

# PAYMENT ASSISTANCE PROGRAMS

2018-2019 RESOURCE GUIDE

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








GET HELP PAYING  
YOUR ENERGY BILL

**Consumers Energy**

*Count on Us*<sup>®</sup>

## 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. 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

For more information, visit [ConsumersEnergy.com/assistance](https://ConsumersEnergy.com/assistance) or call 2-1-1.

## 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, 2018 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 tune-up. 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](tel: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 service shut-off for up to 21 days with the possibility for an extension under qualifying circumstances. If shut-off occurred before a medical emergency, service may be restored at no cost for 21 days. You must provide written proof from a doctor or public health official that service shut-off will aggravate an existing medical condition.

### 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 three-business day grace period from shutoff 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.**

\* See Federal Poverty Guidelines chart, other side.

# 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), available Oct. 1 - May 31, assists income qualified households with a heat or electric past-due notice, shut-off notice, or need for deliverable fuel. To receive in-person help with your SER application, call 855-275-6424 to find a local DHHS office or apply online at [newmibridges.michigan.gov](http://newmibridges.michigan.gov)

If you need assistance completing the online application, find help near you at [newmibridges.michigan.gov/s/isd-find-community-partners](http://newmibridges.michigan.gov/s/isd-find-community-partners)

## 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)  
844-220-6098

**Michigan Community Action Agency**  
[newmibridges.michigan.gov](http://newmibridges.michigan.gov)  
855-642-2846

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

**St. Vincent de Paul Society**  
[svdpdet.org/need-help/energy-assistance](http://svdpdet.org/need-help/energy-assistance)  
877-788-4623

**The Salvation Army**  
[sawmni.org/wmni/energy-assistance](http://sawmni.org/wmni/energy-assistance)  
616-929-1645

**The United Way of Southeastern Michigan**  
[unitedwaysem.org/2-1-1](http://unitedwaysem.org/2-1-1)  
313-226-9200 or 2-1-1

**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

## 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 2018 tax year to help pay winter heating bills (includes rented apartments and mobile homes). The average Home Heating Credit for the 2017 tax year was about \$260. In January 2019, find the Home Heating Credit Claim form (MI-1040CR-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. Even if your income does not require you to file taxes, you can still apply for this credit. Contact the Michigan Department of Treasury, [517-636-4486](tel:517-636-4486) or [Michigan.gov/treasury](http://Michigan.gov/treasury)

## EARNED INCOME CREDIT (EIC)

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 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. Contact the U.S. Treasury Department, Internal Revenue Service at [800-829-3676](tel:800-829-3676) or visit [IRS.gov/EITC](http://IRS.gov/EITC)

## LIFELINE\*

Lifeline makes basic local telephone service more affordable for income-eligible households in Michigan (150% of poverty)\*, reducing local service rates (\$9.25 off or \$12.35 off for seniors 65+).

**Contact your local telephone company.**

## 2018 FEDERAL POVERTY GUIDELINES\*

Number of Household Members	110% HHC	150% SER, CARE, WPP Lifeline	200% WAP, SPP, Helping Neighbors
1	\$13,354	\$18,210	\$24,280
2	\$18,106	\$24,690	\$32,920
3	\$22,858	\$31,170	\$41,560
4	\$27,610	\$37,650	\$50,200
5	\$32,362	\$44,130	\$58,840
6	\$37,114	\$50,610	\$67,480

Add \$4,320 for each additional household member.

## STATE EARNED INCOME CREDIT (SEIC)

The Michigan credit assists working families struggling to keep up with rising costs. For the 2018 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 2018 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](tel: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](tel:2-1-1) or go to [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](tel:800-642-4838)

## LOW INCOME HOME INTEREST LOANS

Contact Michigan State Housing Development Authority at [Michigan.gov/mshda](http://Michigan.gov/mshda) or call [517-373-8370](tel:517-373-8370)

## AFFORDABLE RENTAL HOUSING

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