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Letter From the Chair

By Pamela Carter, LIFE Chair

Happy spring! We've made it through the cold, snowy winter months. For many that may be a welcome relief, but for others it may not.

There are many consumers who may be confronting large energy bills from this past winter that they're trying to figure out how to pay. Some of these consumers may have low or fixed incomes that are stretched to the limit. Some may have lost a job and find themselves facing financial challenges they never had to deal with before.

Whatever the situation, 2010 LIFE Statewide Conference: *The New Faces of LIFE*, has been designed to provide you with the information and resources you need to better assist your clients and constituents struggling to pay their energy bills or to find ways to reduce their energy use.

Please plan to join us in Albany on May 18th and 19th to hear from key state leaders about available assistance and programs for energy consumers, to participate in an interactive Poverty Simulator exercise, and to network with your peers who may be facing similar challenges during these difficult economic times.

We look forward to seeing you in May.

Camela D. Carter

P.S. Don't let the economy keep you away, scholarships are available.



Register Now for the 2010 LIFE Statewide Conference

The 2010 LIFE Statewide Conference will be held on May 18-19, 2010 at the Albany Marriott, in Albany.

For more information on the conference, please visit **www.lifenynews.org**.

Heat Smart New York Find a Workshop near You

The Heat Smart New York workshops, "Save Energy, Save Dollars", "Making Ends Meet" and "Exploring Credit/Debt Management Issues", are sponsored by NYSERDA and are free, open to the public, and available throughout the state. These two-hour workshops are designed to provide energy and financial information to families faced with higher energy costs.

Pre-registration is required for the workshops. A schedule of workshops in your area can be found at **www.HeatSmartNy.org**. If you are interested in hosting a workshop, the schedule also includes educator contact information.



ARRA Weatherization Profiles

The American Recovery and Reinvestment Act (ARRA) provided \$5 billion nationwide for the Weatherization Assistance Program (WAP), which helps income-eligible families and individuals by improving the energy-efficiency of their homes. The improvements range from weatherstripping and caulking to the replacement of heating systems or appliances with highly efficient ENERGY STAR® rated units.

New York State has received approximately \$394 million of the total WAP allocation. In addition to providing weatherization services to low-income New Yorkers, the resources have been used to strengthen the existing network of weatherization service providers and to increase training opportunities and expand the traditional network of weatherization sub grantees.

Below are a few examples of the types of projects that are being completed with ARRA funds:

Project:

McBrier Park; New York

McBrier Park is a 16 unit multifamily project that is occupied exclusively by seniors and individuals with special needs. It is owned by a nonprofit called "United Helpers". Using a combination of funding streams, a new roof, hallway handrails, and bathroom upgrades were made; the Weatherization funds paid for new windows, refrigerators and lighting.

St. Lawrence, CDP employed a local contractor resulting in the creation of one new job in their community. Three sources of public funding were utilized in this project, thus maximizing available resources and ensuring that the improvements to the project provide for enhanced comfort as well as improved health and safety of the special needs residents.

Start date of project:	2/19/10
End date of project:	3/19/10
Total Project Cost:	\$138,764
Project Funding:	
ARRA	\$45,914
HUD DANC	\$42,450
NYC ACCESS to HOME	\$50,400

Number of Jobs Created/Sustained: one new position

Project:

Franziska Racker Centers Group Home Eddy House; Groton, New York

The American Reinvestment and Recovery Act is creating more opportunities for WAP partnerships with cash-strapped not-for-profits, struggling to serve those in need, while still meeting their operating budgets. This project has already demonstrated a 30% reduction in natural gas heating use for for this Tompkins Community Action partner – a savings this past winter of over \$1,200. This allowed more funds to be put into programming for the residents of this group home.

Start date of project:	11/5/09
End date of project:	11/12/09
Total Project Cost:	\$5,703
Project Funding:	
ARRA	\$5,703

Number of Jobs Created/Sustained: five new positions

Earned Income Tax Credit (EITC) and Other Tax Credits for the 2009 Tax Year

There have been many changes in the Earned Income Tax Credit (EITC) and the availability of other tax credits for Tax Year 2009. The credits are an important anti-poverty tool, which can dramatically increase family income as family members move into the workforce. Workers who qualify for the EITCs and file State and Federal tax returns can receive tax benefits totaling up to \$7,354.

In addition, people who have qualified for the credits in the past three years, but who have never claimed the EITC to which they were entitled, may file retroactively for these benefits. It is important to note, however, that the only way to claim the credits is by filing a tax return, even if the taxpayer's income is below the threshold that is required to file a return. EITCs can significantly increase the available income of low-income wage earners.

Please take a moment to visit www.myBenefits.ny.gov and encourage households to file for EITCs at Volunteer Income Tax Assistance (VITA) sites.

Free Tax Preparation Assistance Available for Low and Middle-Income New Yorkers

Thanks to grants through the IRS, partnerships with community agencies, and the generosity of volunteers throughout New York State, many New Yorkers can receive free tax help. The Volunteer Income Tax Assistance (VITA) Program can assist low- to- moderate-income (generally, \$49,000 and below) people by helping them to prepare and submit their income tax returns, both federal and State.

Volunteers are certified after a rigorous training process, and VITA sites are easy to access, and are usually located at places such as libraries, shopping malls, or even local banks. Most locations offer free electronic filing.

Residential Consumer Protections under the Home Energy Fair Practices Act (HEFPA)

The Public Service Commission's role as a State agency is to regulate the electric, gas, steam, water, telecommunications, and basic cable television industries operating in New York State. Under Public Service Commission (PSC) regulations, utility customers are guaranteed a wide range of consumer protections. In 1981, the Home Energy Fair Practices Act (HEFPA) was enacted to provide comprehensive protections for residential gas and electric customers. In 2002, HEFPA was amended under the Energy Consumer Protections Act to include Energy Service Companies (ESCOs).

With the current economic conditions, there is a growing number of New York households that are having trouble paying their utility bills. The following options are available to help customers with managing their finances and paying their utility bills:

- Budget Billing Plan This plan provides equal monthly payments to help reduce fluctuations in a customer's bill due to seasonal patterns of consumption.
- Third Party Notification Any residential customer can designate a third party to receive all notifications relating to termination, disconnection or suspension of service.

- Deferred Payment Agreements (DPA) This option allows for the payment of overdue bills in installments over time. The customer is obligated to make timely payment of current charges and monthly payment of arrears during the duration of the agreement. There are a number of DPAs available for residential customers. These are:
 - Standard Deferred Payment Agreement A down payment of up to 15% of the amount covered by the DPA or 50% of one month's average usage, whichever is greater. The monthly arrearage payment is calculated up to 50% of one month's average usage or 10% of the balance due (arrears minus down payment), whichever is greater.
 - Negotiated Payment Agreement A DPA that is based on the customer's financial circumstance that is lower than a standard DPA.
 - Minimum DPA A customer or applicant may be required to demonstrate financial need to qualify for terms that may be as low as \$0 down payment and an arrearage payment of as low as \$10 a month.

Residential Consumer Protections under the Home Energy Fair Practices Act HEFPA – (continued)

The following protections are also offered to customers under HEFPA:

- Medical Emergencies –The utility will restore or maintain service for 30 days if a serious illness or medical condition of a resident of the premises exists and the medical need is certified by a physician. The medical certification may be renewed if the customer demonstrates the inability to pay.
- Life Support Equipment The utility will restore or maintain the service, until terminated by the Public Service Commission, if the customer has medical certification that the utility service is necessary to operate a life sustaining equipment. The customer also has to demonstrate an inability to pay.
- Elderly, Blind, and Disabled A utility may not terminate or refuse to restore service if the customer and all remaining residents of the household are 62 years or older, 18 years or younger, or blind or disabled.

A customer also has protections from termination or disconnection of electric and gas services; as well as protections when applying for utility services.

A utility may terminate or disconnect residential service if a customer fails to pay overdue bills, amounts due on a DPA, for installation charges related to the initiation of service; or a lawfully required deposit. However, before a utility can terminate service, the utility must send a Final Notice of Termination or disconnection to the customer at least 15 days before the termination date on the notice. A utility may not issue or send a Final Notice of Termination unless at least 20 days have passed from the date payment was due.

A utility may NOT terminate electric or gas service on a public holiday, the day before a holiday, the two-week period including Christmas and New Year's Day, or on Friday, Saturday, or Sunday.

A utility must provide service unless a customer owes money on a prior account in his or her name. Applications may be oral, unless a written application is required in cases where service at the premises was terminated for non-payment, evidence of meter tampering, or theft of service. In most instances, a utility must provide service within five business days of the approval of the application.

The utility may request a deposit from a seasonal or short-term customer or a customer who is delinquent in payment of his/her utility bills. The utility may not request a deposit from customers who are 62 years or older, who have not had service terminated for non-payment in the last six months, or from customers who are recipients of Public Assistance, Social Security Income, or additional State payments.

Part of the protections that the PSC provides is the "Complaint Handling Procedures" process, which allows utility customers to file a complaint with the PSC if a customer has not obtained a satisfactory resolution of the dispute with the regulated utility.

For more information, please contact the following:

 PSC Helpline 1-800-342-3377 for General Complaints and Inquiries.

Hours: Monday - Friday, 8:30 am to 4:00 pm

 PSC Hotline 1-800-342-3355 for termination of gas or electric service.

Hours: Monday – Friday, 7:30 am to 7:30 pm

 Visit www.ASKPSC.com to file a complaint or to get more information about protections for residential and non-residential utility customers.

What is a "Green" Building

A green building is a healthier, more efficient place to live, work, or learn. A green building can be designed and built in any style – they don't have to look "different." Green building principles can also be applied to any type of building: schools, offices, churches, hospitals, grocery stores, and--of course—our homes and apartment buildings. Building green is not only about improving energy efficiency, it is an integrated approach to improving and maximizing performance in all of these areas.

- Site Selecting and preparing the building site with sensitivity is critical. This means locating the building to take advantage of existing services to minimize car travel, maintaining existing trees, vegetation, and healthy soils, and reducing storm water pollution.
- Water Green buildings often reduce water use by 30 percent, or more. Water efficient fixtures and climate-appropriate landscape planning helps. Green buildings often capture and use rainwater for irrigation, and in some cases, for flushing toilets!

- Energy Green buildings lead the way on energy efficiency. In fact, buildings are being built that produce more energy than they (and the people in them) consume.
- Materials Using salvaged, recycled-content or locallyproduced building materials supports local businesses and manufacturers, and helps keeps materials out of the landfill.
- Indoor Environmental Quality There are many ways of providing healthier indoor environments: improved ventilation, reduction of chemical irritants such as formaldehyde, and giving occupants views to the outside, are some examples. We spend about 90 percent of our time indoors, so indoor environmental quality is important.

NYSCAA Hosts Successful Fourth Annual Symposium on Poverty and Economic Security on February 22-23, 2010

LIFE was proud to serve as an Event Partner for the New York State Community Action Association's Fourth Annual Symposium on Poverty and Economic Security. More than 300 representatives from Community Action, State government, and community and faith based organizations attended this two day event.

The Symposium was kicked off with a Keynote Address from Principal Deputy Assistant Secretary for the Administration for Children and Families within the U.S. Dept. of Health and Human Services, David Hansell, and included a discussion from Governor Paterson's Economic Security Cabinet. The Conference also featured presentations on topics such as supports for low-income New Yorkers, national anti-poverty efforts, housing, energy, and child and family services.

Materials from the event can be found at http://www.nyscaaonline.org/CnfContent/CnfContentList.aspx?cnfnum=368.

For more information on NYSCAA, please visit www.nyscaaonline.org.

The 2010 LIFE Achievement Awards

As you know, the Low-Income Forum on Energy serves as a statewide forum to discuss issues and exchange information relevant to low-income energy consumers. Equally important to the role LIFE plays, is the vital role that many individuals at the State, county, and local levels routinely perform by sharing vital information with communities and individuals in need.

As part of the 2010 LIFE Statewide Conference, the LIFE Steering Committee will honor those who have gone above and beyond the call of duty in addressing the issue of energy affordability for low-income New Yorkers. These "unsung heroes" play an essential role through education and outreach efforts aimed at helping low-income consumers address their energy challenges. Anyone who has worked or is currently working to address the utility-related issues that low-income New Yorkers face is eligible to be nominated for the LIFE Achievement Award.

If you know of an "unsung hero" deserving of the LIFE Achievement Award, please nominate that person for this award. For nomination information, please visit www.lifenynews.org.

Past LIFE Achievement Award Recipients

2006

- Gladys Brangman, Tompkins County Office for the Aging
- Garry Ferraro, Montgomery County Office for the Aging
- Marie Grace, Onondaga County Department of Social Service

2008

- Ellin Boyd, Honeywell/ LIPA-REAP
- · Leonard Maisel, Amalgamated Bank, America's Labor Bank
- Anne McLane, Monroe County Department of Social Service

The LIFE 2010 Statewide Conference to Feature a Poverty Simulation

Attendees of the 2010 Statewide Conference will have the opportunity to participate in a poverty simulation.

The poverty simulation is an experience designed to help participants understand what it might be like to be part of a low-income family trying to survive from month to month.

The object is to sensitize participants to the realities of life for low-income people. The simulation is an effective tool for many audiences including professionals who provide services for low-income families and people who are developing policies around services for low-income individuals and/or families.

Two simulations are scheduled for Wednesday May 19, 2010 from 8:30 a.m. – 11:30 a.m. and 1:00 p.m. – 4:00 p.m. Admission is included in the conference registration fee.

For more information on the 2010 LIFE Statewide Conference or to register, please visit www.lifenynews.org or dial 1-877-NY-SMART

LIFE Steering Committee

New York State Department of Public Service (NYSDPS)

Association for Energy Affordability (AEA)

Cattaraugus Community Action

Central Hudson Gas & Electric Corporation

Community Power Network of New York State (CPN)

Consolidated Edison of New York (ConEd)

Long Island Power Authority Residential Energy Affordability Program (LIPA REAP)

National Fuel Gas (NFG)

National Grid (NGRID)

New York State Department of State

New York State Community Action Association (NYSCAA)

New York State Consumer Protection Board (NYSCPB)

New York State Division of Housing and Community Renewal (NYSDHCR)

New York State Office for the Aging (NYSOFA)

New York State Office of Temporary and Disability Assistance (NYSOTDA)

New York State Weatherization Directors Association (NYSWDA)

New York State Electric and Gas/Rochester Gas & Electric (NYSEG)(RG&E)

New York State Energy Research and Development Authority (NYSERDA)

Orange & Rockland Utilities (O & R)

Public Utility Law Project (PULP)

Please share and forward this newsletter to colleagues.

If you know someone you would like to add to the LIFE News mailing list, or if you would like to be removed from our mailing list, please send an e-mail to Chris Coll at czc@nyserda.org.

To submit an article to be considered for inclusion in a future issue of LIFE News, please contact LIFE Steering Committee Member, Chris Coll, at 518-862-1090 x 3425 or by e-mail at czc@nyserda.org.

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