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Behind on utility bills? There's help. The United Way teams with M.U.D., OPPD to offer counseling programs.

By: Joe Ruff, Omaha World-Herald

Linda Noble received more than \$200 to help her pay her natural gas bill after talking to a counselor at the Metropolitan Utilities District.

The M.U.D. program, now in its 25th year, has helped thousands of people like the 52-year-old Noble, who said medical bills and other expenses piled up last year.

Counselors from United Way of the Midlands referred Noble to The World-Herald's Goodfellows program, which provided her with a one-time payment. "I don't know what I would have done if that pledge hadn't come to me," Noble said.

United Way counselors staff the program in the lobby of M.U.D.'s downtown office at 1723 Harney St. from 8 a.m. to 5 p.m.

Monday through Friday, mid-February through April 30 for customers who have received shutoff notices for natural gas service. No appointment is necessary; people can simply check in with the receptionist.

It can get busy in April, as well as in the winter months, because protection from disconnection for nonpayment of bills runs through March. From December through March, M.U.D. does not shut off customers for nonpayment when temperatures are below 20 degrees, a spokeswoman said.

This year's heating bills were in some cases less burdensome than expected, despite the cold winter, because natural gas prices were lower, utility officials said. Federal funds for heat aid also have increased over the last two years.

Bob Raasch, who has counseled M.U.D. customers for five years, said problems people typically cite when asking for help include "loss of a job, illness, financial hardship, bills just got ahead of them."

Counseling sessions usually last about 15 minutes each but can go longer, he said.

"I'll spend as much time as they'll take. I don't try to rush anyone through."

During the summer, the counseling shifts to the Omaha Public Power District's downtown headquarters, where American Red Cross staff members help people struggling to pay air conditioning bills, said Mike Jones, a spokesman for OPPD.

Beginning this year, the OPPD office will be open year round, Jones said. Utilities routinely help answer questions for people having trouble paying their bills, and utility customers also provide money for payment assistance by donating money when they pay their bills.

Spokesmen for MidAmerican Energy in Iowa and Black Hills Energy in

Iowa and Nebraska said they don't offer on-site counseling to financially distressed customers, but they do help them find agencies that can provide financial aid. MidAmerican and Black Hills communicate primarily through mailings that accompany bills and through customer service representatives who answer phone calls, the spokesmen said.

The M.U.D. program provides a human touch to counseling services that also are available by phone via United Way's 211 help line, said Jamie Moore, the United Way's vice president of volunteer and community services.

Counselors ask utility customers about their income, their payment history, whether they have a shut-off notice and what prevented them from paying their bills, Moore said. Many clients are elderly or disabled, on a fixed income, or have lost their jobs or face medical emergencies, she said.

Energy assistance is available through state agencies, the Salvation Army, American Red Cross, churches and other groups, Moore said. Criteria for assistance vary, and United Way counselors can direct people to the agency that will best meet their needs, she said.

THOUSANDS COULD FACE SHUTOFFS

M.U.D. accounts at risk of shutoff as of March 31, 2010

4,269 accounts, up 6% from 2009 \$1.35 million past due, up 2% from 2009

M.U.D. accounts at risk of shutoff as of March 31, 2009

4,010 accounts, down 23% from 2008 \$1.32 million past due, down 32% from 2008

M.U.D. accounts at risk of shutoff as of March 31, 2008

5,183 accounts \$1.9 million past due

United Way counseling appointments through March 31

2010: 56

2009: 105

2008: 173

Source:

Metropolitan Utilities District