

## Other Sources

Consumers requiring additional assistance to pay a home heating bill, should consider contacting their County Department of Social Services, County Office for the Aging, the Salvation Army, Red Cross or other community-based energy service programs.

## Complaints

If you have a dispute with your home heating fuel company, first seek the assistance of that company. If you are unable to resolve that complaint, the Consumer Protection Board is available to assist you. You may file your complaint on line at [www.nysconsumer.gov](http://www.nysconsumer.gov), or by calling 1-800-697-1220.



New York State  
Consumer Protection Board

**1-800-697-1220**  
[www.nysconsumer.gov](http://www.nysconsumer.gov)

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December 2010

# Home Heating with Oil and Propane



## What Consumers Need to Know



New York State  
Consumer Protection Board

[www.nysconsumer.gov](http://www.nysconsumer.gov)  
1-800-697-1220

More than 2.3 million households in New York State use home heating oil and 240,000 heat with propane. Prices for heating oil, propane, as well as natural gas, electricity and other fuels, are generally determined by national and international factors. Heating oil and propane prices are not regulated or under the control of state or federal government. The New York State Consumer Protection Board has prepared this information to assist consumers in shopping for heating oil and propane, reducing their home heating bills and encouraging conservation.

## General Consumer Tips

As with any other major purchase, consumers should shop around, read contracts carefully before signing, and use common sense in purchasing home heating oil and propane. Consumers should also do their best to plan ahead for major purchases, such as home heating fuels in the winter months.

### Shop Around

Most areas of New York State are served by multiple providers of home heating oil and propane. The price of these fuels often varies by as much as 20 percent among competitors in a local market. Consumers should take advantage of this competition, by shopping around to identify the best prices and quality of service. They should also ask friends and neighbors for names of reputable and reliable heating fuel delivery companies. Providers of heating fuel are listed in the Yellow Pages. Consumers may contact the Consumer Protection Board, at 1-800-697-1220, to determine whether complaints have been filed against a particular company.



### Understand Pricing Options

Most home heating fuel dealers offer several pricing options. Some consumers prefer the certainty of a fixed or capped price, while others are willing to accept a market price, which may be higher or lower than the fixed price. Consumers should be aware of their options and the benefits and risks of each. Pricing options include:

**Market Price** – The consumer pays the prevailing price of heating fuel at the time of delivery.

## Assistance in Paying Bills

You or someone you know may need financial help this heating season. New York State is a national leader in assisting lower-income families with their winter heating bills. Consumers are encouraged to apply for this financial assistance early in the heating season.

### **The Home Energy Assistance Program (HEAP)**

This program assists lower-income individuals and families with heating costs in the winter. HEAP provides grants for heating bills ranging from \$40 to \$400 depending on a household's income; family size; living arrangement; heating expenses; type of heat; and presence of children under 6, adults aged 60 or over, and disabled individuals. Both renters and homeowners are eligible for assistance. The program is administered on the state level by the Office of Temporary and Disability Assistance (OTDA) and managed locally by county departments of social services and by the Human Resources Administration in New York City.

About 800,000 families in New York receive assistance from the HEAP program each year. Applications for HEAP assistance can be downloaded from [www.otda.state.ny.us](http://www.otda.state.ny.us). Applications and eligibility information can also be obtained by calling the HEAP hotline at 1-800-342-3009, county departments of social services or county offices for the aging. Phone numbers for these agencies are available at: [www.otda.state.ny.us/main/heap](http://www.otda.state.ny.us/main/heap).

### **The Weatherization Assistance Program**

New York State has the largest low-income residential energy conservation program in the nation. The Weatherization Assistance Program reduces the amount of energy required to heat homes and provide hot water, thereby helping save energy costs and increase comfort. This program provides an energy audit and services to weatherize the home. Services might include weatherstripping, repair or replacement of heating systems, replacement or repair of windows and/or doors, addition of insulation, and minor repairs. Eligibility is based on household income relative to federal low-income guidelines. Renters and homeowners are eligible.



*For more information, contact your local weatherization provider at: [www.dhcr.state.ny.us/Programs/WeatherizationAssistance/](http://www.dhcr.state.ny.us/Programs/WeatherizationAssistance/) 1-866-275-3427 or (518) 474-5700.*

## Consumer Rights When Faced With Fuel Delivery

From November 1 through April 15, entities under contract to deliver heating fuel to residential customers must notify those customers before refusing a requested delivery or suspending or terminating a scheduled delivery. These notification requirements depend on whether or not the customer has an automatic delivery contract.

An "automatic delivery customer," has a contract under which fuel is delivered to a residence whenever the distributor determines that delivery is needed, without specific authorization from the customer for each delivery. Heating fuel delivery companies are required to provide automatic delivery customers with written notice at least three days before suspending or terminating scheduled deliveries. Written notice must explain the reason for the cutoff. Delivery companies must also make three attempts to notify the customer by telephone at least three days before the cutoff date. In the telephone notice, the delivery company *must*:

- explain the reason for the cutoff;
- determine whether the customer is out of fuel or when more will be needed;
- ask if the customer can obtain fuel elsewhere or find alternative shelter and if not, inform a person designated by the customer and a social services district office;
- inform the customer that assistance may be available from a local social services office and provide contact information for that office; and,
- ask if the customer wishes another person to be notified of the cutoff.

*Customers not on automatic delivery, obtain delivery only by specific request.* Delivery companies are not required to provide these customers advance notice of refusal to make a requested delivery. However, if the customer is unable to obtain heating fuel from another source or secure adequate alternative shelter, delivery companies are required to notify persons designated by the customer as well as the social services district office.



Price Protection Plans – The consumer pays according to a special plan.

- Locked Price - The consumer pays a single price per gallon throughout the contract period.
- Capped Price - The price may vary, but it may not exceed the specified amount. This allows the consumer to pay a lower price per gallon when market prices fall below the capped price.
- Budget billing - The payments may be spread throughout the year.

Heating fuel prices are often lower before the onset of cold weather than in the peak winter season. Consumers may wish to consider having their oil and propane tanks filled in the summer.

### **Review Contracts Carefully**

Consumers should carefully read contracts and be sure they understand each point including the fine print, before signing any document. At a minimum, contracts with heating oil and propane companies should be in writing, and specify:

- the commencement date;
- the price of heating fuel per gallon;
- the amount of any deposit or prepayment required;
- how and when billing will occur;
- whether the contract includes maintenance of heating equipment, emergency service and automatic delivery;
- conditions under which the contract can be canceled; and,
- the termination date.

Customers should check contracts for any hidden costs, fees or minimum purchasing requirements and ask for clarification if any part of the contract appears confusing. Consumers who are not satisfied with the terms of the contract or the response to questions, should contact another heating fuel dealer. Be sure to retain a copy of the signed contract.

### **Check Receipts**

Heating fuel retailers must provide a receipt showing the delivery date, price per gallon, and how much fuel was delivered. Verify that the price you are charged is consistent with your contract.



## Conservation Saves Money

A few common sense actions can help you save significant amounts of money on your home heating bill.

**Lower Your Thermostat as Much as Possible.** For each degree you lower your thermostat, you will cut your fuel consumption by approximately 3%. Install a programmable thermostat that will automatically lower and raise the temperature.



**Use Fireplaces and Exhaust Fans Properly.** When not operating fireplaces, keep the flue closed. Use bathroom and kitchen exhaust fans sparingly.

**Improve the Efficiency of Your Water Heater.** Water heating accounts for about 14% of your energy bill. Wrap your water heater in insulation, lower your water temperature, insulate hot water pipes and limit hot water use.

**Weatherize and Insulate Your Home.** Ensure that your attic and outside walls are well-insulated, heating ducts are properly sealed and insulated, window air conditioners are removed, wall air conditioners are well wrapped, and cracks around walls and windows are sealed.

**Get Your Heating System Tested and Tuned.** Annual checkups should be conducted. Your furnace filter should be replaced once a month or as needed.



## NYSERDA Assistance Programs

New York State, through the New York State Energy Research and Development Authority (NYSERDA), is a national leader in developing energy efficiency and conservation programs. NYSERDA has numerous programs that can help consumers reduce home heating costs. These programs include:

### HeatSmartNY

To learn more about programs to help you control your energy bills, call 1-877-NY-SMART or visit [www.HeatSmartNY.org](http://www.HeatSmartNY.org).

### Home Performance with Energy Star

A certified home performance contractor will inspect your home and provide recommendations for energy improvements. Homeowners may be eligible for low-interest financing for energy efficiency improvements.

### EmPower New York<sup>sm</sup>

Focusing on cost-effective electric reduction measures, particularly lighting and refrigerator replacements, as well as other cost-effective home performance strategies such as insulation, and health and safety measures. On-site energy use education provides customers with additional strategies for managing their energy costs.

### New York Energy Smart<sup>sm</sup> Loan Fund

This fund makes low-cost loans available for energy efficiency improvements to 1-4 family homes.

### Solar Electric Incentive Program

A program that provides cash incentives for the installation of new Solar Electric or Photovoltaic (PV) systems by eligible installers.

*To obtain more information on these programs, determine if you are eligible, and to obtain more ideas on how to conserve energy and reduce your home heating bill, visit [www.getenergysmart.org](http://www.getenergysmart.org).*

## Choosing Efficient Heating Equipment

One of the easiest ways to save money on your heating bill is to use heating equipment that has received the ENERGY STAR<sup>®</sup> rating. By upgrading to an ENERGY STAR<sup>®</sup> rated furnace or boiler, you can reduce heating bills by almost 30%. In addition, ENERGY STAR<sup>®</sup> products also help preserve the environment. A list of burners and furnaces that have earned the ENERGY STAR<sup>®</sup> rating can be found at [www.energystar.gov](http://www.energystar.gov).



The following signs may indicate that your heating system needs upgrading:

- ⇒ Uneven heating throughout the home
- ⇒ Time lag between turning the heat on and feeling heat
- ⇒ More frequent breakdowns and service calls
- ⇒ Noticeable soot or dirt

