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Thank you for taking part in the Winter Heating and Energy Roundtable series, hosted by our office in partnership with various municipalities across the Commonwealth.

As you know, the cost of heating a home with oil this winter is predicted to rise as much as 42 percent from last year, and the cost of heating with natural gas is expected to increase by about 32 percent. When such rising costs are coupled with an anticipated six percent hike in electricity costs, the Commonwealth is facing a far-reaching energy crisis. Indeed, some Massachusetts residents may be forced to choose between heating their homes and buying food, medication or other necessities.

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 consumers facing higher prices, we need to provide them 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, such as smart meters, and clean, on-site generation, such as combined heat and power systems. 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.

These Winter Heating and Energy Roundtables will provide a forum for sharing ideas and discussing the financial, public safety, and public health implications of rising energy costs, as well as the opportunities and best practices to help consumers manage the upcoming heating season. We will also discuss ways in which municipalities are implementing short- and long-term strategies for cost reduction and increased energy efficiency. It is important that we plan now for this potential impending consumer and health crisis before thermometers dip to the freezing mark.

In preparation for these roundtables, we have collected the attached listing of statewide resources, which are available to help your constituents 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](http://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 Dominique Williams at (617) 963-2069 or email [Domonique.Williams@state.ma.us](mailto:Domonique.Williams@state.ma.us).

Cordially,

A handwritten signature in cursive script that reads "Martha Coakley".

Martha Coakley  
Massachusetts Attorney General



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**Worcester Office**  
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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.

## STATEWIDE HEATING ASSISTANCE PROGRAMS

### **Citizens Energy / Distrigas Heat Assistance Program**

[www.citizensenergy.com](http://www.citizensenergy.com)

1-866-GAS-9918

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**

[www.citizensenergy.com](http://www.citizensenergy.com)

1-877-563-4645

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.

### **Energy Bucks**

[www.energybucks.com](http://www.energybucks.com)

1-866-LESS COST

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.

### **Good Neighbor Energy Fund**

[www.magoodneighbor.org](http://www.magoodneighbor.org)

1-800-334-3047 (serving area codes 508, 617, 781 and 978)

1-800-262-1320 (serving area code 413)

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**

[www.keyspanenergy.com/customer/saving](http://www.keyspanenergy.com/customer/saving)

1-800-503-5172

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 non-profit benefits and support groups. Many customers also become eligible for bill forgiveness of up to \$400.

**LIHEAP Cold Relief Heatline**

[www.mass.gov/dhcd](http://www.mass.gov/dhcd)

1-800-632-8175

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**

[http://www.mass.gov/?pageID=eheadterminal&L=3&L0=Home&L1=Community+Development&L2=Housing+Energy+Programs&sid=Ehead&b=terminalcontent&f=dhcd\\_cd\\_hwap\\_hwap&csid=Ehead](http://www.mass.gov/?pageID=eheadterminal&L=3&L0=Home&L1=Community+Development&L2=Housing+Energy+Programs&sid=Ehead&b=terminalcontent&f=dhcd_cd_hwap_hwap&csid=Ehead)

(617) 573-1400

1-800-632-8175 toll-free

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**

[www.masssave.com](http://www.masssave.com)

1-866-527-7283

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**

[http://www.partnersforcommunity.org/new\\_england\\_farm\\_workers.htm](http://www.partnersforcommunity.org/new_england_farm_workers.htm)

(413) 272 - 2209

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.

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

[www.masshousinginfo.org/agencies](http://www.masshousinginfo.org/agencies)

1-800-224-5124 to find the local housing agency

RAFT is a state-funded homelessness prevention program. RAFT helps families who are behind on rent, mortgage payments, or utility bills. RAFT also helps families who have to move but do not have enough money to pay a security deposit, utility startup costs, or first/last month's rent. Families can get up to \$3000. Funding is limited. Not all eligible families get help. The Massachusetts Department of Housing and Community Development oversees the RAFT program. On the local level, RAFT is run by regional nonprofit housing agencies.

## DISCOUNTED UTILITY RATES

Utility discounts are lower rates charged to low-income customers for gas, electricity, and telephone service. Massachusetts law requires regulated utility companies to offer discounted rates to customers who receive public assistance benefits and meet income limits.

Regulated companies include:

- Bay State Gas
- Berkshire Gas
- Blackstone Gas
- KeySpan (Boston Gas, Colonial Gas, Essex Gas)
- Fitchburg Gas and Electric Company/Unitil
- National Grid (Massachusetts Electric Company)
- New England Gas
- Western Massachusetts Electric Company
- NSTAR Electric and NSTAR Gas (was Boston Edison Company, Cambridge Electric, COMElectric, COMGas)

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. Some do, however, voluntarily offer these rates. Discount amounts vary widely, but range from 10 to 25 percent of the bill. Eligibility requirements vary from company to company also. Customers should contact their municipal utility company directly for specific information.

To view the 2008 Federal Poverty Guidelines, visit the U.S. Department of Health and Human Services website: <http://aspe.hhs.gov/poverty/08Poverty.shtml>.

## HEATING OIL COOPERATIVES

Oil cooperatives (co-op) 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 \$5.00 to \$25.00 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.**

[www.reliance.org/oil.htm](http://www.reliance.org/oil.htm)

1-888-808-0120

### **Center for Environmental Technology**

[www.cetonline.org](http://www.cetonline.org)

(413) 445-4556

### **Co-op Power**

[www.cooppower.coop](http://www.cooppower.coop)

(413) 772-8898 Western Massachusetts

1-877-266-7543 toll free

### **Mass. Energy Consumers Alliance**

[www.massenergy.com](http://www.massenergy.com)

1-800-287-3950

### **The Oil Buying Network**

[www.oilbuyingnetwork.com](http://www.oilbuyingnetwork.com)

1-800-649-7473

## HEATING UTILITY SHUT-OFFS

Consumers who are facing utility shut-offs may contact the Attorney General's Consumer 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 Massachusetts Department of Public Utilities at 1-800-392-6066, or by email at [consumer.complaint@state.ma.us](mailto:consumer.complaint@state.ma.us).

### Winter Moratorium

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.

### 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.

## CONSERVATION AND WEATHERIZATION RESOURCES

### **Appliance Management Program**

[http://www.masssave.com/customers/index.php?page\\_function=detail&promotion\\_id=46&zip\\_code=02210&source=Electric&company\\_id=17](http://www.masssave.com/customers/index.php?page_function=detail&promotion_id=46&zip_code=02210&source=Electric&company_id=17)

1-800-322-3223

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/Berkshire Gas Partners in Energy Program**

<http://www.baystategas.com/forhome/eneraudit.htm>

1-800-232-0120

Bay State Gas' Partners in Energy Program provides energy-saving tips and incentives to help increase the energy efficiency of homes. BSG 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 offers a similar program, and will pay for up to 100 percent of the cost of energy efficiency measures for low-income households.

### **Boston Building Material Co-op/Building Materials Resource Center**

[www.bbmc.com](http://www.bbmc.com)

(617) 422-2262

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)**

[www.cetonline.org](http://www.cetonline.org)

(413) 445-4556 Pittsfield

(413) 586-7350 Northampton

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. CET's mission is "to research, develop, demonstrate and promote those technologies which have the least disruptive impact on the natural ecology of the Earth."

### **Cool Smart with ENERGY STAR**

[www.mycoolsmart.com](http://www.mycoolsmart.com)

1-800-473-1105

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](http://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.

### **Home Energy Loss Prevention Service (HELPS) Hotline**

[www.munihelps.org](http://www.munihelps.org)

(888) 333-7525

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 (DOE), 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 US Department of Housing and Urban Development's PATH program, and the California Energy Commission's Public Interest Energy Research (PIER) program.

### **Massachusetts New Homes with ENERGY STAR**

1-800-628-8413

[MAEnergyStar@icfi.com](mailto:MAEnergyStar@icfi.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. Homebuilders are eligible for various benefits for building ENERGY STAR qualified new homes and homebuyers demanding homes built to these specifications.

### **National Grid EnergyWise Program**

1-800-889-0096

[http://www.nationalgridus.com/masselectric/home/energyeff/4\\_energy\\_svcs.asp](http://www.nationalgridus.com/masselectric/home/energyeff/4_energy_svcs.asp)

National Grid's EnergyWise service is available for customers living in one of the following structures: Multi-family facility; Condominium; and 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.

### **U.S. Department of Energy, Energy Savers Web Tool**

[www.energysavers.gov](http://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)**

[http://www.mass.gov/?pageID=eheadterminal&L=3&L0=Home&L1=Community+Development&L2=Housing+Energy+Programs&sid=Ehed&b=terminalcontent&f=dhcd\\_cd\\_wap\\_wap&csid=Ehed](http://www.mass.gov/?pageID=eheadterminal&L=3&L0=Home&L1=Community+Development&L2=Housing+Energy+Programs&sid=Ehed&b=terminalcontent&f=dhcd_cd_wap_wap&csid=Ehed)

1-800-632-8175

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 permission are eligible.

## ENERGY EFFICIENCY MORTGAGES AND LOANS

### **Clean Energy Choice Program**

[www.masstech.org/CleanEnergyOrg](http://www.masstech.org/CleanEnergyOrg)

(508) 870-0312

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**

[www.masstech.org/solar](http://www.masstech.org/solar)

[cs@masstech.org](mailto:cs@masstech.org)

(508) 439-5700

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 (kW) and residential projects are eligible for up to 5 kW. The applicant (and project site) must be a customer of a Massachusetts investor-owned electric utility.

### **Energy Efficient Mortgages**

[http://www.energystar.gov/index.cfm?c=bldrs\\_lenders\\_raters.energy\\_efficient\\_mortgage](http://www.energystar.gov/index.cfm?c=bldrs_lenders_raters.energy_efficient_mortgage)

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

[MAEnergyStar@icfi.com](mailto:MAEnergyStar@icfi.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**

[http://www.masssave.com/about/heat\\_loan.php](http://www.masssave.com/about/heat_loan.php)

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**

[http://www.masstech.org/renewableenergy/small\\_renewables.htm](http://www.masstech.org/renewableenergy/small_renewables.htm)

(508) 870-0312, ext. 1273

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.