

# MA Utility Consumer Rights Course

Jeremiah Battle & Anna Kowanko

February 19, 2026



**Stay Connected**  
National Consumer Law Center

[stayconnected@nclc.org](mailto:stayconnected@nclc.org)

# Overview of Today's Training

**Establishing Utility Service: Basic Rules**

**The “Three-Step Approach”**

**Step 1: Utility Service Protections**

**Step 2: Reducing Bills**

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

**Step 3: Paying Bills**

**Other Utility Issues**

# Materials

[Latest recording and course materials updated here](#)



[Utilities Advocacy for Low-Income Households in Massachusetts](#)

[Additional helpful resources and information about future events](#)

# Intro and Types of Utilities Covered Today

## Electricity & Natural Gas

Investor-Owned Utilities  
(IOUs)

Municipal Utilities  
(munis)

Some Telecom, Water & Broadband

Department of Public Utilities  
(DPU) Consumer Division

(877) 866-5066

[DPUConsumer.Complaints@mass.gov](mailto:DPUConsumer.Complaints@mass.gov)



# Basic Rules / Getting Service

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- **Obtaining service** 
  - No deposit (except munis)
  - ID issues - SSN *not* required
- **Bills from prior address/“Cromwell” waiver:**
  - Payment must be offered on prior arrears
  - HEAP households must be allowed to pay no more than 25% of arrears to start new service or be reconnected
- **“Customer of record”** 
  - Only the person with their name on the bill is responsible
  - Roommate's or partner's name?
  - Deserted or deceased spouse?
  - Bill in child's name?



# Rules for Termination of Electric and Gas Utility Service

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- **Termination rules:**

- Only Monday-Thursday, 8am-4pm
- No termination on weekends, state or federal holidays, or day before holidays
- No termination if dispute pending
- Notices before termination:
  - Initial bill
  - second notice (day 27+)
  - final notice (day 45+)
- Final notice must give 72 hours notice; good for 14 days



- **[220 CMR 25.02](#)**



# Basic Rules / Getting Service

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## Reading bills:

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

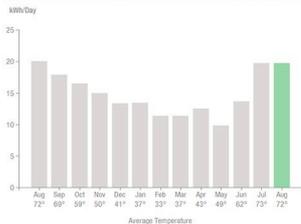


# EVERSOURCE

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.

# EVERSOURCE

Account Number: 0000 000 0000

**Total Amount Due**  
by MM/DD/YY **\$114.92**

Amount Enclosed

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

**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

## 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: 00000000

## 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	

## 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

## Contact Information

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

## 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/bill-inserts. Business customers go to Eversource.com/about-business-bill. Then select "Monthly Bill Inserts" from the page. Budget Billing is also available.

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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.

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 971396  
 PITTSBURGH, PA 15250-7396  
 DATE BILL ISSUED  
 Mar 10, 2022

**ACCOUNT BALANCE**

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

- **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](http://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](http://www.ngrid.com/paperless)

**DETAIL OF CURRENT CHARGES**

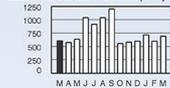
**Delivery Services**

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

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

<b>RATE Residential Regular R-1</b>	
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	0.000396 x 699 kWh 2.77
Electric Vehicle Charge	0.00054 x 699 kWh 0.38
<b>Total Delivery Services</b>	<b>\$ 103.74</b>

**ELECTRIC USAGE HISTORY (kWh)**



Daily Averages	Mar 21	Mar 22
kWh	22.6	22.5
Cost	\$ 6.05	\$ 6.57

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
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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

ESSEX MA 01929-1203

032839

000

Front

47093

**Residential Regular R-1**

**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: 8, MCCC

**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
	640	Jan 22	721
	619	Feb 22	606
	640	Mar 22	659
	205		

**Supply Services**

SUPPLIER: National Grid

Basic Service Fixed	0.14821 x 699 kWh	103.60
<b>Total Supply Services</b>		<b>\$ 103.60</b>

**Other Charges/Adjustments**

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

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! If a utility no longer sends the above, please call us 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 1-877-886-5088 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 arrangers forgiveness to income-qualified residential customers. Participants must accept and stay current with monthly Billing Billing payments. For complete details and an application, visit [www.nationalgridus.com](http://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 evening, 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 or 1-800-438-2370 or web site [www.mass.gov](http://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 reduced.
- 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](http://www.nationalgrid.com)

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# The “Three Step Approach” to Restoring and Maintaining Service

**STEP 1:  
Protections**



**STEP 2:  
Reducing  
Bills**



**STEP 3:  
Paying Bills**



# Step 1: Protections

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## 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 15<sup>th</sup>.

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

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## Serious illness

- Is someone 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

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## 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

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## 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

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## 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**
  - If **no proof** of financial hardship: no terminations allowed, unless utility gets approval from DPU
  - If there is **proof** of financial hardship: no termination at all
- 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
<b>Elders</b>	<ul style="list-style-type: none"><li>■ <b>All</b> adult household members must be 65 or older.</li><li>■ Household must notify company.</li><li>■ <b>No</b> proof of financial hardship required; company must get DPU permission to terminate.</li><li>■ <b>IF</b> there is a financial hardship, termination is absolutely prohibited.</li></ul>
<b>Serious Illness</b>	<ul style="list-style-type: none"><li>■ Must show that <b>someone</b> (customer or family member) is seriously ill by submitting a <b>letter from doctor/nurse practitioner or physician's assistant</b>.</li><li>■ Must demonstrate financial hardship.</li><li>■ Letter must be renewed every 90 days or every 180 days for a “chronic” illness.</li></ul>
<b>Winter Moratorium</b>	<ul style="list-style-type: none"><li>■ Applies to gas (if used to heat) or electricity (if used to operate furnace, boiler, thermostats, or heating controls).</li><li>■ Runs from November 15 – March 15 (often extended).</li><li>■ Must demonstrate financial hardship.</li></ul>
<b>Infant</b>	<ul style="list-style-type: none"><li>■ An infant under the age of 12 months must be living in the household.</li><li>■ Must submit birth certificate, baptismal certificate, or other reasonable proof of age.</li><li>■ Must demonstrate financial hardship.</li></ul>

# Step #2: Reducing Bills

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## Discount rates (regulated electric & gas):

- Can save 25% to 71% on bills
- Eligibility: Receipt of benefits, e.g., HEAP/fuel assistance, public/subsidized housing, SNAP, TAFDC, SSI, veterans' benefits
- How to get on:
  - HEAP/ fuel assistance *or*
  - Auto enrollment if TAFDC, SNAP, MassHealth, and EAEDC, *or*
  - Apply directly (example: [National Grid](#); [Eversource](#))
- Companies put customers on discount “on demand” ([M.G.L. c. 164, §1F\(4\)\(ii\)](#))
- [Retroactive discounts](#): contact NCLC, legal aid, HEAP program or other advocates for help



# Tiered Discount Rate National Grid Electric

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

# Step #2: Reducing Bills

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## Arrearage management programs (AMPs)

- All utility companies must offer to all low-income customers in arrears
- Customer makes equal monthly payments (budget plans next slide)
- Arrearage credits applied monthly



## Terms of AMPs?

- Each utility is slightly different (e.g., Eversource cap of \$12,000, Berkshire Gas cap of \$3,000)
- Different options to re-enroll after dropping out of AMP, may have to make up some missed payments



# Step #2: Reducing Bills

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## Budget plans

- Spreads out estimated usage into equal payments that periodically adjust based on actual usage
- All companies must offer budget plans
- Can be helpful in avoiding huge bills
- May still lead to “catch up” bills



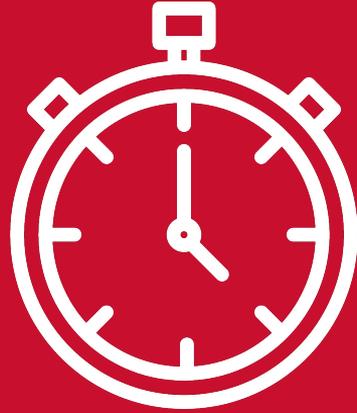
# Step #2: Reducing Bills

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## Payment plans

- All companies must offer payment plans (prior to termination)
  - *At least* 4 months
  - Utilities may be flexible
- Post-termination payment plans: less defined
- “Cromwell” waivers
  - If LIHEAP recipient, utility must re-start utility service with 25% payment
- Make sure payment plan is reasonable and affordable





**3-Minute Break**

# Step #3: Paying Bills



- HEAP(Home Energy Assistance Program)/Fuel assistance
  - [Online application](#)
  - [Cold Relief brochure](#)
  - [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

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- 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**.



# Putting Theory Into Practice

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## 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](mailto:DPUConsumer.Complaints@mass.gov)
- Informal process, customers and non-attorney advocates may file complaints



# Different Ways to Buy Electric and Gas Supply

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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

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- 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 individual residential customers who received their electricity from competitive suppliers paid over \$651 million more on their bills since 2018, including \$73.7 million between July 2023 and June 2024!



# Predatory Energy Supply Sales

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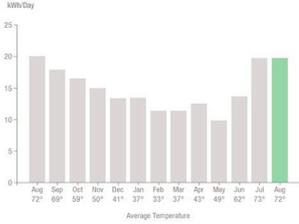
- Targeting of vulnerable populations—elders, LEP individuals, low-income communities
- Reverse redlining, targeting communities of color
- Use of deceptive tactics in door-to-door marketing and telemarketing
  - Misrepresentations that marketer is from or associated with the utility
  - Misrepresentations 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

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Service Provided To:  
JOHN J CUSTOMER

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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

GB20240819.tst

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.

# EVERSOURCE

Account Number: 0000 000 0000

Total Amount Due by MM/DD/YY **\$114.92**

Amount Enclosed

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

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

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: 00000000

## 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 Charges for Electricity

### Supplier (NAME OF SUPPLIER)

Meter 0000000  
Generation Service Charge 19 kWh X .15522 \$2.95  
Distribution 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  
by 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

GB20240819.tst

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-inserts. Business customers go to Eversource.com/about-business-bill. Then select "Monthly Bill Inserts" from the page. Budget Billing is also available.

For an electronic version of this insert, residential customers go to Eversource.com/bill-inserts. Business customers go to Eversource.com/about-business-bill. Then select "Monthly Bill Inserts" from the page. Budget Billing is also available.

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SERVICE FOR	BILLING PERIOD	PAGE 1 of 2
ESSEX MA 01929	Feb 4, 2022 to Mar 7, 2022	
ACCOUNT NUMBER	PLEASE PAY BY	AMOUNT DUE
	Apr 3, 2022	\$ 207.47

www.nationalgridus.com  
 CUSTOMER SERVICE  
 1-800-322-3223  
 CREDIT DEPARTMENT  
 1-888-211-1313  
 POWER OUTAGE OR DOWNED LINE  
 1-800-485-1212  
 CORRESPONDENCE ADDRESS  
 PO Box 960  
 Northborough, MA 01532-0980  
 ELECTRIC PAYMENT ADDRESS  
 PO BOX 371386  
 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
<b>Amount Due</b>	<b>\$ 207.47</b>

➤ **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](http://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](http://www.ngrid.com/paperless).

DETAIL OF CURRENT CHARGES

Delivery Services

Service Period  
Feb 4 - Mar 7  
 METER NUMBER  
 RATE Residential Regular

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	0.000396 x 699 kWh	2.77
Electric Vehicle Charge	0.00054 x 699 kWh	0.38
<b>Total Delivery Services</b>		<b>\$ 103.74</b>

ELECTRIC USAGE HISTORY (kWh)



Legend: Actual (dark bar), Estimated (light bar)

KEEP THIS PORTION FOR YOUR RECORDS.

RETURN THIS PORTION WITH YOUR PAYMENT.

ACCOUNT NUMBER	PLEASE PAY BY	AMOUNT DUE
	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 371386  
 PITTSBURGH PA 15250-7396

032839

ESSEX MA 01929-1203

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Front

747093

**Supply Services**  
**SUPPLIER National Grid**

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: MACC

Electric Usage History

Month	kWh	Month	kWh
Mar 21	642	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	696
Aug 21	1040	Mar 22	699
Sep 21	1205		

Supply Services

SUPPLIER National Grid

Basic Service Fixed	0.14821 x 699 kWh	103.60
<b>Total Supply Services</b>		<b>\$ 103.60</b>

Other Charges/Adjustments

Paperless Billing Credit		-0.36
<b>Total Other Charges/Adjustments</b>		<b>-0.36</b>

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 compania 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 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 Station, Boston MA 02110. Telephone 617-737-2896 or 1-877-695-5086 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](http://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:** 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.

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.

**Disturbed 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 household 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](http://www.nationalgrid.com)

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 617-737-2896 or 1-800-489-2370 or our web site [www.mass.gov](http://www.mass.gov)

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# Protecting a Utility Account

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## 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

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## 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](mailto:DPUCustomer.Complaints@mass.gov)**

**Attorney General Consumer Complaint Line**

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

**[Complaint Form](#)**

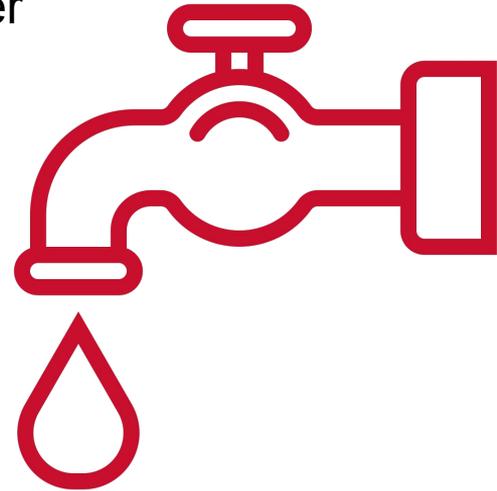
# Water Service for Tenants

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## 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)**



# Telephone & Internet Service: Lifeline

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- Free or low-cost phone or internet service to low-income households through a monthly service discount of up to \$9.25
- Eligible households receive one discount for:
  - Home or wireless phone service; or
  - Home internet or a wireless phone data plan
- Eligibility:
  - Household income at or below 135% FPL
    - Eligibility up to 200% FPL if survivor of DV or trafficking ([Safe Connections Act of 2022](#), 47 U.S.C.A. § 345)
  - Program-based eligibility (MassHealth, SNAP, SSI, Federal Public Housing Assistance, Certain Tribal Assistance Programs, and Veteran's Pension or Survivor's Pension benefit)
  - More [eligibility and application information](#)



# Regulated land line phone protections

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## Mass. Department of Telecommunications and Cable administers phone shut off protections

- Applies to regulated landlines only
- Serious illness rules; personal emergency; elder protection rules
- Payment plans available

Rules at [DPU docket 18448](#) (1977)



# Questions?

Contact us at [stayconnected@nclc.org](mailto: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](http://www.nclc.org)