

1175 Elm Street, PO Box 1029 / Concord, Massachusetts 01742
(P) 978-318-3101 / (F) 978-318-3105
concordutilities@concordma.gov

Financial Hardship

Financial Hardship Rights and Filing Requirements

Concord Municipal Lighting Plant (CMLP) will not terminate electric service to customers who satisfy that a financial hardship AND one or more of the following conditions exist:

1. A resident of your household has a SERIOUS ILLNESS; or
2. All residents of your household are 65 YEARS OR OLDER; or
3. Electric service is necessary to operate your HEATING SYSTEM and service has not been terminated before November 15 (protection valid only between November 15 and March 15); or
4. An INFANT under twelve (12) months of age lives with you and service has not been terminated before the birth of the child

Payment Plans

If you are having difficulty paying your electric bill, a Budget Payment Plan may be arranged. Under this plan all past due balances can be spread out over 12 payments while staying current. Please call CMLP Customer Service to get detailed information in how the program works at (978) 318-3101.

Rights to Electric Service for Residential Customers during Financial Hardship

If you cannot pay your electric bill because of a financial hardship and there is a serious illness, or it is between November 15 and March 15 and you heat your home with electric heat, or there is an infant under the age of 12 months, or if all residents in the home are 65 years of age or older, we will not shut off your electric service. To protect yourself, call us immediately and we will send you a financial hardship statement, which you must complete and return. In addition, you must provide the necessary documentation outlined below within seven (7) days.

HOMEOWNERS ARE STILL SUBJECT TO THE LIEN PROCESS

Serious Illness and Financial Hardship

Chapter 164: Section 124A. Shutting off or failing to restore service during serious illness Section 124A. No gas or electric company shall shut off or fail to restore gas or electric service in any residence during such time as there is a serious illness therein; provided, however, that a registered physician or the local board of health certifies in writing to the company that such serious illness exists; and provided, further, that the customer cannot afford to pay any overdue bill because of a financial hardship. Any such certification by a registered physician or local board of health shall be effective unless and until found invalid, after review, by the department. The department may promulgate such rules and regulations consistent with this section as it deems reasonable and necessary to carry out the provisions of this section.

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Elderly Customers

Chapter 164: Section 124 E. Termination of gas and electric service; households with residents 65 or older
Section 124E. No gas or electric company shall shut off gas or electric service to any household in which all residents are sixty-five years of age or older, for failure to pay an outstanding indebtedness for said service without first complying with all rules and regulations of the department related thereto.

Winter Protection and Financial Hardship

Chapter 164: Section 124F. Shutting off service during financial hardship Section 124F. No gas or electric company shall between November fifteenth and March fifteenth shut off gas or electric service to any residential customer who cannot pay an overdue charge because of financial hardship, when such gas or electric service is used to provide heat or to operate the heating system of the customer's unit or building. The department may promulgate such rules and regulations consistent with this section as it deems reasonable and necessary to implement the provision of this section.

Infant Under the Age of 12 Months and Financial Hardship

Chapter 164: Section 124H. Shutting off service in residence where infant domiciled Section 124H. No gas or electric company shall shut off gas or electric service in any residence in which there is domiciled a person under the age of twelve months provided that the customer cannot afford to pay any overdue bill because of financial hardship. The department may promulgate such rules and regulations consistent with this section as it deems reasonable and necessary to implement the provisions of this section. A copy of the infant's birth certificate must be provided with this application.

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Financial Hardship Statement

Customers who are claiming "Financial Hardship" under Massachusetts General Law Chapter 164 §§ 124A through 124H, must provide the following information and return this form and any required additional documentation to CMLP within seven (7) days.

HOMEOWNERS ARE STILL SUBJECT TO THE LIEN PROCESS

Please check qualifying protection:

Serious Illness
Elderly (65+)
Winter Moratorium
Infant under 12-months

Electric Ac count No. _____

Customer Name: _____

Service Address: _____

Contact Phone: _____ - _____ - _____ **Email Address:** _____

_____ # Adults living in home (18+) or _____ # Adults living in home (65+)

_____ # Children living in home (under 18)

\$ _____ Total Household income, before taxes from all persons living in the home to include wages, child support, alimony, IRA's, retirement benefits, social security, supplemental security income (SSI), permanent social security disability income (SSDI), VA Benefits, gross rental income, gross business income, and interest income from savings, bonds, annuities, etc.

I, the undersigned, do hereby certify that the information provided is complete and the truth, to the best of my knowledge.

Date: ____/____/____

Customer Signature: _____

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Serious Illness Claim - Customer Must Take the Following Additional Steps

Initially, your doctor or board of health must call us to let us know of the serious medical condition. Within seven (7) days of the telephone call, you must return the Financial Hardship Statement and written certification of the serious illness. Said certification from your doctor or board of health shall state the name and address of the seriously ill person, the nature of the illness, and the business address and telephone number of the certifying physician or local board of health. The statement must be renewed monthly, or quarterly if the illness is certified to be chronic.

- 1) Today, contact your doctor, physician's assistant, nurse practitioner, or the local Board of Health and explain your situation. Ask them to **immediately** contact Concord Municipal Utilities by phone @ 978-318-3101 and tell us that you or someone in your household is seriously ill. Make sure the doctor or Board of Health has your name and address to give to us.
- 2) **Within 7 days of this initial phone contact**, the doctor or Board of Health must send a letter to Concord Municipal Utilities certifying the illness.
 - If it is a chronic or long-term illness, the doctor should include the words "chronic illness" in the letter. A letter that states that the illness is a "chronic illness" will result in 180 days of protection before you have to renew, while a letter that does not state this will result in only 90 days of protection.
 - Your doctor, physician's assistant, nurse practitioner, or the Board of Health will need to send a new letter at the end of the protected period (180 days for an illness certified as chronic and 90 days for an illness not certified as serious). Serious illness letters can be renewed for as long as the illness persists.
- 3) **Within 7 days of this initial phone contact**, you must submit this form and income validation as proof that you are unable to pay the amount you owe.

NOTE

After the 7-day period, if all requirements are not met customer may be subject to disconnection of service

Elderly (65+)

If all residents in your household are 65 or older, we will not shut off your electricity. You must provide CMLP with a signed statement indicating the names and dates of birth of each member of your household along with this form and income validation as proof that you are unable to pay.

In addition, you may appoint a third person to represent you concerning your account with CMLP. We will, upon written request by you, send to this third party all bills, past due notices of termination of service and notice of your right to appeal. The third party will be in no way responsible for payment of your bill.

Infant under 12-months – Customer Must Take the Following Additional Steps

Customer must submit birth certificate, Official record or letter from a registered physician, local board of health, hospital, or government office along with this form and income validation as proof that you are unable to pay.