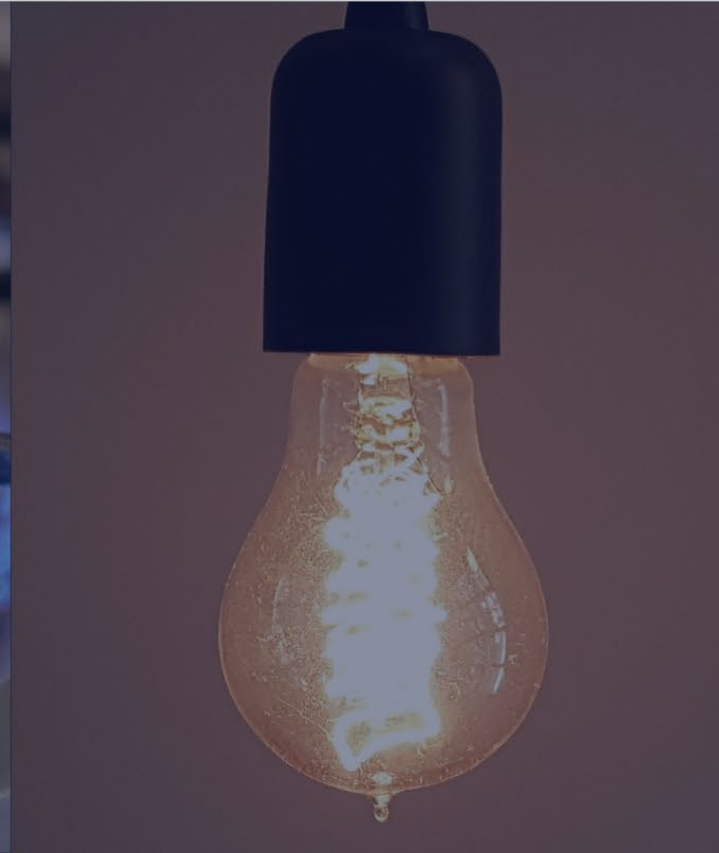




**NAUGATUCK VALLEY
COUNCIL of GOVERNMENTS**

Utility Assistance Resource Guide for Residents

November 2024



Disclaimer

This guide primarily identifies gas and electric utility assistance programs. While there are programs listed that provide oil utility assistance, such as the Connecticut Energy Assistance Program (CEAP) and Operation Fuel, the guide does not identify which programs provide oil assistance.

Residents who use oil as a heating source are encouraged to contact their local Community Action Agency, listed on [page 5](#) of this Guide, or reach out to the designated program contact listed for further information and support.

About the NVCOG

The Naugatuck Valley Council of Governments (NVCOG) is a regional planning organization that serves nineteen municipalities in west-central CT. The NVCOG assists member municipalities with projects and planning related to transportation, the environment, housing, land use, brownfields, and more. Learn more at nvcogct.gov.

About the Guide

The Utility Assistance Resource Guide compiles programs from the State of Connecticut, local utility providers, and municipalities that can help renters, homeowners, and landlords save money on their utility bills. The Guide contains information on programs for electric and gas customers and contains options for those looking to invest in energy-efficient upgrades to their house.

The Guide is organized by program administrator and includes contact information for local Community Action Agencies (CAA), which can help interested households to learn more about and apply for utility assistance programs. A table of State Median Incomes can be found at the end of the resource for use in determining potential eligibility for programs.

How to Use the Guide

For assistance in understanding any of the programs listed in this resource, please refer to the contact information on [page 5](#). Local Community Action Agencies are the best resources to help households understand their options for utility assistance based on household circumstances and eligibility criteria. These agencies can also refer interested parties to the correct contact or help complete applications for applicable programs.

Users can browse this guide based on their utility provider, household circumstances, or municipality of residence to find assistance programs that may work for them. Contact information, application and website links, and preliminary eligibility information are available for each program in this guide.

This Guide is meant as a resource for residents looking for assistance with their utility bills, or to add energy-efficient upgrades to their houses. The information in this resource guide is current as of October 2024 and is meant for informational purposes only. If you have any questions about the programs mentioned in this guide, please contact your local Community Action Agency, or request information using the contact information provided for your specific program of interest.

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Community Action Agencies and Utility Company Contact Information

For help applying to a Connecticut Energy Assistance Program or for help finding further information on other Utility Assistance programs, reach out to your local Community Action Agency.

Municipalities Served	Community Action Agency	Contact Information	
Bristol, Plymouth	Human Resources Agency, Inc. (HRA)	Website: http://www.hranbct.org/ Phone Number: (860) 584-2725	Address: 55 South Street Bristol, CT Email: energyapp@hranbct.org
Bethlehem, Cheshire, Middlebury, Naugatuck, Prospect, Southbury, Thomaston, Waterbury, Watertown, Wolcott, Woodbury	New Opportunities, Inc. (NOI)	Website: http://www.newoppinc.org/ Phone Number: (203) 575-9799	Address: 232 North Elm Street Waterbury, CT Email: energy@newoppinc.org
Ansonia, Beacon Falls, Derby, Oxford, Seymour, Shelton	TEAM, Inc.	Website: http://www.teaminc.org/ Phone Number: (203) 736-5420	Address: 30 Elizabeth Street Derby, CT Email: energy@teaminc.org

For more information on Eversource Utility Assistance Programs:

Eversource 107 Selden Street, Berlin CT	Electric Customers Customer Service 800-286-2000	Gas Customers Customer Service 800-989-0900
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For more information on United Illuminating Co. Utility Assistance Programs:

United Illuminating Co. 100 Marsh Hill Rd, Orange CT Customer Service [\(800\) 722-5584](tel:(800)722-5584)

State of Connecticut Resources

All utility programs are available for both renter- and owner-occupied households.

Resource Name	Website and Resources	Contact Information	Notes
Connecticut Energy Assistance Program (CEAP)	<p>CEAP Website</p> <p><i>CEAP monies come from the U.S. Department of Health and Human Services' Low Income Home Energy Assistance Program (LIHEAP) Block Grant.</i></p>	<p>CEAP benefits are administered through the CT Department of Social Services, in partnership with local Community Action Agencies (CAA).</p> <p>To check your eligibility or apply for benefits, visit the CT DSS access website.</p> <p><i>For help navigating this resource, please find your local CAA on page 5 of this resource.</i></p>	<p>CEAP is a program administered by the Department of Social Services (DSS) and designed to help offset winter heating costs for lower income households</p> <p><u>Applications for CEAP are accepted September through April and typically take 30-45 minutes to complete.</u></p> <ul style="list-style-type: none"> Eligibility for the program is determined based on income documentation and energy burden. <p>Benefits toward your heating bill typically vary from \$180 - \$530 depending on income level, household size, and whether there is a vulnerable member of your household.</p>
Energize Connecticut	<p>Energize CT Website</p> <p>Home Energy Solutions – Income Eligible (HES-IE)</p> <p><i>Households whose annual income falls below the State's 60% median income for their family size are eligible to apply for no-cost energy assessments.</i></p>	<p>The Energize CT website provides information on their programs as well as links to other State, Federal, and Utility-provider based energy assistance programs.</p> <p>For help navigating these resources, please use the Energize CT Contact Page.</p> <p><i>For help navigating this resource, please find your local CAA on page 5 of this resource.</i></p>	<p>Energize Connecticut provides energy assessments to renters and homeowners looking to optimize their energy use and save on their utility bill.</p> <p>The program also helps customers to compare and customize energy suppliers to offer lower energy rates. For qualified homeowners, Energize Connecticut offers rebates and incentives for energy efficient upgrades.</p> <ul style="list-style-type: none"> Eligibility for rebate and incentive programs varies. For information about specific programs offered and to check your eligibility, please use the link above.

<p>Operation Fuel</p>	<p>Operation Fuel Website</p> <p>Operation Fuel Get Help</p> <p><i>Information and applications for water and energy assistance can be found on this page. Additionally, interested households can find qualifying income information at the above hyperlink.</i></p>	<p>For general inquiries, please visit the Operation Fuel Website, email info@operationfuel.org, or call the Operation Fuel office at: (860) 243-2345.</p> <p><i>For help navigating this resource, please find your local CAA on page 5 of this resource.</i></p>	<p>Operation Fuel provides year-round utility and energy assistance. The program also issues emergency assistance to households that feel burdened by their energy bills and are earning less than 75% of the State Median Income.</p> <ul style="list-style-type: none"> State Median Income thresholds can be found on the Operation Fuel website, here. <p>Operation Fuel partners with other organizations called Fuel Banks to determine eligibility for and distribute emergency energy assistance to qualified families. To find the fuel bank that serves your municipality, please visit the Fuel Bank Finder.</p>
<p>Winter Protection/Winter Moratorium</p>	<p>Winter Protection Website</p>	<p>The Winter Protection/Moratorium program is regulated by the Connecticut Department of Public Utilities. To contact the department with questions about the program, please email pura.information@ct.gov, or call (860) 827-1553.</p> <p>Applications for the Winter Protection/Moratorium program are handled by individual utility companies.</p> <p><i>For help navigating this resource, please find your local CAA on page 5 of this resource.</i></p>	<p>Eligible households can get protection from heat shut offs between November 1st and May 1st. These protections are enabled by Connecticut General Statutes Sec. 16-262c (b)(1) and apply to households who meet any <u>one</u> of the following circumstances:</p> <ul style="list-style-type: none"> Lack the resources to pay the bill and who receive city, state or federal financial assistance, and/or Medicaid. Sole source of income is Social Security, Veterans Administration, OR Unemployment Comp. Head of household and unemployed if the household income during the preceding 12 months was less than 300% FPL (children's income is not counted, nor is the income of anyone in the house who has been there less than 6 months). Seriously ill or who have a household member who is seriously ill. Income is below 60% of State Median Income. Circumstances threaten deprivation of food and necessities of life if payment of a delinquent bill is required.

Eversource Resources

All utility programs are available for both renter- and owner-occupied households.

Resource Name	Website and Resources	Contact Information	Notes
Income Eligible Home Energy Solutions	<p>Eversource – Connecticut Home Energy Solutions Webpage</p> <p>Qualification Information</p> <p>Application</p>	<p>For additional information about the program, or to request a mailed application, please call 877-947-3873.</p> <p><i>For help navigating this resource, please find your local CAA on page 5 of this resource.</i></p>	<p>The Income Eligible Home Energy Solutions program provides no-cost weatherization services to households earning 60% of State Area Median Income or below.</p> <p>Qualified households will receive no-cost services from a certified technician that save the average participant about \$180 per year on their energy bills. Available services include, but are not limited to:</p> <ul style="list-style-type: none"> • Safety tests on your furnace or boiler, • Weatherization, including sealing drafts and air leaks, • Introducing water saving measures like low-flow shower heads and faucet aerators, and • An easy-to-read Home Energy Solutions - Income Eligible personalized workbook, which includes the results of the tests performed and additional energy-saving tips for your household.
<p>Electric Discount Rate</p> <p><i>(For customers with Financial Hardship Status* on their accounts)</i></p>	<p>Eversource – Connecticut Electric Discount Rate Webpage</p> <p>New Low-income Discount Rate Resource</p> <p>Eversource Press Release</p>	<p>For more information or help applying for the program, call Eversource at 800-286-2828.</p> <p><i>For help navigating this resource, please find your local CAA on page 5 of this resource.</i></p>	<p>Households that have Financial Hardship status* on their account may be eligible for a utility rate discount.</p> <ul style="list-style-type: none"> • Households at or below 60% of the State Area Median Income are eligible to receive a 10% discount on their utility rate. • Households at or below 160% of Federal Poverty Guidelines are eligible to receive a 50% discount on their utility rate. <p><i>For more information about income eligibility, please refer to the tables on the discount rate website or at the end of this resource.</i></p>

<p>Matching Payment Program (MPP)</p>	<p>Eversource – Connecticut Matching Payment Program Webpage</p> <p>Eligibility Requirements</p> <p>Matching Payment Program PDF Resource</p>	<p>Households should be sure to have established Financial Hardship* on their accounts. To do this, please contact Eversource at 800-286-2828.</p> <p>Eligible households must also work with their local CAA to receive energy assistance and qualify for Phase 1 of the MPP.</p> <p><i>For help navigating this resource, please find your local CAA on page 5 of this resource.</i></p>	<p>Households must be approved for and receive energy assistance from the Connecticut Energy Assistance Program (CEAP) to participate in this program.</p> <p>The Matching Payment Program ensures that for every dollar that households pay toward their bill, Eversource will credit a dollar to past-due amounts, down to a zero balance. Eversource will also match the energy assistance you are receiving on your account from CEAP.</p> <p>The MPP offers year-round assistance on household energy bills, offering two different phases:</p> <ul style="list-style-type: none"> • The first Phase of the MPP is November 1 – May 1, • The second Phase is May 2 – October 31. <ul style="list-style-type: none"> ○ <i>Eligible households must begin the MPP in Phase 1 starting in November to qualify for Phase II of the program.</i>
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***Financial Hardship Status** - Households with Financial Hardship status on their Eversource account are eligible to receive discounts on their utility bill of either 10% or 50% of the total bill amount. Qualified households are those that can provide documentation of either receipt of a public benefit program or proof of income for all household members over the age of 18 years old stating that the total household income does not exceed 60% of the State Median Income. Call [800-286-2828](tel:800-286-2828) if you believe you are eligible for Hardship Status.

United Illuminating (UI) Resources

All utility programs are available for both renter- and owner-occupied households.

Resource Name	Website and Resources	Contact Information	Notes
Income Eligible Home Energy Solutions	Home Energy Solutions – Income Eligible (HES-IE) Website	<p>Please call (877) 947-3873 for assistance filling out an application or making an appointment. You can also use this number to request that an application be mailed to you.</p> <p><i>For help navigating this resource, please find your local CAA on page 5 of this resource.</i></p>	<p>The Home Energy Solutions program provides weatherization methods to help reduce energy bills and increase energy efficiency.</p> <p>Income eligibility is typically set at 60% Area Median Income for the State.</p>

Federal Resources

Clean Energy Tax Credits

Households, including renters, who install renewable energy equipment or energy efficient appliances or products are eligible to receive federal tax credits based on the price of the products. *For more information, please visit the [IRS Home Energy Tax Credits webpage](#).*

EQUIPMENT TYPE	TAX CREDIT AVAILABLE FOR 2023-2032 TAX YEARS
Home Clean Electricity Products	
Solar (electricity)	30% of cost
Fuel Cells	
Wind Turbine	
Battery Storage	
Heating, Cooling, and Water Heating	
Heat pumps	30% of cost, up to \$2,000 per year
Heat pump water heaters	
Biomass stoves	
Geothermal heat pumps	30% of cost
Solar (water heating)	
Efficient air conditioners*	30% of cost, up to \$600
Efficient heating equipment*	
Efficient water heating equipment*	30% of cost, up to \$600
Other Energy Efficiency Upgrades	
Electric panel or circuit upgrades for new electric equipment*	30% of cost, up to \$600
Insulation materials*	30% of cost
Windows, including skylights*	30% of cost, up to \$600
Exterior doors*	30% of cost, up to \$500 for doors (up to \$250 each)
Home Energy Audits*	30% of cost, up to \$150
Home Electric Vehicle Charger	30% of cost, up to \$1,000 **

* Subject to cap of \$1200/year. ** See eligibility requirements from IRS [here](#) and a [map](#) of eligible locations.

State of Connecticut Income Information

The majority of the above programs require that households earn no more than 60% of the State Median Income, highlighted in yellow in the table below. Note that household income includes the income of every household member who is 18 years old or older.

Family size	100% State Median	30% State Median	50% State Median	60% State Median	75% State Median
1 person	\$69,255	\$20,776	\$34,627	\$41,553	\$51,941
2 people	\$90,565	\$27,169	\$45,282	\$54,338	\$67,923
3 people	\$111,874	\$33,562	\$55,937	\$67,124	\$83,905
4 people	\$133,184	\$39,955	\$66,592	\$79,910	\$99,888
5 people	\$154,493	\$46,347	\$77,246	\$92,695	\$115,870
6 people	\$175,802	\$52,740	\$87,901	\$105,481	\$131,852
7 people	\$179,798	\$53,939	\$89,899	\$107,878	\$134,848
8 people	\$183,793	\$55,137	\$91,896	\$110,275	\$137,845

Municipal Resources

Some municipalities have their own utility resources available for residents. Please refer to the table below for municipal resources. *If you have specific questions about any of the programs referenced here, please reach out to the contact provided for each program.*

Municipality	Available Resources	Contact Information
Bethlehem	<p>Caring for Bethlehem</p> <p>The Bethlehem Fuel Bank and Bethlehem Assistance Fund provide heating assistance to Bethlehem residents in need.</p> <p>Application processing begins in late September.</p>	<p>Caring for Bethlehem: (860) 631-3169 Email: Friends@CFBethlehem.org</p>
Bristol	<p>Elderly & Disabled Renters Rebate Program</p> <p>Eligible parties are renters who have lived in CT for at least a year, are 65 years of age or older, or have a documented permanent disability.</p> <p>Applications are accepted April through September at the Bristol Assessor's Office: 111 North Main Street Bristol, CT.</p>	<p>Bristol Assessor's Office: (860) 584-6240</p>
Cheshire	<p>Cheshire Fuel Bank</p> <p>This program is intended for Cheshire residents who are in an emergency. Funds for the Fuel Bank are provided by generous donors.</p>	<p>Cheshire Human Services Department: (203) 271-6690</p>
Middlebury	<p>Middlebury Assistance & Social Services</p> <p>The Middlebury Social Services office can provide information about assistance and rebate programs such as:</p> <ul style="list-style-type: none"> • Energy Assistance, • Operation Fuel, • Renter Rebate Program, and Eversource Low Income 	<p>Middlebury Department of Social Services: (203) 577-4166</p>

Plymouth	Rotary Club Fuel Fund <p>The Fuel Fund can help cover fuel bills when other assistance is exhausted. The Fund can be utilized for oil, gas, and electric heat, as well as alternative fuels such as wood, coal and biofuels.</p>	Human Services Department: (860) 585-4028
Southbury	Southbury Fuel Bank <p>Assistance from the Fuel Bank is reserved for residents that are experiencing extreme financial situations or crises and have already applied for State and/or utility supplier programs.</p>	Southbury Social Services: (203) 262-0653 Email: socialservices@southbury-ct.gov

Additional Resources

Please refer to the information found in the tables below for additional resources. Resources include water assistance, rebates, tax credits, loans, and incentive programs for energy efficient upgrades and weatherization services. *For specific questions about the resources below, please use the contact information provided for each resource.*

Resource Name	Website and Resources	Contact Information	Notes
Connecticut Water	Connecticut Water Assistance Resources Water Rate Assistance Program (WRAP) Help 2 Our (H2O) Customers Program	For specific questions about Connecticut Water assistance programs or for help applying, please contact customer service at 1 (800) 286-5700 .	<p>The Water Rate Assistance Program (WRAP) offers assistance to income-eligible customers for a 10%, 40%, or an 80% reduction on their water bill.</p> <p>The Help 2 Our (H2O) Customers Program offers free conservation kits, education, and leak dye kits to single family customers.</p> <ul style="list-style-type: none"> Customers are also eligible to have a service representative assist in checking for leaks throughout a home.
Connecticut Green Bank	CT Green Bank Website Green Home Solutions	Interested households should contact CT Green Bank either by filling out a request form on their contact webpage or by calling (860) 563-0015 .	<p>The CT Green Bank provides solutions for making energy efficient upgrades to your home.</p> <p>Households can apply for loans and different incentive programs through CT Green Bank that can decrease their utility bills, increase their efficiency, and may make some households eligible for additional incentives or rebates.</p>
Connecticut State	CT State Utility Assistance Webpage 2-1-1 Utility Assistance Webpage	When seeking utility assistance, the State suggests calling 2-1-1 or visiting the 2-1-1 Utility Assistance webpage to begin understanding assistance options and household eligibility.	<p>The CT State webpage for utility assistance is a one-stop shop for all the utility assistance programs listed in this resource.</p> <p>Additionally, the webpage offers information about assistance opportunities for other utilities such as broadband services.</p>

<p>U.S. Department of Energy (DOE) and CT Department of Energy and Environmental Protection (DEEP)</p>	<p>U.S. DOE/CT DEEP Weatherization Assistance Program</p>	<p>For Information about the Connecticut Weatherization Assistance Program (CTWAP), Interested households can contact DEEP Weatherization services via email: DEEP.Weatherization@ct.gov.</p> <p><i>For help navigating this resource, please find your local CAA on page 5 of this resource.</i></p>	<p>The US Department of Energy (DOE) funds the Weatherization Assistance Program and assists low-income persons in minimizing energy-related costs and fuel usage in their homes through retrofits and home improvement measures.</p> <p>Connecticut’s Weatherization Assistance Program (CT WAP) is administered by the Department of Energy & Environmental Protection (DEEP) in partnership with the Connecticut Community Action Agency network.</p> <p>The Weatherization Assistance Program uses the same eligibility criteria as the Connecticut Energy Assistance Program. Eligibility is set at 60% of the State Median Income.</p>
<p>Connecticut Department of Energy and Environmental Protection (DEEP)</p>	<p>CT DEEP Residential Energy Preparation Services (REPS)</p>	<p>For questions regarding customer eligibility, please reach out to the Community Outreach Coordinator at CT@icastusa.org or call (844) 843-4585.</p>	<p>Households experiencing significant public health or environmental barriers – asbestos, mold, pests, radon, etc. – are often not eligible for CT WAP or HES-IE weatherization or energy efficiency upgrades.</p> <p>The CT DEEP REPS program connects eligible residents with Community Outreach Coordinators who can schedule a barrier assessment and arrange remediation work.</p> <p>CT DEEP will fund projects up to a “total cost per unit” that is determined by LIHEAP eligibility.</p>