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# Energy Insecurity and Affordability Primer

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## DEFINITIONS

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### Energy Affordability

The ability of consumers to pay energy bills in addition to other basic household expenses without feeling overburdened.<sup>1</sup>

### Energy Burden

The percentage of household income spent on energy bills.<sup>2</sup>

Housing costs should be no more than 30% of household income, and household energy costs should be no more than 20% of housing costs. This means that affordable household energy costs should be no more than 6% of total household income.<sup>3</sup>

### Energy Democracy

Energy democracy is the notion that communities should have a say and agency in shaping and participating in their energy future.<sup>4</sup>

### Energy Insecurity

The inability to adequately meet household basic energy needs including heating, cooling, and lighting.<sup>i</sup> The concept of energy insecurity captures a reality that the energy burden metric does not; that many households are forced to make tradeoffs to afford their energy bills, such as forgoing food and medical expenses, or turning down the heat during winter months to levels that may create unhealthy or unsafe living conditions.<sup>5</sup>

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## UTILITY SHUTOFF THRESHOLDS

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[District of Columbia Public Service Commission](#): allows residential utility disconnections as long as utility providers offer payment plans if a customer is behind on payments and cannot immediately pay the full amount, and they must provide written notice 15 days before the disconnection date.

[Maryland Public Service Commission](#): only allows utility disconnections for residential customers if the bill is outstanding for more than 3 months, exceeds the customer's security deposit, and if the bill is more than \$100, and the utility must provide written notice 14 days before the disconnection date.

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<sup>1</sup> [Berkeley Lab Energy Technologies Area, Energy Analysis and Environmental Impacts Division, Energy Markets & Policy \(2025\)](#)

<sup>2</sup> [American Council for an Energy-Efficient Economy \(ACEEE\) Policy Briefing, Data Update: City Energy Burdens \(2024\)](#)

<sup>3</sup> [Department of Energy Low-Income Energy Affordability Data \(LEAD\) Tool](#)

<sup>4</sup> [Initiative for Energy Justice: The Energy Justice Workbook \(2019\)](#)

<sup>5</sup> [Community Climate Collaborative, Lessening the Load: Energy Burden and Unaffordability in Richmond, VA. \(2025\)](#)

[Virginia State Corporation Commission](#): prevents utility disconnections for residential customers until the account is 60 days overdue. After each missed payment, the utility must provide notice to the customer and offer bill payment assistance, arrange a payment plan, or provide information to the customer for other bill payment assistance or energy savings programs.

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## LEGISLATION LANDSCAPE

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### Third Party Supplier Market Protections

#### ➤ District of Columbia

- [Transparent Rates and Utility Expenses Amendment Act of 2026 \(DC B26-0595 Introduced\)](#): This bill amends the Rental Housing Act of 1985 to require housing providers to provide prospective tenants with a list of all applicable charges for renting the rental unit, a description of the method that the housing provider will use to allocate charges for the utility to a tenant; to allow tenants to periodically request a copy of the utility provider's bill to the housing provider; to require that housing providers include in a lease a description of the method that the housing provider will use to allocate charges for a utility to the tenant, contact information for third-party billers, and statements of a tenant's right to certain disclosures and to inspect water submetering equipment or usage records; to require housing providers to permit a tenant to inspect water submetering equipment; to make utility charges unenforceable in the event that housing providers violate disclosure requirements; and to provide the right to redeem to tenants for the nonpayment or late payment of utilities, damages, or related charges or fees.

#### ➤ Maryland

- [Retail Energy Consumer Protection Act \(Senate Bill 1\)](#): This law prevents predatory third-party energy companies from overcharging households. Effective January 1, 2025, it places a hard price cap on all residential retail energy contracts, banning suppliers from charging more than the local utility's 12-month average default rate. It also caps contracts at a maximum of 12 months, outlaws automatic renewals, and heavily regulates misleading "green energy" markup fees.
- [Energy Efficiency and Conservation Plans \(House Bill 864\)](#): Requires Maryland's largest investor-owned utilities to design and fund programs specifically tailored to deliver energy efficiency, conservation, and greenhouse gas emissions reductions measures to reduce utility expenses for low income households.
- [Utility Service Protection Program \(USPP\)](#): Available to LIHEAP recipients, USPP reduces and evens out monthly utility payments by subtracting the amount of the LIHEAP benefit from a customer's yearly bill and dividing the remainder by twelve months. Those who keep on payment plans are eligible for credits from some utilities.<sup>6</sup>

#### ➤ Virginia

- No residential customers may choose a clean energy or associated retail product if their utility offers a clean energy plan, even if it is more expensive or has less attractive renewable attributes than competitors.<sup>7</sup>

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<sup>6</sup> [Maryland General Assembly Article - Public Utilities](#)

<sup>7</sup> [Virginia & Energy Choice, Retail Energy Advancement League \(2024\)](#)

## Utility Disconnection Moratoriums

### ➤ District of Columbia

- [DC Council](#) as of March 31, 2026 has prevented utilities from being disconnected for 90 days if customers owe less than \$1,000.
  - Utilities cannot be disconnected under the following [conditions](#):
    - Extreme Temperatures: Utilities may not disconnect electric services on the day preceding and the day of a forecast of extreme temperature, or if the forecast of extreme temperature precedes a holiday or weekend day, or on any day during a holiday or weekend, when the National Weather Service forecast is 95 degrees Fahrenheit or above or 32 degrees Fahrenheit or below during any time of a day.
    - Medical Emergency Protections: Tenants can postpone a shutoff for up to 21 days by submitting a medical certificate signed by a licensed doctor stating the disconnection would be life-threatening.
    - Advance Written Notice: Utilities must provide at least 15 days written notice before disconnecting service, either by mail or hand delivery.
    - Prohibition of Shutoff on Certain Days: Disconnections are not allowed on weekends, public holidays, or after 5pm on weekdays.
    - Partial Payments and Payment Plans: Utilities must offer payment plans if you are behind on payments and cannot immediately pay the full amount.

### ➤ Maryland

- Utilities cannot be disconnected under the following [conditions](#):
  - Weather Conditions:
    - Hot weather shut-off protections: If the forecast at 6AM predicts temperatures of 95 degrees Fahrenheit or higher, or a heat index of 95 degrees Fahrenheit or higher (sustained) in the next 72 hours, then a customer's service cannot be shut off that day. The utility must check the weather forecast daily and update its decision based on current conditions. For gas service, the hot weather rule only applies if the customer's gas is used for cooling (air conditioning) AND the customer has informed the utility about this use.
    - Cold weather shut-off protections: These protections are in place from November 1 to March 31. If the forecast at 6AM shows temperatures (sustained) of 32 degrees Fahrenheit or lower in the next 72 hours, then your service cannot be shut off that day. The temperature must stay at 32°F or below for the entire 24-hour segment. The utility must check the weather forecast daily and update its decision based on current conditions.
    - If the utility wants to disconnect a customer during extreme winter weather, the utility must file an affidavit with the Public Service Commission. The filing must:
      - Be at least 24 hours before shut-off
      - Certify that shut-off will not pose a threat to life or health of occupants
      - State whether a customer claims an occupant is an older adult, has a disability, is seriously ill or dependent upon life support equipment
  - Notice Procedure: Utilities must send written notice of service shutoff 14 days prior.
  - A bill that is outstanding for less than 3 months and your security deposit exceeds the bill.
  - An outstanding bill that is \$100 or less and delinquent less than 3 months.

### ➤ Virginia

- Utilities cannot be disconnected under the following [conditions](#):
  - Before an account is 60 days past due for customers of utilities regulated by the State Corporation Commission or 45 days past due for municipal utility customers, and before customer has received notice of nonpayment through at least two contact methods.

- Before contacting customers with information regarding offers of bill payment assistance, offers to arrange a payment plan, or information for other bill payment assistance or energy savings programs.
- When the forecasted temperature is at or below 32 degrees Fahrenheit and is at or above 92 degrees Fahrenheit within the next 24 hours following the scheduled disconnection.
- On Fridays, weekends, state holidays, and the day before a state holiday.
- During a state of emergency declared by the governor in response to a public health emergency, such as the COVID-19 pandemic.
- For customers who have received state energy assistance in the past 12 months.

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## Energy Assistance Programs

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- [District of Columbia](#)
  - [Maryland](#)
  - [Virginia](#)
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