



Leading the Way...to a Carbon-Free Future

FOOTPRINT



“MLPs Are a Model for the Commonwealth”

MLPs in Western Massachusetts

- There are 41 public power utilities throughout the Commonwealth, including **GW** in Western Mass.
- Western Mass municipal light plants (MLPs) are located in Holyoke (electric and gas), Westfield (electric and gas), Chicopee (electric), South Hadley (electric), Chester (electric) and Russell (electric).
- Some MLPs also offer natural gas and fiber.
- They range in size from approximately 26,000 electric customers in Chicopee to fewer than 500 in Russell.
- The wide range of sizes, demographics and local decision-making is what makes public power unique and exceptionally responsive to individual community needs.

HG&E co-hosted a legislative briefing on the economic and green benefits of municipal power. *(Story inside)*

HG&E, MMWEC and Local Utility Partners Share How MLPs Are a Model for the Commonwealth



HG&E, Massachusetts Municipal Wholesale Electric Company (MMWEC) and local public utility partners hosted “Western Mass Public Utility - A Model for the Commonwealth” in October. The event provided an opportunity for legislators and public officials to hear how municipal utilities are able to attract businesses and drive emerging technology to the region through their low-cost utility rates. Other benefits of municipal light plants (MLPs) that were shared include local control, reliability, and MLPs’ carbon-free focus.

The event began with a tour of the Robert Barret Fishway followed by a presentation and lunch in the Visitor’s Center. Legislators and guests heard testimonials from the Western Mass Economic Development Council; the Food Bank of Western Massachusetts; the Massachusetts Green High Performance Computing Center; and Jarvis Surgical. Attendees then toured Valley Malt, another thriving local business that chose Holyoke for its affordable utility rates and HG&E’s largely carbon-free energy portfolio.

In addition to HG&E, which provides electric and gas to its customers, other Western Mass MLPs are located in Westfield, Chicopee, South Hadley, Chester and Russell.



From left: Thomas P. Flaherty (WG+E Manager), Mark Rabinsky (DOER, Deputy Director), Bruce Adams (Aide, Representative Angelo J. Puppolo, Jr.), Dan Faille (CELD Manager), Chicopee Mayor John Vieau, Representative Brian Ashe (2nd Hampden), Representative Kelly Pease (4th Hampden), and Noah Green (Director of Constituent Services for Senator Jake Oliveira).



Xiomara Delobato, Chief of Staff for the EDC of Western Massachusetts, gives a testimonial at the event.

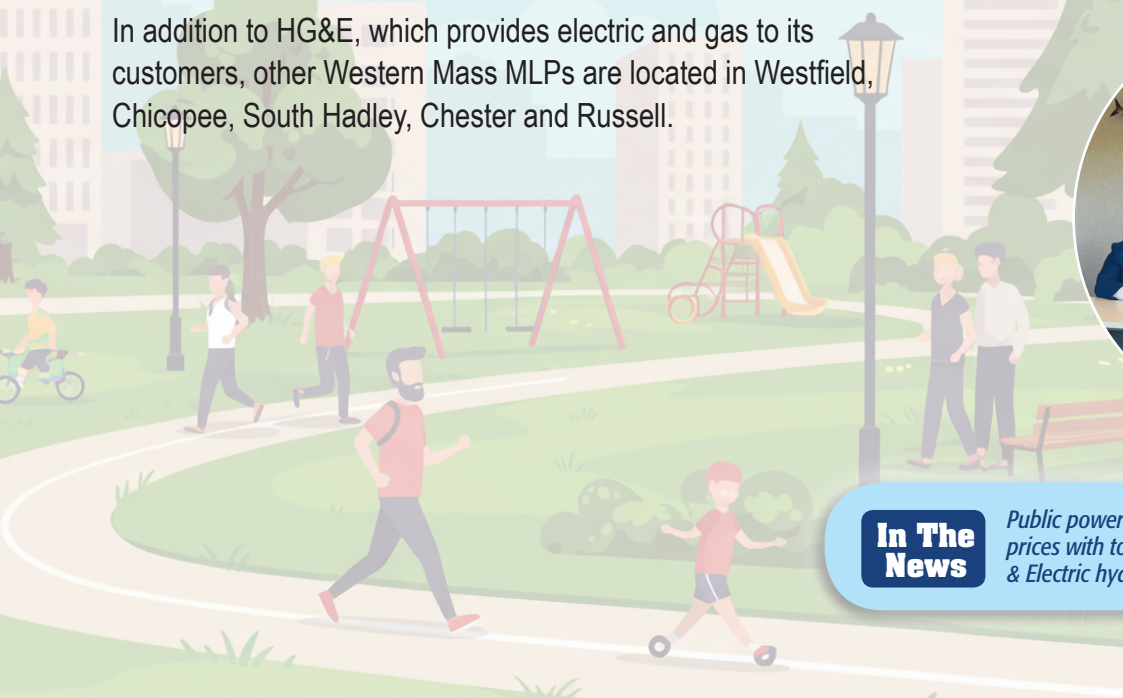


In The News

Public power shines light on prices with tour of Holyoke Gas & Electric hydro plant



MASS LIVE



DID YOU KNOW?

MLPs and Emerging AI Technologies

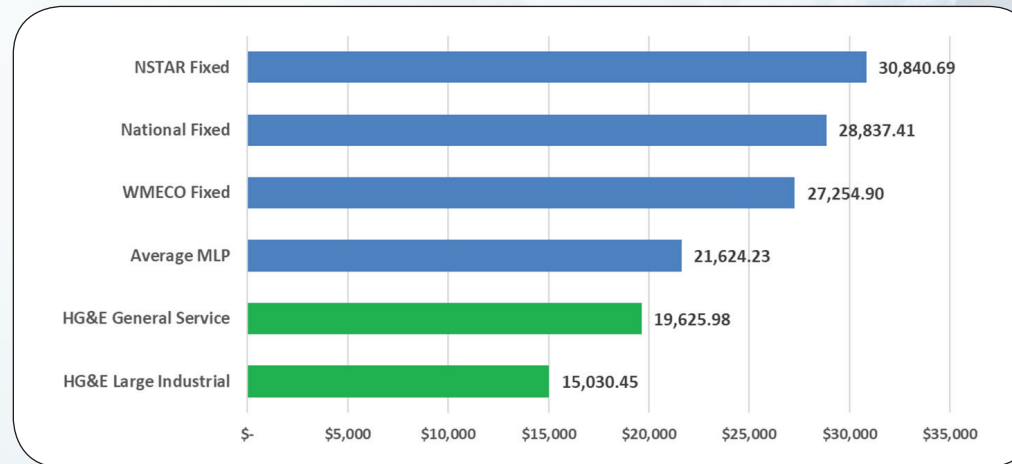
Emerging AI technology has led to the growing demand for AI-powered data centers such as the Massachusetts Green High Performance Computing Center in Holyoke. To meet the particular needs of these facilities that require high energy usage, developers look favorably on public power utilities due to their predictable and stable rates, affordability and reliability. The local control of public utilities can also simplify certain permitting, grid-connection, or interconnection processes, which helps in accelerating build-out of data centers. Many data centers now aim for hybrid power solutions: a mix of grid power, renewables, and on-site generation like solar, to ensure reliability, meaning that data centers can sometimes achieve lower overall environmental impact by working with municipally owned utilities.



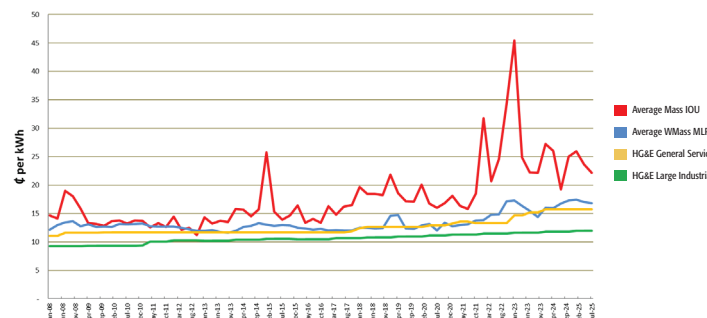
For municipal utilities, attracting a large-load customer such as a data center can yield long-term ratepayer and tax-base benefits, and can stimulate infrastructure investment. As demand from AI-driven data centers grows, many public utilities see this as an opportunity to modernize and expand.

Our Rates vs. Investor-Owned Utilities

2025 Commercial & Industrial Electric Rate Comparison (Oct 24 - Sept 25)
350 kW - 126,000 kWh Consumption/Month (50% Load Factor)



Electric Rates January 2008 - July 2025 (Commercial/Industrial - 350 kWh 126,000 kWh, 50% Load Factor)



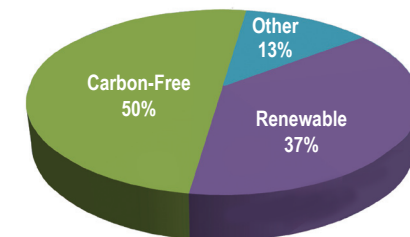
History of Electric Rates

This chart represents electric rates over the course of the last ~18 years for HG&E's Commercial and Industrial customers (yellow and green lines), the average Western Massachusetts Municipal Utility (blue), as well as the average Massachusetts Investor-Owned Utility (red). MLPs offer customers extremely competitive and stable rates, which allow customers to plan utility expenses accordingly.

Your Renewable Energy Future

HG&E's goal is to expand carbon-free sources of electric generation in environmentally sensitive ways and promote the reduction of energy use through energy efficiency programs, all while maintaining some of the lowest electric rates in the Commonwealth of Massachusetts. This successful balance is reflected in the fact that HG&E's carbon footprint is significantly less than that of the average utility in New England.

2024 Emissions



Holyoke's movement toward a carbon-free energy mix has been steady and forward looking.

Recent Recognitions

HG&E Recognized by Northeast Renewable Energy Coalition

In October, Holyoke Gas & Electric was recognized as Utility of the Year by the Northeast Renewable Energy Coalition for bringing clean energy businesses to the city. The event was held during Massachusetts Clean Energy Week, a time when the state highlights leadership in renewable energy.



Engineering *the Future*



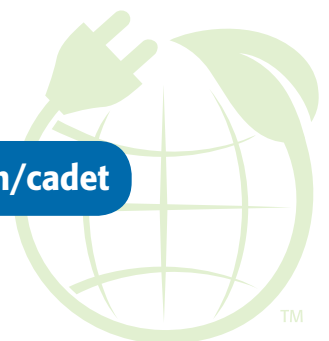
Connor McMahon (second from right) with fellow cadets and cadet engineers who have become HG&E employees. HG&E currently has 16 full-time engineers on staff that came through the cadet program.

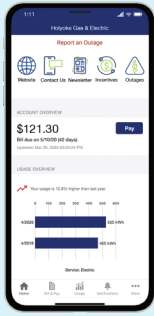
Each summer HG&E welcomes recipients of the Cornelius J. Moriarty, Jr. Scholarship for Cadet Engineers. Open to City of Holyoke residents, successful applicants receive invaluable on-the-job-training with HG&E engineers during the summer and \$15,000 per year for college-related expenses. This year's Cadet Engineer was Connor McMahon. Connor is not only passionate about engineering, but also about contributing to the future success of Holyoke, a community that has supported his family for at least six generations. When Connor reached Saint Mary's High School in 2021, he realized there wasn't a space for students to dive into engineering outside of class, so he founded the school's first Engineering Club with some help from his teacher, Mrs. B. The club quickly grew into a hub of creativity – building rocket prototypes, working on go karts, and tackling real-world challenges.

As a Cadet, Connor matched digital records with physical valve locations in the field to ensure accuracy, safety, and efficiency in HG&E's system. The role gave him an inside look at the collaboration required to maintain critical infrastructure. Connor is now majoring in Mechanical Engineering at the University of Massachusetts Amherst and plans to join the UMass Rocket Club.

The Cadet Program has allowed HG&E to keep engineering talent local. At present, 18 full-time HG&E employees have come through the Cadet Engineer program at the start of their careers.

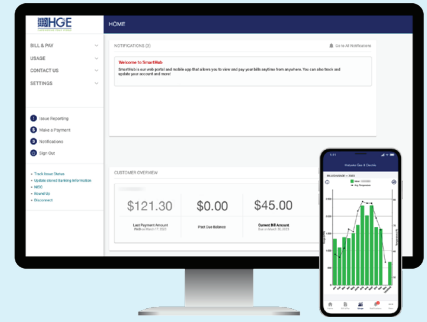
Learn more about the Cadet program at www.hged.com/cadet





HG&E Launches SmartHub for Customers

HG&E has launched its SmartHub mobile app and web portal. SmartHub puts power in customers' hands by keeping them informed of their energy usage and offering tools to help them save time and money on their utility bills. Features include:



- Monitor energy usage through the app to make decisions that can help reduce monthly bills
- Paperless billing, an eco-friendly way to instantly access bills anytime from anywhere, with easy payment options
- Alerts and notifications to stay informed on important account events

Please note: HG&E customers previously enrolled in autopay will need to re-enroll with the new SmartHub platform. For questions about SmartHub, please contact HG&E or visit www.hged.com/SmartHub.



Benefits of a Municipal Utility

HG&E is a municipal utility, which means that we are owned by the community we serve – Holyoke. Unlike private utilities, we do not answer to shareholders many miles away. Instead, we answer to our customers. Here are some reasons why a municipal utility is the best choice for Holyoke:

- We operate in the public interest – to improve the quality of life for our customers and the community.
- We are leaders in renewable energy, sustainability and environmental stewardship, with a focus on the future success of the community.
- Our focus is on providing you with excellent and reliable service instead of making a profit for corporate shareholders.

HG&E received a net positive score of **97%** as it relates to customers' relationship with HG&E

(According to 2025 Customer Satisfaction Survey of residential customers)

- Our employees live in the community, and many are HG&E customers themselves.
- If a customer has a complaint, they can discuss the problem locally, with HG&E management, and be assured that the problem will be addressed.
- Local ownership means that a good portion of our customers' energy dollars stay in the community – creating jobs and supporting the local economy.
- Our rates and services are controlled locally. This enables us to make decisions and provide services that specifically benefit the community.
- We provide our customers with energy at some of the lowest rates in Massachusetts.
- Our low energy rates and innovative energy programs and services incentives serve to assist the City's Economic Development efforts.

Savings for Commercial & Industrial Customers

COMMERCIAL ENERGY CONSERVATION PROGRAM: Financial assistance at 0% interest for qualifying energy efficiency projects.

ECONOMIC DEVELOPMENT DISCOUNTS: New, non-contract commercial and industrial customers in Holyoke can receive a 10% discount on electric and natural gas bills for three years.

HG&EV - ELECTRIC VEHICLE EDUCATION & INCENTIVES: Learn about electric vehicles (EVs), charging equipment and infrastructure, and currently available incentives for commercial properties on our new HG&EV website, www.hged.com/ev.

COMMERCIAL ENERGY AUDITS: Gain insight into ways to reduce your building's energy use by receiving an energy audit for your commercial property.

REBATES: Rebates available for qualifying equipment.

COMMERCIAL DEMAND RESPONSE PROGRAM: Incentivizes commercial and industrial customers who reduce power usage, or electric 'demand,' during certain times each month when demand for electricity is highest across the entire New England grid, including locally in Holyoke.

CARBON-FREE PROGRAM: Helping commercial and industrial customers reach 100% carbon-free electricity; HG&E procures the supplemental carbon-free electricity required and passes along to the customer on-bill.

LOW-INCOME SERVICES SOLAR PROGRAM: Nonprofit organizations that provide critical services—such as food security, homelessness support, or emergency shelter—in Environmental Justice Communities, including Holyoke, may be eligible for grants up to \$50,000 for solar installations and optional battery storage. The program is offered by the Massachusetts Department of Energy Resources (DOER) with technical and application support from the Center for EcoTechnology (CET).

For more information, contact Michael Curtin by phone (413) 536-9319 or email mcurtin@hged.com.

www.hged.com/SAVE