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Sent: Friday, August 14, 2026 9:49 PM
To: Data Center Helpdesk <dcsupport@psc.mo.gov>
Cc: Thomason, Jason <[REDACTED]>
Subject: EFIS Filing Submission: Case No. EC-2027-0044 - Master Evidentiary Statement, Complete Account Audit, SNAP Zero-Income Verification, Direct Timely HUD Reimbursement Compliance, and Request for Relief

DEAR PSC DATA CENTER & INVESTIGATOR THOMASON,

I am formally submitting this comprehensive master filing, payment log, proof of zero income, and line-by-line account activity audit for official inclusion in the EFIS docket for **Case No. EC-2027-0044**.

This filing incorporates cross-referenced evidentiary records from my **Ameren Missouri Detailed Activity Ledger, Ameren Payment History Log, Missouri Department of Social Services (DSS) SNAP Budget Summary, MACO Management Resident Ledger, HUD Form 50059 Compliance Certification, and HUD VAWA Lease Addendum**. It proves a systematic pattern of automated payment agreement default triggers, artificial debt accelerations, duplicate security deposit fees, property management ledger misalignments, and severe financial deprivation inflicted upon a zero-income household from my service activation date on **December 20, 2024, through the present**.

I. OFFICIAL ACCOUNT PAYMENT & CREDIT HISTORY (01/10/2025 – 07/01/2026)

The official account ledger confirms that \$[REDACTED] in total funding has been applied to Account # [REDACTED] through \$[REDACTED] in personal customer payments and \$[REDACTED] in third-party agency assistance grants:

Payment Date	Payment Type	Amount	Account Impact & Discrepancy Note
Jan 10, 2025	Agency Payment	\$[REDACTED]	Initial agency grant applied at service inception.
Jan 15, 2025	Agency Payment	\$[REDACTED]	Supplemental agency credit.
Mar 5, 2025	Customer Payment	\$[REDACTED]	Personal customer payment clearing January baseline balance.
Mar 25, 2025	Agency Payment	\$[REDACTED]	Trigger: Posted prior to the massive Feb/Mar billing spike.
Apr 16, 2025	Customer Payment	\$[REDACTED]	Personal customer payment.
May 12, 2025	Customer Payment	\$[REDACTED]	Personal customer payment.

Jun 30, 2025	Customer Payment	\$ [REDACTED]	Personal customer payment.
Jul 24, 2025	Agency Payment	\$ [REDACTED]	Agency assistance payment.
Aug 14, 2025	Customer Payment	\$ [REDACTED]	Trigger: System added +\$ [REDACTED] Debit Default PAG on 08/20/2025 following this payment.
Sep 17, 2025	Customer Payment	\$ [REDACTED]	Major personal payment clearing accelerated balance (\$5.00 disconnect fee assessed on 09/16/25 despite this clearance).
Sep 30, 2025	Agency Payment	\$ [REDACTED]	Agency assistance payment.
Oct 14, 2025	Customer Payment	\$ [REDACTED]	Personal customer payment.
Dec 12, 2025	Agency Payment	\$ [REDACTED]	Agency assistance payment.
Dec 17, 2025	Customer Payment	\$ [REDACTED]	Personal customer payment.
Feb 2, 2026	Customer Payment	\$ [REDACTED]	Personal customer payment clearing Budget Billing installment.
Apr 22, 2026	Agency Payment	\$ [REDACTED]	Trigger: System added +\$ [REDACTED] Debit Default PAG on 05/20/2026 immediately following this grant.
Jun 23, 2026	Agency Payment	\$ [REDACTED]	Combined with 07/01 payment (\$ [REDACTED] total).
Jul 1, 2026	Agency Payment	\$ [REDACTED]	Trigger: System added +\$ [REDACTED] Debit Default PAG on 07/22/2026 after these combined payments posted.
TOTALS	18 Transactions	\$ [REDACTED]	\$ [REDACTED] Personal / \$ [REDACTED] Agency

II. ITEMIZED LINE-BY-LINE ACCOUNT ACTIVITY AUDIT (AUG 2025 – JUL 2026)

Comparing actual energy consumption against the detailed account ledger proves that while my regular monthly usage averages \$ [REDACTED] to \$ [REDACTED], Ameren's automated software repeatedly triggers massive, artificial balance accelerations ranging from \$ [REDACTED] to \$ [REDACTED]:

Date	Activity Type	Charges / Debits	Payments / Credits	Bill Amount	Usage (kWh)	Audit Notes & Discrepancy Description
08/14/2025	Customer Payment	\$ [REDACTED]	\$ [REDACTED]	—	—	Personal payment posted.

08/20/2025	Debit Default PAG	\$ [REDACTED]	\$ [REDACTED]	—	—	SYSTEM TRIGGER: Active agreement defaulted after payment; unbilled balance accelerated.
08/20/2025	Default PAG Reversals	\$ [REDACTED]	\$ [REDACTED]	—	—	Internal software accounting reversals (\$ [REDACTED] + \$ [REDACTED]).
08/20/2025	Late Payment Charge	\$ [REDACTED]	\$ [REDACTED]	—	—	Penalty assessed on defaulted agreement.
08/22/2025	Statement Issued	\$ [REDACTED]	\$ [REDACTED]	\$ [REDACTED]	2,602	Bill surged due to \$ [REDACTED] default acceleration. Budget Behind: \$ [REDACTED].
09/16/2025	Reconnect Fee	\$ [REDACTED]	\$ [REDACTED]	—	—	Disconnect fee assessed ("CUT OUT NP").
09/17/2025	Customer Payment	\$ [REDACTED]	\$ [REDACTED]	—	—	FULL CLEARANCE: Personal payment cleared entire accelerated balance.
09/23/2025	Deposit Charge	\$ [REDACTED]	\$ [REDACTED]	—	—	DUPLICATE DEPOSIT: Assessed despite \$ [REDACTED] move-in deposit on 12/20/24.
09/23/2025	Statement Issued	\$ [REDACTED]	\$ [REDACTED]	\$ [REDACTED]	2,167	Monthly bill adjusted following \$ [REDACTED] payment. Budget Behind: \$ [REDACTED].
09/30/2025	Agency Payment	\$ [REDACTED]	\$ [REDACTED]	—	—	Third-party assistance credit posted.
10/14/2025	Customer Payment	\$ [REDACTED]	\$ [REDACTED]	—	—	Personal payment posted.
10/22/2025	Deposit Charge	\$ [REDACTED]	\$ [REDACTED]	—	—	DUPLICATE DEPOSIT #2: Second deposit fee assessed within 30 days.
10/22/2025	Statement Issued	\$ [REDACTED]	\$ [REDACTED]	\$ [REDACTED]	2,034	Statement includes second deposit assessment. Budget

						Behind: \$ [REDACTED].
11/21/2025	Statement Issued	\$ [REDACTED]	\$ [REDACTED]	\$ [REDACTED]	1,995	Account credit applied. Budget Behind: \$ [REDACTED].
12/12/2025	Agency Payment	\$ [REDACTED]	\$ [REDACTED]	—	—	Third-party assistance credit posted.
12/17/2025	Customer Payment	\$ [REDACTED]	\$ [REDACTED]	—	—	Personal payment posted.
12/23/2025	Statement Issued	\$ [REDACTED]	\$ [REDACTED]	\$ [REDACTED]	2,625	Budget Billing installment set at \$ [REDACTED]. Budget Behind: \$ [REDACTED].
01/23/2026	Late Payment Charge	\$ [REDACTED]	\$ [REDACTED]	—	—	Late fee assessed.
01/26/2026	Statement Issued	\$ [REDACTED]	\$ [REDACTED]	\$ [REDACTED]	2,819	Budget Billing plan accumulating deferred balance. Budget Behind: \$ [REDACTED].
02/02/2026	Customer Payment	\$0.00	\$ [REDACTED]	—	—	Personal payment clearing Budget Billing installment.
02/23/2026	Late Payment Charge	\$ [REDACTED]	\$ [REDACTED]	—	—	Late fee assessed.
02/24/2026	Statement Issued	\$ [REDACTED]	\$ [REDACTED]	\$ [REDACTED]	2,377	Budget Behind total increased to \$ [REDACTED].
03/23/2026	Late Payment Charge	\$ [REDACTED]	\$ [REDACTED]	—	—	Late fee assessed.
03/25/2026	Statement Issued	\$ [REDACTED]	\$ [REDACTED]	\$ [REDACTED]	2,068	BILL SPIKE: Budget Billing reset (\$ [REDACTED]/mo) + deferred balance added.
03/31/2026	Payment Agreement	\$ [REDACTED]	\$ [REDACTED]	—	—	Payment Agreement established for \$ [REDACTED] deferred balance.
04/22/2026	Agency Payment	\$ [REDACTED]	\$ [REDACTED]	—	—	MAJOR GRANT: Agency assistance credit posted to account.
04/23/2026	Statement	\$ [REDACTED]	\$ [REDACTED]	\$ [REDACTED]	1,667	Active agreement

	Issued					(\$ /mo); Unbilled agreement balance: \$.
05/20/2026	Debit Default PAG	\$	\$	—	—	SYSTEM TRIGGER: System defaulted active agreement right after \$ grant.
05/20/2026	Default PAG Reversals	\$	\$	—	—	Internal software accounting reversals (\$ + \$).
05/20/2026	Late Payment Charge	\$	\$	—	—	Penalty assessed on defaulted agreement.
05/22/2026	Statement Issued	\$	\$	\$	1,650	BILL SPIKE: Bill surged to \$ due to \$ default acceleration.
06/10/2026	Payment Agreement	\$	\$	—	—	Re-established Payment Agreement for \$.
06/23/2026	Agency Payment	\$	\$	—	—	Third-party assistance credit posted.
06/24/2026	Statement Issued	\$	\$	\$	2,013	Agreement installment (\$ /mo); Unbilled agreement balance: \$.
07/01/2026	Agency Payment	\$	\$	—	—	MAJOR GRANT: Combined with 06/23 payment = \$ total 30-day funding.
07/22/2026	Debit Default PAG	\$	\$	—	—	SYSTEM TRIGGER: System defaulted active agreement following assistance payments.
07/22/2026	Default PAG Reversals	\$	\$	—	—	Internal software accounting reversals (\$ + \$).
07/22/2026	Late	\$	\$	—	—	Penalty assessed on

	Payment Charge					defaulted agreement.
07/24/2026	Statement Issued	\$ [REDACTED]	\$ [REDACTED]	\$ [REDACTED]	2,250	BILL SPIKE: Bill surged to \$ [REDACTED]; Billed Prior: \$ [REDACTED]; Due: 08/17/2026.

III. SPECIFIC DISPUTED DOLLAR AMOUNTS & PENALTIES

The dispute encompasses two distinct categories: Automated Default Accelerations and Unlawful Duplicate Security Deposits.

1. **Automated Agreement Default Accelerations (\$ [REDACTED] Total Disputed):**
 - o **\$ [REDACTED] (August 2025 Cycle):** Triggered after a \$ [REDACTED] customer payment posted on 08/14/2025. Unbilled deferred balance was accelerated into a single monthly bill, surging the balance to \$ [REDACTED].
 - o **\$ [REDACTED] (May 2026 Cycle):** Triggered on 05/20/2026 after a \$ [REDACTED] Agency Assistance Payment posted on 04/22/2026. The accelerated charge raised the bill to \$ [REDACTED], effectively overriding the agency grant.
 - o **\$ [REDACTED] (July 2026 Cycle):** Triggered on 07/22/2026 after \$ [REDACTED] in total payments posted between 06/23/2026 and 07/01/2026, pushing the active bill to \$ [REDACTED].
2. **Duplicate Security Deposit Assessments (\$ [REDACTED] Total Disputed):**
 - o **\$ [REDACTED]** (Assessed 09/23/2025)
 - o **\$ [REDACTED]** (Assessed 10/22/2025)
 - o *Context:* Move-in ledger confirms an initial **\$ [REDACTED] Security Deposit** was established at service activation on December 20, 2024. Current ledger reflects \$ [REDACTED] deposit on hand.
3. **Associated Fees & Late Penalties (\$ [REDACTED] Subtotal):**
 - o All late fees (\$ [REDACTED], \$ [REDACTED], \$ [REDACTED], \$ [REDACTED], \$ [REDACTED], \$ [REDACTED]) and service disconnect fees (\$ [REDACTED] assessed on 09/16/2025 despite a \$ [REDACTED] payment clearing on 09/17/2025) that resulted directly from these accelerated balance triggers.

Cumulative Disputed Acceleration/Deposit Base: \$ [REDACTED] (plus associated late/disconnect fees totaling \$ [REDACTED]).

IV. HOUSEHOLD STATUS, ZERO-INCOME PROOF & SEVERE FINANCIAL HARDSHIP

1. **Full-Time Homeschool Learning Coach & Caregiver:**
 - o I am a full-time homeschool learning coach parent providing education and primary care for my **three minor dependent children**.
2. **Official Missouri DSS Verification of \$0.00 Income:**
 - o Attached as **dss snap summary.jpg** is my official **Missouri Department of Social Services (DSS) Family Support Division SNAP Budget**

Summary (DCN: [REDACTED], Dated 04/02/2026).

- This official state document verifies that my household has \$[REDACTED] **Gross Monthly Earned Income** and \$[REDACTED] **Gross Monthly Unearned Income** (Net Monthly Income: \$[REDACTED]).

3. Financial Deprivation & Demand for Direct Utility Reimbursement Payments:

- My household relies entirely on SNAP benefits and the \$[REDACTED] **HUD Net Utility Reimbursement** (derived from a \$[REDACTED] **HUD Utility Allowance**).
- Property management's failure to directly disburse this \$[REDACTED] **monthly utility reimbursement check directly to me** as required—instead engaging in erratic, back-dated ledger adjustments—has deprived my household of mandatory utility funds, disrupted account standing with Ameren, and trapped my family in artificial debt that actively prevents us from rising out of poverty status.
- Forcing a verified zero-income household to absorb over \$[REDACTED] in **artificial agreement accelerations** and illegal duplicate deposit fees while withholding direct utility reimbursement checks constitutes severe, systemic financial deprivation.

V. HUD FORM 50059 COMPLIANCE & STATUTORY VAWA PROTECTIONS

1. Mandatory Action Needed — HUD-50059 Enforcement:

- Official **HUD Form 50059** establishes a monthly **Utility Allowance** of \$[REDACTED] and a net **Utility Reimbursement** of \$[REDACTED] (Effective 12/01/2025).
- **Enforce HUD HUD-50059 compliance requiring MACO Management and Ameren to synchronize accounting and ensure my \$[REDACTED] monthly HUD utility reimbursement is paid directly to me in full every month on time, eliminating improper property offsets and false default flags.**

2. Violence Against Women Act (VAWA) Protections:

- My tenancy and utility status are protected under the **HUD VAWA Lease Addendum (Form HUD-91066 / HUD-90105)**. Threatening service disconnection and accelerating unearned debt due to third-party accounting errors violates federal housing protections and PSC customer safeguard rules.

3. Meter Reading Transparency Failure:

- Across reviewed billing periods, Ameren repeatedly records the **Previous Meter Reading as 0.0000** while billing for thousands of kWh (e.g., 2,602 kWh in Aug 2025; 2,377 kWh in Feb 2026; 2,250 kWh in Jul 2026), preventing verification of actual dial progression.

VI. SPECIFIC REQUESTED OUTCOMES / RELIEF

I am seeking the following specific determinations and remedies:

1. **Full Inception Audit (12/20/2024 to Present):** A line-by-line accounting of Account # [REDACTED] from initial service activation on December 20, 2024, to the present, properly reconciling all \$ [REDACTED] + in customer payments, agency assistance grants, and HUD utility reimbursements (part of \$ [REDACTED] in total funding) directly against actual kWh energy usage.
2. **Reversal & Crediting of Disputed Charges:** Full credit removal of the \$ [REDACTED] in accelerated default charges, the \$ [REDACTED] in duplicate deposit charges, and all associated late/disconnect penalties (\$ [REDACTED]).
3. **HUD Utility Allowance Pass-Through Alignment & Direct Payment:** Enforce HUD HUD-50059 compliance requiring system alignment between Ameren Missouri and property management (MACO Management) to ensure my \$ [REDACTED] **monthly HUD utility reimbursement is paid directly to me in full every month on time** without triggering "broken agreement" flags, plan cancellations, or improper property offsets.
4. **Correction of System Default Triggers & Budget Billing Restoration:** An order requiring Ameren to fix the automated system flaw that treats large third-party agency grants or substantial payments as defaults on active payment plans, alongside the restoration of a stable Budget Billing arrangement based strictly on actual energy consumption.
5. **Meter Reading Transparency:** Requirement that all future statements report continuous starting and ending meter index readings rather than 0.0000 baseline entries.

ATTACHED SUPPORTING EVIDENCE FILES

1. dss snap summary.jpg – Missouri DSS SNAP Budget Summary verifying **\$0.00 Income & SNAP Eligibility** (DCN: [REDACTED])
2. compliance form 50059.jpg – HUD Form 50059 Owner's Certification of Compliance (**\$ [REDACTED] Utility Allowance / \$ [REDACTED] Direct Net Utility Reimbursement**)
3. ledger.jpg – MACO Management Resident Ledger (12/20/2024 – 04/20/2026)
4. vawa lease addendum.jpg – HUD VAWA Lease Addendum (Form HUD-91066 / HUD-90105)
5. Ameren Missouri Detailed Billing Statements & Activity Ledger (Account # [REDACTED])

Please let me know if Staff requires any additional files or logs as you draft your data requests for Ameren Missouri.

Sincerely,

Shequela M. Covington

Account No. [REDACTED]

Case No. EC-2027-0044

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[!\[\]\(fc3a57079704ef1b99671c8cafae23be_img.jpg\) PaymentHistory \(5\).pdf](#) [!\[\]\(d3051b8cca72a0146dd96a85cbb43ff6_img.jpg\) light bill 101525.pdf](#) [!\[\]\(e4c929df66b4af22753e0a4cbdd585fc_img.jpg\) light bill 91625.pdf](#) [!\[\]\(ede7841bac3867ad1e3525bc1f17ab4f_img.jpg\) light bill 81525.pdf](#) [!\[\]\(9ed22e3a8ae8e42235a5fa94f67f748b_img.jpg\) light bill 71726.pdf](#) [!\[\]\(772b4158de9f2172ddb0d88647204f69_img.jpg\) light bill 71725.pdf](#) [!\[\]\(b20f8701acdbdebe0315715592a4c4ca_img.jpg\) light bill 61626.pdf](#) [!\[\]\(6ee42b41c2ab9db7bfef65653753c0fe_img.jpg\) light bill 61625.pdf](#) [!\[\]\(5b96d2a0154014826cbefdb50a699781_img.jpg\) light bill 51526.pdf](#) [!\[\]\(ae130de21b4fe45f4de20316ec8f7861_img.jpg\) light bill 51525.pdf](#) [!\[\]\(029a5afb7b2aa97cd09fc0ae1afb60fc_img.jpg\) light bill 41726.pdf](#) [!\[\]\(8b98edf561cd1c67103f560254bc6e6e_img.jpg\) light bill 31826.pdf](#) [!\[\]\(e4ec427b6be7193ad436b99b3df3c8ca_img.jpg\) light bill 31825.pdf](#)