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In Massachusetts, the Attorney General’s Office serves as the consumer advocate in state and federal regulatory proceedings involving natural gas and electric rates. In addition, our office must ensure that consumers are not subject to anticompetitive practices in the delivery and sale of petroleum products. Consumers should know that we are vigorously representing them to keep prices as low as possible, but much of the increase in price is related to the higher cost of natural gas, which, like oil, is set through world supply and demand.

With everyone facing higher prices, we need to provide Massachusetts consumers with the tools to manage their energy use wisely. As prices are likely to remain high, we must provide consumers with more options to control their use through increased energy efficiency and technology. In addition, we must ensure that low-income residents are made aware of resources which can help them pay for some of their heating expenses.

We have collected the attached listing of statewide resources to help consumers and consumer advocates find fuel assistance, weatherization information, and energy conservation tips.

We realize that this list is only the beginning. We plan to regularly update this information on our website, www.mass.gov/ago, and invite you to share with us any resources which you think may be helpful to Massachusetts residents and businesses. For more information, or to provide a resource, please call Mary T. Sullivan at (617) 963-2313 or email Mary.T.Sullivan@state.ma.us.

Cordially,

Martha Coakley
Massachusetts Attorney General
Office of Attorney General Martha Coakley
One Ashburton Place
Boston, MA 02108
Phone: (617) 727-2200
TTY: (617) 727-4765
www.mass.gov/ago

Boston Office
100 Cambridge Street
Boston, MA 02108
Phone: (617) 727-2200

New Bedford Office
105 William Street, First Floor
New Bedford, MA 02740
Phone: (508) 990-9700

Springfield Office
1350 Main Street, Fourth Floor
Springfield, MA 01103
Phone: (413) 784-1240

Worcester Office
One Exchange Place
Worcester, MA 01608
Phone: (508) 792-7600

Public Inquiry & Assistance Center Hotline
(617) 727-8400
The Attorney General’s Public Inquiry & Assistance Center Hotline answers thousands of calls each year from consumers with a range of questions and concerns in the area of consumer protection. The Hotline is staffed weekdays from 10:00 a.m. to 4:00 p.m. with trained information specialists who can:

- Answer questions or direct consumers to areas of this website for answers;
- Offer referrals to appropriate organizations or government agencies for help; or
- Provide information on the Attorney General’s consumer complaint and mediation processes, and community-based consumer and mediation programs.
**DISCOUNTED UTILITY RATES**

Low-income utility customers are eligible for discounted rates for their gas, electricity and telephone services. Customers who receive assistance from state or federal benefit programs and meet certain income requirements can receive lower rates for their services. Consumers who receive fuel assistance are automatically enrolled in the discounted rate program, as noted by a “R-2” or “R-4” rate on their current utility bills. Other eligible applicants can contact their utility companies directly to apply for these rates.

Electricity or gas supplied by a municipal gas or electric department (a company that has the name of a city or town in its name), are not required to offer low-income discount rates, but some do voluntarily offer these rates. Discount amounts vary widely, but range from 10 to 25 percent of the bill. Eligibility requirements vary. Customers should contact their municipal utility company directly for specific information.

**Eligibility**

To be eligible, the income of customers participating in these programs must meet income eligibility requirements and receive some form of additional benefits to qualify, including but not limited to the following programs:

- Emergency Assistance to the Elderly, Disabled, and Children (EAEDC)
- Food Stamps
- Head Start (income qualifying)
- Low Income Home Energy Assistance Program (LIHEAP)
- MassHealth/Medicaid
- Federal Public Housing Assistance/Section 8
- Refugee Resettlement Benefits
- School Breakfast/Lunch Program (free program only)
- Supplemental Security Income (SSI)
- Transitional Aid to Families with Dependent Children (TAFDC)
- Veterans' Services
- Veterans Non-Service Pension/Dependency and Indemnity Compensation (DIC) program

**UTILITY CONTACT INFORMATION**

**Bay State Gas**
1-800-882-5454
www.baystategas.com

**Berkshire Gas**
1-800-292-5012
www.berkshiregas.com

**Blackstone Gas**
(508) 883-9516
www.blackstonegas.com
Fitchburg Gas and Electric Company/Unitil
1-888-301-7700
http://services.unitil.com

National Grid (KeySpan, Boston Gas, Colonial Gas, Essex Gas)
1-800-KEYSPAN (1-800-539-7726)
www.nationalgridus.com

National Grid (Massachusetts Electric Company)
1-800-322-3233
www.nationalgridus.com

New England Gas
1-800-936-7000
www.negasco.com

NSTAR Electric and Gas (was Boston Edison Company, Cambridge Electric, COMElectric, COMGas)
1-800-566-2080
www.nstar.com

Verizon Telephone
1-800-870-9999
www.verizon.com

Verizon Wireless
1-800-870-9999
http://wirelesssupport.verizon.com

Western Massachusetts Electric Company
1-800-286-2000
www.wmeco.com
**BUDGET AND PAYMENT PLANS**

Through a free **budget billing plan** offered through utility companies, consumers can spread their utility costs over a 12-month period, interest free. Knowing the monthly payment in advance may make it easier to manage household energy payments each season. To qualify for this program, the account must be current at the time of enrollment into the payment plan. Initial budget payments are based on the consumer’s average monthly bill from the previous 12 months. After six months, the budget billing plan will be reviewed and may be adjusted. Consumers are notified if the budget amount will be changed. The twelfth month bill will reflect the difference between the actual usage and the budget billing plan payments for the year. This difference may be a credit or an outstanding balance. A credit will be applied to the account. When the outstanding balance is paid, the budget billing plan cycle begins again.

A utility customer will remain on the budget billing plan until they: 1) notify the utility company that they wish to cancel the service; or 2) miss two payments.

A **payment plan** is an arrangement between the customer and the utility company that allows the customer to pay back an overdue amount over a period of time. If there is an overdue utility balance and the service has not yet been shut off, the consumer is eligible for a payment plan with their utility company. Utility companies must offer payment plans that are a minimum of **four** months long, so long as the customer contacts the contact prior to having their service shut-off.

To arrange for either a budget or payment plan, the consumer can contact their utility company’s customer service department to make these arrangements. Visit the Massachusetts Department of Public Utilities (DPU) website at [www.mass.gov/dpu](http://www.mass.gov/dpu) for a convenient city/town utility locator or contact the Consumer Division of the DPU at (617) 305-3531 or 1-800 392-6066 for additional assistance.
ARREARAGE MANAGEMENT PROGRAMS

Arrearage Management Programs are programs that can help consumers manage their overdue utility bills. Each utility company sets its own eligibility requirements for their program, but most require that the consumer:

- be a residential utility customer;
- be eligible for Fuel Assistance or a low-income discount rate;
- owe a minimum amount on overdue bills;
- agree to a payment plan and make payments on time; and/or
- agree to take part in budget counseling and energy efficiency programs.

In return, the utility company will:

- set up an affordable payment plan for the past due and current charges;
- not shut off service for non-payment if the payment plan is followed;
- forgive part or all of the debt if the payment plan is followed (customers earn credits against the overdue balance when they make payments on time; some utility companies forgive part of the debt upon enrollment in the payment plan while others require a showing of timely payments for a specific length of time); and/or
- conduct a home energy audit in order to recommend energy efficiency programs that can help save on home energy expenses.

Customers must follow the payment plan to keep getting these benefits. In most cases, if they are late on two or more payments, the utility company can remove them from the arrearage management program.

To apply for the program, consumers should contact the local Community Action Program (see page 12) that serves their city or town for further information.
UTILITY SHUT-OFFS

Consumers who are facing utility shut-offs may contact the Attorney General’s Public Inquiry and Assistance Center Hotline at (617) 727-8400 for information and/or mediation services to assist in resolving the situation. Consumers may also wish to consult a private attorney, or seek other legal representation.

Home Heating

Under certain circumstances, a heating utility is not allowed to shut off the heat, even for non-payment. These circumstances are:

- Senior households where everyone in the household is age 65 or older;
- Low-income families with infants, under the age of 12 months and the service was not terminated for non-payment before the birth of the child;
- People with serious illnesses who cannot afford to pay their utility bills;
- Tenants whose landlords are responsible for utility bills;
- Low-income people who would be without heat during the winter.

To apply, contact the utility provider’s customer service department and request a utility protection form to complete and return to the company. The utility may request verification of the protection category, such as a child’s birth certificate, written proof of illness from a physician, and/or proof of inability to pay based upon income.

When applying, customers should track their date of contact with the utility company requesting protection, and keep copies of any correspondence (forms, letters) with the utility company. In the event that the request is denied, customers may appeal the decision by contacting the Consumer Division of the DPU at 1-800-392-6066 or by email at consumer.complaint@state.ma.us.

Winter Moratorium – Gas and Electric

There is also a winter moratorium in place every year from November 15 to March 15. During those months, gas and electric companies cannot shut off service because of inability to pay. This moratorium does not apply however, if service was shut off for non-payment before November 15. Utility charges will continue to be applied during this period and the customer will still owe the utility company for the provided service. Consumers can still pay what they can afford during this time and should contact their utility provider to negotiate a payment plan to cover these accrued heating charges.

To apply, contact the utility provider to register. The number for the company’s customer service department can be found on the utility bill, the company website or in the phone book. Request a utility protection form to complete and return to the company. The utility may request verification of the protection category. For households claiming serious illness, a physician or a local health official/board of health member will need to complete a form documenting the health need. For protections due to financial hardship, the utility company will require that a financial hardship form be filled out. The form must be returned within seven days of its receipt.

It is important to note the date of contact with the utility requesting the protection, as well as copies of any forms or letters sent to the utility company in the event the company denies the shut-off protection request. It is possible to appeal this decision by contacting the Consumer Division of the DPU at 1-800-392-6066 or by email at consumer.complaint@state.ma.us.

Note: There are no protections for utility customers who heat with oil, wood or propane.
Telephone – Financial Hardship and Serious Illness

If a telephone customer cannot pay their phone bill and there is a seriously ill person living in the household who depends on access to the telephone, the phone company can grant a 30-day delay before terminating telephone service. Customers can contact the phone company to request the day and must submit a letter from a physician within seven days of their request. The phone company can grant up to two, 30-day extensions with additional letters from their physician. Contact your phone company's business office for further information.

Water Service or Other Government-Provided Utilities

For billing disputes with a local water company or other Massachusetts city, town, or regional public service provider, consumers should contact the local city or town hall or other government utility provider directly.

Double Notification Protection

Consumers that may experience difficulty in making their utility payments should contact their utility company to inquiry if they provide a third-party notification system. This system allows for an individual, who is granted permission by the utility customer, to receive notification of overdue bills.
RESTORATION OF UTILITY SERVICES\(^1\)

Utility companies may terminate residential utility services if the customer does not pay the full amount or the amount due under a budget plan.

Before the process of termination (shut off) can begin, utility companies must provide customers with proper notification. Residents should immediately contact the utility company to determine if the household qualifies for exemption under conditions of: financial hardship, winter moratorium or household members who are vulnerable due to age or illness as detailed in the previous section on Utility Shutoffs.

If the resident is not able to have services restored or there is an emergency, residents may contact the DPU at (617) 305-3531 or 1-800-392-6066.

FUEL ASSISTANCE, ENERGY EFFICIENCY, AND WEATHERIZATION SERVICES THROUGH COMMUNITY ACTION/OTHER PROGRAMS

Community Action Programs, or CAPs, are private, nonprofit human service and advocacy organizations that were established by an act of Congress in the 1960s. These community based agencies provide fuel assistance, heating emergency assistance repairs/replacements, and/or weatherization services for low-income households. They may also offer additional programs or services which may help consumers with a variety of other human service needs.

Other agencies which provide fuel assistance, energy efficiency and/or weatherization services are also included here. See agencies listed below by region.

Codes for Services Offered:
- FA: Fuel Assistance
- HEA: Heating Emergency Assistance Repairs/Replacements
- WS: Weatherization Services

BOSTON/GREATER BOSTON

Action for Boston Community Development, Inc. (ABCD)
178 Tremont Street
Boston, MA  02111
(617) 357-6012
(617) 357-1813 fax
www.bostonabcd.org

Service Area: Boston, Brookline, Newton
Services: FA, HEA, WS

City of Cambridge, Department of Human Services
51 Inman Street
Cambridge, MA 02139
(617) 349-6252
(617) 349-6357 fax
www.cambridgema.gov/DHSP2

Service Area: Cambridge, Somerville
Services: FA

Community Action Program Inter-City, Inc.
100 Everett Avenue, #14
Chelsea, MA 02150
(617) 884-6130
(617) 889-8110 fax
www.capicinc.org

Service Area: Chelsea, Revere, Winthrop
Services: FA, HEA, WS
Menotomy Weatherization
20 Academy Street, Suite 202
Arlington, MA 02476
(781) 316-3436
(781)641-2103 fax
www.town.arlington.ma.us

   Service Area: Arlington
   Services: HEA, WS

Quincy Community Action Program, Inc. (QCAP)
1509 Hancock Street
Quincy, MA 02169
(617) 479-8181, ext. 101
(617) 479-7228 fax
www.qcap.org

   Service Area: Quincy, Braintree, Milton, Weymouth, surrounding Norfolk and Plymouth County communities
   Services: FA, HEA, WS

Tri-City Community Action Program, Inc. (TRICAP)
110 Pleasant Street
Malden, MA 01248
(781) 322-6284
(781) 322-4125
(781) 397-2339 fax
www.tricap.org

   Service Area: Everett, Malden, Medford, Stoneham, Winchester, Woburn
   Services: FA, HEA, WS (HEA available for Everett, Malden, Medford, Melrose, Stoneham, Winchester; HEA and WS available for Woburn)

NORTH SHORE

Action, Inc.
24 Elm Street
Gloucester, MA 01930
(978) 281-3900
1-800-696-9276
(978) 283-0523 fax
www.actioninc.org

   Services: FA, HEA, WS
Community Teamwork, Inc. (CTI)
45 Kirk Street
Lowell, MA 01852
(978) 459-6161 Lowell
(781) 643-2358 Arlington
1-877-451-1082
(978) 453-9128 fax
www.comteam.org

Service Area: Arlington, Bedford, Belmont, Billerica, Burlington, Carlisle, Chelmsford, Dracut, Dunstable, Groton, Lexington, Lowell, Pepperell, Tewksbury, Tyngsborough, Waltham, Watertown, Westford, Wilmington. Housing service area is Merrimack Valley, plus Cape Ann and the North Shore for certain services.

Services: FA, HEA, WS

Greater Lawrence Community Action Council, Inc. (GLCAC)
305 Essex Street
Lawrence, MA 01840
(978) 681-4950 Lawrence
(781) 942-9061 Reading
(978) 664-6011 North Reading
(978) 681-4949 fax
www.glcac.org

Service Area: Andover, Lawrence, Methuen, North Andover, North Reading, Reading.

Services: FA, HEA, WS

Community Action, Inc. (CAI)
145 Essex Street
Haverhill, MA 01832
(978) 373-1971
1-800-332-9004
(978) 373-8966 fax
www.communityactioninc.org

Service Area: Amesbury, Boxford, Georgetown, Groveland, Haverhill, Merrimac, Newbury, Newburyport, Rowley, Salisbury, West Newbury

Services: FA, WS

Lynn Economic Opportunity, Inc. (LEO)
156 Broad Street
Lynn, MA 01901
(718) 581-7220, ext. 283
(781) 581-5320 fax
www.leoinc.org

Service Area: Lynn, Lynnfield, Nahant, Saugus, Swampscott, Wakefield

Services: FA, HEA, WS
North Shore Community Action Program, Inc. (NSCAP)
98 Main Street
Peabody, MA 01960
(978) 531-8810 information only
(978) 531-0767, ext. 136
(978) 531-1012 fax
www.nscap.org

Service Area: Beverly, Danvers, Marblehead, Middleton, Peabody, Salem, Topsfield
Services: FA, HEA, WS

SOUTH SHORE, CAPE AND ISLANDS

Citizens for Citizens, Inc. (CPE)
264 Griffin Street
Fall River, MA 02724
(508) 676-7397 information
(508) 679-0041 Fall River
(508) 823-6346 Taunton
(508) 324-7503 fax
www.cfcinc.org

Service Area: Berkeley, Dighton, Fall River, Freetown, Lakeville, Rehoboth, Seekonk, Somerset, Swansea, Taunton, Westport
Services: FA, HEA, WS

Housing Assistance Corporation (HAC)
460 West Main Street
Hyannis, MA 02601
(508) 790-7106
(508) 775-7434 fax
www.haconcapecod.org

Service Area: Aquinnah, Barnstable, Bourne, Brewster, Chatham, Chilmark, Dennis, Eastham, Edgartown, Falmouth, Gosnold, Harwich, Mashpee, Nantucket, Oak Bluffs, Orleans, Provincetown, Sandwich, Tisbury, Truro, Wareham, Wellfleet, West Tisbury, Yarmouth.
Services: HEA, WS

People Acting in Community Endeavors, Inc. (PACE)
166 William Street, P.O. Box 5626
New Bedford, MA 02742
(508) 999-9920
(508) 999-3728 fax
www.paceinfo.org

Service Area: Acushnet, Dartmouth, Fairhaven, Marion, Mattapoisett, New Bedford, Rochester
Services: FA
Self-Help, Inc.
1362 Main Street
Brockton, MA 02301
1-800-225-0875
(508) 226-4192 Attleboro
(508) 588-5440 Brockton
(508) 588-1266 fax
www.selfhelpinc.org


Services: FA, HEA, WS

South Shore Community Action Council, Inc. (SSCAC)
265 South Meadow Road
Plymouth, MA 02362
(508) 746-6707
1-877-383-5243
(508) 778-0870 Hyannis (November to April)
(508) 747-1250 fax
www.sscac.org

Service Area: Carver, Duxbury, Hanover, Hull, Kingston, Marshfield, Norwell, Pembroke, Plymouth, Plympton, Scituate

Services: FA, HEA, WS

CENTRAL MASSACHUSETTS

Montachusett Opportunity Council, Inc. (MOC)
66 Day Street
Fitchburg, MA 01420
(978) 342-7025
(978) 342-7013
(978) 342-0549 fax
www.mocinc.org


Services: HEA, WS
South Middlesex Opportunity Council, Inc. (SMOC)
300 Howard Street
Framingham, MA 01702
1-800-286-6776
(508) 620-1230 Framingham
(508) 620-2310 fax
www.smoc.org

**Serving Area:** Acton, Ashland, Blackstone, Bellingham, Boxborough, Concord, Dover, Framingham, Grafton, Holliston, Hopedale, Hopkinton, Hudson, Lincoln, Littleton, Marlborough, Maynard, Medfield, Medway, Mendon, Milford, Millis, Millville, Natick, Northborough, Northbridge, Sherborn, Shrewsbury, Southborough, Stow, Sudbury, Wayland, Wellesley, Westborough, Weston, Upton, Uxbridge

**Services:** FA, HEA, WS

Worcester Community Action Council
Denholm Building
484 Main Street, 2nd Floor
Worcester, MA 01608
(508) 754-1176, ext.110
(508) 754-0203 fax
www.wcac.net

**Service Area:** Auburn, Boylston, Brookfield, Charlton, Douglas, Dudley, East Brookfield, Hardwick, Holden, Leicester, Millbury, New Braintree, North Brookfield, Oakham, Oxford, Paxton, Rutland, Shrewsbury, Southbridge, Spencer, Sturbridge, Sutton, Warren, Webster, West Boylston, West Brookfield, Westborough and Worcester

**Services:** FA, HEA, WS

WESTERN MASSACHUSETTS

Berkshire Community Action Council, Inc. (BCAC)
1531 East Street
Pittsfield, MA 01201
1-866-216-6100 toll-free
(413) 445-4503 Pittsfield
(413) 663-3014 North Adams
(413) 528-1947 Great Barrington
(413) 447-7871 fax


**Services:** FA, HEA, WS
Community Action of Franklin, Hampshire, and North Quabbin Regions
377 Main Street
Greenfield, MA 01301
(413) 774-2310
1-800-370-0940
(413) 773-3834 fax
www.communityaction.us


Services: FA, HEA, WS

Hampshire Community Action Commission, Inc.
557 Easthampton Road
Northampton, MA 01060
(413) 582-4237
(413) 586-6715 fax
www.hcac.org (website under construction)

Service Area: Hampden and Hampshire Counties

Services: HEA, WS

New England Farm Workers Council (NEFWC)
1666 Main Street
Springfield, MA 01103
(413) 272-2209
(413) 781-5928 fax
www.partnersforcommunity.org/new_england_farm_workers

Service Area: Springfield

Services: FA

New England Farm Workers Council (NEFWC)
(North Central Massachusetts only)
435 Main Street, Suite 3040
Fitchburg, MA 01420
(978) 342-4520
(978) 345-1369 fax
www.partnersforcommunity.org/new_england_farm_workers


Services: FA
Springfield Partners for Community Action, Inc.
284 Main Street
Indian Orchard, MA 01151
(413) 543-1767
(413) 543-4164 fax
www.springfieldpartnersinc.com

Service Area: Springfield
Services: WS

Valley Opportunity Council
300 High Street
Holyoke MA 01040
(413) 552-1548
(413) 552-1558 fax
www.valleyopp.com

Services: FA, WS
HEATING OIL COOPERATIVES

Oil cooperatives (co-ops) can save members money on their heating oil, services, and heating equipment. Co-ops supply members with heating oil for an average 10 to 20 percent discount. They may require a membership fee (averaging $5 to $25 per year) but may offer free membership to elders, persons with disabilities, or low-income households. Co-ops may also have options for members to set up payment plans and budget accounts with oil dealers.

Cape Self Reliance Corp.
1-888-808-0120
www.relance.org

Center for Environmental Technology
(413) 445-4556 Pittsfield
(413) 586-7350 Northampton
www.cetonline.org

Comfort Crafted Oil Buying Network
1-800-649-7473

Co-op Power
1-877-266-7543
(413) 772-8898 (Western Massachusetts)
www.cooppower.coop

Laconia Consortium
(781) 862-1943

Mass. Energy Consumers Alliance
1-800-287-3950
www.massenergy.com
(oil, wood, pellets, cord wood)

The Oil Buying Network
1-800-649-7473
www.oilbuyingnetwork.com

Pioneer Valley Heating Oil Cooperative
(413) 545-0865
www.cshrc.org
STATEWIDE HEATING ASSISTANCE PROGRAMS

Citizens Energy/Distrigas Heat Assistance Program
1-866-GAS-9918
www.citizensenergy.com

The Citizens Energy/Distrigas Heat Assistance Program (CEDHAP) provides a $150 utility bill credit to eligible households who heat with natural gas. The program is open to low-income families that have exhausted their federal fuel assistance benefit, or to individuals who are ineligible to receive federal fuel assistance but cannot afford to pay their heating bills.

Citizens Energy Oil Heat Program
1-877-563-4645
www.citizensenergy.com

The Citizens Oil Heat Program provides eligible people with discount heating oil. Eligibility is considered at the 200 percent Federal Poverty Income Guidelines or $41,300 family of four. Last year the Oil Heat Program provided eligible families a one-time delivery of 100 gallons of home heating oil.

Good Neighbor Energy Fund
1-800-334-3047 (serving area codes 508, 617, 781 and 978)
1-800-262-1320 (serving area code 413)
www.magoodneighbor.org

The Good Neighbor Energy Fund provides energy assistance to hundreds-of-thousands of residents in temporary crisis who are struggling to pay their energy bills and do not qualify for federal or state energy funds. Income for either the prior 12 months or the past month (times 12 months for a total annual figure) must be within 200 to 275 percent of the Federal Poverty Income Guidelines.

KeySpan Energy Delivery OnTrack
1-800-503-5172
www.nationalgridus.com

On Track works with 350 low-income single- and two-family heating customers who are receiving public assistance, to help them resolve financial difficulties. Each participant receives a financial and energy home study kit that includes audio tapes and work books and individualized customer services tools like: household financial analysis, how to develop an affordable payment plan for past due and future bills, information referrals to financial assistance programs, assistance with applications for government and nonprofit benefits and support groups. Many customers also become eligible for bill forgiveness of up to $400.
LIHEAP Cold Relief Heatline
1-800-632-8175
www.mass.gov/dhcd

Funded through the U.S. Department of Health and Human Services, the Low Income Home Energy Assistance Program (LIHEAP) assists low-income individuals and families with the cost of heating their homes during the winter season. The program is managed by the Department of Housing and Community Development (DHCD) in conjunction with 22 regional nonprofit and local government organizations. This year, LIHEAP will provide fuel assistance to low-income people with annual incomes up to 200 percent of the federal poverty level, or $42,400 for a family of four. Current benefits vary depending on income levels.

Massachusetts Department of Housing and Community Development HEARTWAP
(617) 573-1400
1-800-632-8175
www.mass.gov/dhcd

Heating Emergency Assistance Retrofit Task Weatherization Assistance Program (HEARTWAP) provides heating system repair and replacement services to low-income households. The program is administered by a network of local agencies, in most areas the same agency that administers LIHEAP program. HEARTWAP contracts with heating system service companies to complete the work for eligible households. Households that are eligible for LIHEAP, up to 200 percent of the Federal Poverty Level are eligible for HEARTWAP services. The program is designed primarily to serve homeowners.

MassSAVE
1-866-527-7283
www.masssave.com

MassSAVE is funded through local electric and gas utilities and energy efficiency service providers. Program services include: educational materials/services; in-home services for customers who plan to invest in energy saving improvements; step-by-step guidance through the installation of energy-saving measures and incentives; quality installations performed by fully licensed and insured contractors who warrant all workmanship and materials for one year; and inspections.

New England Farm Workers’ Council (NEFWC) Fuel Assistance Program
(413) 272-2209
www.partnersforcommunity.org/new_england_farm_workers

Also known as NEFWC’s Fuel Assistance Program, LIHEAP pays benefits of fixed amounts based on household income. An additional benefit is available to households having a high energy burden. NEFWC and other administering agencies determine household eligibility based on annualized income and number of household members. The agency makes utility payments to the primary heating vendor – oil, gas, electric or other. Special provisions are made for those households whose heat is included in their rent and for those living in subsidized housing. All eligible households receive discounts of up to 35 percent on utility and telephone service.
CONSERVATION AND WEATHERIZATION RESOURCES

Appliance Management Program
1-800-322-3223
www.masssave.com
This program involving utilities such as National Grid and NStar and Community Action Programs throughout the state helps reduce energy costs for low-income customers with electricity bills averaging more than $30 per month. An energy manager from a local Community Action agency will provide an appliance analysis indicating how much each appliance costs to operate and potential savings. Participants also may qualify for other items including ENERGY STAR refrigerators and lighting, water saving measures, and insulation and air sealing measures.

Bay State Gas Partners in Energy Program
1-800-232-0120
www.baystategas.com
Bay State Gas’ Partners in Energy Program provides energy-saving tips and incentives to help increase the energy efficiency of homes. Bay State Gas will pay 50 percent of the cost, up to $1,500, to help weatherize homes or apartments. Additional rebates are also available to reduce the cost of replacing inefficient heating systems, water heaters, and old, leaky windows. Partners in Energy Program offers free, no-obligation home energy assessments and provides an Offer Sheet report listing energy-saving measures that qualify for incentives.

Berkshire Gas Energy Efficiency Program
1-800-944-3212
www.berkshiregas.com
Through this program, Berkshire Gas will contribute a 75 percent of the cost for single-family homes (100 percent for low-income), or 50 percent of the cost for rental property or multi-family units (100 percent for low-income), to take certain energy-saving measures. Berkshire Gas also offers rebates for high-efficiency natural gas heating systems and high-efficiency water heating equipment, and offer 8.35 percent APR financing for these measures through Greylock Federal Credit Union.

Boston Building Material Co-op/Building Materials Resource Center
(617) 422-2262
www.bbmc.com
Boston Building Materials Co-op (BBMC) is a not-for-profit consumer co-op that is open to the public whose purpose is to provide high quality materials at a reasonable cost and to teach people how to maintain and improve their homes. BBMC sells products in the areas of: window repair, kitchen and bath, windows and doors, storm products, weatherization, and green products.
Center for Ecological Technology (CET)  
(413) 445-4556 Pittsfield  
(413) 586-7350 Northampton  
www.cetonline.org

CET provides residents, businesses and communities with the tools to make it easy and affordable to carry out daily life in a more environmentally sustainable manner. Their work focuses on energy efficiency, renewable energy, waste management, and environmental education.

Cool Smart with ENERGY STAR  
1-800-473-1105  
www.mycoolsmart.com

This program offers customers a mail-in rebate of $300 for the purchase and installation of high efficiency central air conditioning units and air source heat pumps that meet or exceed the new 2006 ENERGY STAR minimum standard Seasonal Energy Efficiency Rating (SEER) of 14, and a Heating Seasonal Performance Factor (HSPF) of 8.2 (for heat pumps only). In addition, a new Quality Installation Verification service is available through a growing number of participating contractors.

Energy Bucks  
www.energybucks.com

Energy Bucks is an initiative created by The Massachusetts Association for Community Action (MASSCAP), Low-Income Energy Affordability Network (LEAN), and group of the state’s electric and gas utility companies and energy efficiency organizations. The initiative was created to promote the programs such as: fuel assistance, discount utility rates, and energy efficiency and weatherization services.

HeatWorks Plus  
(617) 635-HOME (4663)  
www.cityofboston.gov

A collaborative effort by the Department of Neighborhood Development, National Grid, and Action for a Better Community Development, offers grants in amounts up to $5,000 and/or zero percent interest deferred loans. These loans maybe used for the replacement of older or inefficient heating systems, weatherization, insulation and home energy audits. Boston homeowners age 60 years and older, homeowners with children under the age of 6 in their home, who both own and occupy residential (one- to four-family) properties are eligible for these loans. In addition, household income cannot exceed 80 percent of median income level. Other restrictions may apply. Contact the Boston Home Center for further information.
Home Energy Loss Prevention Service (HELPS) Hotline
1-888-333-7525
www.munihelps.org

Customers of electric and gas municipal utilities participating in HELPS may call the toll-free hotline with any questions concerning energy conservation in their home. The staff has a wealth of information about residential energy conservation, and can provide it either by mail or email, or can assist or direct consumers to a number of different Web-based resources providing online information on many conservation measures, as well as online energy audits you can conduct on your own.

Home Energy Saver Web Tool
http://hes.lbl.gov/

The Home Energy Saver is designed to help consumers identify the best ways to save energy in their homes, and find the resources to make the savings happen. The Home Energy Saver was the first Internet-based tool for calculating energy use in residential buildings. The project is sponsored by the U.S. Department of Energy, as part of the national ENERGY STAR Program for improving energy efficiency in homes, with previous support from the U.S. Environmental Protection Agency (EPA), the U.S. Department of Housing and Urban Development's PATH program, and the California Energy Commission's Public Interest Energy Research (PIER) program.

National Grid EnergyWise Program
1-800-889-0096
www.nationalgridus.com

National Grid’s EnergyWise service is available for customers living in one of the following structures: multi-family facility; condominium; or facility consisting of five or greater dwelling units. National Grid will provide services to the entire complex in coordination with the owner, property manager, or condominium association. Through this program, a facility may qualify for a free energy analysis, lighting system upgrades or other electric efficiency measures. If the facility is electrically heated, your facility may qualify for insulation and air sealing. Installation of some energy efficiency measures requires a customer co-payment.

Newton Housing Rehabilitation Fund
(617) 796-1000
www.ci.newton.ma.us

This program provides assistance to income eligible households for energy conversation work, including low-income grants for up to $10,000, and grants to elders and persons with disabilities for up to $3,000 to make home repairs.

U.S. Department of Agriculture, Rural Housing Repair and Rehabilitation Loans
(413) 253-4300
www.rurdev.usda.gov

The U.S. Department of Agriculture, through its Rural Development office, provides loans and grants to very-low income households to improve, modernize, or remove health or safety hazards.
U.S. Department of Energy, Energy Savers Web Tool
www.energysavers.gov

On this U.S. Government Web site residents can find information to help save energy in a home, business, vehicle, or industrial plant. The links on the Energy Savers provide resources available across Federal agencies for homeowners, contractors and builders, building managers, realtors, state agencies, drivers and fleet managers, and industry managers.

Weatherization Assistance Program (WAP)
1-800-632-8175
www.mass.gov/dhcd

The Low-Income Weatherization Assistance Program (WAP) assists low-income households in reducing heating bills by providing comprehensive home energy conservation services. Eligibility is based on household income no more than 200 percent of the Federal Poverty Level. Priority of service is given to those households with elderly, disabled, children (6 and under), LIHEAP high-energy users, and Native Americans. Homeowners and tenants with their landlord’s permission are eligible.
ENERGY EFFICIENCY MORTGAGES AND LOANS

Clean Energy Choice® Program
(508) 870-0312
www.masstech.org/CleanEnergyOrg

One goal of the Clean Energy Choice® program is to educate ratepayers about renewable energy, clean power, and the options consumers have. Through the program, the Massachusetts Technology Collaborative matches customers' voluntary payments in two ways: through matching grants for communities that help towns and cities fund renewable energy projects; and by providing low-income matching grants for clean energy projects throughout Massachusetts.

Commonwealth Solar
(508) 439-5700
www.masstech.org/solar

Commonwealth Solar provides rebates through a non-competitive application process for the installation of PV projects at residential, commercial, industrial, and public facilities. Non-residential projects are eligible for rebates for PV projects up to 500 kilowatts and residential projects are eligible for up to 5 kilowatts. The applicant (and project site) must be a customer of a Massachusetts investor-owned electric utility.

Energy Efficient Mortgages
www.energystar.gov

An Energy Efficient Mortgage (EEM) gives borrowers the opportunity to finance cost-effective, energy-saving measures as part of a single mortgage and stretch debt-to-income qualifying ratios on loans thereby allowing borrowers to qualify for a larger loan amount and a better, more energy-efficient home.

Massachusetts New Homes with ENERGY STAR
1-800-628-8413
www.energystarhomes.com

The Massachusetts New Homes with ENERGY STAR program is a new construction program based on an energy efficiency standard developed by the Environmental Protection Agency (EPA). The EPA’s initiative is supported in Massachusetts by a consortium of utility companies and energy efficiency service providers who collaborate to promote the benefits of energy-efficient, high performance homes.

MassSAVE HEAT Loan Program
www.masssave.com

The HEAT Loan Program provides customers the opportunity to apply for a zero percent loan from participating lenders to assist customers with the installation of qualified energy efficient improvements in their homes. The loans are available up-to $10,000 with terms up to 7 years. To apply for the loan, the customer must own and reside in a one- to four-family residence and obtain a Home Energy Assessment through the MassSAVE Program. Visit MassSAVE’s participating lender list to find a lender.
Small Renewables Initiative
(508) 870-0312, ext. 1273
www.masstech.org

The Small Renewables Initiative (SRI) provides rebates for the installation of wind and small hydroelectric projects that are up to 10 kilowatts and located at residential, commercial, industrial, institutional, and public facilities. The applicant (and project site) must be a customer of a Massachusetts investor-owned electric distribution utility.
ENERGY TAX CREDIT

The state of Massachusetts offers various energy-related tax incentives to individuals and businesses, such as the Massachusetts Tax Incentive for renewable energy products and a gasoline credit for commuters using the Massachusetts Turnpike. Contact the Massachusetts Department of Revenue at 1-800-392-6089, or visit their website at www.mass.gov/dor, for additional information on current energy-related tax incentives.

The federal government also offers tax incentives to individuals who install renewable energy systems in their homes as well as other energy efficient products (e.g., windows, storm doors, home insulation, etc.). The American Recovery and Reinvestment Act of 2009 increased tax credits and extended the period for which these credits may be applied for. For additional information, visit the ENERGY STAR website.