

ENERGY ASSISTANCE PROGRAMS

Several types of energy assistance programs are authorized under state law and funded through a combination of rate payer surcharges and federal grants. These assistance programs are overseen by state departments and agencies though some of these funds are disbursed through grants to community partner organizations.

Customers in need of help should reach out to their utility, [2-1-1](#), their local community partner organization or [DHHS office](#), or the [MI Public Service Commission](#).

State Emergency Relief

State Emergency Relief (SER) is a crisis intervention program administered by MDHHS that provides assistance for energy-related expenses such as heating fuel and electricity. To qualify, a customer must have an income at or below 150% of the poverty level and be past due on their utility bills, facing imminent shut off, or have had their services shut off. Customers interested in receiving SER can apply through [MIBridges](#) or through a paper application that is returned to the local MDHHS office.

Weatherization Services

Customers at or below 200% of the Federal Poverty Level may qualify for assistance with home improvement projects that will improve the energy efficiency of their home which in turn lowers their energy bills. Local community action agencies are responsible for disbursing these funds and interested customers should reach out to their community agency by calling [2-1-1](#).

Home Heating Credit

The home heating credit is a tax credit available to customers at or below 110% of the Federal Poverty Level. Customers apply for the credit on their annual tax forms through the [Michigan Department of Treasury](#). Customers may apply for the credit even if they are not required to file a Michigan income tax return. The application for the credit must be filed between January 1 and September 30 each year.

Assurance 16 Self-Sufficiency Services

Assurance 16 self-sufficiency services provide households with the tools to reduce their home energy needs and thereby the need for energy assistance. These services include needs assessments, counselling, and assistance with energy vendors. To qualify, customers must be at, or below, 150% of the Federal Poverty Level. Customers interested in receiving Assurance 16 services should call [2-1-1](#).

MI Energy Assistance Program

The [Michigan Energy Assistance Program](#) (MEAP) works with households to provide supplemental bill payment assistance, including enrollment in a longer term (24 month) affordable payment plan for customers of participating utilities, and self-sufficiency services to low-income residents statewide. Importantly, this assistance program can be used for electricity, natural gas, or deliverable fuels like propane, fuel oil, or wood. To qualify, customers must be at or below 150% of the federal poverty level and have received State Emergency Relief assistance.

UTILITY ASSISTANCE PROGRAMS

Utility assistance programs are administered by the utilities and approved through the rate case process. These programs may be subject to spending limits established in the applicable rate case.

Residential Income Assistance Credit (RIA)

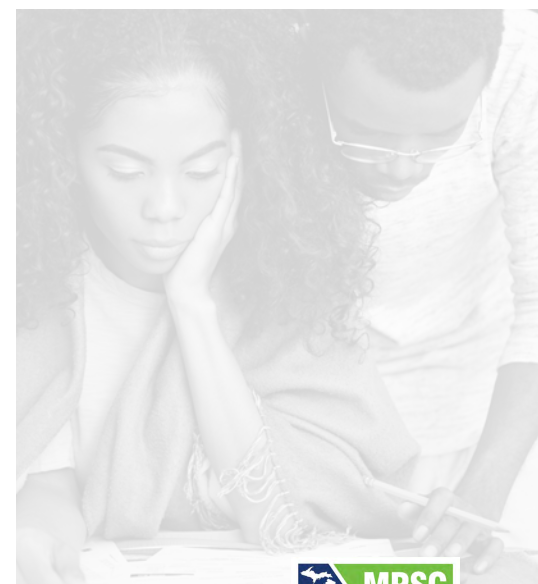
The RIA is a program offered by Consumers Energy (electric and gas), DTE Energy (electric and gas), Indiana Michigan Power, and SEMCO Gas that provides a monthly bill credit (typically limited to the monthly customer charge) for qualifying customers. Qualifying customers have an income at or below 150% of the Federal Poverty Level. Assistance amounts, program limitations and requirements, and application information varies by utility. Customers interested in applying for the RIA should contact their utility.

Low Income Assistance Credit (LIA)

The LIA is a program offered by DTE Electric, DTE Gas, Consumers Energy (electric and gas), and SEMCO Gas that provides a monthly bill credit of \$30 - \$40 for qualifying customers. Qualifying customers have an income at or below 150% of the Federal Poverty Level. Assistance amounts, program limitations and requirements, and application information varies by utility. Customers interested in applying for the LIA should contact their utility.

Senior Credit

The Senior Credit is available for customers of DTE and Consumers Energy and provides a monthly bill credit of \$3.75 a month. Customers 65 years old and older qualify for this credit but must notify the utility of their eligibility.



SHUT-OFF PROTECTIONS

In addition to the payment assistance programs, several protections exist under MPSC rules to prevent the shut-off of utility service due to non-payment for qualifying customers. Due to the various types of shut-off protection programs, customers seeking shut off protection should contact their utility or the [MPSC](#) with any additional questions.

Medical Emergency Shut-off Protection

Households where a member is experiencing a medical emergency that would be made worse by a lack of utility services are eligible for up to 3, 21 day shut-off holds in any 12-month period. Customers needing a Medical Emergency shut-off hold need to submit the Commission approved [medical certification](#) form to their utility provider. Customers should direct any questions or requests for the form to their utility.

Critical Care Customer Shut-off Protection

The Critical Care Customer protection requires that utilities refrain from disconnecting service where a disconnection would be immediately life threatening. The customer must submit the Commission approved [medical certification form](#) to their utility provider and must renew the form annually as long as the critical care condition continues. In addition to providing shut-off protection, customers who have submitted a critical care customer form to their utility must be informed of any planned service interruptions.

Winter Senior Protection Plan

The Winter Senior Protection Plan prevents the shut-off of utility services for senior customers who are age 65 and older during the heating season (November 1 – March 31). Qualifying customers must notify their utility. Any unpaid balance accrued during the heating season must be paid in monthly installments outside of the heating season.

Military Protection Plan

The Military Protection Plan prevents the shut-off of eligible military customers for up to 90 days with a potential 90-day extension under certain circumstances. Any balance due from the protection period will be split into monthly installments and must be repaid.

Winter Protection Plan

The Winter Protection Plan (WPP) prevents utility shut-off of qualifying customers during the heating season (November 1 – March 31) for reasons of non-payment. Qualifying customers are those at or below 150% of the Federal Poverty Level and are enrolled in, and making payments under, a monthly payment plan for the duration of the shut off protection period.

Shut-off Protection Plan

The Shut-off Protection Plan is available for qualifying customers of Consumers Energy and DTE Energy. The protections afforded are similar to those under the Winter Protection Plan except that customers up to 200% of the Federal Poverty Level may qualify.



April 2020



Energy Assistance & Shut-Off Protection

Residential Customers

Electric, natural gas, and propane bills can have a major impact on household budgets. For people having trouble paying their energy bills, it is extremely important to know that help may be available. There are several energy assistance programs for eligible senior citizens and low-income customers.

Contact your utility company or propane supplier as soon as you know you will be unable to pay your bill on time. Do not wait for a shut-off notice or put yourself in a situation where you might run out of fuel. As a utility customer, you are responsible for paying for the energy you use and it is important to make every effort to pay your utility bill on time. If you are not able to pay the bill in full, making a partial payment is better than not paying anything at all.

Winter Protection Plan

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 (MDHHS) cash or food assistance, or Medicaid;
- or have a household income at or below 150% of the federal poverty level guidelines (R 460.102(n)).

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 2-1-1

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.

Dial 211 or go online at mi211.org to get connected to information about available 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 the website at www.michigan.gov/treasury for more information.

You can also contact organizations that help with tax preparation to assist you in filing for the credit: [American Association of Retired Persons \(AARP\)](#) and the [Accounting Aid Society](#) are two such organizations.



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Energy Assistance & Shut-Off Protection

Residential Customers

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 apply at the [MI Bridges](#) website. Households must apply for SER assistance prior to receiving any MEAP services.

Protection & Assistance for Active Military & Veteran 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.

Additionally, families of veterans and active duty military personnel can receive emergency financial assistance to pay electric, oil, gas, and other heating fuels. Contact the [Michigan Department of Military and Veterans Affairs](#).

Michigan Energy Assistance Program

The Michigan Energy Assistance Program (MEAP) works with households to provide supplemental bill payment assistance and self-sufficiency services to low-income residents statewide. At the time of SER application, applicants will be able to choose a MEAP provider to work with. A list of organizations that deliver MEAP services can be found on the [MPSC's](#) website. MEAP Grantees are all Community Partners with MDHHS and can help applicants to navigate the MDHHS application process. Go to the [MI Bridges](#) website to search for a Community Partner located near you.

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. Visit the [MDHHS Weatherization Operators](#) website to find a Weatherization Operator in your county.

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.

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 which could help offset living expenses by helping to pay for utility bills. 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. See our consumer tip on the Earned Income Tax Credit for more information.

How To APPLY FOR UTILITY ASSISTANCE

Residential Customers



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STATE EMERGENCY RELIEF (SER)

- If you have an urgent need for energy assistance, you can apply for SER in the following ways:
 - » Online through MI BRIDGES at newmibridges.michigan.gov.
 - » Pick up a paper application at your local MDHHS office, complete the application and return it to your local MDHHS office. Contact MDHHS at michigan.gov/mdhhs.
- Ask for assistance from a local community partner who can help you fill out the application. newmibridges.michigan.gov/isd-find-community-partners
- If you need help finding a community partner, call 2-1-1 or go to mi211.org.

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MICHIGAN ENERGY ASSISTANCE PROGRAM (MEAP)

- Need more help? Once an SER application has been submitted, supplemental bill payment assistance and energy self-sufficiency services can be sought through the Michigan Energy Assistance Program, visit: michigan.gov/energygrants for more information.
- You can connect with a [MEAP provider](#) in your area during your MI Bridges SER application. newmibridges.michigan.gov/isd-find-community-partners
- Call 2-1-1 or go to mi211.org to connect with a MEAP provider.



How To APPLY FOR UTILITY ASSISTANCE

Residential Customers

3

HOME HEATING CREDIT

- Apply for a Home Heating Credit (HHC) for the current tax year to help pay winter heating bills if you meet the listed household income guidelines and exemptions. You can apply for the credit even if you are not required to file a Michigan income tax form.
- Complete the application form (MI-1040CR-7). The application and eligibility requirements can be found at michigan.gov/treasury or by calling the Michigan Department of Treasury at 517-636-4486.
- Must be filed between January 1 and September 30 each year.
- Visit an online self-service tax software or contact organizations that help with tax preparation to assist you in filing for the credit. Call 2-1-1 or go to mi211.org to find an organization that can assist with the form preparation.