

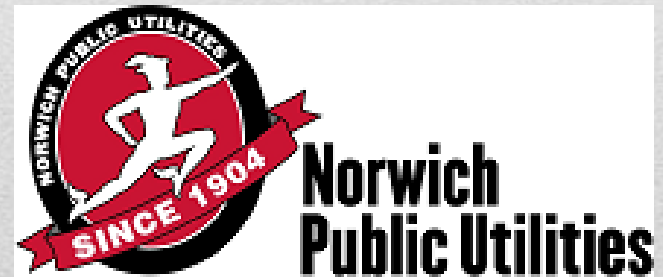
# The ABCs of Home Heating Affordability

A Collaborative Project Between:



**Thames Valley Council  
for Community Action, Inc.**

Partnering for Prosperous Communities Since 1965



# 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

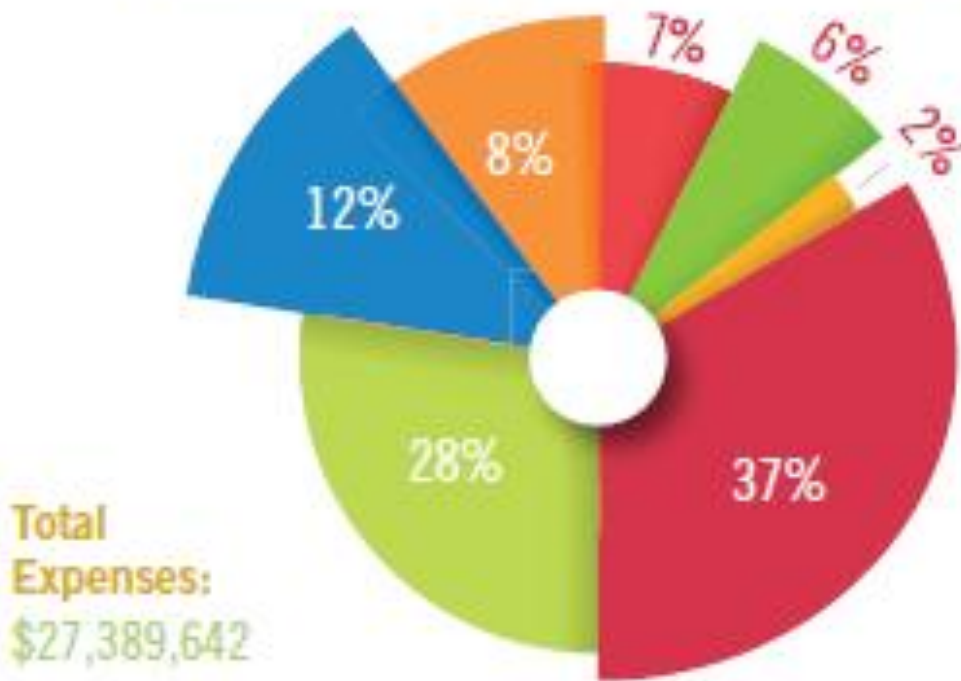


- TVCCA is a private non-profit Community Action Agency serving Southeastern Connecticut since 1965.
  - We are one of ten Community Action Agencies in Connecticut.
  - We are a team of nearly 400 employees.
  - TVCCA currently operates 28 programs designed to serve low to moderate income residents of 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



# 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.

Household Size	1	2	3	4	5
Annual Income	\$32,515	\$42,519	\$52,524	\$62,528	\$72,532

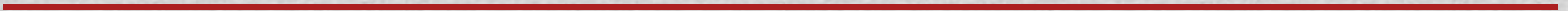
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# TVCCA Energy Assistance

- 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

## Service

Electric

Gas

Sewer

Water

## Customers

21,000

10,000

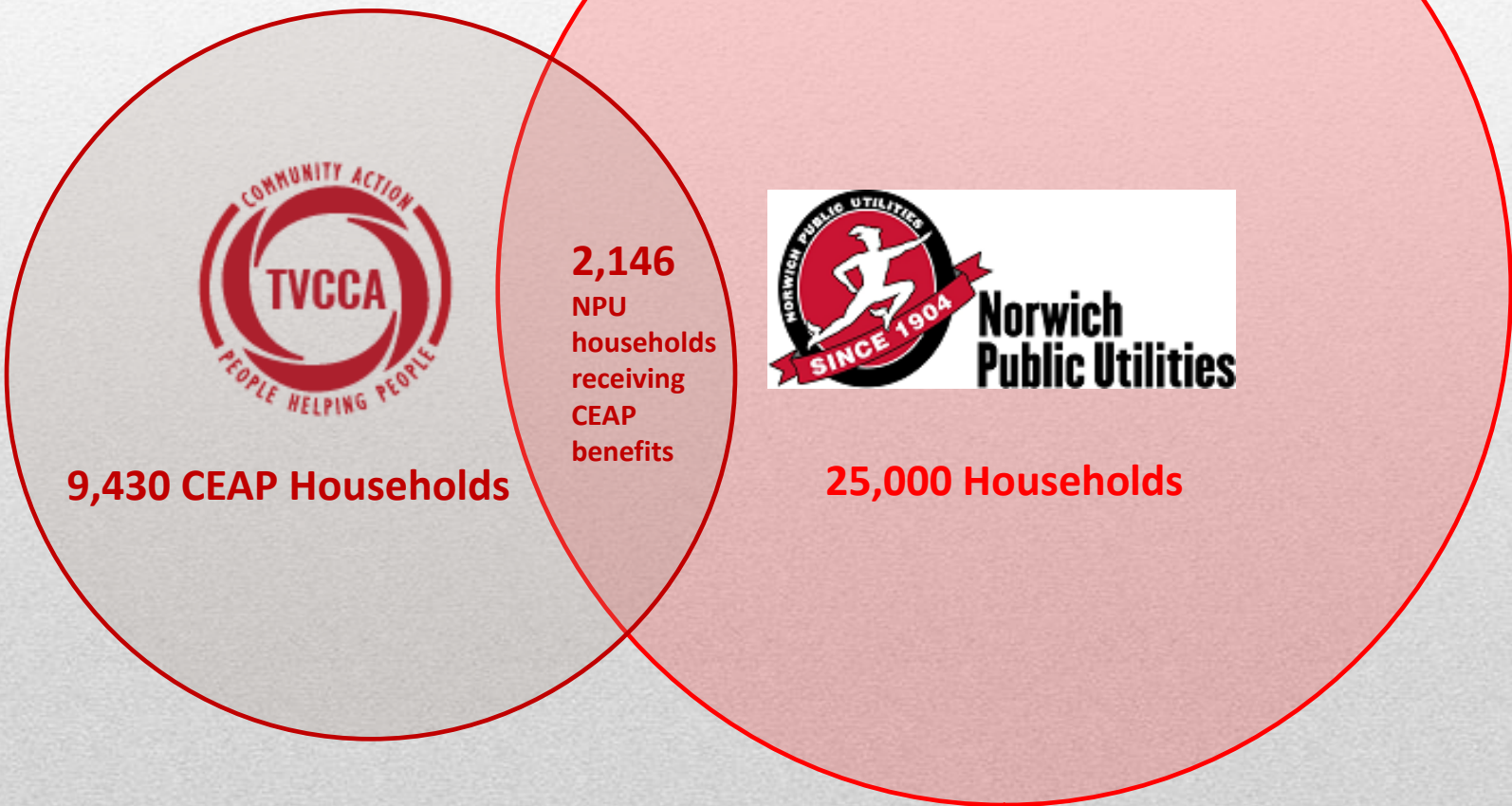
7,500

11,000





# 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



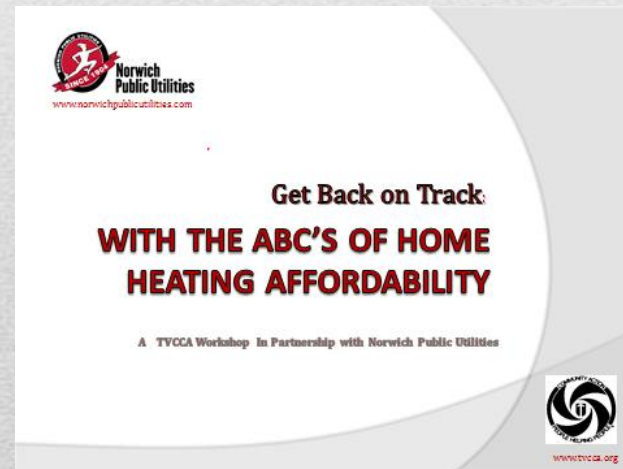
# Successful Collaboration

- 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, its 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.

Month - _____							
1	\$2,000 pay check \$100 savings \$40 food \$150 payment	2	\$160 insurance	3	\$800 child support	4	\$1,000 rent
5		6		7		8	
9		10		11		12	
13	\$40 phone bill	14		15		16	\$200 credit card
17		18		19		20	
21		22		23		24	\$550 child care
25		26		27		28	
29		30		31			

Money Matters

## 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.)

Day	What did I spend my money on today?
Sunday	
Monday	
Tuesday	
Wednesday	
Thursday	
Friday	
Saturday	

Money Matters

# 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.

HOUSEHOLD BUDGET WORKSHEET

MONTHLY TAKE HOME INCOME		SECURED MONTHLY DEBT	
Salary		1st mortgage	
Salary		2nd mortgage	
Unemployment		Student Loans	
Public Assistance		Auto loan	
Child Support/Alimony		Auto loan #2	
Interest/Dividends		Outstanding Taxes	
Social Security		Other Debts	
Other Income		Other Debts	
<b>TOTAL INCOME</b>		<b>TOTAL SECURED DEBT</b>	
MONTHLY LIVING EXPENSES		UNSECURED DEBT	
Rent		Credit Card #1	
Alimony/Child Support		Credit Card #2	
Auto Gas/Repair		Credit card #3	
Auto Ins		Credit Card #4	
Auto Taxes		Credit Card #5	
Cable TV/ Bundle		Credit Card #6	
Cigarettes		Personal Loan #1	
Cell Phone		Personal Loan #2	
Coffee-D&D etc...		Medical Bill #1	
Donations/Charity/Church		Medical Bill #2	
Food/ Groceries- in home		Other	
Food- out of home		Other	
Household items		Other	
Gas/ Oil Bill		<b>TOTAL UNSECURED DEBT</b>	
Electric Bill			
Water/Sewer Bill			
Homeowner/Condo fees/Ins.			
Life/Disability Insurance			
Health & Dnetal Ins			
Memberships/Subscriptions			
Pet costs			
Prescription/Co-Pays			
Child care/Tuition/Supplies			
Children's Activities			
Clothing Purchases			
Haircare/Nails/etc.			
Entertainment/Events			
Other EXP - AAA			
<b>SAVINGS</b>			
<b>TOTAL LIVING EXPENSES</b>			
SUMMARY			
<b>TOTAL INCOME</b>			
<b>TOTAL LIVING EXPENSES</b>			
<b>TOTAL SECURED DEBT</b>			
<b>TOTAL UNSECURED DEBT</b>			
<b>Total Expenses</b>			
<b>DISPOSABLE INCOME</b>			

# 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.

From: Connecticut Department of Social Services

## 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.



from the Connecticut Department of Social Services

## 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.

from the Connecticut Department of Social Services



# Awareness of NPU Services

## Support Services for Heating Costs at Norwich Public Utilities

**Matching Payment Program**  
Program Begins November 1<sup>st</sup>. 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 1<sup>st</sup> and November 1<sup>st</sup>.



## Understanding Your NPU Bill

**1** MESSAGE REMINDERS  
Important messages and reminders are sent to you by the end of billing. Check our website for other service notices.

**2** SERVICE INFORMATION  
Customer Name: [Name]  
Service Address: [Address]  
Account Number: [Number]  
Billing Cycle: [Cycle]  
Billing Period: [Period]  
Billing Date: [Date]

**3** METER READING SUMMARY  
Meter Reading Summary for your account. Meter type: [Type]. Meter ID: [ID]. Meter Reading Date: [Date]. Meter Reading Value: [Value]. Meter Reading Unit: [Unit]. Meter Reading Location: [Location]. Meter Reading Status: [Status]. Meter Reading Error: [Error]. Meter Reading Adjustment: [Adjustment]. Meter Reading Credit: [Credit]. Meter Reading Debit: [Debit]. Meter Reading Balance: [Balance]. Meter Reading Total: [Total]. Meter Reading Description: [Description]. Meter Reading Remarks: [Remarks]. Meter Reading Notes: [Notes]. Meter Reading Comments: [Comments]. Meter Reading Details: [Details]. Meter Reading History: [History]. Meter Reading Trends: [Trends]. Meter Reading Alerts: [Alerts]. Meter Reading Notifications: [Notifications]. Meter Reading Settings: [Settings]. Meter Reading Preferences: [Preferences]. Meter Reading Options: [Options]. Meter Reading Features: [Features]. Meter Reading Benefits: [Benefits]. Meter Reading Programs: [Programs]. Meter Reading Services: [Services]. Meter Reading Support: [Support]. Meter Reading Contact: [Contact]. Meter Reading Feedback: [Feedback]. Meter Reading Reviews: [Reviews]. Meter Reading Ratings: [Ratings]. Meter Reading Awards: [Awards]. Meter Reading Honors: [Honors]. Meter Reading Recognition: [Recognition]. Meter Reading Appreciation: [Appreciation]. Meter Reading Gratitude: [Gratitude]. Meter Reading Thanks: [Thanks]. Meter Reading Acknowledgment: [Acknowledgment]. Meter Reading Appreciation: [Appreciation]. Meter Reading Gratitude: [Gratitude]. Meter Reading Thanks: [Thanks]. Meter Reading Acknowledgment: [Acknowledgment].

**4** CONSUMPTION DATA  
Consumption Data for your account. Consumption Type: [Type]. Consumption Unit: [Unit]. Consumption Period: [Period]. Consumption Start Date: [Date]. Consumption End Date: [Date]. Consumption Value: [Value]. Consumption Unit: [Unit]. Consumption Location: [Location]. Consumption Status: [Status]. Consumption Error: [Error]. Consumption Adjustment: [Adjustment]. Consumption Credit: [Credit]. Consumption Debit: [Debit]. Consumption Balance: [Balance]. Consumption Total: [Total]. Consumption Description: [Description]. Consumption Remarks: [Remarks]. Consumption Notes: [Notes]. Consumption Comments: [Comments]. Consumption Details: [Details]. Consumption History: [History]. Consumption Trends: [Trends]. Consumption Alerts: [Alerts]. Consumption Notifications: [Notifications]. Consumption Settings: [Settings]. Consumption Preferences: [Preferences]. Consumption Options: [Options]. Consumption Features: [Features]. Consumption Benefits: [Benefits]. Consumption Programs: [Programs]. Consumption Services: [Services]. Consumption Support: [Support]. Consumption Contact: [Contact]. Consumption Feedback: [Feedback]. Consumption Reviews: [Reviews]. Consumption Ratings: [Ratings]. Consumption Awards: [Awards]. Consumption Honors: [Honors]. Consumption Recognition: [Recognition]. Consumption Appreciation: [Appreciation]. Consumption Gratitude: [Gratitude]. Consumption Thanks: [Thanks]. Consumption Acknowledgment: [Acknowledgment].

**5** CHARGES  
Charges for your account. Charge Type: [Type]. Charge Unit: [Unit]. Charge Period: [Period]. Charge Start Date: [Date]. Charge End Date: [Date]. Charge Value: [Value]. Charge Unit: [Unit]. Charge Location: [Location]. Charge Status: [Status]. Charge Error: [Error]. Charge Adjustment: [Adjustment]. Charge Credit: [Credit]. Charge Debit: [Debit]. Charge Balance: [Balance]. Charge Total: [Total]. Charge Description: [Description]. Charge Remarks: [Remarks]. Charge Notes: [Notes]. Charge Comments: [Comments]. Charge Details: [Details]. Charge History: [History]. Charge Trends: [Trends]. Charge Alerts: [Alerts]. Charge Notifications: [Notifications]. Charge Settings: [Settings]. Charge Preferences: [Preferences]. Charge Options: [Options]. Charge Features: [Features]. Charge Benefits: [Benefits]. Charge Programs: [Programs]. Charge Services: [Services]. Charge Support: [Support]. Charge Contact: [Contact]. Charge Feedback: [Feedback]. Charge Reviews: [Reviews]. Charge Ratings: [Ratings]. Charge Awards: [Awards]. Charge Honors: [Honors]. Charge Recognition: [Recognition]. Charge Appreciation: [Appreciation]. Charge Gratitude: [Gratitude]. Charge Thanks: [Thanks]. Charge Acknowledgment: [Acknowledgment].

**6** MISCELLANEOUS CHARGES/CREDITS  
Miscellaneous Charges/Credits for your account. Miscellaneous Type: [Type]. Miscellaneous Unit: [Unit]. Miscellaneous Period: [Period]. Miscellaneous Start Date: [Date]. Miscellaneous End Date: [Date]. Miscellaneous Value: [Value]. Miscellaneous Unit: [Unit]. Miscellaneous Location: [Location]. Miscellaneous Status: [Status]. Miscellaneous Error: [Error]. Miscellaneous Adjustment: [Adjustment]. Miscellaneous Credit: [Credit]. Miscellaneous Debit: [Debit]. Miscellaneous Balance: [Balance]. Miscellaneous Total: [Total]. Miscellaneous Description: [Description]. Miscellaneous Remarks: [Remarks]. Miscellaneous Notes: [Notes]. Miscellaneous Comments: [Comments]. Miscellaneous Details: [Details]. Miscellaneous History: [History]. Miscellaneous Trends: [Trends]. Miscellaneous Alerts: [Alerts]. Miscellaneous Notifications: [Notifications]. Miscellaneous Settings: [Settings]. Miscellaneous Preferences: [Preferences]. Miscellaneous Options: [Options]. Miscellaneous Features: [Features]. Miscellaneous Benefits: [Benefits]. Miscellaneous Programs: [Programs]. Miscellaneous Services: [Services]. Miscellaneous Support: [Support]. Miscellaneous Contact: [Contact]. Miscellaneous Feedback: [Feedback]. Miscellaneous Reviews: [Reviews]. Miscellaneous Ratings: [Ratings]. Miscellaneous Awards: [Awards]. Miscellaneous Honors: [Honors]. Miscellaneous Recognition: [Recognition]. Miscellaneous Appreciation: [Appreciation]. Miscellaneous Gratitude: [Gratitude]. Miscellaneous Thanks: [Thanks]. Miscellaneous Acknowledgment: [Acknowledgment].

**7** NON-METERED ITEMS  
Non-metered items for your account. Non-metered Type: [Type]. Non-metered Unit: [Unit]. Non-metered Period: [Period]. Non-metered Start Date: [Date]. Non-metered End Date: [Date]. Non-metered Value: [Value]. Non-metered Unit: [Unit]. Non-metered Location: [Location]. Non-metered Status: [Status]. Non-metered Error: [Error]. Non-metered Adjustment: [Adjustment]. Non-metered Credit: [Credit]. Non-metered Debit: [Debit]. Non-metered Balance: [Balance]. Non-metered Total: [Total]. Non-metered Description: [Description]. Non-metered Remarks: [Remarks]. Non-metered Notes: [Notes]. Non-metered Comments: [Comments]. Non-metered Details: [Details]. Non-metered History: [History]. Non-metered Trends: [Trends]. Non-metered Alerts: [Alerts]. Non-metered Notifications: [Notifications]. Non-metered Settings: [Settings]. Non-metered Preferences: [Preferences]. Non-metered Options: [Options]. Non-metered Features: [Features]. Non-metered Benefits: [Benefits]. Non-metered Programs: [Programs]. Non-metered Services: [Services]. Non-metered Support: [Support]. Non-metered Contact: [Contact]. Non-metered Feedback: [Feedback]. Non-metered Reviews: [Reviews]. Non-metered Ratings: [Ratings]. Non-metered Awards: [Awards]. Non-metered Honors: [Honors]. Non-metered Recognition: [Recognition]. Non-metered Appreciation: [Appreciation]. Non-metered Gratitude: [Gratitude]. Non-metered Thanks: [Thanks]. Non-metered Acknowledgment: [Acknowledgment].

- 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 13-months of consumption data
- 5) Charges are separated to reflect the rate structure
- 6) Miscellaneous Charges/Credits (ex: service charges, bank charges, meter reading adjustments, etc.)
- 7) Non-metered items are items billed at 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 its 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 HES 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 1<sup>st</sup>- 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, [kbarry@tvcca.org](mailto:kbarry@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](http://www.tvcca.org)

**Norwich Public** [www.norwichpublicutilities.com](http://www.norwichpublicutilities.com)

**State of Connecticut Department of Social Services** [www.ct.gov/dss](http://www.ct.gov/dss)

## Presenters:

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