ADVOCACY FACTSHEET: DEALING WITH BC HYDRO

This factsheet describes your rights and responsibilities to help you advocate for yourself and for others. It is based on the BC Hydro Electric Tariff, which sets out the terms and conditions of your contract for service with BC Hydro.

The Electric Tariff can be found at www.bchydro.com/youraccount/content/electric_tariff.jsp

We have reviewed this factsheet with BC Hydro to ensure it is accurate.

TOPICS COVERED IN THIS FACTSHEET

- BC Hydro Contact Information
- Applying for Electricity Service
- Security Deposits
- Billing
- Payments Options
- Disconnection or Refusal
- Problems with Paying Bills

- Late Payment Fees and Other Charges
- BC Hydro and BC Employment & Assistance
- Reducing Electricity Costs
- Telemarketers
- Complaints about BC Hydro

BC HYDRO CONTACT INFORMATION

General Inquiries – BC Hydro Customer Service

In Greater Vancouver: 604-224-9376

Other areas, toll free: 1-800-BCHYDRO (1-800-224-9376)

This number offers automated service in English, French, Mandarin, Cantonese, Korean and Punjabi, 24 hours a day, 7 days a week. Representatives are available Monday to Friday, 7:00 a.m. to 8:00 p.m. and Saturday, 9:00 a.m. to 5:00 p.m. (Pacific Time).

Emergencies & Power Outages

1-888-POWERON (1-888-769-3766) all areas or *HYDRO (*49376) on your cell phone

Website: www.bchydro.com

You can register for online access to your BC Hydro account or check your account online by visiting www.bchydro.com/youraccount

APPLYING FOR ELECTRICITY SERVICE

Do I have to set up my own electricity service?

Yes, unless you are renting. If you rent, your landlord might pay BC Hydro directly for the power you consume. Talk to your landlord to find out whether or not you need to apply for your own electricity account with BC Hydro. Note that your landlord cannot charge you more for electricity than you would pay directly to BC Hydro.

Who do I contact?

To apply for a new BC Hydro account or modify an existing account, apply online at www.bchydro.com/services/applymodify or phone BC Hydro at **604-224-9376** (Greater Vancouver) or **1-800-224-9376** (other areas, toll free).

What do I need to do?

When you apply for service, BC Hydro may require you to do any of the following:

- provide information acceptable to BC Hydro (usually for a credit check)
- provide references
- provide landlord's name & phone number (if you are renting)
- provide a security deposit (see below)
- complete and sign a service agreement
- provide identification acceptable to BC Hydro

For more information on your rights and responsibilities as a renter, contact the <u>Tenant</u> <u>Resource & Advisory Centre</u> (TRAC) info-line.

In Greater Vancouver: 604-255-0546

Other areas, toll free: 1-800-665-1185

Tenant Survival Guide

www.tenants.bc.ca/main/?tenantsurvivalguide

TRAC Factsheets (includes "Can my landlord turn off my heat?", "Heat Demand Letter")

Note that even if you have not signed an application or a contract with BC Hydro, a contract is established if you start using electricity.

Is there a charge to set up service?

You are required to pay a \$12.40 + HST **account charge** when you move or set up a new account. This fee will appear on your first bill. Note that you do not have to pay an account charge if you are just changing your account from your spouse's name to your name due to separation, divorce or death and are at the same address.

Does BC Hydro require advance notice to open my account?

BC Hydro requires at least 24 hours' notice in order to open or transfer an account.

What do I need to do before I move out of my home?

When you move out of your current home, you must give BC Hydro at least 24 hours' notice <u>before</u> you leave. If you do not tell BC Hydro that you will be leaving your home, you could be held responsible for electricity that is used or damage that is done to BC Hydro's property (such as the meter) after you leave.

What do I do if my house is not connected?

If your home is not currently connected to BC Hydro's distribution system (for example, if it is a brand new house), you will also have to pay a **service connection charge**, which includes a service connection and a meter. The amount of the service connection charge will depend on the type of electrical service being connected and whether or not a BC Hydro technician is required to work outside of normal hours. If BC Hydro has to extend its distribution system to reach your home (for example, if new power lines must be built down a road to reach your house), there could be further costs to you. You will also require an electrical permit, normally completed by your electrician, before your home can be connected to BC Hydro's system.

For a map of BC Hydro's service area, visit: www.bchydro.com/youraccount/main/popup/pop bch service area.html.

Who do I contact if my house is not connected?

Phone BC Hydro at **1-877-520-1355** (all areas, toll-free) Monday to Friday, 8:00 a.m. to 4:00 p.m. or visit www.bchydro.com/getconnected.

SECURITY DEPOSITS

Will I have to pay a security deposit?

If you are a new customer who has not established satisfactory credit, or if you are an existing customer who has not maintained a satisfactory payment history, BC Hydro will

ask you to choose one of the following options to secure your account:

- 1. Give BC Hydro permission to obtain credit information from a credit reporting agency which confirms you have an overall good credit history
- 2. Provide a security deposit
- 3. Provide a credit reference letter from another utility or telephone company that confirms you have good credit history with them

How much will the security deposit be?

The amount of the deposit is based on your billing plan. If you are billed for electricity on a monthly basis, the security deposit will be equal to two times your estimated average monthly bill. If you are being billed bi-monthly, the security deposit will be equal to three times your estimated average monthly consumption.

When will my security deposit be returned?

BC Hydro will return your security deposit to you once you have maintained an account and paid every amount due on time for one year from the date the deposit was received.

What will happen to my security deposit if I do not pay a bill on time?

A security deposit is held to secure the account and is applied against any amount owing on the customer's *final* invoice. Bills are expected to be paid by the due date and BC Hydro does not take part of the security deposit to pay the outstanding bill.

Will my security deposit earn interest?

Your security deposit, if paid in cash, will earn interest and this interest will be shown on each invoice issued to you.

BILLING

How will I be billed for electricity?

BC Hydro has two main types of billing arrangements: "Regular Billing" and the "Equal Payment Plan".

What is Regular Billing?

BC Hydro will bill you at regular intervals for the amount of electricity you use, which is measured by a meter connected to your home. Usually, a representative from BC Hydro will read the meter once every two months. If, for any reason, BC Hydro is unable to read your meter, they will estimate your bill, and your next bill will be adjusted if the estimation is too low or too high.

What is the Equal Payment Plan Payment?

If BC Hydro is satisfied with your credit history, you can choose to sign up for the Equal Payment Plan. Under this plan, BC Hydro will bill you in equal monthly installments that are based on an estimate of your electricity consumption during a 12-month period. At the end of each year, your actual consumption is compared to the billed amounts and an adjustment is made.

What are the advantages of the Equal Payment Plan?

This plan may make it easier to budget for your monthly expenses because your electricity bill will be the same each month for one full year. However, if your consumption is higher than the monthly installments invoiced during the year, BC Hydro may increase your monthly installment amount to try to avoid a large amount owing when you reach the plan's anniversary month.

What if I use a different amount of electricity than BC Hydro estimated?

At the end of the 12-month period, you may have to pay extra, or BC Hydro may have to credit your account, depending on how the estimate compared with the amount of electricity you actually consumed. If you have a credit at the anniversary month, this will be applied to your account or you can request a refund cheque be mailed to you.

PAYMENT OPTIONS

You have 21 days from your billing date to pay your bill. Allow five business days for processing. You can avoid a late payment charge by paying your bill before the due date shown on your monthly bill. For more information on late payment and disconnection, see below or visit: https://www.bchydro.com/youraccount/content/ways to pay.jsp

How can I pay my bill?

You can pay your BC Hydro bill in any of the following ways:

- 1. Through your financial institution: you can pay your bill online through your secure banking website, over the phone, at automated teller machines, or in person at your bank or credit union branch.
- 2. Pre-authorized Payment Plan: you can arrange with BC Hydro to pay your bill using pre-authorized, automatic withdrawals from your bank account. For information on how to set up preauthorized payment, visit: https://www.bchydro.com/youraccount/content/ways to pay.jsp
- 3. Mail your cheque or money order to: BC Hydro, PO Box 9501 STN Terminal, Vancouver, BC, V6B 4N1. Do not mail cash or post-dated cheques.
- 4. Service BC: if you are outside the Lower Mainland, you can pay your bill with cash, cheque or debit card, with no service fee, at Service BC Centres. To find out where the closest Service BC Centre is located, contact Enquiry B.C. Metro Vancouver 604-660-2421, Greater Victoria 250-387-6121 and for all other locations at 1-800-663-7867 (all areas, toll-free) or visit: www.servicebc.gov.bc.ca/locations
- 5. Credit card: you can use your Visa or MasterCard to pay your bill through a third-

party payment service called "Kurba" which charges a fee based on the amount of your payment. Credit card payments may be completed online or by phone. For additional details, contact BC Hydro at **1-800-224-9376** (all areas, toll-free). To make a payment, content Kurba at 1-888-995-1018 (all areas, toll-free)

DISCONNECTION OR REFUSAL

Can BC Hydro cut off my electricity or refuse to connect me?

BC Hydro may refuse to provide service or may discontinue service <u>without notice</u> to any customer who:

- 1. Fails to pay for electrical service at any residence
- 2. Breaches the terms and conditions of their contract with BC Hydro
- 3. Refuses to provide reference information and identification acceptable to BC Hydro, either when applying for service or at any subsequent time
- 4. Lives with someone who has unpaid bills, if those bills were incurred while the two people were living together

Can BC Hydro suspend or terminate my service for other reasons?

BC Hydro can suspend or terminate service <u>without notice</u> for any of the following reasons:

- 1. To prevent fraudulent use of electricity
- 2. To protect its property
- 3. To protect service to other customers
- 4. If the customer fails to comply with the terms of their contract with BC Hydro
- 5. If the government orders BC Hydro to do so

Is there a charge for reconnection?

Prior to your power being reconnected, you will be required to pay the overdue balance including any outstanding security deposit balance plus a **minimum reconnection charge**. BC Hydro does not guarantee same day reconnection if you are disconnected. <u>Minimum</u> reconnection charges are as follows (these vary according to whether you live in an urban or remote location):

\$125.00+HST

If the customer request for reconnection allows BC Hydro to make the reconnection during regular working hours

PROBLEMS WITH PAYING BILLS

What if I can't pay my bill?

Maintain regular contact with BC Hydro if you are having trouble paying your bill. If you can't pay the amount owing before your bill is due, you may be able to defer a payment by contacting BC Hydro at 1-800-224-9376 (all areas, toll-free) or online at https://www.bchydro.com/youraccount/content/ways_to_pay.jsp. If any payment arrangements are made to assist you with paying the balance due, ensure that you follow through on your commitments to avoid further collection action.

If you do not contact BC Hydro by the "**pay by**" date on your bill, BC Hydro may add a late payment charge and a security deposit may be required on your account.

Once your bill is overdue, BC Hydro may send you a **reminder notice**. Depending on your credit history with BC Hydro, you may be notified that your account has been approved for disconnection by seven days after your bill is due. If you receive a **notice of disconnection**, contact BC Hydro immediately to discuss a payment arrangement. If you do not contact BC Hydro, your service may be disconnected and

The Legal Services Society (LSS) has published a manual on "Consumer Law and Credit/Debt Law" for paralegals, lawyers, and advocates whose clients face consumer or debt problems. This manual provides information on debtors' rights and options, including chapters on bankruptcy, collection agents, creditors, harassment, credit cards, debtor's remedies, and other consumer and debtor resources.

Download "Consumer Law and Credit/Debt Law" from the LSS website:

<u>www.lss.bc.ca/publications/pub.ph</u> <u>p?pub=17</u>

To find an advocate in your community, visit www.clicklaw.bc.ca

you will be subject to a reconnection charge and collection action (see above).

LATE PAYMENT FEES AND OTHER CHARGES

What if my cheque bounces?

If your cheque is returned because of insufficient funds (NSF) or for any reason, BC Hydro will charge you a fee for each dishonored cheque. The fee is approximately \$20.00.

What if I pay my bill after the due date?

If you do not pay your bill by the due date, and the unpaid amount is \$30 or more, BC Hydro will charge you a late payment charge of 1.5% per month (19.6% annually). The late

payment charge will be added to your bill. Late payment charges do not apply to customers being billed under "Equal Payment Plan or any customers who pay their bills by pre-authorized bank debits. It is important to remember that even though a late payment charge has been billed, BC Hydro still considers the account to be overdue and you are subject to collection action.

Follow these tips:

- If you can, make larger payments during the summer while you are using less electricity.
- Consider going on Equal Payment Plan billing
- Make changes around your home to conserve electricity (see below).

BC HYDRO AND THE MINISTRY OF SOCIAL DEVELOPMENT AND SOCIAL INNOVATION

If you are on provincial income assistance or disability assistance through the Ministry of Social Development and Social Innovation (the "Ministry"), BC Hydro has particular policies that will apply to you.

What if I am on welfare, and I cannot pay the amount I owe?

If you are BC Hydro customer who is also an income assistance or disability assistance, and you are facing electricity disconnection (or it has already been disconnected) because you cannot pay the total amount owing, BC Hydro will, with your permission, make acceptable payment arrangements directly with the Ministry.

To make a payment arrangement, contact BC Hydro or the Ministry.

You may also be eligible for a one-time **crisis supplement** through the Ministry. If you face an unexpected urgent need that could affect the health of yourself or your family, or the safety of a child, you may be eligible for this one-time grant to cover the expense.

If you, as an income assistance or disability assistance recipient, contact BC Hydro and state that you cannot immediately pay the amount required by BC Hydro to stop disconnection, BC Hydro must give you **three full working days** to contact the Ministry before disconnecting your electricity service.

Please note that if you do not contact BC Hydro before your service is disconnected, the reconnection will not occur until the required balance (including the reconnection charge) is paid in full or acceptable arrangements are made directly with the Ministry.

BC Hydro account information is confidential; therefore, in order to discuss your account

with a Ministry worker, BC Hydro requires your permission (either verbally or in writing).

If a Ministry worker asks you for your notice of disconnection and you do not have one, provide the worker with your BC Hydro account number so they can contact BC Hydro directly at 1-800-224-9376 (all areas, toll-free).

You are more likely to receive Ministry assistance if you have already contacted BC Hydro to try to sort out your electric bill. For more information, contact a Ministry worker at your local Employment and Income Assistance Office, or on the centralized phone line at 1-866-866-0800. For a directory of regional offices, see here: http://www.hsd.gov.bc.ca/contacts/region.htm

BC Hydro is aware that a customer's financial circumstances can change, causing the customer to need Ministry assistance. If you are facing disconnection due to an amount that accumulated *before* you were an income assistance recipient and the Ministry confirms to BC Hydro that you are now a recipient (and provides the date you became a recipient), BC Hydro has two options for payment arrangements:

- Defer making payment arrangements until a later date (reviewed every 6 months), or
- 2. Pay the amount in installments added to your Equal Payment Plan (see above).

REDUCING ELECTRICITY COSTS

How can I reduce my bill?

You can reduce the amount of electricity you consume in many ways. Consider these top five conservation tips:

- 1. Turning down the heat, especially at night or when no one is home
- 2. Replacing the five most used incandescent light bulbs to Compact Fluorescent Lights (CFLs)
- 3. Using a dishwasher without the dry cycle
- 4. Sealing air leaks in outside walls, doors, and windows
- 5. Washing clothes in cold water, and hanging clothes to dry 50% of the time

Power Smart

Power Smart for Home offers tips, product discounts, and advice to help you make your home more efficient, reducing energy consumption and your BC Hydro bill. For more information, contact BC Hydro's PowerSmart program by telephone (Greater Vancouver: **604-431-9463**) or other areas, toll free: **1-877-431-9463**) or online at www.bchydro.com/powersmart

BC Hydro offers two Power Smart programs to help low income households save energy and money. Program eligibility is based on account verification and income qualification. For more information on BC Hydro's **Energy Saving Kit Program** and **Energy Conservation Assistance Program**, visit:

www.bchydro.com/powersmart/residential/ps_low_income.html

What if I think my meter is not working properly?

If you doubt the accuracy of the meter that measures the electricity you are using, it is important that you (or an advocate or support person) begin by contacting BC Hydro.

The BC Hydro representative may escalate the meter accuracy concerns to a government meter test inspector. You will be charged a fee for this service if the meter is tested and is accurate. However, if the Inspector finds that the meter is inaccurate, BC Hydro will pay the fee. To find out how to contact the Inspector, call Enguiry BC at **1-800-663-7867**.

What if BC Hydro bills me for the wrong amount?

If it is determined that you have been billed incorrectly (For example, there is a major difference in the amount of electricity you consume and the amount BC Hydro bills you for), BC Hydro can adjust the amount you owe. This is called "back billing." If you have been over-billed, BC Hydro must refund all money that was incorrectly collected, for the entire period of the error. If you have been under-billed, BC Hydro can adjust the amount billed to a maximum of six months and will offer you reasonable terms of payment. However, if there are reasonable grounds to believe you have tampered with your electricity service or used it in an unauthorized way, you will be responsible for further costs.

TELEMARKETERS

BC Hydro is warning its customers to be aware of a potential scam where telemarketers claim to be calling from BC Hydro to sell energy-saving devices called "Hydro Power Savers." In some instances, telemarketers also incorrectly claim they are in possession of the customer's power consumption information.

BC Hydro does not endorse "Hydro Power Savers" and has seen similar potential scams in other provinces, including Alberta. In addition, customers' power consumption information is strictly confidential and is not shared with third parties.

As part of the calls, the alleged telemarketers are reportedly claiming that the "Hydro Power Savers" can save customers money on their bills. Customers who have been contacted by telemarketers about "Hydro Power Savers" are encouraged not to enter into any agreement for purchase.

The Better Business Bureau included "power saving scams" as one of the Top Ten Scams

for 2012. Customers who would like to file a complaint can visit the website of the Better Business Bureau serving Mainland British Columbia (BBB) at www.mbc.bbb.org or call the BBB at **604-682-2711** (Greater Vancouver), **1-888-803-1222** (BC interior), or **250-386-6348** (Vancouver Island).

Report misleading advertising to the Competition Bureau website: www.competitionbureau.gc.ca

COMPLAINTS ABOUT BC HYDRO

How can I make a complaint about BC Hydro?

It is important that you (or an advocate or support person) begin by contacting BC Hydro about your complaint.

Steps:

- 1. Call BC Hydro at **1-800-224-9376** (all areas, toll-free) and describe your concerns to the *customer service representative*.
- 2. If you are not satisfied with the customer service representative's response to your concerns, then ask to speak to a *Supervisor*.
- 3. If you are not satisfied with the Supervisor's response, then ask to speak to a *manager*. If a manager is not available at that time, BC Hydro's policy is to return your call within 24 hours. If your concern is disconnection of your service, BC Hydro's policy is that a manager will call you back, usually within one hour.

It is important that you communicate your concerns and complaints to BC Hydro because when BC Hydro receives customer feedback, it is receiving a signal that it needs to improve its customer service.

After I've spoken to a BC Hydro manager, what if I am still not satisfied?

If you are not satisfied with BC Hydro's response to your complaint, you can contact the **BC Utilities Commission.** Prior to accepting a complaint, the Commission must be satisfied that you have made a serious attempt to settle the dispute with the utility. You can find more information about the Commission on their website: www.bcuc.com or by calling **1-800-663-1385**.

The Commission is available to assist the public in the resolution of complaints with utilities in the following areas:

- Utility Practices/Procedures
- Customer Billings
- Service Disconnections

- Gas Mains/Powerline Extensions
- Third-Party Billings
- Easement/Right-of-Way Maintenance

If your problem is not time sensitive, send a written complaint. The Commission will forward the complaint to BC Hydro and ask them to respond.

Ideally, your written complaint should contain the following information:

- 1. name of the complainant;
- 2. complainant's address;
- 3. utility account number;
- 4. the key elements of the dispute;
- 5. names of utility staff/officials contacted;
- 6. dates contacts were made; and
- 7. reasons, from the customer's viewpoint, why the problem was not resolved.

Send your complaint to the Commission at:

BC Utilities Commission

Box 250, 900 Howe Street, 6th Floor Vancouver, BC V6Z 2N3

If you are in need of immediate assistance (for example, if you think your service is likely to be disconnected), contact the Commission by phone.

Greater Vancouver: 604-660-4700 **Other areas, toll-free:** 1-800-663-1385

If you believe that BC Hydro has treated you unfairly, you can also complain to the **Office of the BC Ombudsperson.** The Ombudsperson cannot require BC Hydro to take any particular action, but the Ombudsperson can investigate your complaint and make recommendations about how BC Hydro can improve its practices. For more information, see the Ombudsperson's website www.ombudsman.bc.ca or call **1-800-567-3247** (all areas, toll-free).