

Carol's Story

How Project Stay Connected and NCLC Helped Keep the Lights and Heat On

The odds were stacked against Carol D. As a low-income, disabled, elderly widow living in an all-electric home, Carol thought that with all the personal and financial hardships she was facing, her utility company would surely help when she fell behind on her electric bill. Instead, the Billerica, Massachusetts resident found herself in court for utility bills she could not afford to pay. National Grid had sent Carol a letter about its arrearage management program (AMP) – a financial assistance program for low-income customers with overdue utility bills. Yet, Carol set aside the letter because she simply did not understand the complicated language.

In her own words: “I just glanced at the first letter and didn’t take the time to comprehend. I was upset with them [National Grid] because I had called them several times about getting put on a budget program and they’d say things like, ‘well you have to put \$2,400 down and pay \$600 every month plus your bill’, and I said, ‘I just can’t do that. The last time I called, was after National Grid brought me to court, and I’d been in and out of court for a year or so. They told me I had to pay \$4,500 and budget the \$4,500 I would still owe. I couldn’t afford to pay them \$4,500. I was just so upset. I wanted my day in court.’”

A local senior citizen’s center referred Carol to National Consumer Law Center attorney Charlie Harak (pictured at Carol’s home). Carol was already being sued by a collection firm by the time she called NCLC. Attorney Harak contacted National Grid’s General Counsel and convinced her that the company should direct the outside collection firm to dismiss the lawsuit, so long as Carol agreed to enter the Arrearage Management Program. After discussing the AMP program with Attorney Harak, Carol went back and found the letter she received from National Grid and enrolled in the program. Thanks to the intervention of Attorney Harak, the logjam was resolved and Carol successfully registered for the program. Carol has remained in the program and also received assistance in managing her bills to ensure she keeps her heat and electricity on.



*National Consumer Law Center attorney
Charlie Harak and Carol*