

ENERGY INSIGHTS

NOVEMBER 2025

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.

Preparing for Winter: What to Expect for Energy Costs

As the colder months approach, HG&E wants to help customers prepare by sharing early estimates for winter heating costs and offering tips to help manage energy use and bills.

Based on October market projections, the upcoming peak winter natural gas market prices are about 18% higher than last year. This increase is largely due to strong demand last winter, lower storage levels, and continued global demand pressures.

As a result, HG&E estimates that average residential natural gas bills will be about 11% higher than last winter, which equals roughly \$32 more per month for the average customer. Thanks to HG&E's proactive fuel procurement and hedging strategy, we're able to help shield customers from some of the most volatile swings in the energy market.

When it comes to electricity, New England relies on natural gas to generate nearly half of the region's power. However, HG&E is less affected by these market shifts because our diverse energy portfolio includes local hydropower, nuclear entitlements, and other resources. As a result, we currently anticipate a 3% increase in electric rates for 2026.

Even with these adjustments, HG&E continues to offer some of the lowest utility rates in the region. We understand that rising costs can be challenging, and we remain committed to providing reliable, affordable service to our community.

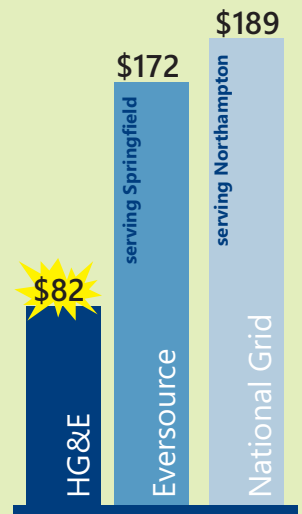
For perspective, during the winter of 2024–2025, HG&E's residential customers paid about 34% less for natural gas and 115% less for electricity than customers served by neighboring utilities—saving the average household approximately \$145 per month on natural gas and \$91 per month on electricity. For more information, please visit www.hged.com/rates.

WAYS TO OFFSET THE ENERGY COSTS

There are simple steps that customers can take to conserve energy and reduce their energy bills. HG&E is urging you to explore our list of energy efficiency rebates and incentives, free energy audits, and energy conservation tips. 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.

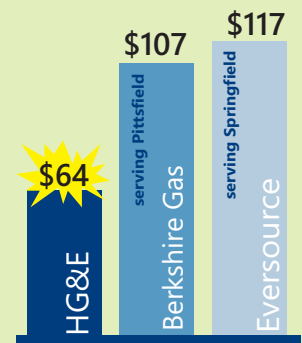
RATE COMPARISONS

LOWEST ELECTRIC RATE



October 2025: Residential customer consuming 500 kWh/month. Amounts shown include all discounts and use the fixed default generation supply price.

LOWEST NATURAL GAS RATE



October 2025: 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 all 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 doing any work that involves natural gas equipment in your home or business, please ask your contractor to contact HG&E before starting any work in order to avoid any confusion.** At this time, customers cannot add new natural gas equipment or activate an old or abandoned service.



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

Natural Gas Interest: If you are interested in natural gas service, please complete the Natural Gas Service Interest Form by visiting hged.com/NGInterest.



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

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
C-Mart, 1500 Northampton Street
DB 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
Tuesday, November 11

Thanksgiving
Thursday, November 27
Friday, November 28

Christmas Day
Thursday, December 25

New Years Day
Thursday, January 1

Commissioners

Francis J. Hoey, III
Marcos A. Marrero
James A. Sutter

Manager

James M. Lavelle



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REGISTER TODAY AND YOU COULD WIN AN IPAD!!

Customers who register for SmartHub will be entered to win an iPad. For additional chances to win, sign up for Paperless Billing and AutoPay!

How to enter:

Register online before December 15 at www.hged.com/smarthub or download the SmartHub app to your mobile device by scanning the QR Code below. **You will need your NEW account number in order to register.** Your NEW HG&E account number is listed on your NEW utility statement (enclosed).

All HG&E customers who register for SmartHub by December 15 at 11:59 pm will be entered into a random drawing to win an iPad! HG&E will randomly select the winner(s) after the contest closes. Winner(s) will be announced at www.hged.com.



QR Code for SmartHub App

For more information, visit www.hged.com/smarthub.