



One NSTAR Way
Westwood, Massachusetts 02090

NSTAR Arrearage Forgiveness Program

NSTAR is pleased to offer an **Arrearage Forgiveness Program** for qualified customers. This program is designed to assist customers with past due electric and/or gas bills. NSTAR will forgive past due balances over a period of time if the customer pays the agreed monthly budgeted bill on time.

How the Arrearage Forgiveness Program works:

Applicant must have an active utility account.

Applicants must be the customer of record.

Applicants must be on NSTAR's Discount Rate*

Customer account must have an outstanding NSTAR arrears with a minimum of \$300 and be sixty (60) days past due.

The monthly payment amount will be based upon past usage and previous bills.

In the event a customer applies, qualifies and receives fuel assistance, NSTAR will reduce the monthly budget based on benefits received.

Every month NSTAR receives a customer payment by the due date, NSTAR will forgive a portion of their past due balance. NSTAR will continue to do this until the arrears are paid.

For example:

Customer has outstanding balance of \$1000

Average monthly bill is: \$50

Customer pays monthly payment of: \$50

Arrears Forgiveness Program pays: \$100

HOW TO ENROLL?

A customer is advised to call 1-866-315-2496 and be connected to a highly trained NSTAR Call Center Representative. Our representatives will explain the program in detail making sure customers fully understand before enrolling.

*If you are currently eligible for fuel assistance, or are receiving one of the following benefits, you may also be eligible for NSTAR's **Discount Rate**: Supplemental Social Security Income, Transitional Aid to Families with Dependent Children, Emergency Aid to Elderly, Disabled and Children (EAEDC), Food Stamps, MassHealth Basic, Standard, Essential, Prenatal Limited, Senior Buy-in or Buy-in, Low Income Home Energy Assistance (LIHEAP), Head Start, Free/Reduced School Lunch or Breakfast Program, Mass Veterans Benefits.

The National Grid Arrears Management Program

The National Grid Arrears Management Program (AMP) is a program designed to help customers manage their current energy bills while resolving past-due debt.

Through AMP, customers who have a balance of at least \$300 that is more than 60-days past-due have the opportunity to eliminate the entire past-due balance over the course of 12 or more months, depending on how much they owe.

The AMP Program:

- ▶ National Grid will review the customer's account billing history and set a monthly budget payment amount based on the average of their monthly bills. Once a payment amount is set, this amount will need to be paid on time each month in order to remain in the program.
- ▶ When an AMP monthly payment is made, a portion of your past-due balance will be eliminated, or "forgiven," thus reducing the amount owed to National Grid.
- ▶ The amount that will be forgiven each month is calculated by taking the total past-due balance and dividing it by the number of months in the agreement.

Example:

- ▶ A budget amount of \$150 per month and a past-due balance of \$1,200. For every month that a required \$150 budget payment is made towards the current bill, National Grid will reduce your past-due balance by \$100 (calculated as $\$1,200 \div 12 = \100).
- ▶ As long as a customer continues to make their AMP budget payment each month, 1/12th of the past-due balance will be eliminated. After 12 months on the program, your past-due balance will be reduced to zero.
- ▶ The AMP program allows forgiveness of up to a maximum of \$1,500 per year. If the arrears are greater than \$1,500, the length of the AMP agreement may be extended for more than 12 months to accommodate the full balance.
- ▶ If the customer remains actively enrolled in the program and makes monthly AMP payments on time, their service will not be shut off for non-payment.

Eligibility:

- ▶ The customer must be a National Grid residential customer in Massachusetts with active service.
- ▶ The account balance must be \$300 or more and at least 60 days overdue.
- ▶ The account must have confirmed enrollment in our National Grid Low Income Rate (R2).
- ▶ The customer must pay their monthly budget amount each month and on time.
- ▶ The customer must not have previously participated in our AMP program.

If you believe you may be eligible for this program, please contact the Customer Service phone number on your bill for more information.

Customer Inquiry and Enrollment

NGRID GAS – 1-800-233-5325

nationalgrid

The power of action.™