


Utility Affordability Programs

OVERVIEW




Customers with incomes at or below 60% of the state median income are eligible for a financial hardship designation on their utility account. The state and utilities offer several programs for customers eligible for financial hardship and other programs for non-income eligible customers needing assistance.

The programs below may be available for one or more of the following utility types:

 gas utilities

 electric utilities

 water utilities



Connecticut Energy Assistance Program
(your primary heating utility)

DSS administers the Connecticut Energy Assistance Program (CEAP). CEAP funds are applied to the primary heating utility of customers who are eligible for financial hardship. You must apply for CEAP – you will not automatically receive it based on your receipt of other DSS benefits. Please visit the [CEAP page](#) or call your local community action agency to apply.



Low Income Discount Rate – electric utilities














Customers with a financial hardship designation on their electric account will automatically receive a low income discount rate (LIDR) applied to their electric bill. The discount amount is based on your income. Check with [Eversource](#) or [UI](#) to verify your eligibility and see if you are receiving your appropriate discount.



Matching Payment Program – all electric and gas utilities

Electric and gas customers who have an arrearage and a financial hardship designation on their account may enroll in the Matching Payment Program (MPP). MPP allows you to pay your monthly bill and the electric or gas company will match your payment and apply the match to reduce your arrearage. MPP may be applied to both electric and gas accounts. Contact your electric or gas company to verify your eligibility for financial hardship and discuss MPP if you have an arrearage.

Customers with a financial hardship designation and eligible arrearage will be automatically enrolled on MPP during two cycles each winter. If you are a hardship customer with an arrearage and are not enrolled on MPP, contact the utility.

  <p>Winter Moratorium Protection – all electric and gas utilities</p>	<p>Customers with a financial hardship designation on their utility account will not have their service shut off from November 1 through May 1. Contact your utility to verify your eligibility for a financial hardship designation.</p>
 <p>WRAP – Connecticut Water Company</p>	<p>Through the Water Rate Assistance Program (WRAP), income-eligible CT Water customers can qualify for a 10%, 40% or 80% reduction on their water bill. The discount varies based on household income. Customers will need to re-apply to confirm income eligibility every 12 months. Visit gpct.org/water or contact GPCT (860-243-2345) for more information.</p>
 <p>LIRAP – Aquarion</p>	<p>Through the Low-Income Rate Assistance Program (LIRAP), income-eligible Aquarion customers can qualify for a 15% discount on their monthly water bill for 12 months. LIRAP does not auto-renew, and customers must reapply every year. Customers should visit gpct.org/water or contact GPCT (860-243-2345) for more information and to apply.</p>
 <p>Grants/Vouchers – Connecticut Water Company, Aquarion</p>	<p>Income-eligible customers may apply for a voucher or grant for water assistance. For more information on eligibility and how to apply, visit gpct.org/water or contact GPCT (860-243-2345).</p>
   <p>Generation Power CT (formerly Operation Fuel)</p>	<p>GPCT offers grants to customers with incomes slightly higher than those qualifying for financial hardship. Customers should visit GPCT.org or call 860-243-2345 for more information.</p>
   <p>Flexible Payment Arrangements – electric and gas utilities, Aquarion & Connecticut Water</p>	<p>Utilities offer flexible payment arrangements to any customer, regardless of income, if the customer has an arrearage. Contact your utility to learn more about payment plan options.</p>
  <p>Medical Protection – all electric and gas utilities</p>	<p>Customers whose medical provider verifies that they have a serious or life-threatening illness may have their account protected from shut off during the winter moratorium (for serious illness designation) or for up to one year (life-threatening designation).</p>