We offer free legal help in many areas, including

- welfare,
- SNAP (food stamps),
- divorce,
- child support,
- domestic violence,
- bankruptcy,
- special education,
- nursing home care,
- health insurance,
- eviction,
- foreclosure,
- and more.

See the reverse side for more about legal services.
If you're under 60, call SLS for help:

Statewide Legal Services
1-800-453-3320
860-344-0380

Search our website for help:
www.ctlawhelp.org

If you're over 60, call your local legal aid office.

If you're 60 or over, call your local legal aid office:

Eastern CT 800-413-7796 Western CT 800-413-7797
Hartford Area 860-541-5000 Bridgeport Area 800-809-4434
Stamford Area 800-541-8909 New Haven Area 203-946-4811

Help with Utility Problems
Are you wondering if you qualify for help? Dial 2-1-1.

Help with Utility Problems
What help is available for utility problems? ....... 3
What can I do about a shut-off notice? ............... 4
How can I get protection from shut-offs? .......... 4
Financial help and payment programs .............. 6
What if my name is not on the bill?............... 8
Good things to know........................................ 9
Where can I get help?
The following agencies can give you information and help you with problems such as shut-offs, re-connection, installation, meter tests, payment arrangements, outages, deposits, incorrect rates, and more:

2-1-1 Infoline: Dial 2-1-1 or go to www.211ct.org.

Public Utilities Regulatory Authority (PURA)
Consumer Assistance Unit
10 Franklin Square
New Britain, CT 06051
www.ct.gov/pura
1-800-382-458 or 860-827-2622

Office of Consumer Counsel (OCC)
10 Franklin Square
New Britain, CT 06051
www.ct.gov/occ860-827-2900

What help is available for problems with utilities?
Help with utilities is available for families with lower income. Dial 2-1-1 anytime for help and information, even if you think your income is too high for you to get help.

- **Life-threatening shut-off protection** keeps utilities on all year if turning them off would put someone’s life in danger. See Protection from shut-offs below.

- **Winter shut-off protection** keeps utilities on from November 1 through May 1.

- **Energy assistance programs** can help pay for winter heating bills.

- **Financial help/payment programs** are available, including payment agreements, matching payment plans, and debt forgiveness.

- **Weatherization** can reduce your heating bills by making your home more energy efficient. Weatherization can include insulation, storm windows, caulking, furnace repair, and more.

- **SNAP benefits** (food stamps) could be increased.

Are you an undocumented immigrant?
Undocumented immigrants cannot get energy assistance. But other household members who are citizens or qualified aliens may be able to get benefits. Some non-profits also sometimes help undocumented immigrants. Dial 2-1-1 for help.
What can I do about a shut-off notice?

Don’t ignore notices or bills from the utility company.
- Call your utility company. They will tell about you your options (payment agreement, fuel funds, and other help).
- Call your case worker if you have one and ask for help making an agreement.
- Call 2-1-1 and ask for name of your local Community Action Agency (CAA). The CAA can help you make an agreement with the utility company that you can afford, apply for energy assistance, and more.
- Call your town hall. Most towns have a social or human services department that can help you apply for energy assistance or make an agreement with the utility company.

Is someone else's name on the bill? See page 8.

How can I get protection from shut-offs?
The best way to avoid a shutoff is to make a payment agreement that you can afford. Connecticut laws also prevents utility companies from shutting off service to people in certain situations.

Winter shut-off protection
During the winter, people who qualify for hardship status are protected from shut-offs. If you qualify for hardship status, you can
- get energy assistance, and
- be protected from utility shut-offs from November 1 to May 1 (and possibly into the summer, too).

If someone else’s name is on the bill:
- Service can be shut off if the person does not pay the bill.
- If the other person moved out, you need to pay the bill. Call and have the bill put in your name.

Good things to know
- Don’t ignore notices or bills from utility companies.
- Call 2-1-1 early. Don’t wait until you have a shut-off notice or you are already behind in paying your bills.
- Apply for hardship status and energy assistance every year in the fall.
- Call your utility company. Tell them what’s going on and ask what options you have.
- Make a payment agreement, and make sure you can afford to pay it. If you can’t make an affordable payment agreement with the utility company, call 2-1-1 and ask about energy assistance.
- Talk to your case worker if you have one. He or she can help you make an affordable payment agreement.
- Always pay your bill on time and keep making whatever payment you can—even through the winter protection time. You must be making payments to qualify for energy assistance.
- Take your name off the bill when you move or you may still be responsible for paying it.
- Allow the utility company to read your meter. If you don’t, they can shut off your service.
- If you shared a meter with someone else and the landlord won’t separate the meters, contact Consumer Assistance at PURA (see page 8).
PURA can try to work out a payment agreement with the utility company. If your utility service is shut off, tell PURA so they can try to get your service turned on. If PURA cannot work out an agreement, it should send a report to you and the company. Tell them you want the written report.

If the report from PURA does not resolve the problem, you can request a hearing from them. Ask for this hearing within 10 days of when their report was mailed. Send your request to:

PURA
Attn: Consumer Assistance Unit
10 Franklin Square
New Britain, CT 06051

PURA will schedule a hearing where you can explain your side and what you think a reasonable payment agreement should be. They will make a decision and mail you a copy.

If you do not agree with PURA’s decision, you can appeal to court. Call Statewide Legal Services for information about appealing to court.

What if my name is not on the bill?

If your landlord’s name is on the bill:

- Service cannot legally be shut off if the landlord does not pay the bill.
- If service is shut off, call the police and the utility company.

If your spouse’s or ex-spouse’s name is on the bill:

- Service can be shut off if you live in the house unless you have divorce papers that say you live somewhere else. It doesn’t matter whose name is on the bill.
- Service cannot be shut off for 90 days from the date you ask for service in your name. If the court says that your ex-spouse is solely responsible for the bill, you can extend this for another 90 days.

Who can get hardship status?

Hardship status means that something in your life makes it hard for you to pay your utility bills. It could be that your income is too low or that someone in your household has a serious illness. You can get hardship status for the following reasons:

- You get cash assistance, state medical benefits, or federal government benefits (Medicaid, SSI, Social Security, or unemployment).
- Your income is very low.
- Paying an overdue utility bill would make it hard for you to also pay for important things like food or rent.
- Someone in your home has a serious illness that has been documented by a doctor.

If you have hardship status, your utilities will stay on from November 1 to May 1. Call your utility company each fall and apply for hardship status. You will probably continue to get utility bills each month. Pay what you can afford.

What happens when winter shut-off protection is over?

If you have not made any payments during winter shut-off protection, you may get a notice that says you must pay your entire balance to prevent a shut off or you will be removed from the shut-off protection program.

Life-threatening shut-off protection

If a person’s life would be in danger without utility service, the company cannot shut off your service in any season, even if you owe them money. This includes people who have

- a life-threatening situation,
- a serious illness, and
- a child age two or younger who has been discharged from the hospital and needs utility service for their health.
Call your utility company and give them proof from a doctor that you need utilities.

**Will I still get a bill?**

Probably – it depends on the utility company. Remember to keep making payments during the hardship period, even if it is just one or two.

**Financial help and payment programs**

Each utility company has its own special payment programs. The best protection from a shut-off is a payment agreement that you can afford to keep. *If you are late making payments, the utility company can remove you from the program.*

Examples of programs include

- payment arrangements;
- matching payment programs where you, energy assistance, and the utility company each pay some of the bill; and
- debt forgiveness programs (also called arrearage forgiveness).

A payment arrangement lets you keep your utility service on or get it turned back on by paying down the amount you owe over time.

**How can I make a payment arrangement?**

- Call the utility company and tell them you want to make a payment arrangement. Don’t feel pressured to make an agreement you can’t afford. Tell the utility company what you can afford to pay.
- Ask about a forgiveness program so some of your balance would be forgiven if you make your monthly payments. Also ask if you qualify for a lower monthly payment.

If you are able to make a payment agreement with the utility company, be sure to make all your payments on time. If you think you might miss a payment, contact the utility company ahead of time to make other arrangements.

If you can’t make a payment arrangement that you can afford, here are some things you can do:

- **Call your case worker** if you have one.
- **Call 2-1-1** and ask about energy assistance.
- **Ask at your town hall** if there is a department of social or human services that can help you apply for energy assistance or make an agreement with the utility company.
- **Ask to talk to a review officer** at the utility company.

**What happens if I can’t make a payment arrangement?**

If you cannot make an affordable payment agreement with the utility company, ask to speak with a review officer. They might have you talk with a supervisor first, but they must also let you talk with a review officer.

The law says that the utility cannot be shut off as long as

- you are trying to make an agreement, or
- you wish to appeal what the utility is requiring you to do or pay.

You may need to remind the utility company of this.

If you cannot make an agreement with the review officer, you must be given a report in writing.

After you get the report, you can file a complaint with the State of Connecticut Public Utilities Regulatory Authority (PURA) within 5 days. You can file a complaint on the PURA website at www.ct.gov/pura.