MICHIGAN RESIDENTIAL ASSISTANCE PROGRAMS 2023–2024

Contact Xcel Energy at **800-895-4999** if you think you will be unable to pay your bill. Company representatives can advise you about available payment plans and assistance programs.

STATE EMERGENCY RELIEF PROGRAM

State Emergency Relief (SER) is a crisis intervention program that provides assistance for energy-related expenses such as heating fuel, electricity and home repairs. SER is supported by the Federal Low Income Home Energy Assistance Program (LIHEAP). Eligibility is based on one of the following:

- Demonstration of immediate need (past due/shut-off notice)
- Declared need for a deliverable fuel such as propane
- Verified need for energy-related home repair
- 150% of Federal Poverty Level
- Up to $15,000 in cash assets and $15,000 in material assets

Apply online using MI Bridges: http://michigan.gov/mibridges

Need help applying? **https://newmibridges.michigan.gov/s/isd-find-community-partners**

State of Michigan DHHS **855-275-6424**

Michigan DHHS .....**michigan.gov/mdhhs**

United Way 2-1-1
2-1-1 is a one-stop, 24/7, free phone and online service that links people with information or agencies that can help with utility assistance and other resources. Call 2-1-1 on your phone or visit mi211.org and click Search Resource Database to get connected to available services.

MICHIGAN ENERGY ASSISTANCE PROGRAM (MEAP)

Administering Agency: Michigan Public Service Commission

Once a State Emergency Relief application has been submitted, additional assistance can be sought through agencies that provide MEAP that include services that will enable participants to become or move toward becoming self-sufficient, including assisting participants in paying their energy bills on time, budgeting for and contributing to their ability to provide for energy expenses, and assisting participants in being energy efficient.

The MEAP is supported by the state's Low-Income Home Energy Assistance Fund (LIHEAF). An electric utility that chooses not to collect for the LIHEAF shall not shut off service to customers for non-payment between Nov. 1 and April 15.

MICHIGAN HOMEOWNER ASSISTANCE FUND (MIHAF)

Administering Agency: Michigan State Housing Development Authority

The MIHAF provides funds to customers with assistance preventing homeowner mortgage delinquencies, defaults, foreclosure, loss of utilities or home energy services, and displacement. Applicants must demonstrate financial hardship related to COVID-19 on or after Jan. 21, 2020.

Eligibility is 150% of Area Median Income for homeowners who own and occupy the property as their primary residence

Apply for the Michigan Homeowner Assistance Fund at **https://mihaf.michigan.gov/p/home** or **844-756-4423**.

HOME HEATING CREDIT (HHC)

Administering Agency: Michigan Department of Treasury

Apply for a HHC for 2023 tax year to help pay winter heating bills, if you meet the listed household income guidelines and exemptions. You may claim an exemption for yourself, your spouse and other dependents. Additional exemptions may also be available. HHC is supported by the Federal LIHEAP.

Forms are generally available in mid- to late January, where tax forms can be found. Call Treasury at 517-636-4486, or visit michigan.gov/treasury. Some local agencies or utility companies may provide assistance in completing the form, which is due no later than Sept. 30 each year. To find an agency that assists with tax preparation, contact 2-1-1.

Exemptions	2023–2024 Income ceiling
1	$16,038
2	$21,692
3	$27,346
4	$33,000
5	$38,654
6	$44,308
Add $5,654 for each additional exemption.	

Source: https://www.acf.hhs.gov/sites/default/files/documents/ocs/COMM_LIHEAP_FY24FPGUpdateIM_FFY2024.pdf

Customers of utilities regulated by the Michigan Public Service Commission are protected from disconnection of their heating fuel service from the time the HHC form is filed with Treasury until the time the credit is issued. However, you must contact your utility company to let them know you filed for the HHC. Keep a copy of the HHC form you file with the number of exemptions claimed and the amount of the credit to use when requesting the status of your application. You will still be required to pay for the electric and natural gas services used during the shut-off protection period.

WINTER PROTECTION PLAN (WPP)

Contact: Xcel Energy Personal Accounts at **800-331-5262**.

The WPP protects account holder seniors (age 65 and older) and low-income customers whose annual household income is at or below 150% of the federal poverty level from service shut-offs and high utility bill payments during the heating season November through March. You may also enroll for WPP if you receive any of the following services: Michigan Department of Health and Human Services cash assistance including Supplemental Security Income, Food Assistance or Medicaid.

If you are a low-income customer, you must pay at least 7% of your estimated annual bill each month during the protection period. If an arrearage exists at the time you apply for shut-off protection, you must pay the arrerage in equal monthly installments between the date you apply and the start of the next heating season.

If you are low-income and your utility service was shut off before you applied for shut-off protection, the utility cannot require a fee, a security deposit nor an amount greater than one-twelfth of your arrearage in order to restore service or participate in the program.

All customers 65 or older are eligible regardless of income. However, you are responsible for all service used. At the end of the protection period, all customers must arrange to pay the outstanding bills before the next heating season. If you are a senior citizen whose utility service may have been shut-off before applying for the WPP, the utility company must restore your service during the heating season without any payments. Although no specific payments are required during the heating season, you are encouraged to pay what you can to avoid large payments when the protection period ends.

Participation does not relieve customers from the responsibility for paying for electricity and natural gas usage, but does prevent shut-offs during winter months. At the end of the protection period, both low-income customers and seniors participating in the plan must arrange with their utility company to pay any money owed before the start of the next protection period.

NOTE: Winter shut-off protection does not apply to customers that are shut-off or who had a pending shut-off for unauthorized utility service within the past two years at the customer's current address — until all charges are paid, or the customer makes a satisfactory payment arrangement with the utility company.

Winter Protection Plan income guidelines (2023-2024)

Number of household members	150% of poverty guidelines maximum income
1	$21,870
2	$29,580
3	$37,290
4	$45,000
Add $7,710 for each additional household member.	

Source: https://www.acf.hhs.gov/sites/default/files/documents/ocs/COMM_LIHEAP_FY24FPGUpdateIM_FFY2024.pdf

MEDICAL EMERGENCY PROTECTION

Contact: Xcel Energy Personal Accounts at **800-331-5262**.

You can receive a medical hold preventing service from being shut off for nonpayment on your natural gas and/or electric bill for up to 21 days if you, or a member of your household, has an existing medical condition that would be aggravated by the lack of utility service. Your condition must be certified by a physician or public health office on a Michigan Public Service Commission approved Medical Certification Form. The form must state the medical condition, medical equipment, and specific time period a shut-off of utility service would make the medical condition worse. If the shut-off of service occurred before a medical emergency is approved, the utility will restore service at no cost to you for 21 days. You can obtain an extension of the medical hold and a postponement of shut-off of service for a total of 63 days (three separate medical holds) in any 12-month period per household member. Annually, the utility is not required to grant shut-off extensions totaling more than 126 days per household. The medical certification form is available from your utility's website **https://mi.my.xcelenergy.com/s/billing-payment/energy-assistance/medical-certification** and also at **michigan.gov/mpsc**.

Customers will be granted a grace period of three business days from shut off of utility service for time to complete the Medical Certification Form. A utility will not require payment for an after-hours reconnect fee or a deposit as a condition of restoring service. The Medical Certification Form is available from your utility and on its website. It is also available at **michigan.gov/mpsc**.

CRITICAL CARE PROTECTION

Contact: Xcel Energy Personal Accounts at **800-331-5262**.

You can receive protection from disconnection or have services restored due to inability to pay, if there is an identified critical care customer in the home and interruption of service would be immediately life threatening. A critical care customer is somebody who requires home medical equipment or a life support system that must be certified by a physician or public health office on a Michigan Public Service Commission approved Medical Certification Form. Customers would be granted a three-business day grace period from shut-off of utility service for time to complete the Medical Certification Form. You will be contacted by the utility when any scheduled service interruptions occur. The utility will also notify you before any remote shut-off of utility services. If critical care status changes, you or a person in your household must let the utility know of the status change. However, if a person's status does not change, you must submit an updated Medical Certification Form to the utility on an annual basis. The Medical Certification Form is available from your utility and on its website **https://mi.my.xcelenergy.com/s/billing-payment/energy-assistance/medical-certification**.

ACTIVE DUTY IN THE MILITARY

Contact: Xcel Energy Personal Accounts at **800-331-5262**.

If you or your spouse are the customer of record with the utility company and either of you 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 from your electric or natural gas service for up to 90 days. You may request extensions of this protection by reapplying with your electric or natural gas company. Your utility company may request verification of Active Duty Status. In addition, you must notify the utility when your status changes. Contact the utility company to set up a payment plan for all past due amounts to be paid within 12 months. You will still be required to pay for services used while in the program.

MICHIGAN VETERANS TRUST FUND EMERGENCY GRANT PROGRAM

Contact: 800-642-4838 (800-MICH-VET) or visit **michiganveterans.com**.

The Trust Fund provides temporary assistance to veterans and their families facing a financial emergency or hardship including the need for energy assistance.

SENIOR CITIZENS

Contact: Xcel Energy Personal Accounts at **800-331-5262**.

The account holder age 65 and older is protected from disconnection at the customer's documented personal residence during the November through March heating season. The utility will restore service during this time without payment of the amount due, deposits, reconnection fees or other charges. At the end of the heating season, the account will be placed on a payment plan, and payment must begin immediately. Contact your utility to enroll in the Winter Protection Plan.

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