



Past Due? Don't Wait. Act Now!


If you're concerned you might have trouble paying your energy bill, emergency and ongoing aid may be available to help manage payments 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, 2021 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

 Take the first step toward lower energy bills with a free Home Energy Analysis. At no cost to you, a trained analyst will evaluate your home to see where you may be able to save energy. This visit can be done in-home or virtually. You will receive free energy saving products that could help lower your energy costs up to \$150 a year. Once complete, you'll receive a customized summary report with additional recommendations on how to improve your home's comfort and energy efficiency.

Schedule your appointment at ConsumersHelpingNeighbors.com


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 available at ConsumersEnergy.com/lifesupport

*See Federal Poverty Guidelines chart, other side.



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 the previous months' bills. 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.

*See Federal Poverty Guidelines chart, other side.

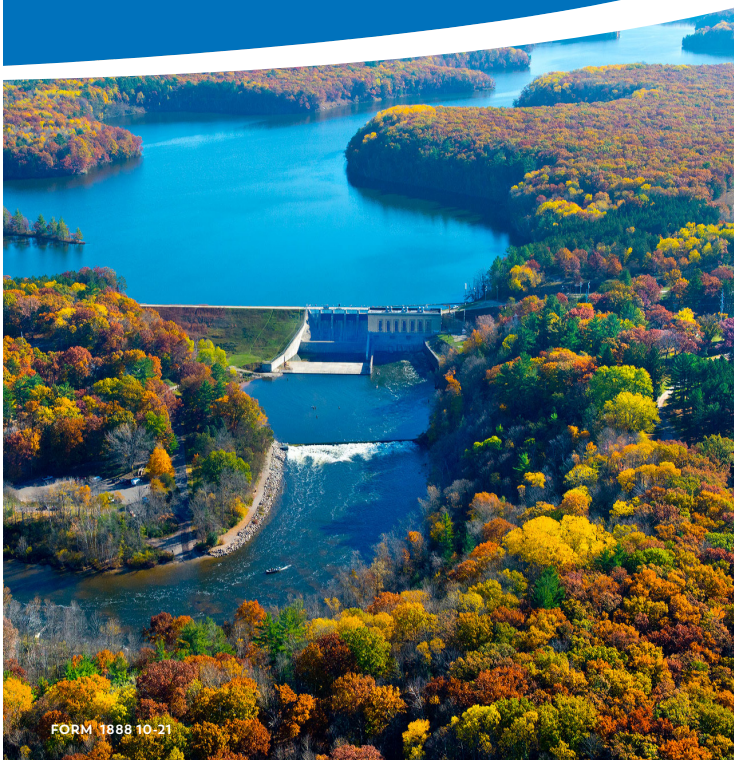
Get Help Paying Your Energy Bill

Payment Assistance 2021-2022 Resource Guide

ConsumersEnergy.com/assistance




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 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

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 Michigan.gov/mibridges
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:

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

Bureau of Community Action and Economic Opportunity
[Visit MICommunityAction.org](https://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
877-788-4623


True North Community Services
TNEmpower.org
231-355-5880

The United Way of Jackson County
HelpWithUtilities.com
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

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 2021 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 2022, 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. If eligible, you will get up to \$9.25 toward your bill.

Contact your phone or Internet company to see if they offer Lifeline.


2021 Federal Poverty Guidelines			
Number of Household Members	110% HHC	150% SER, CARE, WPP	200% WAP, SPP, Helping Neighbors
1	\$14,168	\$19,320	\$25,760
2	\$19,162	\$26,130	\$34,840
3	\$24,156	\$32,940	\$43,920
4	\$29,150	\$39,750	\$53,000
5	\$34,144	\$46,560	\$62,080
6	\$39,138	\$53,370	\$71,160
Each additional household member adds:	\$4,994	\$6,810	\$9,080

State Earned Income Tax Credit

 This credit assists working families struggling to keep up with rising costs. For the 2021 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 2021 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

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

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 Loans/Housing Assistance

 **Contact Michigan State Housing Development Authority at Michigan.gov/mshda or call 1-855-646-7432**

Affordable Rental Housing

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