

## 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](https://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. CARE provides a monthly bill credit on energy costs and gradual forgiveness of a past due balance. The application period is Oct. 1, 2020 until the program is filled. Space is limited.

Learn more at [ConsumersEnergy.com/care](https://ConsumersEnergy.com/care)

### Helping Neighbors Energy Efficiency Assistance

 Consumers Energy's Helping Neighbors program helps you save money through energy efficiency improvements. At no cost, income qualified households can receive a home assessment, educational materials, and energy saving products or services such as a furnace tuneup. Whether you're a homeowner, renter or member of a community organization, help spread the word about free services through Helping Neighbors.

Call 877-448-9433 or visit [ConsumersHelpingNeighbors.com](https://ConsumersHelpingNeighbors.com) to schedule your appointment today.

### Medical Emergency Protection

 If you or a member of your household have a qualifying, documented medical emergency, 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.

The Medical Certification Form is available at [ConsumersEnergy.com/lifesupport](https://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. 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. The life support system must be certified by a physician or public health official.

The Medical Certification Form is available at [ConsumersEnergy.com/lifesupport](https://ConsumersEnergy.com/lifesupport)

### Shut-off Protection: Active Duty in the Military

 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 or make payment arrangements for the energy used during your participation in this program.

### Winter Protection Plan (WPP)

  This plan is available to seniors (65 or older) and qualifying customers guarding 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 all seniors and qualifying customers. An initial down payment is required. Participating spreads out 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 enroll, contact Consumers Energy at 800-477-5050.

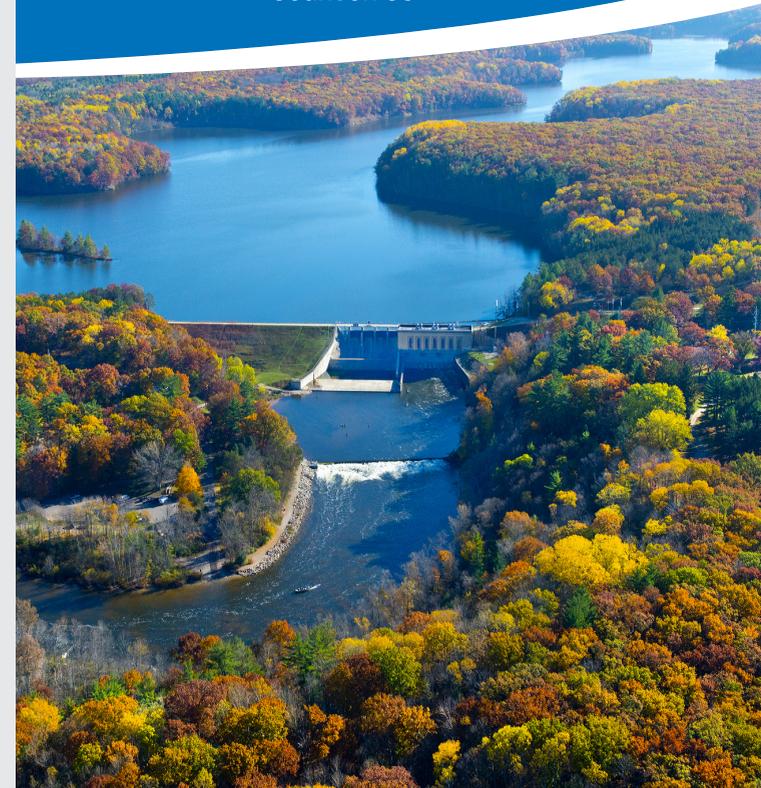
# Get Help Paying Your Energy Bill

## Payment Assistance 2020-2021 Resource Guide

[ConsumersEnergy.com/assistance](https://ConsumersEnergy.com/assistance)

**Consumers Energy**

Count on Us®



# Public Assistance Programs

## Michigan 2-1-1

 Supported by the United Way, 2-1-1 is a free service linking people with information or agencies for help with 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, call 2-1-1 or visit [mi211.org](http://mi211.org)

## State Emergency Relief (SER)

 State Emergency Relief (SER), is available year round, to assists 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](http://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.

## 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:

**The United Way of Jackson County**  
[helpwithutilities.com](http://helpwithutilities.com)  
517-741-0202

**True North Community Services**  
[tnempower.org](http://tnempower.org)  
231-355-5880

**The Salvation Army**  
[salarmy.us/energy](http://salarmy.us/energy)  
616-929-1645

**The Heat and Warmth Fund (THAW)**  
[thawfund.org/programs](http://thawfund.org/programs)  
800-866-8429

**Barry County United Way**  
[bcunitedway.org](http://bcunitedway.org)  
269-945-4010

**Bureau of Community Action and Economic Opportunity**  
[newmibridges.michigan.gov](http://newmibridges.michigan.gov)  
Or contact your local Community Action Agency

**St. Vincent de Paul Society**  
[helpwithmybill.com](http://helpwithmybill.com)  
877-788-4623

**The United Way of Southeastern Michigan**  
[unitedwaysem.org/utility-assistance/](http://unitedwaysem.org/utility-assistance/)  
844-211-4994

**Superior Watershed Partnership**  
[superiorwatersheds.org/energy-conservation](http://superiorwatersheds.org/energy-conservation)  
906-273-2742

## Home Heating Credit (HHC)

 If your income is at or below 110% of the federal poverty level (see chart), you may apply for a Home Heating Credit for the 2020 tax year to help pay winter heating bills (includes rented apartments and mobile homes). Even if your income does not require you to file taxes, you can still apply for this credit. In January 2021, find the Home Heating Credit Claim form (MI-104OCR-7) wherever other tax forms are provided, from the Michigan Department of Treasury or at Consumers Energy bill payment offices. The deadline to file is Sept. 30.

Contact the Michigan Department of Treasury at [Michigan.gov/treasury](http://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 a person who does 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](http://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.

## 2020 Federal Poverty Guidelines

Number of household members	110% HHC	150% SER, CARE, WPP	200% WAP, SPP, Helping Neighbors
1	\$14,036	\$19,140	\$25,520
2	\$18,964	\$25,860	\$34,480
3	\$23,892	\$32,580	\$43,440
4	\$28,820	\$39,300	\$52,400
5	\$33,748	\$46,020	\$61,360
6	\$38,676	\$52,740	\$70,320
Each additional household member add	\$4,928	\$6,720	\$8,960

## State Earned Income Tax Credit

 The Michigan credit assists working families struggling to keep up with rising costs. For the 2020 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. Watch for additional information in the 2020 Michigan income tax booklet.

Contact the Michigan Department of Treasury at [Michigan.gov/treasury](http://Michigan.gov/treasury)

## Weatherization Assistance Program (WAP)

 Homeowners and renters with a household income at or below 200% of the federal poverty level, see chart, 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 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](http://ConsumersEnergy.com/saveenergy)

## 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](http://MichiganFreeTaxHelp.org)

## 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](http://Michiganveterans.com) or call 800-642-4838

## Low Income Home Interest Loans

 Contact Michigan State Housing Development Authority at [Michigan.gov/mshda](http://Michigan.gov/mshda) or call 1-855-646-7432

## Affordable Rental Housing

 Visit Michigan Housing Locator at [MichiganHousingLocator.com](http://MichiganHousingLocator.com)