

Here is a list of companies in each category that are stepping up to help. Use this list as your guide for employees.

## UTILITY COMPANIES

*Summary: Almost every utility company has suspended all shutoffs for non-payment. Call your provider before you stop paying.*

**Atlanta Gas Light:** The utility has suspended shutoffs for seven days while it evaluates its options.

**Dominion Energy:** The utility has suspended disconnections for nonpayment.

**National Grid:** The company is suspending service disconnections and other "collections-related activities" through the end of April, after which the policy will be reevaluated.

**PSE&G:** The utility is suspending shutoffs to residential customers for non-payment through the end of April, "at which time PSE&G will evaluate the continued need," according to an email sent to customers. **Duke Energy:** The utility is suspending disconnections for non-payment. "Customers should pay what they can to avoid building up a large balance that will be harder to pay off later," the company said.

**NV Energy:** The utility is suspending disconnections "for our customers directly impacted by this crisis" and is waiving late fees and deposits "for customers who experience financial hardships related to COVID-19, or are unable to pay due to self-isolation."

**Pacific Gas and Electric Co.:** PG&E has halted service disconnections for non-payment for both residential and commercial customers until further notice. The utility will also offer flexible payment plans "to customers who indicate either an impact or hardship as a result of COVID-19."

**Southern California Edison:** The utility is suspending disconnections for nonpayment and waiving late fees "for residential and business customers impacted by the COVID-19 emergency."

**Consolidated Edison:** The utility has suspended service shutoffs for customers having payment troubles.

**Georgia Power:** The utility is suspending residential shutoffs for 30 days, after which it will reevaluate its policy.

## CELL PHONE CARRIERS AND CABLE

*Summary: Most cell phone providers and cable companies are offering a grace period. Most are waiving all late fees. Call your provider before you stop paying.*

**AT&T:** The cable, phone and media giant is suspending the termination of wireless, home phone or broadband service when customers can't pay their bills because of coronavirus disruptions. The company is also waiving related late fees. Like Comcast, AT&T is also providing free access to its public WiFi hot spots. The company also said its consumer home internet wireline customers and fixed wireless internet customers would receive unlimited data.

**Verizon:** Verizon said it is waiving late fees and suspending service termination for customers "negatively impacted by the global crisis."

**T-Mobile:** The mobile phone service provider is providing unlimited data to all current customers who have plans with data for the next 60 days. It will also provide additional data to mobile hotspot users. **Charter**

**Communications:** The telecommunications company is providing free Spectrum broadband and Wi-Fi internet for the next 60 days to households with K-12 students or college students who don't already have a subscription. Like Comcast and AT&T, it's also offering its Wi-Fi hot spots for free to the public.

## MORTGAGE AND RENT

*Summary: Mortgages can be placed on hold very easily with one call. Landlords may not be as understanding but you should still tell them your situation and ask for as much time as possible. Pay on the very last day possible as there could be a federal mandate coming their way.*

**Mortgages:** Fannie Mae and Freddie Mac, the government-sponsored enterprises that back millions of mortgages, this week said loan servicers could suspend payments for up to 12 months for homeowners experiencing a loss of

income due to the outbreak of COVID-19. Most conventional loans are offering delayed payments.

**Rent:** NLIHC is backing increasing local and state efforts to provide [rent relief](#) for Americans impacted by coronavirus. While there isn't a mandate in place yet, many landlords are understanding.

## **CAR PAYMENTS**

*Summary: Many banks and auto finance institutions are offering assistance. Call your financial institution before your stop paying your car note!*

**ALLY:** Effective Wednesday, March 18, Ally is offering the following financial support initiatives:

Will defer payment for existing auto customers for up to 120 days without incurring late fees or finance charges

**Bank of America:** Will defer payments, with payments added to the end of the loan, for auto loans upon request

**Capital One:** In an email to CNBC Make It, the bank said it would offer the following: Will offer financial relief options upon request, including fee suppression, minimum payment assistance and deferred loan payments

**Fifth-Third:** Ohio-based Fifth Third Bank is offering the following programs and initiatives:

Vehicle payment deferral program: offering payment deferral for up to 90 days and no late fees during the deferral period

**U.S. Bank:** In an email to CNBC Make It, the bank said it would offer the following: Will retroactively waive credit card fees. Will work to enhance skip-a-pay and payment deferral programs

**Wells Fargo:** In an email to CNBC Make It, the bank said it would offer the following:

Will offer fee waivers, payment deferrals and other expanded assistance for credit card, auto, mortgage, small business and personal lending customers who contact Wells Fargo directly