

Record Highs

Tackling Energy Insecurity in the Heat of the Climate Crisis

June 2025

ENERGY BIL

Executive Summary

New York City is at the brink of an energy affordability crisis—one that poses a growing threat to both household budgets and public health. As climate change drives more extreme temperatures, the rising costs of energy are not just a cost of living issue, but could mean life or death for New Yorkers trying to stay cool.

2024 was the hottest year on record, and 2023 was the hottest year on record before that. By 2080, New York City could experience ten heat waves each summer and see six times more days above $90^{\circ}F.^{1}$ These hotter summers have driven up the need for air conditioning, increasing the costs of cooling by more than 50% in the last decade.²

The growing frequency and severity of heat waves is not only a financial concern, it is also a public health emergency. Each year, an estimated 580 New Yorkers die prematurely due to extreme heat.³ This figure is higher than previously reported because the NYC Department of Health and Mental Hygiene has significantly undercounted heat-exacerbated deaths for the past two years due to a methodological error.⁴

Lack of access to home air conditioning is considered the most important risk factor for heatrelated death. However, not all New Yorkers have access to cooling. Citywide, 11% of New Yorkers do not have air conditioners at home.⁵ Cooling access remains a more persistent challenge for communities of color that face even higher rates of heat vulnerability. For instance, over 20% of households in Morrisania/East Tremont and University Heights in the Bronx do not have air conditioners.⁶ Even when people have air conditioning units, many cannot afford to run them. One study found that 21% of renters have an air conditioner but do not use it due to costs.⁷ The ability to afford air conditioning can be a matter of life or death: 42% of the people who died at home during extreme heat had air conditioners that were not working or in use, while 58% had no air conditioning at all.⁸

As summers get hotter and global temperatures rise, it is increasingly important to ensure that all New Yorkers can afford to buy and run air conditioners to remain safe during heat waves. Unfortunately, the cost of purchasing and running air conditioners can be prohibitively costly for many working families. Electricity in the city is already expensive, at 54.4% above the national average.⁹

Yet, threats to energy costs loom large. Con Edison (ConEd) has proposed a steep rate increase that would raise the cost of electricity. At the same time, Trump has proposed terminating the Low Income Heating and Energy Assistance Program (LIHEAP), a critical lifeline that helps people pay their utility bills. The Trump administration is also planning to shut down the ENERGY STAR program, which helps consumers save money on electricity by certifying energy efficient household appliances.

The City must act urgently to protect New Yorkers ensuring that energy remains affordable and acessible, partiuclarly in light of climate change. This report analyzes the increasing cost of utility bills in light of the rising costs of summer cooling and projects the impacts of ConEd and Trump's actions. The analysis finds that:

- Hotter summers have resulted in the cost of summer cooling to go up by more than 50% in the last decade.
- 30% of New Yorkers are energy insecure, which means they are unable to meet their household's energy needs.
 - In the last five years, 3.5 million New Yorkers (42%) have fallen behind on utility payments, and 1.9 million (23%) have experienced utility shutoffs because they could not pay their bills.¹⁰

- Energy insecurity is even higher for low-income, Black, and Latino New Yorkers, who are eight times as likely to have utilities shut off than white and affluent New Yorkers.
- Energy insecurity is highly correlated with other forms of financial hardship, including housing, food, and financial insecurity, as well as poor physical and mental health.
- Between ConEd's proposed rate increase and Trump's proposed elimination of key energy programs, New Yorkers may see a steep increase in basic utility costs:
 - ConEd's proposed electricity rate hike could raise the average household electricity bill by \$31 per month, or \$372 year.
 - Trump's proposed termination of the LIHEAP program would leave over a million households in New York City struggling to afford the basic costs of energy.
 - LIHEAP benefits already fell far short of addressing the energy bill needs of New Yorkers. Due to limited funding, only half of eligible households receive assistance—and while the program may cover the cost of an air conditioner, State restrictions prohibit any help with the cost of running it.
 - Trump's proposed elimination of ENERGY STAR could increase average household energy costs by \$450 annually.

To confront these challenges, the City and State must act now to fight back against President Trump's proposed elimination of LIHEAP and ENERGY STAR and implement the following recommendations to mitigate the harms of Trump's administration and more effectively protect New Yorkers from the impacts of extreme heat:

- 1. Limit rate increases, while strengthening and expanding the New York State Energy Affordability Program to ensure that any increases are fair and necessary and to enable more customers to access financial support.
- 2. **Pass the NY HEAT Act**, which would end the expansion of gas infrastructure and cap the utility bills of low- and moderate-income New Yorkers across the State to 6% of household income.
- 3. Establish a Right to Cooling that requires landlords to maintain a minimum indoor air temperature during hot summer months by providing air conditioners for heat-vulnerable tenants.
- 4. **Expand public power for clean, affordable energy** through the City's new Public Solar NYC initiative and increase renewable energy projects through New York Power Authority (NYPA).

Energy Insecurity in NYC

Roughly 30% of New Yorkers are energy insecure, which means they are unable to meet their household's energy needs.¹¹ In the last five years, 3.5 million New Yorkers (42%) have fallen behind on utility payments, and 1.9 million (23%) have experienced utility shutoffs because they could not pay their bills.¹² In fact, 406,000 households owe a total of \$560 million in unpaid utility bills to ConEd, and and utility debt has doubled since pre-pandemic levels.¹³ Energy insecurity is even higher for low-income New Yorkers of color (Table 1). For instance, Black and Latino New Yorkers and those living below the poverty line are eight times as likely to have had their utilities shut off than white New Yorkers and those above 300% of the poverty line, respectively.¹⁴

Energy burden, or the percentage of a household's income spent on energy bills, is another way to measure energy insecurity. Households that spend over 6% of their income on energy costs are considered to have high energy burden. In New York City, 25% of all households are energy burdened, including a third of all Black and Latino households.¹⁵

People who are energy insecure also often face other types of hardship. Studies have found that energy insecure New Yorkers faced higher rates of housing, food, and financial insecurity, as well as poor physical and mental health.^{16, 17, 18}

Demographics	Rate of falling behind on utility payments	Rate of utility shutoffs	
Income relative to poverty threshold			
Under 100%	62%	43%	
100-200%	58%	33%	
200-300%	42%	19%	
Above 300%	18%	5%	
Borough			
Brooklyn	44%	23%	
Bronx	55%	32%	
Manhattan	33%	17%	
Queens	39%	19%	
Staten Island	43%	18%	
Housing Status			

Table 1: Energy Insecurity among New Yorkers in a Five-Year Period

Demographics	Rate of falling behind on utility payments	Rate of utility shutoffs
Homeowner with mortgage	27%	7%
Renter	52%	30%
Race/ethnicity		
Asian	24%	11%
Black	59%	37%
Latino	56%	33%
Other or multiracial	53%	27%
White	23%	5%
Sex		
Male	36%	10%
Female	46%	14%
Educational attainment		
High school degree or less	53%	34%
Some college or associate's degree	54%	29%
Bachelor's degree or more	30%	11%

Source: The Prevalence and Persistence of Energy Insecurity in New York City, Poverty Tracker and Robinhood Foundation. <u>https://robinhood.org/wp-content/uploads/2024/07/Poverty-Tracker-Energy-Insecurity-Report-Robin-Hood-2024.07.18-</u> <u>FINAL.pdf</u>

Threats to Energy Affordability

Even as many New Yorkers are struggling to afford basic utility costs, several threats to energy affordability are on the horizon. ConEd proposed raising the price of electricity and President Trump proposed gutting LIHEAP and ENERGY STAR, two federal programs designed to reduce energy costs.

ConEd is Increasing the Cost of Electricity

Every few years, ConEd, the utility serving New York City, requests changes to the costs of delivering energy to customers. Through this process, known as a rate case, utilities seek

approvals for rate changes based on planned investments and expenses. The Public Service Commission (PSC), a board that consists of seven governor-appointed members, is responsible for regulating utilities and approving electricity and gas rates across the state.

This year, ConEd has proposed new investments that require an additional \$1.6 billion—an 11.4% increase—to help the utility to maintain, modernize, and green the power grid.¹⁹ This is the highest proposed increase in recent years. To cover the costs of those new investments, ConEd allocates rate increases across residential and commercial customers through their delivery charges. The average NYC household currently pays \$103.24 for monthly electricity bills, \$75.64 of which are delivery charges. Under the proposed rate case, delivery charge for residential households would increase by 40% in the next three years, resulting in a 30% total bill increase to \$134.26 per month.²⁰

ConEd's rate case proposal is currently under review by the Public Service Commission and could take effect as early as January 2026. Through the rate case process, the State Department of Public Service (DPS) typically develops a counterproposal to the utility's rate filing. Stakeholders can also participate as a party to the rate case, which allows them to participate in hearings, file expert testimonies in response to the utility's proposals, and petition the PSC for appeals. The utility, DPS, and third parties to the rate case typically negotiate a settlement through a closed-door process to develop a joint proposal. The joint proposal is then presented to an administrative law judge, who makes a recommendation to the PSC. While any entity can join as a formal party to a rate case, the extremely technical and complex process and cost of participating in the proceedings create a high barrier of entry.²¹

Trump is Gutting Federal Energy Programs

On day one of his second term, President Trump made clear his agenda to expand fossil fuels and gut federal climate and environmental programs. The Trump administration is ending two key programs that help to conserve and lower the costs of energy: LIHEAP and ENERGY STAR.

LIHEAP

Created in 1981, LIHEAP is a federal block grant program that provides financial assistance for heating and cooling that has served as a lifeline for low-income households to afford basic utilities. LIHEAP is designed for low-income households with high energy burden, as well as households with adults over 60 years old, children under 6 years old, and people with disabilities.

In New York, LIHEAP funding can cover the costs of heating bills in cold months, as well as the costs of purchasing an air conditioner or fan in warmer months. New York receives more LIHEAP funding than any other state. Half of the state's LIHEAP beneficiaries are in New York City.²² In 2024, LIHEAP provided \$69 million of total benefits to over 1.1 million households across the five boroughs. The amount of LIHEAP benefits varies based on type of assistance, fuel, and living situation (Table 2). In 2024, the State paid New York City LIHEAP beneficiaries an average of

\$64.26 for regular non-emergency benefits, \$463.80 for emergency benefits, \$7,729.96 for furnace replacements, and \$819.29 for cooling assistance.¹

LIHEAP also opens doors to additional financial benefits. Households that receive LIHEAP benefits are automatically eligible for up to \$111.48 a month from the state-established and utility-administered Energy Affordability Program, as well as \$300 from the EnergyShare program that provides energy grants to low- and moderate-income families.²³ The termination of LIHEAP would prevent some eligible participants from receiving those additional benefits.²

Benefits Program	Base Benefit per Year
Regular Benefits for heating bill assistance	\$635 (+\$61 if the household gross income is at or below 130% federal poverty level, or receives ongoing benefits through Temporary Assistance or Supplemental Nutrition Assistance Program) for eligible households whose primary heat is electricity or natural gas and who make direct payments based on their household's actual usage to the vendor.
Emergency Benefits for heat-related emergencies (e.g., your heat is shut off)	\$585 for natural gas or electric heat combined with heat related domestic (electric service required to operate heating equipment)
Heating Equipment Repair and Replacement Benefit	\$4,000 for repair \$8,000 for replacement
Cooling Assistance Benefit	\$800 for purchase of a window air conditioner or fan \$1,000 for purchase of a wall sleeve unit

Table 2: Summary of LIHEAP Benefits

Source: https://otda.ny.gov/programs/heap/

Despite providing critical assistance to so many New Yorkers, LIHEAP has consistently fallen short of meeting the needs of all energy burdened and insecure households due to limited funding availability.²⁴ Only half of income-eligible households actually receive LIHEAP benefits.²⁵ In

¹ The Comptroller's Office calculated these benefits by tabulating all of the monthly caseload statistics from the New York State Office of Temporary and Disability Assistance, which administers LIHEAP (also known as HEAP) for the state. The caseload statistics can be found here: <u>https://otda.ny.gov/resources/caseload/</u>.

² Note that other governmental assistance programs, such as Supplemental Nutrition Assistance Program (SNAP), Supplementary Security Income (SSI), and Temporary Aid to Needy Families (TANF), also automatically qualify households for ConEd's energy affordability program. However, households who only qualify through LIHEAP would no longer be automatically enrolled in ConEd's assistance program if LIHEAP is terminated.

addition, the state's LIHEAP funding for both energy bill and cooling assistance (which operate on different timelines) have run out early in the last few years due to high demand.^{26, 27} This past winter, when the program unexpectedly ran out of funding in January, Governor Hochul reallocated \$35 million to reopen applications for the remainder of the season.²⁸

Another shortcoming is LIHEAP's prioritization of heating bill assistance over cooling. In 2023, only 3% of total \$549 million of statewide LIHEAP funding went toward cooling assistance. Furthermore, while the program allows LIHEAP funding to go toward the cost of energy bills in hot summer months, New York's rules only allows LIHEAP cooling assistance to be used for the purchase of an air conditioner or fan. Despite the fact that many New Yorkers cannot afford to run their air conditioners due to high energy costs, New York's LIHEAP funding cannot be used for utility bill assistance for summer months when they are desperately needed.

In April 2025, the Trump administration laid off the entire staff administering LIHEAP as part of DOGE efforts to systematically dismantle federal programs.²⁹ Without any staff to administer the program, it remains unclear whether or how New York will be able to access the remainder of already-obligated LIHEAP funds that the state is entitled to for 2025. President Trump's 2026 budget proposes cutting all LIHEAP funds, claiming that the program raised "integrity concerns related to fraud and abuse."³⁰ President Trump's proposed termination of LIHEAP would leave over a million energy-burdened and -insecure New Yorkers without any relief to purchase life-saving air conditioners or cover the rising costs of energy.

ENERGY STAR

ENERGY STAR is an energy efficiency certification program. Created in 1992 and administered by the U.S. Environmental Protection Agency (EPA), ENERGY STAR has become a popular and trusted standard for energy efficiency, allowing consumers to make informed decisions when purchasing appliances. ENERGY STAR has not only shifted the way that consumers shop, but also incentivized manufacturers to design appliances to use less power. Since its creation, ENERGY STAR has saved customers over \$500 billion in energy costs and reduced greenhouse gas emissions by 4 billion metric tons.³¹ EPA estimates that the average household saves \$450 on energy bills each year by choosing ENERGY STAR products.³²

Now, the EPA plans to eliminate the ENERGY STAR program as part of an agency reorganization. Despite the long history of bipartisan support for ENERGY STAR, the Trump administration has long wanted to cut the program since his first presidential term.

Recommendations

The City and State must act now to fight back against Trump's proposed elimination of LIHEAP and ENERGY STAR and implement the following recommendations to mitigate the harms of Trump's administration and more effectively protect New Yorkers from the impacts of extreme heat:

1. The PSC should protect energy affordability through the rate case proceedings by:

- a. Limiting rate increases. The PSC should review ConEd's rate increase proposal critically to limit rate increases, and ensure that any rate hikes approved are absolutely necessary for upkeep of the power grid instead of increasing profits for ConEd's shareholders or other costs that do not directly benefit ratepayers.
- b. Strengthening and expanding the Energy Affordability Program to ensure that more customers can access greater financial support. If the Trump administration is successful in terminating LIHEAP, the state needs to step up protect energy insecure New Yorkers. The PSC should strengthen and expand the state's Energy Affordability Program (which ConEd administers) to allow more New Yorkers to access financial support for utility costs. Unlike LIHEAP, this program supports utility bills for both heating and cooling. The program should enhance outreach efforts—including improved language access with translated materials and services—to enroll new low-income customers, provide an easy re-certification process so that no customers fall out of the program and lose essential benefits, and issue a moratorium on disenrollments while the PSC finds additional funding to replace any potential loss of federal LIHEAP funds should the program be eliminated completely.
- 2. The State Legislature should pass the NY HEAT Act. The New York Home Energy Affordable Transition (NY HEAT) Act sponsored by Senator Liz Krueger and Assemblymember Jo Anne Simon ends the expansion of gas infrastructure and caps the utility bills of low- and moderate-income New Yorkers to 6% of household income.³³ The HEAT Act eliminates the "100-foot rule" that requires utilities to provide gas service at no charge to anyone living within 100 feet of an existing gas line. The costs for these connections, which are passed on to existing ratepayers, total over \$200 million per year. The bill also proposes a cap on utility bills to reduce energy burden. The bill has passed the Senate in the last two years and was reintroduced by State Senator Liz Krueger in the 2025 state legislative session. The State Legislature should immediately pass the NY HEAT Act as one of the most direct ways to ensure energy affordability for New Yorkers.
- 3. The City should establish a Right to Cooling. Landlords in New York City are required to provide heating during cold winter temperatures to keep tenants safe. Yet even as summers are getting hotter and more dangerous, landlords do not have the same obligations for cooling during sweltering summer months. Councilmember Lincoln Restler has introduced a bill in City Council to require building owners to maintain a minimum indoor temperature between June 15 and September 15.³⁴ Cities in hotter climates, such as Tempe, Arizona and New Orleans, Louisiana have similar cooling indoor ordinances.³⁵ The City should establish a right to cooling that requires landlords maintain a maximum indoor temperature for heat-vulnerable tenants and provide air conditioners to tenants who live in buildings without central cooling. Similar to existing landlord requirements to provide window guards and lead paint abatement for households with young children, such a program could be designed to provide air conditioners to tenants who are older adults and/or other heat-vulnerable populations as determined by the Department of Health and Mental Hygiene. Under this framework, tenants would notify landlords of

heat-vulnerable members of the household at the point of lease signing or renewal. The City could allow landlords facing financial hardship to apply for assistance in purchasing the air conditioners in a similar manner to the Department of Environmental Protection's (DEP) 2013 Toilet Replacement Program, which provided vouchers for customers to purchase efficient low-flow toilets from selected vendors for thousands of homes throughout the five boroughs.³⁶ Establishing this right would help save lives during increasingly hot summers, while giving landlords the support they need to comply and protect vulnerable tenants from the impacts of extreme heat.

- 4. The City and State should expand public power for clean, affordable energy. The renewable energy sector is dominated by profit-seeking private developers that do not necessarily share policy goals for energy affordability. By offering a democratic approach to renewable energy development, public power aims to achieve a just transition to clean energy while keeping energy costs affordable and establishing high-road labor practices. The City and State should advance the following initiatives, which are designed to deliver on the promise of equitable, affordable, renewable energy.
 - a. Launch Public Solar NYC: Public Solar NYC creates a public option for expanding rooftop solar, generating energy savings, and creating good green jobs. Created in partnership between the NYC Comptroller's Office and the Mayor's Office of Climate and Environmental Justice, Public Solar NYC will streamline the process of solar installation through a public leasing and community solar program at no upfront costs for low-income and affordable housing residents. Public Solar NYC will also offer sliding scale make-ready grants to cover the costs of roof repairs or electrical upgrades needed to facilitate solar installation. To meet energy affordability goals, Public Solar NYC will result in 20% energy savings for customers. This initiative is designed to address the unique and persistent barriers to solar adoption for low-income New Yorkers who often face challenges obtaining upfront capital, accessing loan products due to credit worthiness, and navigating complex permitting processes. In 2024, Public Solar NYC received \$37.5 million as part of New York's Solar For All grant award. The program is expected to launch in early 2026 and must be advanced even in the face of federal funding uncertainty.
 - b. Expand affordable renewable energy through the implementation of the Build Public Renewables Act: Passed in 2023, the Build Public Renewables Act (BPRA) authorizes the New York Power Authority (NYPA) to directly build its own renewable energy projects. The law supports the state's climate goals of generating 70% of electricity from renewables and cutting emissions by 40% by 2030. BPRA includes provisions for energy affordability and labor. Alongside provisions for labor standards and shutting down polluting peaker plants, BPRA establishes an automatic discount program for low-income New Yorkers funded through NYPA's new revenues from public renewables.³⁷

Since the passage of BPRA, NYPA released an initial strategic plan that identified 37 projects that would generate 3 gigawatts of energy over the next five years.

After receiving 5,300 public comments calling for more ambitious targets, NYPA doubled their public power goal to 6 gigawatts in May 2025. While these projects represent a crucial step toward affordable public power, only one of those projects is slated for New York City. NYPA should continue to identify ways to expand the number of renewable energy projects, focusing on opportunities in the five boroughs where the power grid is the dirtiest in the state. NYPA should also expand energy storage solutions to provide backup power during emergencies and smooth out fluctuations in renewable energy production.

Conclusion

Heating and cooling are basic necessities that no one should go without—especially with the new normal of extreme weather due to climate change. Unfortunately, too many New Yorkers struggle to make utility payments each month. As heat wave season begins, those who cannot afford energy bills will face risks of heat stroke and even heat-related death. ConEd's rate hikes will further increase the costs of energy. And rather than investing in programs to support energy affordability, the Trump administration has instead opted to cancel critical programs that lower energy costs. The City and State must step up to protect the health, safety, and financial wellbeing of New Yorkers by ensuring that the costs of energy do not rise beyond the reach of working families.

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³² Energy Star. (n.d.). *Energy Star Impacts*. <u>https://www.energystar.gov/about/impacts</u>

³³ <u>https://www.nysenate.gov/legislation/bills/2025/S4158</u>

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³⁶ https://www.nyc.gov/html/dep/html/press_releases/13-043pr.shtml

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