

ENERGY POVERTY IN COLORADO

2004 REPORT TO THE COMMUNITY

Our Mission:

To ensure that Colorado's
low-income households
can meet their
home energy needs.



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Together We Generate the Power to Help



Energy Outreach Colorado
Together We Generate the Power to Help

A MESSAGE TO COLORADO COMMUNITIES:

With Colorado’s heating season upon us, it’s critical to have a clear picture of where our state stands on helping its most vulnerable residents afford home energy. This year, the 15th anniversary of Energy Outreach Colorado, we’d like to say the picture is brighter. Unfortunately, we can’t.

As one of the 10 least affordable states in the nation, Colorado is expecting up to a 25 percent increase in natural gas commodity prices this winter—that’s in addition to last year’s dramatic price increase. Natural gas prices are expected to remain high for the foreseeable future due to increased demand and limited supply. Should we see colder temperatures than last winter, which was the warmest since 1999-2000 and the second mildest in the past nine years, the impact on bills will be even greater.

The need for bill payment assistance is unquestionable. According to a recent survey conducted by the National Energy Assistance Directors’ Association, 38 percent of households receiving energy assistance went without medical or dental care and 30 percent went without filling a prescription or taking the full dose of a prescribed medicine. Other households resort to such dangerous measures as skipping meals, suffering from excessive cold, abandoning their home or using a kitchen range or oven as a space heater.

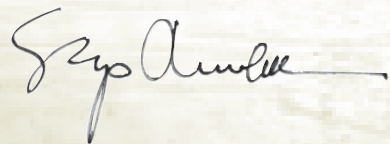
Providing energy assistance to these families—including seniors on fixed incomes, working families and those with disabled individuals and children—prevents them from suffering needlessly. It also strengthens Colorado’s communities and reduces utility rates for everyone through decreased write offs and collection costs.

Our work is cut out for us. The number of households receiving cash assistance has doubled since the 1999-2000 heating season, including last year’s increase of more than 20 percent from the year before.

This report provides some updated information on the situation of low-income Colorado households and demonstrates the need in our state. Please enjoy this report and join us this winter in helping less fortunate Coloradoans stay warm.

Together we generate the power to help.

Sincerely,



Skip Arnold
Executive Director
Energy Outreach Colorado



IDENTIFYING COLORADO'S LOW-INCOME ENERGY NEEDS

It’s tough being poor, but it’s worse being poor in Colorado. What’s life like for Coloradoans struggling to pay bills? Take a look at these facts.

- Colorado is one of the 10 least affordable states in the nation. (National Low Income Housing Institute, 2002)
- Of the 1.7 million households in Colorado, an alarming 22 percent – or 366,886 – are considered to be low-income, earning a maximum of \$31,544 annually for a family of four. (U.S. Census Bureau, 2000)
- An increasing number of Colorado children are living in poverty (U.S. Census Bureau, 2000). More people are spending at least 35 percent of their income on housing, and an estimated 169,000 workers were unemployed last year, an increase of 75,000 in three years. (Denver Post, August 27, 2004)
- The resource and referral system (211) run by Mile High United Way listed energy assistance second only to rental assistance as the most requested need for Denver County, and energy assistance requests have increased 800 percent since 2002. (Mile High United Way, 2004)
- In Colorado, it is estimated that for each family receiving energy assistance this year, three more who are eligible won’t receive the help they need and will be at risk of being shut off. (2003 Energy Outreach State of the State)
- Natural gas bills in Colorado have more than doubled in the past two years alone. Seniors, people with disabilities and the working poor generally carry a higher energy burden than most households, spending up to 40 percent of their income on home energy bills. Comparatively, middle income Coloradoans spend just five percent of their income on energy bills.
- It would cost Colorado \$198 million this year alone to get low-income people to the point they’re paying an equitable percentage of their income for energy bills. That is an increase of \$40 million during the last 10 years. (2003 Energy Outreach State of the State)
- The programs intended to help Colorado’s low-income afford home energy only have approximately \$33 million leaving a \$165 million gap. (2003 Energy Outreach State of the State)
- High energy prices are squeezing the budgets of low-income households past the breaking point, resulting in sacrifices of food, medical care and prescription medications. The inability to pay energy bills is a trigger for many other household problems and can lead to a family in crisis. The consequences of energy shut-offs on individuals affected and the communities where they live are well-documented:
 - o Fires sparked by inadequate heating sources, like space heaters
 - o Health consequences and even death
 - o Inability to store medicine or food properly or prepare food
 - o Inability to maintain a sanitary environment
 - o Housing abandonment
 - o Resulting family and community destabilization
 - o Burdens on already stretched emergency resources
 - o Consequences for children coping with instability (National Consumer Law Center)

Because most of the money available to help low-income Coloradoans pay increasing energy bills comes from the federal government, the state of our nation’s poor impacts the funding Colorado receives. What’s life like for our nation’s poor energy consumers? Take a look at these facts.

- Congress provided \$1.875 billion for LIHEAP in Fiscal Year 1982, the first year of the program as we know it today. Estimated funding in the current fiscal year is \$1.9 billion. The federal government's Consumer Price Index inflation calculator shows that the cost of living has gone up 102 percent during that 22-year period. (Campaign for Home Energy Assistance)
- A recent American Gas Association study says that roughly 5 million households received assistance through LIHEAP and related programs in 2001. But another 25 million eligible households did not receive such assistance, leaving more than 80 percent of those eligible without LIHEAP benefits. (AGA, The Critical Need for LIHEAP and Its Impact on Utility Customers)
- Recent Energy Information Administration (EIA) data charts a dramatic increase in home energy bills through the past four winters. Compared to the 1997 - 1999 average, natural gas expenditures increased 63 percent, heating oil increased 59 percent and propane increased 55 percent. EIA also projects natural gas and oil prices will remain high into the near future. The vast majority of newer electric generation plants rely on natural gas, thus tying electricity prices to the sharply rising natural gas prices.
- According to the 2001 Residential Energy Consumption Survey, “Total Energy Consumption in U.S. Households by Household Income,” households with income of less than \$10,000 per year use an average of only 7,190 kWh per year of electricity, or just slightly more than half the 13,131 kWh consumed by the average household with income of \$50,000 or more per year.

As in Colorado, low-income families across the nation, including working families and seniors on fixed incomes, face critical choices when it comes to paying their energy bills, as noted in the recent National Energy Assistance Directors’ Association’s (NEADA) National Energy Assistance Survey.



ENERGY POVERTY

Not being able to afford home energy is a fact of life for more than 366,000 Colorado households. They face a daily struggle to cope with energy poverty – an excessive energy cost that frequently affects their health and well-being.

Consequences of Energy Poverty

- Colorado households with incomes below 50 percent of the federal poverty level pay a staggering 32 percent or more of their annual incomes simply for their home energy bill. (Home Energy Affordability Gap Study, 2004)
- In an attempt to pay home energy bills, many households take actions that would be considered perilous and impact their ability to meet basic needs including:
 - o Hunger – skipping meals to save money for home energy bills
 - o Health Care – forgoing medications or suffering from excessive cold
 - o Housing – abandoning a home or closing off parts of a home
 - o Safety – using kitchen range or oven as space heater
 - o Education – transience of students, limited lighting for homework
 - o Employment – transience in order to get lower energy bills

According to a recent report by the American Gas Association, more US households are living closer to the poverty line, energy costs have been significantly higher and more volatile since 2000 and Congress has not increased (LIHEAP) funding in step with energy costs and other economic realities. Additionally, low-income households have reduced their home heating consumption by 25 percent since 1981. But, because of rising energy prices, these households are still paying 28 percent more for heating than they did in 1981.

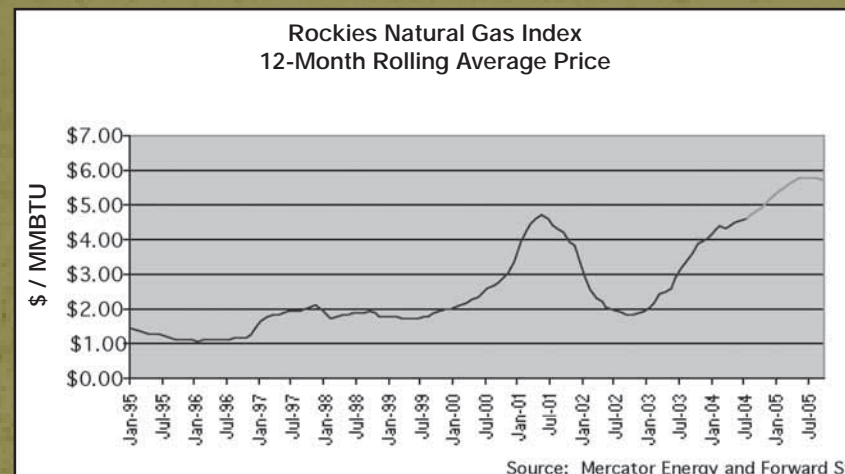


RISING NATURAL GAS PRICES

It is widely thought that natural gas prices for the 2004-2005 heating season and beyond will increase substantially compared to previous years. Average Rockies Index prices since the 1999-2000 heating season have been:

| | |
|---------------|----------------|
| 1999/00 | \$2.38 / MMBTU |
| 2000/01 | \$5.51 / MMBTU |
| 2001/02 | \$2.03 / MMBTU |
| 2002/03 | \$3.15 / MMBTU |
| 2003/04 | \$4.44 / MMBTU |
| 2004/05 (est) | \$5.88 / MMBTU |

According to many sources, including the American Gas Association, the Department of Energy price forecasts and several utility companies, natural gas prices are expected to remain high for the foreseeable future.



REASONS TO SUPPORT LOW-INCOME ENERGY ASSISTANCE

Energy bill payment assistance programs are a necessary short-term solution to help families in crisis maintain health and stability.

Supporting these programs means you are:

- Investing in Colorado's Future
 - 22 percent of Colorado households are at risk.
 - Many of those at risk are children; 61 percent of households that received energy assistance in Colorado last year included children.
- Strengthening Families and Communities
- Investing in the Economy
 - Energy companies – reduce their own bad debt and collections expenses
 - Consumers – lower prices since write offs aren't rolled back into rates
 - Recipients – more reliable service and fewer shutoffs
- Why should you support Low-Income Energy Assistance through Energy Outreach Colorado?
 - Assistance funds from Energy Outreach Colorado are paid directly to energy companies.
 - Funds are distributed through a large private network of emergency service providers, the majority being faith based organizations. The network blankets the state, with at least one agency dedicated to serving needy residents in each county.
 - Energy Outreach completes extensive evaluation of the partners it works with and conducts a third party financial audit every year.
 - Energy Outreach provides funds to the Colorado LEAP program, allowing it to assist more families each year.

Energy Outreach is the central point for information regarding low-income energy issues in Colorado.



WHO IS ENERGY OUTREACH COLORADO?

- Energy Outreach is the only non-profit organization in the state that raises money to specifically help Coloradoans pay energy bills.
- In its 15 year history, Energy Outreach has distributed more than \$55 million to fund bill payment assistance, weatherization programs and conservation education.
- It provides funding for energy assistance through the Charitable Energy Network of 90 non-profit agencies throughout Colorado, and through the state-administered Low-Income Energy Assistance Program, or LEAP.
- Last year, more than 25,000 Energy Outreach donors helped nearly 110,000 low-income Colorado families pay their home energy bills.
- Energy Outreach typically maintains low administrative costs of just 5 percent. In 2003 and 2004, Charity Navigator gave Energy Outreach its exclusive four-star rating given to only 23 charities in Colorado out of 76 evaluated for the superior use of donated funds.
- People can make a tax-deductible contribution to Energy Outreach Colorado by calling toll-free at 1-866-HEAT-HELP, or by visiting www.energyoutreach.org. Each \$100 can meet the energy needs of a struggling family for one month.

CLIENT STORY

Dorothea Yancy is used to taking care of herself. Raised in Gary, Ind., along with her 10 brothers and sisters, she was taught to spend her time constructively—sewing, reading and cooking. She worked in the retail industry for 37 years while raising four sons. Her second oldest son, Lawrence, died at age 23 of diabetes after a life-long struggle with the disease. She moved to Colorado about 13 years ago to be closer to her other sons and four grandchildren.

The 67-year-old maintains her own residence in Lakewood and stays busy volunteering with children's programs at her church and at The Children's Hospital. She developed a talent for storytelling while comforting her son during his countless hospital visits, and she has hand-sewn a cast of toddler-sized dolls to act out stories she created about kindness, thankfulness, honesty and appreciating the differences in others. Dorothea also is an active member of AARP, a non-profit advocacy organization for people 50 and over. Last winter she spoke on behalf of AARP members at a press conference in Washington, D.C., to promote new legislation for Medicare, which passed shortly afterward.

On a fixed income of a pension and social security benefits, she reached a dilemma when her stock market investments suffered major declines and her budget just couldn't stretch enough to pay her energy bill. She didn't want to impose on her sons, who have families and responsibilities of their own, so she called a contact at the Seniors Resource Center in Wheat Ridge. With the help of an Energy Outreach grant, her bill was paid.



"I am not one to ask for assistance unless I feel I really need it, and the help I received from Energy Outreach really made it possible for me to not have to do without heat or other necessities," she said.

AGENCY STORY

At 7,500 feet elevation, the San Luis Valley is one of the most spectacular regions in Colorado. It's also one of the coldest and poorest.

La Puente Home, meaning “the bridge home,” was established in Alamosa in 1982. The non-profit agency serves the unique needs of the 10,000 square mile region with a strong offering of assistance programs and services geared to helping families from six counties. They strive to help clients through their immediate crisis and then assist them in developing support systems and transitioning toward self-sufficiency.

Last year, La Puente Home’s emergency homeless shelter housed more than 1,000 people, its soup kitchens provided 35,000 meals and its 12 food pantries provided 17,000 food packages, including 660 Thanksgiving baskets. Each year at harvest time, it sponsors a gleaning project in which volunteers from schools, churches and community organizations as far away as Denver recover produce that was left behind in the fields. Last year, 45,000 pounds of lettuce, spinach, carrots and potatoes were distributed to low-income families.

The agency also offers family counseling programs, vocational training, transitional housing, low-income housing and a children’s mentoring program. It operates thrift stores, a retail boutique and a coffee house to provide work experience for clients and to raise money for its programs.

“We see energy payment assistance as a crisis prevention service, since a shutoff notice is a precursor to an eviction notice if it’s not dealt with,” said Lance Cheslock, director of La Puente Home. He noted that in addition to helping keep people warm, Energy Outreach Colorado’s year-round assistance is helpful when people are transitioning out of a crisis and getting back to living independently.

“As they’re getting out of a shelter and getting set up, they need their refrigerator running and their lights on at night,” he said. “Keeping them going is critical as well.”

DONOR STORY



A \$50 check came into Energy Outreach Colorado with the attached note: “In 1984 we received energy assistance. This payment repays the final amount on that assistance. I have been able to keep up current and we appreciate the assistance received in 1984.”

The sender was Elizabeth Parrott, who lives in Parker and works at First Data in the Denver Tech Center. In 1983, she and her family, including her daughter and her brother’s family, moved from Nebraska to Black Hawk to follow their dream of opening a flour mill. Her father and brother had worked in the grain elevator equipment business and owned some old mills, and they renovated a mill built in the early 1900s.

In those pre-gambling years, Black Hawk was a rustic little mountain town and most of their whole grain flour and cereal sales were outside the area. Their business struggled during the winter months, but they held on until spring because they didn’t want to break the lease. Their family was living in the mill building and they fell behind on their energy payments. Public Service Co. of Colorado (now Xcel Energy) arranged for them to receive bill payment assistance.

Disappointingly, they closed the business and moved on to other work and homes in Colorado. Elizabeth, who contracted polio at age 12 and has spent most of her life on crutches and finally in a wheelchair, was taught by her parents to “do as much as you can for yourself.” With that philosophy in mind, she sent in small donations over the next 20 years to pay back the \$300 energy assistance they received while in Black Hawk.

“I encourage other people who have been able to work their way through difficult times to consider giving back to others in need,” she said.





Convene

ENERGY PARTNERSHIP

Xcel Energy and its customers have provided nearly \$60 million over the past 15 years for low-income energy assistance in Colorado. These contributions have come in the form of monetary support, in-kind donations, program initiatives, unclaimed deposits and refunds, shareholder contributions and public relations support.

Xcel Energy has contributed more to support its low-income customers than any other energy company in the United States – particularly with shareholder dollars. Decades ago, the company was an industry pioneer in providing energy assistance to its low-income customers, and it continues that extraordinary commitment today. Xcel Energy has a department of personal account representatives who specifically work with low-income customers to help them make bill payment arrangements and refer them to other agencies that can assist with financial support. Xcel Energy also has committed substantial resources to support low-income weatherization efforts across the state. Additionally, a representative from Xcel Energy has served on the Colorado Commission for Low-income Energy Assistance since its inception in 1989.

In June 2003, the National Fuel Funds Network presented its first ever “Corporate Award for Excellence in Support of Low-Income Customers” to Xcel Energy for its long-standing support of low-income Coloradoans.

A diverse coalition of state lawmakers, social service agencies and energy-related corporations attempted to create a permanent funding mechanism for low-income energy assistance through legislation introduced in 2004 at the Colorado General Assembly. House Bill 1225, sponsored by Rep. Gayle Berry of Grand Junction and Sen. Paula Sandoval of Denver, would have created a voluntary program in which energy customers would pay an extra 25 cents per natural gas and electric meter per month. Funds from this voluntary charge would have raised an estimated \$10 million annually to help Colorado’s poorest residents with their heating bills.

Unfortunately, although this measure was approved by the House and Senate, it ultimately was vetoed by Governor Owens, who did not approve of an “opt-out” provision that automatically would have enrolled energy customers in the program unless they requested not to be included.

As a result, we face yet another difficult winter of high heating bills without the safety net of adequate funding in place to help Colorado’s struggling seniors, families and disabled persons. More than ever, we ask for continued financial support from generous donors to ensure these people won’t have to sacrifice food, medication and other basic necessities in order to heat and light their homes.

Of the proposed legislation, State Rep. Gayle Berry said, “Of my eight years in the legislature, this is legislation I will look back on with pride because it would have helped so many citizens.”

During its 15-year history, Energy Outreach Colorado has served as a dedicated advocate for low-income Coloradoans. Through intervention at the Colorado Public Utilities Commission and involvement at the Colorado State Legislature, Energy Outreach has generated substantial revenue through energy settlements and legislation to direct unclaimed energy deposits and refunds toward low-income energy assistance.

ADVOCATE



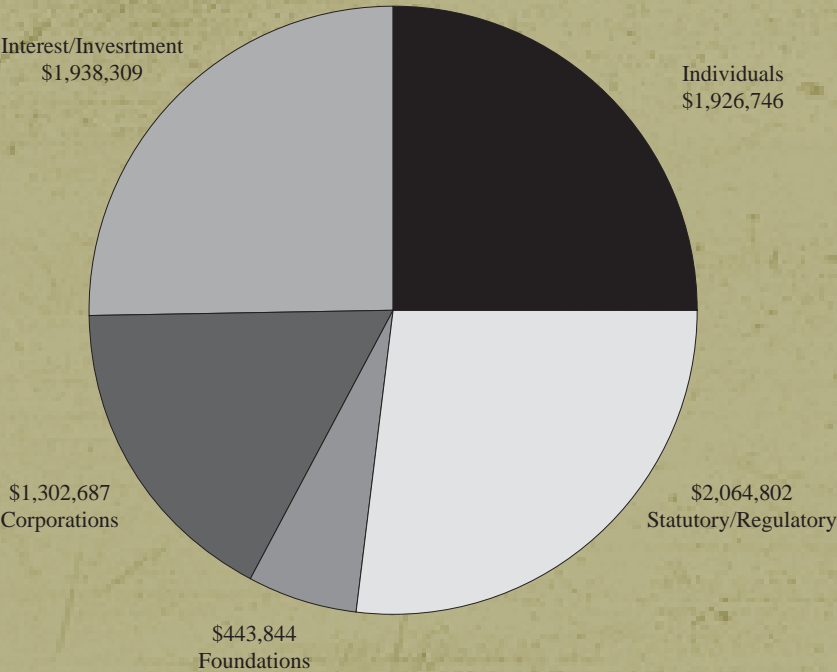
Energy Outreach Colorado helps make home energy more affordable through its energy assistance program, as well as other innovative programs and partnerships. Since its inception in 1989, EOC has:

- Raised more than \$70 million
- Distributed more than \$55 million toward low-income energy assistance through its statewide, year-round assistance program
- Operated on an average of five percent for general administration and fundraising
- Managed a toll-free telephone number, 1-866-HEAT-HELP, which provides information about where to receive cash assistance and weatherization services, how individuals can weatherize their homes and reduce energy bills, and how people can donate money for energy assistance
- Spearheaded a national advertising campaign with the Ad Council focused on energy efficiency with a message that will be carried to individuals across the country and specifically to low-income families in Colorado
- Coordinated its 7th Annual Coat Drive, along with WB2, Denver Mattress Company and Xcel Energy, which has generated more than 14,000 coats for low-income Coloradans
- Worked with Colorado military bases to provide energy assistance for Colorado families who have a family member deployed overseas
- Partnered with Boyer’s Coffee to generate funding from the company’s customers (Through January 2005, one dollar from the proceeds of each bag of Kona Blend sold through Sam’s Club will help Coloradoans in need pay energy bills)
- Worked with the Colorado Oil and Gas Association and the Independent Petroleum Association of Mountain States to secure donations from their members

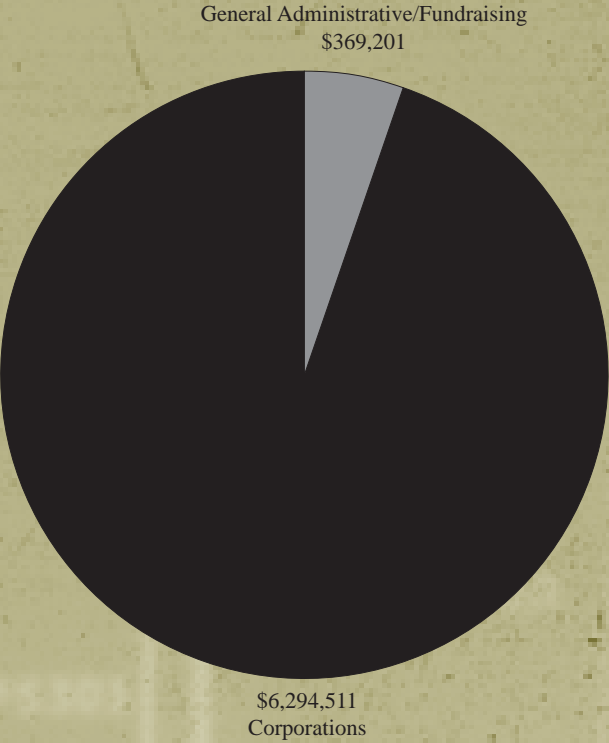
INNOVATE

INVEST

2003-2004 Revenue
Total Revenue: \$7,676,388



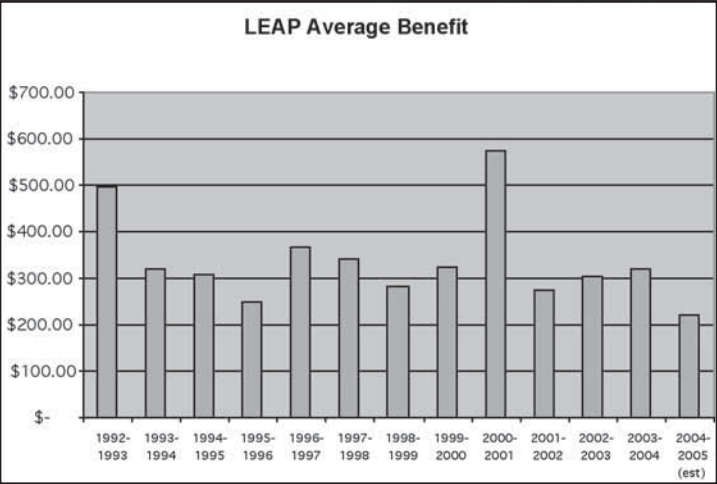
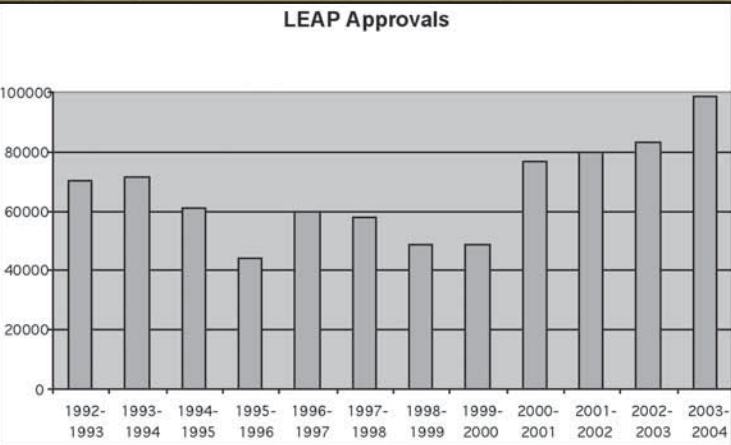
Total Expenses: \$6,663,712



*Note: Draft financial information - unaudited

IMPACT

In 2003-2004, Energy Outreach Colorado contributed \$2.15 million to LEAP, which helped 98,446 people. It also distributed \$3 million through the Charitable Energy Network, which paid an average benefit of \$270 for an additional 11,000 people. The number of LEAP applications is a good indicator of the increasing need for assistance, and we hope to help many more seniors and families into the future.



Applications for cash assistance have doubled since the 1999-2000 heating season for both the LEAP program and agencies that are supported by Energy Outreach. This includes an 18.4 percent increase from the 2002-03 heating season to the 2003-2004 season, when natural gas prices skyrocketed by as much as 73 percent in some locations of the state. Energy prices are expected to remain at this level for the foreseeable future and it is expected the need for energy assistance will continue to increase.

ENERGY OUTREACH COLORADO PARTNERS

Energy Companies

Xcel Energy
Atmos Energy
Aquila
Kinder Morgan
Holy Cross Energy
Colorado Springs Utilities
City of Fort Collins
Delta-Montrose Electric Association
Empire Electric Association
Grand Valley Rural Power Lines
Gunnison County Electric Association
Intermountain Rural Electric Association
Mountain View Electric Association
Poudre Valley Rural Electric Association
San Luis Valley Rural Electric Cooperative
San Miguel Power Association
United Power

Foundations/Corporations

Allied Jewish Federation Endowment Fund
Amgen Foundation
Boettcher Foundation
BP Amoco Foundation, Inc.
Cimarex Energy Co.
Citrus Energy Corp.
Colorado Oil & Gas Association
Cordillera Energy Partners
Devon Energy Production Co.
El Pomar Foundation
EnCana Oil & Gas
Evergreen Resources, Inc.
Forest Oil
Gannett Foundation

Gay and Lesbian Fund For Colorado
Independent Petroleum Association of Mountain States
Kemme Family Foundation
LEED Energy Services Corp.
National Fuel Marketing Co.
Oakwood Homes
Pacific Gas and Electric Co.
Peierls Foundation
Schlessman Family Foundation
St. Mary Land & Exploration Co.
The Home Depot
The Paula and William Bernstein Family Foundation
Tom Brown, Inc.
US Bancorp Foundation
WB2 Charities Fund
Weaver Family Foundation
Western Gas Resources
Westport Resources Corp.
Williams Production RMT Co.

Advocacy Partners

AARP
Xcel Energy
Atmos Energy
Aquila
Colorado Oil & Gas Association
Colorado Association of Municipal Utilities
Colorado Springs Utilities
Colorado Catholic Conference
Lutheran Advocacy Ministry – Colorado
Colorado Social Legislation Committee
Colorado Center on Law and Policy
Colorado Commission on Aging

ORGANIZATIONS IN THE CHARITABLE ENERGY NETWORK

Adams County Housing Authority
Adventist Community Services/ACS Community
L.I.F.T.
Advocates Against Domestic Violence
Almost Home, Inc.
Association for Senior Citizens
Aurora InterChurch Task Force
Brain Injury Association of Colorado
Broadway Assistance Center
Care and Share
Caring Ministries of Morgan County
Castle Rock Community InterChurch Task Force
Catholic Charities - Denver
Catholic Charities - Pueblo
City of Arvada: Housing and Neighborhood
Revitalization
Clear Creek DHS
Colorado East Community Action Agency
Colorado Health Network, Inc.
Community Budget Center
Community Emergency Assistance Coalition
Community Ministry
Community United Methodist Church of
Pagosa Springs
Cooperating Ministries of Logan County
Cross Community Coalition
Crossroads Ministry of Estes Park
Denver Indian Health and Family Services
Denver Urban Ministries
Emergency Family Assistance Association
EMPOWERMENT
Family and Intercultural Resource Center
First Mennonite Church
First Presbyterian Church of Salida
Grand Valley Catholic Outreach
Greeley Transitional House
Gunnison/Hinsdale County DHS
Help the Needy
Helping Hearts and Hands
Holy Cross Energy
Independent Life Center
Inter-Church ARMS

Inter-Faith Community Services
Jackson County DHS
Jeffco Action Center
La Puente Home
Lake County Health and Human Services
Las Animas Helping Hands
Lift-Up of Routt County
Loaves & Fishes Ministry of Fremont County
Lowry Family Center
MADA
Manna House
Metro CareRing
Mountain Family Center
Mountain Resource Center
Northern Churches Care
N-CAP
Outreach United Resource Center Inc.
Phillips County DHS
The Pinion Project
POCCAA
Rural Communities Resource Center
Salvation Army - Colorado Springs
Salvation Army - Denver
Salvation Army - Teller County
Salvation Army - Vail Valley
San Juan Cooperative Parish
Sedgwick County Economic Development
Senior Support Services
Seniors, Inc!
Seniors Resource Center
Sense of Security
South Central Council of Governments
Southeastern Weld Advocacy and
Community Coalition
S-CAP
St. Vincent De Paul Society
The Home Front Cares
The Stand in the Gap Project
United Methodist Church of Dove Creek

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