

Section XVII

Utilities Assistance

Connecticut Energy Assistance Program (CEAP)

Description:

The Connecticut Energy Assistance Program (CEAP) is designed to assist low-income households pay their winter heating bills. It makes vendor payments for homeowners and renters who are responsible for their heating bills. Renters whose heat is included in their rent and who pay more than 30 percent of their income towards rent are eligible for a cash benefit. Benefits are based on income, vulnerability and household size. Persons must apply for energy assistance between mid-October and May 1st; however, May 15th is the last day that a utility heated household with a shut-off notice for its primary source of heat can apply to establish its eligibility for benefits. Households may apply for energy assistance at their nearest [Community Action Agency](#), refer to the page II -10 of this manual.

Eligibility Requirements, Service Areas and Program Year:

Eligibility Requirements:

- Households must be at or below 150 percent of the federal poverty level. In 2008/2009 a single person's income must be \$15,600 or less while a household of two must have an income of \$21,000 or less.
- Elderly and/or disabled households with even higher incomes (up to 200 percent of the federal poverty guidelines, (refer to [Appendix F](#) of this manual) are also eligible for CEAP. If a member of the household is at least 60 years old or has a disability, the household is eligible if it is a one-income household under \$20,800 or a two-income household under \$28,000.
- There is a liquid assets test for the program. Liquid assets in excess of \$10,000 for homeowners and \$7,000 for all other households will be counted toward the household's annual income.

Service Areas:

Statewide

Program Year:

The intake period is November 1 – May 1, or May 15 for any person who has a shut-off notice and who heats with a utility.

Contact Information:

For information regarding the program or the location of the nearest intake site call:

2-1-1

or

Department of Social Services

Energy Services Division

Telephone: 800-842-1132

Website: <http://www.ct.gov/staywarm>

Related Information:

[Contingency Heating Assistance Program \(CHAP\) , refer to page XVII – 3.](#)

Contingency Heating Assistance Program (CHAP)

Description:

The Department of Social Services, Energy Services Unit administers the Contingency Heating Assistance Program (CHAP). CHAP pays a one-time \$625 benefit for households with incomes between 150 percent of the Federal Poverty Level and 60 percent of the State Median Income. Program participation is limited to funding availability. Funds for this program are limited. Persons do not qualify for CHAP if heating costs are included in their rent. Applications must be filed in person with the [Community Action Agency](#) (refer to page II – 10 in this manual) in the applicant's town of residence. Appointments must be made to file applications; individuals, who are unable to go to the Community Action Agency in person because of a disability, may request that Agency staff come to their home to process the application. Applications must be filed annually and generally take up to 45 days to be processed.

Households are automatically considered income eligible for heating assistance benefits if *all* household members participate in one or more of the following Department of Social Services programs: Temporary Family Assistance; State Supplement to the Aged, Blind and Disabled; Refugee Cash Assistance Program and Food Stamps. Program participants must meet all other eligibility requirements associated with these programs to receive benefits.

Eligibility Requirements, Service Areas and Program Year:

Eligibility Requirements:

- Must have an annual income of \$29,272 or less for single individuals; \$38,279 or less for couples.
- There is a liquid assets test. Liquid assets include savings and checking accounts, stocks and mutual funds. They do not include home equity, car values and life insurance policies. The Department of Social Services disregards the first \$10,000 homeowners have in liquid assets; however, if homeowners have more than \$10,000 the excess dollars are added to their yearly incomes. When these dollars are added, income cannot exceed 60 percent of the state median income to be eligible for the program (refer to [Appendix E](#) for income guidelines). Similarly, the Department disregards the first \$7,000 renters have in liquid assets.
- Must not be receiving assistance under the Connecticut Energy Assistance Program.

- Must apply by May 1st to establish eligibility for basic benefits. November 1st is the first day for authorization of fuel deliveries and March 16th is the last day fuel deliveries can be authorized and the first day for fuel deliveries for which CHAP benefits contribute.

Service Areas:

Statewide

Program Year:

The intake period is November 1 – May 1, or May 15 for persons who have a shut-off notice and who hat with a utility.

Contact Information:

For general information contact:

Department of Social Services
Energy Services Division
25 Sigourney Street
Hartford, CT 06106
Telephone: 800-842-1132
Website: www.ct.gov/staywarm

To file an application contact the local Community Action Agency, refer to [Appendix B](#).

Related Information:

[Connecticut Energy Assistance Program \(CEAP\), refer to page XVII – 1.](#)

Energy Conservation Loan

Description:

Through funding from the Connecticut Department of Economic and Community Development, the Community Renewal Team, Inc. and its Home Solutions Program offers low-interest loans to finance installation of energy conservation measures. Funds associated with the loans can only be used in conjunction with lead and asbestos abatement activities. The program may grant loans for items such as vinyl or aluminum siding, roof replacement, furnace replacement, window replacement and home insulation where applicable. The term of the loan is ten years and the loan amount cannot exceed \$6,000. Loan rates and terms vary depending upon a person's income.

Eligibility Requirements, Service Areas and Program Year:

Eligibility Requirements:

- Must have an adjusted gross income of no more than 150 percent of the area median income; refer to [Appendix I](#) for HUD income guidelines..

Service Areas:

Statewide

Program Year:

N/A

Contact Information:

Community Renewal Team, Inc.
Middlesex Services
44 Hamlin Street
Middletown, CT 06457
Telephone: 860-347-4465
Fax: 860-346-6813
Website: www.crtct.org

Related Information:

[Hazardous Materials Abatement, refer to page XI – 3.](#)
[Single Family Energy Conservation Loan Program, refer to page XVII – 10.](#)
[Weatherization Assistance Program, refer to page XVII – 12.](#)

Right to Utility and Deliverable Fuel Services

Description:

Utility companies and municipalities are limited in their ability to shut-off or deny utility services. Residential customers of gas and electric companies receive the highest level of consumer protection. For instance, low income and seriously ill consumers are protected from termination of gas and electric service during the winter moratorium, November 1 to May 1. Customers with life threatening conditions are protected year round. Service may not be shut off on a Friday, Saturday, Sunday, legal holiday, the day before a legal holiday or a day when the company's business office is either not open or is within one hour of closing or a complaint about the consumer's bill is being investigated.

Deliverable fuels, such as oil, propane, coal and wood, have fewer limitations on shut-offs or refusals to deliver services. There are usually competing deliverable fuel companies, however, that may provide services.

Security Deposits to Obtain Service:

Connecticut Light & Power, United Illuminating, Yankee Gas, Southern Connecticut Gas, and Connecticut Natural Gas cannot deny service to hardship customers who are unable to pay a security deposit. Municipal utilities are allowed to charge security deposits, but the Connecticut Department of Social Services may help pay these deposits for persons receiving State Supplement or TFA.

Utility Service Terminations and Reinstatement:

Life Threatening Service Terminations

Gas and electric utility services may not be terminated, and must be reinstated if terminated, whenever a lack of such service would create a life-threatening situation, when the customer lacks the resources to pay the entire account and he/she has a registered physician's note.

Service Terminations Between November 1 and May 1

Electric companies cannot terminate service to "hardship" customers from November 1 to May 1. Gas companies may not terminate "hardship" customers who use gas for heat; however, they can terminate service to "hardship" customers who do not use gas for heat. Hardship cases include customers who:

- Receive certain local, state or federal assistance.
- Receive income only from Social Security, Veteran's or Unemployment Compensation benefits.
- Have income that is less than 125 percent of the federal poverty level.
- Are unemployed with household incomes less than 300 percent of the federal poverty level.

- Have a seriously ill or life threatened household member.
- Have circumstances that threaten the deprivation of life necessities, such as food and shelter, if payment of a delinquent bill is made.

Reinstatement of Service Between November 1 and May 1

If electric service for a “hardship” customer is shut off before November 1, it must be reinstated on November 1, even if the customer has a balance on his/her account. Electric companies must reinstate services to hardship households without requiring any payment. Gas companies must reinstate service to hardship households unless service:

- Was shut off between April 16 and October 31, and
- Gas service was maintained the previous winter because of hardship, and
- The customer has not paid the least of: 20 percent of the balance owed when service was shut off, the minimum payment due under the customer’s payment plan, or \$100.

Service Terminations Between May 2 and October 31

Gas and electric services can be terminated for nonpayment of a bill between April 16 and October 31, except where the termination is life threatening. Service may be terminated during this time even if the customer is a “hardship” case.

Payment Arrangements:

All customers are entitled to work with utility companies to establish a reasonable payment agreement to maintain utility service. Such agreements let customers pay their utility debts over time to avoid either having service shut off or having to pay the bill in full before service is restored.

Arrearage Forgiveness Programs:

Connecticut’s gas and electric utility companies offer Arrearage Forgiveness Programs to help low-income customers with their utility bills. These programs establish payment arrangements that, allow customers to have a portion of their bills “forgiven” in exchange for making regular payments. At the end of the payment agreement, this “forgiveness” may result in a \$0 balance on a person’s bill, but it generally cannot result in a credit being posted on the account. For more information on these programs a person may contact the local Community Action Agency or the company from which the person receives his/her fuel.

It is best to contact utility companies before service is threatened to discuss the problem. However, if a written termination notice is received:

- The customer should try and make an affordable payment agreement
- If an affordable payment agreement cannot be made, ask that a “Company Review Officer” review the request for an affordable payment agreement and provide the customer with a written decision.

- If an agreement is still not made, request a written report of the case. Within five days of receiving the report the customer has the right to appeal to the Consumer Assistance and Information Unit (CA&I) of the Department of Public Utility Control. The CA&I Unit will attempt to work out an objective payment agreement.
- If the report provided by the Department of Public Utility Control does not resolve the problem, the consumer can file a written request for a hearing within ten days from when the report was mailed. This appeal process is not available to a customer who has not made payments that were agreed to in the preceding 12 months.

Energy Assistance and Fuel Banks

Limited energy assistance may be applied for between November 1 and May 1. Fuel banks provide emergency assistance to state residents who do not qualify for government energy assistance. These banks annually disperse cash grants for eligible families that are paid directly to vendors to help pay winter heating bills.

Eligibility Requirements, Service Areas and Program Year:

Eligibility Requirements:

- Varies by the assistance provided.

Service Areas:

Statewide

Program Year:

N/A

Contact Information:

Connecticut Department of Public Utility Control
10 Franklin Square
New Britain, CT 06051
Consumer Assistance Toll Free: 800-382-4586
Cellular Complaints Toll Free: 866-381-2355
Telephone: 860-827-1553
Fax: 860-827-2885
Website: www.ct.gov/dpuc/

To request the following booklets, call Statewide Legal Services at 860-344-0380 or 800-453-3320:

- How to Keep Year 'Round Utility Service
- Rights of Utility Customers
- Energy and Utility Problems with Landlords
- Energy Assistance Information

For information on and to contact a fuel bank call:

2-1-1 for local application sites.

Related Information:

[Community Action Agencies, refer to page II – 10 and Appendix B for a list of towns each agency serves.](#)

[Connecticut Energy Assistance Program, refer to page XVII – 1.](#)

[Statewide Legal Services, refer to page XIV – 23.](#)

Single Family Energy Conservation Loan Program

Description:

The Connecticut Housing Investment Fund, Inc. (CHIF) administers the Department of Economic and Community Development's Single Family Energy Conservation Loan Program. These loans provide financing at below-market rates to homeowners for the purchase and installation of cost-saving energy conservation improvements. Connecticut properties with one to four residential units may qualify for the Single Family Energy Conservation Loan Program. Eligible improvements include:

- automatic set-back thermostats,
- siding,
- caulking and weather-stripping,
- insulation,
- heat pumps,
- replacement heating systems,
- replacement roofs,
- replacement windows, and
- solar systems and passive solar additions.

The minimum loan granted is \$400; the maximum that can be borrowed is \$15,000. The amount that can be borrowed is based upon CHIF's determination of an applicant's ability to repay the loan. Repayment of the loan is calculated for a maximum of 10 years but borrowers can repay the loan sooner if they wish, with no pre-payment penalty. Interest rates vary depending upon the location of the property and the applicant's income and family size.

CHIF also administers the Department of Economic and Community Development's Multi-family Energy Conservation Loan Program, which is available for buildings that contain five or more dwelling units. There are different requirements, interest rates and amounts that may be borrowed under this program. Interested individuals should contact CHIF for more details.

Eligibility Requirements, Service Areas and Program Year:

Eligibility Requirements:

- Must be a Connecticut resident.
- Must own a one- to four-family home that is located in Connecticut.

- The average adjusted gross income reported on the applicant's income tax returns for the two years prior to application must not exceed the program's established income limits. Income requirements vary and are derived from a formula based upon the area in which an applicant resides and the applicant's family size.
- Must have good credit. Individuals should call CHIF if they have had a bankruptcy within the last four years.
- Individuals must obtain a written estimate for each energy improvement measure. Work that is in progress or completed is not eligible for funding under this program.

Service Areas:

Statewide

Program Year:

Contingent upon availability of funds.

Contact Information:

Connecticut Housing Investment Fund, Inc.
121 Tremont Street
Hartford, CT 06105
Telephone: 860-233-5165
Fax: 860-233-3920
Website: www.chif.org

Related Information:

[Energy Conservation Loan, refer to page XVII – 5.](#)
[Weatherization Assistance Program, refer to page XVII – 12.](#)

Weatherization Assistance Program

Description:

The Weatherization Assistance Program provides energy conservation measures to low-income households to improve the energy efficiency of their homes and to ensure their health and safety. Priority is given to households that include: a person who is at least 60 years of age, or a person with a disability or a child less than six years of age. The program shares a single application process with the Connecticut Energy Assistance Program (CEAP).

Eligibility Requirements, Service Areas and Program Year:

Eligibility Requirements:

- Households must be at or below 200 percent of the federal poverty level (refer to [Appendix F](#)). A single person must earn \$20,800 or less annually; a household of two must earn no more than \$28,000 annually.
- There is a liquid assets test for the program. Liquid assets in excess of \$10,000 for homeowners and \$7,000 for all other households are counted toward the household's annual income.

Service Areas:

Statewide

Program Year:

April 1 – March 31

Contact Information:

Households may apply at their nearest intake site, call:

2-1-1, or call:

Department of Social Services
Energy Services Division
25 Sigourney Street
Hartford, CT 06106
Telephone: 800-842-1132
Website: www.ct.gov/dss/default.asp

Related Information:

Energy Conservation Loan, refer to page XVII – 5.

Single Family Energy Conservation Loan Program, refer to XVII – 10.