

## DTE ENERGY ASSISTANCE PROGRAMS

### HOME ENERGY CONSULTATION (HEC)

Schedule a DTE Home Energy Consultation and an energy expert will come to your home and provide a personalized overview of ways to save. You may also receive FREE energy-saving products (up to a \$400 value). Call **866.796.0512 (press option 1)** or schedule online at [dteenergy.com/hec](http://dteenergy.com/hec)

### CUSTOMER ASSISTANCE DAYS (CAD)





DTE Energy partners with local agencies and organizations to provide case management solutions, energy efficiency education and utility payment assistance to customers in need throughout the year. Visit [dteenergy.com/CAD](http://dteenergy.com/CAD) for more information and list of upcoming CAD events.


### GIFT OF ENERGY

You can make a charitable donation to someone in need - and there are no fees. Go to ([dteenergy.com/giftofenergy](http://dteenergy.com/giftofenergy)) and complete a "Gift of Energy" form and mail it with your check or money order. Once DTE Energy receives your payment, we'll send a personalized acknowledgement card to you, and/or your designated recipient. The recipient's DTE Energy account will be credited the amount of your gift.

## AGENCY ASSISTANCE PROGRAMS

The following agencies may provide energy assistance or link qualified low-income customers to other agencies across the state who may be able to help:

- **UNITED WAY** - call 2-1-1 
- **THE HEAT AND WARMTH FUND (THAW)** - Call **800.866.THAW (8429)** or visit [thawfund.org](http://thawfund.org) 
- **SALVATION ARMY** - call **855.929.1640** or visit [sawmni.org/wmni/energy-assistance](http://sawmni.org/wmni/energy-assistance)  

- **TRUENORTH** - call **231.359.5880** or visit [truenorthservices.org](http://truenorthservices.org)
- **MICHIGAN COMMUNITY ACTION** - visit [mcaaa.org](http://mcaaa.org) 
- **THE ACCOUNTING AID SOCIETY** - in SE Michigan call **866.673.0873**

*\*Agency assistance programs may require a down payment.*

## ADDITIONAL RESOURCES

### AFFORDABLE RENTAL HOUSING

Customers looking for affordable rental housing may use the free Michigan Housing Locator at [MichiganHousingLocator.com](http://MichiganHousingLocator.com).

### GREENPATH DEBT SOLUTIONS

Services include budget counseling, debt management, and credit report help. Call **800.550.1961**.

### LIFELINE

The Lifeline program makes basic local telephone service more affordable for income-eligible individuals and families in Michigan with an annual household income at or below 150% of the federal poverty level. Some wireless companies also offer a Lifeline discount. Contact your **local telephone company** for more information.

### LOW INCOME HOME INTEREST LOANS

Michigan State Housing Development Authority (MSHDA) offers qualified low-income households low interest home improvement loans of 4% to 8%, depending upon income. Loans of 8% are also available to qualified property owners. Homeowners can borrow up to \$25,000 to add insulation, replace a furnace, install energy efficient windows, and pay for other eligible energy improvements. For more details visit the MSHDA website at [www.michigan.gov/mshda](http://www.michigan.gov/mshda) and click on "Homeowners." Customers may also call **517.373.8370**.

## "HOW CAN I SAVE ON MY ENERGY BILLS AS THE TEMPERATURES FALL?"

These heating tips from DTE Energy will help to save energy and keep you comfortable:

- Install a programmable thermostat. When properly set, a programmable thermostat can save you about \$180 every year in energy costs.
- Dress appropriately for the weather and on cold winter nights, put an extra blanket on the bed and lower your thermostat another degree or two to save even more.
- Check your furnace filter every month. At a minimum, change your filter every three months.
- Seal air leaks and add insulation where needed. This can save more than \$200 a year in heating and cooling costs.
- Make sure that rugs, drapes or furniture are not blocking air flow to heating registers or baseboard heaters.



For more heating tips, visit [dteenergy.com/winter](http://dteenergy.com/winter).



# 2017-2018 PAYMENT ASSISTANCE PROGRAMS

## ...and ways to lower your energy bills.



For more information, visit [dteenergy.com/assistance](http://dteenergy.com/assistance).

**ARE YOU CONCERNED THAT YOUR UTILITY SERVICES MAY BE SUBJECT TO SHUT OFF? DON'T WAIT, ASK FOR HELP!**

If you are having difficulty paying your energy bill, DTE Energy, along with government and private agencies, can provide assistance. Visit DTE Energy at [dteenergy.com/assistance](http://dteenergy.com/assistance).

Please use this guide to determine your program eligibility and assistance options.

-  **Income-based Program**
-  **Senior Assistance Program**
-  **Military Eligibility Program**
-  **General Assistance Program**

**DTE ENERGY PROGRAMS**

**LOW INCOME SELF-SUFFICIENCY PLAN** 

The DTE Energy Low Income Self-Sufficiency Plan (LSP) allows low-income customers at or below the 150% federal poverty guidelines to stay current on energy bills through a fixed payment plan based on income and energy usage. The remaining portion of the bill is paid monthly with energy assistance funding. Application period is from 10/02/17 - 04/30/18. Visit [dteenergy.com/lsp](http://dteenergy.com/lsp) for information.

**SHUTOFF PROTECTION PLAN (SPP)** 

The Shutoff Protection Plan (SPP) program is designed to assist low-income residential customers at or below the 200% federal poverty level and all Senior Citizens (age 62+) manage the outstanding balance on their account. This plan provides year-round protection from service shut offs if monthly payments are made regularly. You must pay a down payment to enroll - the amount of which will affect monthly payments. Visit [dteenergy.com/SPP](http://dteenergy.com/SPP) for information.

**WINTER PROTECTION PLAN (WPP)** 

The Winter Protection Plan (WPP) is a program designed to prevent service shut off and high utility payments during the heating season (11/01/17-03/31/18) for low-income customers at or below 150% of the federal poverty level and seniors (age 62+ and up). During this period, customers must pay a budgeted amount.

**SENIOR WINTER PROTECTION PLAN** 

The Senior Winter Protection Plan protects all seniors (age 62+ and up) from shut off during the heating season. Seniors are encouraged to continue to pay their bill in order to avoid large balances at the end of the heating season.

**PAYMENT AGREEMENT** 

A Payment Agreement is an installment plan available for all customers needing additional time to bring their account up to date. You must make a down payment and agree to pay the remaining balance in monthly installments, plus your current energy charges and any non-energy charges, on the same date your current bill is due.

**MEDICAL EMERGENCIES** 

If you or a member of your household has a proven medical emergency, you can apply for shutoff protection for up to 21 days. You must provide written proof from a doctor or a notice from a public health official identifying the nature of the emergency.

**DOUBLE-NOTICE PROTECTION PLAN** 

The Double-Notice Protection Plan includes a duplicate shut-off notice to a consenting friend, relative or agency. This designate is not responsible for paying the overdue bill; the duplicate simply alerts them to take some action on your behalf. This plan is helpful when an unexpected event, such as an extended vacation or a long hospital stay may keep you from paying your bill on time.

**ACTIVE MILITARY PROTECTION** 

If you or your spouse is called to full-time active military duty during a national or state emergency or war, you may apply for shutoff protection for up to 90 days. You may also reapply for extensions of this protection.

**RESIDENTIAL INCOME ASSISTANCE CREDIT (RIA)** 

Low-income customers, at or below 150% of the federal poverty level, may qualify for a \$7.50 per month credit on their electric account and/or a \$11.25 per month credit on their gas account.

**Low Income Guidelines and Program Qualifications 2017/ 2018 Income Guidelines**

Number of Household Members and/or Exemptions	Maximum Income 110% (HHC) Annual	Maximum Income 150 % (SER, THAW, Salvation Army, MCAA) Monthly	Maximum Income 200% (SPP) Monthly
1	\$13,271	\$1,508	\$2,212
2	\$17,871	\$2,030	\$2,908
3	\$22,471	\$2,553	\$3,604
4	\$27,071	\$3,075	\$4,300
5	\$31,671	\$3,598	\$4,996
6	\$36,271	\$4,120	\$5,692
For each additional HH member add	\$4,600	\$522	\$696

*\*Some non-profit agencies might provide assistance to households with a higher income level. Please contact the agency for details.*

**GOVERNMENT ASSISTANCE PROGRAMS**

**HOME HEATING CREDIT (HHC)** 

Low-income customers, at or below 110% of the federal poverty level, may be eligible for a home heating credit for the 2017 tax year to help pay winter heating bills. If you need help filing between 01/20/18-09/30/18, ask your local tax preparer or seek FREE assistance from the United Way by calling 2-1-1. If you live in Southeast Michigan you can contact the Accounting Aid Society at 866.673.0873 or 313-556.1920, or visit [accountingaidsociety.org](http://accountingaidsociety.org).

**STATE EMERGENCY RELIEF PROGRAM (SER)** 

The State Emergency Relief program (SER) provides immediate help to low-income households who meet federal income guidelines and have a past due utility bill or a shut-off notice. Program services are available from 11/01/17-5/31/18. Contact the Department of Health and Human Services (DHHS) at 855.275.6424 or visit [Michigan.gov/dhhs](http://Michigan.gov/dhhs). \*A copayment may be required.

**FEDERAL - EARNED INCOME CREDIT (EIC)** 


The Earned Income Credit (EIC) is a refundable income tax credit for low-income working individuals and families who meet certain requirements and file a tax return. Even a person who does not generally owe income tax may qualify for the EIC, but must file a tax return to do so. To file, fill out Form 1040 or 1040A and attach the EIC form. Visit [www.irs.gov/EITC](http://www.irs.gov/EITC).

**STATE - EARNED INCOME CREDIT (EIC)** 

For tax year 2017, 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 2017 Michigan income tax booklet or visit [www.Michigan.gov/treasury](http://www.Michigan.gov/treasury).

**MICHIGAN VETERAN'S TRUST FUND** 

The Trust Fund provides temporary assistance to veterans and their families facing a financial emergency or hardship including the need for energy assistance. Visit [www.michiganveterans.com](http://www.michiganveterans.com) or call Michigan Veterans Trust Fund at 517.284.5299.

**LOW-INCOME WEATHERIZATION ASSISTANCE PROGRAM** 

Michigan's Weatherization Assistance Program (WAP) is a federally funded, low-income residential energy conservation program providing free home energy conservation services to eligible homeowners and renters with a household income at or below 200% of the federal poverty level. Visit [www.energy.gov/energysaver](http://www.energy.gov/energysaver).