

# Do you owe \$500 or more to your electric company?

If you do, then <u>the Arrearage Management Program (AMP)</u> may be able to help you. This program can help you wipe out what you owe.

The AMP can also work with you to see if there are some free or cheap ways to reduce how much electricity you use.

## Here is how the program works.

You pay just your current monthly electric bill, each month and on-time! For each month that you pay your current bill, your electric utility company will wipe out 1/12 of what you owe them on your back bill.

For example, let's say that you owe \$1200 to the company on back electricity bills. Follow these steps:

- You must be eligible to receive Low-Income Home Energy Assistance Program benefits (LIHEAP).
- You sign up for the AMP.
- Then you make pay your regular monthly bill to the utility company.
- Each time you make that monthly payment, your utility company will forgive or wipe out \$100 that you owe them on your back bill.
- Your utility company may not attempt to collect any past amount you owe while you are in the AMP program.

So, by making your monthly payments on time, your \$1200 debt is wiped out in one year. You pay nothing more than your current bill!

NOTE: No more than \$300 of debt can be wiped out each month. So, if you owe more than \$3600, you can stay on the program for more than 12 months until your entire debt is gone.

### Who can be in the program?

To sign up for AMP:

- You must be eligible to receive LIHEAP Benefits.
- You must owe your electric company \$500 or more. Also, you must be more than 90 days late on what you owe.
- Your electric bill debt must be for your home (not a business). Your home must be your year-round home (not a seasonal home) to stay in the program after you sign up:

- You must pay your regular monthly bill. If you do not make your regular payments, then you may get kicked off the program. You may not be able to get back on the program until you make up any missed payments. So you need to pay your regular monthly bill.
- You must work with your utility company to see if there are ways you can reduce how much electricity you use. This is a free program.

# How do I apply for AMP?

You can apply for AMP when you apply for LIHEAP. When you apply for LIHEAP the CAP agency should help you apply for the AMP program. You can apply for AMP directly through your electric company. Call your utility company and ask to sign up for AMP.

# What happens if I sign up but then can't keep up with my regular monthly payments?

You may get one chance to reapply for the program. (Each electric company has their own rules about this.) You will have to make up the missed payment and pay any late fees in a reasonable amount of time. If you do that, than you will still be in the program. You won't have to reapply and start over. If you fall behind a second time, you will no longer be able to stay in AMP. Then you will face debt collection from the electric company and risk being disconnected. The portion of your back bill that was wiped out while you were on AMP will stay wiped out.

## Where Can I Get Help If My Utility Will Not Help Me?

You can call the Consumer Assistance Division at the Maine Public Utilities Commission. There number is 1-800-452-4699.