

## Eversource Contacts

### Eastern Massachusetts (Electric & Gas)

- Residential Customer Service: 800-592-2000 (open account, account changes, move in-move out, reconnection, etc.)
- Residential Credit/Payment Plans: 866-861-6225
- Discount Rate: 800-592-2000. Fax Number: 781-441-3686
- New Start Forgiveness Program: 866-315-2496

Bill payments via US Mail:

Eversource  
P.O. Box 56007  
Boston, MA 02205-6007

Contact us by mail, send to:

Eversource  
247 Station Drive  
Westwood, MA 02090

### Western Massachusetts (Electric)

- Residential Customer Service: 877-659-6326 (open account, account changes, move in-move out, reconnection, etc.)
- Residential Credit/Payment Plans: 877-963-2632, Fax: 800-296-0331
- Discount Rate: 800-286-2000. Fax Number: 800-265-6708
- New Start Forgiveness Program: 877-963-2632

Bill payments via US Mail:

Eversource  
P.O. Box 56005  
Boston, MA 02205-6005

Contact us by mail, send to:

Eversource  
P.O. Box 270  
Hartford, CT 06141

## Eversource Discount Rate

**Eversource's Discount Rate** is available for customers who receive certain government means-tested benefits. Eligibility guidelines and an application are available on [www.Eversource.com/BillHelp](http://www.Eversource.com/BillHelp). Customers already receiving Fuel Assistance automatically receive Eversource's Discount Rate.

Examples of benefits:

- Supplemental Social Security (SSI)\*
- Transitional Aid to Families with Dependent Children (TAFDC)
- Emergency Assistance to the Elderly, Disabled and Children (EAEDC)
- SNAP (Food Stamps)\*
- Mass Health Basic and Standard\*
- Low Income Home Energy Assistance
- Head Start\*
- MA Veterans Benefits (GLC. 115)\*
- Dependency and Indemnity Compensation (DIC) for Surviving Spouse or Parents of Veterans (Dependency Indemnity Compensation letter required)\*
- Improved Veterans Disability Pension (Non-service Connected Disability letter required)\*
- WIC\*
- Commonwealth Care Plans, Types 1, 2, or 3a
- Health Safety Net Plan Primary or Secondary (not partial)

\*Eligibility letter required.

### Important to note:

- The person receiving the government assisted benefit **MUST** be customer of record.
- SSI is **Supplemental** Social Security – Social Security is not a qualifying benefit.
- Not all Mass Health benefits are eligible for discount rate. Connector Care 3 and above does not qualify. Health Safety Net Partial does not qualify.
- WIC, Head Start and Free or Reduced lunch may be in child's name. Free/reduced lunch for Boston, New Bedford and Wareham are not a qualifier.
- The only Veteran's Benefit that qualifies for discount rate is **NON-SERVICE CONNECTED DISABILITY OR MA VET BENEFIT GLC 115**. Service Connected Disability or Honorable Discharge does not qualify.
- Copies of health cards or DTA cards are not dated and cannot be accepted as proof of benefit.

## **Low Income Energy Assistance Program (LIHEAP)**

**Known commonly as Fuel Assistance**, the Low Income Energy Assistance Program (LIHEAP) provides eligible households with help in paying a portion of winter heating bills.

- Eligibility for the program is based on household size and the gross annual income of every household member, 18 years of age or older.
- Assistance is through a fixed benefit amount for the cost of the primary source of heat.
- Payments for actual usage or fuel delivery are made directly to the heating vendor for primary energy needs from November 1<sup>st</sup> to April 30<sup>th</sup>.
- Funding is allocated by the US Department of Health and Human Services.
- When you are certified for Fuel Assistance by your local Community Action Agency, you are qualified to receive your utility's Discount Rate, Energy Efficiency measures at no cost, New Start Forgiveness Program and other utility programs.

For more information on Fuel Assistance or to locate the agency in your area, go to:

[www.masscap.org/heatinghelpma](http://www.masscap.org/heatinghelpma)

To Enroll in Fuel Assistance:

- State or federally issued photo ID (license, passport, etc), social security number and proof of address.
- Proof of all income for the four weeks prior to the appointment. Self-employment income must be documented with most recent 1040 tax return with all attachments.
- Current heating bill (electric, gas, oil, etc) with service address and account number.
- Current electric bill (to receive utility discount).

Homeowners must bring the most current copy of their:

- Mortgage statement, homeowners insurance bill, real estate bill

Renters must bring the most current copy of their:

- Lease or rental agreement, rental subsidy information (if applicable)

For all other household members:

- Social Security Number
- Date of birth
- All income for the four weeks prior to the appointment

## **Good Neighbor Energy Fund**

**The Good Neighbor Energy Fund** provides eligible households slightly above the LIHEAP level with help in paying a portion of energy bills.

- Now in its 33<sup>rd</sup> year, the Fund provides energy assistance to residents who are struggling to pay energy bills.
- Since its inception the Fund has raised almost \$21 million and assisted more than 87,000 households.
- The Fund is supported by 21 sponsoring energy companies and thousands of caring neighbors throughout the Commonwealth.
- The most important thing to remember about this program is that qualified participants are not eligible for state or federal assistance programs.
- Eligible participants will have gross household income between 60-80% of the state median income level.
- Applications are processed at local Salvation Army Service Center locations.
- The 2020-2021 benefit level is \$300.

For more information on the Good Neighbor Energy Fund go to:

<https://www.magoodneighbor.org>

800-262-1320 or 800-334-3047

## Eversource Payment Plans

Eversource offers programs and services to assist customers during the pandemic.

### **Payment Plans:**

Payment plans allow a customer to pay their overdue balance in monthly installments over a minimum of four (4) months.

Customers have two payment plan options:

- Current bill plus a portion of their past due monthly (plan amount due fluctuates), or
- One fixed monthly payment including future bills
- Customers will not be at risk for service termination while they are active on a payment plan.
- To be eligible, a down payment is required for as low as 25% of arrears balance, when there has been no payment in the past 30 days.

**Important information: Eversource is offering flexible payment plans – with no downpayment up to 12 months in an effort to assist customers during the pandemic.**

### **Budget Billing:**

Customers who are current on their utility bill can enroll in a Budget Plan to level payments over a 12 month period.

- Based on the customer's usage history, the customer pays a relatively set amount monthly.
- To address seasonable peaks, the budget may adjust up or down depending on energy usage.
- Before the end of 12 months, the difference between the actual energy costs and the budget will be billed or credited to the customer

## Eversource Forgiveness Program

**Eversource's New Start Forgiveness Program** is available for qualified customers who are on discount rate. The Program is designed to assist customers with past due electric and/or gas bills. Eversource will forgive a portion of past due balance every time a customer pays the agreed monthly budgeted bill on time.

### To qualify, a participant must:

- Have an active residential gas or electric, non-landlord account in their name with Eversource.
- Must be on the Eversource Discount Rate.
- Have a 60-day delinquent balance totaling at least \$300.
- Accept a budget payment plan. The monthly budget amount will be based on the average of the customer's regular monthly bills.
- If a customer is certified to receive fuel assistance, Eversource will reduce the monthly budget based on benefits received.

### How the program works:

When the customer makes their New Start monthly payment, 1/12 of the past due balance will be "forgiven", thus reducing the amount the customer owes. The amount forgiven each month is calculated by taking the customer's total past due and dividing it by 12. The annual amount forgiven is not to exceed \$12000.

### Requirements of Program before Covid 19:

- No good faith payment required on initial enrollment.
- If the initial New Start payment plan defaults, the customer must make two good faith payments before reenrollment is allowed.
- If the customer breaks the payment agreement a second time, all missed payments must be made up before reenrollment is allowed.
- Forgiveness credits will not be applied to good faith or made up payments.
- Customer may enroll in the program again and start fresh with a new agreement at the then current balance after a 12 month waiting period whether they completed the agreement or not.

**Important information effective until March 1, 2022. Eversource is waiving any good faith payments and allowing reinstatement onto New Start Forgiveness Program.**

## **Protections from Termination of Utility Service 220 cmr 25.03**

**“A utility company may not shut off service or refuse to restore service to the home of any customer if certain conditions exists.”**

### Financial Hardship and Winter Protection:

- Exists when a customer is unable to pay an overdue bill and income is certified to meet Financial Hardship guidelines.
- Income must be at or below 60 percent of state median.
- Protects gas and electric utility service from disconnection when unable to pay the bill between November 15 and March 15, if the utility service provides heat or operates heating equipment.

### Medical, Infant and Senior With Minor Protection – Needs Financial Hardship:

Service will not be disconnected when:

- A person residing in the home is seriously ill.
- A child under the age of 12 months resides in the home.
- All adults are at least 65 and a minor child resides in the home.
- There is a certified Financial Hardship.
- Written medical certification must be signed by a Physician, Physician Assistance, Nurse Practitioner, Board of Health or with a birth certificate

### Elderly Protection – No Financial Hardship Needed:

Service will not be disconnected when:

- All residents are 65 years of age or older
- Cannot be disconnected unless approved by the Department of Public Utilities (DPU)
- Customers can elect to have a third party designated to receive copies of past due bills and notices. Third party is not financial responsible for the account balance.

## **Additional Resource Information**

### Mass Save



[www.masssave.com](http://www.masssave.com)

Learn about energy efficiency information and weatherization services for single and multi-family homes. Find answers to your questions about lighting & appliances, heating & cooling and adding on to or building a new home. Get connected to fuel assistance, utility discounts and energy efficiency services. Visit

or call **866-527-7283** and **Just Ask!**

### Women, Infant and Children's Program (WIC)

Provides food packages, food vouchers, nutrition counseling, and budget/shopping skill training to eligible women and their children up to 5 years old (eligible fathers, grandparents, legal guardians and foster parents can apply for children under 5 in their care). 800-942-1007 or visit [www.mass.gov/wic](http://www.mass.gov/wic)

### Supplemental Nutrition Assistance Program "SNAP

(Food Stamps) Individual looking for more information are encouraged to call Project Bread's Food Source Hotline at 800-645-8333 or visit [www.gettingfoodstamps.org](http://www.gettingfoodstamps.org)

### Mass 2-1-1

Mass 2-1-1 directory is an information resource for emergency food, rent, help paying your heating & utility bills, mental health counseling, health programs, public health and safety services, child care referrals, job resources, and other help for individuals, parents and families. Simply dial **2-1-1** or visit [www.mass211help.org](http://www.mass211help.org)



## Eastern Massachusetts Community Action Agencies

<p>Action for Boston Community Development 178 Tremont Street, Boston, MA</p> <p>617-357-6012 <a href="http://www.bostonabcd.org">www.bostonabcd.org</a></p>	<p>Boston, Brookline, Newton, Stoneham, Winchester, Woburn</p>
<p>Community Action Program Intercity, Inc. 100 Everett Avenue, Chelsea, MA</p> <p>617-884-6130 <a href="http://www.capicinc.org">www.capicinc.org</a></p>	<p>Chelsea</p>
<p>City of Cambridge Department of Human Services 51 Inman Street, Cambridge, MA</p> <p>617-349-6252 <a href="http://www.cambridgema.gov/dhsp">www.cambridgema.gov/dhsp</a></p>	<p>Cambridge, Somerville</p>
<p>Citizens for Citizens 264 Griffin Street, Fall River, MA</p> <p>508-679-0041 <a href="http://www.cfcinc.org">www.cfcinc.org</a></p>	<p>Freetown, Lakeville, Westport</p>
<p>Community Teamwork, Inc. 155 Merrimack Street, Lowell, MA</p> <p>877-451-1082 <a href="http://www.commteam.org">www.commteam.org</a></p>	<p>Arlington, Bedford, Belmont, Burlington, Carlisle, Lexington, Waltham, Watertown</p>
<p>New England Farm Workers Council 473 Main Street, 3<sup>rd</sup> Floor Fitchburg, MA</p> <p>978-342-4520 <a href="http://www.partnersforcommunity.org">www.partnersforcommunity.org</a></p>	<p>Berlin, Bolton</p>
<p>People Acting in Community Endeavors, Inc. 166 William Street, New Bedford, MA</p> <p>508-999-9920 <a href="http://www.paceinfo.org">www.paceinfo.org</a></p>	<p>Acushnet, Dartmouth, Fairhaven, Marion, Mattapoisett, New Bedford, Rochester</p>
<p>Quincy Community Action Programs 1509 Hancock Street, Quincy, MA</p> <p>617-479-8181 <a href="http://www.qcap.org">www.qcap.org</a></p>	<p>Milton</p>

<p>Self-Help, Inc.  1362 Main Street, Brockton, MA  800-225-0875  <a href="http://www.selfhelpinc.org">www.selfhelpinc.org</a></p>	<p>Canton, Dedham, Norfolk, Needham,  Sharon, Walpole, Westwood</p>
<p>South Middlesex Opportunity Council, Inc.  7 Bishop Street, Framingham, MA</p> <p>508-872-4853  <a href="http://www.smoc.org">www.smoc.org</a></p>	<p>Acton, Ashland, Bellingham, Dover,  Framingham, Grafton, Holliston,  Hopedale, Hopkinton, Hudson, Lincoln,  Marlborough, Maynard, Medfield,  Medway, Mendon, Milford, Millis,  Millville, Natick, Northborough,  Northbridge, Sherborn, Shrewsbury,  Southborough, Stow, Sudbury, Upton,  Uxbridge, Wayland, Westborough,  Weston</p>
<p>South Shore Community Action Council  Inc.  71 Obery Street, Plymouth, MA</p> <p>508-747-7575  <a href="http://www.sscac.org">www.sscac.org</a></p>	<p>Aquinnah, Barnstable, Bourne, Brewster,  Carver, Chatham, Chilmark, Dennis,  Duxbury, Eastham, Edgartown, Falmouth,  Harwich, Kingston, Marshfield, Mashpee,  Middleborough, Oak Bluffs, Orleans,  Pembroke, Plymouth, Plympton,  Provincetown, Sandwich, Scituate,  Tisbury, Truro, Wareham, Wellfleet,  West Tisbury, Yarmouth</p>
<p>Worcester Community Council Inc.  484 Main Street, #200, Worcester, MA</p> <p>800-545-4577  <a href="http://www.wcac.net">www.wcac.net</a></p>	<p>Auburn, Boylston, Holden, Leicester,  Millbury, Sutton, West Boylston,  Worcester</p>

## Western Massachusetts Community Action Agencies

\*Served by Eversource    Very limited service by Eversource

<p>Berkshire Community Action Council 1531 East St, Pittsfield MA</p> <p>Pittsfield: 413-445-4503 Toll Free: 866-216-6200 North Adams: 413-663-3014 Great Barrington: 413-528-1947 <a href="http://www.bcacinc.org">www.bcacinc.org</a></p>	<p>Adams, Alford, Becket*, <u>Cheshire</u>, Clarksburg, Dalton*, East Otis*, Egremont, Florida, Great Barrington, Hancock*, Hinsdale*, Lanesborough*, Lee*, Lenox*, Monterey, Mount Washington, New Ashford*, New Marlborough, North Adams, Otis*, Peru*, Pittsfield*, Richmond*, Sandisfield*, Savoy*, Sheffield, South Lee*, Stockbridge, Tyringham*, Washington*, West Stockbridge, Williamstown, Windsor*</p>
<p>Community Action! of the Franklin, Hampshire &amp; North Quabbin Regions 393 Main St, Greenfield MA</p> <p>Franklin County: 413-774-2310 Hampshire County: 800-370-0940 <a href="http://www.communityaction.us">www.communityaction.us</a></p>	<p>Amherst*, Ashfield*, <u>Belchertown</u>, Bernardston*, Buckland*, <u>Charlemont</u>, Chesterfield*, Colrain*, Conway*, Cummington*, Deerfield*, Easthampton*, Erving*, Gill*, <u>Goshen</u>, <u>Granby</u>, Greenfield*, Hadley*, Hatfield*, <u>Hawley</u>, Heath, Huntington*, Lake Pleasant*, Leverett*, Leyden*, Middlefield*, Millers Falls*, Monroe, Montague*, New Salem, <u>Northampton</u>, Northfield*, North Hatfield*, Orange, Pelham*, Plainfield*, Rowe, Shelburne*, Shelburne Falls*, <u>Shutesbury</u>, South Hadley, South Deerfield*, Southampton*, Sunderland*, Turners Falls*, Ware, Warren, Warwick, <u>Wendell</u>, Westhampton*, West Hatfield*, Whatley*, Williamsburg, Worthington*</p>
<p>New England Farm Workers Council 1666 Main St, Springfield MA 413-272-2209 (Fuel Assistance only) <a href="http://www.partnersforcommunity.org">www.partnersforcommunity.org</a></p>	<p>Springfield only*</p>

<p>Valley Opportunity Council  300 High St, Holyoke MA  413-552-1548  413-552-1554 (en español)  (Fuel Assistance Only)  <a href="http://www.valleyopp.com">www.valleyopp.com</a></p>	<p>Agawam*, Blandford*, Brimfield,  <u>Chester</u>, <u>Chicopee</u>, East Longmeadow,  Granville*, Hampden, Holland, <u>Holyoke</u>,  Longmeadow*, Ludlow*, Monson,  Montgomery*, Palmer, Russell*,  Southwick*, Springfield*, Tolland*,  Wales, West Springfield*, <u>Westfield</u>,  <u>Wilbraham</u>, Woronoco</p>
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<p>Springfield Partners for Community Action  721 State St, Springfield MA  413-263-6500 (general info)  413-263-6575 (for energy efficiency)  413-263-6556 (en español)   <a href="http://www.springfieldpartnersinc.com">www.springfieldpartnersinc.com</a></p>	<p>Agawam*, Blandford*, Brimfield,  <u>Chester</u>, <u>Chicopee</u>, East Longmeadow*,  Feeding Hills*, Granville*, Indian  Orchard*, Hampden*, Holland, <u>Holyoke</u>,  Longmeadow*, Ludlow*, Monson,  Montgomery*, Palmer, Russell*,  Southwick*, Springfield*, Tolland*,  Wales, West Springfield*, <u>Westfield</u>,  <u>Wilbraham</u></p>
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## **Protecting Yourself from Scams**

Across New England and the nation, modern scam artists are using sophisticated and intimidating tactics.

### Recognize Common Signs of a Scam:

- Threatening phone calls demanding immediate payment to avoid shut off without prior notification.
- Asking for personal or account information.
- Providing an unfamiliar call back number.

### Important Facts You Need to Know:

- Eversource representatives never ask for instant payment in person or over the phone.
- Eversource representatives do not require the use of pre-paid debit cards.
- Eversource does not solicit door-to-door or on the phone on behalf of third-party energy suppliers.
- Eversource representatives always carry company-issued photo identification and will always provide it when asked.
- Customers who are scheduled for disconnection due to nonpayment receive written notice via the US mail which includes the actions they can take to maintain service.
- Eversource almost never makes unsolicited house visits. Exceptions might include accessing, maintaining or ensuring the reliable and safe operation of our equipment.

### How to Protect Yourself:

- Always verify a caller is legitimate by asking for some basic information about your account. Our representatives will always be able to provide the name on the account, the account address and the exact past due balance.
- Never immediately pay, regardless of what the caller knows about your account or offers as an incentive. If they are requesting an immediate payment using a third-party service, at another location or via a prepaid debit card, hang up immediately and contact us directly to verify your account information.
- If you are suspicious, hang up and call us at 800-592-2000.
- Do not accept offers from anyone, including those claiming to be Eversource employees, to pay your bill or provide any other service for a fee.