



## COVID-19/ FINANCIAL HARDSHIP UTILITY REPAYMENT PLAN

The repayment plan allows customers additional time to pay their utility balance as a result of financial hardship from the COVID-19 Pandemic. This plan is in accordance with the Governor's moratorium (an authorized postponement) on utility disconnections for delinquent residential utility accounts. The moratorium on utility disconnections for non-payment has been lifted and utility shutoffs for non-payment or failure to establish a Repayment Plan will begin on November 1, 2021.

### **Requirements:**

- Residential customer more than 30 days delinquent
  - Experienced financial hardship due to the COVID-19 Pandemic
  - Repayment plans must be paid in full within 12 months
- a. Residential customers may request a repayment plan for unpaid balances more than 30 days past due.
  - b. Qualifying customers will not be charged new deposits, down payments, fees, late fees, penalty or interest.
  - c. The customer will determine a repayment amount that is affordable and sustainable. The City shall assist with amortizing the repayment of a customer's utility debt over a minimum period of 1 month and up to 12 months. The customer will receive a confirmation email of the agreed upon repayment plan.
  - d. Payment installments can be made weekly, bi-weekly, or monthly as requested by the customer depending on individual circumstances.
  - e. Balances must be paid in accordance with the established repayment plan (start date and anticipated end dates must be listed). Current and future bills must be paid on time and in full. Reminder Notices will not be sent by City Staff.
  - f. The City will not waive or forgive balances when requesting the COVID-19/ Financial Hardship repayment plan.
  - g. **Requests are to be returned to "Utility Repayment Plan", City of Covington, 333 W. Locust Street, Covington VA 24426 by Monday, October 25, 2021.**

### **Non-Compliance of Repayment Plan:**

- a. November 1, 2021, the City will resume utility shut-offs for delinquent accounts unless a Repayment Plan has been established by October 25, 2021.

**If you have questions about the program, please contact us at 540-965-6314.**

**COVID-19/ FINANCIAL HARDSHIP UTILITY REPAYMENT REQUEST**

Return to City of Covington, Utility Repayment Plan, 333 W. Locust Street, Covington, VA 24426

The repayment plan allows customers additional time to pay their utility balance as a result of financial hardship from the COVID-19 pandemic. The customer will determine a repayment plan that is sustainable and affordable. Depending upon individual circumstances, customers can pay balances in as little as 1 month or up to 12 months. All payment plan related balances and future bills must be paid on time and in full.

Date of Request \_\_\_\_\_  
Delinquent Balance Due \$ \_\_\_\_\_  
Water/Sewer/Solid Waste Account Number \_\_\_\_\_  
Name \_\_\_\_\_  
Service Address \_\_\_\_\_  
Phone \_\_\_\_\_  
Email \_\_\_\_\_

**Repayment Options**

Select a payment installment schedule and list the amount you are able to pay in accordance with the timeframe chosen. Repayment plans must be paid in full within 12 months of this request. How many months are you requesting to repay? \_\_\_\_\_

Payment Installment Schedule (select only one)

Weekly (Payment every week by Friday) \_\_\_\_\_

Bi-Weekly (Payment on the 1st and 15th) \_\_\_\_\_

Monthly (Payment by the 30th) \_\_\_\_\_

Payment Amount \$ \_\_\_\_\_

Payment Start Date \_\_\_\_\_

Anticipated Payment End Date \_\_\_\_\_

mm/dd/year

**Comments/ Special Requests**

**Attest**

I attest I have experienced financial hardship due to the COVID-19 Pandemic and acknowledge acceptance of the payment terms as I have requested above. I agree I must pay the repayment plan related balances and future bills on time and in full. I am aware that if I do not comply to the Repayment Plan and pay my current bills, my service will be disconnected.

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Approved Yes/No \_\_\_\_\_

City Staff Follow Up \_\_\_\_\_

City Staff will review and process your request and follow up via email or mail with confirmation of the Repayment Plan.