



FACT Act Overview

New Requirement for Those Opening New Residential Utility Accounts

As a result of new federal law, beginning May 1, 2009, the City of Seattle will verify the identity of anyone opening a **new** residential utility account. Several forms of government-issued photo identification are acceptable and verification can be done via fax, U.S. mail or in person at a number of locations throughout Seattle. Details are provided below.

Purpose of the Law

The [FACT \(Fair and Accurate Credit Transactions\) Act of 2003](#) is designed to give consumers added protection against identity theft and consumer fraud. Congress enacted the law and the Federal Trade Commission (FTC) administers it. In 2008, the FTC implemented new regulations and now public utilities, including Seattle City Light and Seattle Public Utilities, must comply with the law's requirements.

Impact on Public Utilities

The FACT Act covers many things but the part that impacts public utilities is the requirement under the "Red Flag Rule" that public utilities create an "Identity Theft Prevention Program." Utilities have been included in this law because the federal government has found someone can open a utility account and, after receiving their first bill, use that bill as a form of accepted identification to conduct fraudulent activities, such as opening bank accounts, obtaining driver's licenses, applying for government benefits, etc.

Identity Verification Options

Starting May 1, 2009, to comply with this new federal law, Seattle will verify the identity of customers opening a new residential utility account. Seattle will:

- Accept notarized account applications or landlord affidavits via:
 - Fax – send to 206-684-5637
 - U.S. Mail – send Seattle City Light applications/affidavits to:
Seattle City Light
Customer Service Center
P.O. Box 34023
Seattle WA 98124-4023
 - U.S. Mail – send Seattle Public Utility applications/affidavits to:
Seattle Public Utilities
Customer Service Branch
P.O. Box 34027
Seattle, WA 98124-4027
- Verify identity in person at several locations (and send confirmation to the utilities):
 - Lake City Neighborhood Service Center - 12525 28th Ave. N.E., second floor
 - University Neighborhood Service Center - 4534 University Way N.E.
 - Ballard Neighborhood Service Center - 5604 22nd Ave. N.W.

- Central Neighborhood Service Center - 2301 S. Jackson St., Ste. 208
- Southeast Neighborhood Service Center - 3815 S. Othello St., Ste 105
- West Seattle Neighborhood Service Center - 4205 S.W. Alaska St.
- Delridge Neighborhood Service Center - 5405 Delridge Way S.W.
- Seattle City Light's north service center - 1300 N. 97th St.
- Seattle City Light's south service center - 3613 Fourth Avenue S.
- Seattle Municipal Tower Customer Service Center – 700 5th Avenue, Seattle WA 98104

Accepted Proofs of Identity

For in-person verifications, City staff will confirm the validity of the identification documents using existing resources and visual inspection. Confirmation of identification will be sent to the utilities, where new account requests will be completed. No personal information will be sent with the notice of identity confirmation. The City accepts government-issued photo identification containing the holder's name, date of birth and photograph. Examples include:

- state or U.S. Territory driver licenses or identification cards,
- current passports,
- the Matricula Consular,
- permanent resident cards,
- resident alien cards,
- temporary resident cards,
- employment authorization cards,
- certifications of naturalization, and
- military ID cards/Geneva Conventions identification.

If someone is a tenant and cannot provide photo identification, or a notarized application or landlord affidavit, the account can be opened in the property owner's/landlord's name.

Program Administration

The City of Seattle's Department of Executive Administration is administering this program on behalf of the City. The City will be closely monitoring this program as it is implemented and making adjustments as we go. We are committed to helping our customers work through these changes to our procedures.

**For more information, contact the
Utilities Call Center at 206-684-3000**