



THE BERKSHIRE GAS COMPANY  
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www.berkshiregas.com

## A UIL HOLDINGS COMPANY

November 2014

Dear Customer,

With the winter heating season just ahead, we wanted to let you know what you can expect with regard to natural gas supply prices. We also wanted to pass along some of the options available to help you manage any change in natural gas supply prices or increased use should there be colder-than-expected weather.

### Natural Gas Supply and Prices

This year, we are happy to share some good news with you. Despite national forecasts of modestly higher natural gas heating costs, Berkshire Gas customers can expect that prices will continue to be stable for the heating season, barring any unforeseen changes in the energy markets.

While we have no control over the actual price of natural gas, we do employ aggressive natural gas purchasing strategies throughout the year in an effort to provide our customers with reliable supplies at the best possible price.

Our natural gas supply purchasing strategies and practices have made it possible for us to secure very competitively priced natural gas supplies for our customers' use this winter. As such, we expect that, on average, our customer's heating costs for this heating season could be approximately 3% lower than last winter, assuming normal winter weather.

### A Note about Weather

Your monthly heating bill is affected by the price of natural gas and the amount of natural gas you use to heat your home or business. Your consumption of natural gas could be higher or lower than previous winters depending on the severity of the weather – the colder the weather, the more natural gas you are likely to use, particularly for heating. Last winter was unusually cold, so a return to more normal winter weather patterns could favorably affect your heating costs for the coming winter season.

It should be noted that Berkshire Gas does not make any profit on natural gas supply. Our revenues are earned from providing the delivery service. Compared with other fuels, natural gas continues to be a solid energy value.

### How You Can Save Energy and Money

We are committed to working with our customers to help manage energy use and cost.

- **Control Your Heating Costs** - You can control your heating costs by using energy wisely and making sure that both your natural gas-fired equipment and your home are as efficient as possible. Taking some simple steps, like turning down your thermostat whenever possible, can go a long way toward helping you manage your energy costs.
- **Budget Billing** - The best way to manage your energy costs is through our Budget Billing Program. Budget payment plans allow you to spread your energy costs evenly over 12 months. To learn more and find out if you are eligible, please call our Customer Care Center at (800) 292-5012.
- **Payment Assistance Information** - On the other side of this page, we have provided information on our payment assistance plans and payment assistance programs. I encourage you to read these documents and take action right away.

Enclosed you will find important information about the energy efficiency programs we offer and energy saving tips for your household. For your convenience, we will post updated price information, as it becomes available, at [berkshiregas.com](http://berkshiregas.com).

Natural gas is the affordable choice to cleanly and efficiently heat our homes now and for years to come. We appreciate your business and look forward to continuing to serve your natural gas needs.

Sincerely,

Karen L. Zink  
President

# Energy Saving Tips from Berkshire Gas

## NO-COST WAYS TO SAVE ENERGY & MONEY

- About 16% of an average home energy bill goes just for heating water. Use cold water when washing clothes.
- Take a five-minute shower instead of a bath to reduce hot water use.
- Do only full loads when you use the clothes washer or dishwasher to avoid wasting hot water.
- Check the temperature on your water heater. It should be set at “warm,” or a thermometer held under running water should read no more than 120 degrees. If it’s higher, lower the temperature on your water heater thermostat.
- If you have a warm air heating system, check the furnace filter each month, and clean or replace it as needed. Dirty filters block air flow through your heating equipment, increasing your energy bill and shortening the equipment’s life.
- Set your heating thermostat to 55 degrees or lower while you’re away and also at bedtime.
- Close the fireplace damper when not in use. Consider installing glass doors on the fireplace.
- When cooking, keep the lids on pots. Better yet, use a microwave oven instead of a conventional range or oven.

## LOW-COST WAYS TO SAVE ENERGY & MONEY

- Install energy-saving, low-flow showerheads and sink aerators to reduce hot water use.
- Seal up your windows and doors with caulking and weather-stripping to ensure that you’re not wasting energy on heat that escapes through leaks to the outdoors.
- Install a programmable thermostat and save about \$100 each year; it adjusts the temperature automatically for you.
- Install foam gaskets behind electric-outlet and switch-plate covers.
- Duct tape works well on lots of things, but it often fails when used on ductwork! Use mastic (a gooey substance applied with a paintbrush) to seal all exposed ductwork joints in areas such as the attic, crawlspace, or basement. Insulate ducts to improve your heating system’s efficiency and your own comfort.
- In the winter, storm windows can reduce your heat loss by 25% - 50%. As an alternative, you can improve your windows temporarily with inexpensive plastic sheeting installed on the inside.

## WEATHERIZE

- Warm air leaking out of your home during the winter wastes money. A handy homeowner can seal up holes to the outside, weather-strip doors, caulk windows, and often even insulate attic floors, basements, and crawl space walls. It’s important to weatherize before adding insulation. See reverse to learn about our Residential Energy Efficiency Programs.

## INSULATE

### Insulation can reduce your heating needs by up to 30%

- The easiest and most cost-effective way to insulate your home is to add insulation in the attic. If you have less than R-22 (6 or 7 inches), you could probably benefit by adding more. Most U.S. homes should have between R-38 and R-49 attic insulation.
- Insulating your walls will improve the comfort of your home and reduce your energy bills dramatically. Remember to insulate the walls or ceiling of your crawl space and/or basement.
- See reverse to learn about our Residential Energy Efficiency Programs.

## IMPROVE YOUR HEATING SYSTEM

### Up to half of your energy bill goes just for heating

- Turn your heat down every night and whenever you leave home. Better yet – install a programmable thermostat and save about \$100 each year; it adjusts the temperature automatically for you.
- Replace your water heater with the most efficient one possible. Consider an indirect water heater (a super-insulated storage tank connected to a boiler) or a tankless, on-demand system (these won’t work for everyone, so talk to your installer).
- Replace your boiler or warm air furnace with the highest efficiency model possible. Changing out heating equipment with ENERGY STAR® qualified models can cut your annual energy costs by 20 percent.

## IMPROVE YOUR WINDOWS

- If your home has only single pane windows, consider replacing them with ENERGY STAR® labeled windows.
- Alternatively, storm windows can reduce your winter heat loss by 25 - 50%.
- Check for drafts coming from doors and windows, then caulk and weather-strip them as necessary

Sources: Dept. of Energy, Environmental Protection Agency, and Alliance to Save Energy

## Helpful Energy Efficiency Links

**Mass Save**, [www.masssave.com](http://www.masssave.com)

This site provides current information on all Massachusetts’ gas and electric utility energy efficiency programs, rebates and generous incentives.

**Energy Star**, [www.energystar.gov](http://www.energystar.gov)

**Alliance to Save Energy**, [www.ase.org](http://www.ase.org)

**National Energy Foundation**, [www.nef1.org](http://www.nef1.org)

**United States Department of Energy**, [www.energysavers.gov](http://www.energysavers.gov)

**Office of Energy Efficiency and Renewable Energy**, [www.eere.energy.gov/](http://www.eere.energy.gov/)

## Online Home Audit Tools

**Energy Savvy**, <https://berkshire.energysavvy.com>

Provide some basic information about your home and get a no-cost home energy profile in less than five minutes.



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# Residential Energy Efficiency Programs

1-800-944-3212

## HOW CAN BERKSHIRE GAS HELP YOU?

Berkshire Gas provides programs designed to make our customers' homes more energy efficient. If you heat your home with natural gas, we will help pay for the installation of approved energy-saving measures that will increase your home's efficiency, comfort level, and save you money.

### Home Energy Services

Heating customers who reside in a 1-4 unit home\* (renters included) are eligible for a Home Energy Assessment at no direct cost. During your assessment, an Energy Specialist will identify insulation and weatherization opportunities in your home. If you choose to proceed with the recommended measures, Berkshire Gas will pay for 75% up to \$2,000 of the installed cost of these energy and money-saving improvements.\*\* This may include:

- Targeted Air Sealing
- Wall Insulation
- Attic Insulation
- Crawl Space Insulation
- Basement and/or Garage Ceiling Insulation
- Pipe Insulation

Other services that are available at no direct cost as a part of the assessment include the installation of programmable thermostats (up to 2), low-flow faucet aerators and showerheads, and efficient lighting.

\* In order to implement an effective whole-building approach, we may request that all units in your building be assessed simultaneously.

\*\* Berkshire Gas contribution will be made directly to installation contractor.

## HEAT Loan Program – 0% interest loans for energy efficient upgrades

Through the Mass Save HEAT Loan Program, residential, non-low income customers are eligible to apply for 0% interest loans of up to \$25,000 with terms of up to 7 years. The HEAT Loan is available to help with the cost of installing qualified energy efficient improvements in homes or rental properties. Eligible improvements include the installation of high efficiency heating and domestic hot water equipment, solar hot water systems, ENERGY STAR® labeled replacement windows, and weatherization measures.

[www.masssave.com/financing](http://www.masssave.com/financing)

## Low Income Single Family (1-4 units\*)

Income eligible customers (renters included) may qualify for a 100% contribution from Berkshire Gas on the installed cost of energy saving improvements.\*\* In order to participate, customer must be eligible to receive weatherization and/or fuel assistance administered by the Department of Housing and Community Development through Berkshire Community Action Council (BCAC) or Community Action (CA!).

## Low Income Multi-Family (5 or more units\*)

Generous contributions on energy efficiency upgrades recommended during a site assessment are available for multi-family properties based on the income eligibility of the majority of its tenants.\*\*

## HIGH-EFFICIENCY HEATING SYSTEM & WATER HEATING REBATE PROGRAMS

1-800-232-0672

Through these programs, we want to increase customer awareness and promote the installation of high-efficiency natural gas heating systems and high-efficiency water heating equipment. Good news for you and the environment!

To obtain a rebate application, please call the number above or visit [www.berkshiregas.com](http://www.berkshiregas.com). The rebate guidelines are as follows:

Heating Systems	AFUE*	2014 Rebate Amount <sup>1</sup>	2015 Rebate Amount <sup>2</sup>
Furnace (equipped with an ECM motor or equivalent)	95% or greater	\$300	\$300
Furnace (equipped with an ECM motor or equivalent)	97% or greater	\$600	\$600
Boiler (Forced Hot Water System)	90% or greater	\$1,000	\$1,000
Boiler (Forced Hot Water System)	95% or greater	\$1,500	\$1,500
Combined High-efficiency Boiler and Water Heating Unit	90% or greater	\$1,200	\$1,200
Combined High-efficiency Boiler and Water Heating Unit	95% or greater	N/A	\$1,600

\* Annual fuel utilization efficiency

### Water Heating Equipment

	EF*	2014 Rebate Amount <sup>1</sup>	2015 Rebate Amount <sup>2</sup>
ENERGY STAR®- Labeled Natural Gas Storage Water Heater	0.67 or greater	\$100	\$100
On-Demand, Tankless Models (electronic ignition)	0.82 or greater	\$500	\$500
On-Demand, Tankless Models (electronic ignition)	0.94 or greater	\$800	\$800
Condensing Gas Water Heater (75 to 300 MBH)	95% or greater <sup>^</sup>	\$500	\$500

\* Energy factor

<sup>^</sup> Thermal efficiency

### Other Equipment

Heat Recovery Ventilator		\$500	\$500
After-Market Boiler Reset Controls*		\$225	\$225
Programmable Thermostat		\$25	\$25
Wi-fi Thermostat		\$100	\$100

\* Must be installed on an existing boiler.

\* All programs subject to change without notice.

<sup>1</sup> Rebate amount valid on installations through December 31, 2014

<sup>2</sup> Rebate amount valid on installations as of January 1, 2015

November 2014

# Payment Assistance Programs

## BERKSHIRE GAS PROGRAMS

### Payment Methods

Berkshire Gas provides a variety of payment methods for the convenience of our customers including mail, online debit/credit card and bank account payment, automatic payment and a variety of walk-in locations.

### Payment Agents

#### Adams

Chaput News & Variety, 97 Summer Street

#### Great Barrington

El Punto De Encuentro Latino, 284 Main Street

#### Greenfield

Fosters Super Market, 70 Allen Street

#### Hadley

Ecuador Andino Store, 41 Russell Street

#### Lanesborough

Lanesborough BP, 705 South Main Street

#### Pittsfield

413 Fashion Center, 648 North Street

Berkshire International Market, 340 North Street

Cultural Market, 210 Elm Street

Foot Step Market, 534 Tyler Street

Berkshire Gas, 115 Cheshire Road

#### Turners Falls

Scotty's Convenience Store, 66 Unity Street

### “BG Direct” Automatic Payments

“Berkshire Gas Direct” is a free service that allows customers the convenience of having the monthly gas bill automatically deducted from their checking or savings bank account twenty (20) days from the billing date. It's a check-free, stamp-free and worry-free way to pay your gas bills. To learn more, call our Customer Care Center at (800) 292-5012 or visit [www.berkshiregas.com](http://www.berkshiregas.com) and click on the link to “Payment Assistance Programs” under the “Your Account” menu.

### Budget Payment Plans

Budget payment plans allow customers more affordable payments by averaging higher winter bills with lower summer bills. This helps to spread the cost of winter heating over the entire year. To learn more and find out if you are eligible, please call our Customer Care Center at (800) 292-5012.

### Installment Payment Plans for Overdue Balances

Customers may enter into an installment payment plan to pay overdue charges. Berkshire Gas will allow a minimum of four months for the customer to pay overdue balances. A down payment may be required. To learn if you are eligible for a payment plan and the specific details of the plan, please call our Customer Care Center at (800) 292-5012.

### Low-Income Discount Rate

Discounted non-heating and heating charges are available to low-income residential customers that:

Qualify for any means-tested public benefit program; OR

Are eligible for the Low-Income Home Energy Assistance Program (LIHEAP) or its successor program; AND the household's gross income meets the income guideline.

Please call our Customer Care Center at (800) 292-5012 for more information.

### Financial Hardship

Financial Hardship is certified when residential customers meet the income eligibility guideline for the Low-Income Home Energy Assistance Program (LIHEAP).

Please call our Customer Care Center at (800) 292-5012 for more information.

### Protection from Disconnection

Protection from disconnection of gas service due to non-payment is provided when:

All members of the household are sixty-five years of age or older. Gas service may be disconnected with the approval of the Massachusetts Department of Public Utilities (MDPU), OR

The customer cannot afford to pay the overdue utility bills because of financial hardship; AND

- The customer heats the home by natural gas. Protection from disconnec-

tion of service is only provided during the winter period of November 15 to March 15.

- A member of the household has a physician-certified serious illness.
- All adult members residing in the household are sixty-five years of age or older; AND a minor child resides in the home.
- A child under twelve months of age resides in the home.

Please call our Customer Care Center at (800) 292-5012 for more information.

### Berkshire Gas Residential Arrearage Management Program (RAMP)

RAMP provides financial assistance to eligible low-income residential customers with active accounts that are past due. Forgiveness of the past due balance is extended “one-time” only. The RAMP program forgives past due bills for qualified low-income residential customers that have a household income within 60% of the state median income and have active accounts that are three hundred (\$300) dollars and sixty (60) days or more past due. Program participants receive forgiveness credits to their past due account once all program requirements have been met. (Some restrictions may apply.)

**To apply November 1 to April 30:** Customers approved for fuel assistance are automatically eligible and referred to Berkshire Gas for the RAMP program by the local community action agency.

**To apply May 1 to October 31:** Customers may apply for the RAMP program at their local community action agency.

## OTHER FINANCIAL ASSISTANCE RESOURCES

### Low-Income Home Energy Assistance Program (LIHEAP)

LIHEAP is a federally funded program to assist eligible low-income households pay a portion of home winter heating bills. LIHEAP is available to both homeowners and renters. Eligibility and payment amount is determined by family size and gross annual household income.

### Heating Emergency Assistance Retrofit Task Weatherization Assistance Program (HEARTWAP)

This grant program provides low-income, fuel assistance-eligible homeowners with assistance for:

Heating system repair/replacement services

Heating system cleanings

Free energy, health and safety audit

Free attic and/or side-wall insulation, air sealing, weather-stripping and other winterization energy repairs

LIHEAP and HEARTWAP are available through your local community action agency:

### COMMUNITY ACTION AGENCIES

Berkshire Community Action Council (BCAC)

Pittsfield (413) 445-5671, North Adams (413) 663-3014

Community Action of the Franklin, Hampshire and North Quabbin Regions

Franklin County (413) 774-2310, Hampshire County (800) 370-0940 or North Quabbin (978) 544-5423

### Good Neighbor Energy Fund (GNEF)

The Good Neighbor Energy Fund provides electric, gas, or oil heating assistance to Massachusetts residents that meet program income guidelines. This program is funded by Massachusetts utilities and utility customers.

**The Good Neighbor Energy Fund is administered by the Salvation Army.**

Amherst (413) 586-5243, Great Barrington (800) 262-1320

Pittsfield (413) 442-0624, North Adams (413) 663-7987 or

Greenfield (413) 773-3154

### Families at Risk of Homelessness

The Berkshire and Franklin County Regional Housing Authorities assist families at risk of homelessness or that are experiencing a housing crisis in which they are unable to meet their household expenses (i.e., rent, mortgage, utility bills, etc.) The County Housing Authority will assess the family needs and refer to available community programs and resources that can provide financial assistance, including the Residential Assistance for Families in Transition (RAFT) program. Clients must meet all eligibility requirements and income guideline.

Berkshire County Regional Housing Authority  
(413) 443-7138 ext. 10

Franklin County Regional Housing & Redevelopment Authority  
(413) 863-9781

Hampshire County (HAP, Inc.) (413) 233-1603, or  
(800) 332-9667 ext. 1603, or TTY (413) 233-1699