

# Energy Assistance & Shut-Off Protection

## Residential Customers



Electric, natural gas, and propane bills can have a major impact on household budgets. For people having trouble paying their energy bills, it is extremely important to know that help may be available. There are several energy assistance programs for eligible senior citizens and low-income customers.

Contact your utility company or propane supplier as soon as you know you will be unable to pay your bill on time. Do not wait for a shut-off notice or put yourself in a situation where you might run out of fuel. As a utility customer, you are responsible for paying for the energy you use and it is important to make every effort to pay your utility bill on time. If you aren't able to pay the bill in full, making a partial payment is better than not paying anything at all.

## Winter Protection Plan

The Winter Protection Plan (WPP) protects both seniors and low-income customers of **MPSC-regulated natural gas and electric companies**.

Customers may find relief from electric or natural gas service shut-off and high utility payments between November 1 and March 31.

Persons qualify for the plan if they meet any of the following criteria:

- are age 65 or older;
- receive Michigan Department of Health and Human Services (MDHHS) cash or food assistance, or Medicaid;
- or have a household income at or below 150% of the federal poverty level guidelines (R 460.102(n)).

Eligible senior citizens participating in WPP are not required to make specific monthly payments during the heating season.

The WPP allows eligible low-income customers to make monthly payments equal to 7% of their estimated annual bill, November through March, and avoid shut-off during that time even if their bills are higher.

***At the end of the protection period, both low-income and senior citizens taking part in the plan must pay off any money owed in installments between April and November.***

***To apply for this or other shut-off protection plans, contact your utility.***

## Get Help by Calling 2-1-1

211 is a one-stop, around the clock, free phone service that links people with information or agencies that can help with utility assistance, rent payments, child and elder care, emergency shelters, job training, counseling, and other services.

Dial 211 or go online at [Mi211.org](http://Mi211.org) to get connected to information about available services.

## Home Heating Credit

Qualified persons may receive a credit to help pay winter heating bills. Apply for a Home Heating Credit if you are low-income, receive public assistance, or unemployment compensation. Eligible customers must meet guidelines based on household income, exemptions, and heating costs. You must apply by September 30 each year.

The application form (MI-1040CR-7) can be requested from the Michigan Department of Treasury at 517-636-4486, or visit the website at [Michigan.Gov/Treasury](http://Michigan.Gov/Treasury) for more information.

You can also contact organizations that help with tax preparation to assist you in filing for the credit: [American Association of Retired Persons \(AARP\)](http://AmericanAssociationofRetiredPersons.org) and the [Accounting Aid Society](http://AccountingAidSociety.org) are two such organizations.



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## State Emergency Relief (SER) Program

SER may help low-income households pay part of their heating or electric bills, assist in keeping utilities in service, or have service restored. The program is available all year long.

Call your local Department of Health and Human Services office for information or apply at the [MI Bridges](#) website. Households must apply for SER assistance prior to receiving any MEAP services.

## Protection & Assistance for Active Military & Veteran Customers

Utility customers or their spouses, called to full-time active military duty by the president or the governor during a time of declared national or state emergency or war, may apply for shut-off protection for electric or natural gas service for up to 90 days. These customers can reapply for extensions. The utility company may request verification of active duty status. Customers will still be responsible to pay for all services used during the time of protection. Contact your utility company to apply.

Additionally, families of veterans and active duty military personnel can receive emergency financial assistance to pay electric, oil, gas, and other heating fuels. Contact the [Michigan Department of Military and Veterans Affairs](#).

## Michigan Energy Assistance Program

The Michigan Energy Assistance Program (MEAP) works with households to provide supplemental bill payment assistance and self-sufficiency services to low-income residents statewide. At the time of SER application, applicants will be able to choose a MEAP provider to work with. A list of organizations that deliver MEAP services can be found on the MPSC's website. MEAP Grantees are all Community Partners with MDHHS and can help applicants to navigate the MDHHS application process. Go to the [MI Bridges](#) website to search for a Community Partner located near you.

## Programs to Reduce Energy Waste

Using less energy in the home will lower utility bills. Local Community Action Agencies may help with weatherization if specific low-income guidelines are met. Visit the [MDHHS Weatherization Operators](#) website to find a Weatherization Operator in your county.

The MPSC offers the brochure "Energy Saver-Tips on Saving Money and Energy in Your Home." For a free copy of this brochure, call the MPSC at 800-292-9555. This brochure and others on important utility issues are also available on the MPSC's website at: [Michigan.Gov/MPSC](#).

A variety of energy resources and information is available at: [Michigan.Gov/BeWinterWise](#).

**The Earned Income Tax Credit (EITC)** is a federal tax benefit for people who work full or part-time. Those who qualify will owe less in taxes and may get a refund which could help offset living expenses by helping to pay for utility bills. Even persons who do not generally owe income tax may get a credit, but they must file a tax return.

Apply for an EITC with the U.S. Department of Treasury, Internal Revenue Service (IRS) by filling out Form 1040 or 1040A and attach Schedule EIC when completing your federal income tax returns. For details, check IRS tax forms for the EITC. Application forms can be requested from the IRS at 800-829-1040 or visit the website at [IRS.Gov](#). See our consumer tip on the Earned Income Tax Credit for more information.