

Call 2-1-1. Get Help > +



◆ Spearheaded by the United Way, 2-1-1 is a free phone service that links people with information or agencies that can help with utility assistance and other needs. Calls are confidential and answered 24 hours a day, 7 days a week, 365 days a year. Translation service is available.

About three out of four Michigan residents have access to 2-1-1. It is available in the Lower Peninsula in Allegan, Berrien, Calhoun, Cass, Clare, Clinton, Eaton, Gladwin, Gratiot, Hillsdale, Ingham, Isabella, Jackson, Kalamazoo, Kent, Lenawee, Livingston, Macomb, Mason, Midland, Monroe, Muskegon, Oakland, Oceana, Ottawa, St. Joseph, Van Buren, Washtenaw and Wayne counties. Visit www.uwmich.org/2-1-1.

State Emergency Relief (SER) Program > +

Contact: Michigan Department of Human Services (DHS)

◆ You do not have to be a client of the DHS to apply for help through the SER crisis assistance program. This program is available year-round, subject to availability of funds, to assist low-income households that have received an energy shut-off notice or need deliverable fuel. If you receive a DHS cash grant, you may use part of it toward your energy bills. Contact your DHS caseworker for information on the advantages of vouchering a cash grant. For more information, contact your local DHS office or Home Heating Hotline at (800) 292-5650.

Third-party Notification > ⚠

Contact: Consumers Energy at (800) 477-5050

◆ With your written authorization, we can send a copy of any shut-off notice you receive to a third party. This may include a consenting friend, relative or agency. Your third-party contact is not responsible for paying your bill, but may act as a liaison between you and Consumers Energy.

Budget Plan > ⚠

Contact: Consumers Energy at (800) 477-5050, Option 6

◆ With the Budget Plan, you can spread out your annual energy costs into equal payments. It's a great way to help manage your household budget. The exact amount will vary from customer to customer. The monthly amount is based on past usage, fuel costs and projected temperatures. More than 400,000 Consumers Energy customers are enrolled in Budget Plan.

Medical Emergency Protection > +

Contact: Consumers Energy at (800) 477-5050

◆ If you have a qualifying, documented medical emergency, you could be protected from energy service shut-off for nonpayment of your energy bill for up to 21 days. You must provide us with written proof from a doctor or a notice from a public health official that service shut-off will aggravate an existing medical condition.

PeopleCare > +

Contact: Your Local Salvation Army

◆ If you have suffered a job loss, home foreclosure or are dealing with high or unexpected medical bills, emergency help may be available. PeopleCare helps people and families with emergency needs, such as food, clothing, transportation, shelter, home heating and medicine. Consumers Energy customers and employees contribute money to PeopleCare, and the company provides bill credits to help with energy bill payments. The Salvation Army distributes bill credits and other assistance.

If you or someone you know needs emergency help, please call your local Salvation Army. To donate to PeopleCare, call (800) 477-5050 or visit www.consumersenergy.com/peoplecare.



Shut-off Protection:

Active Duty in the Military > ★

Contact: Consumers Energy at (800) 477-5050

◆ If you or your spouse is the customer of record and 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 for up to 90 days and you may request an extension of this protection by reapplying. You must provide verification of active duty status. At the end of active duty, you must notify us of your status. You still will be required to pay for the energy you used during your participation in this program. We will set up a payment plan for all past-due amounts to be paid within one year.

We know you're worried about rising energy costs ... and we're here to help you anyway we can.

While no one can control the weather, we all can take steps to reduce the amount of energy we use and save money on our energy bills. If you think you will have difficulty paying your energy bill, please call one of our customer service representatives toll-free at (800) 477-5050 for information about payment options and assistance programs.



Save Energy and Save Money

There are many things you can do to lower your energy bill and save money. For example:

- Turn down the heat, especially when you're away from home five hours or more. Every degree you dial down could save 1 percent to 3 percent on your heating costs
- Set your water heater temperature at 120 degrees
- Keep furniture, carpeting and curtains from blocking heat registers and air return ducts
- Have your furnace serviced to be sure it is operating efficiently
- Clean or replace the furnace filter regularly. Check the manufacturer's manual
- Replace weather stripping and seals on windows and doors. This can save 5 percent to 10 percent on your heating costs. If you need help paying for weatherization, please see "Low-income Weatherization" in this brochure

For more ways to save energy, see our online brochure "More Than 100 Ways to Save on Your Energy Bill" at www.consumersenergy.com/energyanswers. For a free printed copy, call us at (800) 477-5050.

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Consumers Energy



Resource Guide

Get Help Paying Your Energy Bill

ASSISTANCE PROGRAMS AND ENERGY-SAVING TIPS

(800) 477-5050






www.consumersenergy.com/energyanswers

Consumers Energy

Help When You Need It

This resource guide explains assistance programs that may help you with your energy bill payments. If you need help, please take the following steps:

1. Choose an assistance program:

-  Income qualified program
-  General program
-  Emergency program
-  Military program
-  65 and over eligible regardless of income

2. Enroll/sign-up

3. Relax

Shut-off Protection Plan (SPP) >

Contact: Consumers Energy at (800) 477-5050

◆ This plan provides year-round protection from shut-off and is available to customers with a household income at or below 200 percent of the federal income eligibility guidelines. The plan requires:

Shut-off Protection Plan 2009-10 Income Guidelines	
Number of Household Members	Maximum Income (200 percent of poverty level)
1	\$21,660
2	\$29,140
3	\$36,620
4	\$44,100
5	\$51,580
6	\$59,060
7	\$66,540
8	\$74,020

(Add \$7,480 for each additional household member.)

- Initial down payment of 10 percent of your total bill
- Participating in a budget plan that spreads out your annual energy costs into equal payments plus equal monthly payments on your past-due balance

Winter Protection Plan (WPP) >

Contact: Consumers Energy at (800) 477-5050

◆ The Winter Protection Plan may protect low-income customers and seniors age 65 and older from service shut-off and high payments during the winter (Nov. 1 through March 31). **Customers are responsible for electricity and natural gas used, but some of the costs can be deferred.**

Eligible low-income and senior customers may sign up for the Winter Protection Plan beginning Nov. 1.

- If you qualify, each month you'll pay 7 percent of your estimated annual bill along with a portion of any past-due amount. When the protection period ends March 31, you must pay your full monthly bill, plus part of the amount you owe from the winter months when you did not pay the full bill

• Participation does not relieve customers from the responsibility for paying for electricity and natural gas usage, but may 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.

• You qualify for the plan if you meet at least one of the following requirements:

1. You have a household income at or below 150 percent of the federal income eligibility guidelines
2. You are age 65 or older
3. You receive Michigan Department of Human Services cash assistance (including Supplemental Security Income)
4. You receive food stamps
5. You receive Medicaid

Winter Protection Plan 2009-10 Income Guidelines	
Number of Household Members	Maximum Income (150 percent of poverty level)
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.)

Home Heating Credit (HHC) >

Contact: Michigan Department of Treasury

◆ You may apply for a Home Heating Credit for 2009. To apply, you must meet the income guidelines and own or rent the home where you live (includes rented apartments and mobile homes).

In January 2010, you may get the Home Heating Credit Claim form (MI-1040CR-7) wherever other tax forms are provided, from the Michigan Department of Treasury at www.michigan.gov/treasury, (800) 367-6263 or at Consumers Energy bill payment offices. These forms are not available from retailers that accept bill payments on behalf of Consumers Energy.

You may file the form as early as January. The deadline to file is Sept. 30, 2010. You need not file an income tax return to apply for this credit. The average Home Heating Credit for the 2008 tax year was \$200.

Affordable Rental Housing >

Contact: Michigan Housing Locator at www.michiganhousinglocator.com

Earned Income Credit (EIC) >

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

◆ The Earned Income Credit is a refundable federal income tax credit for low-income workers. 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 an EIC, but must file a tax return to get the credit. If you are married, you must file jointly to qualify. To file, fill out Form 1040 or 1040A and attach the EIC form. If you were raising a child in your home in 2009, you also may be able to boost each paycheck during the year with Advance EIC. Get form W-5 from your employer or call (800) 829-3676.

Link-Up/Lifeline >

Contact: Local Landline Telephone Company

◆ Link-Up and Lifeline make basic local telephone service more affordable for low-income eligible households in Michigan. Contact your local telephone company for details.

State Earned Income Credit (SEIC) >

Contact: Michigan Department of Treasury

◆ For the 2009 tax year, 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 workers struggling to keep up with rising costs. Watch for additional information in the 2009 Michigan income tax booklet.

Low Income Home Interest Loans >

Contact: Michigan State Housing Development Authority at www.michigan.gov/mshda or (517) 373-8017

Low-income Weatherization >

Contact: Local Community Action Agency

◆ If you meet low-income guidelines (150 percent of poverty), you may receive help to lower your energy bills when you weatherize your home or rental unit. Weatherization steps may include caulking, weather stripping, insulation and smoke detectors. You automatically qualify for this program if you participate in the Family Independence Program administered by DHS or receive Supplemental Security Income. For the agency nearest you, call (517) 321-7500.

Home Heating Credit 2009 Tax Year Income Guidelines	
Number of Exemptions	Maximum Income
1	\$11,929
2	\$16,043
3	\$20,158
4	\$24,272
5	\$28,387
6	\$32,500

(Add \$4,114 for each additional exemption. Special exemptions are available if you are deaf, blind, a person with a disability, or age 65 or older.)

Are you 65 or older?

Let us know if you are 65 or older and the head of the household. You may qualify for shut-off protection, no late payment charges and automatic eligibility for payment plans regardless of income. Call (800) 477-5050 or e-mail customer@consumersenergy.com. Please have your account number handy.