

THE ALERT

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Owe Back Gas Bills? Make Them Disappear

If you are in the Percentage of Income Payment Plan (PIPP) and have a balance due on your gas bill, you can get the balance reduced or eliminated if you meet certain requirements.

If you pay the current PIPP amount in full and on time for 12 straight months, one-third of your balance will be automatically paid off.

If you pay the PIPP amount in full and on time for 24 months, half of the balance will be forgiven.

You can get the whole balance wiped out if you pay your PIPP amount on time and in full for 36 straight months.

(Continued on page 2)

Contact Legal Aid by Phone

Legal Aid is changing the way it does business to make it easier to contact us.

There is no need to come to a Legal Aid office to find out if you are eligible for our services or if we can help you.

Just phone 216-687-1900 weekdays between 9 and 11:30 a.m. and 1 and 4:30 p.m. From a pay phone, call 888-817-3777.

If you are a senior and have a legal question for an attorney, you may call the same number and ask for the Senior Helpline on Tuesdays and Thursdays from 1 to 4 p.m.

If your problem is one we can handle, you may be asked to send us copies of your papers or we may set up an appointment to meet you at a nearby senior center or other location.

IN THIS ISSUE:

Owe Back Gas Bills? Make Them Disappear.....	1
Contact Legal Aid by Phone.....	1
Live-Alone Cleveland Seniors Can Register To Get “Cleveland Cares” Calls to Check on Them	3
Old Savings Bonds Stop Earning Interest.....	3
Law Protects You from Billing Errors on Credit Card	4
Senior Citizen Centers and Legal Aid Offices	5

THE ALERT IS THE NEWSLETTER OF
THE OLDER PERSONS LAW OFFICE OF THE LEGAL AID SOCIETY OF CLEVELAND
1223 WEST SIXTH STREET, CLEVELAND, OH 44113
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(Continued from page 1)

The program covers natural gas customers of Dominion East Ohio, Columbia Gas and Vectren Energy Delivery of Ohio.

The catch is that if you miss just one PIPP payment or pay late just one month, you have to start all over to get the required number of payments needed to reduce the balance you owe.

For instance, if you pay the PIPP amount in full and on time for 10 months and are late the 11th month, you have to start all over to get in 12 straight months to get 1/3 of the bill eliminated.

The same requirement for full payment on time also applies to the 24-month and 36-month programs.

The PIPP program allows low-income persons to pay a percentage of their income towards their monthly natural gas bill.

However, the bill shows the actual amount of gas used and the cost of that gas. Any amount over the PIPP amount is added each month to create the balance.

That can add up to a lot of money since the balance keeps growing.

In the summer, the PIPP amount may be more than the cost of the gas used. However, to take advantage of the new program, you must pay the

PIPP amount on time, even if it is larger than the bill.

Customers who manage to pay the PIPP amount in full and on time for 36 months will be able to stay in the new program so that if they pay the PIPP amount in full and on time for another 12 months, the gas company will forgive the customer's entire balance each year that they do that.

If you were on PIPP, but no longer qualify, you also can participate in the program to have back PIPP balances reduced or eliminated.

Here is an example of how the program works. If Mary's PIPP payment is \$100 and her summer gas bill is \$50, she must pay the \$100 PIPP to qualify. In winter, her PIPP may still be \$100, but her bill may be \$300. She must pay the \$100 and the remaining \$200 goes on her balance. That's how the balances add up. But by making the current month PIPP payment on time for the 12, 24 or 36-month periods, she can get her balance reduced by 33%, 50% and finally 100%.

For more information about the program, you can call your gas company:

- To reach them, call:
- Dominion East Ohio at 1-800-362-7557
- Columbia Gas of Ohio at 1-800-344-4077
- Vectren Energy Delivery of Ohio at 1-800-909-7668

There are other energy assistance programs—some open now and others open for applications in the fall.

HEAP (Home Energy Assistance Program) is a federally funded program that provides a one-time payment of between 10% and 40% of an energy bill for low-income persons. The amount varies

depending on the family size, income, heat sources and location of the family residence.

Emergency HEAP or E-HEAP is available to low-income persons whose heating source has been disconnected or disconnection is threatened. Ohio has a special rule that allows people to get reconnected. It starts around November and goes through the winter months.

If you have been disconnected, no matter your income, you can get your gas or electricity turned on by paying \$175 or what you owe—whichever is less—and a \$20 reconnection fee. One payment of \$175 covers both gas and electricity. You can only apply once a year.

Lifeline Phone Program

The Lifeline Telephone Program helps low income persons on public benefits programs by providing a monthly credit of \$12.39 a month on SBC phone bills. It allows use of services such as call waiting and caller ID when necessary.

For more information about these utility programs, call your utility office or phone the Public Utilities Commission of Ohio at 1-800-686-7826 or the Office of the Ohio Consumers' Counsel at 1-877-742-5622.

Live-Alone Cleveland Seniors Can Register To Get "Cleveland Cares" Calls to Check on Them

Cleveland Seniors who live alone can register with the city to get phone calls to check on their well being under its "Cleveland Cares" program.

Seniors who sign up will receive a computerized phone call between 7 and 11 a.m. on the days and at a time they select.

Seniors may ask to be called one to seven days a week.

If the senior doesn't respond, calls will

continue to be made every five minutes for one half hour. If there still is no response, a designated emergency contact or contacts will be called.

If there is no response from the contacts, the Fire Department will make an in-person check.

Seniors who wish to participate must complete an application. For information, phone 216-664-6316 or 216-664-2833.

Old Savings Bonds Stop Earning Interest

Seniors holding old U.S. Savings bonds, may want to check the date on which they were issued.

The bonds are what were once called war bonds.

Many have been tucked away in a drawer and the owners may assume they still are earning interest.

However, after a certain period of time, government bonds stop earning interest.

Until August, the EE bonds can be converted into HH bonds without immediate tax consequences.

E and EE bonds accrue interest periodically so that their value increases and federal income taxes on the earnings may be deferred. HH bonds pay out interest every six months and the redemption

value remains the same as when they are bought.

Converting to HH bonds, allows the owner to defer paying taxes on the accrued interest on the E and EE bonds for 20 years.

HH bonds currently pay less interest than E and EE bonds.

However, HH bonds will no longer be issued by the government after August 31, 2004.

E bonds issued between May 1941 and May 1964 and between December 1965 and May 1974 have reached final maturity. That means bonds with those dates no longer will earn any interest unless they are converted to HH bonds by the end of August.

Or, of course, they may be cashed in.

Notes issued between May 1967 and October 1970 also have reached final maturity.

Other bonds that no longer earn interest are H bonds issued June 1952 through May 1974; HH bonds issued January 1980 through May 1974; and all issues of series A, B, C, D, F, G, J and K bonds.

E Bonds issued between May 1941 and November 1965 either have or will reach final maturity and stop earning interest 40 years after their issue date.

E bonds issued between December 1974 and June 1980 have 30-year maturity dates.

For information on the value of your bonds and on when they will stop earning interest, ask your bank or phone toll free 1-800-245-2804 (press 0) or check by computer at <http://www.publicdebt.treas.gov/sav/sav.htm>

Law Protects You from Billing Errors on Credit Card

Getting billed for something you didn't get can be a problem.

So can being charged twice for the same item or not getting a payment properly credited.

But there are ways to get such problems resolved.

A federal law offers protection from such errors if they occur on a regular "open end" credit card.

If you find unauthorized charges on your credit card statement, you can be charged only up to \$50. That is the limit set by the Fair Credit Billing Act. (FCBA).

The Act covers charges that list the wrong date or amount; charges for goods and services you did not accept or that were not delivered as agreed; math errors; failure to post payment and other credits, such as returns; failure to send bills to your current address if you provided the creditor with your change of address in writing at least 20 days before the billing period ends; and charges for which you ask an explanation or written proof of purchase along with a claim of error or request for clarification.

However, to take advantage of the law's protections, you must:

- > Write to the creditor at the address given for "billing inquiries," and include your name, address, account number and a description

Here is what else you can say in a letter:

"I am writing to dispute a billing error in the amount of \$0.00 on my account.

"The amount is not accurate because (describe problem). I ask that the error be corrected, that any finance and other charges related to the disputed amount be credited as well, and that I receive an accurate statement.

"Enclosed are copies of (describe what enclosing such as copies of sales slips, payment records). Please investigate this matter and correct the billing error."

of the billing error. (The address of the creditor is not the address to which you send your payments.)

- > Send your letter so that it reaches the creditor within 60 days after the first bill containing the error was mailed to you.
- > Send your letter by certified mail, return receipt requested. Include

copies (**not originals**) of sales slips or other documents that support your position.

- > Include in your letter a list of what you are enclosing.
- > Include your account number in your letter.
- > Keep a copy of your letter and the originals of the papers you send.

The creditor must acknowledge your complaint in writing within 30 days after receiving it, unless the problem has been resolved. The dispute must be resolved by the creditor within two billing cycles (but not more than 90 days) after receiving your letter.

Meanwhile, should you pay the bill?

You must pay any part of the bill that is not in question, including finance charges on the questioned amount.

While your complaint is being investigated, the creditor is not allowed to take any legal or other action to collect the amount you dispute.

If your bill is found to be wrong, the creditor must remove all finance charges or any other charges related to the error.

However, if the creditor finds that you owe the disputed amount, you must be told in writing how much you owe and why.

SENIOR CITIZEN CENTERS AND LEGAL AID OFFICES

CUYAHOGA COUNTY

To find out if we can help you,
 call 216-687-1900 from 9 to 11:30 a.m. and 1 to 4:30 p.m. weekdays
 Seniors with a legal question for an attorney may phone 216-687-1900
 on Tuesdays or Thursdays between 1 p.m. and 4:30 p.m.

EAST SIDE

WEST SIDE

Buckeye Senior Center
 11802 Buckeye Road
 216-491-8450

Maple Heights Senior Center
 15901 Libby Road
 216-587-5481

Lakewood Office on Aging
 16024 Madison Avenue
 216-521-1515

Emeritus House Senior Center
 (at Indian Hills)
 1554 East 193 Street
 216-289-8586

Martin DePorres Center
 1264 East 123 Street
 216-268-3909

Metro Health Hospital
 2500 Metro Health Drive
 216-778-5551

Fairhill Institute
 12200 Fairhill Road
 216-421-1350

Murtis H. Taylor Center
 13422 Kinsman Avenue
 216-283-4400

Parma Senior Resource Center
 7001 West Ridgewood
 440-885-8155

Goodrich-Gannett Center
 1368 East 55 Street
 216-432-1717

Stella Walsh Recreational Center
 7345 Broadway Avenue
 216-441-0111

**DOWNTOWN
 LEGAL AID OFFICE**

Helen S. Brown Senior Center
 16100 Euclid Avenue
 216-761-8410

Woodland Branch
 Cleveland Public Library
 5806 Woodland Avenue
 216-623-7109

Downtown Legal Aid Office
 1223 West Sixth Street
 216-687-1900

Hough Opportunity Center
 8555 Hough Avenue
 216-421-5400

For information or to make appointments outside Cuyahoga County
 phone the offices listed below

LAKE COUNTY

Lake-Geauga Legal Aid, 8 North State Street, Painesville, OH 44077
 440-352-6200 or TOLL FREE 1-888-808-2800

LORAIN COUNTY

The Legal Aid Society of Lorain County, 538 West Broad Street, Elyria, OH 44035
 440-323-8240 or TOLL FREE 1-800-444-7348

ASHTABULA COUNTY

Ashtabula County Legal Aid, 121 East Walnut, Jefferson, OH 44047
 440-576-8120 or TOLL FREE 1-866-873-9665

**The Legal Aid Society
of Cleveland
1223 West Sixth Street
Cleveland, Ohio 44113**