

NFG CAP Program Features



Please Read and Keep

This information explains our Customer Assistance Program (CAP) and the benefits to you as a participant.

What is CAP?

CAP is National Fuel's customer assistance program available to residential customers whose household income is less than or equal to 150% of the Federal Poverty Income Guidelines (FPIG). Customers enrolled in CAP receive affordable monthly bills and the opportunity to receive debt forgiveness on past amounts owed to National Fuel.

Affordability

CAP is a percentage of income payment plan. Your bills will be reduced to 4 or 6 percent of your monthly income, based on your verified income and household size. You will either pay your percentage of income amount or your average bill, whichever is less, subject to a minimum monthly CAP payment of \$12.

- Households with a monthly income between 0 – 50% FPIG, will pay a bill of 4% of their monthly income.
- Households with a monthly income between 51 – 150% FPIG, will pay a bill of 6% of their monthly income.
- Federal Poverty Income Guidelines (FPIG) can be found here: <https://aspe.hhs.gov/topics/poverty-economic-mobility>

Calculating your Percentage of Income Amount

$$\text{(Monthly Income)} \times \text{(Income Percent)} = \text{Monthly Percentage of Income Amount}$$

Examples:

$$\begin{aligned} \text{4% of Income: } & \$1500 \times 0.04 = \$60 \\ \text{6% of Income: } & \$1500 \times 0.06 = \$90 \end{aligned}$$

Debt Forgiveness – A Reward for Payment

At the time of your CAP enrollment, your existing account balance, if any, will be placed on hold. If you pay your bill each month, 1/24th of your pre-CAP balance will be eliminated and forgiven. This amount does not need to be paid back. If you fall behind and miss debt forgiveness for a time period, but you then catch up your CAP payments, you will receive the debt forgiveness you missed. You will continue to receive debt forgiveness as you pay your CAP bills until the entire pre-CAP balance is forgiven. If you no longer participate in CAP, you remain responsible for any amounts that were not forgiven.

Responsibility for Account

All adult occupants are responsible for the gas utility bills at the residence where they benefited from the service.

Late Payments

If you don't pay your bill while on CAP, you will be sent a termination notice. The notice amount must be paid in full or your service will be turned off. No extensions or payment arrangements will be offered. If your gas service is turned off for non-payment, you must do the following to have the gas service turned back on:

- Pay amount shown as "Notice Amount" (total of your missed CAP payments) on your termination notice.
- Pay a turn-on charge as defined by National Fuel's current tariff.

Identification, Proof of Income

All adults must provide satisfactory identification information and proof of income. Copies of income documents for the last 30 days or 12 months need to be provided, using whatever is more beneficial for acceptance into the CAP program. Participants of the program are required to provide household income information when requested by National Fuel. You must also notify National Fuel when any changes occur in your household size or income.

Energy Conservation

Energy saving tips will be provided that will help with usage and energy cost reduction. You may have an energy audit performed on your home. An audit can show you where you might be able to conserve energy and lower your gas bill. Our experts will check your furnace, water heater, insulation, weatherstripping and any other areas in your home where you may be able to reduce energy costs.

Weatherization

If you qualify for our weatherization program, you must agree to have your home weatherized. The Low Income Usage Reduction Program (LIURP) provides insulation and other energy saving improvements **at no cost to you**. If you are a renter, your landlord must agree to weatherization work for it to be performed. You will not be penalized if your landlord does not agree.

LIHEAP

You are required to apply for the Low-Income Home Energy Assistance Program (LIHEAP) through your county assistance office or online at www.compass.state.pa.us. LIHEAP is typically open from November through March. If approved and National Fuel is the utility you identified on your application, the grant will be applied to your current account balance.

Customer Choice

CAP eligibility is limited to those who purchase gas from National Fuel. National Fuel is unable to offer a discount on the gas you buy from another supplier.

To apply online scan the QR code or visit www.dollarenergy.org/myapp

