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Utility shut-offs in Connecticut have more than doubled.

Advocates say low-income families are being kept in the dark about how to prevent them

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Utility shut-offs, a hidden measure of the economic struggle for many in Connecticut, have more than doubled here in the last four years, while the number of payment arrangements between Eversource and low income families and the working poor have declined, according to regulatory records.

The jump in disconnections for lights and electric heat and, to a lesser extent gas heat from CNG, was enough to worry U.S. Sens. Richard Blumenthal and Chris Murphy, who asked the Public Utilities Regulatory Commission to investigate. PURA started asking questions of the utilities in the summer and will hold a hearing Nov. 1 on energy affordability for residential customers.

The numbers are compelling on their face: 39,200 disconnects by Eversource in 2014, according to PURA filings; 80,700 disconnects in 2018, Eversource spokeswoman Tricia Modifica confirmed Friday.



Eversource customers living on little income meet with company representatives at St. Francis Hospital to create more affordable energy bills. (Mark Mirko / Hartford Courant)

But look deeper, urge those lawyers and advocates who work to help low-income families who have gotten behind on their utility payments and find themselves trapped in subpar housing or even homeless because of it.

Low-income people, says attorney Bonnie Roswig of the Center for Children's Advocacy in Hartford, are often not told about programs – designed by Eversource itself or by legislation or regulation – that can enable eligible customers to dramatically reduce their back bills while building a positive payment record.

Here's an example: Of the 80,700 who had their utilities shut off in 2018, 7,300 were "coded" by Eversource as hardship cases. Hardship families have household incomes that are below 60 percent of the state median. That means that this small subset of people were the only ones told by Eversource that they are eligible for below-budget repayment plans and another two programs that automatically reduce the back bill when timely monthly payments are made. When a person receives a hardship code, it means he or she has been referred to a local community action agency to fill out the application for one of these programs.

The issue is that there are likely tens of thousands of more people within that 80,700 who are eligible but were not told. Why? "Because you have to affirmatively ask," said Roswig. "You have to say the magic words: 'I can't afford this repayment program. What can you offer me?'"

"It often depends on who is on the phone with you," said Kristen Johnson of Aetna, one of the volunteers at the Center for Children's Advocacy's twice-yearly clinics. The sessions instruct low-income families on how to prevent utility shut-offs, get the power restored or reduce back bills.

The clinics have touched thousands of people, but still many people, like most of the folks who came to the clinic on Friday at St. Francis Hospital, don't know that they may be eligible for programs that can help them.

Barbara Vega, 34, of New Britain is one of those people. She allowed a Courant reporter and photographer to sit in on her conference with Aetna lawyers Jeff Dorman and Meggan Jekot at one of the folding tables set up on the floor of the Gengras Auditorium at St. Francis.

She pays \$110 per month for gas heat and \$195 per month toward her back bill of several thousand dollars. She can't afford it. "I work to pay the bill," she said.

After Dorman and Jekot took her information, they walked with her over to the CNG table, which was a few yards from the Eversource table. After a series of detailed questions from CNG staffers, Vega and the lawyers returned to their conference table. She had been coded a hardship on a temporary basis and referred to the Human Resources Agency of New Britain to apply for a program that would automatically deduct from her back bill as she makes her current monthly payments. "This is my Christmas present," she said, her eyes welling with tears. "This is wonderful."

Modifica, of Eversource, said the last thing the utility wants to do is shut someone's power off. She said Eversource has a web page that explains the winter-protection plan and other programs.

But Roswig and Johnson said many thousands of people don't know to look there. "Sometimes callers are not given the correct information," Johnson said.

The Courant reported in the spring that Sen. Murphy called for an examination of Eversource's practices and described the rise in shutoffs as "alarming," particularly since the price of wholesale energy was at its lowest level in years.

Blumenthal, in writing to Eversource CEO James Judge, urged caution in dealing with customers who are unable to pay their bills.

"It is extremely important that families and residents are not needlessly harmed by a company's attempt to reduce its accounts receivables," Blumenthal wrote.

PURA officials said they were aware of the "costs and challenges" that high energy rates "can present for limited-income households."

The regulatory authority said it would investigate "the number of uncollectable accounts, collection efforts, payment arrangements and policies concerning termination of services."

Roswig said customer-service representatives should have a script that includes payment programs for eligible low-income families.

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