

2013 Table of ILC Outreach Responses

Independent Living Center Name and Location	Name and Title of Contact	General Information on Client Utility Issues	Specific Examples of Client Problems with Utilities
<p>Independent Living Center of Southern California, Van Nuys (satellite office in Lancaster; serves a large geographic area: Glendale Pasadena, Burbank, the San Fernando Valley, and Santa Clarita; Northern Los Angeles County, including the Antelope Valley)</p>	<p>Norma Vescovo, Executive Director</p>	<p>In a telephone call on 5/3/13, the Executive Director described that clients experience substantial housing problems which includes utility costs. Most clients rent, and experience high utility costs through their rental/housing costs.</p>	
<p>Independent Living Resource Center, Santa Barbara (satellite offices in Ventura, Santa Maria and San Luis Obispo; serving Ventura, Santa Barbara and San Luis Obispo Counties)</p>	<p>Kathleen Riel, Program Manager (Santa Barbara Office)</p>	<p>In a phone call on 4/25/13, the program manager reported that approximately 85% of consumers have a fixed income from Social Security, SSI, state disability or no income at all. In April, 2013 ILRC had received 158 requests for financial management/benefits assistance from consumers needing help to make ends meet on the typical \$850/month SSI Benefit. For most customers, they are unable to pull out data specific to utility payment concerns, but most consumers who contact them have concerns about paying their bills in general.</p>	<p>In the call on 4/25/13, ILRC provided contact information for several customers who had complained specifically about utility rates.</p> <p>In a phone call on 4/25/13, one such customer, a 52-year-old woman in Ventura, described how she struggles to pay her utility bills. She has extreme COPD and asthma, as well as a visual impairment. She uses an oxygen compressor at night and a nebulizer for during the day. She is on Medical Baseline. To keep costs down, she uses her equipment only four hours a day. When it is wet or humid, she feels like she is smothering.</p> <p>This client lives on \$875 per month, with rent of \$206.00 a month through Section 8 housing. Natural gas is included in the rent but electricity is not. She has to use electric space heaters to stay warm in an older building.</p> <p>She has substantial monthly costs for medication. However</p>

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			<p>she struggles to stay eligible for her medical discount on utilities because her COPD and asthma get deemed “stabilized” due to her constant attention to use of medications.</p> <p>Another customer, a 63-year-old woman in Santa Barbara with multiple disabilities also has a monthly income of \$875 and monthly rent of \$210 through Section 8. She relies on fans to keep cool and space heater in winter to stay warm. She is on CARE.</p> <p>She is struggling to cut expenses due to her limited income, and said that a \$5-10 increase in her electric bills is a lot of money. She is trying to reduce the cost of auto insurance by getting rid of collision and towing coverage. She has cut her telecommunications service to basic LifeLine service, eliminating all additional features. She is facing increased medical costs, including vision and dental which are not covered by Medical or Medicare. She is in debt from emergency dental surgery. She knows others with limited fixed income who have rotten teeth and use old glasses that no longer are the correct prescription because they cannot afford care.</p> <p>She said: “I live with people who are paying more and more.</p> <p>They let us go to the eye doctor once a year, so we don’t go blind and then they get sued;</p>

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			<p>but okay for us to go around bumping into things.</p> <p>I see a friend who now has only half a denture and she paid for those BEFORE she got disabled. But now MediCal will NOT get her a new denture. I would rather walk around with no teeth than rotten teeth.”</p>
<p>Rolling Start, Inc., San Bernardino (satellite office in Victorville; serving Inyo, Mono & San Bernardino Counties)</p>	<p>Shannon McCroskey, Programs Manager</p>	<p>Rolling Start assists many clients with utility concerns, providing information on utility assistance programs and referrals to HEAP.</p>	<p>In an email on 5/2/13, the program manager described a consumer as “a quad who has a live in Personal Care Attendant who splits the rent and utilities with William. As an incentive William pays between \$25-\$35 over his share of the bills so that he won't lose the PCA. He barely has funds to pay medical and food. He believes the rate increase could cost him his PCA (hard to find a good one) and leave him responsible for all the bills. He can't afford [sic] that and could end up in a Skilled Nursing Facility as a result.”</p> <p>In a separate email sent on 5/2/13, she described another client as a 77-year-old man who is living on only food stamps and a “Senior Information Assistance Programs.” He has people staying in his home in an effort to stay out of institutional care, but they have not been paying agreed-upon bills and costs. He is also involved in a dispute concerning mineral rights which has prevented him from receiving Social Security. He has an electrical arrearage of \$800, which he cannot pay, and he fears that he will end up homeless.</p>
<p>Dayle McIntosh Center, Garden Grove (satellite in</p>	<p>Judy Gonzalez, Housing</p>	<p>In an email exchange on 5/1/13 and 5/2/13, the ILC</p>	

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Laguna Niguel; serving Orange County)	Coordinator Norma Kollmer, Executive Director	Housing Coordinator indicated that they receive about four calls a day for utility assistance, but they do not get detailed stories because they do not have funding to assist these callers. They refer callers to emergency food and shelter programs as well as sources for utility assistance.	
Communities Actively Living Independent & Free, Los Angeles (serving Central Los Angeles)	Yolanda Ramirez, Program Director	In an email exchange on 4/30/13, the Program Director reported that they receive about four calls per month on utility issues. Refer callers to 211 and HEAP, inform about utility assistance programs.	The Program Director gave an example of a CALIF consumer who was in jeopardy of getting her utilities turned off. CALIF assisted her by linking her to the Department of Rehabilitation and obtaining a grant to cover the past due fees.
Independent Living Center of Kern County, Bakersfield (serving Kern County)	Jim Alford, Information & Referral Specialist.	In a telephone call and follow-up email on 5/1/13, the Specialist indicated that half of their consumers express concern about high utility rates. Refer callers to HEAT and 211. Inform about utility assistance programs. Most consumers on are Section 8 with Shelter Plus Care program. HUD regulations require that they maintain utility service to keep their housing subsidy, so customers will sacrifice other services before they risk their electricity. For example, many customers express concern about water service rate increases.	The specialist provided contact information for a consumer. In a direct conversation with the consumer on 5/21/13, she said she is disabled, on dialysis as well as an oxygen machine and a nebulizer. She has a PG&E arrearage of \$1600, with a payment plan of \$200 a month. Depite making her payments, she received a disconnection notice demanding substantial additional payment. With her fixed income, she cannot pay such a large amount.
FREED Center for Independent Living,	Tammy Veralrud, Care Transition	In an email exchange on 5/2/13 and 5/3, the ILC	In an email dated 5/2/13, the ILC Specialist reported that

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<p>Nevada City (satellite office in Marysville; serving Colusa, Nevada, Sierra, Sutter & Yuba Counties)</p> <p><u>continued</u></p>	<p>Coach & Independent Living Specialist; Nevada City, CA</p>	<p>Specialist reported that “2-3 times per week we receive calls from consumers who are having difficulty paying their utility bills, have received discontinuation notices, suffer with the added charges of reconnection fees.” She refers customers to LIHEAP and assists them in filling out the application. She also refers them “to local food banks and other publically funded programs which might help free up money to pay utility costs.” Finally, she notes that “This is a serious and ongoing issue in our community. Venerable citizens suffer health consequences due to under heated or under air conditioned homes because they cannot afford their utility costs. If the utility companies charge low income consumers more it will increase the pressure on county and other community programs as well as potential increases in healthcare costs.”</p>	<p>several consumers have talked about their pneumonia and other health conditions and how those conditions are affected by the fact that their home is cold and they cannot afford to pay the price to heat the house, and they have small homes.</p>
<p>Independent Living Services of Northern California, Chico (satellite office in Redding; serving Butte, Glenn, Tehama & Plumas Counties; and also Shasta, Lassen Siskiyou & Modoc Counties from satellite)</p>	<p>Evan LeVang, Executive Director Chico advocate</p>	<p>In a phone call with the Executive Director on 5/3/13, he noted that there are substantial concerns with utility rates in Redding where there are fewer alternatives for help. He believes there are fewer publically subsidized housing options in Redding than in Chico, and fewer homes</p>	

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		with insulation. Even so, his advocates in Chico who talk directly with the consumers, report that they are struggling to make payments on utilities, and groceries are often the big trade off.	
Placer Independent Resource Services, Auburn (serving Placer, El Dorado & Alpine Counties)	Rebecca Huntley, Systems Advocate	<p>In an email dated 4/24/13, the advocate wrote:</p> <p>“I talk with the workers and most of all our calls are for housing and utilities start up or they are looking for additional money to pay whole bill. About 2% maybe...About the percent of income spent on utilities..it is about usage how much they sacrifice comfort, the kinds of equipment they have and their health needs. Sometimes it is a matter of paying rent or utilities. Rent is not flexible there is more control over utilities by not using at the detriment to their health. Rent in California for low-income is form \$675 to \$1000. Incomes are tops \$1,300. So what do you think these people pay for utilities they pay them and eat poor food.”</p>	<p>The advocate forwarded three handwritten letters from clients, attached to this document. The information from the letter writers follows:</p> <p>An indigent woman whose sole income source is SSDI says her air conditioner use is minimal because of cost and she uses her oven only once or tice a month. She cannot afford a rate increase.</p> <p>A woman on CARE and Medical Baseline uses oxygen and a CPAP machine, and her son uses a nebulizer. During the summer she has to use air conditioning or she has difficulty breathing. She cannot afford a rate increase and she cannot maintain her health without her existing level of electricity use.</p> <p>A senior on a fixed income has allergy-induced asthma. She rarely uses her air conditioning because of the cost, but it would make her breathing easier if she could use it more frequently.</p>
Resources for Independent Living, Sacramento	Chris Jensen, Advocate/Community Organizer	In an email on 5/3/13, the advocate stated that 25-30% of their general consumer population reports difficulty in	

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		<p>paying utility bills. 85-95% of consumers in HUD-funded programs administered by the agency report difficulty paying utility bills, including many with substantial arrearages. These customers report having to choose between paying utility bills and paying for food. It is unclear what portion of their consumers are PG&E customer and what portion are SMUD customers.</p>	
<p>Disability Resource Agency for Independent Living, Modesto</p>	<p>Leng Power, Program Manager</p>	<p>The program manager sent the following information attached to an email on 5/2/13, describing ILC consumer concerns on utility issues, noting that this includes about 10% of all calls on a monthly basis</p> <p>Q. How does your ILC usually respond to consumers with problems paying utilities: (e.g., refer out, help arrange payment plan, inform client of utility-specific low-income support plan, etc.)?</p> <p>A. DRAIL staff present different options to consumers who are experiencing difficulty in paying their utility bills. The first option we present is a referral to apply for any utility discount program that they may be eligible for. If the consumer is already</p>	

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		<p>enrolled in the discount program and is still experiencing difficulty or if they are not qualified for the programs then we provide a referral to community organizations with funding available to assist with utility assistance. If the organization has exhausted funds or if the individual does not qualify, then DRAIL can access an internal program titled <i>Pay it Forward</i> which is designed to be a one-time payment assistance of no more than \$100 per consumer. 90% of the Pay it Forward funds go towards assistance with utility bills. This is often requested by the consumer when there is already an overdue balance and the monetary assistance is just to prevent shut off and not to satisfy the entirety of the balance. If this fund is also depleted, there are very little options available to the consumer.</p>	
<p>Resources for Independence, Central Valley, Fresno (satellite offices in Merced, Visalia & Madera; serving Fresno, King, Madera, Merced & Tulare Counties)</p>	<p>Joanna Zamora, MSW, Community Organizer</p>	<p>Staff in the various offices report that between 30-50% of consumers report problems paying utility bills. Callers are helped to enroll in low income programs such as CARE, Medical Baseline and LIHEAP and/or referred to local assistance programs.</p>	<p>The program manager forwarded along several stories regarding hardships faced by particular consumers experiencing difficulty paying utility bills, including the following from different community organizers:</p> <p>“The last consumer I assisted only received \$245 for all his bills and other needs. His</p>

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			<p>PG&E bill was over \$500 and although he had food stamps, the consumer was unable to pay the minimum of \$150 (61% of his income). His PG&E was turned off and he lost food worth \$200 which he had bought for the month. He had to re-negotiate with PG&E to get his lights turned on and resulted to going to the food bank and local pantry to get food. He risked losing housing since he had a Section 8 voucher. Although his PG&E bill remains high he pays the minimum so as to keep his lights on.”</p> <p>From another organizer: “The most recent story is my consumer had to give her whole SSI check to the PG&E so they would not turn if off her service. I'm not sure why the bill was that high or how it got that high.”</p> <p>From a third organizer: “I recently worked with one consumer who had her PG&E turned off because she was behind on her payments. She was on a fixed income and indicated if she payed [sic] her PG&E bill then she would not have enough money for food. So basically she was forced to choose between having to pay for electricity or food. I would say that most of my consumers spend about 10 to 20 percent of their income on PG&E alone.”</p>
Disability Services & Legal Center, Santa Rosa (satellite offices in Napa & Ukiah; serving: Lake, Mendocino, Napa &	Paula A. Romani, Independent Living Advocate (Napa satellite)		In an email sent on 5/2/13, an advocate provided the following examples of stories reported by clients of the Napa office:

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Sonoma Counties)			<p>“Rachael is a 30 year old woman, who dreams of moving out of her grandmother’s house someday. However, she is part of the working poor, who lives pay check to paycheck. If PG&E increase their rates, this would cause a huge financial hardship, when Rachael is finally able to become independent and live on her own.”</p> <p>“Hugo and Gloria are 84 years old, and they struggle to pay their utility bills every month, because they live on a fixed income. Gloria has a medical condition, which requires that she keeps her house warmer than the average person. If PG&E raises their rates, this would not only cause a financial burden but could also threaten her health.”</p>
Marin Center for Independent Living, San Rafael (serving Marin County)	<p>Eli Gelardin, Executive Director</p> <p>Phil Shepard (facilitates peer groups with consumers)</p>	In a phone call on 5/3/13, the Executive Director asserted that many people in Marin County have trouble paying utility bills, even though the county is generally wealthy.	
Silicon Valley Independent Living Center, San Jose (satellite office in Gilroy; serving Santa Clara County)	Frances Merrill, Information & Referral staff	In a phone call on 4/30/13, the staff indicated that they several calls each month from customers who cannot pay their utility bills, including some for whom this is a recurring problem. They attempt to get assistance from programs such as Season of Sharing, but they are not always successful.	
Silicon Valley Independent Living Center, San Jose (satellite	Mary Sue DiTullio, Housing staff, Gilroy satellite	In a voicemail message left on 4/29/13, the staff noted that “we do see a lot	In the same voicemail message left on 4/29/13, the staff provided a story of a client

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office in Gilroy; serving Santa Clara County) <u>continued</u>	office	of people who have, who are shut-in or who are disabled and need to have their . . . often they pay their utilities and then can't pay for food or can't pay for part of their rent. So it's a real struggle for people that are on the lower end economically."	"who had severe arthritis, fairly young; wants to stay as mobile as possible. But had to keep her home fairly warm and because she had a lack of insulation in the windows and such, her bill was really high. And we had helped her get that paid."
Center for Independence of Individuals with Disabilities, San Mateo (satellite office in San Bruno; serving San Mateo County)	Olayinka Popoolo, Independent Living Advocate, San Mateo	In an email and follow-up telephone conversation on 5/1/13, the advocate reported that half of the consumers report problems paying utility bills, despite being on the CARE program an obtaining assistance from services such as LIHEAP. Some are hundreds of dollars in arrears and struggling to make payments on a payment plan. She also indicated that many consumers do not report all of their problems to the ILC due to their pride.	
Independent Living Resources of Solano & Contra Costa, Concord (satellite office in Fairfield; serving Contra Costa & Solano Counties)	Susan Rotchby, Executive Director	In a phone call on 5/2/13, the Executive Director said that they do not separately track data on customers struggling with utility bills, but people regularly come in who are behind on utilities or rent. They try to refer customers to programs such as the one managed by the Salvation Army for assistance.	
Center for Independent Living, Berkeley (satellite offices in Oakland & Fruitvale; serving: Northern Alameda County)	Thomas Gregory, Senior Program Manager	In an email sent on 4/29, the program manager noted that they do not separately track utility concerns in their database, but they often get calls	In an email sent on 5/2, the program manager forwarded information sent by a client as follows: "I would like to share my story

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		<p>about utility costs. They refer the callers to CARE and various weatherization programs.</p> <p>The program manager went on to describe the typical CIL consumer as having “an income of much less than \$20K per year (an individual on SSI receives about \$10,440 per year). Our low-income consumers have difficulty making ends meet generally, and the rising cost of energy has been and continues to be a factor that puts many people at risk of not being able to afford the necessities of a stable, safe, and healthy standard of living. Even a slight increase in utility expenses could put many CIL consumers -- as well as many seniors, low-income folks, and people with disabilities generally -- in serious danger of hardships that could have significant detrimental impacts on their health and well-being.”</p>	<p>with you about difficulty paying my utility bills. I have pervasive developmental disorder (PDD) which is a form of autism and I have asthma and allergies. I sincerely appreciate PG&E offering programs that assist me in paying my bills, such as CARE and LIHEAP. However, if the rates go up, I'm afraid I won't be able to continue to use appliances in my home that help me to breathe better. I use air purifiers, a dehumidifier, ceiling fans and/or a heater. I use them more than the average person because my health conditions sometimes keep me from going outside, depending on the weather and air quality. I have to use these appliances to manage my health, but I'm worried about the bill going up. My doctor says I have to use them, so I do.</p> <p>Please ask the utility companies not to raise rates for people with disabilities. I live on only income from SSDI. I'm very careful in managing my money, but I sometimes can't afford to buy medicines because I have to pay my bills first.</p> <p>Also, I sometimes I can't afford buying groceries when my utility [sic] bill is too high. I know that what I eat affects my health, and I try to choose foods that will help me to manage my high blood pressure, but it's difficult because the better foods often cost more.</p> <p>I know that paying my bill is my responsibility, [sic] but it would not be fair if rates were</p>

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			raised more for people with disabilities. Please ask PG&E to be fair.