

# Be Winter Wise

## Home Heating Assistance Programs • 2009–2010 Season

The Michigan Public Service Commission and the state's regulated gas and electric companies, including rural electric co-ops, are encouraging senior citizens, low income, and unemployed utility customers to **"Be Winter Wise"** if faced with high bills they cannot pay this winter. "Winter Wise" customers will be protected against loss of their utility service. Following are the provisions of home weatherization and house heating assistance programs, and special provisions for customers with medical emergencies.

### Program: Winter Protection Plan

Contact: Your Local Utility Company

#### Income Guidelines 2009–2010

# in Household	150% Poverty Guide Maximum Income
1	\$16,245
2	21,855
3	27,465
4	33,075
5	38,685
6	44,295
7	49,905
8	55,515

Add \$5,610 for each additional member.

**Note: All seniors 65+ are eligible regardless of income. Customers are responsible for all electricity and natural gas used. At the end of the protection period, participants in the plan must make arrangements with their utility company to pay off any money owed before the next protection period.**

The **Winter Protection Plan** protects eligible senior and low-income customers from service shut-offs and high utility bill payments during the winter months (Nov. 1–Mar. 31). You may enroll between Nov. 1 and March 31. If you are an eligible low-income customer, your utility service will remain on from Nov. 1 through Mar. 31, if you:

- pay at least 7% of your estimated annual bill each month, **and**
- make equal monthly payments of 1/12 of any past due bills.

When the protection period ends (Mar. 31), from April 1 through Oct. 31, you must begin to pay the full monthly bill, plus part of the amount you owe from the winter months when you did not pay the full bill. **Participation does not relieve customers from the responsibility of paying for electricity and natural gas usage, but does prevent shut-off during winter months.** You qualify for the plan if you meet at least one of the following requirements:

- you are age 65 or older,
- you receive Department of Human Services cash assistance, including SSI,
- you receive Food Stamps,
- you receive Medicaid, or
- your household income is at or below the 150% of poverty level shown in the Income Guidelines chart (see chart at left).

Senior citizen customers (65 or older) who participate in the Winter Protection Plan are not required to make specific payments to ensure that their service will not be shut-off between Nov. 1 and March 31. However, seniors are encouraged to pay whatever they can during the winter so they will not have large, unmanageable bills when the protection ends.

### Program: Home Heating Credit

Contact: Mich. Dept. of Treasury

# Exemp.	Max. Income	# Exemp.	Max. Income
1	\$11,929	4	24,272
2	16,043	5	28,387
3	20,158	6	32,500

You can apply for a **Home Heating Credit** for the 2009 tax year if you:

- meet the income guidelines listed at left,
- you own or rent the home where you live in Michigan, or
- you qualify based on alternate guidelines including household income, exemptions, and heating costs.

If you qualify, you may receive assistance to help pay for your winter heating bills. Forms are available in January wherever tax forms are provided, or from the Michigan Dept. of Treasury (800-367-6263, or [michigan.gov/treasury](http://michigan.gov/treasury)). The Home Heating Credit claim form must be filed with the Michigan Dept. of Treasury **by Sept. 30, 2010.**

### Program: Earned Income Credit

Contact: U.S. Treasury Dept.,  
Internal Revenue Service

Michigan Department  
of Treasury

The **Earned Income Credit (EIC)** is a refundable federal income tax credit for low-income working individuals and families who meet certain requirements and file a tax return. 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 do so. If married, you must file jointly to qualify. File Form 1040 or 1040A and attach the EIC.

If you were raising a child in your home in 2009, you may also be able to boost each paycheck during the year with Advance EIC. Get form W-5 from your employer or call 800-TAX-FORM (800-829-3676).

You may claim a **Michigan earned income tax credit** for tax year 2009 equal to a percentage of the federal earned income tax credit for which you are eligible. See the 2009 MI tax booklet.

### Program: Crisis Assistance Program

Contact: Local Michigan Department of  
Human Services (DHS)

**State Emergency Relief Program (SER):** You do not have to be a client of the DHS to apply. This program is available year-round, subject to the availability of funds, to assist low-income households that have a heat or electric shut-off notice or a need for deliverable fuel. However, if you receive an DHS cash grant, you may vendor part of that grant towards heat and electric bills. Contact your local DHS or call the Home Heating Hotline, 800-292-5650.

### Program: Low-Income Home Weatherization

Contact: Local Community Action Agency

You may be able to receive help with weatherizing your home to reduce energy use if you meet low-income eligibility guidelines (see income guidelines above) and funding is available. **Weatherization** may include caulking, weatherstripping, and insulating. Contact your local Community Action Agency for more information.

### Program: Medical Emergency Protection

Contact: Local Utility Company

You are protected from service shut-off for nonpayment of your natural gas and/or electric bill for up to 21 days, possibly extended to 63 days, if you have a proven **medical emergency**. You must provide written proof from a doctor, public health or social services official that a medical emergency exists. Contact your gas or electric utility for more information.

### Program: Shut-off Protection for Military Active Duty

Contact: Local Utility Company

If you or your spouse has been called into **active military duty** you may apply for shut-off protection from your electric or natural gas service for up to 90 days. You may request extensions. You will still be required to pay, but your utility company will help you set up a payment plan. Contact your utility service provider.