

Maryland People's Counsel Resource Guide

Utility Bill Assistance in Cecil County



Maryland People's Counsel
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1-800-207-4055
MD Relay Services: 711
Web Site:
www.opc.state.md.us

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Utility Bill Assistance at a Glance

1. Apply for MEAP and EUSP energy assistance

Limited income customers may be eligible for two state programs that can help pay off utility bills. You can apply for these programs on the same application.

Maryland Energy Assistance Program (MEAP) distributes funds for gas, oil, electricity and other home heating and cooling bills to limited income individuals and families.

Electric Universal Service Program (EUSP) is a new program that helps low-income electricity customers pay their current and past due electricity bills. Some customers who are not eligible for MEAP are eligible for EUSP.

Enrollment in these programs is not automatic. You must meet eligibility requirements and apply in person at a local assistance agency. Local assistance offices are listed in this guide. For locations in other counties, contact the Maryland Office of Home Energy Programs (1-800-352-1446).

Important! If you have received a shut-off notice and someone in the home is seriously ill or needs life support equipment, contact the utility immediately. You must send a physician's certification about the condition to the utility. A copy of the physician's certification is included in this packet.

The Office of People's Counsel is here to help you. Contact our office if you are having problems resolving a dispute with your utility, need help getting energy assistance or if you have questions about the law, regulations or process for filing consumer complaints.

2. Ask about other energy assistance funds

You may be able to get additional assistance from a local Fuel Fund, or other state or local programs. Information about some of these funds is included in this packet. Ask for a phone number or referral when you apply for energy assistance.

3. Try to work out a payment arrangement

You may still owe money to the utility even if you received energy assistance. Also, if your income is higher than the guidelines, you will not be eligible to receive EUSP or MEAP funds.

You should contact the utility to work out a reasonable payment plan for the past-due amount. If you try to work out a payment arrangement and are not successful, contact the Public Service Commission at 410-767-8028 to make a complaint. The PSC complaint form is enclosed in this packet.

You may be able to get help from local agencies that work with senior citizens, persons with disabilities or faith-based organizations, particularly if you have had a household emergency such as a job loss, job injury or high medical bills. Ask your local assistance agency about these programs.

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Electric and Gas Utilities

Electric

CONECTIV
800 KING STREET
WILMINGTON, DELAWARE 19889-0231
1-800-375-7117
www.conectiv.com

Natural Gas

BALTIMORE GAS AND ELECTRIC COMPANY
P.O. BOX 1475
BALTIMORE, MARYLAND 21203-1475
410-685-0123
1-800-685-0123
www.bge.com

ELKTON GAS SERVICE
249 SOUTH BRIDGE STREET
ELKTON, MARYLAND 21922
410-398-4626
www.nui.com

Electric and Gas Utility Programs

BUDGET BILLING (EVEN MONTHLY PAYMENT PLAN). The utilities offer an even monthly payment plan, which allows the customer to pay the same amount every month. The monthly payments are based on expected annual usage. This amount is changed periodically if the customer uses more or less gas or electricity than anticipated. The program does not eliminate monthly changes in the bill, but it does smooth them out. This program is especially helpful if a customer wants to maintain a fixed amount of expenses throughout the year.

PAYMENT ARRANGEMENTS WITH THE UTILITY.

A customer who is having difficulty paying gas or electric bills should ask the utility about a payment plan to pay past-due bills over time. A deferred payment plan should take a customer's individual circumstances into account, including other available assistance, income and the amount owed. If the utility will not work with the customer to establish reasonable payment arrangements, the customer may contact the Public Service Commission's Office of External Relations to request help mediating acceptable payment arrangement terms:

PUBLIC SERVICE COMMISSION OF MARYLAND
6 ST. PAUL STREET, 12th FLOOR
BALTIMORE, MARYLAND 21202
410-767-8028
1-800-492-0474
www.psc.state.md.us/psc

BILL EXTENDER PLAN. The utility is required to adjust a customer's bill due date if he or she receives monthly income through Social Security or through a government-sponsored assistance program. This can help avoid late payment fees, since a customer can pay the bill after receipt of his or her monthly income.

UTILITY SERVICE PROTECTION PROGRAM

(USPP). USPP is a program designed to protect households from utility service terminations during the winter. The program, established by the Public Service Commission, is available to MEAP recipients, and provides assistance, such as reconnection fee and security deposit waivers, to eligible off-service customers. A customer must enroll in the company's even monthly payment plan and apply the MEAP grant to the heating company bill.

BGE CUSTOMER ASSISTANCE MAINTENANCE PROGRAM (CAMP).

BGE customers who are eligible for MEAP and who participate in USPP may qualify for up to \$144 a year in credits on their BGE bills. A customer may be able to get \$12, \$9 or \$7 per month in bill credits for each month a bill is paid in full by the due date.

DISPUTES WITH THE UTILITY. A customer should contact the utility first to request information or resolve a dispute. If it is not resolved, a customer may file a complaint:

PUBLIC SERVICE COMMISSION OF MARYLAND
6 ST. PAUL STREET, 12th FLOOR
BALTIMORE, MARYLAND 21202
410-767-8028
1-800-492-0474
www.psc.state.md.us/psc

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Energy Assistance Programs - OHEP

MARYLAND ENERGY ASSISTANCE PROGRAM (MEAP)

MEAP is an energy assistance program that helps low-income households with their heating bills. The program, administered by the Office of Home Energy Programs (OHEP), is available to homeowners and renters who meet the income requirements and heat with electricity, gas, oil, propane, wood or other fuels. The program provides an annual grant that varies depending on household size, household income and type of home heating source.

CECIL COUNTY DSS
135 EAST HIGH STREET
ELKTON, MARYLAND 21921
MARY LOU SLAGLE
410-996-0243

If a customer has questions or concerns about MEAP/EUSP or the status of an application, the customer may call:

DHR CONSTITUENCY SERVICES
410-767-7140
1-800-332-6347

OR

DHR ENERGY ASSISTANCE HOTLINE
1-800-352-1446

ELECTRIC UNIVERSAL SERVICE PROGRAM (EUSP)

EUSP is a new program which helps low-income electricity customers pay their electricity bills. The program is available to homeowners and renters who meet the income requirements, which are the same as the guidelines for MEAP. Some customers, who are not eligible for MEAP because they are in subsidized housing, may be eligible for EUSP. The program includes bill assistance, retirement of certain old bills, and weatherization services. The program provides an annual grant which is applied through an even monthly payment plan with the electric company. Therefore, EUSP recipients are currently required to enroll in budget billing.

EUSP - WEATHERIZATION

The EUSP program includes weatherization services for a limited number of EUSP customers. The services are intended to reduce electricity use and electricity bills for a household. The services are available for homeowners and in certain instances, to renters. A person applies for this with EUSP and MEAP.

APPLIANCE REPAIR AND REPLACEMENT

FURNACES

This program is delivered through DHCD's Weatherization Assistance Program (WAP) delivery service network (see page 7). Limited funds are available for homeowners who meet the MEAP income guidelines. The program helps to replace inoperable boilers and furnaces or ones that operate at an efficiency level below 70%. Eligible renters having problems with their furnaces may contact the local housing inspection office, if available.

An applicant should contact the local energy office for all OHEP appliance programs. If the person has an emergency (i.e., defective or inoperable furnace), he or she should inform the agency staff person.

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Documents Needed and Income Guidelines

A person may apply for both MEAP and EUSP (including weatherization) and DHCD's weatherization program (see page 7) with one application.

DOCUMENTS NEEDED WHEN APPLYING FOR ASSISTANCE

A customer should plan to bring the following information when applying for grants or other assistance:

- 1. Identification.** Driver's license or Maryland ID or employment ID or DSS ID or Green Card.
- 2. Proof of Residence.** Property tax bill or lease or rent book or current bills mailed to the billpayer's address.
- 3. Proof of Income.** Examples: Pay stubs (last 4-7 weeks), unemployment insurance check stubs, benefit letter (TCA, SSI, SSDI, VA, Social Security), pension benefits, disability check, worker's compensation, any other receipt of income.
- 4. Social Security Cards.** All members of the household over age 2.
- 5. Energy Usage.** Electric bill, gas and other fuel bills, turn-off notice.
- 6. Landlord Information.** Name, address and telephone number.

MEAP GUIDELINES FOR 2003-2004

These guidelines are used for many energy programs, including MEAP, EUSP, Weatherization and Fuel Funds. Gross income refers to income before taxes.

Number of Household Members	Gross Monthly Income
1	\$1,123
2	\$1,515
3	\$1,908
4	\$2,300
5	\$2,693
6	\$3,085
Each additional person add:	\$393

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Energy Assistance Programs - DSS

DEPARTMENT OF SOCIAL SERVICES (DSS)

Each local DSS agency has discretion to allocate the funds described below in different ways. All of these funds may be available to assist households with children. Flex Funds and Local Funds may be available to single adult households and particularly older adults (possibly through Adult Protective Services). If a customer currently is not receiving services through DSS (e.g., TCA, TEMHA), he or she can still contact the local DSS agency for possible assistance with housing and energy emergencies. **Please note that all of these grants are highly discretionary.**

EMERGENCY ASSISTANCE TO FAMILIES WITH CHILDREN (EAFIC)

EAFIC is an emergency grant program that provides funds for household emergencies, including utility bills. The program is available to families with one or more children under the age of 21, who are related to and reside with the applicant, and can only be used once every 12 months. A person does not have to be receiving any state assistance to apply for an emergency grant. However, he or she must document individual circumstances.

FLEX FUNDS

Flex Funds are monies provided to all local departments of social services to maintain or reunify children with their families. These monies are available for a variety of needs, but the goods and services purchased must be related to the child's or family's plan for service. Flex Funds are often issued for utility bills.

WELFARE AVOIDANCE GRANT (WAG)

These grants may be available to a person who has applied and is eligible for Temporary Cash Assistance (TCA). The grant is intended to address household emergencies or other needs, if circumstances would prevent a household member from gaining or continuing employment. A grant usually is awarded in an amount equal to 3 months or less of assistance benefits. Any person who receives the grant must forego TCA for the number of months covered by the grant.

SPECIAL FUNDS OR LOCAL FUNDS

Special Funds, or "Local Funds" are charitable or local funds administered by local DSS offices. These funds are available for household emergencies and are usually allocated based upon a household's income and level of need. These funds are not part of any federal or state-mandated program and thus may not always be available.

CECIL COUNTY DEPARTMENT OF
SOCIAL SERVICES
170 EAST MAIN STREET
ELKTON, MARYLAND 21912
NICHOLAS J. RICCIUTI
410-996-0407

If a customer has questions or concerns about these funds or the status of an application, the customer may call:

DHR CONSTITUENCY SERVICES
410-767-7140
1-800-332-6347

OFFICES ON AGING

This office does not provide emergency grants. Clients with emergency needs are given assistance with filling out MEAP/EUSP applications.

CECIL COUNTY DEPARTMENT OF AGING
214 NORTH STREET
ELKTON, MARYLAND 21921
SUSAN TWIGG
410-996-5295

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Energy Assistance - Other Funds

FUEL FUNDS

Local Fuel Funds offer financial assistance to limited income individuals with energy-related emergencies. Fuel Funds generally use EUSP/MEAP income guidelines for eligibility. Certain Fuel Funds may permit a one-time waiver of the income eligibility requirement, based on individual circumstances. Most Fuel Funds combine a grant from private funds with (1) a customer contribution, and (2) a matching credit from a utility or its ratepayers. Fuel Funds provide limited grants after a customer has contacted or obtained help from other programs.

The Salvation Army Cecil County Heating Assistance Program (Fuel Fund) is primarily funded by private donations and is in partnership with Conectiv's Good Neighbor Energy Fund. The fund provides emergency assistance for energy and utility needs such as propane, fuel oil, gas, electricity, wood and coal. The heating assistance program serves Cecil County residents only.

All applicants must: (1) apply to MEAP first, MEAP; refers all applicants to the heating assistance program; (2) have an energy emergency such as a utility notice or depleted fuel oil supply; (3) have acquired the bill in Cecil County; (4) have a utility bill in the applicant's name, and (5) meet MEAP income eligibility guidelines. The heating assistance program will not approve an emergency energy grant unless the applicant has acquired all the necessary monies to prevent a utility termination or restore service.

Applicants can receive grants up to a maximum of \$200. The heating assistance program will also help applicants acquire funds from churches and charities.

There is also Fuel Fund assistance for BGE customers in Cecil County. Contact the Salvation Army for details.

FEDERAL EMERGENCY MANAGEMENT AGENCY FUNDS (FEMA)

FEMA is the federal agency responsible for disaster relief and distributing certain emergency funds to the state on an annual basis. These funds are available in certain local jurisdictions in Maryland, and may be available for a utility emergency. Contact the Department of Social Services for information about FEMA funds.

CECIL COUNTY DEPARTMENT OF
SOCIAL SERVICES
170 EAST MAIN STREET
ELKTON, MARYLAND 21921
DIANE KOUSAC
410-996-0244

SALVATION ARMY HEATING ASSISTANCE
PROGRAM
CECIL COUNTY DEPARTMENT OF
SOCIAL SERVICES
170 EAST MAIN STREET
ELKTON, MARYLAND 21921
DIANE KOUSAC
410-996-0244

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Conservation and Housing Programs

DHCD WEATHERIZATION ASSISTANCE PROGRAM (WAP)

WAP is designed to assist limited income families with reducing their energy usage by providing installation of energy conserving measures, as well as offering furnace cleaning and tuning. WAP eligibility is based on MEAP guidelines. WAP is funded by the United States Department of Energy and is administered through the state by the Department of Housing and Community Development (DHCD). DHCD also administers BGE's low-income conservation program (CHIP). BGE's program includes significant funding for gas boiler and gas furnace repairs and replacement.

CECIL COUNTY D.S.S.
 135 EAST HIGH STREET
 ELKTON, MARYLAND 21921
 MARY LOU SLAGLE
 410-996-0243

DHCD SPECIAL LOANS PROGRAM

The Special Loans Program administers the Maryland Housing Rehabilitation Program. This program provides funds to limited income homeowners to improve the basic livability of a home. The program may provide for structural repairs and installation of energy efficiency measures. The funds are available for single family owner-occupied properties and rental properties of one to four units.

OFFICE OF HOUSING AND COMMUNITY DEVELOPMENT
 170 EAST MAIN STREET
 ELKTON, MARYLAND 21921
 410-996-5245

RENTAL ASSISTANCE PROGRAM (RAP)

This program provides a monthly rental allowance towards a person's rent for up to 12 months. It is available to homeless individuals or limited-income households with critical housing needs.

CECIL COUNTY D.S.S.
 170 EAST MAIN STREET
 ELKTON, MARYLAND 21921
 DIANE KLUSAK
 410-996-0241

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Tax Credits

EARNED INCOME TAX CREDIT

The Earned Income Tax Credit (EITC) is a special tax credit for limited income workers. A person may be eligible for a tax credit even if he or she does not owe any taxes. However, a tax return must be filed.

CHILD TAX CREDIT

The Child Tax Credit is a special tax credit for limited income families. A person may be eligible for this tax credit of at least \$600 per child even if he or she does not owe any taxes. However, a tax return must be filed.

INTERNAL REVENUE SERVICE
1-800-829-1040

STATE OF MARYLAND
1-800-638-2937

FREE TAX SERVICES

To take advantage of various tax credits, there are free tax services for elderly, disabled, non-English speaking, and limited income households.

AARP TAX-AIDE
1-888-227-7669

1st CALL FOR HELP
1-800-492-6618

RENTER'S TAX CREDIT

The Renter's Tax Credit (RTC) is a tax credit offered to limited income renters. Eligible renters include limited income persons who are (1) under age 60, or (2) 100% disabled. All renters aged 60 and over are eligible. **The**

STATE DEPARTMENT OF ASSESSMENTS AND
TAXATION
301 WEST PRESTON STREET, ROOM 900
BALTIMORE, MARYLAND 21201
1-800-944-7403
www.dat.state.md.us

**application and documents must be received by
September 1 of each year.**

HOMEOWNER'S PROPERTY TAX CREDIT

This credit is available to Maryland homeowners whose property taxes exceed a fixed percentage of their incomes.

STATE DEPARTMENT OF ASSESSMENTS AND
TAXATION
301 WEST PRESTON STREET, ROOM 900
BALTIMORE, MARYLAND 21201
1-800-944-7403
www.dat.state.md.us

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Telephone Bill Assistance

TEL-LIFE

This is a low-cost discount telephone service provided by Verizon. This service is limited to customers who receive TCA, TEMHA, SSI or PAA benefits.

Tel-Life is helpful for a household that makes few phone calls. See the examples in the chart:

Verizon charges \$0.66 for the first 30 local phone calls on a private phone line. After 30 calls, the customer is billed at \$0.08 per call. The \$5.00 Federal Subscriber Line Charge also is waived, although special fees for 911 and Universal Service must be paid. Customers who do not have phone service with Verizon pay half of the line connection charge of \$48. Customers who have trouble reading, seeing or hearing may be eligible for other discounts.

Customers who owe Verizon \$100 or more must make arrangements to pay their bill before Tel-Life will be established on their line.

Link Up America

This is a Federal plan that may pay half the cost of getting new Tel-Life or other phone service hooked up.

You'll pay this much for your phone line and calls:	If you make this many local calls per month:
\$0.66	30 or less
\$3.06	60 (2 calls per day)
\$5.46	90 (3 calls per day)
\$7.86	120 (4 calls per day)
\$12.66	180 (6 calls per day)
\$15.06	210 (7 calls per day)

To get an application or to get more information,
call

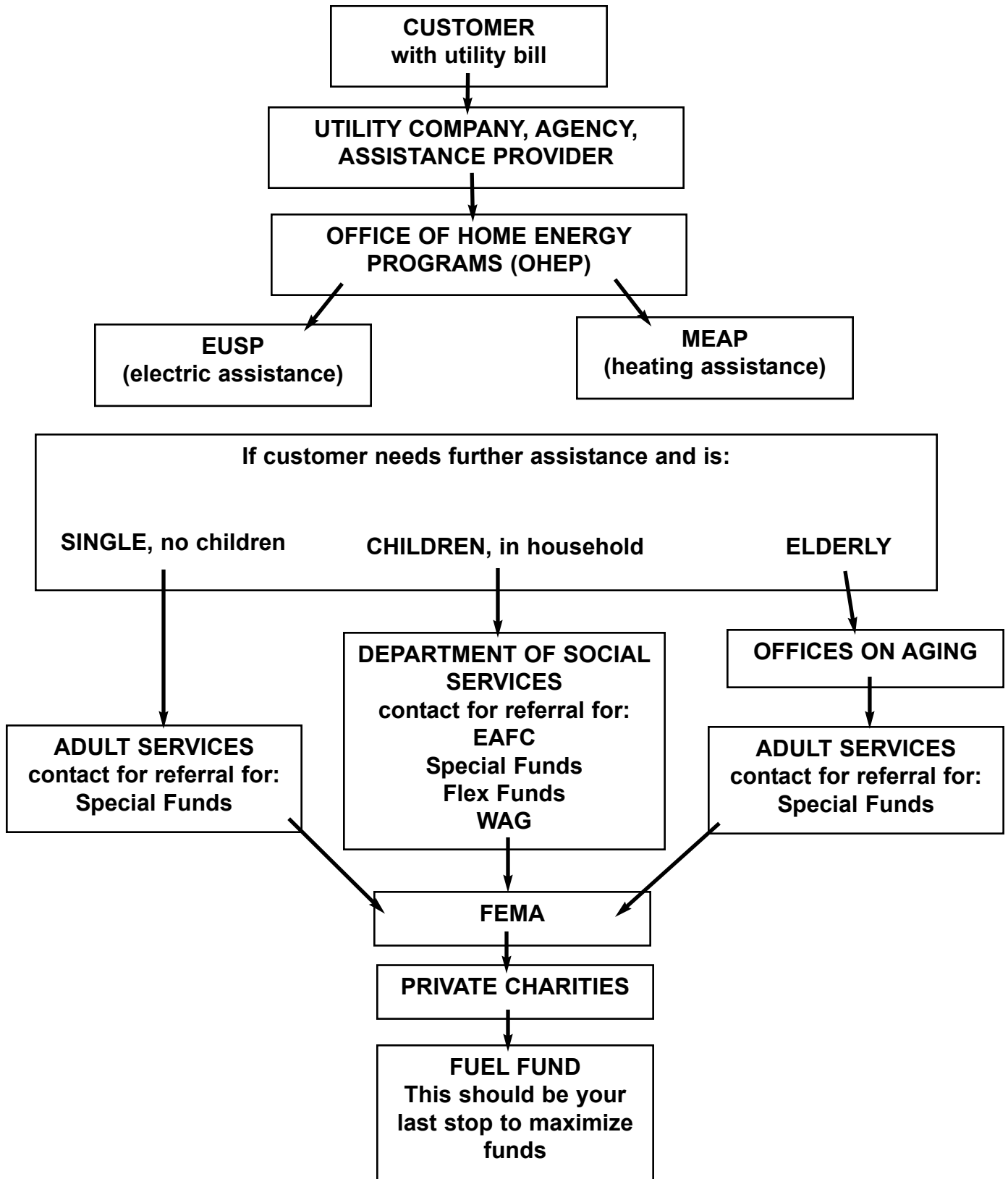
1-800-525-0145

To apply for Tel-Life/Link Up America, fill out the application and **MAIL** it (don't take it) to:

DEPARTMENT OF HUMAN RESOURCES
TEL-LIFE UNIT
311 W. SARATOGA STREET
BALTIMORE, MD 21201

DHR will determine eligibility. If the customer is eligible, DHR will send the application to Verizon. Once the approval is received, Verizon will contact the customer to arrange for connection of the service. The process takes approximately 30 days.

UTILITY BILL ASSISTANCE FLOWCHART



OFFICE OF EXTERNAL RELATIONS
MARYLAND PUBLIC SERVICE COMMISSION
WILLIAM DONALD SCHAEFER TOWER
6 ST. PAUL STREET
BALTIMORE, MD 21202-6806
TELEPHONE: 410-767-8028 OR 1-800-492-0474
FAX: 410-333-6844
INTERNET: <http://www.psc.state.md.us/psc/>

INQUIRY/DISPUTE FORM

Everyone must complete this section:

Have you contacted the company regarding your inquiry/dispute? YES NO Date: _____

Have you received a response from the company? YES NO Date Received: _____

(If you received a written response, please provide a copy with this form.)

If you have not contacted the company, you must do so prior to filing a complaint with the Commission. If you contacted the company, you must wait for the company to have time to investigate the matter and respond to your complaint before pursuing the matter with the Commission. If after a reasonable period (2-6 weeks) you have not received a response from the company, you may file your complaint with the Commission. You may also file your complaint if you are dissatisfied with the company's response.

TO BE COMPLETED BY EVERYONE [Please print and fill out neatly and completely]

Name as it appears on bill: _____

Address as it appears on bill: _____

City: _____ State: _____ Zip Code: _____

Mailing address, if different from service address: _____

City: _____ State: _____ Zip Code: _____

Phone Numbers (please include area code): (home) _____ - _____ - _____ (work) _____ - _____ - _____

(pager) _____ - _____ - _____ (Fax) _____ - _____ - _____ ("Can be reached") _____ - _____ - _____

Account Number or Order Number: _____

Complaint concerns: (Check all that applies)

- Gas Company Electric Company Gas Supplier Electric Supplier
 Local Telephone Co. Long Distance Co. Water Co.

PLEASE NOTE: The Maryland PSC does not regulate the following companies: wireless, paging, oil, propane, Washington Suburban Sanitary Commission, and cable television providers. If your dispute concerns a wireless or paging co. you should file your dispute with the Federal Communications Commission at 1-888-225-5322 or you can contact the Attorney General's Office, Consumer Protection Division at 1-888-743-0023. If your dispute concerns cable television service please check the back of your cable bill for the local franchise office in your area. You should file your complaint with the franchise office listed on the bill or call the company and obtain that information. If your dispute concerned oil or propane companies, call the AGO at 888-743-0023. Finally, if your dispute concerned WSSC, you should file the dispute with the Manager of Customer Service for WSSC.

Name of Company(ies) Against Whom You Are Complaining: _____

If you are not the customer of record, please complete this section.

Name: _____ Relationship to the customer: _____
Address: _____
Daytime Phone No.: _____ Explain why customer cannot complete form: _____

Note: you must have the customer's permission to file a complaint on their behalf. The PSC Investigator has the right to refuse to respond to a complaint if it cannot be verified that the customer of record gave you permission to file the dispute or his/her behalf.

PLEASE COMPLETE IF YOUR COMPLAINT CONCERNS A TERMINATION NOTICE:

Is your service currently on? YES NO

If your service is off, when was it turned off? _____

How much money is the utility requiring to restore service? _____

If your service is on, do you have a turn-off notice? YES NO Notice Amount? _____

If you are requesting an extension on a turn-off notice, and/or Alternative Payment Arrangements, you MUST indicate how much you are able to pay as a downpayment, and list the amount and date(s) when you can make additional payments to reduce the past due amount. Any amount you list must be paid, in addition to your current bill.

My total past due bill is: \$ _____
My downpayment is \$ _____ to be paid by _____
I would like to pay the remaining bill as follows:
\$ _____ to be paid by _____
\$ _____ to be paid by _____
\$ _____ to be paid by _____
\$ _____ to be paid by _____

Do you agree to participate in Budget Billing? YES NO

Have you paid a security deposit? YES NO Indicate Amount paid \$ _____

Is anyone in your household seriously ill or on life-support? YES NO

Name: _____ Description of illness: _____
(Please have your doctor submit a letter on your behalf.)

If applicable, how many children are in the household? _____ Ages: _____

Have you applied for the Maryland Energy Assistance Program? YES NO

If yes, specify amount of grant expected/received: \$ _____

Have you applied for the Electric Universal Service Program? YES NO

If yes, amount of grant expected/received \$ _____. Are you now or have you ever participated in the Utility Service Protection Program (USPP)?

YES NO

If you are disputing a bill, you must specify the amount in dispute? \$ _____

Did you pay this bill? YES NO

TO BE COMPLETED BY EVERYONE: [If your complaint concerns a billing dispute, you must include copies of the disputed bills.]

Below briefly describe the basis for your dispute. If this is a billing dispute explain why you are disputing your bill. If you need payment arrangements, explain why you have fallen behind on your bills. If you are contacting us for any other reason, please use this space to state why you are contacting us today and how you would like us to assist you.

Please attach additional sheets if necessary. Also attach any relevant documentation (i.e. a copy of the bill(s), canceled checks, receipts, etc.) which will support your position.

Date: _____ Signature of Customer: _____

Date: _____ Signature of person completing form (if different) _____

PHYSICIAN CERTIFICATION OF SERIOUS ILLNESS OR LIFE SUPPORT

This is to certify that _____ is a resident of:

Street Address: _____

City, State, Zip: _____

Telephone Number: _____

Relationship to Customer _____

Account Number: _____

THIS SECTION IS TO BE COMPLETED BY A LICENSED PHYSICIAN ONLY

I hereby certify that termination of electric and/or gas service will either (check applicable box or boxes):

aggravate an existing serious illness* or

prevent the use of life support equipment by the person named above.**

(Please print)

Physician's Name _____

License No. _____

Title _____

Address _____

Office Number _____ Fax Number _____

E-Mail Address (optional) _____

Physician's signature _____ Date _____

This medical certificate is only valid for a period not to exceed 30 days.

* "Serious illness" means an illness certifiable by a licensed physician to be such that termination of service during the period of time covered by the certificate would be especially dangerous to the health of the person certified to be seriously ill.

**"Life-support equipment" means any electric or gas energy-using device certified by a licensed physician as being essential to prevent, or to provide relief from, a serious illness or to sustain the life of the customer or an occupant of the premises.