

Office of People’s Counsel

RESOURCE GUIDE

Utility Bill Assistance in

MONTGOMERY COUNTY

Contents:	<u>Page</u>
1-2-3 Utility Bill Assistance at a Glance	2
Electric and Gas Utility Programs	3
Energy Assistance Programs—OHEP	4
<ul style="list-style-type: none"> • MD Energy Assistance Program (MEAP) • Electric Universal Service Program (EUSP) • EUSP Weatherization (WAP) 	
Documents Needed and Income Guidelines.....	5
Energy Assistance Programs (DSS)	6
<ul style="list-style-type: none"> • Emergency Assistance to Families w/Children (EAFC) • Flex Funds • Welfare Avoidance Grant (WAG) • Special and Local Funds 	
Office on Aging.....	6
Private Charities & Other Funds	7
<ul style="list-style-type: none"> • Fuel Funds • Private Charities • Federal Emergency Management Assistance (FEMA) 	
Energy Efficiency and Conservation Programs	8-9
Tax Credits.....	10
Mortgage Payment Assistance.....	11
Telephone Bill Assistance.....	12
Water Bill Assistance.....	13
Assistance Flowchart.....	14
MD PSC Complaint Form.....	15-17
Physician’s Certification of Serious Illness.....	18

Maryland People’s Counsel
 6 St. Paul Street, Suite 2102
 Baltimore, MD 21202
 Phone: 410-767-8150
 Toll-free: 1-800-207-4055
 Fax: 410-333-3616
 MD Relay Services: 711
 Website: www.opc.state.md.us

For corrections, please contact us by phone or fax (numbers shown above) or send an email to:
DespinaS@opc.state.md.us

1-2-3 Utility Bill Assistance

1. Apply for MEAP and EUSP energy assistance.

Limited-income customers may be eligible for Maryland state energy assistance programs that can help pay off utility bills. Detailed descriptions of these programs is provided on page 4. There is one application used to apply for all of the Maryland state energy assistance programs.

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 program that helps low-income electricity customers pay their electric 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 with 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! Utility Shut-Off Serious Illness & Life Support 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. Maryland law states that if a physician presents a Public Service Commission **Medical Certification Form** stating termination of electric, gas or both will aggravate an existing serious illness or prevent the use of life-support equipment, a utility may not terminate service for an initial period of up to 30 days beyond the scheduled date of service termination. Once the physician's certification is presented to the utility, a customer must promptly enter into an agreement with the utility for the payment of any outstanding utility bills. 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.

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 have already 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 (press "1" at the prompt) to make a complaint. You can also call toll-free at 1-800-492-0474. A *MPSC Inquiry/Dispute 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 energy assistance agency about these programs.

MONTGOMERY COUNTY RESOURCE GUIDE

Electric and Natural Gas Utilities

Electric

BALTIMORE GAS & ELECTRIC (BGE)

P. O. Box 1475
Baltimore, MD 21203-1475
1-800-685-0123
www.bge.com

POTOMAC ELECTRIC POWER CO. (PEPCO)

1900 Pennsylvania Ave. NW
Washington, DC 20068
1-800-424-8028
www.pepco.com

ALLEGHENY POWER

10435 Downsville Pike
Hagerstown, MD 21740
1-800-255-3443
www.alleghenypower.com

Natural Gas

WASHINGTON GAS LIGHT CO. (WGL)

6801 Industrial Road
Springfield, VA 22151
1-800-752-7520
www.washgas.com

BALTIMORE GAS & ELECTRIC (BGE)

P. O. Box 1475
Baltimore, MD 21203-1475
1-800-685-0123
www.bge.com

Electric & Gas Utility Programs

BUDGET BILLING (EVEN MONTHLY PAYMENTS).

The utilities offer Budget Billing (an even monthly payment plan), which allows a customer to pay the same amount every month. The monthly payments are set based on a customer's expected annual usage. This amount is changed periodically if you use more or less gas or electricity than anticipated. The program does not eliminate monthly charges on the bill, but it does smooth them out. This program is especially helpful if a customer wants to maintain a fairly fixed amount of expenses throughout the year.

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 off-service customers. A customer must enroll in Budget Billing and apply the MEAP grant to the heating company bill.

BGE's CUSTOMER ASSISTANCE MAINTENANCE PROGRAM (CAMP) is available to USPP participants. CAMP credits up to \$144 a year may be given for on-time USPP payments. Monthly credits range from \$3 to \$12 per month.

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 (MPSC) Office of External Relations (OER) to request help mediating acceptable payment arrangement terms.

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 with the MPSC.

MARYLAND PUBLIC SERVICE COMMISSION (MPSC)

6 St. Paul Street, Suite 1501
Baltimore, MD 21202-3486
Phone: 410-767-8028, press "1" at prompt
Toll-free: 1-800-492-0474
Fax: 410-333-6844
Website: www.psc.state.md.us

MONTGOMERY COUNTY RESOURCE GUIDE

Office of Home Energy Programs (OHEP) - Energy Assistance Programs

MARYLAND ENERGY ASSISTANCE PROGRAM (MEAP)

MEAP is an energy assistance program that helps low-income households with their heating bills, and at times with their cooling bills. The program 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.

ELECTRIC UNIVERSAL SERVICE PROGRAM (EUSP)

EUSP is a 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 for MEAP and EUSP. Some customers who are not eligible for MEAP because they are in subsidized housing are eligible for EUSP. The program includes bill assistance, retirement of certain old bills, and weatherization services. EUSP bill payment assistance (BPA) requires the customer to enroll in Budget Billing. The annual EUSP BPA is then applied through the electric company's Budget Billing.

DHCD WEATHERIZATION ASSISTANCE PROGRAM (WAP)

The Weatherization Assistance Program (WAP) assists limited income families with reducing their energy usage. WAP makes an assessment of the physical structure of the applicant's home, and then installs energy conservation features such as insulation & caulking, replacement windows and doors, furnace cleaning and tuning, repair or replacement of furnaces, refrigerators and water heaters. Applicants must be eligible (currently 200% of poverty) and able to prove ownership of the housing unit. For rental units, landlords must prove ownership and also agree to participate and invest. Priority is given to homeowners who are elderly, disabled, have families with children and/or have the highest energy consumption. Applicants can apply for WAP on the same application used for MEAP and EUSP. OHEP then refers eligible clients to WAP for assistance.

If applicants are not eligible for OHEP (over 175% poverty up to 200% of poverty) they may apply thru their local WAP office.

2010 INCOME ELIGIBILITY LIMITS

Family Size	Monthly Income	Annualized Income
1	\$2,520	\$30,249
2	\$3,296	\$39,556
3	\$4,072	\$48,864
4	\$4,847	\$58,171
5	\$5,623	\$67,479
6	\$6,398	\$76,786
7	\$7,174	\$86,093
8	\$7,950	\$95,400
Each addl. Person add	\$775	\$9,307

WAP is funded by the U.S. Department of Energy (DOE) and is administered by the Maryland Department of Housing and Community Development (DHCD). Heating emergencies should be reported to the local OHEP office for customers above OHEP guidelines.

OHEP eligible applicants who are renters, with weatherization issues (poor windows/doors or faulty heating or hot water units), should contact their landlords. If the landlord is unwilling to correct the problem(s) the renter should contact the local housing inspection office.

To apply for any of these energy assistance programs, contact:

MONTGOMERY CO. DEPT. OF HEALTH & HUMAN SERVICES (DHHS)

1301 Piccard Drive, Rockville, MD 20850

Phone: 240-777-4450/Fax: 240-777-4099

Mon-Fri 8:30 a.m. to 5:00 p.m.

By appointment ONLY.

Questions or concerns about Office of Home Energy Programs (OHEP) or Department of Social Services (DSS) should be referred to:

DHR CONSTITUENT SERVICES
Toll-free: 1-800-332-6347

MONTGOMERY COUNTY RESOURCE GUIDE

Documents Needed and Income Guidelines

One-Stop-Shop: There is only ONE application to apply for Maryland Energy Assistance Program (MEAP), Electric Universal Service Program (EUSP), Utility Service Protection Plan (USPP), and the Weatherization Assistance Program (WAP).

DOCUMENTS NEEDED WHEN APPLYING FOR ASSISTANCE

A customer should plan to bring (or mail) in copies of the following documents when applying for grants or other assistance:

1. **Picture Identification.** Driver's license, MD ID, employment ID, DSS ID, or INS Green Card.
2. **Proof of Residence.** Property tax bill (for homeowners); lease or rent book (for renters); or mail received at the subject address.
3. **Proof of Income.** Pay stubs (last four to seven weeks); unemployment insurance check stubs; benefit letter from TCA, SSI, SSDI, VA, Social Security; pension benefits; disability check; worker's compensation; or any other receipt of income.
4. **Social Security Cards** for all members of the household over age 2.
5. **Energy Usage.** Most recent utility bill, heating fuel bill, and/or turn-off notice.
6. **Landlord information.** Name, address and telephone number of landlord.

FY 2010 MEAP ELIGIBILITY GUIDELINES Effective 07/01/10-06/30/2011

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

Household Size	Maximum Monthly Income Standards	Maximum Yearly Income Standards
1	\$1,579.37	\$18,952.50
2	\$2,124.79	\$25,497.50
3	\$2,670.20	\$32,042.50
4	\$3,215.62	\$38,587.50
5	\$3,761.04	\$45,132.50
6	\$4,306.45	\$51,677.50
For each additional person, add	\$545.42	\$6,545.00

MONTGOMERY COUNTY RESOURCE GUIDE

Department of Social Services (DSS) - Energy Assistance

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 (EAFC)

EAFC is an emergency grant program that may be accessed once every 12 months. The grant may be used for household emergencies, including utility bills. It is available to families with one or more children under the age of 21, who are related to (and reside with) the applicant. 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 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.

WELFARE AVOIDANCE GRANT (WAG)

These grants may be available to a person who has applied for 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 three 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" or "local" funds are charitable or local funds administered by local DSS offices. Availability is intermittent and limited, and can be used for household emergencies. The local jurisdictions set

eligibility criteria and grant amounts. The funds are usually allocated based upon a household's income and level of need.

To more information or to apply for any of these DSS funds, contact:

MONT. CO. DEPT. OF HEALTH & HUMAN SERVICES

1301 Piccard Drive
Rockville, MD 20850
Phone: 240-777-4600
240-777-1245
Mon-Fri 8:00 a.m.-5:00 p.m.

If you have questions or concerns with DSS, call:

DHR CONSTITUENT SERVICES
Toll-free: 1-800-332-6347

ASSISTANCE FOR SENIORS

Senior Citizens (or their caregiver) with a utility emergency should call for information and assistance at:

MONT. CO. AREA AGENCY ON AGING Div. of Aging and Disability Services

401 Hungerford Drive, 4th Floor
Rockville, MD 20850
Phone: 240-777-3000
Fax: 240-777-1436

Email:

Elizabeth.boehner
@montgomerycountymd.gov

MONTGOMERY COUNTY RESOURCE GUIDE

Private Charities & Other Funds

FUEL FUNDS

Local Fuel Funds are privately-funded charities that offer financial assistance to limited-income individuals with a utility bill crisis, when the individual has received a turn-off notice, or utilities service has been turned off. The Fuel Fund is the LAST STOP for financial assistance. Generally, all Fuel Funds use the MEAP/EUSP income guidelines (see page 5) for eligibility. However, all Fuel Funds require applicants to exhaust all other funding sources. Most, if not all, Fuel Funds partner with the local utility company, which provides 50% matching credits against applicants' payments and/or charitable contributions paid to the utility within the last 30 days. Matching credits cannot be used with state or federal assistance payments. The local Fuel Fund will determine the maximum dollar amount they can provide to each applicant.

Fuel Fund assistance is only available once in a 12-month period. Many local Fuel Funds require monies to be applied to the primary heating source of the applicant (gas, electric, oil, propane, kerosene, wood, etc.). However, some Fuel Fund monies can only be used to assist with the utility in partnership with the Fuel Fund. Check with your local Fuel Fund for application and program rules.

FEDERAL EMERGENCY MANAGEMENT AGENCY (FEMA) FUNDS

Each year, FEMA (the Federal agency responsible for providing disaster relief) distributes certain emergency funds to the state. These funds may be used for utility emergencies.

For more information or to apply for the **Fuel Fund, FEMA, or WSSC bill assistance**, call:

WASHINGTON AREA FUEL FUND

SALVATION ARMY

20021 Aircraft Drive

Germantown, MD 20874

301-515-5354 Phone

301-515-7253 Fax

MONTGOMERY COUNTY RESOURCE GUIDE

Energy Efficiency and Conservation

WEATHERIZATION ASSISTANCE PROGRAM (WAP)

See page 4 for description of Maryland's WAP, which assists eligible limited-income homeowners lower their energy consumption by equipping their homes with a wide range of energy conservation features, as needed.

If the existing condition of the dwelling permits, the program may provide the following treatments to make the unit more energy efficient:

- *Blower door air infiltration reduction*
- *Insulation in the attic, floors and walls*
- *Hot water system improvements*
- *Lighting retrofit*
- *Furnace cleaning/tuning, safety repairs, burner retrofit or replacement*
- *Health and safety items*

County WAP: Call 240-777-3788

Other Energy Efficiency Programs:

Maryland Energy Administration
Home Performance with Energy Star
www.mdhomeperformance.org,
 1-800-72-energy

The Maryland Home Performance program is sponsored by the Maryland Energy Administration which trains and certifies contractors to perform energy audits and install whole-house energy improvements. All residential customers are eligible for this program.

Energy Efficiency Tax Credits—Federal
www.TIAP-EnergyTaxIncentives.org
www.energy.gov/taxbreaks.htm

Maryland Energy Efficiency Appliance Rebate Program:
www.energy.maryland.gov/appliancerebateprogram.asp

PEPCO Home Energy Savings Program:

Energy Wise Rewards: Central air conditioning unit or electric heat pump cycling. Sign-up credits and summer bill credits.

Lighting Discounts: Discounts on qualifying compact fluorescent lights (CFLs).

Appliance Rebates: Rebates for qualifying refrigerators, water heaters, and room air conditioning units.

My Account: Online energy audit tool.

Quick Home Energy Check-up: A Check-up professional performs a one and a half hour walk through of a customer's home to inspect the home, evaluate ways to improve its energy efficiency, identify possible health and safety issues, and educate customers on ways to conserve more energy through other energy efficiency programs. After the Check-up is complete, a customer receives a summary report and a list of recommended improvements to help reduce energy usage. In addition, a Check-up professional will install at least three of five energy-savings items.

Home Performance with Energy Star: Comprehensive audit.

Heating, Ventilation and Air Conditioning (HVAC) Efficiency Program: Incentives and rebates for the installation and tune-ups of high efficiency HVAC equipment.

Limited Income Customers: Comprehensive home energy audit and efficiency improvements. To participate call 1-866-353-5798.

1-866-353-5798;

<http://www.pepco.com/energy/conservation/meiin/>

MONTGOMERY COUNTY RESOURCE GUIDE

Energy Efficiency and Conservation continued

BGE Smart Energy Savers Program:

Heating and Cooling Rebates: Rebates for HVAC equipment, quality installation, diagnostic tune-ups, and duct sealing.

Home Performance with Energy Star: Comprehensive audit.

Lighting Discounts: Discounts on qualifying compact fluorescent lights (CFLs) and light fixtures.

Appliance Rebates: Rebates for qualifying refrigerators, clothes washers, and room air conditioning units.

Refrigerator and Freezer Recycling Rebates: Rebates for recycling old refrigerators or freezers in working order.

Limited Income Customers: Comprehensive home energy audit and efficiency improvements. To participate call 1-877-685-7377.

Energy Star for New Homes: Energy Star qualified homes can include a variety of energy-efficient features.

Online Energy Calculator: Provides a variety of reports on your home's energy use and costs.

PeakRewards: Central air conditioning unit or electric heat pump cycling. Sign-up credits and summer bill credits.

Quick Home Energy Check-up: A Check-up professional performs a one-hour walk through of a customer's home to assess insulation levels, air leakage, heating and cooling systems, windows and doors, lighting and appliances, and water heating equipment. After the Check-up is complete, a customer receives a summary of findings and a list of improvements to help reduce energy usage. In addition, a Check-up professional will install at least three of five energy-savings items.

1-877-685-7377; www.bgesmartenergy.com

Allegheny Power Watt Watchers Program:

Rebate Programs: Rebates for qualifying dishwashers, room air conditioners, clothes washers, refrigerators, dryers, freezers, central air conditioners, programmable thermostats, heat pumps, and compact fluorescent lights (CFLs).

Recycling Rebates: Rebates for recycling qualifying room air conditioners, refrigerators, and freezers.

Home Performance with Energy Star: Comprehensive home energy audit; Quick Home Energy Check-Up; Online Analyzer.

Low Income Customers: Comprehensive home energy audit and efficiency improvements for qualifying customers. To participate, call 1-877-928-8928.

1-877-928-8928;

<http://www.alleghenypower.com/EngConserv/MD/WattWatchers/ResEECMd.asp>

MONTGOMERY COUNTY RESOURCE GUIDE

Tax Credits

EARNED INCOME TAX CREDIT

The Earned Income Tax Credit (EITC) is a special federal tax credit for limited income workers. If qualified for the federal EITC, you may be entitled to a Maryland EITC on your state return equal to 50 percent of the federal EITC, as well as a local earned income tax credit. 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 federal 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.

RENTER'S TAX CREDIT

The Renter's Tax Credit (RTC) is a Maryland 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 application and documents must be received by September 1st of each year.**

HOMEOWNER'S PROPERTY TAX CREDIT

This Maryland tax credit is available to Maryland homeowners whose property taxes exceed a fixed percentage of their incomes. The program is available to qualified homeowners regardless of age. **The application and the documents must be received by September 1 of each year.**

For questions about the EITC or Child Tax Credit or any other federal tax, call:

**Internal Revenue Service (IRS)
1-800-829-1040**

For questions about any Maryland state tax credit, call:

**Office of the Comptroller of MD
410-260-7980**

For questions about the Renter's or Homeowner's Tax Credits, contact:

**MD DEPARTMENT OF
ASSESSMENTS & TAXATION**
301 W. Preston Street, Room 900
Baltimore, MD 21201
240-314-4510
1-800-944-7403
www.dat.state.md.us

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
1-800-492-0618**

MONTGOMERY COUNTY RESOURCE GUIDE

HOUSING AND MORTGAGE ASSISTANCE

If you are in need of help with paying your mortgage or you are facing a home foreclosure be sure to do the following:

Contact your lender. Ask to speak with the loss mitigation or loan modification department and try to work out a reasonable loan workout., repayment plan, loan modification or forbearance agreement.

Mortgage counseling assistance		Foreclosure fraud and rescue scams
MDHOPE	National HOPE	
1-877-462-7555	1-888-995-HOPE	MD Dept of Labor, Licensing & Regulation 1-888-784—0136
www.mdhope.org	www.995hope.com	www.dllr.state.md.us
	24hours a day / 7 days per week	(click on “Mortgage Late? Don’t wait!”)

HOUSE BILL 472 New Foreclosure Law as of July 1, 2010 **Additional Homeowner Protections**

Pre-foreclosure: Borrower must get notice of intent to foreclose with information on housing counseling, assistance programs and foreclosure timeline, and a “loss mitigation application.”

Foreclosure: Filing must include “loss mitigation affidavit” and form to request foreclosure mediation. Mediation is done by State OAH and borrower must participate. Foreclosure can go forward only if mediation deemed unsuccessful by OAH.

Information: DLLR: 410-230-6097; 888-784-0136
www.dllr.state.md.us/finance

Making Home Affordable Program (HAMP)

Eligibility: Loan is guaranteed by Freddie Mae or Freddie Mac or owned by certain entities.

www.makinghomeaffordable.gov

www.fiancialstability.gov. (Check Contract List For Name of Lender)

Department of Housing and Community Development (DHCD) Loans

Maryland Housing Rehabilitation Program (MHRP)- Rehabilitation funds for housing or plumbing repairs for single family owner-occupied properties and one to four unit rental properties. Loans may be used to correct exterior and interior deficiencies, make accessibility modification, correct health and safety violations, improve plumbing, wells and sewer, and for weatherization and energy conservation. Must be Maryland resident who and (1) and occupy a principal residence (2) or rent to a family with a limited income (80% of statewide median income).

Accessible Homes for Seniors (AHFS)- AHFS loans allow homeowners 55 plus to make needed accessibility improvements. Typical improvements include ramps, widening doorways, installing grab bars, adding a first floor laundry facility or bathrooms, and changing door and sink hardware to lever style handles. There is no loan limit but will average \$10,000-\$15,000. For more information contact DHCD at (410) 514-7446 or Toll Free (MD only) 1-800-543-4505.

RENTAL ALLOWANCE 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. *To apply for RAP, contact:* Montgomery County Dept. Of Health & Human Services, 240-777-4400.

MONTGOMERY COUNTY RESOURCE GUIDE

Telephone Bill Assistance

LIFELINE is a federal program, funded by telephone users, that helps to make telephone service more affordable. The program provides eligible customers with a **discount** on either traditional (wired) or wireless service.

- Discounts are funded through the Universal Service Fund – All phone users pay into the Fund
- **Eligibility:** Maryland residents who receive TCA, TDAP, SSI, SNAP, PAA, MEAP/ EUSP
- **Discounts for both landline (wired) and wireless lifeline service are available.**
- Only ONE discount is available per household

Landline (Wired) Services: Verizon

Basic: Single telephone line with a maximum of 30 un-timed local calls per month.
Charge: \$0.66 per month
You cannot have any premium services and must pay all applicable federal, state and local taxes. **You will be charged for additional calls.**

OR

Enhanced: Single telephone line with unlimited local calls. Customer may purchase two value-added services and must pay all applicable federal, state, and local taxes.
Charge: \$10.00 per month

Waiver of Federal Subscriber Line Charges (FSLC)

Installation discount: Verizon currently waives the installation fee

Collection of deposit is prohibited

No extra fee to process **service change** if customer is no longer eligible for Lifeline Service

Information: 1-800-525-0145, www.dhr.state.md.us/fiaprograms/tellife/php

Wireless Phone Service:

Discounts are now available from wireless companies that are certified by the Maryland Public Service Commission as Eligible Telecommunications Carriers (ETCs). However, these companies are not regulated by the MD PSC, and they can change the terms and conditions of their lifeline service offers at any time. Companies should be contacted directly. As of September 2010, the following companies offer lifeline discounts to eligible customers:

Assurance Wireless	800-395-2108
Cricket	704-504-2729 www.mycricket.com/specialoffer/view/lifelineassistance
SafeLink Wireless	800-977-3768 www.safelink.com
Verizon Wireless	800-924-0585

MONTGOMERY COUNTY RESOURCE GUIDE

Water Bill Assistance

Most Maryland households receive water and sewer service through a local government or a quasi-government entity. These companies are not regulated by the MD PSC. If you need of help with paying your water bill from a public water source, you should contact your county executive or county commissioner's office for assistance with mediation and contact information for your local public water company.

ISIAH (IKE) LEGGETT, *County Executive*

Office of County Executive

Executive Office Building, 2nd floor

101 Monroe St.

Rockville, MD 20850

(240) 777-2500; fax: (240) 777-2517; tty: (240) 777-2544

e-mail: ike.leggett@montgomerycountymd.gov

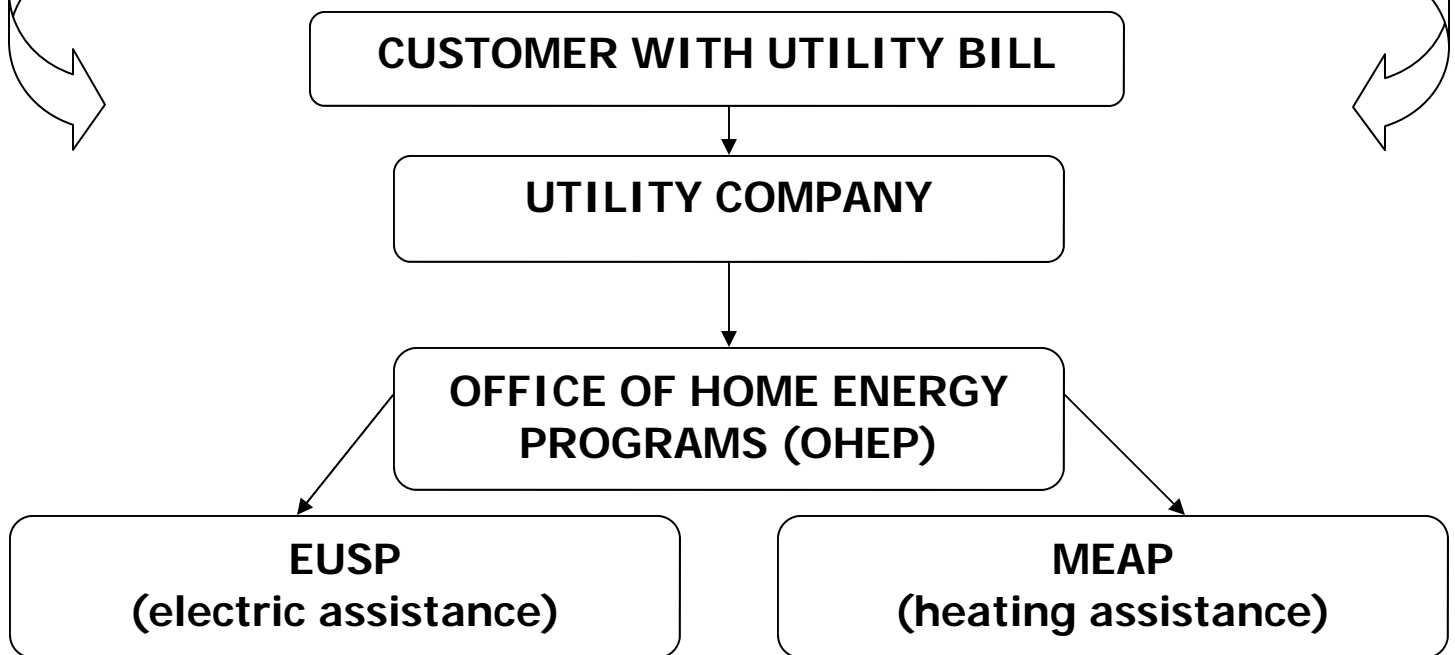
web: www.montgomerycountymd.gov/govtmpl.asp?url=/content/exec/welcome.asp

There are small private water companies in some Maryland counties. These companies are fully regulated by the MD PSC. The company should be contacted about working out a payment plan if there is a past due bill or if the bill amount is disputed. If the customer cannot get a satisfactory result, the customer may file a complaint about a disputed bill, or seek mediation assistance, with the MD PSC.

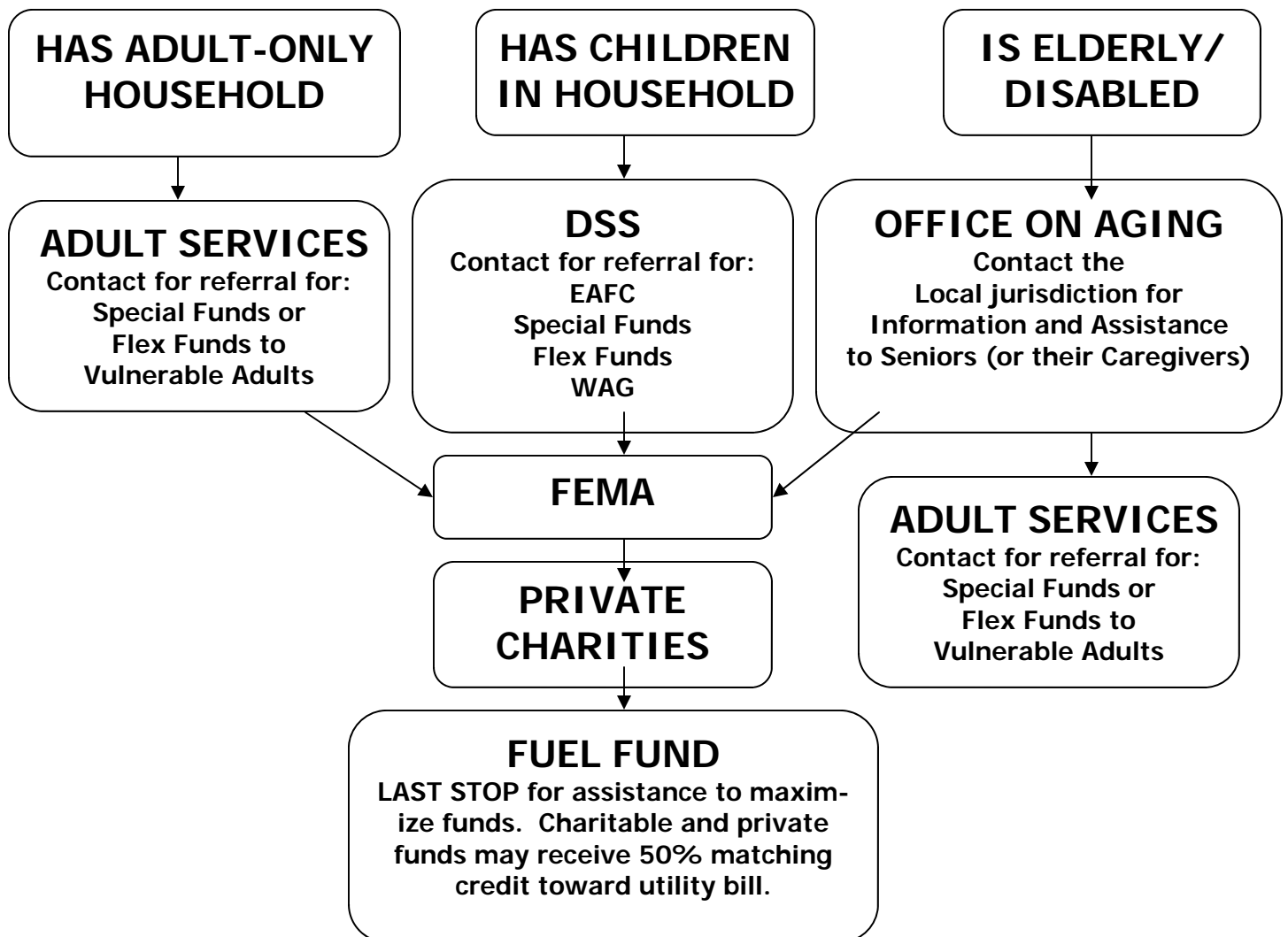
There are currently NO Private water companies in the area.

Department of Social Services (DSS) emergency assistance programs may assist with private and public water company bills especially if a service termination is threatened or has occurred. Contact your local Department of Social Services for assistance (page 6).

Utility Bill Assistance Flowchart ¹⁴



If customer needs further assistance and,



**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

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 apply)

Electric Company

Gas Supplier

Water Co.

Gas Company

Electric Supplier

Local Telephone Co.

Long Distance 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: _____

Are you have a billing dispute, please specify the amount in dispute? \$ _____

Did you pay the disputed bill? ___ YES ___ NO

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 down payment, 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 down payment 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 or 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

PHYSICIAN'S 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.