

ENERGY INSIGHTS

OCTOBER 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.



Don't Wait For High Heating Bills Apply Today for Fuel Assistance!

Valley Opportunity Council (VOC)

(413) 552-1548 | valleyopp.com

Spanish Translation Available

VOC's Fuel Assistance Program, LIHEAP, serves income eligible households throughout Hampden County. Located in Holyoke at 300 High Street and an outreach site at the Holyoke Council on Aging.

What is Fuel Assistance?

Fuel Assistance is a federally funded program that helps low income households pay for a portion of their heating bills during the winter months (November thru April).

How do I apply?

VOC has made it easy to apply from the comfort of your home. Call (413) 552-1548 to apply today and documents can be emailed to fuelassistance@valleyopp.com.

When should I apply?

Apply now! The funding is not guaranteed and is distributed on a first come, first serve basis.

Should I pay my heating bills?

It is important to make payments on your heating bill, even after applying for Fuel Assistance, as your benefit amount may not cover your entire heating bill for the heating season.

How much of my bill will be covered?

Fuel Assistance will cover heat ONLY. As a customer of HG&E you need to know your electricity (with the exception of electric heat) will not be covered by this program. Please do NOT stop paying your bill over the winter months. This program does not cover your entire bill, just the heating portion.

How will I know if I am approved?

You will receive a letter from VOC to indicate whether or not you are approved. If you have any questions, please follow-up with VOC to determine the status of your application.

Other Resources:

Way Finders

(413) 233-1500
wayfinders.org

**Veterans
Financial Assistance**
(413) 322-5630 | holyoke.org

**211 First Call for Help
(United Way)**
211 / mass211.org

**Residential Assistance for
Families in Transition**
(413) 233-1600
haphousing.org

Holyoke Council on Aging
(413) 322-5625
holyoke.org

**Springfield Partners
for Community Action**
(413) 263-6500

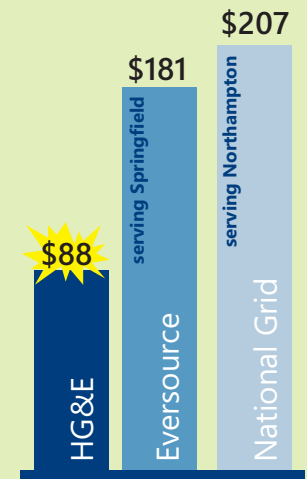
springfieldpartnersinc.com
Distrigas | Citizens Energy
(617) 338-6300
citizensenergy.com

**Council of Churches
of Greater Springfield**
(413) 733-2149

**Salvation Army
Good Neighbor
Energy Fund**
(800) 262-1320
magoodneighbor.org

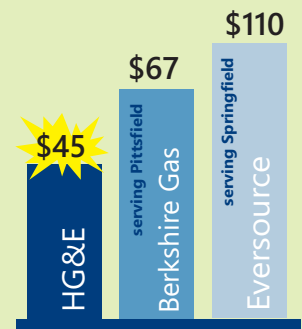
RATE COMPARISONS

LOWEST ELECTRIC RATE



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

LOWEST NATURAL GAS RATE



September 2026: Residential customer consuming 28 CCF/month. Amounts shown include all discounts.



IMPORTANT NATURAL GAS SAFETY INFORMATION



As part of HG&E's commitment to your safety, HG&E educates the public on safe natural gas practices, such as Dig Safe®, what to do in a natural gas emergency, and the dangers of carbon monoxide. Please check your mailbox and review the important information HG&E distributed in October.

**For additional information, please call (413) 536-9300 or visit
www.hged.com/safety.**

Is your heating system on its last winter?

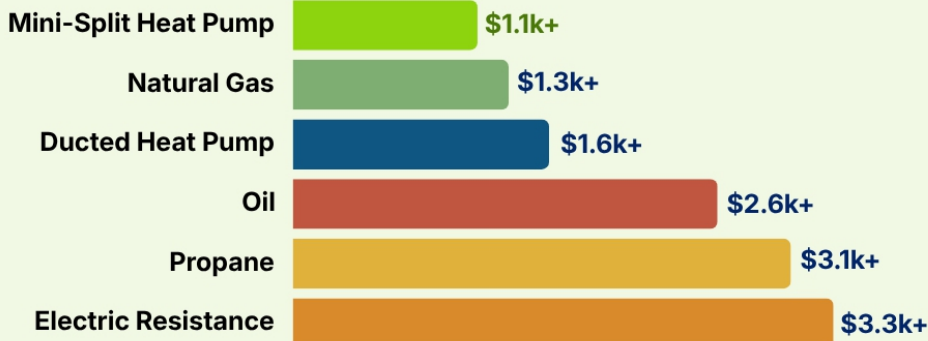
Before you replace your current system with the same thing, learn about heat pumps and how they could save energy and money in your home. HG&E has resources to support customers who are considering a change!



Heat pumps, including mini-splits, are an energy-efficient, all-electric way to heat and cool your home.

What heating actually costs, per year

Average annual cost to heat a home in Holyoke, by system type



Estimated heating costs only — installation costs not included. Your savings will depend on your home and current system.

Visit hged.com/ashp for more information including assumptions, a calculator, and other sources.

STEP 1: Start with a free audit

A trained home energy auditor visits your home at **no cost**, checks your insulation, heating equipment, and appliances, and shows you exactly where you're losing money — including what switching to a heat pump would mean for your bill.

Book your free home energy audit

hged.com/audit

STEP 2: Make the switch, for less

UP TO
\$3,000

Whole-Home Heat Pump Rebate

Towards an eligible whole-home heat pump installation when converting from gas, oil or propane.

UP TO
\$15,000+

0% Interest Assistance

For eligible energy-efficiency improvements, including heat pumps.

UP TO
\$25,000+

MLP Z Loan

Additional financing through a statewide program that can further assist with installation costs.

See your savings.
Make the switch.

Explore the Whole-Home Heat Pump Program, additional rebates, financing and educational resources — all in one place.

hged.com/heatpump

HG&E Main Office
99 Suffolk Street
Holyoke, MA 01040
(413) 536-9300
www.hged.com

Customer Service Hours:
Monday - Friday
8:30 am - 4:30 pm

Contact Customer Service:
(413) 536-9300
customerservice@hged.com

Marketing/Communications:
Kate Sullivan Craven
ksullivan@hged.com

Payment Options

Online Payment
www.hged.com/payonline

Mobile App
www.hged.com/smarthub

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

Holiday Closings

Veterans' Day
Wednesday, November 11

Thanksgiving
Thursday, November 26
Friday, November 27

Commissioners

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

Manager

James M. Lavelle

