



The LIFE 2006 Statewide Conference

**Learning from LIFE...  
Preparing for Tomorrow**

May 2 & 3, 2006  
Albany Crowne Plaza Hotel

 **LIFE**  
Low-Income Forum on Energy  
George E. Pataki, Governor

# Conference Program

**Tuesday, May 2**

**8:00 - 9:00 am Registration/Continental Breakfast Foyer**

**9:00 - 10:00 am Introduction and Welcome Ball Room A**

*Hon. William M. Flynn, Chairman  
New York State Public Service Commission*

*Sandra Sloane, Director of the Office of Consumer Services  
New York State Department of Public Service*

*Martin Insogna, Master of Ceremonies  
New York State Department of Public Service*

**William M. Flynn** is the Chairman of the New York State Public Service Commission. Prior to his appointment, Mr. Flynn served as President of the New York State Energy Research and Development Authority (NYSERDA) after having served as NYSERDA's Vice President, Treasurer, and Secretary to the Board. Mr. Flynn previously served as First Deputy Attorney General, Chief of Staff, and Special Counsel to State Attorney General, Dennis C. Vacco. Mr. Flynn presently serves as a Board Member of the New York State Energy Research and Development Authority, the State Environmental Board, the Disaster Preparedness Commission, co-chairman of the New York Telecommunications Reliability Advisory Council, and the State Board on Electric Generation Siting and the Environment. Mr. Flynn received his Juris Doctor from the University of Dayton Law School in 1987. Mr. Flynn holds a B.A. in political science from LeMoyne College in Syracuse, NY.

**Sandra Sloane** serves as Director of the Office of Consumer Services for the New York State Department of Public Service. She is responsible for the Department's consumer complaint handling, as well as consumer education and advocacy programs. She has over 16 years of public service with New York State government. Ms. Sloane holds a Masters in Public Administration from Rockefeller College of Public Affairs and Policy and a BA from Drew University where she majored in Economics and Political Science.

**Martin Insogna** is a Utility Consumer Program Specialist with the New York State Department of Public Services, Office of Consumer Services (OCS). At OCS, he promotes consumer access to essential services, and opportunities for consumers to realize the benefits of competitive markets. He previously served with the Department's Office of Electricity and Environment. He was involved in the creation of New York's system benefit charge which funds public policy initiatives not expected to be adequately addressed by competitive electric retail markets during the transition to the

competitive electric retail market. Mr. Insogna has worked for the Department of Public Service since 1990. He is a graduate of Colgate University, with a B.A. in philosophy and economics.

10:00 - 11:00 am      Plenary: Learning From      Ball Room A  
Hurricanes Katrina and Rita

Hurricane Rita and Hurricane Katrina have had a profound impact on our country. That impact has been especially significant for low-income households living in the Gulf Coast Region. This session will explore the impacts that these weather emergencies had on low-income families and how it affected them as energy customers. It will also feature the community and regional responses that sought to help them recover from the crisis.

*Patricia Riddlebarger,  
Director of Corporate Social Responsibility  
Entergy Corporation*

**Patricia Riddlebarger** is director of Corporate Social Responsibility for Entergy Corporation, a Fortune 500 global energy company engaged in power production, distribution operations and related diversified services. In this role, Ms. Riddlebarger oversees the company's low income initiatives to advocate both externally and internally on behalf of more than 500,000 low income customers, which as a group represent more than 20 percent of the company's total residential customer base. Ms. Riddlebarger is also responsible for corporate giving, the company's charitable foundation and the volunteerism efforts of 14,000 employees in Arkansas, Louisiana, Massachusetts, Mississippi, New York, Texas and Vermont. Her career spans more than 20 years in media, utilities, healthcare and nonprofits. Her areas of expertise include corporate citizenship, media relations, communications, marketing, advertising and fundraising. Ms. Riddlebarger is accredited by the International Association of Business Communicators. She is the recipient of numerous local, regional and national awards for writing, advertising and television production. Ms. Riddlebarger has a bachelor's of journalism from The University of Texas at Austin.

11:00 - 11:15 am      Break      Foyer

This session will provide an overview of New York's energy profile, as well as a look at historic and recent price activity for the major fuels. Additionally, this session will introduce the concept of energy burden and discuss the impact of rising costs on low-income households.

*Peggie Neville, Senior Project Manager  
New York State Energy Research and Development Authority*

*Charles Wesley, Senior Project Manager  
New York State Energy Research and Development Authority*

**Peggie Neville** is a Senior Project Manager in the Residential Energy Affordability Program (REAP) at NYSERDA. Since joining NYSERDA in 1999, Peggie has been involved with the design and management of a number of REAP's initiatives. Peggie's current work is focused on low-income initiatives including working in conjunction with the NYS Office of Temporary and Disability Assistance to implement the Oil Buying Component of the Home Energy Assistance Program (HEAP) which is increasing the buying power of the State's nearly \$60 million in oil purchases on behalf of HEAP households, as well as providing heating system clean and tunes for HEAP households. Peggie serves as the project manager for the Low-Income Forum on Energy (LIFE) and is an active Steering Committee member. Peggie has recently become involved with NYSERDA's Energy Smart Students Program to encourage energy education in the K-12 sector. Peggie serves as NYSERDA's representative on the HEAP Interagency Task Force and the Weatherization Assistance Program Policy Advisory Council. Peggie holds a BS in Business Administration from the Massachusetts College of Liberal Arts and an MBA with a concentration in Environmental Management and Policy from the Rensselaer Polytechnic Institute.

**Charles Wesley** is a Senior Project Manager in the Energy Analysis group at the New York State Energy Research and Development Authority (NYSERDA). His areas of responsibility include petroleum fuels, natural gas, and energy emergency response activities. Charlie has over 25 years of experience in the energy sector of New York State government including; the State Energy Office, Department of Public Service, Department of Taxation and Finance, and NYSERDA. During this period he has been responsible for tracking and analyzing energy prices, supply and demand trends, and policy issues related to the energy sector in New York State. He holds a Bachelor's degree in both Economics and Political Science from SUNY Brockport and a Master's degree in Economics from SUNY Albany.

12:15 - 1:45 pm

Luncheon/ LIFE

Pearl Street Room

While LIFE serves as a forum to discuss issues and exchange information relevant to low-income energy consumers, the individuals at the state, county, and local levels perform an instrumental role in this effort by bringing this information to the communities and individuals in need. Today, we honor three frontline workers, nominated by their co-workers and peers for their outstanding service on behalf of low-income energy customers.

*Luncheon Host: Bob Callendar  
NYS Energy Research and Development Authority*

*Awardees: Gladys Brangman, Tompkins County Office for Aging  
Gary Ferarro, Montgomery County Office for Aging  
Marie Grace, Onondaga Department of Social Services*

**Bob Callender** was appointed Vice President for Programs of the New York State Energy Research and Development Authority (NYSERDA) by Chairman Vincent A. Delorio in January 2004, after serving as the Acting Vice President for a year. In this capacity, Bob oversees delivery of the Authority's energy efficiency, energy analysis, economic development, research and development, residential, nuclear waste, and bond financing programs.

In February 2001, Bob was named Director of the newly created Economic Development Program at NYSEERDA. Among his responsibilities is the development of the Saratoga Technology + Energy Park (STEP), a knowledge-based clean-energy technology park in Malta, New York. Since January 1990, prior to leading NYSEERDA's economic development effort, Bob served as the Director of Contract Management for NYSEERDA.

Before joining NYSEERDA, Bob was employed by the General Electric Company in Schenectady, New York. Bob holds a Masters degree from the State University of New York at Albany, and a Bachelors degree from American University in Washington, D.C.

1:45 - 2:45 pm

Plenary: Energy and Environment

Ball Room A

This plenary session will explore energy and the environment and where low-income households fit in both arenas.

*Liz Robinson, Executive Director  
Energy Coordinating Agency/Philadelphia, PA*

**Liz Robinson**, Executive Director of Philadelphia's Energy Coordinating Agency, a private, non-profit corporation dedicated to ensuring that low and moderate income people have access to safe, affordable and reliable sources of energy and water. ECA works to develop a sustainable energy future for the region through energy conservation and renewable energy. ECA coordinates and provides energy conservation services to thousands of households in the Philadelphia area every year. Together with its citywide network of Neighborhood Energy Centers (NEC's), ECA provides over 50,000 energy services to more than 30,000 low income households every year.

**2:45 - 3:45 pm**

**Break-Out Sessions**

**Ball Rooms B,C,D**

**Session 1: Affordable Housing: Ball Room B**  
**Affordable Housing with ENERGY STAR®**

Affordable housing that is built with a focus on low first cost building techniques can often result in high operating costs. Learn how New York is leading the way with ENERGY STAR® Labeled Homes and Multi-family buildings to create truly affordable housing. This session will discuss the ENERGY STAR® labeled Homes Program which has assisted over 200 low-income families in building an affordable home. The session will also provide you with an overview of a new effort New York is currently working with the Environmental Protection Agency on to lead the way in developing criteria for ENERGY STAR® labeled Multi-family buildings.

*Brian Atchinson, Project Manager*  
*New York State Energy Research and Development Authority*

*Michael Colgrove, Project Manager*  
*New York State Energy Research and Development Authority*

*David Friello, Project Manager*  
*New York State Energy Research and Development Authority*  
*(Moderator)*

**Brian Atchinson** is native of Albany, NY and received his M.S. in Ecological Economics and Public Policy from the Rensselaer Polytechnic Institute in May 2004. He is currently a Project Manager at NYSERDA, dealing extensively with the New York ENERGY STAR® Labeled Homes and Home Performance with ENERGY STAR® Programs. His duties include: incentive processing, trade association relations, consumer relations, marketing correlation and program evaluation review.

**Michael Colgrove** has served as a Project Manager with the New York City office of NYSERDA's Residential Energy Affordability Program for four years. He is responsible for various programs dealing with multifamily residential properties. These programs

include the *Assisted Multifamily Program*, a comprehensive building program for low-income properties, the *Multifamily Standardized Training Program*, which developed training and certifications in various job designations related to multifamily properties, and the *ENERGY STAR® Multifamily Pilot Program*, which is testing proposed methodologies and protocols to establish the requirements for an ENERGY STAR® label for high-rise multifamily properties. Prior to his work with NYSERDA, Michael spent nearly 6 years working with low-income multifamily programs throughout NYC including implementing a program to encourage the installation of electricity reduction measures, developing environmental education programs for inner-city youth, and providing building energy assessments with the Weatherization Assistance Program. He is a graduate of the New York Institute of Technology's Energy Management masters program and earned his Bachelors of Science degree in Environmental Science at the Alaska Fairbanks.

**David Friello** is an Assistant Project Manager for NYSERDA's Residential Energy Affordability Program. He is responsible for low-income energy efficiency implementation and financing while working closely with the Assisted Home Performance with ENERGY STAR®, Weatherization Network Initiative, and EmPower NY programs. David has been at NYSERDA since June 2005. David received his Masters of Science in Energy Management and certification in Environmental Management from the New York Institute of Technology in 2005 and his Bachelors of Science in Environmental Science from the University at Albany, SUNY in 2003.

## **Session 2:**

## **Alliances Worth Replicating**

## **Ball Room C**

This session will explore two alliance models that are helping North Country residents to address their energy burden this year. One is a multi-agency initiative spear-headed by a county legislator. The other is a partnership between Cooperative Extension and the local HEAP Program to encourage energy education for low-income HEAP customers.

**Tedra Cobb, Legislator**  
*St. Lawrence County Legislature*

**Ann Heidenreich, Executive Director**  
*Community Energy Services*  
*(Moderator)*

**Jerry Loch, Program Educator**  
*Cornell Cooperative Extension of Jefferson County*

**Tedra Cobb** is an elected member of the St. Lawrence County Board of Legislators. She is also President and owner of Tedra L. Cobb and Associates, a dynamic consulting firm focusing on employee and management training in effective hiring practices, sexual harassment prevention, workforce diversity, time management,

customer service and professionalism, problem solving and decision making and communication. Ms. Cobb holds a M.S. Ed. from the State University of New York at Potsdam. Her professional experience is diverse, ranging from bi-lingual counseling (Spanish) in the NY State prison system to directing a community-based health coalition. She currently serves as a trustee of the St. Lawrence Leadership Institute and is a recently appointed Board Member of the North Country Children's Clinic.

**Ann Heidenreich** is the Executive Director of Community Energy Services, Inc. and North Country Coordinator for NYSERDA's New York Energy Smart Communities Program. She has worked on energy, environment and development issues for over 30 years with not-for-profit organizations in Europe, Africa, Latin America and the United States.

**Jerry Loch** is a Program Educator for Cornell Cooperative Extension of Jefferson County. His main focus is on Energy Use Management, Personal Financial Management, Credit and Debt Issues, and Time Management. He served in the military, traveled throughout the Middle East, Europe, and South America, studied with the United States Armed Forces Institute, graduating from Lehigh County Community College, Moravian Seminary, and Colgate Rochester Divinity School.

**Session 3:                      Outreach and Education: Response to                      Ball Room D**  
**the 2005-2006 Energy Pricing Crisis**

Outreach and education efforts were at an all time high this winter as state, local, public and private resource organizations attempted to help consumers address the unprecedented challenge of substantial increases in home heating energy costs. This session will look into the outreach and education strategies and efforts used by state agencies and NYS utilities to inform and assist households during 2005-2006 heating season.

*Bruce Bentley, Manager of the Consumer Advocacy  
and Education Group  
New York State Department of Public Service*

*Donna De Vito, Utility Analyst  
New York State Consumer Protection Board  
(Moderator)*

*Lynda Pugh, Assistant Director of Quality Assurance  
National Fuel Gas Corp.*

*Susan Royce, Director of Consumer Outreach  
Central Hudson Gas and Electric Corp.*

*Karen Villeneuve, Program Manager of the*

*Residential Market and Community Support Program  
New York Energy Research and Development Authority*

**Bruce Bentley** is Manager of the New York State Department of Public Service's Consumer Advocacy and Education Group which is located in the Office of Consumer Services. In addition to the development and management of outreach programs, the section advocates for residential consumer interests in utility rate cases and Commission proceedings, enforces compliance with HEFPA and other regulations and policies that protect customers, promotes access to essential utility services by low-income and special needs customers, promotes coordination of utility programs for low income customers, reviews utility bill formats and other utility practices to ensure responsiveness to consumer needs, represents consumer interests in SBC program oversight, monitors utility service quality and manages the department's metering and gas quality assurance programs. Prior to joining the Department of Public Service, Bruce worked for the NYS Department of Environmental Conservation (DEC) in a variety of areas including environmental outreach and education, environmental justice and citizen participation. Bruce was the Citizen Participation Bureau Chief and responsible for guiding the design, implementation and evaluation of public involvement for a wide range of environmental programs, issues and legislation.

**Donna De Vito** is a Utility Analyst for the New York State Consumer Protection Board (CPB) At the CPB, she is a consumer advocate and represents consumer issues in utility rate proceedings in areas of competitive retail access, customer quality service and low income program advocacy. She was previously employed by the NYS Department of Public Service for 26 years and her responsibilities over the years included utility management and operational audits, utility/customer dispute analysis and resolution, economic development, and utility accounting. She is currently a member of the LIFE Steering Committee. Donna has BA in Accounting from Siena College.

**Lynda Pugh** has worked for National Fuel for over 27 years, currently as Assistant Director, Quality Assurance. She is responsible for outreach activities that identify and address the needs of National Fuel customers, with a focus on the low income, elderly and disabled customers. Lynda is a certified Gerontology Specialist having completed course studies at Canisius College. She has served on the Board of Directors of the Network in Aging of Western New York Inc., Coordinated Care, and the Senior Companion Advisory Board in Niagara County. She is active in numerous human service agencies and organizations throughout National Fuel's service territory.

**Susan Royce** is the Director of Consumer Outreach for Central Hudson Gas & Electric Corporation. Sue oversees the administration

of the utility's low-income programs, Powerful Opportunity and the Good Neighbor Fund, as well as other programs and services for special needs' customers. She is also the primary liaison with the Public Service Commission (PSC) for issues relating to consumer outreach and consumer programs and protections, as well as resolution of customer complaints filed with the PSC. Sue is also responsible for training customer-contact representatives on a variety of topics, such as energy choice programs. In addition, Consumer Outreach at Central Hudson maintains a partnership with all community service agencies in their service area. Sue is currently Vice President of the Board of Directors for Dutchess County Community Action Agency, and Board Secretary for the Association of Senior Citizens in Dutchess County.

**Karen Villeneuve** is Program Manager of the Residential Market and Community Support Program at the New York State Energy Research and Development Authority (NYSERDA). The Program uses a market transformation strategy to make energy efficient household appliances, lighting and electronic products more available and accessible to consumers. In this capacity, Karen oversees ENERGY STAR® Products, ENERGY STAR® awareness campaigns and promotions, **New York Energy \$mart<sup>SM</sup>** Communities, the [www.GetEnergySmart.org](http://www.GetEnergySmart.org) web site, and marketing of all of NYSERDA's residential programs, including Home Performance with ENERGY STAR® and New York ENERGY STAR® Labeled Homes. She has worked for NYSERDA for thirteen years and previously was involved in the agency's Transportation & Power Systems Research program managing projects in the areas of fuel cell technology demonstration, hybrid vehicle systems development, and intelligent transportation systems. Prior to joining NYSERDA, Karen was in the United States Air Force, managing advanced research, development, and demonstration of various aircrew support systems. She remains a reserve officer. She received a Bachelor of Science (BS) degree in Aerospace Engineering, with an option in bioengineering, from the University of Colorado (Boulder). She holds a Master of Science in Systems Engineering (MSSE) degree from the Air Force Institute of Technology.

3:45 - 4:00 pm	Break	Foyer
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4:00 - 5:00 pm	Break-Out Sessions	Ball Rooms B,C,D
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**Session 4: Consumer Protections: What Every Low-Income Consumer and Advocate Should Know About Predatory Lending** Ball Room B

Increasing household energy burdens place additional pressures on low-income households to "make ends meet". As consumers search for ways to pay their bills,

they may become susceptible to predatory lending practices. This session will provide an introduction to the concept of predatory lending and discuss its implications for consumers to be effective energy customers. Through case studies and resource materials, you will learn what to be aware of and how you and your clients can avoid predatory lending practices.

*Sarah Ludwig, Co-Director  
Neighborhood Development Advocacy Project*

*Chris Coll, Program Intern  
New York State Energy Research and Development Authority  
(Moderator)*

**Sarah Ludwig** is founder and co-director of the Neighborhood Economic Development Advocacy Project (NEDAP). NEDAP's mission is to promote community economic justice and to eliminate discriminatory economic practices that harm communities and perpetuate inequality and poverty. Sarah has helped hundreds of community groups develop local organizing and advocacy strategies to address redlining and lending discrimination in New York, and trained hundreds of community groups on community equity and economic justice matters, access to financial services in low income and immigrant neighborhoods. Since 2000, Sarah has led New Yorkers for Responsible Lending (NYRL), a coalition dedicated to ending predatory lending practices in New York. NYRL was instrumental in passage of one of the country's strongest state anti-predatory lending laws, in 2002. Sarah was recently named to the Federal Reserve Board's Consumer Advisory Council. She is an adjunct professor at NYU's Wagner School of Public Service, where she teaches a course in community equity and wealth building. Sarah received a joint degree in law and urban planning from NYU, and her undergraduate degree from Bryn Mawr College.

**Chris Coll** is is a Program Intern with NYSERDA's Low-Income Affordability and Education Strategies Team. Chris has been integrally involved with the development and planning of the 2006 LIFE Statewide Conference. Chris also assists with NYSERDA's Clean & Tune Program and the evaluation of the Oil Buying Component of HEAP. Chris holds a Bachelor of Science degree in Political Science from SUNY New Paltz and is currently pursuing his Master's Degree in Public Policy with a concentration in Welfare Policy from the Rockefeller College at SUNY Albany.

**Session 5: Paying for Low-Income Energy Costs:  
Advocacy Efforts Emerging from Fuel Funds**

**Ball Room C**

With the energy price crisis of 2005-2006, many new and long-standing fuel funds responded with creative advocacy initiatives. This session will examine the critical

roles of fuel funds; examining both the unique advocacy initiatives as well as discussing emerging trends seen locally and nationally.

*George Coling, Executive Director  
National Fuel Funds Network*

*Joseph Guarinello, Vice President  
HeartShare*

*Lisa Tallet, Supervisor, Low Income Programs &  
Customer Advocacy  
New York State Electric and Gas  
(Moderator)*

**George Coling** has been the executive director of the National Fuel Funds Network since November 1997. He manages programs and administration of the Network, an association of 280 nonprofit, utility and government programs that assist people with low income pay home energy bills. Mr. Coling is the Network's spokesperson in Washington, editor of the *National Energy Assistance Report* and other NFFN publications, and principal fundraiser for the organization. Mr. Coling has worked for nonprofit organizations or as a consultant for them since 1970. His career has focused on building capacity of nonprofit organizations addressing persistent poverty, industrial pollution and environmental justice. He is a graduate of the University of Rochester and did graduate study in environmental health at the University of Michigan School of Public Health.

**Joseph Guarinello** is the Vice President of HeartShare Human Services of New York. In that role, he has developed and oversees three Fuel Funds for KeySpan, Con Edison, and Entergy. The three serve 3,000 families each year. Before joining HeartShare, he provided operational support to Catholic Charities of Brooklyn and NYC Department of Education.

**Lisa Tallet** is the supervisor of Low Income Programs and Customer Advocacy for New York State Electric & Gas (NYSEG) and Rochester Gas & Electric (RG&E). Lisa has been involved with assisting low-income families with their energy needs through the utility programs and community network programs. She has worked to integrate family support principles into all customer service efforts. She holds Bachelors in Management Science from St. Bonaventure University.

**Session 6: Outreach and Education: Reaching Out to  
Non-Traditional Low-Income Customers  
and Those With Special Needs**

**Ball Room D**

This session will explore outreach strategies or education programs designed to reach nontraditional and special needs customers (ie. Domestic violence victims, downsized/ displaced workers, seniors, disabled, and those with literacy issues).

*Eileen Griffin, Program Analyst  
New York State Office for Aging  
(Moderator)*

*Jim Panczykowski, Program Director  
Erie County Department of Senior Services*

*Ann D. Russell, Assistant General Manager  
Quality Assurance  
National Fuel Gas Corp.*

*Arlene Strang, Peer Advocate  
Independent Living Center of the Hudson Valley*

**Eileen Griffin** is a Program Analyst for the New York State Office for the Aging. She has held this position since October 2005. In that role, she provides technical assistance and support to seven programs that assist seniors in New York State. These programs include HEAP, and WRAP programs as they relate to low income senior citizens. She is also a member of the LIFE Steering Committee. Prior to her current position Eileen was a Service Coordinator for developmental disabled individuals, and worked at the DDSO which is a part of the Office of Mental Retardation and Development Disabilities. She was also a social worker for 15 years in various area nursing homes/rehabilitation centers.

**Jim Panczykowski** was recently appointed to be the Program Director for the Erie County HEAP Program which is housed now at the Erie County Department of Senior Services. Jim has served as Home Energy Assistance Coordinator with Senior Services since 1983. His unit processes over 20,000 HEAP applications a year and serves as the resource base for senior citizens who have energy-related problems. Jim has coordinated the Energy Conservation Bank Program as well as the NYSOFA, DOS and DHCR Weatherization Programs. He has provided testimony on numerous occasions advocating strongly for the support of energy programs that serve Erie County's elderly and disabled population. Jim has also been involved in numerous energy outreach campaigns and has done numerous presentations to community groups, senior citizens, print, radio and television media. Jim also serves on numerous committees targeting services to low income senior seniors and disabled.

**Ann Russell** is the Assistant General Manager for Quality Assurance for National Fuel Gas Corp. National Fuel gas serves 11 counties in Western New York with 521,000 customers. Ann has been employed

at National Fuel for more than 39 years spending most of her career in customer service. She is also treasurer of the Western New York SOCAP (Society of Consumer Affairs Professionals) and represents National Fuel in CMUG (Complaint Management Users Group) a joint effort which includes all New York State Utilities and the Public Service Commission and provides a forum of effective dialogue and networking techniques that promotes growth in responsiveness to customers.

**Arlene Strang** is a Peer Advocate for the Independent Living Center of the Hudson Valley. She has been with the Center for almost 3 years. In this capacity she performs the following duties: information and referral, peer counseling and advocacy, benefits and entitlements, housing, disability awareness in the community, independent living skills, transportation issues and a women's group. She is a graduate of Empire State College and is currently pursuing a BA degree in Community and Human Services. Prior to working at Independent Living she held various positions working as a mental health peer advocate and case manager. She is a mother of three teenagers and believe strongly in the self determination and empowerment both with the people she works with and with herself. She believes in a person- centered approach with people first and disability second.

<b>5:30 - 7:30 pm</b>	<b>Reception</b>	<b>Foyer</b>
Please take this opportunity to visit our exhibitors.		

### Wednesday, May 3

<b>7:30 - 8:30 am</b>	<b>Registration/ Continental Breakfast</b>	<b>Foyer</b>
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<b>8:30 - 9:30 am</b>	<b>Break-Out Sessions</b>	<b>Ball Rooms B, C, &amp; Capital Room</b>
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**Session 7: Consumer Protections: Exploring Affordable Credit/Debt Management** **Ball Room B**

As household energy burdens climb, finding a way to pay the increasing costs of energy may lead consumers into debt. This session will provide an understanding of the concepts of credit and debt and will discuss their implications for consumers to be effective energy customers. Learn about credit/debt management strategies that will help you and your clients reduce debt and decrease reliance on credit.

*Ann Gifford, Team Coordinator for Consumer and  
Financial Management Education  
Cornell Cooperative Extension of Tompkins County*

*Kelvin Keraga, Project Manager  
New York State Energy Research and Development Authority  
(Moderator)*

**Ann Gifford** is currently the Team Coordinator for the Consumer & Financial Management Education Programs for Cornell Cooperative Extension (CCE) of Tompkins County. She provides leadership for the implementation of a multifaceted adult education programming effort in Tompkins County. Those efforts include Money Management Workshops, One-on-One Financial Management Education Program, a volunteer staffed Consumer HelpLine, Monthly Consumer Issues Program in conjunction with the NYS Attorney General's Office, Lead Poisoning Prevention Education, Radon Education, Energy Education, and Food Safety. With CCE colleague Barb Henza, Ann provides statewide leadership for the development and implementation of the Financial Management Education Workshops and the Energy Use Workshops for the EmPower New York Program through Cornell Cooperative Extension Associations throughout NYS. In 1999 she served on the statewide Development Team working closely with NYSEG on the development and implementation of the financial management education component of the Power Partner Program throughout NYS. Ann and her staff developed and piloted the One-on-One Financial Management Education Program, which was later replicated in 11 other NYS counties with funding from NYSEG. National Extension Association of Family and Consumer Sciences (NEAFCS) at the state, regional, and national levels have recognized these efforts.

**Kelvin Keraga** is Project Manager for NYSERDA's EmPower New York program. His previous experience includes 11 years as a coordinator of low-income energy efficiency services at National Grid. He has worked as a weatherization coordinator for the Weatherization Program (WAP) both in New York City and in Massachusetts.

**Session 8: Save Energy, Save Dollars**

**Ball Room C**

Save Energy, Save Dollars is a practical workshop on reducing home energy consumption and thus reducing utility bills. We will explore research-based information and consider low cost and no cost methods to accomplish the savings. We will look at the four systems of any residence namely, Space Heating, Water Heating, Lighting, and Appliances.

*Lori Clark, Project Manager*

*New York State Energy Research and Development Authority  
(Moderator)*

*Jerry Loch, Program Educator  
Cornell Cooperative Extension of Jefferson County*

Lori Clark is an Associate Project Manager for the Residential Energy Affordability Program at the New York State Energy Research and Development Authority (NYSERDA), managing the New York Energy \$mart<sup>SM</sup> Communities Program; Cornell's Education Program for Residential Energy Efficiency and coordinates all NYSERDA's residential events throughout New York State. She has been with NYSERDA since July 2000. Prior to joining NYSERDA, Lori worked in the Weatherization Assistance Program at the NYS Division of Housing & Community Renewal. She has over 20 years experience in marketing, special events management and working with the low-income sector. Lori received an Associates Degree in Business from Hudson Valley Community College and an Executive Secretarial Associates Degree from Albany Business College.

Jerry Loch is a Program Educator for Cornell Cooperative Extension of Jefferson County. His main focus is on Energy Use Management, Personal Financial Management, Credit and Debt Issues, and Time Management. He served in the military, traveled throughout the Middle East, Europe, and South America, studied with the United States Armed Forces Institute, graduating from Lehigh County Community College, Moravian Seminary, and Colgate Rochester Divinity School.

**Session 9: Environment and Energy: Helping  
Low-Income Households Remove  
Underground Oil Tanks**

**Capital Room**

Removal of underground oil tanks is a challenging housing and energy issue. This session will focus on the skills and resources needed to help low-income households to remove these tanks. Code enforcement and liability issues make it difficult for resource programs like Empower and HEAP to assist with removal of underground tanks. They remain a potential health and safety risk for the household and community.

*Gary Bowich, Attorney*

*Dennis Farrar, Chief, Emergency Response Coordination Section  
New York State Department of Environmental Conservation*

*Keith Goertz, Environmental Engineer  
Office of the State Comptrollers, Oil Spill Fund*

*Barbara Hahn and Wanda Ramirez of*

*Dutchess County Community Action Agency*

*Sue Montgomery Corey, President  
Community Power Network of New York State, Inc.  
(Moderator)*

**Gary Bowich** is an Attorney and Counselor at Law based in Albany. In this role, he provides legal counsel and litigates on behalf of individuals and businesses regarding State and federal environmental matters including New York Environmental Conservation and Navigation Laws, CERCLA, RCRA and other environmental liability and regulatory issues as well as petroleum spills, hazardous waste site cleanups, groundwater contamination, environmental compliance, SEQRA, brownfield redevelopment, land use, wetland regulations, mining, regulatory compliance, power plant siting and toxic tort claims. Prior to opening his practice, Mr. Bowich served as Section Chief to the Oil Spill Litigation Unit of the New York State Attorney General's Office (1994-1997). He also served from 1987-1991 as a Senior Attorney for the New York State Department of Environmental Conservation. He earned a Bachelor of Science Degree in Chemistry from Union College and is also a graduate of Albany Law School.

**Dennis Farrar** is currently the Section Chief of the Emergency Response Coordination Section (ERC) of the Bureau of Technical Support, Division of Environmental Remediation, NYSDEC. Among its duties, the ERC has responsibility for the New York State Spill Hotline, and helps coordinate the response and remediation of oil spills in the nine DEC Regions statewide. The section also works with the New York State Department of Health, and New York State Environmental Protection and Spill Compensation Fund on issues related to Spill Response. Mr. Farrar has been employed by the DEC for 23 years in both the Buffalo Regional Office and Central Office in Albany, and has worked in the Environmental Enforcement, State Superfund, and Oil Spill programs.

**Keith Goertz** is an Environmental Engineer with the Oil Spill Fund housed in the Office of State Comptroller Alan Hevesi. From 1987 to 2005, he worked for the New York State Department of Environmental Conservation as part of that agency's Oil Spill Response and Remediation Unit. Keith worked in three different regions during his tenure with DEC including Region 1 (Long Island), Region 4 (Schenectady), and Region 6 (Watertown). He earned a B.S. degree in Chemical Engineering from the State University of New York at Buffalo.

**Barbara Hahn** manages energy and housing programs for Dutchess County Community Action Agency. Her responsibilities include managing North East Home Improvement, DCCAA's for-profit construction company as well as all of the NYSERDA-funded

initiatives for the agency. She also oversees no-heat emergencies referred from the Dutchess County Department of Social Services.

**Sue Montgomery Corey** is the President of the Community Power Network of NYS, Inc. a consulting company based in the southern Adirondacks. CPN serves as manager for the Low-Income Forum on Energy (LIFE) as part of its mission to work statewide on public policy issues which impact the ability of families and communities to have access to safe, affordable energy. CPN also serves as implementation contractor for the HEAP Home Heating Oil Component sponsored by NYSERDA and OTDA. Sue previously served as Executive Director for the NYS Community Action Association, the NYS Weatherization Directors Association and the Family Development Association of NYS. She has also provided administrative, planning and communications services on behalf of low-income communities on the staffs of the NYS Rural Housing Coalition, the Capital District Community Development Loan Fund and the Tug Hill Commission. She earned a B.A. in Environmental Studies and Government from St. Lawrence University and an M.S. in Technical Communications from Rensselaer Polytechnic Institute. She currently serves on the Boards of the National Fuel Funds Network and A World Institute for Sustainable Humanity.

**Wanda Ramirez** is the HEAP/WRAP coordinator for Dutchess County Community Action Agency. In this capacity, she coordinates the Energy Crisis Intervention Program (ECIP) sponsored by DCCAA and the Dutchess County Department of Social Services which provides an emergency supply of oil for fuel at Emergency Fuel Depots throughout Dutchess County. She also coordinates assistance to income-eligible individuals and families to apply for HEAP benefits and aids families participating in DCCAA's Fuel Survivors Club Program.

9:30 - 10:30 am

Break-Out Sessions

Ball Rooms B,C,  
& Capital Room

**Session 10: Technology and Low-Income Households: Ball Room B  
What's New In High Efficiency Heating  
Equipment, Lighting, and Appliances?**

There's a lot on the market in terms of high efficiency heating equipment, appliances, and lighting, but it's often difficult for low-income households and the organizations that work with them to sort through what's available. This "Gadgets and Gizmos" session will provide a broad overview of what's out there, the importance of the ENERGY STAR® label and how these products are an important link in making energy more affordable.

*John Jones, Project Manager  
New York State Energy Research and Development Authority*

*Mark Michalski, Assistant Project Manager*

**New York State Energy Research and Development Authority  
(Moderator)**

**Carl Uthe, Partnership Relationship Manager  
Lockheed Martin**

**John Jones** is a Project Manager for the Residential Energy Affordability Program at the New York State Energy Research and Development Authority (NYSERDA). John is the technical liaison for equipment and installation standards, training curriculum and certification development, energy codes and trade association relations. Prior to joining NYSERDA, John owned and operated an HVAC business serving central New York and served as a part-time instructor for OCM BOCES for the Home Performance with ENERGY STAR®.

**Mark Michalski** is native of Albany, NY and received his B.S. in Marketing from Oswego State University in May 2005. He is currently an Assistant Project Manager at NYSERDA who manages the **New York Energy Smart<sup>SM</sup>** Products Program. Mark also manages the *Stay Cool!* and *Change a Light, Change the World* campaigns, and provides marketing support to other residential programs as needed.

**Carl Uthe** is a Partner Relationship Manager with Lockheed Martin. He is part of the consultant/implementation team that consults and implements NYSERDA's New York State ENERGY STAR® Products Program. Carl has been with the program since 1999 and has helped educate retailers, manufacturers, and consumers on the benefits of promoting and using ENERGY STAR Products in New York.

**Session 11: Consumer Protections: Heating with Fuel Oil or Propane Ball Room C**

A customer's rights and responsibilities are fairly clear in their relationship with a regulated investor-owned utility. They are less clear in the relationships that customers have with dealers who sell fuel oil or propane. This session will explore the issues that arise in managing these consumer relationships.

**Charlie Donaldson, Assistant Attorney General  
Office of the New York State Attorney General**

**Doug Elfner, Director of Utility Intervention  
New York State Consumer Protection Board**

**Ben Wiles, Senior Attorney  
Public Utility Law Project**

**Charlie Donaldson** is an Assistant Attorney General in the Telecommunications and Energy Bureau of the New York State Attorney General's Office. He concentrates on energy matters, including enforcement of laws governing the retail sale and delivery of electricity and natural gas. Prior to joining the Attorney General's Office in 1983, he worked at the Federal Trade Commission in Washington, D.C., and in low income legal service programs in Syracuse and on the Navajo Reservation. A 1966 graduate of the University of Alabama, he grew up on a red dirt road in a home that heated with kerosene.

**Dr. Douglas W. Elfner** is the Director of Utility Intervention at the New York State Consumer Protection Board (CPB). He is responsible for all aspects of analysis, policy development and advocacy on behalf of the state's consumers regarding the regulated electric, natural gas and telecommunications industries. Dr. Elfner is also the CPB's Director of Outreach, and develops and delivers information regarding consumer-related issues to New Yorkers. He has testified as an expert witness before state and federal regulators on energy and telecommunications issues. He has also authored hundreds of documents submitted to regulators in which he advocated pro-consumer positions on regulatory issues. In 17 years with the CPB, he has addressed all major regulatory matters, including appropriate rate levels, service quality and consumer protections. He has also served as a consultant to state regulators in other states. In addition, Dr. Elfner has developed numerous informational programs on important consumer issues, including identity theft, financial literacy and energy-related topics. Prior to joining the CPB, Dr. Elfner served as a District Manager at AT&T Communications. He was also an Assistant Professor of Economics at the University of Vermont. Dr. Elfner received his Ph.D. in economics from the University of Michigan. He also holds a B.A. in Mathematics and Economics with Honors and Distinction from the University of Delaware. He is a member of Phi Beta Kappa, the National Association of Business Economists and the American Economic Association.

**Ben Wiles** is a Senior Attorney at the Public Utility Law Project (PULP) and is involved in the development of administrative and legislative issues growing out of the introduction of retail competition in the regulated electric and gas industries. He assists PULP's efforts to monitor the tele-phone Lifeline rates and to promote introduction of advanced technology networks in low-income communities. He joined PULP after seven years working in energy and tele-communications law in private practice. Prior to this, he served as Assistant Counsel in the Governor's Counsel's Office on energy, environment and agriculture issues.

**Session 12:                    A Holistic Approach to Stretching                    Capital Room**

## **the Dollar**

This session will explore ways to help low-income consumers extend their buying power by accessing non-energy resources such as the telephone Lifeline program, the EPIC prescription drug program and the Earned Income Tax Credit.

*Tom Kane, Senior Tax Specialist  
Internal Revenue Service*

*Elizabeth Katz, Utility Consumer Assistance Specialist III  
New York State Department of Public Service*

*Patrice O'Connor, Utility Consumer Program Specialist  
New York State Department of Public Service*

*Candy Rivera Whitehead, EPIC Outreach Representative  
EPIC Program, NYS Department of Health*

**Tom Kane** is a Senior Tax Specialist with the Internal Revenue Service. He has been involved with the Earned Income Tax Credit and volunteer tax sites for over seven years. He has served as the EITC and VITA coordinator for Upstate New York. He has been the IRS Liaison for the Welfare-to-Work Project with New York State. Currently he serves as the Coordinator for the VITA Sites Program at the county Department of Social Services offices. He also works with the Fulton-Montgomery Coalition and the Build Your Money Capital Region Coalition (Albany, Rensselaer, Saratoga, Schenectady and Schoharie counties). SPEC is the outreach and education function of Internal Revenue's Wage and Investment Division. Its approach is to combine resources and goals with other organizations for better access to lower income populations. SPEC combines three components that support a family's success: tax awareness and education, tax preparation assistance, and financial literacy. SPEC has established nearly 60 national partnerships and has worked with communities to build 265 coalitions, representing thousands of local organizations. Mr. Kane has more than 18 years experience with the Internal Revenue Service. He holds a Masters Degree from the University at Albany in Liberal Studies.

**Elizabeth Katz** is a Utility Consumer Assistance Specialist III with the New York State Department of Public Service (NYS DPS) in the Office of Consumer Services. She is involved in resolving complex consumer and consultant cases filed against utilities through the NYSDPS. Previously, she supervised in the Department's Call Center and trained the new representatives. She holds a B.A. from the State University of New York at Albany in communications and has also completed graduate coursework in communications and demography. Elizabeth is also a member of the Life Steering Committee, NYS HEAP Interagency Task Force, and Women in Communications & Energy.

**Patrice O'Connor** is a Utility Consumer Program Specialist and has been with the NYS Department of Public Service (DPS) for 21 years working on various aspects of utility regulation. Patrice worked in the Office of Utility Efficiency and Productivity on utility management audits, in the Office of Internal Audit, and is currently in the Office of Consumer Services. Patrice works in the Consumer Advocacy and Education Section and specializes in telecommunications issues. Prior to her career at the DPS, Patrice worked as a program auditor in the NYS Legislature. She holds a B.A. in Sociology/Social Work from Plattsburgh State University and a Masters in Public Administration from the Pennsylvania State University.

**Candy Rivera Whitehead** is an EPIC Outreach Representative with the New York State EPIC Program. She has been with EPIC for the past 19 years, since it's inception on October 1, 1987. As an Upstate EPIC Outreach Representative, Candy travels throughout Upstate New York conducting presentations and trainings. These presentations are provided in an effort to educate seniors, groups and/or organizations on the benefits of the EPIC Program. For the past year, Candy has worked closely with The Center for Medicare and Medicaid Services and has participated in State wide Medicare Part D trainings educating people on EPIC and Medicare Part D Working Together.

<b>10:30 - 10:45 am</b>	<b>Break</b>	<b>Foyer</b>
Please take this opportunity to visit our exhibitors.		

<b>10:45 - 12:00 pm</b>	<b>Plenary: New York Energy Programs: Evolving to Meet The Challenges</b>	<b>Ball Room A</b>
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Find out how the major state and federal resource programs are adapting to meet the changing needs that will impact the families in your community. LIFE will dedicate most of Day 2 to these critical programs and the changes that they are facing. It will be a great opportunity to get to know the people who make these critical resources work.

*John Ahearn, Program Manager  
New York State Energy Research and Development Authority*

*Pamela Carter, Utility Consumer Assistance Specialist IV  
New York State Department of Public Service  
(Moderator)*

*Tom Carey, Director of Energy and Rehabilitation Programs  
New York State Division of Housing and Community Renewal*

**Tim Kovarik, Aging Service Program Coordinator II**  
**New York State Office for Aging**

**Phyllis Morris, LIHEAP Director**  
**New York State Office of Temporary and Disability Assistance**

**John Ahearn** is a Program Manager at NYSERDA with responsibility for low-income energy affordability programs and educational strategies. In this capacity, he is responsible for the development and management of a variety of programs designed to reduce the energy burden of low-income households, including EmPower New York, the Weatherization Network Initiative and the Low-Income Buying Strategies Program. Additionally, he is responsible for expanding energy efficiency educational opportunities in K-12 schools through the Energy Smart Students Program. Prior to joining NYSERDA in 1996, John was a project manager at the State Energy Office. He was also a weatherization director and executive director of a Community Action Agency earlier in his career.

**Pamela Carter** is a Utility Consumer Assistance Specialist IV with the New York State Department of Public Service's Office of Consumer Services. As a manager in the Office of Consumer Assistance, Ms. Carter is responsible for coordinating the resolution of executive level complaints received by the Office of the Chairman; managing the Office's Alternative Dispute Resolution Process involving mediation; conducting complaint trend analysis; developing office policy and procedures to ensure uniformity and consistency in consumer complaint handling; and overseeing the Office's complaint management and telecommunications systems. Ms. Carter has been with the Department of Public Service for over 25 years and during that time she has worked in public relations, consumer outreach and education, consumer advocacy, and consumer assistance. She is a member of the LIFE Steering Committee.

**Tom Carey, AICP**, is Director of Energy and Rehabilitation Programs for the New York State Division of Housing and Community Renewal. His office administers the New York Main Street Program, the New York State HOME Program, the Weatherization Assistance Program, the Access to Home Program, and the RESTORE Program. They also provide technical assistance to non-profit agencies and local governments on housing rehabilitation, home ownership, energy conservation, and community revitalization. Prior to joining DHCR in 1988, Tom worked for the Housing Council of the Niagara Frontier. He received a Master's degree in Urban Planning from the University of Buffalo School of Architecture and Environmental Design, and a B.A. in Psychology from Buffalo State College. He has written articles on housing policy, downtown revitalization, regional planning, and demographic trends, and is currently participating in his local community's effort to revise their master plan.

**Tim Kovarik** has worked for the New York State Office for the Aging for 19 years and is currently working as an Aging Service Program Coordinator II. He has program responsibilities for HEAP/WRAP, Title V Employment Program, Foster Grandparent Program, the Retired Senior Volunteer Program and the Neighborhood Naturally Occurring Retirement Community Programs.

**Phyllis Morris** is the LIHEAP Director for the New York State Office of Temporary and Disability Assistance. She has been with OTDA since October of 2004, and is responsible for directing policy for the Home Energy Assistance, Electronic Benefit Transfer and Supplemental Security Income programs. Ms. Morris holds a Bachelor of Arts from the University of Notre Dame and a Master of Public Administration from the George Washington University. She began her career in government in 1988 as a Presidential Management Intern with the U.S. Department of Agriculture. In 1992, she moved to New York State and accepted a position with the Division of Budget, where she was responsible for budget development and implementation in the areas of special education and public assistance.

**12:00 - 1:15 pm      Lunch      Pearl Street Room**

Our lunch time will include a brief presentation about an exciting new model for building community alliances and eliminating poverty at the community level. LIFE is pleased to present: *Move the Mountain*.

*Tina Zerbian, Executive Director  
Cattaraugus Community Action*

*Lee Dillon, Executive Director  
Tompkins Community Action*

**Tina Zerbian** is the CEO at Cattaraugus Community Action, Inc., a role she has held since September of 1984. Prior to that time, Ms. Zerbian was the Domestic Violence Coordinator, Director of Family and Children's Services, and then Deputy Director at the Community Action Agency, where she began in 1980. Ms. Zerbian is currently the President of the New York State Community Action Association. Ms. Zerbian holds a Masters Degree in Counseling Psychology, and a Bachelor's Degree in Elementary and Special Education. She has been an Adjunct Professor of Sociology and Social Sciences at Jamestown Community College and at St. Bonaventure University. She is a member of the Cattaraugus-Allegany Workforce Investment Board, the Cattaraugus County Sheriff's Advisory Council, and the Southern Tier Community Health Care Network.

**Lee Dillon** has more than 20 years of dedicated service to the low-income families of Tompkins County, NY, through her work at Tompkins Community Action (TCAction). She has been the Executive Director of TCAction since 2000 and prior to that was the Agency's Director of Housing Services (Department) for 8 years. In both positions Lee has been instrumental in the conceptualization, development, implementation and promotion of social programs that respond to community's needs. She has a well-honed ability to collaborate effectively with colleagues and marshal community resources to further the Agency and its mission to "partner with low-income households and individuals as they develop to their full potential." Lee firmly believes that "an active community can produce powerful change." Lee attended Defiance College, Ohio University and the University of Michigan; the Executive Development Institute, and the CAPLAW National Training Institute. She is currently a member of the Board of Directors of the New York State Community Action Association.

1:15 - 2:45 pm

In-depth Conversation on  
New York Energy Programs

Ball Rooms B,C

Following the morning plenary, *New York Energy Programs: Evolving to Meet the Challenges*, the three periods in this block will give you the opportunity to have a more in-depth conversation with the people who run the State and Federal resource programs in our state. There will be two break-outs during each period.

Representatives for New York State Energy Research and Development Authority, New York State Division of Housing and Community Renewal, the New York State Office of Temporary and Disability Assistance and the New York State Office for Aging will talk with you in each session. Two agencies will be paired for discussion in each break-out room. Your facilitators for these break-outs will be Mary Thompson Grassi (Ball Room C) and Patrick Costello (Ball Room B).

**Patrick Costello** has been involved in the energy conservation field for over 28 years. He began as a private contractor performing blower door and insulation work prior to his tenure at the Division of Housing and Community Renewal. Since being the Supervisor of the Training and Technical Assistance Unit he and his staff are responsible for research, training and technical issues affecting the New York State Weatherization Assistance Program.

**Mary Thompson Grassi** is a Project Manager with NYSERDA. Prior to joining NYSERDA, she was the Public Affairs Manager for HeartShare Human Services of New York, a large nonprofit that provides an array of human service programs including three low income energy funds. Previous to that position, she was a Manager of Consumer Advocacy at KeySpan working on their low income initiatives in KeySpan's New York City, Long Island and New England territories. She has served as a Board member for the National Fuel

Funds Network and the National Low Income Energy Consortium. Ms. Thompson Grassi started her career working in an inner city clinic in Boston as a staff psychologist providing services to people with disabilities. She holds a Master's Degree from McGill University.

<b>1:15 - 1:40 pm</b>	<b>Period 1</b>
NYS DHCR and NYS OTDA	(Ball Room B)
NYSERDA and NYS OFA	(Ball Room C)

<b>1:45 - 2:10 pm</b>	<b>Period 2</b>
NYS DHCR and NYS OFA	(Ball Room B)
NYSERDA and NYS OTDA	(Ball Room C)

<b>2:15-2:45 pm</b>	<b>Period 3</b>
NYS DHCR and NYSERDA	(Ball Room B)
NYS OFA and NYS OTDA	(Ball Room C)

<b>2:45 - 3:30 pm</b>	<b>Wrap-Up</b>	<b>Ball Room A</b>
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This year's Wrap-Up Session will not only provide an opportunity for you to give feedback about the conference, it will also give us a chance to ask you, "What's Next?"

*Moderator: Martin Insogna, NYS Dept. of Public Service*