FAQ’s for LIPA Billing During Storm-Related Outages

1. Why doesn’t my bill reflect my power outage?
There are several possible explanations of why your bill may not appear to account for time your power was off:

A. Estimated Meter Reading: Following Hurricane Sandy, all employees, including meter readers, were reassigned to restoration duty. If your meter was scheduled to be read in early to mid-November, your meter was not read and the bill was estimated based on your typical usage and the weather at this time of year and will not reflect a power outage. Rest assured that your next actual meter reading will account for any time that your power was out and you will be charged only for the amount of electricity you have used since your previous actual meter reading. If the actual meter reading is lower than the estimated reading, your charges will be adjusted automatically.

B. Balanced Billing Customers: Your monthly installments are based on your average usage over the previous year. You may not see any difference in your monthly installment until your account is reviewed at the next actual meter reading. Even a multi-day power outage might have a minimal impact on your installment. If you would like to provide an actual meter reading for a possible adjustment now, please call in your reading to us at 1-800-490-0025.

C. Actual Meter Reading: If your bill is based on an actual meter reading, then your bill does reflect the actual amount of electricity you used since your last meter reading, and already accounts for any time that your power was out. Your electric meter will not record any electricity usage during a power outage.

Meter reading tips and an instructional video are available at LIPA’s website, at http://www.lipower.org/residential/account/meter.html.

2. Why was my bill estimated after the storm?
Meter reading was suspended for several weeks because all of our employees, including meter readers, were reassigned to storm restoration duty. As a result, if your meter was scheduled to be read in early to mid-November, your meter was not read and your bill was based on an estimated meter reading. Be assured that your electric meter will indicate no usage during a power outage and your next actual meter reading will reflect only the total amount of electricity you have used. You have the option to provide an actual reading to us by calling 1-800-490-0025 for a possible adjustment to your bill now. Please note, you should only call if your actual reading is lower than the estimated reading on your bill. Meter reading tips and an instructional video are available at LIPA’s website, at http://www.lipower.org/residential/account/meter.html (see video on the right hand side).

3. What should I do if my home/business will be unoccupied for an extended period of time?
Some customers along the south shore of Long Island and the Rockaway Peninsula are currently unable to have power restored because of extensive flood damage. If you will not be occupying your home or business for an extended period of time, please call us at 1-800-490-0025 and we will close your account until you are ready to have service restored.
4. Can customers who are recovering from flooding get a discount on their electricity?
In limited circumstances, assistance may be available. Customers who participate in FEMA’s Sheltering and Temporary Essential Power (STEP) Program in Nassau or Suffolk County and who have temporary electric baseboard heating installed can qualify for LIPA’s electric heating rate. Portable space heaters do not qualify for this rate. To participate in STEP, first register with FEMA by calling 1-800-621-FEMA (3362) or online at www.disasterassistance.gov.

Any customer who is experiencing financial difficulties can contact our Customer Assistance Center at 1-800-490-0025. We will work with you on a payment agreement that fits your budget and we can refer you to financial assistance resources. LIPA does offer a discounted Household Assistance Rate for customers who receive assistance from the following programs: Public Assistance, Medicaid, Food Stamps, Supplemental Security Income (SSI), Home Energy Assistance Program (HEAP), Veteran’s Disability Pension, Veteran’s Surviving Spouse Pension, and Child Health Plus. Call us or visit www.lipower.org/HAR for more information.

5. Will LIPA reimburse me for spoiled food or damages to my residential property resulting from outages?
LIPA is not liable for food spoilage or damage to customer property resulting from outages caused by issues beyond its immediate control. That includes acts of nature such as Hurricane Sandy.

Assistance may be available to you:

- **Insurance**
  Check the coverage of your homeowner’s insurance policy.

- **Federal Emergency Management Agency (FEMA) / Federal Aid**
  Residents and businesses in disaster-impacted areas of New York, who have disaster-related losses not covered by insurance, can apply now for federal disaster assistance through FEMA. There are three ways to apply:
  - Online at www.DisasterAssistance.gov,
  - By web-enabled mobile device at m.fema.gov,
  - By calling 1-800-621-FEMA (3362).

  For additional information you can also visit FEMA’s Hurricane Sandy website for New York here.

6. How is the Demand Charge assessed for Commercial/Municipal Customers during the storm period?
Like the basic service charge, demand charges are calculated to reflect the total number of days in the billing period. No reductions will be factored in for days when service was not available because of storm-related service outages.
7. **LIPA Communication Issues**

A. **Is the Muni Hotline/government ONLY phone number (888 number) used during the storm, still in use?**

Answer: **YES.** Due to the high volume of inquiries LIPA continues to receive on off-hours and weekends, LIPA decided to keep the 888 number manned 24/7 by representatives. During normal business hours, do not hesitate to call me directly. If the government relations matter is NOT urgent over the weekend/during off-hours, please e-mail Lauren Brookmeyer, lbrookmeyer@lipower.org, and she will promptly respond during her shift. **However, if the matter IS indeed urgent during the weekend, please call the 888/muni hotline number to ensure that a LIPA representative answers your inquiry promptly.**

B. **Why are some customers not receiving notification regarding ongoing power outages?**

LIPA’s primary goal during the initial Storm restoration response was to get the lights on, and in many cases the heat on, as QUICKLY as possible for customers while still working safely. In order to accomplish this challenging task, LIPA made many temporary fixes. Now, as LIPA continues to transition from our **temporary fixes** to our **permanent fixes**, customers are noticing two types of outages. The first type of outage is **unintentional (not planned by LIPA)**. Due to our system being so fragile with a high volume of **temporary fixes**, we are witnessing more frequent outages. Customers are not notified about these outages because they are indeed unintentional and merely caused by Mother Nature coming in contact with our temporary (not as strong as we would like) fixes. We expect these outages to continue for several months, as LIPA’s Vice-President of Transmission and Distribution Nick Lizanich stated during several of the Muni Conference Calls.

The second type outage customers are experiencing is an **intentional outage (planned by LIPA)**. As LIPA installs new permanent fixes (stronger, long lasting... but usually takes more time to implement), customers will often experience an outage so that our workers are not putting their lives at risk. Customers SHOULD receive pre-notification about these outages (if the outages are planned to last more than 30 minutes). However, we are well aware that with the high volume of work continually being performed, it has been a challenge for electric service to accomplish this. Nevertheless, I had a meeting yesterday with the head of electric service regarding this matter. He ensures me that the electric service department will continue to strive to do better regarding pre-notifying customers about intentional outages.

We greatly apologize to those customers who have already experienced long lasting intentional outages without receiving prior notification.
FAQ’s for FEMA Regarding Sandy Storm-Related Issues

1Q. How do I apply for FEMA disaster assistance?
1A. You can apply at www.DisasterAssistance.gov or m.fema.gov, or call the FEMA Helpline at 800-621-3362. If you have a speech disability or hearing impairment and use a TTY, call 800-462-7585 directly. If you use 711 or Video Relay Service (VRS), call 800-621-3362.

2Q. What happens after I apply for disaster assistance?
2A. FEMA will mail you a copy of your application and a copy of Help After a Disaster: Applicant’s Guide to the Individuals and Households Program that will answer many of your questions.

- If you do not have insurance: An inspector will contact you after you apply to schedule a time to meet you at your damaged home.
- If you have insurance: You need to file your insurance claim and provide FEMA with a decision letter (settlement or denial) from your insurance company before FEMA issues an inspection.
- There is an exception for damages caused by flooding; if you have flood insurance, FEMA will issue an inspection before receiving a copy of your flood insurance decision letter to evaluate your eligibility for temporary living expenses since these are not covered by flood insurance.
- About 10 days after the inspection FEMA will decide if you qualify for assistance. If so, FEMA will send you a check by mail (or direct deposit) with an explanation of what the money covers (i.e. rent or home repair).
- If FEMA determines that you are ineligible for any reason, you will receive a letter and be given a chance to appeal. Appeals must be in writing and mailed within 60 days of the determination. Read the letter carefully for the reason of ineligibility before filing your appeal.
- If you get a Small Business Administration (SBA) Disaster Loan application in the mail, you must complete and return it to be considered for a loan or certain types of grant assistance, such as transportation, personal property, and moving and storage.

3Q. Why didn’t I receive rental assistance when my home can’t be lived in?
3A. If you cannot live in your home because of disaster damage and you did not receive rental assistance, please contact FEMA to check on your status. It could be that during the inspection you indicated that you were unwilling to relocate. If so, FEMA would not move forward to issuing a rental assistance check for you to move to another location.

4Q. I received a rental assistance check, how do I find a new place to rent?
4A. The FEMA Housing Portal is intended to help individuals and families, who have been displaced by a disaster, find a place to live. The portal consolidates rental resources to help individuals and families find available rental units in their area. This information can be accessed by visiting www.fema.gov and searching “Housing Portal,” or by calling 800-621-3362.

5Q. Will my family get assistance faster if we each apply separately?
5A. No. If two members of the same household apply for the same damaged home, FEMA assistance could actually be delayed. If more than one member of a household has applied, the additional registrants should call the FEMA Helpline, 800-621-3362 to withdraw their applications. Once this occurs, the original registration for the household can be processed for assistance.
6Q. If I received a settlement from my insurance but still have additional needs, what can I do?
6A. As soon as you receive an insurance settlement, you should provide a copy to FEMA and identify any unmet needs you have. Although FEMA cannot duplicate benefits that your insurance provided, FEMA may be able to assist you with lost essential items not covered by insurance and can also help you find resources through other recovery partners.

7Q. Why did I get a different amount of home repair assistance than my neighbor?
7A. Each survivor’s case is unique. There are several factors involved, including insurance status and the extent and type of damage found during the home inspection.

If you feel that the assistance you received does not cover your needs – for example, the funding you received for repairs are less than the estimates you’ve received from contractors and you have not yet met the FEMA maximum grant – you can appeal.

8Q. Will FEMA provide additional rental assistance beyond the initial assistance period if I still cannot return to my home?
8A. Rental assistance can be provided for up to 18 months from the date of declaration while you are setting up your permanent housing plan. After your initial period of assistance, you will be sent a letter on how to “recertify” if you need additional rental assistance.

9Q. Could FEMA assistance affect my Social Security benefits, federal taxes, food stamp (SNAP) eligibility, or Medicaid?
9A. No. FEMA assistance does not affect benefits from other federal programs and is not considered taxable income.

10Q. I’ve already cleaned up the damage to my home and made repairs. Is it too late to register once the work is done?
10A. No. You may be eligible for reimbursement of your cleanup and repair costs, even if repairs are complete. The important thing is to document the expenses you incur. It is a good idea to take before-and-after photos for your records.

11Q. If I received disaster assistance last year, could I get it again this year?
11A. Assistance may be available if you also suffered damages from a previously federally declared disaster.

12Q. My child is a U.S. citizen, but I am not. Can I apply for FEMA disaster assistance?
12A. If anyone in an affected household is a U.S. citizen, non-citizen national or qualified alien (a “Green Card” holder), they are eligible to apply for FEMA disaster assistance. If a minor child is eligible by these criteria, even when other members of the family are not, the family can file an application on the child’s behalf.

In this case, all identification documents have to be in the child’s name and Social Security number. The copy of the child’s Social Security card and birth certificate are acceptable verification. This information can be mailed to FEMA or brought to a Disaster Recovery Center.

Source: Nassau County Office of Emergency Management, Morrelly Homeland Security Center, 510 Grumman Road West, Bethpage, NY 11714 Nassau OEM Main: (516) 573-0636
Take Precautions in Your Home After Hurricane Sandy

**Some suggestions:**

**Look for external damage**
Examine the foundation, roof and chimney for cracks or other damage. If obvious damage is found or serious safety doubts exist, contact a building inspector.

**Keep generators outside**
Those who remain without power should only use generators or other fuel-powered machines outdoors. Such machines emit deadly carbon monoxide fumes, which are odorless and can quickly overwhelm you indoors.

**Clean safely and beware of mold**
Flooding causes dampness where mold, mildew and various organisms thrive. Mold may induce respiratory problems, so it is important to use proper procedures when cleaning. Use a combination of household bleach and soap or detergent (but never mix bleach with ammonia) to wash down walls and other mold-contaminated areas. You can also open windows and doors and turn on fans to help dry out interiors. For more information about mold, go to: [http://www.health.ny.gov/publications/7287/](http://www.health.ny.gov/publications/7287/)

**Avoid Scam Artists**
As you plan long-term repair and rebuilding projects, be aware that natural disasters can bring out criminals looking to prey on victims by offering fraudulent services. Among other precautions, get three estimates for repair work, check the credentials of contractors and consult your local Better Business Bureau or Chamber of Commerce to learn about any complaints against the contractors.

**Ways to get help:**

**Register with FEMA for federal disaster assistance**
Survivors who haven’t yet registered should call FEMA’s toll-free helpline at 800-621-3362. Lines are open 24 hours a day, seven days a week until further notice, and assistance is offered in most languages. Individuals may register for help online at [www.DisasterAssistance.gov](http://www.DisasterAssistance.gov) or by smartphone or tablet at m.fema.gov. If you have a speech disability or hearing impairment and use a TTY, call 800-462-7585 directly; call 800-621-3362 if you use 711 or Video Relay Service (VRS).

**“Sheltering and Temporary Essential Power (STEP)” Program is in effect**
The STEP Program helps restore temporary electricity, heat and hot water by funding emergency residential repairs through local governments for those whose homes can be used to shelter in place while permanent repair work continues.

- If you live in the five boroughs of New York City, call 311 for information about STEP.
- If you live in Suffolk County, call 211.
- If you live in Nassau County, call 888-684-4267.
Expeditied partial flood-insurance payments may be available
To allow National Flood Insurance Program (NFIP) policyholders to remain safely in damaged residences, FEMA in some circumstances is allowing claim payments to be made even before inspections and repair estimates are obtained for equipment that provides heat and hot water. The inspection and report still have to be completed later. For complete details on the accelerated NFIP payment program, policyholders must contact their insurance company or agent.

Low-interest disaster loans from SBA
U.S. Small Business Administration disaster loans are a major source of federal rebuilding funds for homeowners, renters and businesses. Completing a disaster loan application is part of the FEMA grant process. Homeowners and renters may qualify for loans of up to $200,000 for repair or replacement of damaged real estate. Up to $40,000 may be available to repair or replace personal property. Applications can be completed online via SBA’s secure website at https://DisasterLoan.SBA.gov/ELA. More information is available by calling 800-659-2955 (TTY 800-877-8339). Assistance also is available by sending an email to DisasterCustomerService@sba.gov or by visiting www.sba.gov.

How to Replace Documents Lost in a Disaster

NEW YORK – One of the dire consequences of any disaster for many people is the loss of important documents. Often, such documents are needed by the Federal Emergency Management Agency (FEMA) and state emergency services in order to process assistance applications for those who suffered losses or damage to their homes and belongings.

If papers are gone – like birth certificates, Social Security cards, drivers’ licenses, tax records, etc. – New York state and FEMA are advising residents on how to recover them:

- Birth certificates: If you were born within the confines of the five boroughs of New York City, visit or write to the Office of Vital Records, 125 Worth Street, Room 133, New York, N.Y. 10013. (A photo ID is required both by mail and in person.) The office advises the fastest way to get records is online at www.nyc.gov/vitalrecords. The phone number is (212) 788-4520.
- If you were born in New York state outside of New York City, log onto www.vitalchek.com or phone 877-854-4481. This will connect you to a company called VitalChek, which is contracted with the state to handle credit-card orders. There are modest fees involved.
- Drivers’ licenses: Visit any New York Department of Motor Vehicles office. To find an office nearby, log onto www.dmv.ny.gov/index.htm and click on “Replace License or ID.”
- Social Security cards: Call the U.S. Social Security office at 800-772-1213, Monday through Friday, 7 a.m. to 7 p.m. EST. For TTY users the number is 800-325-0778, or log onto www.ssa.gov/ssnumber for more information.
- Federal tax records: Call the Internal Revenue Service at 800-829-1040, Monday through Friday, 7 a.m. to 10 p.m. EST, or log onto www.irs.gov.
- New York state tax records: For copies of returns, log onto www.tax.ny.gov/help/contact/how_to_reach.htm. Click on “Get a copy of my return” and fill in
the application. You can also apply for a tax-filing and payment extension for those directly affected by Hurricane Sandy at this site.

- For copies of your utility bills, bank records, insurance policies, mortgage payments and the like, call the appropriate firm and speak to a customer-service representative.

To prevent further loss of vital documents, place the originals or copies in a sealable plastic bag or other watertight container and secure that container where it is best protected and can easily be located. It is also a good idea to make copies of vital and important documents and mail them to a friend or relative you can trust to keep them safe and retrievable.

Source: Nassau County Office of Emergency Management, Morrelly Homeland Security Center, 510 Grumman Road West, Bethpage, NY 11714  Nassau OEM Main: (516) 573-0636