



Frequently Asked Questions About Utility Billing Temporary Suspension Process and Customer Billing

FAQs: Temporary Suspension Process Questions

Will the City of Loveland call me and demand I make a payment by credit card, Pre-Paid Visa, Mastercard, etc.?

No. Be aware of telephone scams. The City of Loveland will only communicate delinquent utility accounts through bills and disconnect notices by mail. If you are ever in doubt, call Utility Billing to confirm. Your safety and security are important to us.

Why did the City temporarily suspend late fee collection and service disconnection to overdue accounts?

In June 2021, the City decided to temporarily stop collecting late fees and disconnecting service due to several customer hardships that we noticed last spring:

- Longer-lasting impacts of the COVID-19 pandemic
- An unusually hot summer
- Transitions that occurred with the launch of our new Utility Billing software

As a community-owned utility, we extended our grace period for late fees and service disconnects for several additional months to enable all customers to access vital utilities that they need to live their lives and stay warm through the winter. Loveland residents are more than our customers - they are our neighbors too.

Now that we are through the dead of winter, we need to get back on track. The City depends on revenue from those using our services to keep providing utilities to all customers.

Is there a specific notification schedule that customers should expect with this process?

City utility bills are issued to Loveland's 34,000+ customer accounts over 18 cycles throughout each month. Bills and overdue notices will reach households across the City around the same time every month. If your bill usually arrives mid-month, then you can expect any overdue or disconnect notices to come along with your bill on a similar schedule.

Beginning March 1, 2022, Loveland utility customers can expect the following:

- Late fee charges will resume in April 2022 along with the April utility bill
- If bills remain unpaid, disconnect notices will begin in May 2022
- Actual disconnection of unpaid customer utilities will begin June 2, 2022 and can take some time to complete.

What is the City doing to help ensure customers pay their bills and avoid disconnects?

Since October 2021, we have been taking the following proactive steps to give our customers as much time as possible to connect with the resources they need and educate them on some ways to save money on their bill.

- Utility resource fairs held in October and December 2021 offering financial resource assistance
- Provided financial resource information at Homeward Alliance Family Resource Fair
- Social media messaging around understanding your new bill and contacting Utility Billing with questions on your service and utility bill resources
- Utility bill insert letters included with the October 2021 and February 2022 bill notifying customers that the City will resume late fee collections and disconnecting service in the coming months, offering financial resource assistance, and encouraging customers to contact Utility Billing
- Ongoing information in City Update including:
 - Seasonal efficiency tips and free efficiency assessments
 - How to better manage your utility consumption
 - FAQs about high water and power bills
 - Information on the City's Health a Neighbor in Distress (HAND) program and a call to contact Utility Billing if you need help
 - A breakdown of the City's water and power rate structures to help customers better understand their bills

On March 1, 2022, the City announced actual dates to resume late fees and disconnects giving customers more time to prepare. We will continue to be available to customers to connect them to assistance if they qualify.

How many customers have overdue utility bill accounts?

The actual number continues to change day-to-day, but at our last count, about 16% of our customers currently have past-due bills. Once we start collecting, utility bill customers will have had a year to catch up on their bills without penalty. As a not-for-profit utility, we strive to balance the needs of our customers with the imperatives of running a business. This is the first time we have gone into arrears like this to accommodate our utility customers. This is a significant revenue shortfall, but we did it because it was important to give our staff and customers time to get through hardships.

How has this temporary suspension affected City revenue?

The City currently has an outstanding balance of more than \$1.6 million to recover through utility fee collections for water, wastewater, power, solid waste, storm water, streets, and even mosquito control services. This is a massive outstanding balance, and we didn't make this decision lightly. We purposefully moved disconnects to the beginning of this summer to give customers more time to prepare, but it is important that we end this suspension and work with our customers to get utility revenue coming into the City again without negatively impacting service.

Loveland keeps utility rates affordable and consistent by maintaining rate schedules that allow us to plan appropriately to cover costs and keep enough in reserves to accommodate emergencies and volatilities in the market, which is what we have been experiencing over the past two years. As Loveland's community-owned utilities provider, we need to effectively collect amounts due to us as we depend on revenue from those using our services to stay in business.

Pulse, the City of Loveland's broadband utility, was not included in, or affected by the temporary suspension. Pulse internet, voice and television services are managed and billed separately.

How do I know that I am being charged fairly for my utilities?

The City of Loveland provides utilities at low-cost, equitable rates. Loveland Water and Power (LWP) is one of the lowest cost utility providers in Colorado and we are committed to keeping costs low and reliability high for all customers. Like all utility providers, Loveland utilities must periodically evaluate the costs of providing reliable water, power, and wastewater services—and the infrastructure to support them—to make sure it can afford to continue operating and serving the people of Loveland. LWP works with expert rate consultants to review these different rates every three years, analyzing the general use of service for each group and comparing it with their unique costs. The analysis of all these rate classes ensures that one customer group does not subsidize another and keeps LWP's rates fair for everyone. Before rates can be adjusted, LWP must present its findings to the Loveland Utilities Commission (LUC) and Loveland City Council for final approval. These bodies review the study so customers can feel confident they're receiving a fair price.

Loveland water and wastewater rates and the rate schedule were approved by council in 2018. Power rates – and rate increases – were approved by council in 2021 which included a 3% fee increase for 2021 and 2022. Loveland purchases power from Platte River Power Authority (PRPA), who plays a role in setting rates for power.

If you are concerned about your utility bill charges, it is important to contact Utility Billing so we can help.

FAQs: Customer Billing Questions

Is the City waiving past due balances on accounts?

No, The City of Loveland has waived late fees and delayed disconnects for the past year and now seeks payment for utility services provided. The City does not forgive any past due balances for utilities. However, we will work with you on a payment plan and connect you to financial resources if needed.

How much do I have to pay at this time?

You will need to pay the past due amount on your account in full and bring your account status up to current month's billing. If you are unable to pay your past due balance in full, please reach out to Utility Billing at 970-962-2111.

Where do I go to get help paying my bill?

If you need financial assistance, contact Utility Billing immediately to discuss options, payment plans, and more. You can see utility financial assistance resources online at lovgov.org/UtilityHelp.

Why are you turning me off in the middle of a pandemic?

During the pandemic, the City has issued two temporary shutoff suspensions. The first was at the beginning of the pandemic in 2020, which ended June 30, 2020. In June 2021, the City initiated a year-long suspension to alleviate several hardships that were impacting our customers, including longer-lasting impacts of the COVID-19 pandemic, extreme weather, and transitions that occurred with the launch of the City's new utility billing software.

We recognize that the past few years have put enormous pressure on many Loveland households, and we are committed to helping customers keep their lights on and water running. As Loveland's community-owned utility provider, and one of the lowest cost utility providers in Colorado, we depend on revenue from those using our services to keep providing affordable, reliable utilities to all customers. We've done everything we can to help our customers during this difficult time. Our message to the community now is – please help keep our utilities healthy by paying your bill.

Can I get a payment plan?

Yes. The City of Loveland will work with you to catch up on your utilities. To start the process of a payment arrangement, please call Utility Billing at 970-962-2111.

Does the City of Loveland charge interest on payment arrangements?

No. As a not-for-profit utility, the City of Loveland does not charge interest – so you won't be paying one penny more than what you were originally billed.

Can I pay more/less than what my arrangement is for each month?

You most definitely can pay more than the arranged amount on your payment plan to catch up on

your bill faster. However, if you pay less than the arranged amount, you may be subject to service disconnection.

If I cannot make a payment on my arrangement, what are the consequences?

Once a payment arrangement has been set into place, it is crucial that you make the payments as agreed. If you are unable to make your payment or pay less than the agreed arrangement amount, you may be subject to service disconnection. We encourage you to reach out to possible resources for assistance.

Will the City waive any turn on fees if my utilities are disconnected?

No. If you are disconnected, applicable turn-on fees will be applied to your next month's utility bill.

What is Budget Billing, and will the City offer Budget Billing in the future?

Budget Billing is a program established for customers who desire a fixed monthly payment for their utility bill. During the year, your Budget Billing account will carry a deferred balance. The deferred balance is the difference between your actual charges and your budget payment; it may be either a credit or a debit balance. Settle up will occur yearly on Budget Billing accounts, the amount due after settle up will be the actual charges, plus or minus any balance forward from the year.

As of March 1, 2022, the Budget Billing program is not available. We anticipate that we will be able to offer it again later in 2022 or in the early part of 2023. We will communicate with the public when this option becomes available again.

Why did my Landlord get a notice about my payment delinquency?

The City of Loveland offers a Third-Party Notice to any Landlord who asks to receive one. The notice informs the Landlord of the date the tenant is subject to service disconnection for non-payment of a delinquent amount. The notice does not give any information about the tenant's account balances.

Contact Information

Utility Billing

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Phone

970.962.2111

Website

[Lovgov.org/UtilityBilling](https://lovgov.org/UtilityBilling)