

RESIDENTIAL INCOME ASSISTANCE CREDIT

Low-income customers may qualify for a \$6 per month credit on their account (\$12 per month if served by both Detroit Edison and MichCon). For more information, call **800.477.4747**.

MEDICAL EMERGENCIES

Shut off due to non-payment may be postponed up to 21 days due to a medical emergency. Written proof from a doctor or notice from a public health official stating that service shut off will aggravate an existing medical emergency must be provided. For more information, call **800.477.4747**.

SHUT-OFF PROTECTION: ACTIVE DUTY IN THE MILITARY

If you or your spouse is called to full-time active military service during a time of declared national or state emergency or war, you may apply for shut-off protection for up to 90 days. For more information, call **800.477.4747**.

DOUBLE-NOTICE PROTECTION PLAN

Let DTE Energy send a duplicate shut-off notice to a friend, relative or agency. Your designate is not responsible for paying the overdue bill; the duplicate notice simply alerts them to take some action on your behalf. For more information, call **800.477.4747**.

AFFORDABLE RENTAL HOUSING

Customers looking for affordable rental housing may use the free Michigan Housing Locator at **www.MichiganHousingLocator.com**.

LINK-UP/LIFELINE

Link-Up and Lifeline make basic local telephone service more affordable for income-eligible individuals and families in Michigan. Contact your local telephone company for more information.

ENERGY EFFICIENCY TIPS

- Have your furnace inspected annually. A well-maintained heating system runs more efficiently.
- Lower your thermostat while no one is home, or while everyone is in bed. Every degree you dial down below 72 degrees could save up to 3 percent on your heating costs.
- Install a programmable thermostat that automatically adjusts the temperature according to your schedule.
- Plug air leaks with caulking, weather stripping or add insulation.
- Replace furnace filters regularly.
- Replace incandescent bulbs with compact fluorescent light bulbs.
- Lower the temperature on your water heater to 120 degrees.
- Wash and rinse your clothes in cold water.
- Use My Energy Analyzer, an online energy efficiency tool available at **dteenergy.com/myenergy** to get customized energy savings tips and to analyze your energy bills.

Visit our website at **dteenergy.com/saveenergy** for more energy efficiency tips.

ENERGY EFFICIENCY ASSISTANCE PROGRAM

Assistance with home weatherization may be available to those who meet the household income guidelines. Weatherization includes caulking, weather stripping, insulation and a programmable thermostat. For more information on the Low-Income Energy Optimization Program, please contact **866.796.0512** or your local Community Action Agency or United Way at 211.

DTE Energy, in partnership with local Community Action Agencies and Nonprofit Organizations is offering a free furnace test and tune-up to customers that meet income eligibility guidelines. A specially-trained technician will perform a thorough furnace cleaning and tune-up designed to help your system last longer, run more efficiently and save energy and money.



PAYMENT ASSISTANCE PROGRAMS

...AND HOW TO LOWER YOUR ENERGY BILL.



These programs are offered to customers of Detroit Edison and MichCon. Both are DTE Energy companies

Having trouble managing your bills?

DTE Energy (along with government and private agencies) offers programs that can help keep your electric and gas service on.

Important: Contact DTE Energy before your energy service is subject to shut off. If you are eligible for payment assistance, contact a social service agency before entering into a payment agreement with us. Many agencies will not provide assistance if shut off is avoided. Notify us of your efforts to obtain payment assistance.

SHUT-OFF PROTECTION PLAN (SPP)

The Shut-Off Protection Plan is available to all residential customers regardless of income, and can provide year-round protection from shut off if payments are maintained. This plan is designed to help you manage your energy use by setting up a monthly payment plan. The past due balance is divided in equal installments for a period of 9 months to 24 months based on eligibility. The monthly payment amount is calculated based on the past due balance and projected future bills. Please contact Customer Service at **800.477.4747**.

CREDIT COUNSELING

DTE Energy works with Green Path, a non-profit consumer credit counseling service, to help you develop a budget. For more information, call **888.235.1003**.

HOME HEATING CREDIT (HHC)

Eligible customers may receive heating assistance funds from the State of Michigan Treasury Department. To qualify, you must meet the HHC income guidelines (see chart). If you need help filing between January 21, 2013 and September 30, 2013, ask your local tax preparer. You can also get FREE assistance from:

- Accounting Aid Society - **866.673.0873** or **313.556.1920** or visit **accountingaidsociety.org**

EARNED INCOME CREDIT (EIC)

A **federal** earned income credit is available based on income level and number of qualifying child dependents. To apply, you must file a federal income tax return with Schedule EIC. You can receive part of the credit in your paycheck by completing a W5 form with your employer for Advanced EIC or you can apply for the credit at tax time. For more information, call the IRS at **800.829.3676**.

EARNED INCOME CREDIT (EIC)

A **state** earned income refundable credit is available for low-income working individuals and families who meet requirements for a federal earned income credit (EIC). In order to claim the Michigan EIC you must complete and file a federal 1040, 1040A or 1040EZ. After your Federal EIC has been approved, you must complete a Michigan form MI-1040 to apply. For more information, call the Department of Treasury at **313.456.4340**.

THE HEAT AND WARMTH FUND (THAW)

Customers who meet THAW's income guidelines and who are in arrears and are in shut-off status or have been disconnected, may be eligible for assistance. For more information, call **800.866.THAW (8429)**

INCOME GUIDELINES

Number of Household Members and/or Exemptions	Federal Income Guidelines Maximum Income	Household Income Guidelines Maximum Income	HHC Income Guidelines Maximum Income
1	\$16,755	\$22,340	\$12,299
2	\$22,695	\$30,260	\$16,671
3	\$28,635	\$38,160	\$21,014
4	\$34,575	\$46,100	\$25,357
5	\$40,515	\$54,020	\$29,728
6	\$46,455*	\$61,940**	\$34,071***

* Add \$5,940 for each additional household member.

** Add \$7,920 for each additional household member.

*** Add \$4,343 for each additional household member.

STATE EMERGENCY RELIEF PROGRAM (SER)

This program is available year-round to assist low-income households that have a shut-off notice. For more information, contact the nearest Department of Human Services (DHS) office. Call their Energy Assistance Hotline at **855-275-6424** or visit **mi.gov/mibridges**. You do not have to be a DHS client to apply.

UNITED WAY

United Way **2-1-1** is a free phone service that links people with information or agencies that can help with utility assistance and other needs. Call **211**.

HOME IMPROVEMENT LOANS

Reduce your energy bills with energy efficient home improvements. For more information, or to see if you qualify, contact the Michigan State Housing Development Authority (MSHDA) at **mi.gov/mshda** and click on the Home Improvement link, or call **517.373.8017**.

WINTER PROTECTION PLAN (WPP)

This plan protects seniors and low-income customers from shutoff due to non-payment between Nov. 1 and March 31. During this period, customers must pay a budget amount that consists of a portion of their estimated annual bill plus regular payments on any past-due bills. After March 31, the required bill payment will increase to cover the winter bills and must be paid in full before the next heating season. For more information or to enroll, call DTE Energy **800.477.4747** between Nov. 1 and March 31.

You must meet at least one of the following requirements:

- Age 62 or older
- Receive Department of Human Services cash assistance
- Receive Food Assistance Program (FAP)
- Receive Medicaid
- Receive Supplemental Security Income (SSI)
- Meet Federal Income Guidelines 150% or below

(see *Income Guidelines chart*)