## HOME HEATING ASSISTANCE PROGRAMS 2016 - 2017 Heating Season

Call your utility company if you think you will be unable to pay your bill rather than wait until you have a shutoff notice. Company representatives can advise you about available payment plans and assistance programs.

## **Winter Protection Plan**

#### **Contact: Local Utility Company**

The Winter Protection Plan (WPP) protects enrolled seniors (age 65 and older) and low-income customers whose annual household income is at or below 150% of the federal poverty level, from service shutoffs and high utility bill payments during the heating season (November 1 - March 31). You may also enroll if you receive any of the following services:

- Michigan Department of Health and Human Services cash assistance including Supplemental Security Income (SSI)
- ° Food Assistance or
- ° Medicaid

If you are low-income, you must pay at least 7% of your estimated annual bill each month during the protection period. If an arrearage exists at the time you apply for shutoff protection, you must pay the arrearage in equal monthly installments between the date you apply and the start of the next heating season.

If you are low-income and your utility service was shut off before you applied for shutoff protection, the utility cannot require a fee, a security deposit nor an amount greater than one—twelfth of your arrearage in order to restore service or participate in the program.

If you are a senior citizen whose utility service may have been shutoff before applying for Winter Protection, the utility company must restore your service during the heating season without any payments. Although no specific payments are required during the heating season, you are encouraged to pay what you can to avoid large payments when the protection period ends.

Participation does not relieve you from the responsibility for paying for electricity and natural gas usage, but does prevent a shutoff during the winter months. At the end of the protection period, both low-income and seniors participating in the plan must arrange with their utility company to pay any money owed before the start of the next protection period.

#### **NOTE**

Winter shutoff protections do not apply to customers that are shutoff, or who had a pending shutoff for unauthorized utility service within the past 2 years at the customer's current address, until all charges are paid or the customer makes satisfactory payment arrangements with the utility company.

### **WINTER PROTECTION PLAN**

## INCOME GUIDELINES (2016-2017)

Number of Household Members	150% of Poverty Guidelines Maximum Income
1	\$17,820
2	\$24,030
3	\$30,240
4	\$36,450
5	\$42,660
6	\$48,870
7	\$55,095
8	\$61,335

Add 6,240 for each additional household member.

Source: Federal Register Vol. 81 Number 15, January 2016

NOTE: All customers 65 or older are eligible regardless of income. However, you are responsible for all service used. At the end of the protection period, all customers must arrange to pay the outstanding bills before the next heating season.

## **Crisis Assistance Program**

Contact: Michigan Department of Health and Human Services (MDHHS) at <a href="https://www.michigan.gov/mdhhs">www.michigan.gov/mdhhs</a>

### **State Emergency Relief Program (SER)**

You do not have to be a client of the DHHS to apply for help with a past due bill, a shutoff notice, or the need for deliverable fuel through the SER. This program, available November 1-May 31, provides most of its utility assistance during this crisis season. However, limited assistance is available outside the crisis season. If you receive a DHHS cash grant, you may vendor part of that grant towards heat and electric bills. Contact your DHHS caseworker for information or call the Home Heating Hotline, at 1-855-275-6424.

### United Way 2-1-1

2-1-1 is a one-stop, around-the-clock free phone service that links people with information or agencies that can help with utility assistance and other needs such as rent payment help, child and elder care, emergency shelters, job training, counseling, etc.

### Michigan Energy Assistance Program (MEAP)

Agencies / utilities provide energy assistance programs that include services that will enable participants to become or move toward becoming self-sufficient, including assisting participants in paying their energy bills on time, budgeting for and contributing to their ability to provide for energy expenses, and assisting participants in being energy efficient.

Contact: 2-1-1 to get information about a MEAP provider in your county.

## **Home Heating Credit**

### Contact: Michigan Department of Treasury (Treasury)

Apply for a Home Heating Credit (HHC) for the 2015 tax year to help pay winter heating bills if you meet the listed household income guidelines and exemptions. The average HHC for the 2014 tax year was approximately \$134.00.

Exemptions	Income Ceiling
0-1	\$13,070
2	\$17,642
3	\$22,185
4	\$26,756
5	\$31,299
6	\$35,842
Add \$4,571 for each exemption over 6	
NOTE: Income Ceiling provided by MI Department of Treasury	

You may claim an exemption for yourself, your spouse, and other dependents. Additional exemptions may also be available.

Forms are generally available in mid-to late-January at other places for tax forms. Call Treasury at (517) 636-4486, or visit their website at <a href="www.michigan.gov/treasury">www.michigan.gov/treasury</a>. Some local agencies or utility companies may provide assistance in completing the form due no later than <a href="September 30">September 30</a> each year.

Customers of utilities regulated by the Michigan Public Service Commission receive protection from shutoff of their heating fuel service from the time of filing of HHC form with Treasury until the time Treasury issues the credit. However, you must contact your utility company to let them know you filed for the HHC. Keep a copy of the HHC form you file with the number of exemptions claimed and the amount of the credit to use when requesting the status of your application. You will still be required to pay for the electric and natural gas services used during the shutoff protection period.

### 2016 Earned Income Credit

## Contact: U.S. Treasury Department, Internal Revenue Service at <a href="https://www.irs.gov/EITC"><u>www.irs.gov/EITC</u></a>

The Earned Income Credit (EIC) is a refundable federal income tax credit for low-income working individuals and families who meet certain requirements and file a tax return. Those who qualify will owe less in taxes and may get a refund. Even a person who does not generally owe income tax may qualify for the EIC, but must file a tax return to do so. If you are married, you must file jointly to qualify. To file, fill out Form 1040 or 1040A and attach the EIC form.

### **2016 State Earned Income Credit**

## Contact: Michigan Department of Treasury at www.michigan.gov/treasury

For tax year 2016, a taxpayer may claim a Michigan earned income tax credit equal to a percentage of the federal earned income tax credit for which the taxpayer is eligible, if any. The Michigan credit assists working families struggling to keep up with rising costs. Watch for additional information in the 2016 Michigan income tax booklet or visit the website at <a href="https://www.Michigan.gov/treasury">www.Michigan.gov/treasury</a>.

### **Low-Income Weatherization Assistance Program**

### Contact: Local Community Action Agency

Michigan's Weatherization Assistance Program (WAP) is a federally funded, low-income residential energy conservation program providing free home energy conservation services to eligible homeowners and renters with a household income at or below 200% of the federal poverty level. You are also eligible if you participate in the Department of Health and Human Services Family Independence Program or receive Supplemental Security Income (SSI). These weatherization services can help reduce energy use and lower utility bills. If you qualify, a trained inspector will assess your home and determine which measures will be the most beneficial for you. Measures may include adding caulking and weather stripping; wall, basement, and attic insulation and ventilation; and smoke detectors. Contact your local Community Action Agency or go to the meaaa.org website for more information or to find the community action agency in your area. For additional information on saving energy and money, visit www.energy.gov/energysaver.

## **Medical Emergency Protection**

#### **Contact: Local Utility Company**

You can receive protection from service shut-off for nonpayment of your natural gas and/or electric bill for up to 21 days if you or a member of your household has a proven medical emergency. You must provide written proof from a doctor or a notice from a public health official identifying the emergency and the period of time that a shut off will make the condition worse. If you or a member of your household requires home medical equipment or a life sustaining system, you must provide documentation from a physician or medical facility identifying the equipment or life sustaining system and certifying that a shutoff would be life threatening. If shutoff of service occurred before a medical emergency occurs, the utility will restore service at no cost to you for 21 days. You can obtain an extension of the medical emergency form and a postponement of shutoff of service for a total of 63 days in any 12-month period per household member. Annually, the utility is not required to grant shutoff extensions totaling more than 126 days per household.

# Shut-off Protection for Customers On Active Duty in the Military

#### **Contact: Local Utility Company**

If you or your spouse is the utility company customer of record and either of you are called to full-time active military service, by the President of the United States or the Governor of Michigan, during a national or state emergency or war, you may apply for shut-off protection of your electric or natural gas service for up to 90 days. You may also reapply for extensions of this protection. Your utility company may request verification of active duty status. In addition, you must notify the utility company when your status changes. Contact the utility company to set up a payment plan for all past due amounts to be paid within twelve months. You will still be required to pay for services used while in the program.

## Michigan Veterans Trust Fund (MVTF) Emergency Grant Program

Contact: Michigan Veterans Trust Fund at (517) 284-5299 or www.michiganveterans.com

The Trust Fund provides temporary assistance to veterans and their families facing a financial emergency or hardship including the need for energy assistance.

## NOTE: THE FOLLOWING OPTIONAL PROGRAMS ARE PROVIDED FOR YOUR INFORMATION

### Lifeline

### Contact: Your Local Wire line Telephone Company

The Lifeline program makes basic local telephone service more affordable for incomeeligible individuals and families in Michigan with an annual household income at or below 150% of the federal poverty level. You may also qualify if you receive:

- Medicaid
- Food Assistance
- Supplemental Security Income (SSI)
- Federal Public Housing Assistance (Section 8)
- Low-Income Home Energy Assistance Program (LIHEAP)
- Temporary Assistance to Needy Families, or
- The National School Lunch Program's Free Lunch

Eligible customers under age 65 can receive a discount of \$9.25 off of the basic local service rate offered by the local telephone service provider. Eligible customers 65 years of age and older can receive a discount of \$12.35 off of the basic local service rate offered by their local telephone provider.

All local wireline telephone service providers in Michigan are required to provide Lifeline. Some wireless companies also offer a Lifeline discount. Contact your local telephone company or check the front pages of your phone book for more information

### **Low Income Home Interest Loans**

### **Contact: Michigan State Housing Development Authority (MSHDA)**

MSHDA offers qualified low-income households low interest home improvement loans of 4% to 8%, depending upon income. Loans of 8% are also available to qualified property owners. Homeowners can borrow up to \$25,000 to add insulation, replace the furnace, install energy efficient windows, and pay for other eligible energy improvements.

For more details visit the MSHDA website at <u>www.michigan.gov/mshda</u> and click on the Home Customers may also call (517) 373-8017.

## **Affordable Rental Housing**

Customers looking for affordable rental housing may use the free Michigan Housing Locator at <a href="https://www.MichiganH 67-9ousingLocator.com">www.MichiganH 67-9ousingLocator.com</a>.