

**SB 685 Electricity and Gas - Energy Suppliers -
Assisted Customers
Senate Finance Committee
February 25th, 2020
Support**

Good Afternoon Chairwoman Kelley and Members of the Senate Finance Committee. I am Martha Yalov, a volunteer with AARP Maryland. I also volunteer through the Ignatian Volunteer Corps at one of their Partner agencies, GEDCO CARES (CARES). AARP and GEDCO support **SB 685 Electricity and Gas - Energy Suppliers - Assisted Customers**. Ensuring that energy assistance clients meet or beat utility prices after the switch to third-party suppliers makes sense.

AARP is a nonpartisan, nonprofit, nationwide organization that fights for the issues that matter most to families, such as affordable utilities and protection from financial abuse. AARP-Maryland looks after the welfare of our citizens, and

Deleted: SB 685 requires that . That information is not currently available. To anyone. What could that data show? ¶

brings me to Annapolis to see what you are doing. CARES is a component of GEDCO, Govans Ecumenical Development Corp, a 501-3(c) agency serving the needs of people living in four ZIP codes in Baltimore City. CARES helps people pay their utility bills. As a Fuel Fund site, it is able to disburse funds to low-income residents.

A utility bill can present huge risks for low-income/limited-income households. The Ignatian Volunteer Corps matches mature professionals with nonprofits serving the materially poor & offered CARES my background as a Masters' level social worker. During the summer of 2018, patterns quickly appeared as I sat with each person, and did the math. Every time there was an out-of-state 3rd-party energy company supplier, the rate per electric kWh &/or gas therm was higher. For each unit of energy, they were paying suppliers more than they would have paid BGE. I have now personally aggregated over 120 households' energy bills, most with incomes less than \$1000 per month. A high utility

bill becomes a turn-off notice, which may lead to eviction, loss of a prized subsidized housing certificate, and even loss of child custody, in short: a severe downward spiral in a person's life.

Also, many are elderly. In fact, a typical utility assistance client at CARES is a 71-year-old African-American woman, living alone in a small row home. She only has a small Social Security income, she has a chronic health condition like diabetes or high blood pressure. She has never learned to use a computer. While on the street one day, our lady encounters a young person at a table on the sidewalk who asks to see her utility bill to confirm eligibility for a reward. A quick look, and she has been added to the list of “new customers” this supplier's Agent will turn it in, collecting a fee “per head.” Our lady is soon paying from \$10 to \$50 or more per month and she doesn't even know how it happened.

SB 685 is a no nonsense way to protect vulnerable low-income Maryland citizens who have been tripped up – literally on the street, or by way of direct mail, cold calls on the phone, or knocks on their door, and promised reduced energy rates, gift cards, or other rewards.

Martha Yalov, Ignatius Volunteer at CARES food pantry and energy assistance center