

PAST DUE? DON'T WAIT. ACT NOW!

If you're concerned that you might have difficulty paying your energy bill, emergency and ongoing aid may be available to better help you manage your energy bills and meet other needs. Choose one of the many assistance options in this resource guide. You may be eligible for more than one program:

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

For more information, visit ConsumersEnergy.com/assistance or call 800-477-5050.

CONSUMERS ENERGY PROGRAMS

BUDGET PLAN

With the Budget Plan, you can spread out your annual energy costs into equal monthly payments. It's a great way to help manage your household budget. The exact amount will vary from customer to customer. Visit ConsumersEnergy.com/budgetplan.

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.

MEDICAL EMERGENCY PROTECTION

If you or a member of your household have a qualifying, documented medical emergency, or require home medical equipment or life support, you could be protected from service shut-off for up to 21 days with the possibility to obtain an extension for qualifying circumstances. If shut-off occurred before a medical emergency, service may be restored at no cost to you for 21 days. You must provide a written proof from a doctor or public health official that service shut-off will aggravate an existing medical condition.

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 November 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 finalize your bill for the previous months. At that time, you must make payment arrangements with your energy provider to pay any money owed before the start of the next protection period. Contact [Consumers Energy](http://ConsumersEnergy.com) to enroll.

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 in a plan spreads out your annual energy costs into equal monthly payments that include your expected monthly energy use and monthly portions of your past-due balance. Contact [Consumers Energy](http://ConsumersEnergy.com) to enroll.

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 an on-site assessment, educational materials, and energy saving products or services such as a furnace operations and maintenance tune-up. Whether you're a homeowner, a renter, or a member of a community organization, you can help spread the word about free services through Helping Neighbors. Call 877-448-9433 or visit ConsumersHelpingNeighbors.com to schedule your appointment today.

CONSUMERS AFFORDABLE RESOURCE FOR ENERGY* (CARE)

The CARE program allows income-qualified customers at or below 150% federal poverty guidelines to stay current on energy bills. CARE provides a monthly bill credit on energy costs and staggered forgiveness of a past due balance. These benefits are paid with energy assistance funding. The application period is Oct. 1, 2016 until the program is filled. Space is limited. Learn more at ConsumersEnergy.com/care.

*See Federal Poverty Guidelines chart, other side.



SAVE ON ENERGY BILLS

Choose from a variety of energy efficiency programs and rebates
ConsumersEnergy.com/myhome

PAYMENT ASSISTANCE PROGRAMS

2016-2017 RESOURCE GUIDE
ConsumersEnergy.com/assistance



GET HELP PAYING YOUR ENERGY BILL

Consumers Energy
Count on Us®

PUBLIC ASSISTANCE PROGRAMS

+ MICHIGAN 2-1-1

Supported by the United Way, 2-1-1 is a free phone service that links people with information or agencies that can help with energy assistance and other needs. Calls are confidential and answered 24 hours a day, 7 days a week, 365 days a year. [Call 2-1-1 or mi211.org](http://mi211.org)

+ \$ STATE EMERGENCY RELIEF (SER)

The SER Program, available Nov. 1- May 31, assists low-income households that have a heat or electric past due notice, shut-off notice, or need for deliverable fuel. You do not have to be a client of DHHS to apply to the SER Program. If you already receive a DHHS cash grant, you may use part of it toward your energy bills. [For details, contact your local DHHS office or the Home Heating Hotline at 855-275-6424.](#) For quickest response, apply online at: Michigan.gov/mibridges. If you need assistance completing the online application, find help near you at mibenefitsaccess.org/find-help-near-you.

+ \$ MICHIGAN ENERGY ASSISTANCE PROGRAM

Select agencies and utilities provide energy assistance programs that include services to support self-sufficiency, such as one-time bill payment, budgeting and energy efficiency. Call 2-1-1 or contact one of the primary participating agencies below:

The Salvation Army

Your Local Salvation Army or 855-929-1640

The Heat and Warmth Fund (THAW)

Apply online at www.thawfund.org/programs or call 800-866-8429

TrueNorth Community Services

Apply online at www.truenorthservices.org or call 231-355-5880

Michigan Community Action Agencies

Your local community action agency - <https://mcac.memberclicks.net/agency-locator-map>



+ \$ 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+). All local wire line phone service providers and some wireless companies are required to provide the discount. Contact your telephone company for details. [Contact your local landline or telephone company.](#)

\$ WEATHERIZATION ASSISTANCE PROGRAM* (WAP)

If you meet income guidelines (200% of poverty), you may receive free home energy conservation services to help lower your energy bills and save money. Measures to weatherize your home or rental unit may include caulking, weather stripping, insulation, ventilation and smoke detectors. You automatically qualify for this program if you participate in the Family Independence Program administered by the Department of Health and Human Services or receive Supplemental Security Income. [Contact your Local Community Action Agency or MCAA.org.](#) For additional energy savings tips, visit energy.gov/energysaver.

+ ★ MICHIGAN VETERANS TRUST FUND

The Veterans Trust Fund provides temporary assistance to eligible veterans and their families for emergencies or hardships, including energy assistance. [Call 800-642-4838](http://800-642-4838) or Michiganveterans.com and click "Emergency Assistance"

\$ LOW INCOME HOME INTEREST LOANS

[Contact Michigan State Housing Development Authority at Michigan.gov/mshda](#) or call 517-373-8017

\$ AFFORDABLE RENTAL HOUSING

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

Number of Household Members	2016 FEDERAL POVERTY GUIDELINES*		
	110% HHC	150% WPP, CARE Lifeline	200% WAP, SPP Helping Neighbors
1	\$13,070	\$17,820	\$23,760
2	\$17,642	\$24,030	\$32,040
3	\$22,185	\$30,240	\$40,320
4	\$26,756	\$36,450	\$48,600
5	\$31,299	\$42,660	\$56,880
6	\$35,842	\$48,870	\$65,160
For each additional household member add	\$ 4,571	\$ 6,240	\$ 8,320

\$ EARNED INCOME CREDIT (EIC)

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 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](#) or visit IRS.gov/EITC

\$ STATE EARNED INCOME CREDIT (SEIC)

For the 2016 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 assists working families struggling to keep up with rising costs. Watch for additional information in the 2016 Michigan income tax booklet. [Contact the Michigan Department of Treasury, Michigan.gov/treasury](http://Michigan.gov/treasury)

\$ HOME HEATING CREDIT* (HHC)

You may apply for a Home Heating Credit for your 2016 primary heat source. To apply, you must meet the income guidelines, see chart, and own or rent the home where you live (includes rented apartments and mobile homes).

In January, you may get the Home Heating Credit Claim form (MI-1040CR-7) wherever other tax forms are provided, from the Michigan Department of Treasury (517-636-4486), at Michigan.gov/treasury 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, 2016. Even if your income does not require you to file taxes, you can still apply for this credit. The average Home Heating Credit for the 2015 tax year was about \$132. You may request shut-off protection from the time of filing until you receive the credit. You will still be required to pay for the energy services used during the protection period. [Contact the Michigan Department of Treasury or Michigan.gov/treasury](http://Michigan.gov/treasury)

\$ DO YOU NEED FREE FILING ASSISTANCE?

For information regarding free, quality options to file income tax returns or claim credits like the Home Heating Credit, [go to MichiganFreeTaxHelp.org](#) or dial 2-1-1