

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

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](http://www.ctlawhelp.org)

## UTILITIES

## LEGAL SERVICES

SELF-HELP SERIES

*Are you worried about utility shut-offs?*

# Help with Utility Problems

January 2016



### 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.*

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**Help with Utility Problems**

Are you wondering if you qualify for help? Just call 2-1-1.

*Help with Utility Problems*

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

**Connecticut Legal Services**

[www.ctlegal.org](http://www.ctlegal.org)

*Bridgeport*

211 State Street 203-336-3851

*New Britain*

16 Main Street 860-225-8678

*New London*

153 Williams Street 860-447-0323

*Stamford*

20 Summer Street 203-348-9216

*Waterbury*

85 Central Avenue 203-756-8074

*Willimantic*

872 Main Street 860-456-1761

**New Haven Legal Assistance Association**

[www.nhlegal.org](http://www.nhlegal.org)

426 State Street

New Haven, CT 06510

203-946-4811

**Consumer Law Project for Elders**

Free legal assistance to people 60 and over throughout Connecticut who have money/debt problems.

1-800-296-1467

**Greater Hartford Legal Aid**

[www.ghla.org](http://www.ghla.org)

999 Asylum Avenue

Hartford, CT 06105

860-541-5000

*This booklet was produced by Connecticut Legal Services, Greater Hartford Legal Aid, New Haven Legal Assistance Association, and Statewide Legal Services of Connecticut.*

*The information in this booklet is based on laws in Connecticut as of January 2016. We hope that the information is helpful. It is not intended as legal advice. For advice on your situation, call Statewide Legal Services or contact a lawyer.*

## Good things to know

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- ▶ **Call 2-1-1 early.** Don't wait until you have a shut-off notice or you are already behind in paying your bill.
- ▶ **Apply for 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.** But don't agree to just any payment agreement—work out one that you can really afford to pay. If you can't make an affordable payment agreement with the utility company, call 2-1-1 and ask about energy assistance.
- ▶ **Do you have a case worker?** Talk to your case worker. 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.
- ▶ **Don't ignore notices or bills** from the utility company.
- ▶ **Take your name off the bill when you move** or you may still be responsible for paying it.
- ▶ **You must allow the utility to read your meter** or they can shut off your service. If you have a shared meter and the landlord won't separate them, contact Consumer Assistance at PURA (see "Resources" on page 8).
- ▶ **If you are an undocumented immigrant,** you can still apply for energy assistance and have the bill in your name.

## Where do I get help?

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Dial **2-1-1** for help and information. This toll-free number is available 24 hours a day every day of the year. You should call even if you don't think your income is low enough because you can be offered help by many organizations, including state programs, utility companies, social service agencies, veterans' programs, and others.

### ***What help is available?***

Help is available for families with low and slightly higher income. Call **2-1-1** to see if you can get help in these areas:

- **Energy assistance** available from state and private programs that can help pay winter heating bills.
- **Protection from shut-offs:**
  - *Winter shut-off protection* keeps utilities on from November 1 through May 1.
  - *Life-threatening shut-off protection* keeps utilities on all year if turning them off would put a person's life in danger.
- **Financial help / payment programs** including payment agreements, matching payment plans, and debt forgiveness.
- **Furnace repair** or replacement.
- **Weatherization** to 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) increase.

## What can I do about a shut-off notice?

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- **Call 2-1-1.** They can give you the name of your local Community Action Agency (CAA). The CAA can help you negotiate an agreement you can afford, apply for energy assistance, and more.
- **Call your utility company.** They will tell you your options (payment agreement, fuel funds, and other help). You must also allow the utility to read your meter or they can shut off your service. If you have a shared meter and the landlord won't separate them, contact Consumer Assistance at PURA (see *Where can I get help?* on page 9).
- **Call your case worker** if you have one. He or she can help you make an agreement.
- **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: *What if my name is not on the bill?* on page 8.

**Don't ignore notices or bills from the utility company.**

## Protection from shut-offs

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Connecticut laws prevent utility companies from shutting off service to people in special cases:

### ***Life-threatening shut-off protection***

If someone'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. Call your utility company and give them proof from a doctor that you need utilities.

### **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.

### **If you are an immigrant:**

- You can still apply for energy assistance and have the bill in your name.

## Resources

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The following agencies can help you with problems such as shut-offs, re-connection, installation, meter tests, payment arrangements, outages, deposits, incorrect rates, and more:

### **Public Utilities Regulatory Authority (PURA)**

Consumer Assistance Unit  
10 Franklin Square, New Britain, CT 06051  
[www.ct.gov/pura](http://www.ct.gov/pura)  
1-800-382-4586 or 860-827-2622

### **Office of Consumer Counsel (OCC)**

10 Franklin Square, New Britain, CT 06051  
[www.ct.gov/occ](http://www.ct.gov/occ)  
860-827-2900

## Who can get hardship status?

You can get hardship status for the following reasons:

- You get cash, medical state benefits, or federal government benefits (Medicaid, SSI, Social Security, or unemployment).
- Your income is very low (for example, if your income is less than \$24,400 for a family of 3, or 125% of the federal poverty level).
- A household member is seriously ill and his or her life would be in danger without utility service. You will need show a proof from a doctor.

## 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's just one or two.

## What if my name is not on the bill?

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### 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 otherwise. 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.

## Winter shut-off protection

If you get winter shut-off protection, your utilities would stay on from November 1 to May 1 (and they could extend into the summer, too). The best way to avoid a shutoff is to

- make a payment agreement you can afford to keep, and
- apply each fall for *hardship status*.

## What happens when winter shut-off protection is over?

If you have not made any payments during winter shut-off protection

- you may receive a shut off notice and be required to pay your entire balance to prevent the shut off, or
- you will be removed from the shut-off protection program.

## Are you an undocumented immigrant?

You can still apply for energy assistance and have the bill in your name.

## Financial help and payment programs

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

## ***What is a payment arrangement?***

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. Get started on making a payment arrangement by doing the following:

- ▶ 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 an affordable payment arrangement, 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.

## ***When you can't make a payment arrangement***

If you can't make an affordable payment arrangement, the utility company must let you talk to a *review officer*. Your utility service can't be shut off while you are appealing, and you may need to remind them of this. The company might have you talk to a supervisor first, but you can insist on talking to a review officer. Tell the review officer what you offered as a payment agreement and see if they will work with you.

**If you cannot make an agreement with the review officer**, he or she must give you a report in writing.

After you get the report, you can appeal to the Department of Public Utility Control (DPUC) within 5 days. The DPUC will try to work out a payment agreement. If your utility service is shut off, tell the DPUC so they can try to get your service turned on. If the DPUC cannot work out an agreement, it should send a report to you and the company. Tell the DPUC that you want the written report.

**If the DPUC's report does not resolve the problem**, you can request a hearing from them. Ask for this hearing in writing within **10 days** of when DPUC's report was mailed. Send your request to:

DPUC  
10 Franklin Square  
New Britain, CT 06051

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

**If you do not agree with the DPUC's decision**, you can appeal to court. Call Statewide Legal Services for information about appealing to court.

## ***What is hardship status?***

*Hardship status* means that something happening in your life makes it too hard to pay your utility bills. It could be that your income is too low or that someone in your household has a serious illness. Once the utility company classifies you as having hardship status, you can then

- get energy assistance, and
- be protected from utility shut-off.

Your utilities will stay on from November 1 to May 1 (and may extend into the summer, too). **Call your utility company each fall and apply for hardship status.**