
MLRI/MCLE Basic Benefits Advocacy **Training** **Utilities – Advocacy for Low-Income** **Households in Massachusetts**



**National
Consumer Law
Center**
*Fighting Together
for Economic Justice*

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Overview of today's training

- Establishing utility service, basic rules
- Step 1: Utility Service Protections
- Step 2: Reducing Bills
- Step 3: Paying Bills
- Other utility issues
- Q & A

Materials

- These slides
- *Utilities Advocacy for Low-Income Households in Massachusetts* and handouts, available at <https://www.nclc.org/special-projects/stay-connected-training.html>

Intro and types of utilities covered today

- Electricity & gas (and some telecom, water)
- Investor-owned utilities (IOUs), municipal utilities (munis), competitive energy supply companies
- Department of Public Utilities (DPU) Consumer Division
 - (877) 866-5066
 - DPUConsumer.Complaints@mass.gov

BASIC RULES: OBTAINING UTILITY SERVICE

- Obtaining service
 - No deposit (except munis)
 - ID issues
- Bills from prior address and *Cromwell* waiver
 - Utility has right to refuse service at new address if there are unpaid bills from prior address
 - Payment must be offered on prior arrears
 - *Cromwell* waiver: sign to have prior utility debt added to new account (D.P.U. 18123 (1974))
- Customer of record
 - Bills in a child's, partner's or roommate's name?
 - Deserted or deceased spouse?

Rules for termination of electric and gas utility service

- 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:
 - 1) Initial bill
 - 2) second notice (day 27+)
 - 3) final notice (day 45+)
 - Final notice must give 72 hours notice; good for 14 days
- 220 CMR 25.02

BASIC RULES/GETTING SERVICE

Reading bills:

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

SERVICE FOR
[REDACTED]
LENOX MA 01240

BILLING PERIOD
May 2, 2012 to Jun 4, 2012

ACCOUNT NUMBER [REDACTED] PLEASE PAY BY [REDACTED] AMOUNT DUE
[REDACTED] Jun 28, 2012 \$ 2,169.30

Enrollment Information

To enroll with a supplier or change to another supplier, you will need the following information about your account:
Location: WDMA
Acct No: [REDACTED] 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	2466
Oct 11	722	May 12	3632
Nov 11	1200	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	0.00059 x 1294 kWh	0.79
Transmission Charge	0.01738 x 1294 kWh	22.49
Energy Efficiency Chg	0.00298 x 1294 kWh	3.88
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: +900-322-3223.

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 617-737-2830 or 1-877-886-5086.

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 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 reflect 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 will put you at above risk of 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 617-737-2830 or toll free at 1-877-886-5086 or web site www.mass.gov/dpu.

Delivery Service Charges are comprised of:

Customer Charge: The cost of providing customer related services 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 innovation, 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 85 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.

nationalgrid

SERVICE FOR
[REDACTED]
LENOX MA [REDACTED]

BILLING PERIOD
May 2, 2012 to Jun 4, 2012

PAGE 1 of 2

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

www.nationalgridus.com

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	38.3	39.2
Cost	\$ 3.75	\$ 3.75

■ Actual □ Estimated

KEEP THIS PORTION FOR YOUR RECORDS.

RETURN THIS PORTION WITH YOUR PAYMENT

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PO Box 960
Northborough MA 01532

ACCOUNT NUMBER [REDACTED] PLEASE PAY BY Jun 28, 2012 AMOUNT DUE \$ 2,165.80 *includes amount past due*

ENTER AMOUNT ENCLOSED
\$ []

Write account number on check and make payable to National Grid

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

LENOX MA [REDACTED]

002036

NATIONAL GRID
PO BOX 11737
NEWARK NJ 07101-4737

Case scenario 1

- 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.

STEP #1

- STEP #1
- PROTECTIONS



STEP #2

- STEP #2
- REDUCING BILLS



STEP #3

- 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

UTILITIES ADVOCACY FOR LOW INCOME HOUSEHOLDS IN MASSACHUSETTS

Appendix C Sample Financial Hardship Form

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

Eastern Massachusetts Form

Eversource Financial Hardship Form

If you are claiming a "Financial Hardship" (under Massachusetts General Laws, Chapter 164, Section 124F), please fill out this form and return it to: Eversource, 247 Station Drive NW200, Westwood, MA 02090-9230 or fax it to 781-441-3686.

Name: _____

Address: _____

Telephone #: _____

Account Numbers: Gas _____ Electric _____

Number of People Living in Household: _____

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

Per Month: _____ or Per Year: _____

Financial Statement

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

Signature _____ Date _____

<ACCOUNT_NUMBER>

(518 FH Form)

STEP #1 PROTECTIONS

- Winter Moratorium
 - Applies from Nov. 15 and 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
 - 220 CMR 25.03

STEP #1: PROTECTIONS

■ 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 may challenge letter if questions, with DPU
- 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
- 220 CMR 25.03

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
 - 220 CMR 25.03

STEP #1 PROTECTIONS

- Elder protections
 - Are all adults in the home 65 or over? (Minor = under the age of 18)
 - Notify the company
 - 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 if low-income
 - 220 CMR 25.03 & 220 CMR 25.05

STEP #1 PROTECTIONS

- Elder Protections, continued
 - 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

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.

STEP #2: REDUCING BILLS

- Discount rates (regulated electric & gas):
 - Can save 25% to 36% on bills
 - Eligibility: Receipt of benefits, e.g., LIHEAP/fuel assistance, public/subsidized housing, SNAP, TAFDC, SSI, veterans' benefits (note: customer of record)
 - Eligibility determination:
 - Apply directly, or
 - LIHEAP/ fuel assistance or
 - Auto enrollment if TAFDC or SNAP
 - G.L. c. 164, § 1F(4); 220 CMR 14.03(2A)
 - Retroactive discounts: contact NCLC for help

STEP #2: REDUCING BILLS

- Payment plans
 - All companies must offer payment plans (prior to termination), 220 CMR 25.02(6)
 - At least 4 months, Ch. 140 of Acts of 2005, Section 17(b)
 - Utilities may be flexible (also, see AMP)
 - Post-termination payment plans: less defined
 - If LIHEAP recipient, utility must re-start utility service with 25% payment
 - *Cromwell* waivers
 - Make sure payment plan is reasonable and affordable

STEP #2: REDUCING BILLS

- Arrearage management programs (AMPs)
 - Ch. 140 of Acts of 2005, Section 17(a)
 - All utility companies must offer to all low-income customers in arrears
 - Customer makes equal payments/like a budget plan
 - 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

- Budget plans
 - All companies must offer budget plans
 - Can be helpful in avoiding huge bills
 - May still lead to “catch up” bills
 - 220 CMR 25.02(6)



Break



STEP #3: PAYING BILLS

- LIHEAP/Fuel assistance
 - Online application at <https://toapply.org/MassLIHEAP>
 - Cold Relief brochure at <https://www.mass.gov/doc/fy-2024-cold-relief-brochure-0/download>
 - Additional information at <https://www.mass.gov/info-details/learn-about-home-energy-assistance-liheap>
- RAFT (Residential Assistance for Families in Transition)
 - Rental Assistance central application, <https://www.mass.gov/info-details/how-to-apply-for-raft>
 - Can be used for utility arrears in some instances (current disconnection notice may be required)
- Energy Efficiency
 - Contact local LIHEAP/Fuel Assistance program or Mass Save
- Weatherization Assistance Program (WAP)
- HEARTWAP program
- Utility programs and local non-profit resources

Case scenario 1 - Discussion

- Sheila Robinson comes into your office on December 10 and tells you that her family's gas service was terminated around a month ago because she owes over \$2,000 in back bills. She says that she has been unable to keep up with her bills and seems 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.
1. What questions should you ask Ms. Robinson?
 2. Are there protections or assistance available for this family?

Case scenario 2 - Discussion

During November, Lee calls the legal aid intake line with an urgent request for help – his electricity is about to be disconnected. Lee returned home from an errand and found a utility notice on the door of the apartment, saying that the electricity would be shut off for non-payment within 72 hours. Lee lives with and cares for his elderly father, who had been responsible for the bills for years. He thought that he and his father were behind on their electric bills but heard that the power could not be turned off during the cold weather.

1. What questions should you ask Lee?
2. Are there protections or assistance available to Lee and his father?

Putting Theory Into Practice

- Resolving disputes:
 - Call the utility company first
 - Gather bills and information
 - Contact DPU Consumer Division if not satisfied
 - Informal process, customers and non-attorney advocates may file complaints

Non-Utility (“competitive”) energy supply issues



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, Middleborough, North Attleborough, Peabody, 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:
<https://www.boston.gov/departments/environment/community-choice-electricity>
- Mass. AGO report found that individual residential customers who received their electricity from competitive suppliers paid \$525 million more on their bills over the last 6 years: <https://www.mass.gov/competitive-electric-supply>

Competitive Energy Supply- Buyer Beware

- Check bill for **competitive supply company** (ESCO, alternative supply company)
- May sell electricity or gas
- Door to door marketing and telemarketing, often misrepresenting the identity of the company, prices, contract terms
- Almost always more expensive
- Not the same as Community Choice Aggregation (check with city or town)
- Contact utility company and supply company to switch
- Complaints accepted by Attorney General and DPU

Look at a bill to figure out if someone has a competitive supplier

EVERSOURCE
 Account Number: [REDACTED]
 Customer name key: [REDACTED]
 HYDE PARK MA 02136

Total Amount Due by 04/07/19 \$260.91

Electric Account Summary

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

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

Meter Number	Current Read	Previous Read	Current Usage	Reading Type
[REDACTED]	3757	3042	715	Actual

Monthly kWh Use

Jun	Jul	Aug	Sep	Oct	Nov	Dec
108	233	366	221	39	147	497
Jan	Feb	Mar				
512	919	715				

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

Important Messages About Your Account
 DIGGING? STATE LAW REQUIRES YOU OR YOUR CONTRACTOR TO CALL DIG SAFE AT 811 AT LEAST THREE BUSINESS DAYS PRIOR TO DIGGING. FOR MORE INFORMATION VISIT DIGSAFE.COM. IMPORTANT SAFETY INFORMATION IS ALSO AVAILABLE IN THE "SAFETY" SECTION OF EVERSOURCE.COM.

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

Total Charges for Electricity

Supplier (PROVIDER POWER)		
Generation Service Charge	715 kWh X .14990	\$107.18
Subtotal Supplier Services		\$107.18
Delivery (Rate A2 R2 RESIDENTIAL ASST)		
Customer Charge (Prorated)		\$5.13
Distribution Charge	715 kWh X .06396	\$45.73
Transition Charge	715 kWh X -.00052	-\$0.37
Transmission Charge	715 kWh X .02585	\$18.48
Revenue Decoupling Charge	715 kWh X -.00057	-\$0.41
Distributed Solar Charge	715 kWh X .00088	\$0.63
Renewable Energy Charge	715 kWh X .00050	\$0.36
Energy Efficiency	715 kWh X .00363	\$2.60
Assistance Rate Discount		-\$64.56
Subtotal Delivery Services		\$7.59
Total Cost of Electricity		\$114.77

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JAMAICA PLAIN, MA 02130

Please Pay Upon Receipt 86.82 H

Please mail this part of bill with your payment. Make checks payable to National Grid. Write your account number on check.

Tear here → National Grid address on the back must show in return envelope window

Service To	Account Number	Next Meter Reading	Bill Date
JAMAICA PLAIN, MA 02130	2	Apr 16 '18	Mar 16 '18

Rate R-3T Res. Heating For Customer Assistance Please call (800) 732-3400

CURRENT BILL ITEMIZED

In 30 days you used 47 therms:

Mar 16 2018 reading ACTUAL	0880
Feb 14 2018 reading ACTUAL	0834
CCF Used for METER	46
Thermal Factor	x1.0278
Total therms used	47

Your Cost is determined as follows:

Minimum Charge	\$10.00
\$3333 per day for 30 days	
First 40.0 therms @ \$.4513	17.25
Next 7.0 therms @ \$.5160	3.61
Distribution Adjustment:	
47 therms x 0.34190 per therm	-16.06
GAS DELIVERY CHARGE	\$46.92
TOTAL CURRENT CHARGES	\$46.92

Charges from ESCO(s):
 SFE Energy Massachusetts
 Consumption 47
 Price Per Therm \$0.849
 Current Gas Charges \$39.90
 Total ESCO Charges \$39.90

SUMMARY OF CHARGES

Amount Due Last Bill	100.27
Your Total Payments Since	
Last Bill. Thank You!	-100.27
Total Current Charges	\$46.92
ESCO Total Current Charges	-39.90
Please Pay Upon Receipt	\$86.82

GAS USE HISTORY

Days	Therms	Days	Therms
Mar 18 30 Act	47	Aug 17 29 Est	23
Feb 18 29 Act	55	Jul 17 31 Act	23
Jan 18 32 Act	83	Jun 17 30 Act	32
Dec 17 30 Act	48	May 17 28 Act	38
Nov 17 30 Act	32	Apr 17 34 Act	52
Oct 17 32 Act	18	Mar 17 30 Act	64
Sep 17 30 Act	13	Feb 17 31 Act	69

IMPORTANT MESSAGES

Pay your bills online. Get started today at ngrid.com/payonline. For free, online access to your gas account, here is your unique access code: F91627C. Just visit us online, click "My Account" and register your account.

Record-breaking cold and your energy bill. A prolonged period of extreme cold this winter is impacting bills with increased usage and higher natural gas supply prices. We have programs and services that can help. Visit ngrid.com/winterbills for details.

Problems with the Competitive Utility Market Besides Just Cost

- Targeting of vulnerable populations—elders, LEP individuals, low-income communities
- Also some 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 will save money
- Slamming – Switching costumers without knowledge or consent
- Also, look out for risky/misleading solar deals; risky energy efficiency financing for low-income households

Action steps

- **File complaints with DPU and AGO**
- **Removal from eligible consumer list**
- **Advocate for legislation** or regulation to stop or put limits the market
- **Litigation or arbitration against suppliers**
- **Bankruptcy**

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)
 - <https://www.mass.gov/how-to/file-a-consumer-complaint> (for link to complaint form)

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

Removing yourself from the eligible customer list

- National Grid
 - To opt out, fill out an on-line form at https://www9.nationalgridus.com/masselectric/business/forms/5_opt_out.asp
 - Or call National Grid Customer Service
 - Register with the Federal Trade Commission's Do Not Call list

Other Utility Issues: Water and Telecommunications

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;
 - Tenancy started on or after March 16, 2005
 - 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

Lifeline Program

- 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
 - 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 at <https://www.lifelinesupport.org/do-i-qualify/>

Affordable Connectivity Program

- Up to \$30/month toward internet service for eligible households (up to \$75/month for households on qualifying Tribal lands)
- One-time discount of up to \$100 to purchase a laptop, desktop computer, or tablet from participating providers if household contributes more than \$10 and less than \$50 toward purchase
- Must be at or below 200% FPL or meet other criteria such as receiving Pell Grant (see fcc.gov/ACP)
- Apply at AffordableConnectivity.gov, or by calling 877-384-2575

Regulated land line phone protections

- Mass. Department of Telecommunications and Cable administers phone shut off protections
 - Applies to regulated land lines only
 - Serious illness rules; personal emergency; elder protection rules
 - Payment plans available
- Rules at DPU docket 18448 (1977)

Questions?



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