




Past Due? Don't Wait. Act Now!

If you're concerned you might have difficulty paying your energy bill, emergency and ongoing aid may be available to help manage your energy bills and meet other needs.


Call Consumers Energy: 800-477-5050
Visit: ConsumersEnergy.com/assistance

Review the many assistance options in this resource guide, as you may be eligible for more than one program:


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

Consumers Energy Programs


Consumers Affordable Resource for Energy (CARE)

 The CARE program allows income qualified customers at or below 150% of the federal poverty guidelines* to stay current on energy bills. On CARE, customers who have received an energy-related SER payment since October 1, 2022 may enroll in flat rate monthly bills while their past due balance is gradually forgiven. The application is available now until the program is at capacity.


Helping Neighbors Energy Efficiency Assistance

 Helping Neighbors offers free products and services so you and your family can enjoy more comfort with lower energy costs. Meet with an energy expert and let's get started! Families that qualify for the program receive a detailed look at your home's energy use, free energy upgrades that can save you up to \$150 a year and a custom report with useful information on ways to reduce energy in your home for long-term savings. This visit can be done in-home or virtually. Reserve your appointment at ConsumersEnergy.com/HelpingNeighbors or call 877-448-9433.


Medical Emergency Protection

 If you or a member of your household have a documented medical emergency or require home medical equipment or life support, you could be protected from shut-off for up to 21 days with the possibility of an extension under qualifying circumstances. If shut-off occurred before a medical emergency, service may be restored at no cost for 21 days. Medical emergency protection must be certified by a physician or public health official. Medical Certification Form is available at Consumersenergy.com/lifesupport



Critical Care Protection

 If you or a member of your household requires home medical equipment or a life support system, you can receive protection from disconnection or have services restored if interruption of service would be immediately life threatening. The life support system must be certified by a physician or public health official. Customers would be granted a grace period of three business days from shut-off of utility service for time to have the Medical Certification Form completed, which is available at ConsumersEnergy.com/lifesupport

Shut-off Protection: Active Duty in the Military

 If the customer of record is called to full-time, active military service 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 returned status. You are required to pay or make payment arrangements for energy used during your participation in this program.

Winter Protection Plan (WPP)


  Available to those 65 or older and qualifying customers to guard against a shut-off and high payments during winter months. Enrollment starts Nov. 1 and runs through March 31.

How it works:


- An initial down payment is required.
- From November through March, you pay 7% of your estimated annual bill along with a portion of any past due amount.
- In April, we reconcile your bill for the previous months. You pay 9% of your estimated annual bill plus a portion of your past balance.

To enroll, contact Consumers Energy at 800-477-5050.

Shut-Off Protection Plan (SPP)

 This plan provides year-round protection from shut-off for anyone 65 or older and qualifying customers. An initial down payment is required. The program spreads your annual energy costs into equal monthly payments based on your expected monthly energy use and monthly portions of your past due balance. To enroll, contact Consumers Energy at 800-477-5050.

Third-Party Notification

 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 to help you make arrangements. To enroll, contact Consumers Energy at 800-477-5050.

Get Help Paying Your Energy Bill

Payment Assistance 2022-2023 Resource Guide

ConsumersEnergy.com/assistance

Consumers Energy

Count on Us®




*See Federal Poverty Guidelines chart, other side.


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Public Assistance Programs


Michigan 2-1-1

 2-1-1 is a free service linking people with information about agencies and programs that provide energy assistance and other needs. Calls are confidential and answered 24 hours a day, 7 days a week, 365 days a year. *If you have questions on any of the services listed in this resource guide, dial 2-1-1 or visit mi211.org.*

State Emergency Relief (SER)

 SER is available year round to assist income qualified households with a heat or electric past due notice, shut-off notice or need for deliverable fuel. *Apply online at newmibridges.michigan.gov. If you need help with your application, contact 2-1-1 to be connected with an agency that is able to assist.*

Home Heating Credit (HHC)

 If your income is at or below 110% of the federal poverty level, you may apply for a Home Heating Credit for the 2022 tax year to help pay winter heating bills (includes rented apartments

Michigan Energy Assistance Program

Select agencies work with Consumers Energy to provide energy assistance programs that include help paying energy bills, household budgeting and energy efficiency.

Call 2-1-1 or contact one of the participating agencies below:

Barry County United Way
bcunitedway.org
269-945-4010

Bureau of Community Action and Economic Opportunity
Visit MICommunityAction.org to find your local agency.

The Heat and Warmth Fund (THAW)
Thawfund.org/programs
800-866-8429

The Salvation Army
SalArmy.us/energy
616-929-1645

St. Vincent de Paul Society
HelpWithMyBill.com
313-393-2930

TrueNorth Community Services
helpforheat.com
231-355-5880


The United Way of South Central Michigan
uwenergyhelp.org
517-741-0202

The United Way of Southeastern Michigan
unitedwaysem.org/utility-assistance/
844-211-4994


Superior Watershed Partnership
superiorwatersheds.org/energy-conservation
906-273-2742

and mobile homes). Even if your income does not require you to file taxes, you can still apply for this credit. In January 2023, find the Home Heating Credit Claim form (MI-1040CR-7) where other tax forms are provided at the Michigan Department of Treasury or at Consumers Energy bill payment offices. The deadline to file is Sept. 30 each year. *Contact the Michigan Department of Treasury at Michigan.gov/treasury*


Earned Income Tax Credit (EITC)

 The Earned Income Credit is a refundable federal income tax credit for income qualified workers. Those who qualify will owe less in taxes and may get a refund. Even people who do not generally owe income tax may qualify for the EITC, 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 EITC form. *Contact the U.S. Treasury Department, Internal Revenue Service at 800-829-3676 or visit IRS.gov/EITC*

Lifeline


 Lifeline is a federal program that lowers the monthly cost of phone and internet. Eligible customers will get up to \$9.25 toward their bill. *Contact your phone or internet company to see if they offer Lifeline.*

Do You Need Free Tax Filing Assistance?


 For information regarding free, quality options to file income tax returns or claim credits like the Home Heating Credit. *Call 2-1-1 or visit MichiganFreeTaxHelp.org*

2022 Federal Poverty Guidelines			
Number of household members	110% HHC	150% SER, CARE, WPP	200% WAP, SPP, Helping Neighbors
1	\$14,949	\$20,385	\$27,180
2	\$20,141	\$27,465	\$36,620
3	\$25,333	\$34,545	\$46,060
4	\$30,525	\$41,625	\$55,500
5	\$35,717	\$48,705	\$64,940
6	\$40,909	\$55,785	\$74,380
Each additional household member add	\$5,192	\$7,080	\$9,440


State Earned Income Tax Credit

 This credit assists working families struggling to keep up with rising costs. For the 2022 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. Look for additional information in the 2022 Michigan income tax booklet. *Contact the Michigan Department of Treasury at Michigan.gov/treasury*


Weatherization Assistance Program (WAP)

 Homeowners and renters with a household income at or below 200% of the federal poverty level are eligible to receive free home energy conservation services. Items may include caulking, weather stripping, insulation, ventilation and smoke detectors. You automatically qualify if you participate in the Family Independence Program offered by Department of Health and Human Services (DHHS) or if you receive Supplemental Security Income. Contact your local Community Action Agency by calling 855-642-2846. *For more energy savings tips, visit ConsumersEnergy.com/saveenergy*


Michigan Veterans Trust Fund

 The Veterans Trust Fund provides temporary assistance to eligible veterans and their families for emergencies or hardships, including energy assistance. *Visit Michiganveterans.com or call 800-642-4838*


Low Income Home Interest Loans

 *Contact Michigan State Housing Development Authority at Michigan.gov/mshda or call 855-646-7432*

Affordable Rental Housing

 *Use the Michigan Housing Locator by visiting: MichiganHousingLocator.com*

Michigan Homeowner Assistance Fund (MIHAF)

 MIHAF provides funds to customers with mortgage assistance as well as energy and utility assistance. Applicants must demonstrate financial hardship directly related to COVID-19 on or after January 21, 2020, occupy the property as their primary residence, and fall at or below 150% Area Median Income. *Apply for MIHAF at <https://mihaf.michigan.gov>*