



STAY CONNECTED TRAINING

**Utility Advocacy for
Low-Income Households
in Massachusetts**

National Consumer Law Center®



ABOUT THE NATIONAL CONSUMER LAW CENTER

Since 1969, the nonprofit National Consumer Law Center® (NCLC®) has used its expertise in consumer law and energy policy to work for consumer justice and economic security for low-income and other disadvantaged people, in the United States. NCLC's expertise includes policy analysis and advocacy; consumer law and energy publications; litigation; expert witness services; and training and advice for advocates. NCLC works with nonprofit and legal services organizations, private attorneys, policymakers, and federal and state governments and courts across the nation to stop exploitive practices, help financially stressed families build and retain wealth, and advance economic fairness.

NCLC.ORG

ABOUT THE FACULTY

Charlie Harak is senior attorney for energy and utilities issues. He represents consumers before regulatory agencies, testifies at legislative hearings, and provides legal and policy counsel to low-income advocates, legal services lawyers, and government officials. He also devotes much of his time to training lawyers, advocates, and front-line social services staff regarding the rights of utility customers, and contributes to NCLC manuals and publications. Much of his work also focuses on energy efficiency issues, including federal appliance efficiency standards and advocating for larger and smarter energy efficiency investments in affordable multifamily housing, and climate change.

Jenifer Bosco is a staff attorney at NCLC who focuses on two broad areas: energy and utility issues that affect low-income consumers, and medical debt. She has advocated for low-income consumers in utility proceedings in several states, is a contributing author of NCLC's treatise, *Access to Utility Service*, and has worked on transportation electrification policy and competitive energy supply issues. She co-wrote NCLC's *Model Medical Debt Protection Act*, and is a contributing author to NCLC's *Collection Actions* treatise. Prior to joining NCLC, she was the first director of the Office of Patient Protection at the Massachusetts Health Policy Commission. Previously, Jen advocated for health care needs of low-income individuals at Health Law Advocates, advocated for low-income clients at the Massachusetts Law Reform Institute and Merrimack Valley Legal Services, and served as an Assistant Attorney General in Massachusetts. Jen holds a J.D. from Georgetown University Law Center and a B.A. from Boston College.

Jerry Battle, Jr. is a staff attorney, author of NCLC's *Credit Discrimination* and a contributor to several NCLC treatises including *Consumer Credit Regulation*, *Collection Actions*, *Consumer Law Pleadings*, *Repossessions*, *Foreclosure Prevention Counseling*, and *Unfair and Deceptive Acts and Practices*. Previously, he was a staff attorney with Northeast New Jersey Legal Services where he focused on predatory mortgage lending and public benefits cases, and managing attorney with New Jersey Protection and Advocacy, Inc., (now Disability Rights New Jersey) where he concentrated on disability rights issues. He earned a B.A. with high honors from Rutgers University and a J.D. from Rutgers School of Law – Newark.

Anna J. Kowanko is a Research & Data Associate, and co-manager of Project Stay Connected. Additionally, she supports NCLC's advocacy efforts, writes and edits reports and issue briefs, and collects and organizes utility credit and collection data into database. Before joining NCLC, she worked on issues of food justice and poverty as a FoodCorps-AmeriCorps service member in Connecticut and as the communications assistant at a small anti-hunger nonprofit in Upstate New York. Anna has her B.A. in Environmental Studies and Sociology from St. Lawrence University.

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Links and Useful Resources

Training Materials:

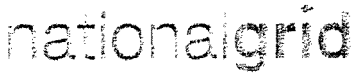
- [Training Slides](#)
- Manual: [Utilities Advocacy for Low-Income Households in Massachusetts](#)
- [Training recording](#)

External links:

- [Cold Relief Brochure](#)
- [Fuel Assistance \(LIHEAP\) Information Page](#) (page can be translated)
- [Frequently asked questions about competitive electric supply](#)
- [RAFT FY 22 Administrative Plan](#)

Fact Sheets & Reports:

- Fact Sheet: [Utility Help in MA](#)
- [Assisting Massachusetts Victims of Crime and Domestic Violence Who are Having Problems Establishing a New Account or Paying Their Utility Bills](#)



SERVICE FOR
 ██████████
 ██████████
 LENOX MA 01240

BILLING PERIOD
 May 2, 2012 to Jun 4, 2012

PAGE 2 of 2

ACCOUNT NUMBER ██████████ PLEASE PAY BY ██████████ AMOUNT DUE ██████████
 Jun 28, 2012 \$ 2,165.80

Enrollment information

To enroll with a supplier or change to another supplier, you will need the following information about your account:
 Loadzone: WCMA
 Acct No: ██████████ Cycle: 3. PROA

Electric Usage History

Month	kWh	Month	kWh
Jun 11	1112	Jan 12	3562
Jul 11	891	Feb 12	3347
Aug 11	710	Mar 12	3415
Sep 11	584	Apr 12	2460
Oct 11	722	May 12	2032
Nov 11	1223	Jun 12	1294
Dec 11	2482		

Customer Charge			4.00
Dist Chg First 600 KWH	0.03257	x 600 kWh	19.54
Dist Chg Next 694 KWH	0.03919	x 694 kWh	27.21
Transition Charge	0.00069	x 1294 kWh	0.89
Transmission Charge	0.01738	x 1294 kWh	22.49
Energy Efficiency Chg	0.00298	x 1294 kWh	3.86
Renewable Energy Chg	0.0005	x 1294 kWh	0.65
Low Income Discount	-25.0 %	x \$ 165.57	-41.39
Total Delivery Services			\$ 37.25

Supply Services

SUPPLIER National Grid

Basic Service Fixed	0.06718	x 1294 kWh	86.93
Total Supply Services			\$ 86.93

Payment Plans are Available for Four or More Months. Please Contact Us at 1-888-211-1313.

Aviso importante! 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, 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, you have the right to appeal to the Massachusetts Department of Public Utilities, Consumer Division, One South Station, Boston, MA 02110. Telephone 617-737-2836 or 1-877-886-5066.

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.

Arrears 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 which is calculated based on your typical monthly usage rather than on an actual meter reading. It is usually rendered when 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: The cost of providing electrical transmission and distribution equipment to accommodate your largest electrical load.

Supplier Service Charges are comprised of:

Generation Charge: The charge(s) to provide electricity and other services to the customer by a supplier.

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 physician or Board of Health and have them telephone the Company immediately at 1-888-211-1313. Within seven (7) days of the phone call your physician or Board of Health 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.

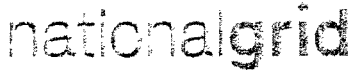
Delivery Service Charges are comprised of:

Customer Charge: The cost of providing customer related service such as metering, meter reading and billing. These fixed 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 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 for communicating the benefits of renewable energy and fostering formation, growth, expansion and retention of renewable energy and related enterprises.

- You have a child under twelve months old living in that 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; or a minor (under the age of 18), the Company can not 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.

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 toll free at 1-877-886-5066 or web site www.mass.gov/dpu.



SERVICE FOR
 [REDACTED]
 LENOX MA 01240

BILLING PERIOD
 May 2, 2012 to Jun 4, 2012

PAGE 1 of 2

www.nationalgridus.com

ACCOUNT NUMBER [REDACTED] PLEASE PAY BY Jun 28, 2012 AMOUNT DUE \$ 2,165.80

CUSTOMER SERVICE
 1-800-322-3223
 CREDIT DEPARTMENT
 1-888-211-1313
 POWER OUTAGE OR DOWNED LINE
 1-800-465-1212
 EMAIL BILLING INQUIRES
customerservice@us.ngrid.com
 CORRESPONDENCE ADDRESS
 PO Box 960
 Northborough, MA 01532-0960
 ELECTRIC PAYMENT ADDRESS
 PO Box 11737
 Newark, NJ 07101-4737

DATE BILL ISSUED
 Jun 4, 2012

▶ DID YOU FORGET TO PAY YOUR BILL? ◀

It is possible that service could be terminated for non-payment. Prior to any termination, you would 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	2,196.02
Payment Received on MAY 30 (Credit Card)	- 154.40
Balance Forward	2,041.62
Current Charges	+ 124.18
Amount Due ▶	\$ 2,165.80

We are awaiting receipt of your HEAP guarantee. Once received your previous balance may be reduced by \$ 445.00.

➤ **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

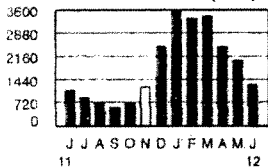
Delivery Services

Service Period	No. of days	Current Reading	Previous Reading	Total Usage
May 2 - Jun 4	33	80056 Actual	78762 Actual	1294 kWh

METER NUMBER [REDACTED] NEXT SCHEDULED READ DATE Jul 2

RATE Residential Low Income R-2

ELECTRIC USAGE HISTORY (kWh)



Daily Averages	Jun 11	Jun 12
kWh	38.5	39.2
Cost	\$ 3.75	\$ 3.76

Actual Estimated

KEEP THIS PORTION FOR YOUR RECORDS.

RETURN THIS PORTION WITH YOUR PAYMENT



ACCOUNT NUMBER [REDACTED]	PLEASE PAY BY Jun 28, 2012	AMOUNT DUE \$ 2,165.80 <i>includes amount past due</i>
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PO Box 960
 Northborough MA 01532

ENTER AMOUNT ENCLOSED

\$

Write account number on check and make payable to National Grid

*****AUTO**5-DIGIT 01240
 [REDACTED]
 LENOX MA 01240-2401

002036

NATIONAL GRID
 PO BOX 11737
 NEWARK NJ 07101-4737

000012418 00684530298000216580180

**CHECKLIST OF KEY UTILITY PROTECTIONS:
FOR ADVOCATES ASSISTING CLIENTS WITH UTILITY PROBLEMS**

1. **SERIOUS ILLNESS:** ALWAYS ask your client if there is ANY person in the household (adult or child) who has a serious illness. Utilities cannot shut off (and must restore) utility service if anyone in the house has a serious illness. An illness can be physical (pneumonia, etc.) or mental (depression, bipolar, ADHD), short-term (e.g., flu) or long-term (cancer), as long as a doctor, or physician’s assistant (P.A.) or nurse practitioner (N.P.) puts in writing that there is a “serious illness” in the household. The utility company does NOT get to decide what a serious illness is. A phone call from the doctor (or N.P. or P.A.) to the company is initially ok, if later followed by a letter. Advocates should ask that utility service be restored the same day (at worst, the next day) whenever you can document a serious illness, by phone, fax or letter from a doctor/P.A./N.P. You will also need to document that the client has a “financial hardship” in paying bills. The regulations are 220 CMR 25.03 (see #7 below). Any client who receives LIHEAP (fuel assistance) (currently, up to 60% of the state median income) is automatically presumed to have a financial hardship. Families with slightly higher incomes can ask the Department of Public Utilities to determine that they have a “financial hardship” paying the utility bills.
2. **CHILD UNDER 12 MONTHS:** ALWAYS ask if there is a child under the age of 12 months in the household. A utility company cannot terminate service if there is an infant under 12 months in the home and must restore service if it has already been terminated. The child’s age can be documented by birth certificate, baptismal certificate, or any other reasonable means. “Financial hardship” must also be shown. 220 CMR 25.03 (see #7 below).
3. **WINTER MORATORIUM:** Utilities cannot terminate service that is heat-related (meaning: natural gas service, if used to heat the home; or electricity, if the tenant pays for heat because electricity is needed for furnace/boiler controls) between Nov. 15 and Mar. 15 if the household has a “financial hardship.” These dates are often extended to April. 220 CMR 25.03 (see #7 below).
4. **ELDERLY CLIENTS:** If every adult in the household is age 65 or over, the company needs the explicit approval of the DPU to terminate service, which is almost never sought by the utilities. If the elders are experiencing a “financial hardship,” service absolutely cannot be terminated and must be restored if it has been terminated. ALWAYS notify the company if every adult in the household is age 65 or over. 220 CMR 25.03 (see #7 below).
5. **DISCOUNT RATES:** ALWAYS determine if your client is on the low-income discount rate. However, many clients will not know. When in doubt, call the company to see if your client is on the rate. It’s very easy for the company to check. Many advocates have been able to get their clients on the rate retroactively to the date that the client became eligible. This can be extremely helpful if the client has been terminated and owes a large amount because a retroactive adjustment will reduce or eliminate the arrearage. However,

get advice from NCLC if you are trying to do this. Discount rates are mandated by law, and all regulated gas and electric companies have them. Clients on LIHEAP and with income at or below 60% of state median income are eligible for the discount and will usually get the discount automatically via the fuel assistance agency notifying the utility (but worth verifying). Clients on TAFDC, Food Stamps, Mass Health, WIC, and other income-tested programs with income at or below 60% of the media are also eligible, but may have to apply to the utility directly; some of these are being automatically enrolled as of 2005. Some of the companies post their discount rate applications on the web.

6. **PAYMENT PLANS:** ALL clients are entitled to PAYMENT PLANS. This allows a client who is behind on her bills to spread the payments over several months. If the client has NOT yet been terminated, the company MUST offer a payment plan of AT LEAST four months. Some payment plans go 12 months or longer. If the client has been terminated, the rules are not as favorable, and are strictest during the fall (because the winter moratorium is about to begin and companies are most aggressive in trying to shut off service). ALWAYS insist on a payment plan that your client can afford. 220 CMR 25.01(2), 25.02(6).
7. To read the Billing and Termination Procedures of the Department of Public Utilities (DPU) visit: <http://www.mass.gov/eea/docs/dpu/cmr/220cmr2500.pdf>. This page includes the most relevant state regulations governing the billing and termination practices of utility companies. In this Checklist, the regulations are referred to as “220 CMR, (section #)” because these regulations are found in Title 220 of the Code of Massachusetts Regulations.
8. If you have trouble getting a utility to comply with any of the protections or programs described above, call the DPU’s Consumer Division at (877) 886-5066, or email DPUConsumer.Complaints@state.ma.us. The front-line phone representative should intervene on your client’s behalf. If not, ask to speak to his or her supervisor. Ultimately, you can speak to the Director of the Consumer Division, currently Nancy Stevens. If you need to take the complaint this far, contact the National Consumer Law Center:

Stay Connected
National Consumer Law Center
7 Winthrop Sq. 4th flr.
Boston, MA 02110-1006
(617) 542-8010 (voice)
stayconnected@nclc.org

ELIGIBILITY FOR KEY PROTECTIONS AGAINST TERMINATION

<u>Protection</u>	<u>Requirements</u>
Elderly	<ul style="list-style-type: none"> • <u>All</u> adult household members must be 65 or older. • Household must notify company. • <u>No</u> proof of financial hardship required; company must get individual permission of DPU to terminate. • <u>IF</u> there is a financial hardship, termination absolutely prohibited.
Serious Illness	<ul style="list-style-type: none"> • Must show that <u>someone</u> (customer or family member) is seriously ill, by submitting <u>letter from doctor/nurse practitioner or physician's assistant</u>. • Must demonstrate financial hardship. • Serious illness letter must be renewed every 90 days (or every 180 days for a "chronic" illness).
Winter Moratorium	<ul style="list-style-type: none"> • 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	<ul style="list-style-type: none"> • 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.

Utility Service Intake Form

The questions below will help you gather the information needed to advocate on behalf of your client. After attending the “Stay Connected” training and using the handbook as a reference, this intake form will help you determine what resources and options are available to your client.

1. Is the customer having a problem with:

Gas bill Electric bill Both

2. Is service:

Currently connected, but at risk of termination

Currently connected and not at risk of disconnection

Currently disconnected

3. How much money is currently due:

Electric bill

Gas bill

4. Approximate household income:

Less than \$1,000/month

\$1,000 to \$1,500/month

\$1,500 to \$2,000/month

\$2,000 to \$2,500/month

More than \$2,500

5. Is your client on the discount rates (Y/N)?

Electric

Gas

My client’s income is below 60% of median income (\$65,387 for a family of 4, in FY2017 and \$66,115 for a family of four, in FY 2018; higher or lower amounts for larger or smaller families)

6. Does the client receive fuel assistance (Y/N)? _____

7. Own _____ Rent _____

8. Heating service (check which fuel is used to heat and whether the landlord or tenant pays for the heating fuel):

_____ Gas _____ Tenant pays _____ Landlord pays

_____ Oil _____ Tenant pays _____ Landlord pays

_____ Electric _____ Tenant pays _____ Landlord pays

9. Residents:

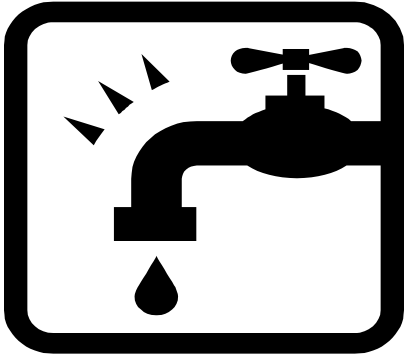
Is there a child under the age of 12 months living in the unit Y _____ N _____

Is there someone in the unit who is seriously ill (mental or physical illness qualifies)
Y _____ N _____

If there is an illness, is it chronic/long-term? Y _____ N _____

Are all adults in the household 65 years of age or older? Y _____ N _____

10. Can your client afford to pay 25% of the past due bill?



Can Tenants Be Billed Directly for Water?

Has your landlord told you that you have to pay your own water bill because of a new law in Massachusetts? While rents have always included the cost of water, under this new law landlords may now bill tenants separately for water—but **only if all of the following happens:**

1. **Submeters Are Installed**

The landlord must have a licensed plumber install meters (called *submeters*) that measure the actual water being used by each apartment.

2. **Low-Flow Fixtures Are Installed**

The landlord must have installed low-flow, water-conserving faucets, showerheads, and toilets.

3. **Your Tenancy Started After March 16, 2005**

You can be billed separately for water only if you moved into your apartment on or after March 16, 2005. You cannot be billed separately if your tenancy began before March 16, 2005—the date the new water law went into effect.

4. **Previous Tenant Was Not Forced Out**

If the previous tenant—who was not required to pay for water—left involuntarily, a landlord cannot bill the new tenant for water. The law seeks to prevent landlords from forcing existing tenants out in order to bring in new tenants who would be required to pay for water. (This is not easy to find out.)

5. **There Is a Written Rental Agreement**

You must have a written rental agreement signed by you and your landlord that clearly states in plain language that you are responsible for a separate water bill and what the billing arrangements are.

6. **Landlord Files Certification**

Landlords billing separately for water must file a certificate with the local Board of Health or Inspectional Services Department that certifies they have done all of the above.

If the landlord has failed to follow any one of the above requirements, he or she cannot bill you directly for water. For a **free booklet** with more information about the water submeter law, go to your nearest legal services office or go on-line to:

[Link to Website](#)

**AUTHORIZATION FOR RELEASE
OF INFORMATION AND RECORDS**

TO:

**I request and authorize you to release information about me to any employee
of**

**and to make available my records for inspection and to provide such copies of those
records as requested.**

**I also agree that a photostatic or facsimile-transmitted copy of this
authorization be accepted with the same authority as the original.**

Name: _____

Address: _____

Date: _____

HOW TO TELL IF YOUR CLIENT IS ON THE DISCOUNT RATES

Discount electric and gas rates can save low-income households hundreds of dollars each year on their bills. It's therefore very important to figure out if your clients are on the discount rates.

Most companies in the state follow the same numbering pattern for their residential rates, using either "A1, A2, A3, A4" or "R1, R2, R3, R4".

Rates that have the "1" or "3" are the regular, non-discounted rates ("1" denotes a non-heating account; "3" denotes a heating account).

Rates that have a "2" or "4" denote that the customer is on the discount rate. ("2" denotes a non-heating account; "4" denotes heating). **IT IS VERY IMPORTANT TO MAKE SURE YOUR CLIENTS ARE ON RATES "2" OR "4",** for companies that use this "1, 2, 3, 4" sequence.

However, a few companies do not follow the "1, 2, 3, 4" numbering sequence. For example, Eversource follows the "1, 2, 3, 4" sequence in the Greater Boston territory, but it uses different numbering for customers in Cambridge, South Shore, and Cape Cod territories to keep track of these rates based on the old service territories. It is also possible that other companies are not following the "1, 2, 3, 4" sequence.

If you have any question whether your client is on the discount rates, you can always call the company and ask.

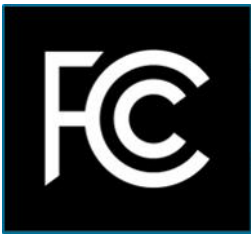
Resources for Voice and Broadband Assistance Programs

Lifeline: Lifeline is a federal benefit program that provides \$9.25/month to eligible households for wired and wireless voice and internet. It can cover voice-only service, but that is only \$5.25/month.

- <https://www.mass.gov/service-details/lifeline-services>
- <https://www.mass.gov/service-details/check-your-eligibility-for-the-lifeline-program>
- <https://www.mass.gov/how-to/apply-for-a-discounted-communications-service-through-the-lifeline-program>
- MA Lifeline provider locator: <https://cnm.universalservice.org/>
- See attached FCC fact sheet on Lifeline

Affordable Connectivity Program (ACP): ACP is a federal benefit that provides households with up to \$30/month (up to \$75/month for households on Tribal lands) for internet service. Some participating providers also participated in the ACP connected devices program and that provides up to \$100 for a laptop, desktop or tablet and the household has a required co-pay of between \$10-\$50.

- **The Affordable Connectivity Program stopped acceptin new applications and enrollments on February 7, 2024.**
- Full benefits are available through April 2024, with partial benefits available in May 2024.
- Efforts to secure additional federal funds for ACP are ongoing, so stay tuned.
- FCC's ACP resources page: <https://www.fcc.gov/acp>
- MA ACP providers: <https://www.fcc.gov/affordable-connectivity-program-providers#Massachusetts>
- MA ACP provider locator: <https://cnm.universalservice.org/>
- National Digital Inclusion Alliance list of Free and Low Cost Internet plans: <https://www.digitalinclusion.org/free-low-cost-internet-plans/>
- ACP outreach materials: <https://www.fcc.gov/acp-consumer-outreach-toolkit>



Lifeline Support for Affordable Communications

Lifeline is an FCC program that helps make communications services more affordable for low-income consumers. Lifeline provides subscribers a discount on qualifying monthly telephone service, broadband Internet service, or bundled voice-broadband packages purchased from participating wireline or wireless providers. The discount helps ensure that low-income consumers can afford 21st century connectivity services and the access they provide to jobs, healthcare, and educational resources.

If you're looking for more information about the Affordable Connectivity Program [go here](#).

How Lifeline Works

Lifeline provides up to a \$9.25 monthly discount on service for eligible low-income subscribers and up to \$34.25 per month for eligible subscribers on Tribal lands. Subscribers may receive a Lifeline discount on either a wireline or a wireless service, but they may not receive a discount on both services at the same time. Lifeline also supports broadband Internet service and broadband-voice bundles. FCC rules prohibit more than one Lifeline service per household.

Lifeline is available to eligible low-income consumers in every state, commonwealth, territory, and on Tribal lands. The Lifeline program is administered by the Universal Service Administrative Company (USAC). USAC is responsible for helping consumers apply for the program, understand eligibility requirements, and keep their benefit current through an annual recertification process. [USAC's website](#) provides additional information regarding the program, including program requirements.

To participate in the Lifeline program, consumers must either have an income that is at or below 135% of the [Federal Poverty Guidelines](#) or participate in certain federal assistance programs, such as the Supplemental Nutrition Assistance Program (SNAP), Medicaid, Federal Public Housing Assistance, Supplemental Security Income, the Veterans and Survivors Pension Benefit, or certain Tribal Programs. You can see if you are eligible by reviewing the information available at [lifelinesupport.org](#).

National Verifier for Lifeline Eligibility

To apply for Lifeline, a consumer must generally use the [National Verifier application system](#), which they can access through USAC or a phone or internet company participating in Lifeline. The National Verifier is a centralized system established by the FCC and operated by USAC that verifies Lifeline applicants' eligibility and recertifies subscriber eligibility annually. Consumers who would like assistance from a service provider when applying can use the "[Companies Near Me](#)" tool to locate a Lifeline program service provider in their area.

Please note that consumers in California (except broadband-only consumers), Texas, and Oregon will continue to apply for the federal Lifeline benefit through the state's existing application process as they do today. For broadband-only consumers in California, consumers will need to apply through the National Verifier application system and the National Verifier will check the consumer's eligibility. For specific directions on how to apply for Lifeline in all three states, visit the [National Verifier](#) and select the relevant state from the drop-down menu and press "Get Started."

If you have questions about your application, or would like an application mailed to you, contact Lifeline at (800) 234-9473 or LifelineSupport@usac.org.

Program Rules

Key rules include the following:

- Lifeline is available only to subscribers whose eligibility can be verified by checking a program eligibility database or by submitting documentation demonstrating their eligibility.
- Only one Lifeline benefit is permitted per household. Federal rules prohibit subscribers from receiving more than one Lifeline service. If a subscriber or his or her household currently has more than one Lifeline-discounted service, they must de-enroll from other Lifeline services immediately or be subject to penalties.
- Subscribers must recertify their eligibility every year and should respond to any requests from the National Verifier's or state's Lifeline administrator to recertify eligibility. Subscribers who fail to recertify their eligibility will be de-enrolled from the Lifeline program.
- Subscribers receiving free service from their service provider must actually use their service to continue to be enrolled in the Lifeline program.

Enhanced Lifeline Benefits for Tribal lands

Because telephone subscribership levels on Tribal lands are the lowest in the country, enhanced Lifeline benefits are available to low-income residents of Tribal lands. You can find out more about which areas are eligible Tribal lands by visiting this site: <https://www.lifelinesupport.org/tribal-benefit/>.

Link Up, another federal benefit program, is a one-time benefit, per address, that reduces the initial installation or activation fees of certain Lifeline providers offering telephone service on Tribal lands.

What benefits are available through the Lifeline program's support for Tribal lands?

For low-income consumers living on Tribal lands, Lifeline provides a monthly discount of up to \$34.25 off the cost of qualifying services (either wireline or wireless). This discount consists of up to \$9.25 for qualifying broadband or bundled services or up to \$5.25 for phone service (which is available to all eligible low-income subscribers across the United States) plus up to an additional \$25 in enhanced support (which is available only to eligible low-income subscribers living on Tribal lands). Some states offer additional monthly discounts through their own Lifeline programs.

Tribal Lands Link Up provides qualified subscribers living on Tribal lands with a one-time discount of up to \$100 on the initial installation or activation of telephone service at their primary residence. For service initiation charges of up to \$200, Link Up also provides a deferred, no-interest payment plan to the subscriber for up to one year. Subscribers can request Link Up once for each change of their primary residential (home) address. Tribal Link Up support is only offered to carriers who are building out infrastructure on Tribal lands, so not all carriers may be discounting their activation fee. Consumers can check with their Lifeline provider to see if they offer Link Up.

What limitations are there on Lifeline and Link Up?

Federal rules prohibit qualifying low-income consumers from receiving more than one Lifeline service at the same time. For instance, low-income subscribers who qualify may receive a Lifeline discount on either a home telephone or a wireless telephone service, but they may not receive a Lifeline discount on both services at the same time.

Additionally, only one Lifeline service may be obtained per household. "Household" is defined as any individual or group of individuals who live together at the same address as one economic unit. An "economic unit" is defined as "all adult individuals contributing to and sharing in the income and expenses of a household."

Lifeline support is available to eligible low-income subscribers living in group living facilities. Lifeline applicants may demonstrate when initially enrolling in the program that any other Lifeline recipients residing at their residential address are part of a separate household. Similarly, federal rules prohibit qualifying low-income consumers from receiving more than one Tribal Link Up discount at a primary residence.

Frequently Asked Questions

What is the current benefit under the Lifeline program?

The Lifeline discount for eligible subscribers is up to \$9.25 per month for qualifying monthly broadband or bundled services that meet the broadband minimum service standards. The discount for eligible subscribers is up to \$5.25 for monthly service that only qualifies for the voice minimum service standards. The discount may be applied to either wireline or wireless services.

What is the enhanced benefit amount for Tribal Lands?

Up to \$25 in enhanced support, in addition to the standard benefit, is available to eligible low-income subscribers living on Tribal lands.

How can I determine if I am eligible?

You can see if you are eligible for Lifeline service by reviewing the information available at lifelinesupport.org.

How do I apply?

There are several options to apply for Lifeline. You may apply directly through the Lifeline programs National Verifier online portal (lifelinesupport.org), or by mailing a paper application form (available at the National Verifier online portal after entering your state).

You may also apply for the program by working with a Lifeline service provider either in-person at a store location or online via the service provider's website, if they support that option. To locate a Lifeline provider in your state, go to <https://cnm.universalservice.org/>.

For any questions regarding the Lifeline application process, call USAC's toll-free number for the Lifeline Support Center at 1 (800) 234-9473, or email LifelineSupport@usac.org.

What documentation do I need to provide when I apply for Lifeline service?

Consumers may need to provide documentation if the National Verifier cannot automatically confirm their eligibility by checking a program eligibility database (for example, SNAP, Medicaid, etc.). Acceptable documentation to verify eligibility based on participation in a qualifying program includes a recent (dated within the past 12 months): statement of benefits from a qualifying program; notice letter of participation in qualifying program; program participation documents (or copy); or another official document of a qualifying program. More detailed information regarding acceptable documentation can be found at: <https://www.lifelinesupport.org/documents-needed/>.

Acceptable documentation for income eligibility verification includes: the prior year's state, federal or Tribal tax return; current income statement from an employer or paycheck stub; Veterans Administration statement of benefits; retirement or pension statement of benefits; Unemployment or Workers' Compensation statement of benefits; federal or Tribal notice letter of participation in General Assistance; or divorce decree, child support award, or other official document containing income information. The subscriber must present the same type of documentation covering 3 consecutive months within the previous 12 months, if the documentation does not cover a full year of income. More detailed information regarding acceptable documentation can be found at: <https://www.lifelinesupport.org/documents-needed/>.

If your eligibility cannot be confirmed automatically or through any documentation you provide you will be unable to enroll or may be de-enrolled from the Lifeline program.

Can I get more than one discounted service?

No. Federal rules prohibit eligible low-income subscribers from receiving more than one Lifeline discount per household. An eligible subscriber may receive a discount on either a wireline or wireless voice service (but not both), or on broadband or bundled service. If you, or any person in your household, are currently receiving more than one monthly Lifeline service, you must select one provider to provide your Lifeline service and be de-enrolled from Lifeline service from the other provider. You may also contact USAC's Lifeline Support Center for assistance at 1-800-234-9473 or lifelinesupport@usac.org. Please do not share any sensitive personal information via email. Subscribers found to be violating the one-discount-per-household rule may also be subject to criminal and/or civil penalties.

How is "household" defined for purposes of the Lifeline program?

"Household" is defined as any individual or group of individuals who live together at the same address as one economic unit. An "economic unit" is defined as "all adult individuals contributing to and sharing in the income and expenses of a household." However, Lifeline support is available to eligible low-income subscribers living in group living facilities. Lifeline applicants may be asked to complete a one-per-household worksheet, which asks questions about your household to determine if there is more than one household at your address.

The Lifeline Eligibility Pre-Screening tool available at <https://www.lifelinesupport.org> can help you determine who is a member of your household.

How often do I need to verify my eligibility?

Once when you first enroll, and once every year that you have Lifeline-supported service.

You may become ineligible for Lifeline if your income has increased, you no longer participate in a qualifying federal benefit program, or someone else in your household gets Lifeline service. If you become ineligible, you must contact your provider immediately to de-enroll from the program. Otherwise, you may be subject to penalties. You may also contact USAC's Lifeline Support Center for assistance at 1-800-234-9473 or by email at lifelinesupport@usac.org. Please do not share any sensitive personal information via email.

What if I have free Lifeline?

If you receive Lifeline service for free, the Lifeline program rules require you to use your service every 30 days to keep your benefit, in addition to complying with all other rules for the Lifeline program.

Who can I contact if I have an issue with a mobile phone or other hardware provided by my Lifeline service provider?

The FCC does not subsidize any hardware associated with the Lifeline program, which includes mobile phones provided by a service provider to a Lifeline customer. If you are having issues with your mobile phone or other hardware associated with your Lifeline service, please contact your service provider directly.

Who do I contact if I have a disability and want help applying for Lifeline?

If you are a person with a disability and need assistance with your Lifeline application, contact the Lifeline Support Center at lifelinesupport.org or call 800-234-9473.

If you have a question about whether your Lifeline service and equipment is accessible, contact the FCC's Disability Rights office at 202-418-2517 for a voice phone call, at 844-432-2275 by videophone, or by email at DRO@fcc.gov.

To view an ASL video about Lifeline, visit: <https://youtu.be/wwkjVrd5xHc>.

Report Fraud

The FCC's Enforcement Bureau maintains a dedicated Lifeline Fraud Tip Line – 1-855-4LL-TIPS (or 1-855-455-8477) – and an email address – Lifelinetips@fcc.gov – to facilitate reporting of possible fraud in the program.

Please provide as much detail as possible, including the name and contact information of the individuals involved and the companies they are using to receive Lifeline-supported phone service.

About Digital Connectivity and Lifeline Awareness Week

The Federal Communications Commission, National Association of Regulatory Utility Commissioners ([NARUC](http://www.naruc.org)), and National Association of State Utility Consumer Advocates ([NASUCA](http://www.nasuca.org)) have worked together since 2005 to promote outreach on the Lifeline program and, in the last two years, Affordable Connectivity Program ([ACP](http://www.acp.gov)). The purpose is to provide state, local, and Tribal entities with information and resources to help ensure that low-income consumers are aware of the programs and understand the requirements for participation.

Digital Connectivity and Lifeline Awareness Consumer Outreach Media Contacts

- NARUC: Regina Davis, rdavis@naruc.org
- NASUCA: Barrett C. Sheridan, (717) 783-5048, bsheridan@paoca.org
- FCC: Mike Snyder, michael.snyder@fcc.gov

Consumer Help Center

For more information on consumer issues, visit the FCC's Consumer Help Center at fcc.gov/consumers.

Alternate formats

To request this article in an alternate format - braille, large print, Word or text document or audio - write or call us at the address or phone number at the bottom of the page, or send an email to fcc504@fcc.gov. To view an ASL video about Lifeline, visit: <https://youtu.be/wwkjVrd5xHc>.

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