

Massachusetts Utility Assistance

Low-Income Home Energy Assistance Program (LIHEAP)

Also called **Fuel Assistance**, LIHEAP provides eligible households with help in paying part of winter heating bills (gas, electric, oil, propane, wood, or coal). Eligibility depends on income and other factors. If heat is included in your rent, you may still qualify if you pay more than 30% of household income for rent. Applications are accepted between November 1 and April 30.

2023 – 2024 LIHEAP Income Limits

Family Size	Maximum Annual Income
1	\$ 45,392
2	\$ 59,359
3	\$ 73,326
4	\$ 87,294

To apply: search for your local agency at: toapply.org/MassLIHEAP

The Good Neighbor Energy Fund

A program of the Salvation Army, this fund is available to Massachusetts residents who have a temporary financial difficulty and are **not eligible for LIHEAP**. For more information and to locate your local agency visit: magoodneighbor.org/assistance.html (This website is only available in English and Spanish).

Utility Discounts

Investor-owned gas, electric, local phone utility companies (such as Eversource and National Grid) in Massachusetts must offer reduced rates to certain low-income households who receive public assistance benefits. Discounts are typically between 25% and 36%. If your company did not automatically enroll you, you can ask if you qualify. The income limit is the same as for LIHEAP (see chart above). If your utility is municipal-owned (city or town-owned, e.g., Holyoke Gas & Electric), it is **not** required to offer discount rates, some do, so ask!

Utility Shut-Off Protections

Note: while the protections below may prevent the utility from shutting-off your service, **you are still responsible for paying your bills. If you have unpaid bills utilities may send the bill to a collection agency, report the bill to credit reporting agencies and even take you to court.** If you are a homeowner for example, the court may order a lien placed on your home.

Financial Hardship

To qualify for most of these shut-off protections (the All Adults 65 Or Over protection is slightly different) **you must have a financial hardship.** If your income is less than the LIHEAP limit (see chart above) you qualify. If your income is slightly higher you may qualify if you can show circumstances like high medical bills or a recent job loss. If you have LIHEAP, the utility should know you have financial hardship. If not, you can submit your utility's financial hardship form (ask customer service for the form).

Winter Moratorium

Between November 15 and March 15 each year, Massachusetts utilities cannot shut-off gas (or electric if it is used to run the heating system) for those experiencing **financial hardship** (see above). If you receive LIHEAP, your utility should be informed that you are protected during the winter, but this does not always happen. If your utility tries to shut-off your service during the winter, **ask your company for their financial hardship form** and send it in (you may need renew it every 3 months). Unfortunately, this protection does not apply to oil, propane, wood, or coal.

Serious Illness

If someone in the household has a serious illness, AND the family qualifies as having financial hardship (see above) then the utility company cannot terminate gas, electricity, or water. To get this protection you submit the company's financial hardship form and send them a letter from a doctor that says that the household member has a serious illness. You do **not** need to show that there is a need for the utility service to treat the serious illness or protect against a worsening of the illness. This protection lasts for 90 days for a short-term illness or 180 days for an ongoing or chronic illness- though the financial hardship form may only last for 90 days.

Infant in Household

If there is a child under 1 year of age in the household, AND the family has financial hardship (see above) then the utility company cannot shut-off gas, electricity (see note on water service). To get this protection you must submit the company's financial hardship form and proof of the child's age.

All Adults in Household are Age 65 or Older

If **all adult** members of the household are age 65 or older and show financial hardship, they are protected from shut-off. **In practice, showing that all adult members are 65 or older is usually enough to protect from shut-off, regardless of financial hardship** as the utility company must seek permission from the state's Department of Public Utilities (DPU) to shut-off gas, electric or telephone (see note on water service) and rarely do so. Notify your utility that all adults are 65 or older.

Note on water service – Private water companies must honor these protections. City - owned water companies are not required to honor these protections, though some do.

Past Due Bills

Concerned about managing bills? You can ask for an advocate, friend or relative or friend to receive copies of your past due bills and notices. That person can help you manage your bills, without being responsible themselves for what you owe.

Arrearage Management Programs (AMPs)

Each **investor-owned** gas or electric utility company must offer a **one-time only** program that forgives past due bills (“arrearages”) over time. (Municipal-owned utilities are **not** required to offer AMPs.) If you are accepted into an AMP, you agree to pay monthly bills in-full and on-time., The utility company agrees to erase some of the amount you owe with each full/on-time payment typically over 12 to 36 months. AMP programs vary by company. **You must pay in full and on-time each month to stay in this program. So, it is important that you only agree to an affordable payment plan.**

To qualify you must have a low-income (see the chart above) and have a large amount of over-due bills. To apply, call your utility company's customer service department - the number should be on your bill.

Payment Plans

If you don't qualify for an AMP, you should ask the company to set up a payment plan. This is an agreement to pay back the overdue amount over time. **IF you contact the company before service is shut-off** for non-payment, the utility must allow you to pay back the past due amount over four months (in four equal payments).

Tip: If you can't afford to pay the payment plan, at least pay what you can. The utility company is less likely to shut-off service if you pay even a small amount each month towards what you owe.