

HOME HEATING ASSISTANCE PROGRAMS

2010-2011 Heating Season

You are encouraged to call your utility company as soon as you know you will be unable to pay your bill rather than waiting until you have a shut-off notice. Company representatives can advise you about available payment plans, assistance programs, and any additions or expansions to these programs.

Winter Protection Plan

Contact: Local Utility Company

The Winter Protection Plan protects eligible senior and low-income customers from service shut-offs and high utility bill payments during the winter months (November 1 through March 31).

- If you are an **eligible low-income customer**, you may enroll in the Winter Protection Plan between November 1 and March 31. For the purposes of this plan, a low-income customer is someone whose household income does not exceed 150% of the federal poverty level (see chart) or who receives any of the following:
 - Department of Human Services cash assistance including Supplemental Security Income (SSI)
 - Food Stamps, or
 - Medicaid

If you are an eligible low-income customer, you will not have utility service discontinued from November 1 through March 31, if:

- you pay at least 7% of your estimated annual bill each month and
- you make monthly payments of 1/12 of any past due bills.

If you are an eligible low-income customer whose utility **service has been shut-off before applying for Winter Protection**, the utility cannot require you to pay a fee for restoring your service or a security deposit during the space heating season. The utility also cannot require you to pay more than one-twelfth of your arrearage in order to restore service or to initiate participation in the Winter Protection Plan.

- You are an **eligible senior citizen customer** if you are **65 years of age or older**. You must notify your utility company of your eligibility. You may enroll between November 1 and March 31. When Winter Protection ends (March 31), you must begin to pay the full monthly bill plus a portion of the amount owed from the winter months, each month from April 1 through October 31. As an eligible senior citizen participating in the Winter Protection Plan, you are not required to make specific payments between November 1 and March 31 to ensure that your service will not be shut-off. However, you are encouraged to pay whatever you can during the winter so you will not have large, unmanageable bills when the

protection period ends.

Participation does not relieve customers from the responsibility for paying for electricity and natural gas usage, but does prevent shut-off during the winter months. At the end of the protection period, both low-income and senior citizens participating in the plan must make arrangements with their utility company to pay any money owed before the start of the next protection period.

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

WINTER PROTECTION PLAN

**INCOME GUIDELINES
(2010-2011)**

<i>Number of Household Members</i>	<i>150% of Poverty Guidelines Maximum Income</i>
1	\$16,245
2	\$21,855
3	\$27,465
4	\$33,075
5	\$38,685
6	\$44,295
7	\$49,905
8	\$55,515
Add \$5,610 for each additional household member.	

Derived from poverty guidelines as published in the Federal Register Notice August 3, 2010

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

Home Heating Credit

Contact: Michigan Department of Treasury (Treasury)

You can apply for a Home Heating Credit (HHC) for the 2010 tax year if you meet the listed income guidelines. If you qualify, the HHC provides assistance to help pay for your winter heating bills. The average HHC for the 2009 tax year was approximately \$174. Eligible customers must meet the following standard income guidelines or alternate guidelines based on household income, exemptions, and heating costs.

Exemptions	Income Ceiling
1	\$11,929
2	\$16,043
3	\$20,158
4	\$24,272
5	\$28,387
6	\$32,500

For each exemption over 6, add \$4,114

You may claim an exemption for yourself, your spouse, and other dependents. Additional exemptions are available for seniors, disabled claimants, or claimants with 50% or more of their income from unemployment compensation.

Forms generally are available in mid- to late-January wherever other tax forms are provided, by Treasury (call 1.800.367.6263), or on the Internet at www.michigan.gov/treasury. You may also contact your local utility for assistance in completing these forms. The HHC claim form must be filed with Treasury before **September 30, 2011**.

Customers of utilities regulated by the Michigan Public Service Commission are protected from shut-off of their heating fuel service from the time the HHC form is filed with Treasury until the time the credit is issued. It is important to keep either a copy of the HHC form you file or a copy of the number of exemptions you are claiming and the amount of the credit to use in requesting the status of your credit application with Treasury. It is also useful to contact your utility to let them know you have filed for the HHC. You will still be required to pay for the electric and natural gas services used during the shut-off protection period.

2010 Earned Income Credit

Contact: *U.S. Treasury Department, Internal Revenue Service*

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.

If you are raising a qualifying child in your home in 2010, you may also be able to receive part of the credit in your paycheck during the year with Advance EIC. Get form W-5 from your employer or call 1-800-TAX-FORM (1-800-829-3676).

2010 State Earned Income Credit

Contact: *Michigan Department of Treasury*

For tax year 2010, 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 will provide assistance to working families struggling to keep up with rising costs. Watch for additional information in the 2010 Michigan income tax booklet.

Crisis Assistance Program

Contact: *Michigan Department of Human Services (DHS)*

State Emergency Relief Program (SER)

You do not have to be a client of the DHS to apply for help through the SER. This program is available year-round, subject to the availability of funds, to assist low-income households that have a heat or electric shut-off notice or a need for deliverable fuel. If you receive a DHS cash grant, you may vendor part of that grant towards heat and electric bills. Contact your DHS caseworker for information on the advantages of vendoring a cash grant. For additional information, contact your local DHS office or call the Home Heating Hotline, 1-800-292-5650.

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. WAP provides free home energy conservation services to eligible low-income homeowners and renters. These weatherization services can help you reduce your

energy use and lower your utility bills. If you qualify, a trained inspector will assess your home and determine which conservation measures will be the most beneficial for you. Weatherization steps may include adding caulking and weather stripping; wall, basement, and attic insulation and ventilation; and smoke detectors. Eligibility is based on your household income being at or below 150% of the federal poverty guidelines. If you participate in the Family Independence Program administered by the Department of Human Services or receive Supplemental Security Income, you automatically qualify for this program. Contact your local Community Action Agency for more information.

Medical Emergency Protection

Contact: Local Utility Company

You are protected 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 stating that the shut-off of service will aggravate the existing medical emergency. The certificate must identify the medical emergency and specify the period of time during which the shut-off will aggravate the emergency. If you or a member of your household requires home medical equipment or a life support system, you must provide documentation from a physician or medical facility identifying the equipment or life support system and certifying that an interruption of service would be immediately life-threatening. If shutoff of service has occurred without any postponement being obtained, the utility shall restore service at no cost to the customer for 21 days. The medical emergency form can be extended and shutoff of service can be postponed 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 customer of record with the utility company and either of you is called to full-time active military service by the President of the United States or the Governor of Michigan during a time of declared national or state emergency or war, you may apply for shut-off protection from your electric or natural gas service for up to 90 days and you may request extensions of this protection by re-applying with your electric or natural gas company. Your utility company may request verification of active duty status. At the end of the active duty period, you must notify the utility company of your status. You will still be required to pay for the electric and natural gas service used during your participation in this program and your utility company will set up a payment plan for all past due amounts to be paid within twelve months.

NOTE: THE FOLLOWING OPTIONAL PROGRAMS ARE PROVIDED FOR YOUR INFORMATION

Link-Up/Lifeline

Contact: Local Wire line Telephone Company

The Link-Up and Lifeline programs make basic local telephone service more affordable for income-eligible individuals and families in Michigan. To qualify for these programs, your household income must be at or below 150% of the federal poverty guidelines or you must participate in:

- Medicaid
- Food Stamps
- 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.

Link-Up reduces the installation charge for wire line phone service by 50%, up to \$30 for telephone service for those customers meeting income eligibility guidelines. Customers can request a deferred payment schedule for the remaining installation charges.

Lifeline provides discounts for basic local wire line telephone service to eligible low-income customers. Eligible low-income customers under age 65 can receive a discount of, at a minimum, 20% of the basic local service rate offered by the local telephone service provider or \$8.25 per month, whichever is greater. Eligible low-income customers 65 years of age and older can receive a discount of, at a minimum, 25% of the basic local service rate offered by their local telephone provider or \$12.35 per month, whichever is greater.

The rate reductions for both Lifeline and Link-Up cannot be greater than the cost of the basic service. All local wire line telephone service providers in Michigan are required to provide Link-Up and Lifeline and now, some wireless companies offer a Lifeline discount. Contact your local telephone company. The phone number and information on Link-Up and Lifeline is generally found in the front of your telephone book.

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 landlords. 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 www.michigan.gov/mshda and click on the Home Improvement link. Customers may also call (517) 373-8017.

Affordable Rental Housing

Customers looking for affordable rental housing may use the free Michigan Housing Locator at www.MichiganHousingLocator.com.