

THE RISING NEED FOR ENERGY ASSISTANCE

The 2-1-1 Barometer utilizes 2-1-1 data and other information to explore issues affecting Connecticut residents. The United Way 2-1-1 receives over 400,000 calls from people seeking information and referrals each year. 2-1-1 tracks the type of information callers are looking for and the referrals that are made, creating a database that serves as a gauge of the needs present in the state.

CALLING 2-1-1 FOR ENERGY ASSISTANCE

During the last heating season, close to 100,000 Connecticut households applied for help to pay their home energy bills. It's expected that many more households will need help this winter due to the continued rise in the cost of heating oil as well as the increases in food and gasoline prices.



Energy assistance almost always tops the list of calls to United Way 2-1-1. In the last fiscal year, 2-1-1 received over 42,000 requests for information on how to receive energy assistance, a 20 percent increase over the previous year. Requests for information on energy assistance generally account for 10 percent of all requests received in a given year.

WHO CALLS FOR ENERGY ASSISTANCE?

Residents calling for information on energy assistance are most often looking for programs that provide financial assistance to people who are at risk of having their utilities shut off, are in danger of being unable to heat their home, or just need help to offset higher oil prices and utility rate increases. A sampling of recent calls includes a wide variety of callers:

- An 84 year old woman who is using her stove to heat her home.
- A 50 year old mother of two, recently divorced, earning \$50,000 annually with a \$2,500 mortgage payment.
- A single mom of three earning \$20,000.

WHAT INFORMATION DO CALLERS RECEIVE?

When someone calls seeking energy assistance, 2-1-1 call specialists first discuss the situation with the caller to assess which resources may best help the caller. This includes determining if the caller meets the criteria for the federally funded CEAP (Connecticut Energy Assistance Program) or CHAP (Contingency Heating Assistance Program) programs. Those eligible are then given the local Community Action Program (CAP) agency number to call for an appointment. Callers are advised about the types of information they will need to provide at their appointments, such as asset and income information. Residents who need assistance have to apply every year. Those who do not qualify for CEAP or CHAP are encouraged to contact friends, family, churches, local charities, or local fuel banks for help. Call specialists also inquire as to whether callers need referrals for help with other immediate needs, such as food.

Quick Facts on Energy Assistance

Households that applied for assistance in 2008	99,598
Households that received assistance in 2008	86,211
Average assistance per household in FY08	\$633
Total federal assistance provided to Connecticut residents FY08	\$60 million
Calls to 2-1-1 for energy assistance: (7/1/07 - 6/30/08)	42,528
Average cost of oil in 2007	\$3.31/gallon
Estimate of the cost of oil in 2008	\$4.13/gallon

Source: Department of Social Services, United Way 2-1-1, Energy Information Administration

WHO IS ELIGIBLE FOR ENERGY ASSISTANCE?

There are many eligibility requirements for receiving assistance from government programs. These requirements are detailed in the resources section of this report on page 3. However, the main assistance programs are for households at or below 150% of the Federal Poverty Level (FPL) with limited assets. Several programs offer assistance to those at 200% of the FPL. For a family of 4, the annual income at 150% of FPL is \$31,800 while 200% of FPL is \$42,400.

Federal Poverty Levels Annual Income Guidelines, 2008

Family Size	150% of FPL	200% of FPL
1	\$15,600	\$20,800
2	\$21,000	\$28,000
4	\$31,800	\$42,400

Source: U.S. Department of Health and Human Services

Top 2-1-1 Referral Agencies

TOP REFERRAL AGENCIES*	Number of Referrals FY 2008**	Percent Change 2008/2007
Operation Fuel	11,666	150.6%
CRT Energy Assistance Program	6,059	7.4%
Northeast Utilities – CLP	5,263	-2.0%
New Opportunities Energy Assistance	2,945	10.9%
Community Action Agency of New Haven Energy Assistance	2,783	18.5%
United Illuminating	2,293	46.2%
Action for Bridgeport Community Development Energy Assistance Program	1,786	33.4%
Southern Connecticut Gas	1,731	19.6%
Connecticut Natural Gas	1,717	3.5%
Thames Valley Council for Community Action Energy Assistance Program	1,561	4.3%
Access Community Action Energy Assistance Program	1,133	-4.0%

Source: United Way 2-1-1

*Top referral agencies include both statewide and local entities.

**July 1, 2007 to June 30, 2008

Top Ten Cities for Energy Assistance Requests Fiscal Years 2007 and 2008

City	Number of Service Requests FY 2008	Number of Service Requests FY 2007	Percent Change 2008/2007
Hartford	5,941	5,337	11.3%
New Haven	4,078	3,014	35.3%
Bridgeport	3,775	2,323	62.5%
Waterbury	2,411	2,041	18.1%
New Britain	1,598	1,690	-5.4%
East Hartford	1,565	1,464	6.9%
West Haven	1,341	864	55.2%
Manchester	1,138	1,083	5.1%
Meriden	946	752	25.8%
New London	908	801	13.4%

Source: United Way 2-1-1

CHALLENGES FOR RECEIVING ENERGY ASSISTANCE

Call specialists alert callers to several common challenges that can exist when seeking energy assistance:

- Call specialists urge patience when trying to reach community agencies, due to the high volume of calls related to energy assistance.
- Weekend emergency coverage is limited.
- It can take a month to get an appointment to apply for energy assistance.
- It can take more than a month to be granted energy assistance.
- For residents who don't meet CEAP or CHAP eligibility requirements, there are charities that offer assistance but on a very limited basis. Operation Fuel may be an option for some this year.

HOW MUCH FUNDING DOES CONNECTICUT RECEIVE?

Connecticut received just over \$60 million in federal funding for energy assistance programs in Fiscal Year 2008. The State is slated to receive close to \$66 million in Federal funds for Fiscal Year 2009. In addition, the State is also allocating surplus funds for energy assistance in 2009.

RESOURCES

Energy Assistance Programs Providing Financial Aid

CEAP (Connecticut Energy Assistance Program)

Provides financial assistance for primary heating bills for households at or below 150% Federal Poverty Levels (FPL). CEAP also helps households with elderly (aged 60 and over) or disabled members pay for their primary heating bills. Liquid assets must be less than \$7,000 or \$10,000 for homeowners.

CHAP (Contingency Heating Assistance Program)

Assists households with incomes up to 150% of FPL or 60% of the State Median Income Guidelines that are not eligible for CEAP. Liquid assets must be less than \$7,000 or \$10,000 for homeowners.

CEAP and CHAP Benefit Components

- *Basic Benefit (CEAP and CHAP)* – For households where heat is not included in rent, the benefit is \$300-\$675, and is based on household income and vulnerability. For households where heat is included in rent, the benefit is \$240-\$270, if at least 30% of gross income goes to rent.
- *Crisis Assistance (CEAP and CHAP)* – Deliverable fuel customers can request this help if they have exhausted their basic benefit, are out of fuel or within one week of being out of fuel, and they are unable to purchase fuel. CEAP households can receive up to \$400 of deliverable fuel, and CHAP households can receive up to \$200 of deliverable fuel.
- *Safety Net Program (CEAP only)* – Households heating with a deliverable fuel and with income up to 200% FPL may be eligible for Safety Net assistance. These are households that have exhausted their CEAP Basic Benefit and CEAP Crisis Assistance and there is no family or friend with whom to reside temporarily, no one to assist with the purchase of fuel, and no emergency shelter within a reasonable distance which can provide temporary shelter.

Additional Programs

Operation Fuel – One time cash grant paid directly to an energy vendor to help income eligible households meet home energy expenses. Income must be at or below 200% FPL and the household must be in a crisis situation. Beginning November 1, 2008, households between 60%-100% of the state's median income may also be eligible to receive this benefit.

Private Fuel Banks – Many Connecticut towns have private fuel banks that provide winter energy assistance to local residents who do not qualify for CEAP.

Utility Arrearage Forgiveness Program – Most of Connecticut's gas and electric utility companies offer an assistance program that can help customers pay a portion of their back utility bills. (There are eligibility requirements in order to qualify.)

Winter Protection Program (Utility Shutoff Moratorium) – Most of Connecticut's gas and electric utility companies participate in the Winter Protection Program. Participants are coded by the utility company as "hardship cases" and will not have their utility service shut off between November 1st and May 1st of each year.

Utility Conservation Programs - Most of Connecticut's gas and electric utility companies offer free energy conservation materials and services for lower income households.

Energy Conservation Loan Program – Provides low-interest loans for insulation, energy conservation measures, heating improvements and renewable resource improvements.

Matching Payment Program (MPP) – Helps low income CL&P customers, who have electricity as their primary heating source, maintain year-round service and pay down a delinquent balance.

COMMUNITY ACTION AGENCIES

- ACCESS Agency, Inc. (Windham Region) (800) 260-0400
- Action for Bridgeport Community Development, Inc. (ABCD) (203) 384-6904
- Bristol Community Organization, Inc. (860) 582-7490
- Community Action Committee of Danbury, Inc. (203) 748-5422
- Community Action Agency of New Haven, Inc. (203) 387-7700
- Community Renewal Team, Inc. (Hartford and Middletown areas) (800) 798-3805
- CTE, Inc. (Stamford area) (203) 352-4846
- Human Resources Agency of New Britain, Inc. (860) 223-2288
- New Opportunities, Inc. (Waterbury area) (203) 756-8151
- New Opportunities For Greater Meriden (Sponsored by NO, Inc.) (203) 235-0278
- Norwalk Economic Opportunity NOW, Inc. (NEON) (203) 899-2483
- TEAM, Inc. (Derby-Ansonia area) (203) 736-5420
- Thames Valley Council for Community Action, Inc. (860) 425-6681

WHEN THE FINANCIAL ASSISTANCE ENDS...

Typically, 2-1-1 receives an influx of calls in April and May when the state's winter moratorium on gas and electricity disconnection ends. This is when utility companies begin to send shut-off notices to customers who have fallen behind on their payments during the winter months. Last spring saw a marked increase in the number of requests to 2-1-1 from those who had trouble paying their bills. Call specialists heard many callers say that the rising costs of food and fuel made it even more difficult to stay on top of their utility bills. 2-1-1 often refers these callers to Utility Days that are held around the state by utility companies, with the assistance of Connecticut Statewide Legal Services. Customers who are in arrears are encouraged to attend a Utility Day in order to set up payment plans with utility companies. This year, longer than usual lines were reported at the Utility Days.

Percent of Requests to 2-1-1 for Utility/Heat-Related Services Fiscal Years 2004 – 2008

FY2008	9.2%
FY2007	8.0%
FY2006	9.1%
FY2005	8.0%
FY2004	7.6%

***To get help or give help, DIAL 2-1-1
or go online to www.211ct.org.***

*2-1-1 is supported by the State of
Connecticut and Connecticut
United Ways.*

To access online go to:
www.ctunitedway.org/barometer.asp

*The mission of the United Way of
Connecticut is to help meet the needs
of Connecticut residents by providing
information, education and connection
to services.*

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