

ComEd CARE Energy Assistance Programs

ComEd Residential Special Hardship Fund

Special Hardship Fund Eligibility Criteria - In all cases, the applicant must provide proof of hardship along with the demonstrated need based upon income level and finances. *A hardship must have occurred within a timely period.* Priority will be given to those customers meeting the following criteria:

Medical Hardship

Qualifying medical conditions include:

- Requires 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

Qualifying military conditions include:

- 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)

Qualifying conditions include:

- Seniors that are **60 and older** who income qualify below or up to 250% of poverty would qualify for a hardship. Must provide income documentation that could include: social security, a pension, retirement plan, etc.
- Senior's 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 or grandparents acting as the primary care givers in raising their minor grandchildren. Applicants must provide Medicaid/KidCare card for grandchild which displays the child's/children's name and grandparent's name and address, along with

one of the following; legal/court documents, school or medical records listing grandparents as primary care giver from the last 6 months.

Disability Hardship

Households containing a person(s) with a disability, including mental health that severely limit the household's finances. Medicaid or SSI documents will need to be provided. Seniors can provide 2 documents if 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.

See a brief description of Social Security Claim Number Codes below:

A – Primary claimant (wage earner)
HA – Disabled claimant (wage earner)
W – Disabled Widow (W1 – Disabled Widower)
DI – Disabled Individual
C – Disability code for a person drawing benefits on the basis of the wage record of a living or deceased wage earner. **C1-C9 – Covers minors, a student or a disabled child (could be over the age of 18 i.e. disabled adult child).**

Loss of Employment or Unexpected Loss of Income

Qualifying conditions include:

- 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 lieu of such documentation a ZIA would suffice. If using the ZIA, please state the reason on the affidavit (i.e. became unemployed in June 2013 and exhausted unemployment in June 2014.)
- 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.

Please note, acceptable forms of documentation for the Loss of Employment/Unexpected Loss of Income include the following:

- ❖ Acceptable forms of Illinois Department of Employment Services (IDES) documentation would include: UI Finding, Benefit Payment Determination, 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 ZIA, please state the reason on the affidavit (i.e. never worked or been unemployed for 4 years.)

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.

Domestic violence or child abuse cases would qualify. Customer must provide a protective order, court documentation, medical counseling documentation, etc.

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 due to loss or damage of household property as a result of being victimized by criminal activity can be eligible to receive a grant. Provide full 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 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.

Transitional 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 with existing services or those trying to re-establish a ComEd service account with a past-due balance. Appropriate documentation would include: proof of addiction counseling, transitional residency, or other necessary documentation.

2017 Income Eligibility Guidelines

Household/ Family Size	150% 30 Day Income	150% Annual Income	250% 30 Day Income	250% Annual Income
1	1,507.50	18,090	2,512.50	30,150
2	2,030.00	24,360	3,383.33	40,600
3	2,552.50	30,630	4,254.17	51,050
4	3,075.00	36,900	5,125.00	61,500
5	3,597.50	43,170	5,995.83	71,950
6	4,120.00	49,440	6,866.67	82,400
7	4,642.50	55,710	7,737.50	92,850
8	5,165.00	61,980	8,608.33	103,300
9	5,687.50	68,250	9,479.17	113,750
10	6,210.00	74,520	10,350.00	124,200
11	6,732.50	80,790	11,220.83	134,650
12	7,255.00	87,060	12,091.67	145,100
13	7,777.50	93,330	12,962.50	155,550
14	8,300.00	99,600	13,833.33	166,000