### How do I apply for protection under the Cold Weather Rule?

If you are struggling to pay your electric bill and need protection from having your service shut off—you must act promptly!

If you have not applied for Energy Assistance—please contact your local energy assistance provider as soon as possible to see if you qualify! (Telephone numbers for Energy Assistance Providers are included in this brochure.)

If you have qualified for Energy Assistance—it is not necessary to submit a Cold Weather Rule Declaration Form to the Cooperative since your total household income is at or below 50 percent of the state median income guidelines.

**IMPORTANT:** SUBMITTING A COLD WEATHER RULE DECLARATION FORM OR QUALIFYING FOR ENERGY ASSISTANCE WILL NOT STOP A DISCONNECT OF ELEC-TRICAL SERVICE DURING THE COLD WEATHER SEASON! (A DISCONNECT MAY BE DONE BY ANY DEVICE THAT LIMITS OR INTERRUPTS ELECTRIC SERVICE IN ANY WAY.)

You must also contact the Cooperative and enter into a payment arrangement that you and the Cooperative both agree upon.

**You must** continue to make the promised payments as indicated in the payment arrangement. If the payment plan is broken, the Cooperative is not required to offer additional arrangements to you!

#### REQUIREMENTS OF THE COOPERATIVE

Prior to disconnecting an electrical service between the dates of October 15 and April 15, the Cooperative must provide you with the following:

- A Notice of Disconnection
- The ability to enter into a payment plan that you and the Cooperative agree on
- An appeal process for you to follow if a payment arrangement cannot be agreed upon
- A list of local energy assistance agencies
- A list of NO-COST and LOW-COST methods to conserve energy
- The ability to designate a Third Party\* (friend, relative, community agency) by completing and returning an Authorized Contact Agreement to the Cooperative

\*To designate a THIRD PARTY on your account, contact Beltrami Electric to request an Authorized **Contact Agreement.** 

YOU MUST ACT promptly! If you choose not to assert your rights or you choose not to enter into a mutually agreed upon payment plan, your electric service may be disconnected!

#### YOUR RIGHTS AND RESPONSIBILITIES

The Minnesota Cold Weather Rule was established to protect residential customers from electric service disconnect between October 15 and April 15. You may receive Cold Weather Rule protection if all three of the following conditions apply to you:

- 1. The disconnect would affect your main heating source:
- 2. Your household income is at or below 50 percent of the state median household income;
- 3. You and the Cooperative agree to a payment plan.

#### You have:

- The RIGHT to declare an inability to pay your electric bill to Beltrami Electric.
- The RESPONSIBILITY to provide documentation for income verification to Beltrami Electric if requested.
- The RIGHT to designate a Third Party\*. A third party could be a friend, relative, church or a community agency. They could be especially helpful for the ill, senior citizens, or those who live alone to assist in helping you understand your rights and responsibilities in order to avoid the hardship of a disconnection during the winter. A designated third party can receive copies of all disconnect notices if requested, but would not be responsible for paying your electric bill or payment arrangements. \* To designate a THIRD PARTY on your account, contact Beltrami Electric to request an Authorized
- Contact Agreement. The RIGHT to enter into a payment arrangement plan
- that you and the Cooperative both agree on. The RESPONSIBILITY to pay the agreed upon
- payment arrangement plan. The RIGHT not to be disconnected until at least 20 calendar days after the mailing of your disconnect
  - notice. (A disconnect cannot occur on a Friday or a holiday.)
- The RIGHT to appeal your disconnect notice to the Cooperative's board of directors if you are unable to agree upon a payment plan with the Cooperative. Your service will not be disconnected until your appeal is resolved by the Cooperative's board of directors.
- The RESPONSIBILITY, if you choose to appeal, submit a personal letter of appeal stating your situation and issues in the dispute. Your letter of appeal must arrive at the Cooperative before the date of disconnection. You will be notified when the board of directors is to review your appeal so that you may be present during it.
- If you do not qualify for protection under the Cold Weather Rule but still wish to enter into a payment plan - contact the Cooperative immediately. The Cooperative would prefer to work with you on your balance rather than disconnect your electric service.

### LOW COST/NO COST **ENERGY EFFICIENCY TIPS**

☐ Caulk and weatherstrip cracks around doors and window frames. Block openings at bottom of doors to prevent drafts.
☐ Lower the setting on your thermostat at night and dress warmly.
☐ Lower the setting on your water heater to 120°F (normal/medium).
☐ Run dishwasher only when it is full.
☐ Open shades during winter days to let the warm sunlight in and close the shades at night.
☐ Wash clothes in cold water. Use hot water only for very dirty loads.
☐ Leaking faucets should be repaired promptly, especially hot water.
☐ Turn off unused lights and appliances.
☐ Close all windows tightly and use locks to prevent cold air leaking in. Cover all windows with plastic.
☐ Broken windows should be repaired immediately and close all storm windows.
☐ Window air conditioning units should be covered or removed during the heating season.
☐ Furnace filters should be kept clean at all times.
☐ Furnaces should be checked for safe and efficient operation at least once a year.
☐ Vacuum refrigerator and freezer coils every six months to improve efficiency.
☐ Limit/minimize use of electric space heaters.
☐ Install low flow shower heads and flow restrictors in faucets.

For more helpful energy-saving hints, visit www.togetherwesave.com

## **Cold Weather Rule Declaration Form**If you have difficulty paying your bills in full and need

to make payment arrangements in accordance with the MN Cold Weather Rule (CWR), complete this form and return it to Beltrami Electric Cooperative.

Submitting this form WILL NOT STOP A DISCONNECT!
As stated in "YOUR RIGHTS AND RESPONSIBILITIES", your total household income must be at or below 50% of the state median income guidelines, you must set up a mutually agreed upon payment arrangement with the cooperative, and you must make the scheduled payments in order to be protected from electric service disconnect during the winter.

(CWR dates are between October 15th - April 15th)

Name			
Account Number			
Total Amount Owed			
Address			
CityState Zip			
Telephone Number(s)			
- <del></del>			
Total Annual (yearly) Household Income: \$			
Total Number of Persons in Household:			
Source(s) of Income (fill out all that apply):			
Employment			
Unemployment			
Social Security			
VA			
Other Disability			
Cash Assistance			
(Type of Assistance)			
Other Income			
Check if these conditions exist in your home:			
Medical Necessity			
Disabled person in your home			
Deployed Military Service Personnel			
By signing this form, Lacknowledge that I have received			

By signing this form, I acknowledge that I have received, read and understand my "RIGHTS AND RESPONSIBILITIES" (printed in this brochure). I declare that the above information is true and correct. I give my permission to Beltrami Electric to exchange my income and billing information with any energy provider or public assistance agency for the purpose of program qualifications.

Member Signature	<del></del>
Date	

Contact Beltrami Electric at (218) 444-2540 to set up a payment arrangement plan.

# Energy Assistance Providers Serving Beltrami Electric Cooperative

Bi-Cap in Bemidji

6603 Bemidji Ave N, Bemidji, MN 56601 Phone: 218-751-4631 Fax: 218-333-9910

Bi-Cap in Walker

8245 Industrial Park Rd NW, Walker, MN 56484 Phone: 218-547-3438 Fax: 218-547-3809

Kootasca

201 4th St NW, Ste 130, Grand Rapids, MN 55744 Phone: 218-999-0824 Fax: 218-999-0845

Leech Lake

115 6th Street NW, Cass Lake, MN 56633 Phone: 218-335-3783 Fax: 218-335-3729

MAHUBE-OTWA

120 North Central Ave, Park Rapids, MN 56470 Phone: 218-732-7204 Fax: 218-732-7206

Red Lake

15525 Mendota Ave, Redby, MN 56670 Phone: 218-679-3350 Fax: 218-679-4291

MN Statewide EAP Office 1-800-657-3805

Visit our website to find links for the above agencies: www.beltramielectric.com 8/2020

### **MILITARY SERVICE PERSONNEL ASSISTANCE**

Special consideration may be given when a household member has been deployed on military duty. If this applies to you - contact the Cooperative immediately to identify your situation and schedule a payment plan.

MN Statute 325E.028

### **MEDICAL NECESSITY**

If a household member has necessary medical equipment that requires electricity to sustain life—please contact the Cooperative to complete the required paperwork and schedule a payment plan.

MN Statute 216B.098 Subd 5

# Minnesota's Cold Weather Rule

MN Statute 216B.097

### Can my electricity be turned off in the winter? Yes!

The law does allow for Beltrami Electric Cooperative to disconnect when necessary so please act promptly! Beltrami Electric would rather work with members struggling to pay their bills to set up a mutually agreed upon payment plan than disconnect electrical service. All members of a cooperative must absorb the costs of unpaid electric bills. The Cold Weather Rule allows Beltrami Electric to disconnect when it is necessary from October 15 to April 15 after providing the following:

- Notice of disconnection
- Statement explaining rights and responsibilities
- List of energy assistance providers
- Forms to declare inability to pay (Cold Weather Declaration Form)
- The opportunity to enter into a mutually agreed upon payment plan to prevent disconnect

### What if I can't make my scheduled payment?

Contact Beltrami Electric Cooperative immediately! You must make and keep your payment arrangement with your utility to receive the Cold Weather Rule protection. If you do not make your payments, your service may be shut off. If the payment plan is broken the Cooperative is not required to offer additional arrangements.



**Business Hours** 

8:00 a.m. - 4:30 p.m. Monday - Friday 218-444-2540 800-955-6083

www.beltramielectric.com