Overview of today’s training

- Establishing utility service, basic rules
- Triad Step 1: Protections
  - COVID-19 protections
  - Utility service protections
- Triad Step 2: Reducing Bills
- Triad Step 3: Paying Bills
- Other utility issues
- Q & A
Materials

- Slideshow
- Handout Packet
- *Utilities Advocacy for Low-Income Households in Massachusetts*
Intro and types of utilities covered today

- Electricity & gas (and some telecom, water)
- Investor-owned utilities (IOUs) and municipal utilities (munis)
- Department of Public Utilities (DPU) Consumer Division
  - (877) 866-5066
  - DPUCconsumer.Complaints@mass.gov
BASIC RULES/GETTING SERVICE

▪ Obtaining service
  ▪ No deposit (except munis)
  ▪ ID issues
  ▪ Bills from prior address/“Cromwell” waiver:
    ▪ Payment must be offered on prior arrears
▪ “Customer of record”
  ▪ Bills in a child’s, partner’s or roommate’s name?
  ▪ Deserted or deceased spouse?
Termination rules:

- Only Monday-Thursday, 8-4; no Sat., Sun., holiday, or day before holiday
- No termination if dispute pending
- Notices before termination for nonpayment:
  1) Initial bill
  2) second notice (day 27+)
  3) final notice (day 45+)
- Final notice must give 72 hours notice before disconnection; good for 14 days
Reading bills:
- See example on following slides
- Look for rate letter/number, e.g., “Rate R-2”
- When in doubt, call company
### Account Details

**Account Number:** [Redacted]

**Address:** HYDE PARK MA 02136

### Billing Cycle

- **Billing Cycle:** 07
- **Service from:** 02/07/19 - 03/01/19
- **Duration:** 22 Days

<table>
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### Electric Account Summary

- **Amount Due On 03/08/19:** $181.29
- **Last Payment Received On 02/22/19:** $-35.15
- **Balance Forward:** $146.14
- **Current Charges/Credits:**
  - **Electric Supply Services:** $107.18
  - **Delivery Services:** $7.59
  - **Other Charges or Credits:** $0.00
- **Total Current Charges:** $114.77
- **Total Amount Due:** $260.91

### Total Charges for Electricity

- **Supplier (PROVIDER POWER):**
  - **Generation Service Charge:** $107.18
  - **Subtotal Supplier Services:** $107.18

- **Delivery (Rate A2 R2 RESIDENTIAL ASST):**
  - **Customer Charge (Prorated):** $5.13
  - **Distribution Charge:** $45.73
  - **Transition Charge:** $-0.37
  - **Transmission Charge:** $18.48
  - **Revenue Decoupling Charge:** $-0.41
  - **Distributed Solar Charge:** $0.63
  - **Renewable Energy Charge:** $0.36
  - **Energy Efficiency:** $2.60
  - **Assistance Rate Discount:** $-64.56
  - **Subtotal Delivery Services:** $7.59
- **Total Cost of Electricity:** $114.77

### Contact Information

- **Emergency:** 800-592-2000
- **www.eversource.com**
- **CustomerServiceMA@eversource.com**
- **Pay by Phone:** 800-592-2000
- **Customer Service:** 800-592-2000

### Important Messages About Your Account

**DIGGING? STATE LAW REQUIRES YOU OR YOUR CONTRACTOR TO CALL DIG SAFE AT 811 AT LEAST THREE BUSINESS DAYS PRIOR TO DIGGING. FOR MORE INFORMATION VISIT DIGSAFE.COM. IMPORTANT SAFETY INFORMATION IS ALSO AVAILABLE IN THE “SAFETY” SECTION OF EVERSOURCEN.COM.**

**THIS BILL WAS PRORATED BECAUSE IT DOES NOT COVER A SINGLE NORMAL MONTH PERIOD.**
DID YOU FORGET TO PAY YOUR BILL?

It is possible that service could be terminated for non-payment. Prior to any termination, you will receive a separate notice in the mail. If you have any questions, please call us at 1-888-211-1313 or if you have already paid, please disregard this notice.

ACCOUNT BALANCE

Previous Balance
Payment Received on MAY 30 (Credit Card)
Balance Forward
Current Charges

Amount Due: $2,185.80

We are awaiting receipt of your HEAP guarantee. Once received your previous balance may be reduced by $446.00.

GO PAPERLESS: You'll help yourself and the environment by signing up to manage your bills online at www.nationalgridus.com/gopaperless.

DETAIL OF CURRENT CHARGES

Delivery Services

Service Period: May 2 - Jun 4

<table>
<thead>
<tr>
<th>No. of days</th>
<th>Current Reading</th>
<th>Previous Reading</th>
<th>Total Usage</th>
</tr>
</thead>
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<tr>
<td>33</td>
<td>80056 Actual</td>
<td>79752 Actual</td>
<td>1294 kWh</td>
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</tbody>
</table>

METER NUMBER: NEVY1269M
NEVY SCHEDULED READ DATE: Jul 2

RATE: Residential Low Income R-2

ELECTRIC USAGE HISTORY (kWh)

2300
2000
1700
1400
1100
800
500
200
0

JASON D JFMMJ 12

Keeping this portion for your records.

RETURN THIS PORTION WITH YOUR PAYMENT.

ACCOUNT NUMBER: Nevy1269M

PLEASE PAY BY: Jun 28, 2012

AMOUNT DUE: $2,185.80

ENTER AMOUNT ENCLOSED

Write account number on check and make payable to National Grid.

*****AUTO**5-DIGIT 01240

LENEX MA 01240-2401

NATIONAL GRID

PO BOX 11737
NEWARK NJ 07101-4737
Case scenario

- Sheila Robinson comes into your office on December 10 and tells you that her family’s gas service was terminated around a month ago because she owes over $2,000 in back bills. She says that she has been unable to keep up with her bills and seems very depressed.

- She has a gas furnace and gas stove, so her family does not have heat, hot water, or the ability to cook. She owes about $800 on her electric bill and fears she will get a shut-off notice for that soon too, which would leave her family without light and refrigeration.

- Ms. Robinson’s family includes herself, her nine-year-old daughter, her seven-year-old son, her sister, and her sister’s newborn infant. The family’s income consists of TAFDC and her sister’s SSI check.
TRIAD STEP #1—PROTECTIONS

TRIAD STEP #2—REDUCING BILLS

TRIAD STEP #3—PAYING BILLS
TRIAD STEP #1: PROTECTIONS

- Disconnection protections
  - Each year, low-income households have a “winter moratorium” protection on Nov. 15 (coming up on later slide), other protections may also apply
  - Municipal utilities may have voluntary protections (check with utility)
TRIAD STEP #1: PROTECTIONS

- Serious illness
  - Is someone seriously ill? Ask for ANY physical or mental illness.
  - Any letter from doctor/P.A./N.P. is enough to protect service or get service restored.
  - Company must challenge letter if it questions.
  - Letters good 90 days (can be renewed) or 180 days (chronic); financial hardship required.
  - Service can be restored, should seek the protection ASAP and within 90 days of utility disconnection.
TRIAD STEP #1 PROTECTIONS

- Winter Moratorium
  - In effect from Nov. 15 to March 15
  - Winter moratorium on terminating heat-related service, Nov. 15 to March 15 (usually extended to April 1)
  - Must demonstrate financial hardship.
  - Service restored if terminated during moratorium.
TRIAD STEP #1 PROTECTIONS

- Infant under 12 months
  - Is there a child under 12 months in the home?
  - Protection time-limited.
  - Must demonstrate financial hardship.
  - Prevents termination and restores service.
TRIAD STEP #1 PROTECTIONS

- Financial hardship forms:
  - Example on next slide
  - Utility companies have them available
  - Technically, expire within 3 months
Appendix C
Sample Financial Hardship Form

This Eversource form is provided as an example only. Advocates and customers should contact the utility company or municipal utility directly for the most updated version of the financial hardship form and other forms.

Eastern Massachusetts Form

Eversource
Financial Hardship Form

If you are claiming a "Financial Hardship" (under Massachusetts General Laws, Chapter 164, Section 124), please fill out this form and return it to: Eversource, 247 Section Drive NW220, Westwood, MA 02090-2220 or fax it to 781-441-5685.

Name: __________________________________________

Address: _________________________________________

________________________________________________________________________

Telephone #: ________________________

Account Numbers: Gas ____________ Electric ____________

Number of People Living in Household: ____________

Total Income for all household members before Taxes (should include all sources such as Wages, Social Security, TAPIIC, Child Support, etc.):

   Per Month: _________ or Per Year: _________

Financial Statement

I certify that the above information is complete and true to the best of my knowledge.

Signature __________________________ Date ________________

<ACCOUNT NUMBER>

(819 RH Form)
TRIAD STEP #1 PROTECTIONS

- Elder protections
  - Are all adults in the home 65 or over? (Minor = under the age of 18)
  - Notify the company. No terminations allowed unless utility gets DPU approval. **No financial hardship required.**
  - No termination AT ALL if low-income.
  - Utility companies must provide 3rd party notice, on request
TRIAD STEP #1 PROTECTIONS

- Protections for Elders: WARNING!
  - Utility companies may take liens on homeowners
  - Get legal advice/assistance
# Summary of Protections

## Eligibility for Key Protections Against Termination

<table>
<thead>
<tr>
<th>Protection</th>
<th>Requirements</th>
</tr>
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</table>
| Elderly            | - All adult household members must be 65 or older.  
                      - Household must notify company.  
                      - No proof of financial hardship required; company must get individual permission of DPU to terminate.  
                      - If there is a financial hardship, termination absolutely prohibited.                                                                  |
| Serious Illness    | - Must show that someone (customer or family member) is seriously ill, by submitting letter from doctor/nurse practitioner or physician’s assistant. |
|                    | - Must demonstrate financial hardship.                                                                                                       |
|                    | - Serious illness letter must be renewed every 90 days (or every 180 days for a “chronic” illness).                                               |
| Winter Moratorium  | - Applies to gas (if used to heat) or electricity (if used to operate furnace, boiler, thermostats, or heating controls).                   |
|                    | - Runs from November 15th – March 15th (often extended).                                                                                      |
|                    | - Must demonstrate financial hardship.                                                                                                       |
| Infant             | - An infant under the age of 12 months must be living in the household.                                                                         |
|                    | - Must submit birth certificate, baptismal certificate, or other reasonable proof of age.                                                         |
|                    | - Must demonstrate financial hardship.                                                                                                       |
5-Minute Break!
TRIAD STEP #2: REDUCING BILLS

- Discount rates (regulated electric & gas):
  - Can save 25% to 36% on bills
  - Must apply or via fuel assistance or auto enrollment
  - Receipt of fuel assistance, public/subsidized housing, food stamps, SSI, veterans’ benefits, may qualify you (Note: Customer of record)
  - COVID-19: temporary self-certification allowed
  - Retroactive discounts: contact NCLC for help
TRIAD STEP #2: REDUCING BILLS

- Payment plans
  - All companies must offer payment plans (prior to termination)
    - Prior to COVID-19, at least 4 months
    - During COVID-19 crisis, 12 months, longer if needed
  - Post-termination payment plans: less defined.
  - “Cromwell” waivers
  - NEVER offer more than you can afford.
  - Get help negotiating any plan.
TRIAD STEP #2: REDUCING BILLS

▪ Arrearage management programs (AMPs)
  ▪ All utility companies must offer to all low-income customers in arrears
  ▪ Customer makes equal payments/like a budget plan
  ▪ Arrearage credits applied monthly

▪ COVID-19 changes to AMPs:
  ▪ Expanded eligibility – additional opportunities to participate
  ▪ More debt can be forgiven
TRIAD STEP #2: REDUCING BILLS

- Budget plans
  - All companies must offer budget plans
  - Can be helpful in avoiding huge bills
  - May still lead to “catch up” bills
Case scenario - Discussion

▪ Sheila Robinson comes into your office on December 10 and tells you that her family’s gas service was terminated around a month ago because she owes over $2,000 in back bills. She says that she has been unable to keep up with her bills and seems very depressed.

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TRIAD STEP #3: PAYING BILLS

- Low Income Home Energy Assistance Program (LIHEAP/fuel assistance)
- Emergency Rental Assistance Program (ERAP)
- Residential Assistance for Families in Transition (RAFT)
- Energy Efficiency
- Weatherization Assistance Program (WAP)
- HEARTWAP program
- Utility programs
- Local resources
Putting Theory Into Practice

- Resolving disputes:
  - ALWAYS call utility company first
  - Gather bills and info
  - Call DPU if not satisfied
  - VERY informal process—Don’t be put-off!
  - Call “back-up” when needed
Competitive Supply Companies

- May sell electricity or gas
- Door to door marketing and telemarketing, often misrepresenting the identity of the company and the prices
- Usually more expensive
- Contact NCLC
- Complaints accepted by Attorney General and DPU
Where to file complaints about competitive suppliers:

- Department of Public Utilities (DPU) Consumer Division
  - (877) 866-5066
  - DPUConsumer.Complaints@mass.gov

- Attorney General Consumer Complaint Line
  - 617-727-8400 (M-F, 8am-4pm)
  - File a complaint online
# Eversource

**Account Number:**
Customer name key: [Redacted]

HYDE PARK MA 02136

## Billing Cycle: 07
Service from 02/07/19 - 03/01/19  
22 Days

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THIS BILL WAS PRORATED BECAUSE IT DOES NOT COVER A SINGLE NORMAL MONTH PERIOD.

## Total Amount Due by 04/07/19

$260.91

### Electric Account Summary

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**CURRENT BILL ITEMIZED**

In 30 days you used 47 therms:

- Mar 18 2018 reading ACTUAL: 0880
- Feb 14 2018 reading ACTUAL: 0834
- CCF Used for METER: 006152751
- Thermal Factor: 46

Your Cost is determined as follows:

- Minimum Charge: $10.00
- $3,333 per day for 30 days: $3.30
- Hourly @ $0.43: 17.25
- Next 7.0 therms @ $0.51: 3.61
- Distribution Adjustment: 16.06

GAS DELIVERY CHARGE: $46.92

**TOTAL CURRENT CHARGES:** $46.92

**SUMMARY OF CHARGES**

- Amount Due Last Bill: 100.27
- Total Current Charges: 100.27
- Total Current Charges: 46.92

**GAS USE HISTORY**

- **Charges from ESCO(s):**
  - SFE Energy Massachusetts
  - Consumption: 47
    - Prior Period: $0.849
    - Current Gas Charges: $39.90
    - Total ESCO Charges: $39.90

**IMPORTANT MESSAGES**

Pay your bills online.  Get started today at ngrid.com/payonline.  For free, online access to your gas account, here is your unique access code: FS1627C.  Just visit us online, click “My Account” and register your account.

Record-breaking cold and your energy bill.  A prolonged period of extreme cold this winter is impacting bills with increased usage and higher natural gas supply prices.

We have programs and services that can help.  Visit ngrid.com/winterbills for details.
Removing yourself from the “eligible customer list”

- Eversource
  - If you do not want your information included, contact Eversource at 866-746-1110 or fill out an online form
  - Register with the Federal Trade Commission's Do Not Call list
Removing yourself from the eligible customer list

- National Grid
  - To opt out, fill out an on-line form
  - Or call National Grid Customer Service
  - Register with the Federal Trade Commission's Do Not Call list
Telephone & Internet Service

- Lifeline is a federal program that provides free or low-cost phone or internet service to low-income households through a monthly service discount of up to $9.25.
- Choice of:
  - (1) home phone service;
  - (2) home internet service, where available;
  - (3) wireless phone service; or
  - (4) a wireless internet service (a data plan).
- Verizon, Safelink (Tracfone) and other companies offer Lifeline discounts for one or more of these services:
  - Landline telephone
  - Mobile phone (may included limited voice minutes and unlimited texts, 4.5GB data, etc.)
  - Home internet
- Only one Lifeline service per low-income household, and only one individual in the household
- Some eligibility rules waived until December 31, 2021 due to COVID-19 (see https://www.mass.gov/doc/massachusetts-providers-covid-responses/download)
- Land line phone shut off protections (for certain land lines)
  - Serious illness rules; personal emergency; elder rules; payment plans available
Emergency Broadband Benefit (EBB)

- EBB provides eligible households with:
  - a temporary discount on monthly bills from participating providers, and
  - a one-time discount towards an eligible device
- Program began May 12, 2021 and benefits will continue until the funds run out, or 6 months after the COVID-19 emergency ends, whichever occurs first
  - More information
Questions?

Contact us at stayconnected@nclc.org
Since 1969, the nonprofit National Consumer Law Center® (NCLC®) has worked for consumer justice and economic security for low-income and other disadvantaged people, including older adults, in the U.S. through its expertise in policy analysis and advocacy, publications, litigation, expert witness services, and training. www.nclc.org