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Welcome!

21st Annual Community Heating Forum

Wednesday, November 3, 2021

Kory Eng, UWNCM

John DiNapoli, Unitil

United Way

United Way of
North Central Massachusetts

Unitil

New England Farm Workers' Council
(NEFWC)

Federal Fuel Assistance Programs

Norma Alveraz - NEFWC

United Way
United Way of
North Central Massachusetts

NEW ENGLAND FARM WORKERS' COUNCIL

LIHEAP (also known as Fuel Assistance)

CONTENTS

- What is LIHEAP (Fuel Assistance)
- How the Fuel Assistance Program Works
- How to Qualify for Fuel Assistance
- Eligibility Information
- Income Guidelines
- How to Apply for Fuel Assistance

WHAT IS LIHEAP

- **LIHEAP is the Low-Income Home Energy Assistance Program**, more commonly know as Fuel Assistance.

HOW THE FUEL ASSISTANCE PROGRAM WORKS

- If you qualify, NEFWC will make utility payments to the primary heating vendor (such as the oil, gas, or electric company) or if heat is included in the rent, direct payment to the client will be made. All income-eligible households may receive discounts of up to 35% on their gas and electric bills.
- NEFWC runs the Fuel Assistance Program for Springfield, MA, and North Central Massachusetts. If you live in a city or town not served by NEFWC, please call the Cold Relief Heatline at (800) 632-8175 or visit: https://www.toapply.org/MassLIHEAP
- NEFWC and other administering agencies determine household eligibility based on a number of factors including but not limited to gross household income and the number of household members.

HOW TO QUALIFY FOR FUEL ASSISTANCE

- To complete your application, you may need some or all of the following materials:
- Recent copies of your utility
- Current proof of income for all household members (pay stubs, unemployment benefits, Social Security/SSI benefits, Pensions, etc. for the 4 weeks immediately preceding the date of application.
- Full copies of current gas and electric bills (or final bills if service has been terminated).
- The name of your deliverable fuel vendor if your primary heat source is kerosene, oil, or propane.
- Proof of current address (e.g., rent receipt, lease or deed, property tax bill).
- Birth Certificates and social security cards for all household members.
- Proof of Citizenship or Qualified Alien Status for any household member not born in the United States or its territories.
- Current picture ID for the head of household

ELIGIBILITY INFORMATION

Household Size: 1

Income Limit: $40,951

Household Size: 2

Income Limit: $53,551

Household Size: 3

Income Limit: $ $66,151

Household Size: 4

Income Limit: $78,751

Household Size: 5

Income Limit: $91,351

Household Size: 6

Income Limit: $103,951

Household Size: 7

Income Limit: $106,314

Household Size: 8

Income Limit: $108,678

Household Size: 9

Income Limit: $111,039

Household Size: 10

Income Limit: $113,401

HOW TO APPLY FOR FUEL ASSISTANCE PART 1

- We encourage all households to apply for fuel assistance.
- Recertification packages for households who were eligible for the previous season will be mailed beginning in August and continuing through December.
- First-time applications are taken by APPOINTMENT only.
- Appointments may be scheduled by:
  - Calling 413-272-2209 (Springfield residents) or 978-342-4520 (North Central MA residents).
  - Using: https://www.toapply.org/MassLIHEAP
  - Visiting their local office (OFFICES ARE CURRENTLY CLOSED TO THE PUBLIC)

HOW TO APPLY PART 2

- DOCUMENTS NEEDED TO APPLY

- Current valid picture ID for the head of household
- Proof of Address
- Birth certificates and Social Security cards for all household members
- Proof of Income for all household members
  - Wages (4 most recent pay stubs)
  - Welfare, Social Security, SSI, VA, Workers' Comp, Pensions (copy of most recent check stub)
  - Unemployment (copy of DUA claim record)
  - Alimony/Child Support (copy of checks, divorce decree, court order, DOR print out)
  - Bank Interest, Dividends (statement from bank, copies of checks, tax forms)
  - Rental Income (mortgage interest, property tax, water/sewer, insurance, proof of rent received)
  - Self-Employment (copy of Federal Tax Return from previous year
- Gas & Electric bills (and name of dealer if oil/kerosene/propane)
- Copy of your lease, HOWEVER, please note, at your appointment you will be required to complete a rental information release form that we will mail to your landlord. Your file cannot be completed until we receive the completed form back from your landlord.
- Renters receiving a subsidy must bring a copy of the recertification housing sheet or letter from the housing authority.

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Customer Energy Solutions

Derek Kimball

Manager of Residential Services

kimball@unitil.com

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MASS SAVE®… IS *UNITIL*

Electric and Natural Gas Energy Efficiency Programs

Thanks in part to our customers, Massachusetts has ranked #1 in Energy Efficiency in the US for 9 years!

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Core Principles of Energy Efficiency

- Providing Value For Customers
- Saving Energy
- Supporting a Reliable Energy System
- Providing a sustainable workforce and delivery infrastructure
- Supporting Commonwealth's broader energy, environmental and climate goals

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MassSave® – Recent History

Commonwealth Achievements Since 2011

~ For Every $1 spent on Energy Efficiency we get back $4 in Benefits

~ Over $200 Million in Annual Bill Savings for Residential Customers in 2020

~ 12.2 Million MWH Saved

~ 256.9 Million Therms Saved

~ 27.4 Billion Dollars in Total Benefits

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MassSave ® Recent History (cont.)

Commonwealth Achievements Since 2011

~ Weatherized over 250,000 Homes

~ 3,747,479 Metric Tons of CO_2 Reduced

Equivalent of taking 795,650 Cars off the Road equal to 1/3 of all cars in MA in 2018!

REINVESTING in our state economy…

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Unitil…we are Proud to Contribute!

2020/2021 Energy Efficiency Programs

~ Combined $9.6 Million (Residential, Income Eligible, Commercial & Industrial)

Back to the local economy in the form of Customer Rebates, Incentives, & Technical Support for local vendors, contractors and sub contractors

~ $ 7.2 Million total realized in Residential and Income Eligible Program Initiatives alone

REINVESTING in our local economy…

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MassSave® - Partnerships & Allies

- Home Energy Services Contractors
  - Lead Vendors, Home Performance Contractors, Independent Insulation Contractors
- Low Income Energy Affordability Network (LEAN)
- HVAC Distributors and Trained Contractors
- Home Energy Raters (HERs) for Residential New Construction
- ENERGY STAR® Retailers and Distributors
- Other Construction and Trade Allies

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Residential Energy Efficiency Programs

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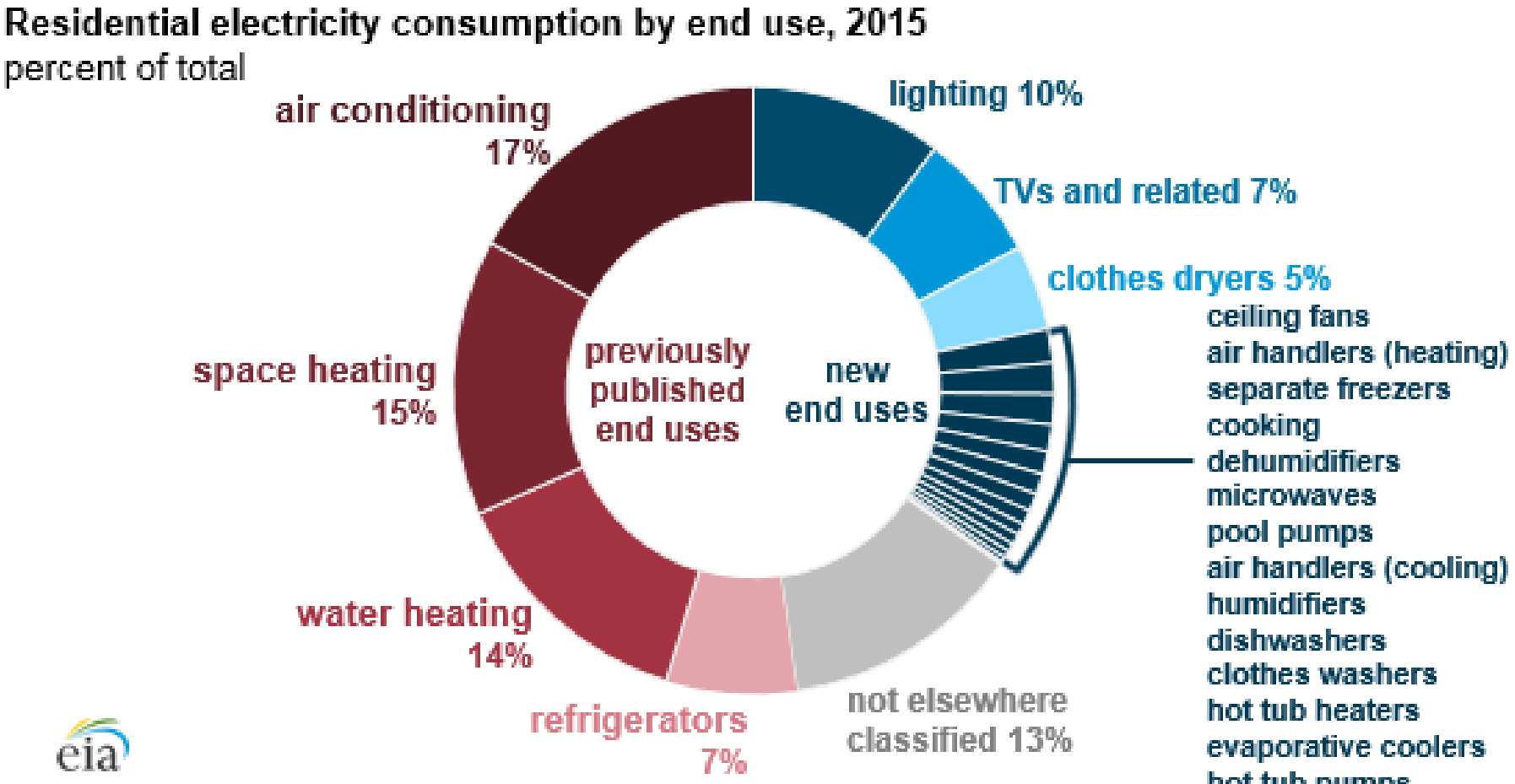
Evolving Home "End Use"



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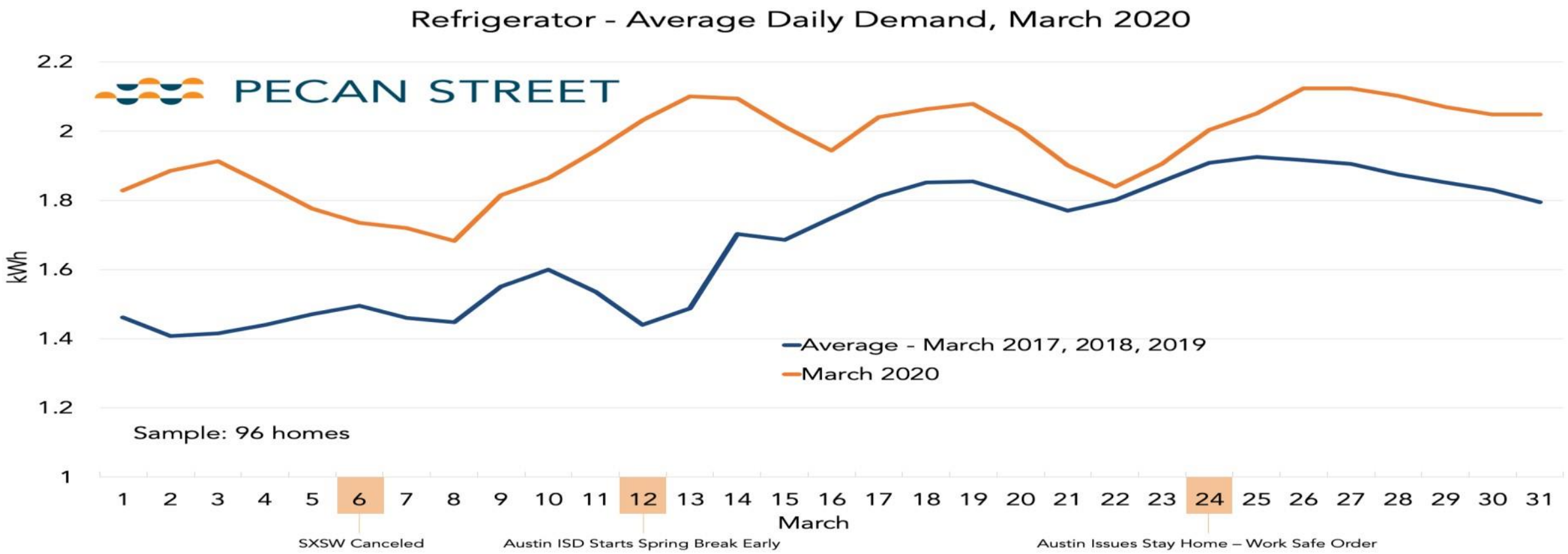
COVID-19 has changed Residential Electricity Demand



Source: Renewable EnergyWorld

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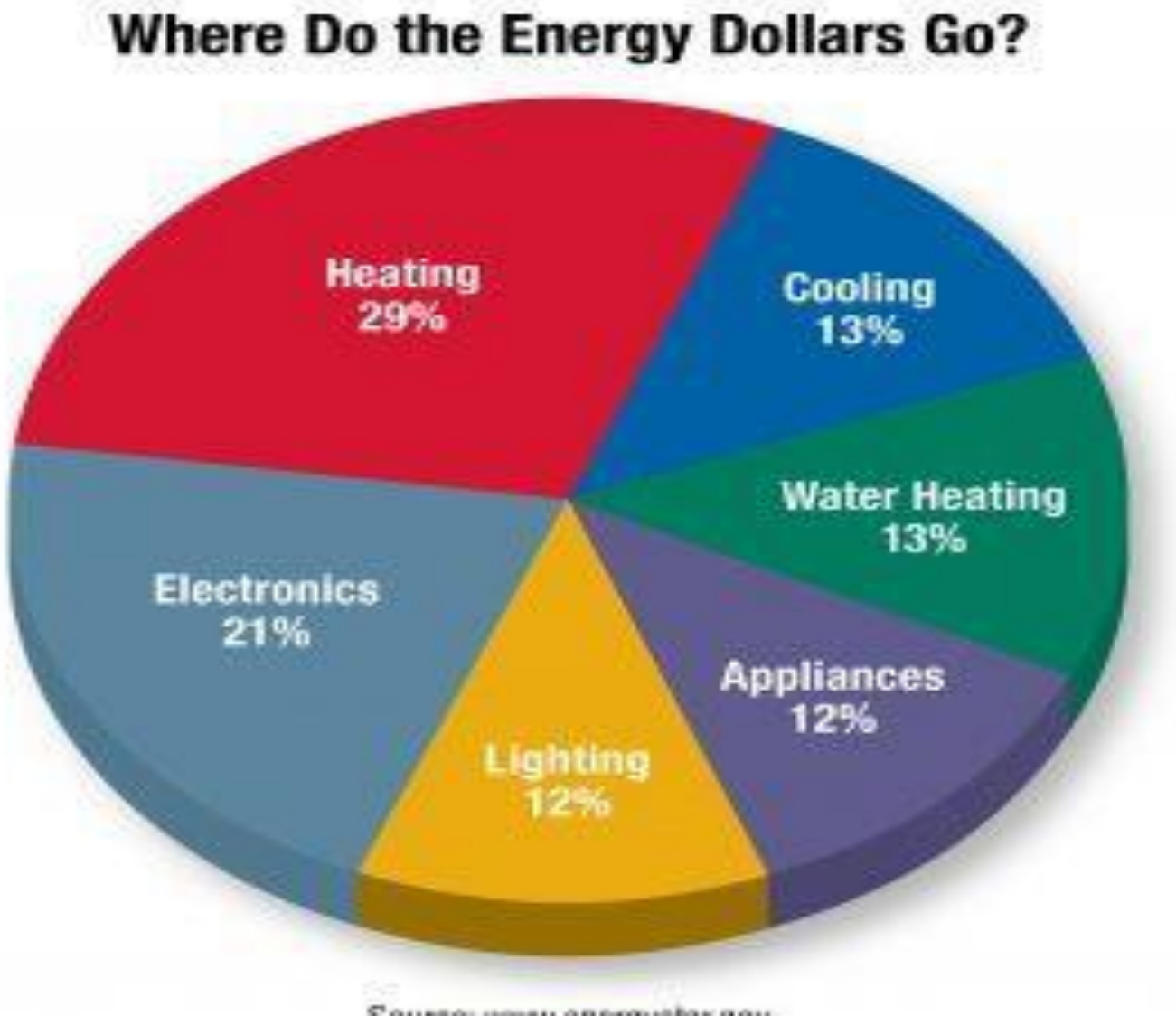
Evolving Home Energy Spending



Why Get a Home Energy Assessment?

Homeowners and Renters!

- Learn about your energy usage and your home's energy systems from a trained professional
- Discover and solve problems- ***Ice dams!*** humidity, drafts, etc.
- Health & safety testing – potential carbon monoxide or moisture problems can be identified
- Provides an ***energy "action plan"***
- Set priorities and weigh costs and benefits of improvement options
- REALIZE PAYBACK IN YOUR INVESTMENT
- OTHER INCENTIVES?...

NOT JUST "FREE" OR DISCOUNTS ON LIGHT BULBS!

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Or Take an Online Home Energy Assessment

Visit www.masssave.com It just takes a few minutes to:

1. Set up a customized energy profile
2. Get an estimate of potential energy savings and a customized action plan for your home
3. Identify if your home is a good candidate for a "virtual" or in-home energy assessment

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In-Home or "Virtual" Assessments

1. **Call 1-866-527-SAVE (7283) to screen for your *no-cost* In Home or "Virtual" home energy assessment (VHEA)**
2. Work with an Energy Specialist virtually to find personalized savings opportunities
3. Receive no-cost energy "instant" savings products shipped directly to your door for you to install
4. Access generous Mass Save rebates and incentives to make recommended long-term energy savings upgrades to your home

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In-Home or Virtual Assessments

- ***Incentives** 75% to* 90% **NO $$ CAP** for Insulation Upgrades; instant savings measures installed at **no cost**, i.e. LED's, Programmable or Wi-Fi Thermostats
- ***Added Incentives*** for Qualifying Clothes Washer, Refrigerator, Heating / Water Heating Equipment
- ***For comprehensive WxN upgrades* - Step 1** for 0% 3rd Party Finance Application For Your Energy Efficiency Investments – Up to $25K and 84 months
- Call **866-527-SAVE** (7283) to talk to an Energy Specialist

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Income Eligible (I.E.) Energy Efficiency Programs

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Income Eligible Programs

UNITIL Partnership with MA Association for Community Action (MASSCAP) and Low Income Energy Affordability Network (LEAN)- Unitil, NEFWC and Making Opportunity Count (MOC)…

Customers can apply for Energy Efficiency Services!

- Based on Gross Income Level and Household Size (**I.E. Family of 4 at $78,751 or Less**)
- Landlords and/or Property Managers that own or operate Multifamily Eligible if 50% or more of tenants meet income requirement.

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Income Eligible Programs

100% Incentive for Qualifying EE Upgrades including:

- LED Lighting- Interior/Exterior Bulbs & Fixtures
- Appliances, (Refrigerators, Central & Window AC, Clothes Washers
- Heating and Water Heating Systems

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Income Eligible Programs (continued)

Next Steps…

- **Call 1-866-537-SAVE (7267) and Select Option 2** or Contact NEFWC, once qualified you will be given a date and time for a "virtual" home energy assessment
- **Landlords** can apply online, or call 1-617-348-6425 to learn more if there properties have 50% or more of their tenants are at the designated income levels.
- **Tenants (Customers)** should ask their landlord or property manager submit a request, online or call number above

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Not Sure If I Qualify? We will work with you!

Next Steps (Continued)…

- No Assessment? Call 866-527-SAVE for a conversation
- If you had a virtual assessment, received recommendations for insulation, **and you are not sure if you are eligible,** call 1-866-527-SAVE to start the no-cost income verification process.

HELPFUL: For quicker approval, please have the following **three items** handy when you call:

- Your Site ID number listed on your Home Energy Assessment Report
- Your utility heating or electric bill
- Proof of income for all household members ages 18 and over

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What's Proof Of Income?..

- If you are paid weekly, four current pay stubs
- If you are paid bi-weekly, two current pay stubs
- If you are paid monthly, one current pay stub
- Current monthly benefits statement for SSA (social security), SSI (supplemental security income), SSDI (social security disability insurance), DTA (transitional assistance), unemployment, workers' compensation, or a current 1099 Form
- If you are self-employed, your most recently filed tax return

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Recent Projects of Note…

Fitchburg Green 350 Water Street | 143 Units

- Indoor/Outdoor In Unit
- Common Area Lighting Upgrades

~$116K Investment ; Annual Savings ~ 137,000 KWH

Heritage Apartments | 2 Phase Project Multi Unit

- LED Fixture Upgrades In-Unit & Common Area

~$300K Investment ; Annual Savings ~ 212,000 KWH

- High Efficiency Heating System Upgrade

~$73K Investment ; Annual Savings ~ 1,730 Therms

Tri-Town Landing Lunenburg | 66 Units

- LED Fixtures, Indoor/Outdoor Common Area Lighting
- Refrigerators, Showerheads, Aerators, Smart Strips

~$250K Investment Annual Savings ~151,000 KWH & 870 Therms

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Residential Energy Efficiency Programs (continued)

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Shop Our Online Marketplace!

Visit www.masssave.com/en/shop

- **Shop Online** and Get Instant Discounts on Energy Saving Products, or…
- **Use our "*Store Finder*" –** Enter Zip/Select Radius/Select Product and find over 12 discounted energy-efficient products at local retailers near you

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Prescriptive Rebate Offerings….Apply Online!

ENERGY STAR® Heating and Cooling Appliances

Gas Heating System (Furnaces & Boilers)

Up to $1,600 rebate

Oil Heating System (Furnaces & Boilers)

Up to $500 rebate

Oil/Propane Boiler Reset Control

Up to $100 rebate

Propane Heating System (Furnaces & Boilers)

Up to $1,750 rebate

Gas Boiler Reset Control

Up to $225 rebate

Source: www.masssave.com/rebates

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Prescriptive Rebate Offerings…. (continued)

ENERGY STAR® Heating and Cooling Appliances

Electric Mini-Split Heat Pump

Up to $300 rebate

Electric Central Heat Pump

Up to $500 rebate

Gas Heat Recovery Ventilator

Up to $500 rebate

Electric Central Air Conditioning

Up to $250 rebate

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Prescriptive Rebate Offerings… (continued)

ENERGY STAR® Appliance and Products

Room Air Cleaner

Up to $40 rebate

Clothes Washer

Up to $400 rebate

Dehumidifier

Up to $30 rebate

Room Air Conditioner

Up to $40 rebate

Refrigerator

Up to $200 rebate

Electric Clothes Dryer

Up to $50 rebate

Thermostat

Up to $100 rebate

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Prescriptive Rebate Offerings… (continued)

Energy Star® Water Heating Appliances

Gas Water Heater

Up to $800 rebate

Electric Heat Pump Water Heater

Up to $750 rebate

Oil Water Heater

Up to $500 rebate

Propane Water Heater

Up to $800 rebate

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Building A New Home??

ENERGY STAR® Residential New Construction & Major Renovations

- Builder incentives determined on a Home Energy Rating Service (HERS) score and per (kwh/therm) savings basis - **LOWER SCORE IS BETTER!**
- Program participants (GC's/Home Builders) will receive incentives for newly constructed units in participating gas and electric service territories.
- ***Our HERS Raters offer "virtual" no cost*** one on one consulting services with participating home builders

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Fall / Winter Energy Saving Tips

Energy Efficiency = Energy Savings

- Now is the time…Take out those “Window Bangers!”
- Service your heating system, replace filters
- Use a “Smart” power strip to reduce “standby” power loss to save ~ 2%
- Use your Energy Saving settings on your computer – save ~$25-$75 per machine each year
- Keep you fireplace damper closed when not in use!
- Turn down Water Heater temp, no higher than 120 Degrees
- Install tight fitting insulating drapes or shades on your windows to reduce drafts
- Be “Smart” about your thermostat (i.e. NEST or Ecobee) – save ~5% - Technology has evolved!

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MORE Ways To Save!
Please Visit
www.unitil.com
888.301.7700
www.masssave.com
866.527.SAVE

Thank You!
Q & A ?

Discount Rate, Payment Plans & Arrearage Forgiveness Program

Susan Corson
Credit Department

November 3, 2021

Residential Discount Rate

- The Discount Rate Program provides eligible customers a 25% discount applied to the total monthly charges billed for gas service and 34.5% discount for electric service.
- The “Discount Rate Program” is available to income-eligible residential customers that:
- Qualify for any means-tested public assistance program certifying income at 60% of the state median.
- Some examples of eligible programs are: LIHEAP, SNAP (Food Stamps); Mass Health; SSI; Head Start; Emergency Aid to Elderly, Disabled and Children.

Enrollment is Easy!

Customers are enrolled in the program in various ways.

- DTA File Exchange;
- Fuel Assistance Eligibility Files;
- On-line or paper application and proof of eligibility; and
- On Demand-customers can enroll in the program for a temporary period by informing their utility company that they are receiving a benefit from an eligible assistance program. Customers will have 60 days or 2 billing periods to provide certifying documentation. Customers that do not certify their eligibility within this period are removed from the program.

Budget Payment Plans

Budget Plans provide customers with more predictable monthly bills by averaging higher peak usage periods with lower peak usage periods.

- Plans generally cover a 12-month time period.
- Customers can sign up for the program at any time of the year.
- Projected future bills are based on past usage patterns.
- Plan may recalculate periodically to ensure monthly payment amount are sufficient to meet actual energy usage.

Installment Payment Plans

Unitil offers customers a variety of installment payment plans to assist in paying overdue charges.

- Low-income customers who have had their service terminated for non-payment can have service restored upon receipt of a commitment equaling 25% of the overdue balance from the CAP agencies or payment of the same amount.
- Unitil may in some instances be able to offer customers longer and more flexible payment agreements based on individual household circumstances-recent payment history, account plan history, individual household circumstances, etc.

Arrearage Management Program

Enables income-eligible customers to manage their utility bills and to eliminate existing arrearage. These outcomes contribute to fortifying a customer's overall financial stability. Program Requirements-

- Active residential service;
- Enroll in the Discount Rate Program;
- Overdue balance of $300 or more;
- Overdue balance must be past due 60 or more days; and
- New 2021 Customer may have previously participated in our program.

How Does the Program Work?

- Unitil will eliminate program participant's entire past due balance when current bills are paid on time each month.
- Customers contact company to enroll.
- Customers are referred to our program administrator.
- Administrator determines program eligibility, calculates payment and credit, provides written confirmation of plan and contacts customers in the event of default.

How are Payments & Credits Calculated?

Unitil will eliminate program participant's entire past due balance of $300 or more when current bills are paid on time each month.

- Monthly payments are calculated based upon past usage and billing, less any fuel assistance pledge.
- Each month, upon receipt of payment, credit adjustments, not to exceed $400 per month, per service, are applied on accounts.
- Provided the participant continues to meet the eligibility requirements, the program will continue until the account is paid up to date.

Income Eligibility

Household Size	Income-60% of median
1-person	$40,951
2-person	$53,551
3-person	$66,151
4-person	$78,751
5-person	$91,351

Payments!

Unitil offers a multitude of bill payment options from which to c hoose to enable customers to select the method that fits.

- Traditional check by mail;
- Authorized community payment vendors-western union;
- Check and/or credit card by phone;
- Check and/or credit card online; or
- Automatic direct debit from a bank account.

Good Neighbor Energy Fund
Income Guidelines

Income for either the PRIOR twelve months or the past month (times 12 months for annual figure) must be within 60% to 80% of the State Median Income Level as indicated below:

Household Size	Income
1-person	$40,952 - $54,601
2-person	$53,552 - $71,401
3-person	$66,152 - $88,201
4-person	$78,752 - $105,001

For more information please visit ***.magoodneighbor.org

Rental, Mortgage & other Utility Assistance

Federal Emergency Rental Assistance Program may provide up to 18 months of help with overdue and/or future rent (due on or after 3/13/20), as well as some help with utility costs.

Applicants must have had a COVID-related financial hardship.

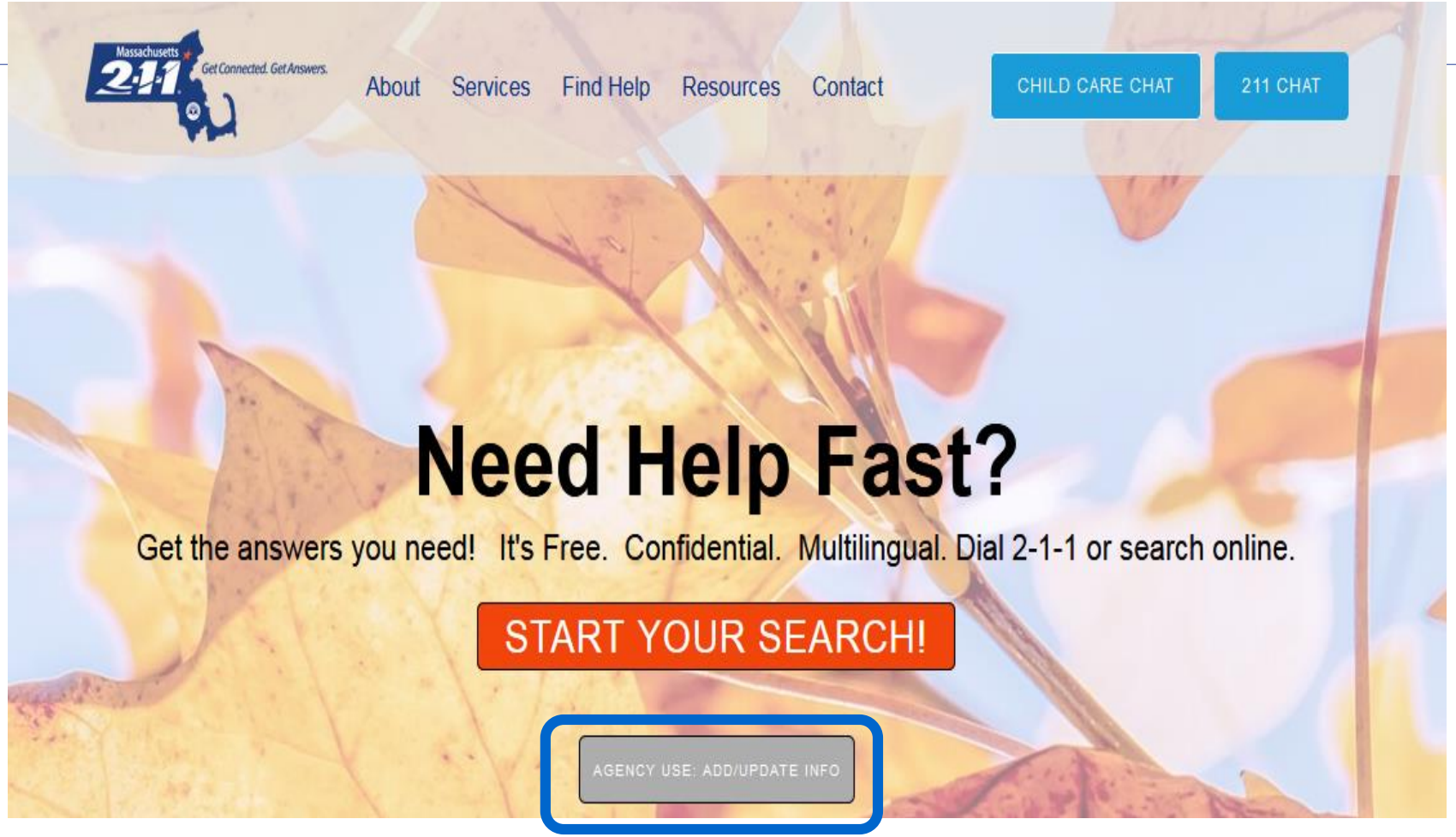
For those that do not qualify for ERAP, the Residential Assistance for Families in Transition (RAFT) and Emergency Rental and Mortgage Assistance (ERMA) programs may provide income-eligible households with up to $10,000 to pay overdue or future rent, or mortgage or utility costs.

There is one application for all three programs, staff at regional agencies will determine your eligibility.

For more information visit:

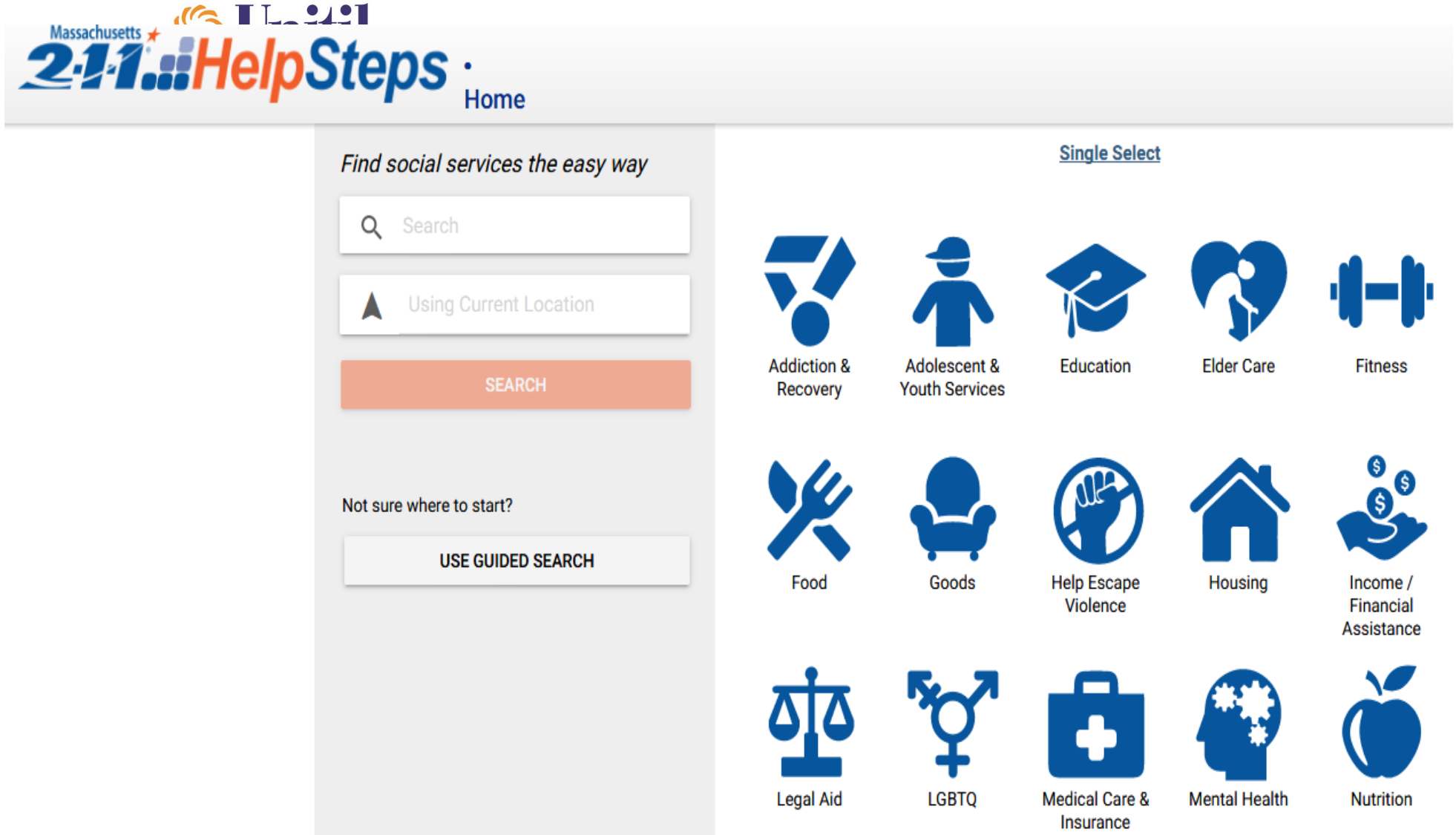
https://www.mass.gov/info-details/emergency-housing-payment-assistance-during-covid-19

Mass211.org



Update Agency Info Here

Mass211.org


Massachusetts 2-1-1 HelpSteps
Home
Find social services the easy way
Search
Using Current Location
SEARCH
Not sure where to start?
USE GUIDED SEARCH
Single Select
Addiction & Recovery
Adolescent & Youth Services
Education
Elder Care
Fitness
Food
Goods
Help Escape Violence
Housing
Income / Financial Assistance
Legal Aid
LGBTQ
Medical Care & Insurance
Mental Health
Nutrition

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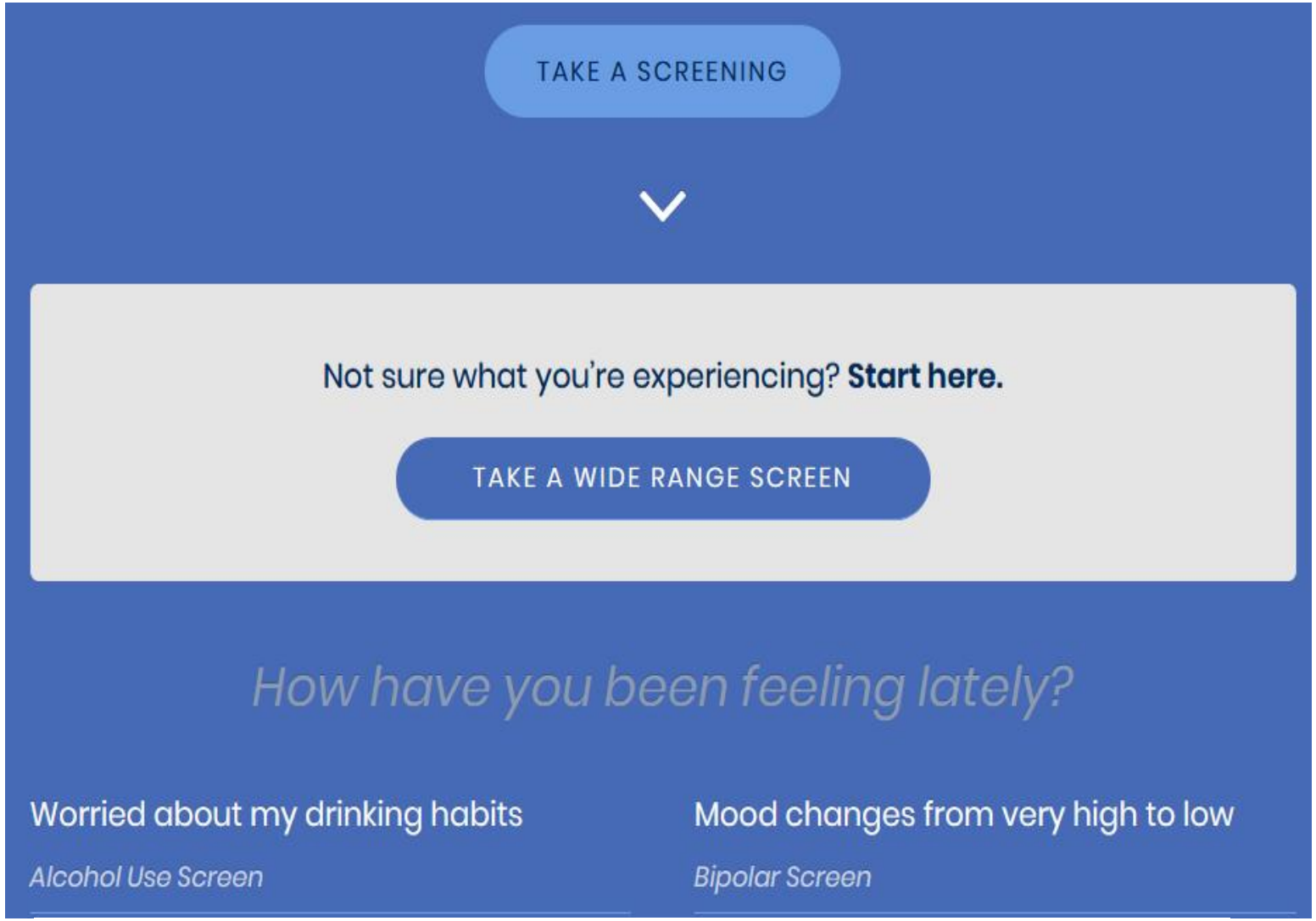
TAKE A SCREENING
Not sure what you're experiencing? Start here.
TAKE A WIDE RANGE SCREEN
How have you been feeling lately?
Worried about my drinking habits
Alcohol Use Screen
Mood changes from very high to low
Bipolar Screen
CHECKUP
ANONYMOUS
FAST

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Thank You

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For sponsoring this event.

United Way

United Way of
North Central Massachusetts