
Protections Ordered by the Department of Public Utilities

The information on this page was taken from the DPU website. See www.mass.gov/dpu for more information.

If you have a financial hardship

You are protected from having your electric or gas service shut off if you have a financial hardship **AND**

1. You, or someone in your home, is seriously ill (physically/psychologically); or
2. You have an infant in the home under 12 months old; or
3. It is between November 15 and March 15 and you need the service to heat your home; or
4. All adults in the home are age 65 or older and a minor child resides in the home.

A **financial hardship** exists when a customer is unable to pay an overdue bill and such customer meets income eligibility requirements for the Low-Income Home Energy Assistance Program (LIHEAP) administered by the Department of Housing and Community Development. You may be eligible for assistance if your household income does not exceed 60% of the state median income (**see income guidelines chart below**). More information can be found on the Department of Housing and community Development website at www.mass.gov/dhcd. Alternatively, the DPU may determine that a financial hardship exists.

If you have a financial hardship, you should inform your utility company immediately. Your company will send you a certifying form. You will have seven days to return it to the company with documentation supporting your need for protection.

If you are age 65 or older

Utility companies may not shut off service to households where all residents are 65 years or older without written approval from the DPU. If all residents of your household are over age 65, you should inform your utility company.

Protections preventing utility terminations to residents experiencing a financial hardship during the winter heating season in Massachusetts are ordered by the Department of Public Utilities.

You may be eligible for assistance if your household income does not exceed 60% of the state median income.

Cromwell Waiver

Utility companies have the right to refuse service at a new address if the person applying for service owes the same company money for an account at a previous address. Per a DPU ruling the utility company may not terminate service to a new residence if, after the customer moves in, the utility company realizes it is owed money from a previous address. Due to this, the utilities are very careful about screening customers before establishing service.

If someone has a previous balance and needs service at a new residence they can request to sign a “**Cromwell Waiver**” with the utility company. This gives the utility company permission to add the outstanding bill from the previous address onto the new billed account, and if this entire bill is not paid in full the utility company can shut off service to the new residence. At this time the customer may have a chance to negotiate a payment plan with the utility company rather than pay the 100% at once.

Income Guidelines

Household Members	Maximum Annual Household Income	Household Members	Maximum Annual Household Income
1	\$27,876	6	\$70,763
2	\$36,454	7	\$72,371
3	\$45,031	8	\$73,979
4	\$53,608	9	\$75,587
5	\$62,186	10	\$77,196