media outlets.
2. Staff will update current utility bills, late notices, and shut-off notices to include information on the assistance program.
3. Staff will provide a direct mailer to the identified accounts, approximately 310, this will include application materials.
4. Staff will update the current Door Hanger to include information on the assistance program.

Budget Impact

The residential utility bill assistance program has an estimated value of \$150,000.

Attachments

1. Attachment #1 – Reminder Notice
2. Attachment #2 – Shut-Off Notice
3. Attachment #3 – Door Posting
4. Attachment #4 – Assistance Programs
5. Attachment #5 – Residential Utility Bill Assistance Program Rules and Application
6. Attachment #6 - Presentation



Village of Wilmette

1200 Wilmette Ave
Wilmette, IL 60091
847-251-2700

Late Notice

CUSTOMER COPY

Keep this portion for your records

CUSTOMER NAME		CUSTOMER NUMBER	PARCEL ID	SERVICE ADDRESS
[REDACTED]		[REDACTED]	[REDACTED]	[REDACTED]
NOTICE DATE	DISCONNECT DATE	ACCOUNT NUMBER	ACCOUNT TYPE	AMOUNT DUE
02/23/2021	04/06/2021	[REDACTED]	RESIDENTIAL SINGLE FAMILY	[REDACTED]

*** UNPAID UTILITY ACCOUNT BALANCE NOTICE ***

Pay online 24/7 at www.wilmette.com

You may also mail in a check or pay in person at:

Village of Wilmette
1200 Wilmette Avenue
Wilmette, IL 60091

Office hours are Monday Friday 7:30 a.m. to 4:30 p.m.

Or put your payment in an envelope with your account number clearly indicated on your check and place it in one of the green Village of Wilmette drop boxes at the following locations:

Wilmette CTA Station 4th and Linden Ave
Village Hall 1200 Wilmette Ave
Wilmette METRA Station

Community Recreation Center 3000 Glenview Rd

Please email ar@wilmette.com or call 847-251-2700 if you have questions regarding this notice.

PLEASE DISREGARD THIS NOTICE IF PAYMENT HAS ALREADY BEEN MADE. OTHERWISE, PAYMENT IS DUE IMMEDIATELY TO AVOID FUTURE PENALTIES OR DISCONNECTION OF SERVICE. DUE TO THE PANDEMIC, PENALTIES AND SHUT-OFF WERE TEMPORARILY WAIVED SINCE 3/15/2020. BECAUSE WE HAVE BEEN IN PHASE 4 OF RE-OPEN ILLINOIS FOR MORE THAN 60 DAYS, PENALTIES WILL NOW APPLY TO FUTURE UNPAID BILLS AFTER 9/21/2020 AND SHUT-OFF PROCEEDINGS WILL RESUME. THANK YOU IN ADVANCE FOR YOUR PROMPT PAYMENT. PLEASE NOTE THAT PAYMENT CAN BE MADE AT WWW.WILMETTE.COM. IF YOU ARE HAVING A FINANCIAL HARDSHIP, PLEASE CONTACT US AT AR@WILMETTE.COM OR 847-251-2700 TO DISCUSS A PAYMENT PLAN TO AVOID SHUT-OFF.

✂ DETACH AND RETURN THE PORTION BELOW WITH YOUR PAYMENT ✂



Promptly Send Payment To:

Village of Wilmette

1200 Wilmette Ave
Wilmette, IL 60091
847-251-2700

Please write your Account Number on your check and enclose this portion of bill with your payment.

[REDACTED]
[REDACTED]
[REDACTED]

Late Notice

REMITTANCE COPY

Return this portion with your payment

Account #:	[REDACTED]
Customer #:	[REDACTED]
Notice Date:	02/23/2021
Disconnect Date:	04/06/2021
Total Due:	[REDACTED]
Service Location	[REDACTED]

[REDACTED]



Village of Wilmette

1200 Wilmette Ave
Wilmette, IL 60091
847-251-2700

Late Notice

CUSTOMER COPY

Keep this portion for your records

CUSTOMER NAME		CUSTOMER NUMBER	PARCEL ID	SERVICE ADDRESS	
[REDACTED]		[REDACTED]	[REDACTED]	[REDACTED]	
NOTICE DATE	DISCONNECT DATE	ACCOUNT NUMBER		ACCOUNT TYPE	AMOUNT DUE
03/24/2021	04/06/2021	[REDACTED]		RESIDENTIAL SINGLE FAMILY	[REDACTED]

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Wilmette, IL 60091

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Village Hall 1200 Wilmette Ave
Wilmette METRA Station

Community Recreation Center 3000 Glenview Rd

Please email ar@wilmette.com or call 847-251-2700 if you have questions regarding this notice.

PAYMENT IS DUE IMMEDIATELY. NOTICES ARE SENT TO BOTH OWNER & TENANT. DUE TO THE PANDEMIC, PENALTIES AND SHUT-OFFS WERE TEMPORARILY WAIVED FROM 3/15/2020-9/21/2020. SHUT-OFF PROCEEDINGS HAVE RESUMED. PER VILLAGE CODE, AFTER 60 DAYS, UNPAID BALANCES ARE SUBJECT TO SERVICE DISCONNECTION & ADDITIONAL FEES. THERE IS A RECONNECT SERVICE FEE OF \$75 WHICH DOUBLES AFTER THE WATER DEPARTMENT'S REGULAR BUSINESS HOURS WHICH ARE MONDAY THRU FRIDAY FROM 7:30AM-2:30PM. PLEASE NOTE THE SERVICE ADDRESS.

✂ DETACH AND RETURN THE PORTION BELOW WITH YOUR PAYMENT ✂

Promptly Send Payment To:

Village of Wilmette

1200 Wilmette Ave
Wilmette, IL 60091
847-251-2700



Please write your Account Number on your check and enclose this portion of bill with your payment.



Late Notice

REMITTANCE COPY

Return this portion with your payment

Account #:	
Customer #:	
Notice Date:	03/24/2021
Disconnect Date:	04/06/2021
Total Due:	
Service Location	





SHUT OFF NOTICE

Date: _____

Address: _____

Water service to this address will be discontinued unless past due payment is received in the Finance Department

BEFORE: _____

Please make payment at www.wilmette.com.
For questions or to advise payment has been made, please call the Finance Department at 847-251-2700



SHUT OFF NOTICE

Date: _____

Address: _____

Water service to this address will be discontinued unless past due payment is received in the Finance Department

BEFORE: _____

Please make payment at www.wilmette.com.
For questions or to advise payment has been made, please call the Finance Department at 847-251-2700



SHUT OFF NOTICE

Date: _____

Address: _____

Water service to this address will be discontinued unless past due payment is received in the Finance Department

BEFORE: _____

Please make payment at www.wilmette.com.
For questions or to advise payment has been made, please call the Finance Department at 847-251-2700

Resources for Financial Assistance

1. Payment plan
 - Best established when the bill is first received
 - Must be paid before next quarterly bill
 - 3 payments, 1 per month
 - 2 payments, split in half
 - Case by case contingent on when Village is contacted for timing of payments
2. New Trier Township
 - Jeanne Winsted Rosser is contact: jwinstedrosser@newtriertownship.com or 847-446-8201
 - Emergency Assistance (EA)
 - Financial Crisis Support - Angel Fund (AF)
 - General Assistance (GA)
 - <https://www.newtriertownship.com/>
3. Salvation Army or Catholic Charities
 - Nellie Aron, Police Counselor is contact: aronn@wilmette.com or 847-853-7566
 - Applicants must have documented situations of crisis
4. Cook County COVID-19 Recovery Utility Bill Assistance
 - Low Income Home Energy Assistance Program (LIHEAP)
 - Community and Economic Development Association of Cook County, Inc. (CEDA) is the contact: www.liheapillinois.com or 800-571-2332 or 312-795-1033
 - HELP Illinois Family Hotline for Suburban North: 1-833-711-0374
 - Note that this is for heat and electric and **NOT** water utility assistance.
 - Available up to 6/30/2021
5. Emergency Housing Assistance Program (EHAP)
 - Kate McManus, Community Development is contact: 847-853-7522
 - Application and rules for the program at www.wilmette.com



RESIDENTIAL UTILITY BILL ASSISTANCE PROGRAM (Program Administrative Rules)

The Village of Wilmette declared an emergency affecting the public health and wellbeing due to the outbreak of Coronavirus Disease 2019 (“COVID-19”) (“Emergency Declaration”) on March 23, 2020. As part of the Emergency Declaration, the Village has acknowledged the financial burden on the community, and therefore the Village has established a residential utility bill assistance program that would provide one-time utility bill assistance for households of the community experiencing financial hardship. The assistance program would make direct payments for outstanding utility bills to provide short-term financial assistance.

Terms and Conditions

The Assistance Program shall be administered in the sole discretion of the Village and nothing in this program creates a right to any household to receive any funds or creates an obligation of the Village to expend any funds. The Village reserves the right to cease the program at any time.

The Village is offering, through an application (“Application”), the ability of eligible Wilmette households to receive assistance associated with residential utility bills. All assistance by the Village are expressly conditioned upon the satisfactory completion of an Application and adherence to these Administrative Rules.

Individuals Eligible to Receive Assistance

The Utility Bill Assistance Program is intended to furnish one-time assistance to Wilmette households who experienced financial hardships related to the COVID-19 pandemic. Specific eligibility guidelines are enumerated below.

Eligibility Rules

- Applicant must be a current resident of the Village of Wilmette
- Applicant must have been a resident of the Village of Wilmette on March 23, 2020
- Applicant must have a utility account that went 30 past due after March 23, 2020
- Applicant must have a utility account that went 30 days past due prior to April 30, 2021
- Applicant must have a utility account that is past due by greater than 30 days.

Financial Guidelines

- Suffered loss of job due to COVID-19 pandemic
- Suffered loss of income due to COVID-19 pandemic
- Have income for Calendar Year 2020 at or below the 80% moderate-income guidelines issued by Department of Housing and Urban Development. Those levels are below.

Members of Household	1	2	3	4	5	6	7	8
Household Income	\$52,500	\$59,650	\$67,100	\$74,550	\$80,550	\$86,500	\$92,450	\$98,450

The determination as to whether assistance will be granted in any particular case shall be in the sole discretion of Village Manager or his designee(s).



Request for Assistance Review

Requests for assistance shall be made through the Finance Department. Other departments may refer cases to the Finance Department for assistance. A staff member will be designated to review and process applications for assistance and the final determination will be made by a designated staff member.

Application Information

All interested persons will be provided an application for submission. The application will include, at a minimum, the following:

- Name and other Contact Information
- Household Information such as number of persons in household and residency
- Income Information such as salaries, wages, social security, other financial assistance, governmental subsidies, and any other income source.
- Extenuating circumstances including opportunity to explain deviations from minimum requirements.

Information is subject to verification prior to approval of assistance or, as soon as practicable thereafter. Staff may request documents such as tax returns for the household or statements from the Illinois Department of Employment Security (IDES). The applicants shall sign a statement that the information on the application is correct to the best of the applicant's knowledge. Staff may request additional information if it is required to process an application.

Forms

The application for the Grant Program must be completed and submitted to the Village via email to WilmetteGrantApplication@wilmette.com.

Applications must be received on or before July 31, 2021 for consideration as part of this program.

Payment of Assistance and Not Transferable

If assistance is approved, it will be awarded via a direct transfer from the Village's General Fund to the Village's Water and Sewer Funds. No check will be issued to any individual. Grant awards are nontransferable.

Status of Assistance

The Residential Utility Bill Assistance Program is not an entitlement program; the fact that an applicant might be in need of assistance or appear qualified for assistance does not entitle the applicant to assistance pursuant to this Program. The scope of the program and the amount the Village funds shall be determined by the Village in its sole discretion. The Village of Wilmette has no obligation to continue to fund or provide additional funds for the program. Applications will be processed on a first-come first-served basis and applications will be accepted until June 30, 2021 or until funds are exhausted, whichever is first.

Application Information and General Release

Applicants shall permit Village representatives to make all reasonable inspections and investigations of the applicant's financial information during the process period of the Application. Applicants, as a necessary part of the Application process, shall provide to the Village or otherwise allow the Village to obtain and use all financial information. Failure to provide information may result in a denial of assistance.



Applications and information provided in requests for assistance will be treated as confidential information by the Village to the extent permitted by law. The amounts of disbursements made to applicants issued by the Village, and the applicant's name and other information may, under certain circumstances, be required to be disclosed by the Village to auditors or to other persons as official records. The Finance Department shall maintain, and upon request of the Village Board shall submit, a brief summary of actions on requests for assistance referred to by case numbers alone and not names or other identifying information.

Applicants, upon submission of an Application, release the Village from any and all liability, waive any rights in regards to information's provided in the Application and covenant not to sue the Village for the release of said information and from any other claim arising from this Application and the Assistance Program. Village, for this section shall mean their officers, directors, employees, agents, affiliates and representatives. Submission of an Application is an express consent and agreement to the above.



**WILMETTE RESIDENTIAL UTILITY BILL ASSISTANCE PROGRAM
(Assistance Program Application)**

INSTRUCTIONS

Please print or type clearly. All questions must be answered, applications must be signed, and all required statements and forms attached. All information will be kept confidential and is only for use by Village staff. The Residential Utility Bill Assistance Program is funded by the Village of Wilmette and administered by the Finance Department.

Return the completed form to the following email address:

WilmetteGrantApplication@wilmette.com.

Or can be mailed to the following address:

Finance Department
Village of Wilmette
1200 Wilmette Avenue
Wilmette, IL 60091

For further information or for questions please call: 847-251-2700

APPLICATIONS MUST BE RECEIVED PRIOR ON OR BEFORE JULY 31, 2021

APPLICANT INFORMATION

Name:

Address:

City: Wilmette

State: Illinois

Zip: 60091

Contact Email:

Contact Phone Number:

HOUSEHOLD INFORMATION

Are you a current resident of Wilmette? Yes ☐ No ☐

Were you a resident of Wilmette on March 23, 2020? Yes ☐ No ☐



Village of Wilmette Utility Bill Account Number:

Current Outstanding Balance on Village of Wilmette Utility Bill: \$ _____

Is your utility account current past due by greater than 30 days? Yes ☐ No ☐

Did your utility account go 30 days past due after March 23, 2020? Yes ☐ No ☐

Did your utility account go 30 days past due prior to April 30, 2020? Yes ☐ No ☐

FINANCIAL INFORMATION

How many members are there in your household?

List ALL individual members of your household:

Gross Income, please provide annual income totals below and supporting documentation such as W-2's, SSA-1099, IRS Form 1099, or other documents to substantiate assistance need.

Salaries, Wages, and Commissions Received: \$ _____

Social Security Received: \$ _____

Pension and Retirement Funds Received: \$ _____

Dividends and Interest Received: \$ _____

Cash Regularly Received from Others: \$ _____

Other: \$ _____

GROSS ANNUAL INCOME: \$ _____

Did you suffer job loss due to the onset of the COVID-19 pandemic? If yes, please provide details

Yes ☐ No ☐

Did you suffer income loss due to the onset of the COVID-19 pandemic? If yes, please provide details

Yes ☐ No ☐



Extenuating circumstances; please use this space to explain any deviations from eligibility guidelines.

ATTACHMENTS

- ☐ Federal tax returns (2019 and 2020) Form
- ☐ State tax returns (2019 and 2020) Form
- ☐ W-2 Form (2019 and 2020)
- ☐ Social Security 1099 Form (2019 and 2020)
- ☐ Illinois Department of Employment Security (IDES) Statement of Benefits
- ☐ Other (Please Explain)

ATTESTATION, ACKNOWLEDGMENT & SIGNATURE

I/We, the undersigned, state that the information on this application is correct to the best of my/own knowledge. I/We understand that funds approved by the Village of Wilmette are for one-time assistance only to be used for the purpose of assisting with residential utility bills and that there is no guarantee of assistance. I/We understand that the Village accepts no liability in extending any financial assistance. I/We understand that assistance will be made as a direct transfer to pay the outstanding balance of a Village-issued utility bill.

Execution of this application constitutes a grant agreement and creates specific obligations on the part of the Applicants, and I hereby affirm that I/We have reviewed and understand the Administrative Rules governing the Assistance Program. I/We hereby affirm that I/We have full legal capacity to authorize the filing of this application and that to the best of my knowledge and belief, the information stated in this application and in all supporting documentation is true and accurate. I/We am aware that any false, fictitious, or fraudulent statements or claims may subject me/us to criminal, civil or administrative penalties. I/We hereby agree that I/We personally guarantee any refund required pursuant to failure to strictly adhere to the Administrative Rules and the Assistance Program parameters. I/We permit Village representatives to make all reasonable inspections and investigations of financial information during the process period of this application.

Applicant Signature:

Date:

Signature of Spouse or Other Eligible Applicant

Date:

Printed Name:



Residential Utility Bill Assistance Program

APRIL 27, 2021

Background

- March 24, 2020 – Original economic relief program approved
- April 14, 2020 – Program expansion to service businesses approved
- November 10, 2020 – Restaurant economic grant program approved

Total of \$531,000 for the Economic Relief Budget; remainder of \$137,609

- April 13, 2021 – Village Board discussed other financial assistance programs; reached consensus on developing a residential utility bill assistance program including administrative rules and application process

Estimated program value of \$150,000; 310 households with avg. bill of \$485

Current Bill Process

- No shut-offs of water service since the onset of the pandemic due to non-payment
- Prior process was based on below schedule
 - Initial Utility Bill
 - Reminder Notice – 1st Late Notice (Attachment #1)
 - *Mailed 30 days after the bill date of the initial bill*
 - Shut-Off Notice – 2nd Late Notice (Attachment #2)
 - *Mailed 60 days after the bill date of the initial bill*
 - Door Posting – Final Late Notice (Attachment #3)
 - *Physically at the property >70 days after the bill date of the initial bill*
- Staff has attempted to work with residents using a variety of assistance options
- Next billing cycle has a starting bill date of May 4; six total cycles

Assistance Guidelines

- **Eligibility Guidelines**

- Applicant must be a current resident of the Village of Wilmette
- Applicant must have been a resident of the Village of Wilmette on March 23, 2020
- Applicant must have a utility account that went 30 days past due after March 23, 2020
- Applicant must have a utility account that went 30 days past due prior to April 30, 2021
- Applicant must have a utility account that is past due by greater than 30 days

- **Financial Guidelines**

- Suffered loss of job due to COVID-19 pandemic
- Suffered loss of income due to COVID-19 pandemic
- Have income for 2020 at or below the 80% moderate-income guidelines
- Other extenuating circumstances

Communications

- Advertise the information through the Village's website, E-News, and social media outlets
- Update current utility bills, late notices, and shut-off notices to include information on the assistance program
- Provide direct mailers to the identified accounts including application materials
- Update the current Door Hanger to include information on the assistance program

Applications due by July 31, after the last bill date of next billing cycle