



October 2019

Home heating help

Winter heating bills can have a major impact on household budgets. For people having trouble paying utility bills, it is extremely important to know that help with winter heating bills may be available. There are several energy assistance programs for eligible senior citizens and low-income customers. Customers with heating bills, that they are unable to pay, should first contact their utility company or energy supplier and explain their situation **before** receiving a shut-off notice.

Winter Protection Plan

While senior citizens, regardless of income, are protected from shut-offs during the heating season, the Winter Protection Plan (WPP) protects both seniors and low-income customers of MPSC-regulated natural gas and electric companies. Customers may find relief from electric or natural gas service shut-off and high utility payments between November 1 and March 31.

Persons qualify for the plan if they meet any of the following criteria:

- are age 65 or older
- receive Michigan Department of Health and Human Services cash or food assistance, or Medicaid
- have a household income at or below 150% of the federal poverty level guidelines¹

Eligible senior citizens participating in WPP are not required to make specific monthly payments during the heating season.

The WPP allows eligible low-income customers to make monthly payments equal to 7% of their estimated annual bill, November through March, and avoid shut-off during that time even if their bills are higher.

At the end of the protection period, both low-income and senior citizens taking part in the plan must pay off any money owed in installments between April and November.

To apply for this or other shut-off protection plans, contact your utility.

Get help by calling 211

211 is a one-stop, around the clock, free phone service that links people with information or agencies that can help with utility assistance, rent payments, child and elder care, emergency shelters, job training, counseling, and other services.

Home Heating Credit

Qualified persons may receive a credit to help pay winter heating bills. Apply for a Home Heating Credit if you are low-income, receive public assistance, or unemployment compensation. Eligible customers must meet guidelines based on household income, exemptions, and heating costs. You must apply by September 30 each year.

The application form (MI-1040CR-7) can be requested from the Michigan Department of Treasury at 517-636-4486, or visit website at www.michigan.gov/treasury

State Emergency Relief (SER) Program

SER may help low-income households pay part of their heating or electric bills, assist in keeping utilities in service, or have service restored. The program is available all year long.

Call your local Department of Health and Human Services office for information or visit the Department's website at www.michigan.gov/mdhhs

Earned Income Tax Credit

The Earned Income Tax Credit (EITC) is a federal tax benefit for people who work full or part-time. Those who qualify will owe less in taxes and may get a refund. Even persons who do not generally owe income tax may get a credit, but they must file a tax return.

Apply for an EITC with the U.S. Department of Treasury, Internal Revenue Service (IRS) by filling out Form 1040 or 1040A and attach **Schedule EIC** when completing your federal income tax returns. For details, check IRS tax forms for the EITC.

Application forms can be requested from the IRS at 800-829-1040 or visit the website at www.irs.gov

Protection for active military customers

Utility customers or their spouses, called to full-time active military duty by the president or the governor during a time of declared national or state emergency or war, may apply for shut-off protection for electric or natural gas service for up to 90 days. These customers can reapply for extensions. The utility company may request verification of active duty status. Customers will still be responsible to pay for all services used during the time of protection. Contact your utility company to apply.

Other assistance options

There are other organizations that can, at times, provide emergency energy bill payment assistance. The Heat and Warmth Fund (THAW) provides bill payment assistance to low-income residents statewide. THAW's toll-free referral number is 800-866-THAW (8429); visit the website at www.thawfund.org

TrueNorth Community Services may also be able to provide emergency energy bill payment assistance. Contact them by calling 231-355-5880; apply online at www.tnempower.org/apply

Your local Salvation Army or Community Action Agency may also be able to provide emergency assistance. Contact 211 for your nearest agency.

Programs to reduce energy waste

Using less energy in the home will lower utility bills. Local Community Action Agencies may help with weatherization if specific low-income guidelines are met.

The MPSC offers the brochure "Energy Saver-Tips on Saving Money and Energy in Your Home." For a free copy of this brochure, call the MPSC at 800-292-9555. This brochure and others on important utility issues are also available on the MPSC's website at: www.michigan.gov/mpsc

A variety of energy resources and information is available at: www.michigan.gov/bewinterwise

¹ R 460.102(n)