

# **UTILITY BILLS...**

## **HAVING TROUBLE PAYING THEM?**

### **In this packet you will find information on:**

**Low Income Home Energy Assistance Program (LIHEAP) (Fuel Assistance)**

**Weatherization Assistance Program (WAP)**

**Good Neighbor Energy Fund (Salvation Army)**

**Citizens Energy Oil**

**Residential Assistance for Families in Transition (RAFT) Program**

**Heating Oil Co-Op Programs**

**Discounted Utility Rates through Your Utility Company**

**Shut-Off Protection and Service Restoration**

**Budget and Payment Plans**

This packet was compiled to inform people of available programs and was not published by any of the programs/companies described here. This information is subject to change, please contact the program/company with any questions.

## **Low Income Home Energy Assistance Program (LIHEAP) (Fuel Assistance)**

The Low Income Home Energy Assistance Program (LIHEAP) (Fuel Assistance) provides eligible households with help in paying winter heating bills. Local administering agencies determine household eligibility based on annualized income and the number of members in the household. The agency then will make payments towards the heating bills to the primary heat source vendor (oil, propane, wood or coal dealer or gas or electric utility). LIHEAP will begin taking applications for the 2005-06 heating season on November 1, 2005.

Households with incomes up to 200% of the Federal Poverty level are eligible for the Fuel Assistance Program. Homeowners and renters are both eligible.

	NUMBER OF HOUSEHOLD MEMBERS									
	1	2	3	4	5	6	7	8	9	10
175% OF POVERTY	\$16,748	\$22,453	\$28,158	\$33,863	\$39,568	\$45,273	\$50,978	\$56,683	\$62,388	\$68,093
200% OF POVERTY	\$19,140	\$25,660	\$32,180	\$38,700	\$45,220	\$51,740	\$58,260	\$64,780	\$69,847	\$71,333

To determine whether you qualify for assistance simply take the gross (before taxes) annual income for all adult household members and compare to the chart above. Some reductions in benefits apply for certain types of subsidized housing and other housing types.

## **Weatherization Assistance Program (WAP)**

The Weatherization Assistance Program (WAP) is designed to assist low-income households in reducing their heating bills by providing energy efficiency services. Typical work includes air sealing, attic and/or sidewall insulation, weather stripping and minor repairs associated with weatherization work. Heating system work, if needed, is typically referred to a separate program administered by DHCD.

Households with incomes up to 200% of the Federal Poverty level are eligible for the Weatherization Assistance Program. Program eligibility is based on household eligibility for the LIHEAP Program. Tenants (with landlord approval) as well as homeowners are eligible for weatherization. Weatherization services vary dependent on the specific needs of the home and DOE approved conservation measures. Typical jobs range from \$200 to a maximum of \$4,600 with the average grant approximately \$1,600. No client contribution required.

*You may apply for LIHEAP and WAP at the following locations*

**1**

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

**2**

Action, Inc.  
47 Washington Street, Gloucester, MA 01930  
(978) 281-3900  
1-800-696-9276

**3**

Berkshire Community Action Council, Inc. (BCAC)  
1531 East St., Pittsfield, MA 02101  
(413) 445-4503 - Pittsfield  
(413) 663-3014 - North Adams  
(413) 528-1947 - Great Barrington  
1-866-216-6100 - Toll Free

- 4**  
Community Action, Inc. (CAI)  
25 Locust St., Haverhill, MA 01832  
(978) 373-1971 - Haverhill  
1-800-332-9004 - Toll Free
- 5**  
City of Cambridge, Department of Human Services  
51 Inman St., Cambridge, MA 02139  
(617) 349-6252
- 6**  
Community Action Program Intercity, Inc. (CAPIC)  
100 Everett St., Unit 14, Chelsea, MA 02150  
(617) 884-6130
- 7**  
Citizens for Citizens (CFC)  
264 Griffin St., Fall River, MA 02724  
(508) 679-0041 - Fall River  
(508) 823-6346 - Taunton  
(508) 676-7397 - Information
- 8**  
Community Teamwork, Inc. (CTI)  
517 Moody Street, Lowell, MA 01854  
(978) 459-6161 - Lowell  
(781) 643-2358 - Arlington  
1-877-451-1082 - Toll Free
- 9**  
Franklin Community Action Corporation (FCAC)  
393 Main St., Greenfield, MA 01301  
(413) 774-2310  
1-800-370-0940 - Hampshire County
- 10**  
Greater Lawrence Community Action Council, Inc. (GLCAC)  
305 Essex St., Lawrence, MA 01840  
(978) 681-4950 - Lawrence  
(781) 942-9061 - Reading  
(978) 664-6011 - No. Reading
- 11**  
Housing Assistance Corporation (HAC)  
460 West Main Street, Hyannis, MA 02601  
(508) 771-5400, ext. 387
- 13**  
Lynn Economic Opportunity, Inc. (LEO)  
156 Broad St., Lynn, MA 01901  
(718) 581-7220, ext. 283
- 14**  
Menotomy Weatherization  
20 Academy Street, Suite 202, Arlington, MA 02476  
(781) 316-3436
- 15**  
Montachusett Opportunity Council, Inc. (MOC)  
Energy & Environmental Services  
52 Hartwell St., Fitchburg, MA 01420  
(978) 342-7025
- 16a**  
New England Farm Workers Council (NEFWC)  
(City of Springfield, only)  
1628-1640 Main St., Springfield, MA 01103  
(413) 272-2209
- 16b**  
New England Farm Workers Council (NEFWC)  
(No. Central Massachusetts only)  
435 Main Street, Suite 3040, Fitchburg, MA 01420  
(978) 342-4520
- 17**  
North Shore Community Action Programs, Inc. (NSCAP)  
98 Main St., Peabody, MA 01960  
(978) 531-8810 - Information only  
(978) 521-076, ext. 136
- 18**  
People Action in Community Endeavor Inc. (PACE)  
166 Williams St., New Bedford, MA 02742  
(508) 999-9920

- 19**  
Quincy Community Action Programs, Inc.  
(QCAP)  
1509 Hancock Street, 3rdFloor, Quincy, MA  
02169  
(617) 479-8181, ext. 101
- 20**  
Springfield Partners for Community Action,  
Inc. (SPCA)  
619 State St., Springfield, MA 01109  
(413) 263-6538
- 21**  
Self Help, Inc. (SHI)  
1362 Main St., Brockton, MA 02301  
(508) 226-4192 - Attleboro  
(508) 588-5440 - Avon  
(508) 584-1414 - Brockton  
1-800-255-0875 - Toll Free
- 23**  
South Middlesex Opportunity Council, Inc.  
(SMOC)  
300 Howard St., Framingham, MA 01701  
(508) 620-1230 - Framingham  
1-800-286-6776 - Toll Free outside  
Framingham
- 24**  
City of Springfield, Office of Community  
Development  
1600 East Columbus Ave., Springfield, MA  
01103  
(413) 787-6500
- 25**  
So. Shore Community Action Council, Inc.  
(SSCAC)  
265 So. Meadow Road, Plymouth, MA 02360  
(508) 747-7575, ext. 210 - Plymouth  
(508) 778-0870 - Hyannis (Oct - April)  
(508) 746-6707 - Information only
- 26**  
Tri-City Community Action Programs, Inc.  
(TRICAP)  
341A Forest Street, Malden, MA 02148  
(781) 322-6284
- 27**  
Valley Opportunity Council (VOC)  
300 High St., Holyoke, MA 01040  
(413) 552-1548
- 28**  
Worcester Community Action Council, Inc.  
(WCAC)  
484 Main St., 2nd Floor, Worcester, MA  
01608  
(508) 754-1176 ext.110 - Worcester  
1-800-545-4577 - Toll Free

## Good Neighbor Energy Fund (Salvation Army)

### To Apply for Aid:

Massachusetts Good Neighbor Energy Fund is available to any Massachusetts resident who, because of temporary financial difficulty, cannot meet a month's energy expense and is not eligible for state or federal energy assistance.

To qualify for assistance from the Fund, an applicant's gross (before taxes) household income must fall between 200 and 275 percent of the Federal Poverty Income Guidelines.

The Salvation Army begins a new fund campaign each November, and money is given out starting in December. Help is given year-round, until funds run out. The maximum grant per eligible household per heating season is \$275.

Good Neighbor Energy Fund Winter 2005-06 Income Limits		
Household size	200% FPG	275% FPG
1	\$19,140	\$26,318
2	\$25,660	\$35,283
3	\$32,180	\$44,248
4	\$38,700	\$53,213
5	\$45,220	\$62,218
6	\$51,740	\$71,114
7	\$58,260	\$80,108
8	\$64,780	\$89,073
9	\$69,847	\$98,038
10	\$71,333	\$107,003
over 10	limited to 60% of state median income	

### For more information:

You may apply by directly contacting your local Salvation Army. You can locate a Salvation Army service center by visiting: [http://www.use.salvationarmy.org/use/www\\_use\\_mas.nsf](http://www.use.salvationarmy.org/use/www_use_mas.nsf).

The Good Neighbor Energy Fund will begin providing assistance on an emergency basis (electric or gas bills with a shut-off notice or oil customers who are out of oil) on December 1, 2005 and will be providing general assistance beginning January 1, 2006. More information is also available at: <http://www.magoodneighbor.org/> or by calling (617) 542-5420.

## **Citizens Energy Oil**

The Citizens Energy Oil Heat Program offers half-price heating oil to low-income families and the elderly. Each eligible household is allowed a one-time delivery of up to 175 gallons of home heating oil at half price per heating season. The Oil Heat Program is a joint effort between Citizens Energy Corporation and Massachusetts fuel oil dealers.

You are eligible for the Oil Heat Program if you have a financial hardship and are not getting help with heating bills from another program. There are no strict income limits and no citizenship requirements. You do not need proof of immigration status.

You must meet these requirements to be eligible:

- You are facing a financial hardship.
- You are not eligible for Fuel Assistance (LIHEAP) or you have used up your LIHEAP benefits.
- You heat with oil.
- You are a resident of Massachusetts.
- You have not bought fuel oil from Citizens Energy during this heating season.

You will be allowed to buy a one-time delivery of home heating oil at half the retail price. You may buy up to 175 gallons of oil. You must pay cash on delivery when the oil dealer delivers your fuel. The Oil Heat Program operates from mid-December through mid-March.

You may apply for the Oil Heat Program at your local fuel assistance agency. For the name, address, and phone number of your fuel assistance agency, see the Fuel Assistance City/Town Listing here: <http://www.citizensenergy.com/Agencies.asp>.

You may also apply directly to Citizens Energy by calling their toll-free number 1-877-JOE-4-OIL (1-877-563-4645). You will be asked to complete a brief telephone application. Citizens Energy will begin taking applications for the 2005-06 heating season on Monday, December 12, 2005.

## **Residential Assistance for Families in Transition (RAFT) Program**

RAFT is a state homelessness prevention program which provides up to \$3,000 for qualified applicants. Applicants must not earn more than 50% of area median income and families must consist of a household with at least one parent and one child under 21, two person households in which at least one person is disabled, or a pregnant woman.

RAFT funds may be used to pay utility bills if the household has received a shut-off notice. For more information on how to apply for RAFT, please call the RAFT Hotline at 617-425-6631

### **Heating Oil Co-Ops**

Heating oil co-ops allow their members to buy oil at wholesale prices negotiated by the co-op, passing along a savings on prices that may amount to as much as between \$150 and \$300 per year. Co-ops may also have options for members to set up payment plans and budget accounts with oil dealers. For more information, contact the following organizations directly:

Mass Energy Heating Oil Alliance  
<http://massenergy.com/Oil.How.html>  
617-524-3950 or 1-800-287-3950

Comfort Crafted Oil Buying Network  
<http://www.comfortcraftedoil.com/index.html>  
(800) 649-7473

### **Discounted Utility Rates**

#### **NSTAR**

**Discount Rate-** If you currently receive certain public benefits, or qualify for fuel assistance, you might be eligible for a discount rate. Applicable public benefits programs include:

- Supplemental Social Security Income
- Transitional Aid to Families with Dependant Children (TAFDC)
- Emergency Aid to the Elderly, Disabled and Children (EAEDC)
- Food Stamps
- Refugee Resettlement Benefits
- Mass. Health Basic Standard (formerly Medicaid)
- Low Income Home Energy Assistance (LIHEAP) (Fuel Assistance)
- Head Start (eligibility letter required)
- National School Lunch or Breakfast Program (eligibility letter required)
- Mass Veterans Benefits (GLC. 115)
- Dependency and Indemnity Compensation (DIC) for Surviving Parents of Veterans (DIC letter required)
- Improved Veterans Disability Pension (Non Service Connected Disability letter required)

Additionally, your NSTAR bill must be in your own name. There is a copy of the application at the back of this packet.

## Massachusetts Electric Company

If you are a residential customer and meet the requirements listed below then you may be eligible for a discount on your monthly electric bill. This will save you money and will not affect the service you currently receive. To apply, please complete the application form located on the Eligibility Criteria for the Discount (R-2) Rate document. There is a copy of the application at the back of this packet.

### **Eligibility Criteria**

- Your household income does not exceed 175% (see chart on page 2) of the federal poverty level
- You currently receive benefits under one of the following programs:  
EAEDC, Food Stamps, Fuel Assistance, Head Start, Mass Health, Mass Comm Blind Benefits  
National School Lunch Program, Public Housing, School Breakfast Program, Supplemental Security Program, TAFDC, Veterans Programs - 115 benefits, DIC surviving parent, Non-Service Pension

## Keyspan Energy Delivery

You may receive a discount if you are a low-income residential customer participating in any of the following programs:

- Supplemental Security Income (SSI)
- Aid to Families with Dependent Children (AFDC)
- Medicaid
- E.A.E.D.C.
- Food Stamps
- Refugee Resettlement
- Fuel Assistance
- Massachusetts Veterans Service Benefits (G.L.C. 115).

Call Keyspan at (617)469-2300 or (781)751-3000 to request the application

### **All other utility companies**

Call you utility company to find out what discounts they may offer to limited income customers.

## **Shut-Off Protection and Service Restoration**

Consumers should know that Massachusetts utility companies cannot terminate service or refuse to restore service to a household or an apartment if any of the following situations exist:

- Someone living in the home is seriously ill; or
- There is a child under 12 months of age living in the home and the service was not shut off for nonpayment before the birth of the child; or
- During the winter moratorium, between November 15 and March 15, if the customer's service provides heat or operates the heating system and the customer is unable to pay because of financial hardship.
- Your utility company also cannot terminate your service if **everyone** in your house is age 65 or older and you have so informed your utility company, unless the utility company has first received approval from the DTE to terminate your service. You do NOT need to have a financial hardship to get this protection.

**PLEASE REMEMBER YOUR BILL WILL CONTINUE TO ADD UP WHILE YOU HAVE SHUT-OFF PROTECTION. CONTACT YOUR UTILITY COMPANY TO SET UP A PAYMENT PLAN IF YOU ARE HAVING TROUBLE PAYING YOUR BILL.**

## **Budget and Payment Plans**

Each utility company is required to make payment plans and budget plans available to all customers as an option for payment of past due amounts and/or future services.

A budget plan allows you to pay roughly the same amount each month on your estimated electric or gas bills. For example, if the company estimates that your bills will be \$1,200 during the next year, the company will allow you to pay \$100 each month, even though your bills may be much higher in the wintertime than those in the summer.

A payment plan is an arrangement to pay back an overdue amount over time. For example, if you owe \$600, the company may allow you to pay back \$100 of that amount each month, over the course of six months, along with paying each month's current bill. Companies must offer payment plans that are AT LEAST four months long, if you contact the company before being shut off for non-payment.

Contact your utility company to arrange either a budget or payment plan.