

Utility Consumer Rights Course

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Stay Connected

National Consumer Law Center

May 27, 2026

stayconnected@nclc.org

Overview of Today's Training

Establishing Utility Service: Basic Rules

The “Three-Step Approach”

Step 1: Utility Service Protections

----- 3 Minute Break -----

Step 2: Reducing Bills

Step 3: Paying Bills

Other Utility Issues

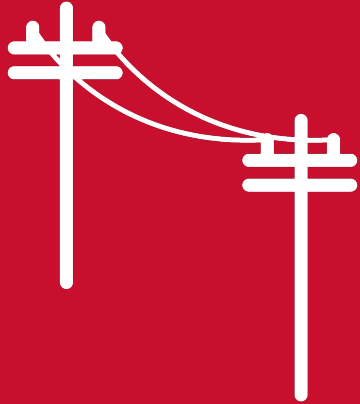


This training is being recorded.



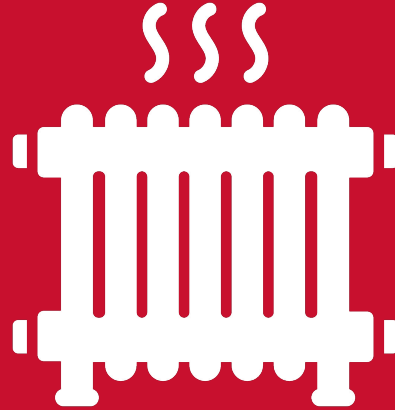
The slides and recording will be available on our website after this training.

Types of Utilities Covered Today



Electric

&



Natural Gas



Water submetering

Electric and Natural Gas Utilities

Two main types:

- Investor Owned Utilities (IOUs): Shareholder owned, for-profit companies whose *rates* are regulated by the Department of Public Utility (DPU)
- Municipal Utilities (Munis): Owned and operated by a town or city - rates not regulated by the DPU

How they are **similar**:

- Basic rule for starting service and terminating service apply to both IOUs and Munis
- Protections against shut offs must be offered by both IOUs and Munis

Two main **differences**:

- Only IOUs are required to offer discount rates, and other payment assistance programs
- IOUs are *NOT* allowed to require a downpayment to start *new* service, Munis are allowed

The Department of Public Utilities (DPU)

- The DPU regulates utility service
- The DPU Consumer Division helps resolve disputes if a company is not following the rules or is not offering reasonable solutions
- The Consumer Division wants to hear from you
- **Call the company first!**

DPU Consumer Division

(877) 866-5066

DPUConsumer.Complaints@mass.gov

Establishing Service: The Basics

- Anyone living in Massachusetts has the right to utility service
- To start service your client will need to provide some form of ID
 - **A SSN is NOT REQUIRED!**
- IOUs are not allowed to ask for a deposit when starting *new* service
- **Who is the “Customer of record”?**
 - The person whose name is on the bill
 - Only the customer of record is responsible for bills
 - Bills in child’s name



My client has bills from a prior address...

Is their new home in a new company's service territory?

- **Yes, they moved to a new service territory!**
 - No problem! A utility cannot refuse new service to a customer based on debt held at another company
- **No, they moved in the same service territory.**
 - There are options!
 - A payment must be offered on prior debt, though the amount will vary
 - Can sign something called a “Cromwell” waiver
 - Acknowledgement that the debt is theirs and that they will pay it



My client's spouse/partner died or left them...

Is your client the “customer of record”?

- **Yes, their name is on the bills.**
 - Unfortunately, they are responsible for all the bills - stay tuned for protections and payment assistance options!
- **No, their spouse/partner's name is on the bill!**
 - Your client is **NOT RESPONSIBLE FOR ANY BILLS** that are in someone else's name
 - BUT, you will want to call the company and get service set up in your client's name as soon as possible to avoid pushback



Rules for Termination of Electric and Gas Utility Service

- **There are strict rules around when a termination can occur**
([220 CMR 25.02](#))
 - Calendar based restrictions
 - Notice requirements
- **Termination rules apply to both IOUs and Munis**
- **When can a termination occur?**
 - Only Monday-Thursday, 8am-4pm
 - No termination on weekends
 - No terminations on state or federal holidays, OR the day before holidays
 - “Last Knock” rule - a company must send a person physically to the home to turn off service
 - No termination if a dispute is pending



Rules for Termination: Notice Requirements

- There are specific rules about what each notice must include and when the notices can be sent

A utility must send **three notices to a customer before they can send someone to terminate service**

- 1. First Notice:** Initial Bill - cannot warn about possible termination
 - a. This is basically just a bill
 - b. BUT, it must include *actual usage*, it cannot be an estimated bill
- 2. Second notice:** can warn about possible termination
 - a. Cannot be sent until at least 27 days after the initial notice
- 3. Final notice:** warns that termination is imminent
 - a. Cannot be sent until at least 45 days after the initial notice
 - b. Must give 72 hours notice before a termination can happen
 - c. Final notice only good for 14 days



The “Three Step Approach” to Restoring and Maintaining Service

STEP 1:
Protections



STEP 2:
**Reducing
Bills**



STEP 3:
Paying Bills



Step 1: Protections

Financial hardship forms:

- Proof of financial hardship is required for most protections from utility shut-off
- Example on next slide
- Utility companies have them available
- Technically, expire within 3 months



Sample Financial Hardship Form

EVERSOURCE Eversource, 247 Station Drive,
NW200, Westwood, MA 02090

FINANCIAL HARDSHIP FORM

If you have a financial hardship and:

- You or a member of your household have a serious illness or,
- There is a child under 12 months of age in your household or,
- You are age 65 or older living with minors (all members are over 65 and all other occupants must be under 18) or,
- You use electric or gas to heat your home and it is between November 15th and March 15th.

Eversource will not shut off your service if you meet any of the above criteria and have the proper paperwork on file, including this completed Financial Hardship Form. Eversource will help you work out a payment plan. Please call us at 866-861-6225.

Name: _____

Street Address: _____

City: _____ State: _____ Zip: _____

Account Number: _____

Telephone Number: _____

Number of people in household: _____

Total household income (before taxes): \$ _____

The information above is the truth, to the best of my knowledge.

Date: _____ Signature: _____

Please return this completed form to: Eversource ATTN: Billing, Eversource, 247 Station Drive, NW200, Westwood, MA 02090 or fax it to us at 781-441-3686.

Links:

- [National Grid](#)
- [Eversource](#)

NOTE: Not all companies have an online form - call company directly to request.



Triad Step #1: Protections

Serious illness

- Is the customer or someone living in the home seriously ill?
Ask for ANY physical or mental illness
- Any letter from doctor/P.A./N.P./Board of Health is enough to **protect** service or get service **restored**
- **Company** must challenge letter with DPU 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



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



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



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 approval from DPU.
- **No financial hardship required**
- No termination at all if low-income
- Utility companies must provide 3rd party notice, on request
- Caution re Liens: Utility companies may take liens on homeowners
(seek additional support to learn if homestead exemption or other protections apply)



Summary of Protections

PROTECTION	REQUIREMENT
Elders	■ All adult household members must be 65 or older. ■ Household must notify company. ■ No proof of financial hardship required; company must get DPU permission to terminate. ■ IF there is a financial hardship, termination is absolutely prohibited.
Serious Illness	■ Must show that someone (customer or family member) is seriously ill by submitting a letter from doctor/nurse practitioner or physician's assistant. ■ Must demonstrate financial hardship. ■ 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 15 – March 15 (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.

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.



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**.





3-Minute Break

Step #2: Reducing Bills (Discount Rate)

- **Discount rates are only required at IOUs**

What is a “discount rate”?

- A discount rate reduces eligible customers' bills each month
- Customers can get 25% to 71% off of their *entire* bill if eligible
 - Discount percent varies from company to company



What kinds of discount rates are there in Massachusetts?

- Straight discount rates - everyone who is eligible for the discount gets the same percent off of their bills each month
- Tiered discount rates - discount rate structure that more equitably targets aid by giving a larger discount to those with lower incomes.
 - Currently, only National Grid Electric has a tiered discount rate
 - **By November 2026, all IOUs in MA will offer a tiered discount rate**

Tiered Discount Rate National Grid Electric

% of Federal Poverty Level (FPL)	Discount %
0 to 100% FPL	71%
100 to 125% FPL	64%
125 to 150% FPL	57%
150 to 200% FPL	43%
200% FPL to 60% SMI	32%

Step #2: Reducing Bills (Discount Rate)

How is eligible for the discount rate?

- Any household that can verify that their income is at or below 60% SMI (State Median Income)
 - Customers will need to have their income verified - utilities cannot currently verify income themselves
- Customers receiving means tested benefits like HEAP/fuel assistance, public/subsidized housing, SNAP, TAFDC etc. are eligible for the discount rate

There are three ways to enroll:

1. By applying and being approved for **HEAP/ fuel assistance**
2. Through **auto enrollment**
3. By **applying directly** (example: [National Grid](#); [Eversource](#))



Customer may also apply “on demand” - will need to follow up with proof

My client has been eligible for months for the discount rate, but only just got on....

- This is quite common!
- **Some utility companies will offer “retroactive application of the discount rate” on a case by case basis**
- Retroactive Discounts are when a company rebills a customer using the discount rate for the period that they were eligible for it



When do retroactive discounts apply?

- If a customer is able to show that they have been receiving a means tested benefit for longer than they have been on the discount rate

How do you ask for a retroactive discount?

- **Only an advocate can ask for a retroactive discount**
- Reach out to NCLC, legal aid, or a HEAP program for help

How do I know if my client is on the discount rate?

You can find that out by reading their bills

- Look for rate letter/number, e.g., “Rate R-2”
- When in doubt, call company



EVERSOURCE

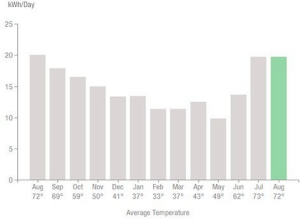
Account Number: 0000 000 0000
Statement Date: MM/DD/YY
Service Provided To:
JOHN J CUSTOMER

Total Amount Due
by MM/DD/YY

\$114.92

Amount Due On MM/DD/YY \$119.87
Last Payment Received On MM/DD/YY -\$119.87
Balance Forward \$0.00
Total Current Charges \$114.92

Electric Usage History - Kilowatt Hours (kWh)



Electric Usage Summary

This month your average daily electric use was 19.7 kWh

This month you used 1.5% less than at the same time last year

1.5%
USAGE

News For You

On Aug. 1, the average customer using 600 kWh per month will see a decrease of approximately 4% or \$5 as new energy supply rates take effect. If your bill contains usage prior to Aug. 1, your cost of energy will reflect pricing from July and August. Manage your bill at eversource.com/manage-cost. A new Electric Vehicle Program charge appears in the Delivery section of your bill. This new charge is effective July 1, 2024 and enables utilities to recover costs for programs that support the development and deployment of electric vehicle charging infrastructure in the Commonwealth.

Remit Payment To: Eversource, PO Box 56007, Boston, MA 02205-6007

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Please make your check payable to Eversource or to make your payment today visit eversource.com.
If mailing your payment, please allow up to 5 business days to post to your account.

Total Amount Due
by MM/DD/YY

\$114.92

Amount Enclosed

EVERSOURCE

Account Number: 0000 000 0000

JOHN J CUSTOMER
ANY STREET
ANY TOWN MA 00000-0000

Eversource
PO Box 56007
Boston, MA 02205-6007

Front

000 0000000000 0000000000

EVERSOURCE

Account Number: 0000 000 0000
Customer name key: CUST
Statement Date: MM/DD/YY
Service Provided To:
JOHN J CUSTOMER

Svc Addr: Any Street
Any Town, MA 00000-0000

Rate R2-Res Non-Heating Assistance Cycle 12
Service from MM/DD/YY - MM/DD/YY 30 Days
Next read date on or about: MM/DD/YY

Meter Number	Current Read	Previous Read	Current Usage	Reading Type
000000000	99097	98505	592	Actual

Service Reference: 000000000

Monthly kWh Use

Aug	Sep	Oct	Nov	Dec	Jan	Feb
601	537	528	433	401	444	319
Mar	Apr	May	Jun	Jul	Aug	
341	388	284	465	591	592	

Contact Information

Emergency: 800-592-2000
www.eversource.com
Pay by Phone: 888-783-6618
Customer Service: 800-592-2000

Total Amount Due
by MM/DD/YY

\$114.92

Electric Account Summary

Amount Due On MM/DD/YY \$119.87
Last Payment Received On MM/DD/YY -\$119.87
Balance Forward \$0.00
Current Charges/Credits
Electric Supply Services \$78.00
Delivery Services \$36.92
Total Current Charges \$114.92
Total Amount Due \$114.92

Total Charges for Electricity

Supplier (NAME OF SUPPLIER)

Meter 00000000
Generation Service Charge 19 kWh X .15522 \$2.95
Generation Service Charge 573 kWh X .13098 \$75.05
Subtotal Supplier Services \$78.00

R2-Res Non-Heating Assistance

Meter 00000000
Customer Charge \$10.00
Distribution Charge 276 kWh X .09442 \$26.06
Distribution Charge 316 kWh X .07820 \$24.71
Transition Charge 592 kWh X -0.00037 -\$0.22
Transmission Charge 592 kWh X .04052 \$23.99
Net Meter Recovery Surcharge 316 kWh X .01622 \$5.13
Revenue Decoupling Charge 592 kWh X .00006 \$0.04
Distributed Solar Charge 592 kWh X .00800 \$4.74
Renewable Energy Charge 592 kWh X .00050 \$0.30
Energy Efficiency Charge (CLC) 592 kWh X .04148 \$24.56
Electric Vehicle Program 592 kWh X .00138 \$0.82
Assistance Rate Discount -\$83.21
Subtotal Delivery Services \$36.92

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Delivery

R2-Res Non-Heating Assistance

Eversource is required to comply with Department of Public Utilities' billing and termination regulations. If you have a dispute please see the bill insert for more information.

For an electronic version of this insert, residential customers go to eversource.com and select "Monthly Bill Inserts" from the page. Budget Billing is also available. Business customers go to eversource.com/about-business-bill. Then select "Monthly Bill Inserts" from the page. Budget Billing is also available. Please see the Customer Rights Supplement for more information.

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SERVICE FOR
[REDACTED]
ESSEX MA 01929

BILLING PERIOD
Feb 4, 2022 to Mar 7, 2022

PAGE 1 of 2

ACCOUNT NUMBER [REDACTED] PLEASE PAY BY
Apr 3, 2022 AMOUNT DUE
\$ 207.47

www.nationalgridus.com

CUSTOMER SERVICE
1-800-322-3223
CREDIT DEPARTMENT
1-888-211-1313
POWER OUTAGE OR DOWNED LINE
1-800-465-1212
CORRESPONDENCE ADDRESS
PO Box 960
Northborough, MA 01532-0960
ELECTRIC PAYMENT ADDRESS
PO BOX 371396
PITTSBURGH, PA 15250-7396
DATE BILL ISSUED
Mar 10, 2022

ACCOUNT BALANCE

Previous Balance	180.97
Payment Received on FEB 15 (ACH)	- 180.48
Balance Forward	0.49
Current Charges	+ 206.98
Amount Due ▶	\$ 207.47

- **Payment concerns?** We are here to help. To learn about solutions to help you take control of your energy use and bills, visit www.ngrid.com/billhelp.
- **Go paperless!** Electronic billing and payments make managing your monthly bill easier. Save time, money, and natural resources www.ngrid.com/paperless

DETAIL OF CURRENT CHARGES

Delivery Services

Service Period	No. of days	Current Reading	Previous Reading	Total Usage
Feb 4 - Mar 7	31	2482	1783	699 kWh

METER NUMBER [REDACTED] NEXT SCHEDULED DATE ON OR ABOUT Apr 8

RATE Residential Regular R-1

Customer Charge		7.00
Dist Chg	0.0784196 x 699 kWh	54.81
Transition Charge	-0.00099709 x 699 kWh	-0.70
Transmission Charge	0.03867936 x 699 kWh	27.04
Energy Efficiency Chg	0.01729 x 699 kWh	12.09
Renewable Energy Chg	0.0005 x 699 kWh	0.35
Distributed Solar Charge	0.00396 x 699 kWh	2.77
Electric Vehicle Charge	0.00054 x 699 kWh	0.38
Total Delivery Services		\$ 103.74

ELECTRIC USAGE HISTORY (kWh)



Daily Averages	Mar 21	Mar 22
kWh	22.6	22.5
Cost	\$ 6.05	\$ 6.67

■ Actual □ Estimated

KEEP THIS PORTION FOR YOUR RECORDS.

RETURN THIS PORTION WITH YOUR PAYMENT.

ACCOUNT NUMBER	PLEASE PAY BY	AMOUNT DUE
[REDACTED]	Apr 3, 2022	\$ 207.47

ENTER AMOUNT ENCLOSED

\$

Write account number on check and make payable to National Grid
Please pay Gas & Electric bills separately

NATIONAL GRID
PO BOX 371396
PITTSBURGH PA 15250-7396

Front

47093

SERVICE FOR
[REDACTED]
ESSEX MA 01929

BILLING PERIOD
Feb 4, 2022 to Mar 7, 2022

PAGE 2 of 2

ACCOUNT NUMBER [REDACTED] PLEASE PAY BY
Apr 3, 2022 AMOUNT DUE
\$ 207.47

Enrollment Information

To enroll with a supplier or change to another supplier, you will need the following information about your account:
Location: NEMA/BOST
Acct No: [REDACTED] Cycle: R, MACC

Electric Usage History

Month	kWh	Month	kWh
Mar 21	659	Oct 21	559
Apr 21	581	Nov 21	585
May 21	642	Dec 21	606
Jun 21	721	Jan 22	721
Jul 21	699	Feb 22	699
Aug 21	699	Mar 22	699
Sep 21	699		

Supply Services

SUPPLIER: National Grid

Basic Service Fixed	0.14821 x 699 kWh	103.60
Total Supply Services		\$ 103.60

Other Charges/Adjustments

Paperless Billing Credit		-0.36
Total Other Charges/Adjustments		- \$ 0.36

We offer a wide variety of payment plans for four or more months, including the standard plan, negotiated plans, and Balanced Billing.
Budget or Balanced Billing is a great plan for heating customers that helps balance your seasonal bills.
Advice Important! SI used no estimate device, I am a company at 1-800-322-3223.

Right to Dispute Your Bill

If you believe your bill is inaccurate or you wish to dispute all or part of your bill, including the time over which your arrearage is to be paid, please contact: National Grid at 1-800-322-3223 and request an investigation by a Company Complaint Officer. If you are not satisfied with the written decision or did not receive a written decision within 30 days, or if you continue to dispute the time over which your arrearage is to be paid, you have a right to appeal to the Massachusetts Department of Public Utilities, Consumer Division, One South Station, Boston MA 02110. Telephone 617-737-2856 or 1-877-886-5008 or TTY (for the hearing impaired only) 1-800-438-2370.

Department of Public Utilities

DPU regulations provide that a company may not terminate electric service for failure to pay any portion of a bill when a customer complaint or appeal is pending.

Arrearage Management Program (AMP)

AMP provides arrears forgiveness to income-qualified residential customers. Participants must accept and stay current with monthly Budget Billing payments. For complete details and an application, visit www.nationalgrid.com or call the number on the front.

Explanation of General Billing Terms

kWh: Kilowatt-hour, a basic unit of electricity used.
Off-Peak: Period of time when the need or demand for electricity on the Company's system is low, such as late evenings, weekends and holidays.
Peak: Period of time when the need or demand for electricity on the Company's system is high, normally during the day, Monday through Friday, excluding holidays.
Estimated Bill: A bill calculated on your typical monthly usage rather than on an actual meter reading, usually rendered because we are unable to read your meter.
Meter Multiplier: A number by which the usage on certain meters must be multiplied by to obtain the total usage.
Demand Charge: Cost of providing electrical distribution equipment to accommodate your largest electrical load.
Supplier Service Charges consist of:
Generation Charge: The charge(s) to provide electricity to the customer by a supplier.
Delivery Service Charges are comprised of:
Customer Charge: The cost of providing customer related services such as metering, meter reading and billing. These costs are unaffected by the actual amount of electricity you use.
Distribution Charge: The cost of delivering electricity from the beginning of the Company's distribution system to your

Right to Electric Service

If you have a financial hardship you (or anyone presently and normally living in your home) have a Right to Electric Service in the following situations:
• During serious illness: Contact your registered physician, physician assistant, nurse practitioner or local Board of Health official and have them telephone the Company immediately at 1-888-211-1313. Within seven (7) days of the phone call your registered physician, physician assistant, nurse practitioner or local Board of Health official must certify in writing, to the Company, that serious illness exists. The certificate protects against termination for 90 days (180 days if chronic illness) and may be renewed. Your failure to renew such certification of serious illness as set out above may result in your service being terminated.

Questions:

If you have questions or complaints regarding this bill or National Grid's service quality, please contact Customer Service at 1-800-322-3223. You may also contact the Massachusetts Department of Public Utilities, Consumer Division at 617-737-2856. If you are hearing impaired only 1-800-438-2370 or web site www.mass.gov

home or business.
Transition Charge: Company payments to its wholesale supplier for terminating its wholesale arrangements.
Transmission Charge: The cost of delivering electricity from the generation company to the beginning of the Company's distribution system.
Energy Efficiency Charge: The cost of energy efficiency program services offered by the Company.
Renewable Energy Charge: A charge to fund initiatives which foster the formation, growth, expansion and retention of renewable energy and related enterprises.
Distributed Solar Charge: Recovers the cost of the Massachusetts solar program, including payments to owners of solar systems.
Electric Vehicle Charge: Recovers the cost of the Electric Vehicle Program, including rebates for installation of EV charging infrastructure and for off peak charging.
Notice About Electronic Check Conversion: By sending your completed, signed check to us, you authorize us to use the account information from your check to make an electronic fund transfer from your account for the same amount as the check. If the electronic fund transfer cannot be processed for technical reasons, you authorize us to process the copy of your check.

- You have a child under twelve months old living in the home.
- All adults in the home are age 65 or older and a minor also resides in the home.
- Between November 15 and March 15 if your service is least loaded.
- Elderly Household: If all residents in your household are 65 years of age or older, the Company cannot terminate your service for failure to pay a past due bill without the approval of the Massachusetts Department of Public Utilities (DPU).
- For additional information on the right to electric service, please contact our Credit Department at 1-888-211-1313 or visit www.nationalgrid.com

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Step #2: Reducing Bills (Debt Cancellation)

- All IOUs must offer debt cancellation programs to low-income customers
- These programs are called “Arrearage Management Programs” (AMPs)

How do AMPs work?

- Customer makes equal monthly payments (budget plans next slide) and for every on-time payment, a portion of a the customer’s debt is cancelled

Do AMPs differ between companies?

- Yes, there are differences between companies’ AMP plans, like:
 - the amount that a utility will cancel in a year
 - the options to re-enroll after dropping out of AMP (customer might have to make up some missed payments)



Budget Plans

- All IOUs must offer budget plans
- Budget plans make bills more predictable and easier to plan for

How does a budget plan work?

- A company estimates a customers yearly usage, and splits that estimate into 12 equal monthly payments
- **NOTE:** The company will periodically check customers' actual usage - this will likely result in a change in the month payment amount to adjust for more or less usage than was predicted.
Large “catch up” bills might occur!



Payment Plans

- All IOUs must offer payment plans!
- Payment plans split up debt into monthly payments that are added onto a customer's normal monthly bill

What do I need to know about payment plans?

- If you clients has not already been terminated, companies must offer payment plans of *at least 4 months*
- Utilities may be flexible though, always ask if the payment plan offered is not affordable and don't be afraid to raise with DPU Consumer Division



My client has already been terminated:

- Unfortunately, post-termination payment plans are less defined
- This is when a “Cromwell” waiver could be helpful
- **NOTE!!** If your client is a HEAP recipient, the company must restart utility service with only a 25% payment on their debt

Step #3: Paying Bills

- HEAP(Home Energy Assistance Program)/Fuel assistance
 - [Online application](#)
 - [MASSCAP Website](#)
 - [Additional information](#)
- RAFT (Residential Assistance for Families in Transition)
 - [Rental Assistance central application](#)
 - Can be used for utility arrears if shut off notice
- Energy Efficiency
 - [Contact](#) local HEAP/Fuel Assistance program or Mass Save
- [Weatherization Assistance Program](#) (WAP)
- [HEARTWAP](#) program
- Utility programs
- Utility programs and local non-profit resources



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.
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- 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.



Putting Theory Into Practice

Consult resources

- [Utilities Advocacy for Low-Income Households in Massachusetts](#)
- Latest [Utility Consumer Rights Course](#) recording and updated materials

Resolving disputes:

- Call the utility company first
- Gather bills and information
- Contact DPU Consumer Division if not satisfied:
 - (877) 866-5066
 - DPUConsumer.Complaints@mass.gov
- Informal process, customers and non-attorney advocates may file complaints

Different Ways to Buy Electric and Gas Supply

Either one of these -

**Utility company
(distribution utility, IOU)**

**Community Choice Aggregation
(CCA, municipal aggregation)**

**Non-utility energy
supply company
(competitive supply company)**

Or this, in some areas -

**Municipal Utilities in
some cities and towns
(e.g., Braintree,
Chicopee, Holyoke,
Middleborough, North
Attleborough,
Peabody, Reading,
Wakefield, etc.)**

Competitive Energy Supply — Buyer Beware

- Mass. deregulated its electricity supply market in 1997 and market for gas soon after that
- Purpose of deregulation was to spur innovation and competition but not what has resulted
- The individual market for competitive energy supply is almost always a bad deal. Large & numerous losers. Small & rare winners.
 - Municipal aggregation is different—where municipalities buy in bulk from a supplier; is often in fact cheaper for consumers
 - [City of Boston municipal aggregation info](#)
- [Mass. AGO report](#) found that from 2016-2016, individual residential customers who received their electricity from competitive suppliers had net losses of 738.7.

Predatory Energy Supply Sales

- Targeting of vulnerable populations—elders, LEP individuals, low-income communities
- Reverse redlining, targeting communities of color
- Use of deceptive tactics in door-to-door marketing and telemarketing
 - Misrepresentations that marketer is from or associated with the utility
 - Misrepresentations that customer will save money
- Slamming – Switching customers without knowledge or consent
- Community and Rooftop Solar – legitimate subsidized programs exist, but so do predatory and deceptive sales practices.

EVERSOURCE

Account Number: 0000 000 0000
Statement Date: MM/DD/YY
Service Provided To:
JOHN J CUSTOMER

Total Amount Due by MM/DD/YY

\$114.92

Amount Due On MM/DD/YY \$119.87
Last Payment Received On MM/DD/YY -\$119.87
Balance Forward \$0.00
Total Current Charges \$114.92

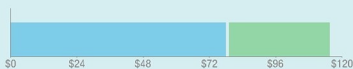
Current Charges for Electricity

Supply
\$78.00

Cost of electricity from
ABC Company

Delivery
\$36.92

Cost to deliver electricity
from Eversource



Your electric supplier is

ABC Company
PO BOX 000
ANY TOWN 00000
000-000-0000

Electric Usage Summary

This month your
average daily
electric use was
19.7 kWh

This month you used
1.5% less
than at the
same time last year

1.5 %
USAGE ↓

News For You

On Aug. 1, the average customer using 600 kWh per month will see a decrease of approximately 4% or \$5 as new energy supply rates take effect. If your bill contains usage prior to Aug. 1, your cost of energy will reflect pricing from July and August. Manage your bill at Eversource.com/manage-cost. A new Electric Vehicle Program charge appears in the Delivery section of your bill. This new charge is effective July 1, 2024 and enables utilities to recover costs for programs that support the development and deployment of electric vehicle charging infrastructure in the Commonwealth.

Remit Payment To: Eversource, PO Box 56007, Boston, MA 02205-6007

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Please make your check payable to Eversource or to make your payment today visit Eversource.com.
If mailing your payment, please allow up to 5 business days to post to your account.

Total Amount Due by MM/DD/YY

\$114.92

Amount Enclosed

Eversource
PO Box 56007
Boston, MA 02205-6007

Front

000 0000000000 0000000000

EVERSOURCE

Account Number: 0000 000 0000
Customer name key: CUST
Statement Date: MM/DD/YY
Service Provided To:
JOHN J CUSTOMER

Svc Addr: Any Street
Any Town, MA 00000-0000

Rate R2-Res Non-Heating Assistance Cycle 12
Service from MM/DD/YY - MM/DD/YY 30 Days
Next read date on or about: MM/DD/YY

Meter Number	Current Read	Previous Read	Current Usage	Reading Type
000000000	99097	98505	592	Actual

Service Reference: 000000000

Monthly kWh Use

Aug	Sep	Oct	Nov	Dec	Jan	Feb
601	537	528	433	401	444	319
Mar	Apr	May	Jun	Jul	Aug	
341	388	284	465	591	592	

Contact Information

Emergency: 800-592-2000
www.eversource.com
Pay by Phone: 888-783-6618
Customer Service: 800-592-2000

Supplier (NAME OF SUPPLIER)

Total Amount Due by MM/DD/YY

\$114.92

Electric Account Summary

Amount Due On MM/DD/YY \$119.87
Last Payment Received On MM/DD/YY -\$119.87
Balance Forward \$0.00
Current Charges/Credits
Electric Supply Services \$78.00
Delivery Services \$36.92
Total Current Charges \$114.92
Total Amount Due \$114.92

Total Charges for Electricity

Supplier (NAME OF SUPPLIER)

Meter 0000000
Generation Service Charge 19 kWh X .15522 \$2.95
Generation Service Charge 573 kWh X .13098 \$75.05
Subtotal Supplier Services \$78.00

Delivery

R2-Res Non-Heating Assistance

Meter 0000000
Customer Charge \$10.00
Distribution Charge 276 kWh X .09442 \$26.06
Distribution Charge 316 kWh X .07820 \$24.71
Transition Charge 592 kWh X -0.00037 -\$0.22
Transmission Charge 592 kWh X .04052 \$23.99
Net Meter Recovery Surcharge 316 kWh X .01622 \$5.13
Customer Billing Charge 592 kWh X .00006 \$0.04
Charge 592 kWh X .00800 \$4.74
py Charge 592 kWh X .00050 \$0.30
Charge (CLC) 592 kWh X .04148 \$24.56
rogram 592 kWh X .00138 \$0.82
Discount -\$83.21
Services \$36.92

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Eversource is required to comply with Department of Public Utilities' billing and termination regulations. If you have a dispute please see the bill insert for more information.

For an electronic version of this insert, residential customers go to Eversource.com/bill-insert and business customers go to Eversource.com/about-business-bill. Then select "Monthly Bill Inserts" from the page. Budget Billing is also available. Please see the Customer Rights Supplement for more information.

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nationalgrid

www.nationalgridus.com

CUSTOMER SERVICE
1-800-322-3223
CREDIT DEPARTMENT
1-888-211-1313
POWER OUTAGE OR DOWNED LINE
1-800-465-1212
CORRESPONDENCE ADDRESS
PO Box 960
Northborough, MA 01532-0960
ELECTRIC PAYMENT ADDRESS
PO BOX 371386
PITTSBURGH, PA 15250-7396
DATE BILL ISSUED
Mar 10, 2022

SERVICE FOR
ESSEX MA 01929

BILLING PERIOD
Feb 4, 2022 to Mar 7, 2022

PAGE 1 of 2

ACCOUNT NUMBER
[REDACTED]

PLEASE PAY BY
Apr 3, 2022

AMOUNT DUE
\$ 207.47

ACCOUNT BALANCE

Previous Balance 180.97
Payment Received on FEB 15 (ACH) -180.48
Balance Forward 0.49
Current Charges +206.98
Amount Due ▶ \$ 207.47

➤ **Payment concerns?** We are here to help. To learn about solutions to help you take control of your energy use and bills, visit www.ngrid.com/billhelp.

➤ **Go paperless!** Electronic billing and payments make managing your monthly bill easier. Save time, money, and natural resources www.ngrid.com/paperless.

DETAIL OF CURRENT CHARGE**Delivery Services**

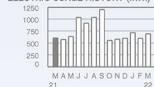
Service Period

Feb 4 - Mar 7

METER NUMBER [REDACTED] NE

RATE Residential Regular R

Customer Charge			
Dist Chg			
Transition Charge	0.00059709	x 699 kWh	-0.70
Transmission Charge	0.03967936	x 699 kWh	27.04
Energy Efficiency Chg	0.01729	x 699 kWh	12.09
Renewable Energy Chg	0.0005	x 699 kWh	0.35
Distributed Solar Charge	0.00396	x 699 kWh	2.77
Electric Vehicle Charge	0.00054	x 699 kWh	0.38
Total Delivery Services			\$ 103.74

ELECTRIC USAGE HISTORY (kWh)

Daily Averages Mar 21 Mar 22
kWh 22.6 22.5
Cost \$ 6.05 \$ 6.07

■ Actual □ Estimated

KEEP THIS PORTION FOR YOUR RECORDS.

RETURN THIS PORTION WITH YOUR PAYMENT.

ACCOUNT NUMBER
[REDACTED]

PLEASE PAY BY
Apr 3, 2022

AMOUNT DUE
\$ 207.47

nationalgrid

PO Box 960
Northborough MA 01532

ESSEX MA 01929-1203

032839

NATIONAL GRID
PO BOX 371386
PITTSBURGH PA 15250-7396

ENTER AMOUNT ENCLOSED

\$

Write account number on check and make payable to National Grid.
Please pay Gas & Electric bills separately.

Front

47093

nationalgrid

SERVICE FOR
ESSEX MA 01929

BILLING PERIOD
Feb 4, 2022 to Mar 7, 2022

PAGE 2 of 2

ACCOUNT NUMBER
[REDACTED]

PLEASE PAY BY
Apr 3, 2022

AMOUNT DUE
\$ 207.47

Enrollment Information

To enroll with a supplier or change to another supplier, you will need the following information about your account:
Loadzone: NEMA/BOST
Acct No: [REDACTED] Cycle: MCCC

Electric Usage History

Month	kWh	Month	kWh
Mar 21	22.6	Oct 21	559
Apr 21	581	Nov 21	585
May 21	642	Dec 21	608
Jun 21	1040	Jan 22	721
Jul 21	919	Feb 22	606
Aug 21	1040	Mar 22	699
Sep 21	1205		

Supply Services

SUPPLIER: National Grid

Basic Service Fixed	0.14821 x 699 kWh	103.60
Total Supply Services		\$ 103.60

Other Charges/Adjustments

Paperless Billing Credit	-0.36
Total Other Charges/Adjustments	-0.36

We offer a wide variety of payment plans for four or more months, including the standard plan, negotiated plans, and Balanced Billing.
Budget or Balanced Billing is a great plan for heating customers that helps balance your seasonal bills.

Also Important! Si usted no entiende este aviso, llame a la compañía al: 1-800-322-3223.

Right to Dispute Your Bill

If you believe your bill is inaccurate or you wish to dispute all or part of your bill, including the time over which your arrearage is to be paid, please contact National Grid at 1-800-322-3223 and request an investigation by a Company Complaint Officer. If you are not satisfied with the written decision or did not receive a written decision within 90 days, or if you continue to dispute the time over which your arrearage is to be paid, you have a right to appeal to the Massachusetts Department of Public Utilities, Consumer Division, One South Street, Boston MA 02110. Telephone 617-737-2836 or 1-877-686-0066 or TTY (for the hearing impaired only) 1-800-489-2370.

Department of Public Utilities

DPU regulations provide that a company may not terminate electric service for failure to pay any portion of a bill when a customer complaint or appeal is pending.

Arrearage Management Program (AMP)

AMP provides arrears forgiveness to income-qualified residential customers. Participants must accept and stay current with monthly Budget Billing payments. For complete details and an application, visit www.nationalgridus.com or call the number on the front.

Explanation of General Billing Terms

KWH: Kilowatt-hour, a basic unit of electricity used.
Off-Peak: Period of time when the need or demand for electricity on the Company's system is low, such as late evenings, weekends and holidays.
Peak: Period of time when the need or demand for electricity on the Company's system is high, normally during the day, Monday through Friday, excluding holidays.

Estimated Bill: A bill calculated on your typical monthly usage rather than on an actual meter reading, usually rendered because we are unable to read your meter.
Meter Multiplier: A number by which the usage on certain meters must be multiplied by to obtain the total usage.

Demand Charge: Cost of providing electrical distribution equipment to accommodate your largest electrical load.
Supplier Service Charges consist of:
Generation Charge: The charge(s) to provide electricity to the customer by a supplier.

Delivery Service Charges are comprised of:
Customer Charge: Cost of providing customer related services such as metering, meter reading and billing. These costs are unaffected by the actual amount of electricity you use.

Distribution Charge: The cost of delivering electricity from the beginning of the Company's distribution system to your

Right To Electric Service

If you have a financial hardship you (or anyone presently and normally living in your home) have a Right to Electric Service in the following situations:

- During serious illness: Contact your registered physician, physician assistant, nurse practitioner or local Board of Health official and have them telephone the Company immediately at 1-888-211-1313. Within seven (7) days of the phone call your registered physician, physician assistant, nurse practitioner or local Board of Health official must certify in writing, to the Company, that serious illness exists. The certificate protects against termination for 90 days (180 days if chronic illness) and may be renewed. Your failure to renew such certification of serious illness as set out above may result in your service being terminated.

Questions:

If you have questions or complaints regarding this bill or National Grid's service quality, please contact Customer Service at 1-800-322-3223. You may also contact the Massachusetts Department of Public Utilities, Consumer Division at 617-737-2836 or 1-800-489-2370 or visit www.mass.gov

home or business.

Transition Charge: Company payments to its wholesale supplier for terminating its wholesale arrangements.
Transmission Charge: The cost of delivering electricity from the generation company to the beginning of the Company's distribution system.

Energy Efficiency Charge: The cost of energy efficiency program services offered by the Company.

Renewable Energy Charge: A charge to fund initiatives which foster the formation, growth, expansion and retention of renewable energy and related enterprises.
Distributed Solar Charge: Recovers the cost of the Massachusetts solar program, including payments to owners of solar systems.

Electric Vehicle Charge: Recovers the cost of the Electric Vehicle Program, including rebates for installation of EV charging infrastructure and for off peak charging.
Notice About Electronic Check Conversion: By sending your completed, signed check to us, you authorize us to use the account information from your check to make an electronic fund transfer from your account for the same amount as the check. If the electronic fund transfer cannot be processed for technical reasons, you authorize us to process the copy of your check.

- You have a child under twelve months old living in the home.

- All adults in the home are age 65 or older and a minor also resides in the home.

- Between November 15 and March 15 if your service is heat related.

- Elderly Household: If all residents in your household are 65 years of age or older, the Company cannot terminate your service for failure to pay a past due bill without the approval of the Massachusetts Department of Public Utilities (DPU).

- For additional information on the right to electric service, please contact our Credit Department at 1-888-211-1313 or visit www.nationalgrid.com

Back

Protecting a Utility Account

Eversource

- To block your account from being switched without authorization, contact Eversource at 866-746-1110 or 800-592-2000
- Register with the [Federal Trade Commission's Do Not Call list](#)

EVERSOURCE

Removing Yourself From the Eligible Customer List

National Grid

- To opt out, fill out an [online form](#)
- Or call National Grid Customer Service
- Register with the [Federal Trade Commission's Do Not Call list](#)

nationalgrid

**Where
to file
complaints
about
competitive
suppliers:**

**Department of Public Utilities (DPU)
Consumer Division**

(877) 866-5066

DPUCustomer.Complaints@mass.gov

Attorney General Consumer Complaint Line

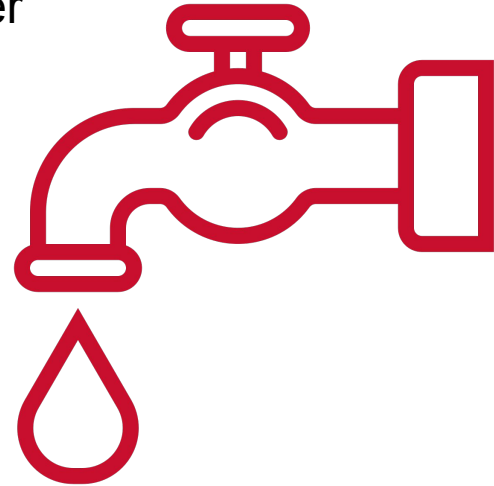
617-727-8400 (M-F, 8am-4pm)

[Complaint Form](#)

Water Service for Tenants

Tenant only pays water bill if all are met:

- Landlord has installed submeters that measure actual water used in the apartment;
- Landlord has installed low-flow fixtures;
- Previous tenant was not forced out;
- There is a written rental agreement that spells out water bill arrangements; and
- Landlord has filed proper certification.



M.G.L. c. 186, section 22 (**MLRI Summary**)

Materials

Latest recording and course materials updated here

Utilities Advocacy for Low-Income Households in Massachusetts

Additional helpful resources and information about future events

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**