

Winter Protection

Information about the 2010 – 2011 Winter Protection Plan and Other Federal and State Weatherization Assistance Programs



Winter Protection Plan (Michigan Public Service Commission)

The Winter Protection Plan (WPP) protects senior and low-income customers of Michigan Public Service Commission regulated natural gas and electric companies from electric or natural gas service shut-off and high utility payments between Nov. 1st.– March 31. You must notify your utility company of your eligibility and enroll in the program between Nov 1st. – March 31st. For purposes of this plan, a low-income customer is someone whose household income does not exceed 150% of the Federal Poverty Guidelines (see chart) or who receives any of the following:

- Have received Michigan Dept of Human Services cash assistance including Supplemental Security Income (SSI), Food Stamps or Medicaid assistance.

If you are an eligible low-income customer, you will not have utility service discontinued from November 1st. through March 31st. if:

- You pay at least 7% of your estimated annual bill each month and
- Make monthly payments of $\frac{1}{12}$ th of any past due bills.

Eligible Senior Citizens (65 years if age or older) participating in the WPP are not required to make specific payments between Nov. 1st. through March 31st. to avoid utility service disconnection. However, you are encouraged to pay whatever you can during the winter so you will not have large, unmanageable bills when the protection period ends March 31st. At that time, you must begin to pay the full monthly bill plus a portion of the amount owed from the winter months, each month from April 1st. to October 31st.

If you are an eligible low-income customer whose utility service has been shut-off before applying for Winter Protection, the utility cannot require you to pay a fee for restoring your service or a security deposit during the space-heating season. The utility also cannot require you to pay more than one-twelfth of your arrearage in order to restore service or to initiate participation in the Winter Protection Plan.

Participation does not relieve customers from the responsibility for paying for electricity and natural gas usage, but does prevent shut-off during winter months.

Winter shutoff protections do not apply to customers who have been shutoff or have a pending shutoff for unauthorized utility service in the past 2 years at the current address until all charges are paid or satisfactory arrangements are made.

Contact Xcel Energy at 800-895-4999

State Emergency Relief Program (SER)

150% Of Federal Poverty Income Guidelines

Number of household members	Annual Gross Income
1	\$16,245
2	\$21,855
3	\$27,465
4	\$33,075
5	\$38,685
Add \$5,610.00 for each additional household member.	

The State Emergency Relief (SER) Program provides immediate help to individuals and families facing conditions of extreme hardship or for emergencies that threaten health and safety. Through a combination of direct financial assistance and contracts with a network of nonprofit organizations such as the Salvation Army and Local Community Action Organizations, SER helps low income households meet emergency needs such as:

- Heat & Utilities
- Home Repairs

Eligibility Consideration

- Household demonstrates immediate need for assistance with home-heating fuel (fuel oil, L.P., gas, wood, coal) or electricity or energy-related home repairs.
- Must provide disconnection notice from utility for fuel or energy needs or demonstrate need for energy-related home repair.

CONTACT your local Dept. of Human Services office for more information.

Gogebic County DHS: 906-663-6200

Ontonagon County DHS: 906-884-4951

Other Assistance Options:

- **The Heat and Warmth Fund (THAW)** provides bill payment assistance to low-income households. Contact **1-800-866- THAW (8429)** or Gogebic Ontonagon Community Action Agency **906-667-0283**.

- **Low-Income Home Interest Loans** by Michigan State Housing Development Authority (MSDHA) offers qualified low-income households low interest home improvement loans of 4% to 8%, depending on income. Loans of 8% are also available to qualified landlords. Homeowners can borrow up to \$25,000 to add insulation, replace the furnace, install energy efficient windows and pay for other eligible energy improvements. Contact **517-373-8017** or visit **www.michigan.gov/mshda** and click on the Home Improvement link.
- **Affordable Rental Housing:** customers looking for affordable rental housing may use the free Michigan Housing Locator at **www.MichiganHousingLocator.com**.
- **Weatherization Assistance Program (WAP)** is a federally funded, low-income residential energy conservation program. WAP provides free home energy conservation services to eligible low-income homeowners and renters. These weatherization services can help you reduce your energy use and lower your utility bills. If you participate in the Family Independence Programs administered by the Department of Human Services, or receive Supplemental Security Income (SSI), you automatically qualify for this program. Contact your local Gogebic Ontonagon Community Action Office for more information: **906-667-0283**.

2010 Earned Income Tax Credit

Eligibility Considerations

The Earned Income Tax Credit (EIC) is a refundable federal income tax credit for low to moderate income working individuals and families. To qualify, you must meet certain requirements and file a tax return, even if you did not earn enough money to be obligated to file a tax return.

CONTACT: U.S. Treasury Department, Internal Revenue Service—**www.irs.gov** or **800-829-1040** for application and instructions for EIC.

If you are raising a qualifying child in your home in 2010, you may also be able to receive part of the credit in your paycheck during the year with ADVANCE EIC. Obtain form W-5 from your employer or call 1-800-TAX-FORM (1-800-829-3676).

2010 State Earned Income Credit

For tax year 2010, 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

will provide assistance to working families struggling to keep up with rising costs. Watch for additional information in the 2010 Michigan Income Tax Booklet.

Home Heating Credit

The Home Heating Credit (HHC) is designed to assist low-income families living in Michigan with the cost of heating their homes. The HHC is federally funded through the Low Income Home Energy Assistance Program (LIHEAP), U.S. Department of Health & Human Services (DHS). The average HHC for the 2009 tax year was approximately \$174. Eligible customers must meet the following standard income guidelines based on household income, exemptions and heating costs. The HHC claim form must be filed with the Treasury before September 30, 2011.

Home Heating Credit Income Guidelines

Exemptions	Income Ceiling
1	\$11,929
2	\$16,043
3	\$20,158
4	\$24,272
5	\$28,387

For each exemption over 5, add \$4,114.

You may claim an exemption for yourself, your spouse, and other dependents. Additional exemptions are available for seniors, disabled claimants, or claimants with 50% or more of their income from unemployment compensation.

Customers of utilities regulated by the Michigan Public Service Commission are protected from shut-off of their heating fuel service from the time the HHC form is filed with the Treasury until the time the credit is issued. It is useful to contact your utility to let them know you have filed for the HHC. You will still be required to pay for the electric and natural gas services used during the shut-off protection period.

CONTACTS:

- **Michigan Department of Treasury:**..... **800-367-6263**
or **www.michigan.gov/treasury**
- **HHC form MI-1040CR-7 and instructions:**..... **800-827-4000**
- **Gogebic-Ontonagon Community Action Office:** **906-667-0283**
- **Xcel Energy** **1-800-895-4999**
to request a bill-history consumption

Medical Emergency

Eligibility Considerations

Your household is protected from service shut-offs for non-payment of your natural gas and/or electric bill for up to 21 days if you or a member of your household has a proven medical emergency. You must provide written proof from a licensed physician or a notice from a public health official stating that the shut-off of service will aggravate the existing medical emergency. The certificate must identify the medical emergency and specify the period of time during which the shut-off will aggravate the emergency. If you or a member of your household requires home medical equipment or a life-support system, you must provide documentation from a physician or medical facility identifying that an interruption of service would be immediately life-threatening. If shutoff of service has occurred without any postponement being obtained, the utility shall restore service (at not cost to the customer) for 21 days. The medical emergency form can be extended and shutoff of service can be postponed for a total of 63 days in any 12-month period per household member. Annually, the utility is not required to grant shutoff extensions totaling more than 126 days per household.

CONTACT Xcel Energy Inc. at 800-895-4999

Military Shut-Off Protection

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 shutoff protection from your electric or natural gas service for up to 90 days and 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. You will still be required to pay for the electric and natural gas service used during your participation in this program and your utility company will set up a payment plan for all past-due amounts to be paid within twelve months.

CONTACT: Xcel Energy Personal Accounts Dept: 1-800-331-5262



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