# ENERGY RESOURCE GUIDE



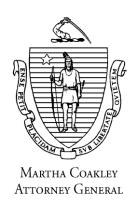
Commonwealth of Massachusetts Office of the Attorney General

# MARTHA COAKLEY Attorney General

March 2009

#### TABLE OF CONTENTS

Letter from Attorney General Martha Coakley	Page	3
Attorney General's Office Contact Information	Page	4
Discounted Utility Rates	Page	5
Budget and Payment Plans	Page	7
Arrearage Management Programs	Page	8
<u>Utility Shutoffs</u>	Page	9
Fuel Assistance, Energy Efficiency and Weatherization Services through Community Action Programs	Page	12
Heating Oil Cooperatives	Page	20
Statewide Heating Assistance Programs	Page	21
Conservation and Weatherization Resources	Page	23
Energy Efficiency Mortgages and Loans	Page	27
Energy Tax Credits	Page	29



# THE COMMONWEALTH OF MASSACHUSETTS OFFICE OF THE ATTORNEY GENERAL

#### ONE ASHBURTON PLACE BOSTON, MASSACHUSETTS 02108

(617) 727-2200 (617) 727-4765 TTY www.mass.gov/ago

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, <a href="www.mass.gov/ago">www.mass.gov/ago</a>, 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 <a href="mailto:Mary.T.Sullivan@state.ma.us">Mary.T.Sullivan@state.ma.us</a>.

Cordially,

Martha Coakley

Massachusetts Attorney General

Martina Coahley



#### 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 <a href="https://www.mass.gov/dpu">www.mass.gov/dpu</a> 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 <u>Community Action Program</u> (see <u>page 12</u>) 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 <u>Public Inquiry and Assistance Center Hotline</u> 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 of 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<sup>1</sup>

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 <a href="Utility Shutoffs"><u>Utility Shutoffs</u></a>.

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.

\_

<sup>&</sup>lt;sup>1</sup> Adapted from Harak, Charlie. "Utilities Advocacy for Low-Income Households in Massachusetts (Second Edition)", National Consumer Law Center, 2007.

# 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

#### **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.tri-cap.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

Service Area: Essex, Gloucester, Hamilton, Ipswich, Manchester-by-the-Sea, Rockport,

Wenham.

#### 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

#### 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

**Service Area:** Abington, Attleboro, Avon, Bridgewater, Brockton, Canton, Dedham, East Bridgewater, Easton, Foxborough, Hanson, Holbrook, Mansfield, Norfolk, North Attleboro, Needham, Norton, Norwood, Plainville, Randolph, Raynham, Rockland, Sharon, Stoughton, Walpole, West Bridgewater, Whitman, Wrentham.

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

Service Area: Ashburnham, Athol, Berlin, Bolton, Clinton, Fitchburg, Gardner, Lancaster,

Leominster, Phillipston, Royalston, Sterling, Templeton, Westminster, Winchendon

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

westbolough, weston, Opton, Oxb

Services: FA, HEA, WS

#### **Worcester Community Action Council**

Denholm Building 484 Main Street, 2<sup>nd</sup> 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

**Service Area:** Adams, Alford, Becket, Cheshire, Clarksburg, Dalton, Egremont, Florida, Great Barrington, Hancock, Hinsdale, Lanesborough, Lee, Lenox, Monterey, Mount Washington, New Ashford, New Marlborough, North Adams, Otis, Peru, Pittsfield, Richmond, Sandisfield, Savoy, Sheffield, Stockbridge, Tyringham, Washington, West Stockbridge, Williamstown, Windsor

#### 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

Service Area: Agawam, Amherst, Ashfield, Belchertown, Bernardston, Blandford, Brimfield, Buckland, Charlemont, Chester, Chesterfield, Colrain, Conway, Cummington, Deerfield, Easthampton, East Longmeadow, Erving, Gill, Goshen, Granby, Granville, Greenfield, Hadley, Hampden, Hatfield, Hawley, Heath, Huntington, Levrett, Leyden, Longmeadow, Ludlow, Middlefield, Monroe, Monson, Montague, Montgomery, New Salem, Northampton, Northfield, Orange, Palmer, Pelham, Plainfield, Rowe, Sandisfield, Shelburne, Shutesbury, South Hadley, Southampton, Southwick, Sunderland, Tolland, Wales, Ware, Warren, Warwick, Wendell, Westfield, Westhampton, West Springfield, Whately, Wilbraham, Williamsburg, Worthington 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)

w.ncac.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

**Service Area:** Ashburnham, Ashby, Athol, Ayer, Barre, Berlin, Bolton, Clinton, Fitchburg, Gardner, Hardwick, Harvard, Hubbardston, Lancaster, Leominster, Lunenberg, New Braintree, Petersham, Phillipston, Princeton, Royalston, Shirley, Sterling, Templeton, Townsend,

Westminster, Winchendon

**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

**Service Area:** Agawam, Blandford, Brimfield, Chester, Chicopee, East Longmeadow, Granville, Hampden, Holland, Holyoke, Longmeadow, Ludlow, Monson, Montgomery, Palmer, Russell,

Southwick, Tolland, Wales, West Springfield, Westfield, Wilbraham

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.reliance.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 <u>www.massenergy.com</u> (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 <a href="www.mass.gov/dor">www.mass.gov/dor</a>, 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.



#### Office of Attorney General Martha Coakley

One Ashburton Place Boston, MA 02108 Phone: (617) 727-2200

TTY: (617) 727-4765 www.mass.gov/ago