## ALTERNATIVE METHODS OF QUALIFYING WITH SATISFACTORY CREDIT – RESIDENTIAL ACCOUNTS (Per PUC §25.478A)

(Letter of credit from previous electric provider) A residential customer or applicant may be deemed as having established satisfactory credit if the customer or applicant:

- 1. Has been a customer of any REP or an electric utility within the two years prior to the request for electric service:
- 2. Is not delinquent in payment of any such electric service account; and
- 3. During the last 12 consecutive months of service was not late in paying a bill more than once.

(65 or older) A residential customer or applicant may be deemed as having established satisfactory

credit if the customer or applicant is 65 years or age or older and the customer is not currently delinquent in payment of any electric service account. \*\* You must currently have service in your name to be eligible.\*\*

(Victim of Family Violence) A residential customer or applicant may be deemed as having established satisfactory credit if the customer or applicant has been determined to be a victim of family violence as defined in the Texas Family Code §71.004, by a family violence center as defined in the Texas Human Resources Code §51.002, by treating medical personnel, by law enforcement personnel, by the Office of a Texas District Attorney or County Attorney, by the Office of the Attorney General, or by a grantee of the Texas Equal Access to Justice Foundation. This determination shall by evidence by submission of a certification letter developed by the Texas council of Family Violence. The certification letter may be submitted directly by use of a toll-free fax number to the affiliated REP or POLR.

(Medically Indigent) A residential customer or applicant who can demonstrate the following criteria have been met:

- the customer's or applicant's household income must be at or below 150% of the poverty guidelines as certified by a governmental entity or government funded energy assistance program provider; and
- 2. the customer or applicant or the spouse of the customer or applicant must have been certified by that person's physician as being unable to perform three or more activities of daily living as defined in 22 TAC §224.4, or the customer's or applicant's monthly out-of-pocket medical expenses must exceed 20% of the household's gross income. For the purposes of this subsection, the term "physician" shall mean any medical doctor, doctor of osteopathy, nurse practitioner, registered nurse, state-licensed social workers, state-licensed physical and occupational therapists, and an employee of an agency certified to provide home health services pursuant to 42 U.S.C. §1395 et seq.