

KEEPING THE HEAT AND LIGHTS ON

for Massachusetts Residents
Winter 2013

- ☀ **Special Termination Protections for *Low-Income* Households**
- ☀ **Shut-Off Rights for *ANY* Income Household**
- ☀ **Discounted Gas and Electric Rates and Budget Plans**
- ☀ **A Helping Hand for Heating Costs: Fuel Assistance**
- ☀ **Reducing a Household's Energy Bills**
- ☀ **Help with Telephone Bills**
- ☀ **What to Do if You Are NOT Satisfied with the Utility's Response**

NCLC[®]
NATIONAL
CONSUMER
LAW
CENTER[®]

KEEPING THE HEAT AND LIGHTS ON

Special Termination Protections for Low-Income Households

Income-eligible households (see table below) are protected from an electric or gas shut-off: if an infant or someone seriously ill lives in the house; if all adults in the house are 65 or older; and during the winter months (pages 4, 5). Low-income households can receive discount rates, financial aid with heating bills, and help making their homes more energy efficient (pages 6, 7).

How a Family Shows It Is Income-Eligible

Household income must be at or below the dollar amounts in the table below, and the household must fill out a financial hardship form, which the utility company can provide. A Social Security Number is not required (but should be provided if it exists), nor does immigration status matter.

Household Size	Income Limit for Eligibility (for winter 2012/2013)
1	\$31,271
2	\$40,893
3	\$50,515
4	\$60,137
5	\$69,759

Households larger than five members have higher income eligibility limits.

SHUT-OFF RIGHTS

for ANY Income Household

No Shut-Off If Everyone in the Household Is Over 65, unless the state DPU gives permission. Companies rarely request this permission, and most elder families are not shut off. Low-income seniors can never have service terminated, if they inform the company that they are over 65.

Avoiding Shut-Offs by Setting Up a Payment Plan

Utilities cannot shut off a customer willing to catch up on overdue payments over four months (1/4 of the amount due each month), while also paying current monthly bills. Utilities can offer longer plans, and some go for over a year. Never let a household agree to repayment faster than it can afford—this can get them into more trouble. Instead, push the utility for a more reasonable plan, and get help from the DPU Consumer Division, 1-877-886-5066 (see back page).

Restoring Service with a Payment Plan

Utilities must offer all customers a “reasonable” repayment plan that turns service back on. Again, push for an affordable plan and contact the Consumer Division if the utility doesn’t cooperate.

When a Landlord Doesn’t Pay the Utility

All tenants (irrespective of income) have shut-off protections where their landlord is the one paying the utility company. If the landlord stops paying the utility, tenants get 30 days notice of the right to pay a “projected bill” (an estimate of that tenant’s share of the monthly bill). Even if all tenants do not pay this projected bill, the state DPU, not the utility, decides whether service should be shut off to the building. The DPU considers how much the tenants have paid, weather conditions, whether any tenants are seriously ill, and tenants’ ages. Involve the DPU with the building as soon as possible. If the building is in foreclosure, the person or institution who now owns the building must keep the utilities on.

Four Ways Income-Eligible Electric Shut Off (or Turn

See page 2 for

1

Winter Moratorium

Gas and electric companies cannot terminate heat-related utility service from November 15 through March 15 (often extended through April). The customer must send a financial hardship form to the company.

2

Serious Illness

No gas or electric shut-off if anyone in the household (adult or child) has a serious illness. Any previous shut-off must also be restored. The serious illness can be:

- Physical (such as asthma, or pneumonia)
- Mental (such as depression or bipolar disorder)
- Short-term (such as the flu)
- Long-term (such as cancer).

Send the company a serious illness letter from a doctor, nurse practitioner, physician assistant or the local Board of Health, and also submit a financial hardship form. A phone call from the doctor's office should work temporarily, but a letter must be sent later.

Families Can Stop a Gas or the Gas or Power Back On)

income eligibility

3

Child Under 12 Months

No gas or electric shut-off if anyone in the household is under 12 months old, and any previous shut-off must also be restored. Show the child's age with a birth or baptismal certificate, or any other reasonable proof. Also submit a financial hardship form.

4

Elderly

No gas or electric shut-off if all adults are age 65 or over. Submit an elderly protection form, which the utility can provide. (Elderly households which are not low-income should also submit the elderly form since utilities generally will not terminate service to these households.)

Discounted Gas and Electric Rates and Budget Plans

Massachusetts gas and electric utilities (except those operated by a city or town) must offer a Low Income Discount Rate. Most families receiving Fuel Assistance should be enrolled automatically. Others who qualify should obtain an application from the utility and send it back promptly or simply call the company—the utility should enroll the household right away, and not wait to verify income. (See page 2 for income eligibility.)

Anyone Can Lower High Winter Utility Bills with Budget Plans

Utilities offer level monthly payment plans. They estimate annual usage and divide that amount into 12 equal payments.

Reducing a Household's Energy Bills

Income-eligible households can lower their energy bills by contacting their local weatherization agency. Call 1-800-632-8175 to find your local agency. The agency can replace inefficient heating systems and other appliances and better insulate an apartment or house. (See page 2 for income eligibility.)

Any household can get a free “energy audit,” conducted by their utility company, listing ways to save on energy bills.

Help With Telephone Bills

Lifeline, Link Up, and SafeLink Wireless lower landline telephone or cell phone bills for TAFDC, EAEDC, SSI, MassHealth, Food Stamps, or Fuel Assistance recipients. Lifeline reduces monthly telephone bills by \$18 and Link-Up provides discounts on installation or activation charges. *Contact your local telephone company.*

SafeLink offers a free cell phone and up to 250 free minutes per month of service. Call 1-800-977-3768 or go to www.safelinkwireless.com.

A Helping Hand for Heating Costs: Fuel Assistance

Fuel Assistance (called LIHEAP—Low Income Home Energy Assistance Program) makes direct payments (in some years over \$1000) for income-eligible households toward gas, electricity, oil, propane, kerosene, or other heating bills. To apply, call 1-800-632-8175 to find your local fuel assistance agency. If heat is included in rent, many eligible tenants can also receive fuel assistance. If heat has been shut off, the utility must accept a fuel assistance check of 25% of the amount overdue and turn the heat back on. (See page 2 for income eligibility.)

Other Possible Sources of Heating Help

(some of these source do NOT require proof of low income and not all sources are available throughout the winter):

- ☀ The Emergency Food and Shelter Program (EFSP), often administered by your local fuel assistance agency.
- ☀ The Good Neighbor Energy Fund provides a one-time grant to lower income people who do not qualify for Fuel Assistance. Contact the local Salvation Army or call 1-800-334-3047 (or 1-800-262-1320 in area code 413).
- ☀ The Citizens Energy Corporation (www.citizensenergy.com) offers a one-time delivery of oil at a discounted rate. Call 1-877-563-4645. It also operates a gas heat assistance program. Call 1-866-427-9918.
- ☀ Catholic Charities, the United Way, the Salvation Army, your city or town, or other local organizations.
- ☀ Dial 211 for information on other Massachusetts social services.

What to Do If You Are NOT Satisfied with the Utility's Response

The Consumer Division of the State's Department of Public Utilities (DPU) helps consumers resolve disputes with their utility companies.

Call the Consumer Division at
1-877-886-5066

if the utility company makes it difficult to work out a repayment plan or threatens to shut off service where the household is protected from termination.

Other Important Contacts:

Fuel Assistance and Weatherization 1-800-632-8175

Safelink Wireless 1-800-977-3768

Telephone Lifeline: http://www.mass.gov/Eoca/docs/dtc/telecom/forms/Lifeline_Application9_2010.pdf

For additional copies of this brochure, contact consumerlaw@nclc.org

For more detailed information, see NCLC's handbook: "Utilities Advocacy for Low-Income Households in Massachusetts," available at www.masslegalservices.org/docs/utility-handbook-2d-ed.pdf

NATIONAL CONSUMER LAW CENTER®

7 Winthrop Square, 4th Floor
Boston, MA 02110-1245
www.nclc.org

This brochure was made possible, in part, by generous grants from the Boston Foundation and the Fireman Foundation.