Utility Consumer Rights Training

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

- These slides
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
  - DPUConsumer.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
  - Bills in a child’s, partner’s or roommate’s name
  - Deserted or deceased spouse

BASIC RULES/GETTING SERVICE

- Termination rules:
  - Only Monday-Thursday, 8-4; no Sat., Sun., holiday, or day before holiday
  - No termination if dispute pending
  - Notices before termination:
    1) Initial bill
    2) second notice (day 27+)
    3) final notice (day 45+)
  - Final notice must give 72 hours notice; good for 14 days
BASIC RULES/GETTING SERVICE

Reading bills:
- See example on slides 7 and 8
- Look for rate letter/number, e.g., “Rate R-2”
- When in doubt, call company
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

- COVID-19 disconnection protections
  - No electric or gas disconnections until Nov. 15
  - Low-income households will have the “winter moratorium” protection on Nov. 15 (coming up on slide 13), other protections may also apply
- Regulated water service protected until Nov. 15
- Municipal utilities may have voluntary protections (check with utility)

TRIAD STEP #2—REDUCING BILLS

TRIAD STEP #3—PAYING BILLS
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 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
  - Applies from Nov. 15 and March 15
  - Winter moratorium on terminating heat-related service, Nov. 15 to March 15 often 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
  - You should have them available!
  - Technically, expire within 3 months

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Sample financial hardship form

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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, without 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

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 very 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

- LIHEAP/fuel assistance
- 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

Telephone & Internet Issues

- Lifeline voice and data discount
  - Verizon, Safelink (Tracfone) and other companies offer federal “Lifeline” discounts of $9.25/month.
  - Landline telephone ($9.25 discount on postpaid service)
  - Wireless Lifeline service ($9.25 discount, but often includes a free handset, 1000 minutes a month and often free texts); pre-paid cost covered by the $9.25/month (“free”) and consumers have the ability to add minutes/data if run out.
  - Some wireless Lifeline companies offer bundled voice and data plans or just data (3G, 2 GB)
  - Only one Lifeline service per low-income household, and only one individual in the household
  - Some eligibility rules waived until Nov. 30 due to COVID-19 (see mass.gov/dtc)
- Phone shut off protections (certain phone land lines)
  - Serious illness rules; personal emergency; elderly rules; payment plans available
Telephone Issues
Companies that provide Lifeline Services in MA
(See mass.gov/dtc)

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<th>Company Name</th>
<th>Phone</th>
<th>Type of Service</th>
</tr>
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<tbody>
<tr>
<td>The Granby Telephone</td>
<td>413-467-9911</td>
<td>Home Phone</td>
</tr>
<tr>
<td>Verizon</td>
<td>800-837-4966</td>
<td>Home Phone</td>
</tr>
<tr>
<td>Assurance Wireless</td>
<td>888-898-4888</td>
<td>Mobile</td>
</tr>
<tr>
<td>Consolidated Communications</td>
<td>844-968-7224</td>
<td>Home Phone</td>
</tr>
<tr>
<td>Global Connection of America</td>
<td>877-511-3009</td>
<td>Mobile</td>
</tr>
<tr>
<td>Safelink Wireless</td>
<td>800-723-3546</td>
<td>Mobile</td>
</tr>
</tbody>
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Questions?

Thanks!

“Never doubt that a small, group of thoughtful, committed citizens can change the world. Indeed, it is the only thing that ever has.”

--Margaret Mead