

ENERGY INSIGHTS

NOVEMBER 2026

A newsletter for residential customers of Holyoke Gas & Electric

For a Spanish version of this piece, please visit www.hged.com/newsletter.
Para obtener una versión en español de este artículo, visite www.hged.com/newsletter.

What to Expect for Energy Prices This Winter

In an effort to help prepare for winter, HG&E wants to provide customers with an outlook on energy costs and the factors that may affect utility bills this winter, as well as information on how to reduce energy consumption and bills.

Based on current projections, HG&E estimates that winter natural gas bills will be approximately 6% higher than last winter. This increase is largely due to projected increases in wholesale natural gas costs. For the average residential heating customer, this equates to an increase of about $20 per month during the winter heating season.

On the electric side, HG&E is not currently projecting a rate increase and is cautiously optimistic that rates will remain stable through the winter season. While New England continues to rely heavily on natural gas for electricity generation, HG&E is less exposed to price volatility than many utilities thanks to a diverse electric portfolio. This portfolio includes local hydropower, nuclear entitlements, and other generating assets that do not depend on natural gas production. This diversity helps provide reliable service and competitive rates for customers.

HG&E is proud to offer some of the lowest utility rates in the region. However, we understand that with inflation and the rising cost of everyday expenses, even modest increases in energy costs can impact household budgets. If you have questions about your bill or need assistance this winter, HG&E is here to help!

Please note that in the winter of 2025/2026, HG&E's residential gas rate was approximately 39% less expensive than peer utilities for the average heating customer within the region, and HG&E's electricity rates were approximately 117% lower; saving the average residential natural gas and electric customer approximately $282/month compared to other utilities. For more information, please visit **www.hged.com/rates**.

WAYS TO OFFSET ENERGY COSTS

There are simple steps that customers can take to conserve energy and reduce energy bills. HG&E is urging you to explore our list of energy efficiency rebates and incentives, free energy audits, and energy conservation tips (**hged.com/home**). In addition, there are a variety of programs available to help customers manage energy expenses, including fuel assistance, payment plans, and prompt payment discount (**hged.com/payments**).

Visit hged.com/save or contact Customer Service by calling (413) 536-9300 for additional information.

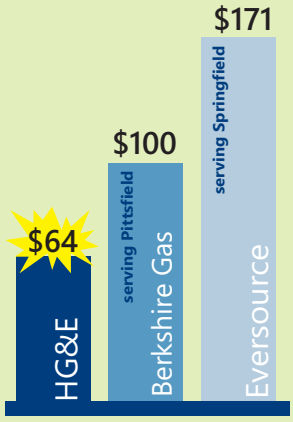
RATE COMPARISONS

LOWEST ELECTRIC RATE



October 2026: Residential customer consuming 500 kWh/month. Amounts shown include all discounts and use the fixed default generation supply price.

LOWEST NATURAL GAS RATE



October 2026: Residential customer consuming 45 CCF/month. Amounts shown include all discounts.

Natural Gas Moratorium



Due to supply constraints during periods of high demand, HG&E issued a natural gas moratorium on requests for new or increased natural gas service in 2019.

Regionally, the demand for natural gas has outpaced supply, leading to several area utility moratoriums. If you are interested in natural gas service, please complete the Natural Gas Service Interest Form by visiting **hged.com/NGInterest**. HG&E reviews all requests and will respond in a timely manner. Failure to contact HG&E before starting any natural gas work could result in potential service interruption for failure to comply.

As an alternative to natural gas, HG&E encourages customers to explore energy-efficient heat pump systems, which can provide both heating and cooling using electricity from our reliable local grid. For more information on heat pumps, visit **hged.com/ashp**.

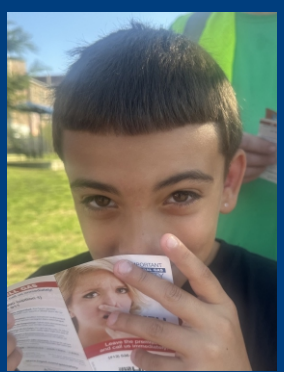
HG&E continues to evaluate options that would alleviate the local natural gas capacity issue and will continue to review new service requests on a case-by-case basis. For more information call **(413) 536-9300** or visit **hged.com/moratorium**.

HG&E Educates!

HG&E is committed to providing safety education to our community. Throughout the year, representatives from HG&E spend time visiting Holyoke's seniors and school children to discuss the importance of gas, electric, and canal safety. We hope you will enjoy some great photos from our latest visits!









HG&E

EMPOWERING YOUR WORLD

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Kate Sullivan Craven
ksullivan@hged.com

Payment Options

Online Payment
www.hged.com/payonline

Phone Payment
(413) 536-9300 (Option 5)

Walk In
99 Suffolk Street
Holyoke, MA 01040
(413) 536-9300

Mail
P.O. Box 4165
Woburn, MA 01888-4165

Holyoke Drop Boxes
HG&E, 99 Suffolk Street
King Mart, 494 Westfield Road
Stop & Shop, 28 Lincoln Street
Stop & Shop, 2265 Northampton Street
Holyoke Senior Center, 291 Pine Street

For a complete list of payment options, visit www.hged.com/payments

Holiday Closings

Veterans' Day
Wednesday, November 11

Thanksgiving
Thursday, November 26
Friday, November 27

Christmas Day
Friday, December 25

New Years Day
Friday, January 1

Commissioners

Brian C. Beauregard
Francis J. Hoey, III
James A. Sutter

Manager

James M. Lavelle

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