The ABCs of Home Heating Affordability

A Collaborative Project Between:

Thames Valley Council for Community Action, Inc.
Partnersing for Prosperous Communities Since 1965

Norwich Public Utilities
Greetings from Connecticut!
What to Expect Today

• Overview of Thames Valley Council for Community Action, Inc. (TVCCA)

• Overview of Norwich Public Utilities (NPU)

• Introduction to the *ABCs of Home Heating Affordability* collaborative pilot

• Next Steps

• Q&A Panel
About TVCCA

• TVCCA is a private non-profit Community Action Agency serving Southeastern Connecticut since 1965.

• We are one of ten Community Action Agencies in Connecticut.

• We are a team of nearly 400 employees.

• TVCCA currently operates 28 programs designed to serve low to moderate income residents of Southeastern Connecticut.

• TVCCA serves approximately 26,000 clients each year with a “No Wrong Door” approach to comprehensive social services.
Agency Funding

Total program expenses by service category for the year ended March 31, 2014

- **Children**: $10,143,606
- **Elderly**: $3,358,986
- **Energy**: $7,652,986
- **Employment**: $2,288,952
- **Housing**: $1,864,486
- **Management**: $1,597,658
- **Other**: $482,968

Total Expenses: $27,389,642
TVCCA Energy Assistance

- TVCCA administers the Connecticut Energy Assistance Program (CEAP) for New London County.

- Through CEAP, we provide monetary benefits to alleviate the heating costs of low to moderate households.

<table>
<thead>
<tr>
<th>Household Size</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual Income</td>
<td>$32,515</td>
<td>$42,519</td>
<td>$52,524</td>
<td>$62,528</td>
<td>$72,532</td>
</tr>
</tbody>
</table>
TVCCA Energy Assistance

• TVCCA Energy Assistance was founded in 1974 as a “Cold Line” for those who could not afford their heating – we served 164 people.

• By 1977, we had an annual budget of $3,000.

• In 2015, TVCCA Energy Assistance paid nearly $6 Million in Energy Benefits to a client base of over 9,400 individuals.

• Basic benefits range from $285-$550.

• TVCCA Energy Assistance Program embraces the “No Wrong Door” philosophy for its clients.
About NPU
About NPU

- Municipal utility established in 1904
- Provides electric, gas, water and sewer services to greater Norwich, CT (population 40,000)
- Approximately 140 employees
- Annual revenues of +/-$92M
- 10% of gross revenue from electric, water and gas return to City of Norwich General Fund
  - $7.8 million in 2015
  - Nearly $80 million over past 10 years
# About NPU

<table>
<thead>
<tr>
<th>Service</th>
<th>Customers</th>
</tr>
</thead>
<tbody>
<tr>
<td>Electric</td>
<td>21,000</td>
</tr>
<tr>
<td>Gas</td>
<td>10,000</td>
</tr>
<tr>
<td>Sewer</td>
<td>7,500</td>
</tr>
<tr>
<td>Water</td>
<td>11,000</td>
</tr>
</tbody>
</table>
Our Shared Customer Base

- 9,430 CEAP Households
- 2,146 NPU households receiving CEAP benefits
- 25,000 Households
Successful Collaboration

• 10 years of collaborative effort on behalf of our shared customers

• Leadership, Integrity, and Vision

• Unique relationship between two distinct organizations that share a set of common goals
Successful Collaboration

- For over nine years, NPU has funded a TVCCA employee to complete Energy Applications, on site, at their Customer Service Center.

- Annually, over 700 Norwich Public Utility Customers are able to access TVCCA Energy Assistance at the NPU office.

- In 2014 NPU worked with TVCCA to upgrade lighting in its main office leading to significant savings:
  - Nearly $4,000 in energy costs and 20,000 kWh in energy use
  - In addition, NPU presented TVCCA with an incentive payment of $20,000 for the project
The Workshop: A Pilot

- TVCCA Financial Education Workshop developed in partnership with Norwich Public Utilities as a pilot program

- Developed in response to those customers who consistently found themselves in financial crises resulting in unpaid heating bills and long-term dependency on emergency heating services

- Key Components:
  - Financial Awareness
  - Household Budgeting
  - Energy Conservation
Awareness of Personal Expenses

**Analyze...**

To prepare for a Household Budget, it's helpful to first...

- Track daily spending.
- Determine all sources of income.
- Determine all of your expenses, including what you spend on a daily basis, bills and other financial commitments.
- Begin examining ways to decrease spending, if possible.

**Tools: Monthly Payment Calendar**

Helps track and organize all of your monthly bills, how much they are, and when they are due.

<table>
<thead>
<tr>
<th>Month:</th>
</tr>
</thead>
<tbody>
<tr>
<td>$1,200 rent</td>
</tr>
<tr>
<td>$400 car payment</td>
</tr>
<tr>
<td>$700 utility bill</td>
</tr>
<tr>
<td>$100 insurance</td>
</tr>
</tbody>
</table>

**Tools: Daily Spending Diary**

Tracks daily spending and records where your money is going on a daily basis. (Examples: trips to Walmart, Dunkin' Donuts, Gas Stations, Movie Rentals, iTunes Purchases, etc.)

<table>
<thead>
<tr>
<th>Day</th>
<th>What did I spend my money on today?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sunday</td>
<td></td>
</tr>
<tr>
<td>Monday</td>
<td></td>
</tr>
<tr>
<td>Tuesday</td>
<td></td>
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<tr>
<td>Wednesday</td>
<td></td>
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<tr>
<td>Thursday</td>
<td></td>
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<tr>
<td>Friday</td>
<td></td>
</tr>
<tr>
<td>Saturday</td>
<td></td>
</tr>
</tbody>
</table>
Creating a Household Budget

**Why have a Household Budget?**

**The Benefits of Budgeting...**

- Reduces money-related anxiety.
- Gives you control of your financial situation.
- Helps you meet your expenses, set financial priorities and maintain good credit.

<table>
<thead>
<tr>
<th>MONTHLY TAKE HOME INCOME</th>
<th>SECURED MONTHLY DEBT</th>
</tr>
</thead>
<tbody>
<tr>
<td>Salary</td>
<td>1st mortgage</td>
</tr>
<tr>
<td>Salary</td>
<td>2nd mortgage</td>
</tr>
<tr>
<td>Unemployment</td>
<td>Student Loans</td>
</tr>
<tr>
<td>Public Assistance</td>
<td>Auto loan</td>
</tr>
<tr>
<td>Child Support/Alimony</td>
<td>Auto loan #2</td>
</tr>
<tr>
<td>Interest/Dividends</td>
<td>Outstanding Taxes</td>
</tr>
<tr>
<td>Social Security</td>
<td>Other Debts</td>
</tr>
<tr>
<td>Other income</td>
<td>Other Debts</td>
</tr>
<tr>
<td><strong>TOTAL INCOME</strong></td>
<td><strong>TOTAL SECURED DEBT</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>MONTHLY LIVING EXPENSES</th>
<th>UNSECURED DEBT</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rent</td>
<td>Credit Card #1</td>
</tr>
<tr>
<td>Alimony/Child Support</td>
<td>Credit Card #2</td>
</tr>
<tr>
<td>Auto Gas/Repair</td>
<td>Credit Card #3</td>
</tr>
<tr>
<td>Auto Ins</td>
<td>Credit Card #4</td>
</tr>
<tr>
<td>Auto Taxes</td>
<td>Credit Card #5</td>
</tr>
<tr>
<td>Cable TV/Bundle</td>
<td>Credit Card #6</td>
</tr>
<tr>
<td>Cigarettes</td>
<td>Personal Loan #1</td>
</tr>
<tr>
<td>Cell Phone</td>
<td>Personal Loan #2</td>
</tr>
<tr>
<td>Coffee&amp;D&amp;D etc.</td>
<td>Medical Bill #1</td>
</tr>
<tr>
<td>Donations/Charity/Church</td>
<td>Medical Bill #2</td>
</tr>
<tr>
<td>Food/ Groceries - in home</td>
<td>Other</td>
</tr>
<tr>
<td>Food- out of home</td>
<td>Other</td>
</tr>
<tr>
<td>Household Items</td>
<td>Other</td>
</tr>
<tr>
<td>Gas/ Oil Bill</td>
<td><strong>TOTAL UNSECURED DEBT</strong></td>
</tr>
<tr>
<td>Electric Bill</td>
<td></td>
</tr>
<tr>
<td>Water/Sewer Bill</td>
<td></td>
</tr>
<tr>
<td>Homeowner/Condo Fees/Ins.</td>
<td></td>
</tr>
<tr>
<td>Life/Disability Insurance</td>
<td></td>
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<tr>
<td>Health &amp; Dental Ins</td>
<td></td>
</tr>
<tr>
<td>Memberships/Subscription</td>
<td></td>
</tr>
<tr>
<td>Pet costs</td>
<td></td>
</tr>
<tr>
<td>Prescription/Co-Pays</td>
<td></td>
</tr>
<tr>
<td>Child care/Tuition/</td>
<td></td>
</tr>
<tr>
<td>Supplies</td>
<td></td>
</tr>
<tr>
<td>Children’s Activities</td>
<td></td>
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<tr>
<td>Clothing Purchases</td>
<td></td>
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<tr>
<td>Haircare/Nails/etc.</td>
<td></td>
</tr>
<tr>
<td>Entertainment/Events</td>
<td></td>
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<tr>
<td>Other EXP - AAA</td>
<td></td>
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<tr>
<td><strong>SAVINGS</strong></td>
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<td></td>
<td></td>
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<tr>
<td><strong>TOTAL LIVING EXPENSES</strong></td>
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</table>

**SUMMARY**

<table>
<thead>
<tr>
<th>TOTAL INCOME</th>
<th>TOTAL LIVING EXPENSES</th>
<th>TOTAL SECURED DEBT</th>
<th>TOTAL UNSECURED DEBT</th>
<th>DEBT</th>
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</table>

**DISPOSABLE INCOME**
Energy Conservation

**Conservation Tips...**

**Weather Stripping and Caulking**
- If your home isn’t well sealed, the air you pay to heat and cool can flow right out of your home.
- Sealing and Insulating your home can reduce your heating and cooling costs by as much as 30%.
- Caulking is an affordable way to seal air leaks less than a ¼ Inch wide.
- Weather-stripping doors and windows is also an affordable and easy way to seal leaks.

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**Conservation Tips...**

**Use Compact Florescent Bulbs (CFL’s)**
- They make more light with less electricity. A regular light bulb creates 15 lumens of light per watt. A CFL creates 100 lumens per watt.
- CFLs last 10 times longer than regular incandescent light bulbs. This means less replacing.
- CFLs do cost more than regular bulbs, however, you can save $5 per year for every 60 watt bulb you replace.

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**Conservation Tips...**

**Avoid Phantom Energy Loads (a.k.a. Vampire Appliances)**
- Many appliances such as computers, TVs, DVD players, iPods or cell phones left on chargers, and stereo receivers consume energy even when they are off. This Phantom Energy Load could make up to 8% of your utility bill.
- Use power strips to turn off the appliances when they are not in use to cut down on energy usage. This is a very good technique when you are gone during the day.

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From: Connecticut Department of Social Services.
Awareness of NPU Services

Support Services for Heating Costs at Norwich Public Utilities

Matching Payment Program
Program Begins November 1st. Customer eligibility:

- Must have a past due balance of $100 or more as of 9/15/14
- Must heat with NPU, either Natural Gas or Electric.
- Have received TVCCA Energy Benefits in the last year.

Monthly payments are determined by the customer's 12 month average plus their balance, divided by 12. TVCCA's Energy Benefit from the previous year is divided by 12 and then deducted from The first calculation. This gives the monthly payment amount. Customers are responsible for paying half of that monthly amount. The account will be removed from the agreement if monthly Payments are not made. Credits are applied to compliant accounts on May 1st and November 1st.

Understanding Your NPU Bill

1) Important Messages and Reminders

2) Account information summarized to show payments, charges, credits, amount due, and late payment date

3) Meter reading summary includes previous meter-reading information

4) Graphs have been expanded to include 12-months of consumption data

5) Charges are separated to reflect the rate structure

6) Miscellaneous Charges/Credits (no service charges, bank charges, meter reading adjustments, etc.)

7) Non-metered items are itemized billed as a per item or per month rate not based on amount of usage

Energy Efficiency Programs through Norwich Public Utilities

- **Home Energy Savings Program**: This program is designed to help you save money and conserve energy by making your home more energy efficient – and it's free!
  - A technician will come to your home to:
    - Conduct a blower door test to identify air leaks in the home, and eliminate many sources of those leaks through caulking and weather-stripping measures.
    - Replace your incandescent light bulbs with new CFL's
    - Install low-flow shower heads and sink aerators to lower water usage.
    - Conduct a general inspection of your home’s energy usage and make suggestions for improvements, including recommendations for attic insulation.
  - NPU also offers rebates for attic insulation to NPU customers.
Additional Supports

Support Services for Heating and Energy Costs

- **CEAP** (Connecticut Energy Assistance Program) Administered through TVCCA.

- **Winter Protection** All Income Eligible or CEAP Certified Clients, no matter the heat source. November 1st - April 30th

- **Operation Fuel** (eligibility requirements vary; utility and deliverable fuel customers) Income based program that provides one time assistance to Connecticut residents who may have no other options to cover Energy Costs. This Program is offered exclusively through Norwich Social Services.

- **Project Warm-Up** (for household who heat with oil, electric, or natural gas) "last resort" program for household who need assistance heating their home. Must exhaust all other assistance. Provided through United Way 211.

Next Steps...

- How can Community Services help you get back on track?

- TVCCA Energy and Support Services can be your connection to the support services you may need to get back on track. Let us know if you would like to set up an appointment to meet with one of our team members who can work with you on the Goals you want to set for yourself...

- Your attendance at this workshop today may open up access to one-time, limited financial assistance designed to cover specific financial hardships. Contact us to find out more...

- Kim Barry @ TVCCA 860 425-6626. kberry@tvcca.org
Workshop Pilot: The Facts

• Facilitated three Workshops @ NPU from October 2014 through May 2015

• 25 shared customers participated

• Additional referrals, coaching and supports provided to participants through post-workshop communication

• Platform for Service and Support established with NPU Staff

• Strengthened Partnership between TVCCA and NPU through enhanced communication
Collaboration: Looking Ahead

The Workshop Pilot will serve as a foundation for establishing a more targeted approach to success. To look ahead we must first...

• Reflect
  • What Worked/What Didn’t
  • Collaboratively Define Success

• Revise
  • Measurable Outcomes with defined Metrics
  • Strengthen Content based on participant and partner feedback
Collaboration: Looking Ahead

The Workshop is just the beginning, moving ahead our collaboration’s goals could include...

- Expanding our collaboration to include a local community bank partner.

- Exploring the possibility of an asset building program focused on the stabilization of utility payments, modelled after the IDA program.

- Tailoring workshop experiences and the integration of additional case management supports to promote success.

- Targeting those clients that have greatest potential to succeed, initially piloting this project with 8 to 10 customers.
Additional Information

TVCCA  www.tvcca.org

Norwich Public  www.norwichpublicutilities.com

State of Connecticut Department of Social Services  www.ct.gov/dss

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Zachary St. John  zstjohn@tvcca.org