

## BRANCH COUNTY

1. Department of Human Services.....517-279-4200
2. Branch County Community Action Agency ....517-279-9325
3. Salvation Army .....269-651-4275
4. Veteran's Trust Fund .... 517-279-4322 (ask for Veteran's Affairs)
5. THAW .....800-866-8429
6. United Way.....211



**Remember, as soon as you have a problem paying energy bills, please call the Coldwater Board of Public Utilities at 517-279-9531.**

NOTE: The Veterans' Trust Fund and Soldiers & Sailors assistance is available only to those who served in the military during war time.

## Contact Us

Coldwater Board of Public Utilities wants to help you manage your monthly energy bills. If you are experiencing payment difficulties, please call us at **517-279-9531**. For emergencies, customers can call anytime 24 hours a day, every day at **517-279-9531**. For more information about energy use and managing energy costs, visit us at **www.cbpu.com**.

## Save Energy and Save Money

There are many things you can do to lower your energy bill and save money. For example:

- Turn down the heat, especially when you're away from home five hours or more. Every degree you dial down could save 1 percent to 3 percent on your heating costs
- Set your water heater temperature at 120 degrees
- Keep furniture, carpeting and curtains from blocking heat registers and air return ducts
- Have your furnace serviced to be sure it is operating efficiently
- Clean or replace the furnace filter regularly. Check the manufacturer's manual
- Replace weather stripping and seals on windows and doors. This can save 5 percent on your heating costs. If you need help paying for weatherization, please see "Low-income Weatherization" in this brochure
- Turn off unused lights and home electronics when not in use

## Are You 65 or Older?

Let us know if you are 65 or older and the head of the household. You may qualify for shut-off protection, no late payment charges and automatic eligibility for payment plans regardless of income. Call: 517-279-9531 or e-mail: [cbpu@cbpu.com](mailto:cbpu@cbpu.com)

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## Winter Protection Plan

**Contact: Coldwater Board of Public Utilities at 517-279-9531**

The Winter Protection Plan protects **eligible senior and low-income customers** from service shut-off and high utility bill payments during the winter months (November 1 through March 31).

If you're an eligible low-income customer who participates in the Winter Protection Plan, you will not have service discontinued during the winter months if you pay at least 7% of your estimated annual bill each month, plus 1/12 of any past due bills.

If you're an eligible senior citizen customer who participates in the Winter Protection Plan, you are not required to make specific payments between November 1 and March 31 to ensure that your service will not be shut off. However, you are encouraged to pay as much as you can during the winter so you will not have large, unmanageable bills when the protection period ends.

When the protection period ends (March 31), you will need to pay the full monthly bill plus a portion of the amount owed from the winter months.

**You qualify for the plan if you meet one of the following requirements:**

- Are age 65 or older
- Receive Department of Human Services cash assistance
- Receive Food Stamps
- Receive Medicaid
- Have a household income at or below 150% of poverty level (see Income Guidelines)

## Winter Protection Plan

Annual Income Guidelines (2009-2010)

Number of Household Members	150% of Poverty Guidelines Maximum Income
1	\$16,245
2	\$21,855
3	\$27,465
4	\$33,075
5	\$38,685
6	\$44,295

Add \$5,610 for each additional household member.

## Home Heating Tax Credit

Contact: Michigan Department of Treasury at 800-827-4000 or [www.michigan.gov/treasury](http://www.michigan.gov/treasury)

You can apply for a Home Heating Credit for the 2009 tax year if you meet the income guidelines listed below.

If you qualify, the Home Heating Credit (HHC) provides assistance to help pay for your winter heating bills. Eligible customers must meet the standard credit income guidelines or alternate guidelines based on household income, exemptions and heating costs.

Exemptions	Income Ceiling
1	\$11,929
2	\$16,043
3	\$20,158
4	\$24,272
5	\$28,387
6	\$32,500

For each exemption over 6, add \$4,114.

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

The Home Heating Credit claim form must be filed with the Michigan Department of Treasury before September 30, 2010. Forms are generally available wherever other tax forms are provided. You can also call the Michigan Department of Treasury or visit them on the Internet at [www.michigan.gov/treasury](http://www.michigan.gov/treasury).

## Local Assistance Agencies

If you are unable to pay your utility bills, you may be eligible to receive assistance. The county Department of Human Services should be contacted first. If they are unable to assist, then another agency in the county can be contacted. Based on income and/or family size, you may be eligible for refunds from these programs:

- Michigan Home Heating Credit Claim
- Earned Income Credit
- Michigan Homestead Property Tax Credit Claim (renters may qualify)

## Earned Income Credit

Contact: U.S. Treasury Department, Internal Revenue Service

The Earned Income Credit (EIC) is a refundable federal income tax credit for low-income working individuals and families who meet certain requirements and file a tax return. Those who qualify will owe less in taxes and may get a refund. Even people who do not generally owe income taxes may qualify for the EIC, however they must file a tax return to do so. If they are married, they must file jointly to qualify. Form 1040 or 1040A, with the EIC form attached, is needed to file.

## Crisis Assistance Program

Contact: Michigan's Department of Human Services (DHS)

### State Emergency Relief Program (SER)

You do not have to be a client of the DHS to apply for help through the SER. This program is available year-round to low-income households that have a heat or electric shut-off notice or a need for deliverable fuel. However, if you receive a DHS cash grant, you may vendor part of that grant towards heat and electric bills. A DHS caseworker can offer information on the advantages of vendoring a cash grant.

## Other Assistance Options

There are other organizations that can, at times, provide emergency energy bill payment assistance. The Heat and Warmth Fund (THAW) provides bill payment assistance to low-income residents. THAW's toll-free referral number is 1-800-866-THAW (8429). Check their website at [www.thawfund.org](http://www.thawfund.org). Your local Salvation Army or Community Action Agency may also be able to provide emergency assistance.

## Low-Income Weatherization

Contact: Local Community Action Agency

The Weatherization Assistance Program provides free home energy conservation services to eligible low-income homeowners and renters. Weatherization may include caulking, weather-stripping, insulating and smoke detectors.

## Get Help by Calling 2-1-1

Spearheaded by the 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. Calls are confidential and answered 24 hours a day, 7 days a week, 365 days a year. Translation service is available.

## Medical Emergency Protection

Contact: Coldwater Board of Public Utilities at 517-279-9531

You are protected from service shut-off for nonpayment of your electric bills for up to 21 days if you have a proven medical emergency. You must provide written proof from a doctor that a medical emergency exists.

## Shut-off Protection for Customers on Active Duty in the Military

Contact: Coldwater Board of Public Utilities at 517-279-9531

If you are or your spouse is the Coldwater Board of Public Utilities' customer of record 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 service for up to 90 days. At the end of the active duty period, you must notify your utility company of your status and make payment arrangements.



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