OFFICE OF PEOPLE'S COUNSEL State of Maryland

Community Resource Guide BGE Territory

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410-767-8150 www.OPC.Maryland.gov

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This guide will walk you through the steps we suggest you take to help keep your power on. If you run into any issues, do not hesitate to reach back out to our office by calling 410-767-8150.

Apply to Office of Home Energy Programs for assistance

If you are struggling to pay your utility bill, there is help available. You may consider applying for financial assistance from the Office of Home Energy Programs (OHEP). OHEP is a state-run program that helps income-eligible households pay their energy and fuel bills. You do not need a turn-off notice to apply. When you fill out the OHEP application, you are applying for four grants and for free weatherization for your home to help lower your monthly costs.

Eligibility

To be eligible, you must meet the income guideline listed below. You do not need a utility turn-off notice to apply. You can receive help from OHEP once per fiscal year (July 1-June 30).

Income guidelines: These are based on your household income for anyone that is 18 years or older. Income includes all benefits and earned income. If someone receives no income, they must fill out the zero-income form. The income guidelines are based on gross income, meaning income before taxes are taken out. These income guidelines do not take into account any of your other bills or other household expenses.

Income-Eligibility Limits for Energy Assistance Help			
Income for the last 30 days			
Number of people in the home	EUSP and ARA	MEAP and GARA	
1	\$2,430	\$3,547	
2	\$3,287	\$4,639	
3	\$4,143	\$5,730	
4	\$5,000	\$6,822	
5	\$5,857	\$7,913	
6	\$6,713	\$9,005	
7	\$7,570	\$9,209	
8	\$8,427	\$9,414	
Each additional person	\$857	\$205	

How and where to apply to OHEP

There are five ways you can apply.

- Apply online: You will need to set up an account to submit an application. Make sure to attach all required documents to your online application. It will ask for your documents after you e-sign. <u>https://mymdthink.maryland.gov</u>
- 2) Apply in person: Call before you go to check their hours and appointment requirements. Bring all required documents.
- 3) Mail in: You can mail your completed application to your local OHEP office. Make sure to mail in copies of all of the required documents. Make a copy of your application and documents for yourself to keep before you mail it in to your OHEP office.
- 4) Email in: You can email your completed application to your local OHEP office. Make sure to attach all required documents to the email you send.
- 5) Drop Boxes: You can drop off your completed application and all required documents into a secure drop box found at your local OHEP. Make a copy of your application and documents for yourself to keep before you drop your information off in a drop box at your local OHEP.

To find a list of all OHEP locations, emails, and contact information visit their website: https://dhs.maryland.gov/office-of-home-energy-programs/local-home-energy-program-office/

You must include copies of all the required documents. Missing documents will hold up the process. Do not turn in an application with missing documents; you will be denied.

List of documents you need to apply to OHEP

A complete OHEP application includes all the following-NO EXCEPTIONS. When submitting documents, make sure the person's name, the amount, the source, and the date are visible.

- Completed and signed OHEP application.
- Copy of your most recent utility bill.
- Copy of the ID of the person whose name is on the OHEP application.
- Copy of social security cards for everyone listed in the household.
- Proof of income for all household members listed on the application over the age of 18.
- Any other forms that apply to your application. There is a list of forms on the OHEP website: <u>https://dhs.maryland.gov/office-of-home-energy-programs/.</u> If you do not have access to the internet, contact your local OHEP office for further assistance.

If you do not have some of these documents, there may be others you can use. Check out the list of substitutions on the OHEP website.

Choosing which grants to apply for on the OHEP application

In your application, it will ask what grants you want to apply for. OHEP will only screen you for the boxes you check. It is important that you check the boxes you might be eligible for so you can get the full benefit. It can be tricky so go slowly and read through the grants section.

The Office of People's Counsel encourages you to check the box for Section 5 at the top of page 3 of the application. Checking this box means that OHEP will screen you for all OHEP grants that you might be eligible for. Once you check this box, don't forget that you will still need to fill out your utility's name and account number below in sections 6 and 7.

Section 6- Electric Assistance Grant, also known as EUSP, is for your electricity bills. If you only want to be screened for the electric grants, check the box here. If you checked the box in section 5 requesting to be screened for all grants, you will still need to fill out your electric company's name and your account number, but you don't have to worry about checking the box to be screened for this grant.

Section 7-Heating Assistance Grant, also known as MEAP, is for any type of fuel you heat your home with. If you only want to be screened for heating grants, check the box here. Again, if you checked the box at the top of the page, you will still need to fill out your heating company's name and your account number, but you don't have to worry about checking the box to be screened for this grant.

If you aren't sure what to check, just check the box at the top in section 5 to be screened for all of the OHEP grants. Just be sure to include your utility company's information.

Section 8-Energy Efficiency for your home. Check this box if you would like free energy efficiency improvements to your home. This program is for renters and homeowners and OPC encourages you to check this box. It could help to lower your energy bills and make you more comfortable in your home by reducing drafts and adding insulation. If you check this box, you will receive a call from a pre-approved contractor who will schedule an appointment to come to your home.

Section 9- Prevent Shut-Off with Regular Payment, also known as USPP (Utility Service Protection Program), is available to consumers who participate in the Maryland Energy Assistance Program (MEAP) through Office of Home Energy Programs.

There are several benefits for those who qualify and enroll into USPP:

- First time USPP consumers who are off, must be reconnected if arrears are reduced to \$400 or less.
- First time USPP consumers can apply MEAP benefits to past arrears.
- Current USPP consumers who are off, must be reconnected if they pay arrears down to \$400 or the total outstanding monthly payment, whichever is greater.
- Budget billing enrollment.

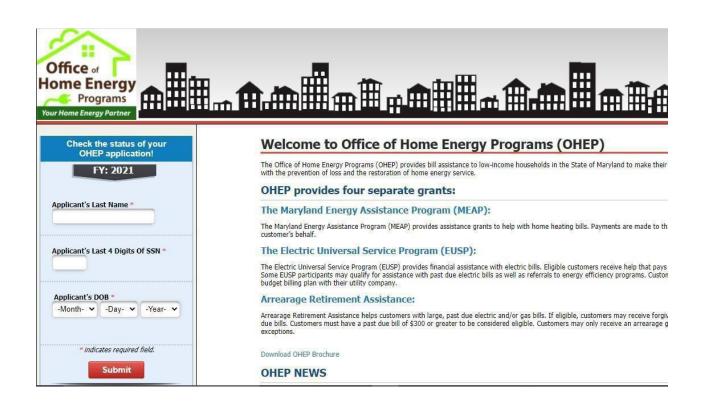
I have not heard back from Office of Home Energy Programs

Check the status of your application at <u>www.myohepstatus.org</u>. The status of your application should appear on this website 15-20 business days after OHEP receives your application. You will need to enter the last name of the applicant, have the last 4 digits of their social security number, and have their date of birth to look up the status.

Once you log in, the website will give you information about where your application is in the process, if you have been awarded grants, or if there is an issue with your application.

If you do not see an updated status on this website, call and email your local OHEP and request a status update. *Do not be afraid to call and email multiple*

times. Keep checking your mail, email, and voicemail for information from OHEP. They will attempt to connect with you if there is any issue with your application.



Video for assistance

If you have access to the internet, there is a toolkit online with more information including instructional videos. <u>https://www.youtube.com/watch?v=V-dbDkEzg80</u>

Medical Certification Form

If you have a serious medical illness or medical equipment in your home, you may be eligible for a Public Service Commission Medical Certification Form. The Medical Certification Form states that the termination of your utility service would aggravate an existing serious illness or would prevent you from using life support equipment. This form must be signed by a physician, nurse practitioner, or a physician's assistant and then sent to the utility company to have on file.

Having a signed Medical Certification Form on file with the utility has several benefits. The key is that the utility must know about the medical illness before any service termination. For questions or assistance, contact BGE Special Needs line

at 1-410-783-5926.

Benefits of a Medical Certification Form

There are benefits to having a Medical Certification Form on file with your utility.

- If you have a pending shut-off notice, it will pause the termination for 30 days if you enter into a payment agreement during those 30 days.
- Verifying your well-being and providing assistance to you in the event of a weather-related emergency, as possible. However, submitting this form will not provide you with priority in restoration of electricity service.
- There are extra protections in terms of terminations, especially during the winter months.

If you or someone in your home is medically vulnerable you may consider sending this completed form over to your utility company.

Steps to get a Medical Certification Form on file with your utility

- 1) Call your utility and tell them that there is a medical issue in the home and that you are working on getting a Medical Certification Form filled out by your healthcare provider.
- 2) Get the form filled out and signed by your physician, nurse practitioner, or physician's assistant.
- 3) Make at least 3 copies. One for yourself, one for your utility, and one for OHEP.
- 4) Call your utility company and tell them that you want to send them a completed Medical Certification Form. Ask them where to send the form. Watch this video for more information on the medical certification: <u>https://www.youtube.com/watch?v=wA8HU9k5sgo</u>
- 5) After you send the utility the completed form, call to confirm with your utility that they have it on file.

Please note that disabled customers must submit a copy of their state certification of disability, and elderly must submit proof of age and address. Please fax all forms to 1-443-213-3302, or email to <u>ActiveCollections@exeloncorp.com</u>, or mail to Special Needs Room 720, PO Box 1475, Baltimore, MD 21298-9979.

Customers requesting Special Needs status have 30 days to return the appropriate forms. During this period, no collection activity will occur for a

customer scheduled to be disconnected.

Free programs to help lower your monthly energy bill

Repairs and upgrades to a home can significantly reduce energy use throughout the year, which can give you a more comfortable home, lower monthly power bills, and improve air quality and family health. The Maryland Department of Housing and Community Development (DHCD) offers programs that may provide help with things like insulation, hot water system improvements, heating/cooling repair or replacement, renewable energy systems, and other health and safety enhancements free of charge. Check to see if you qualify for one or all of these programs. The eligibility requirements are different for these programs than they are for OHEP assistance.

How to apply for these programs: Turn in an OHEP or DHCD application. You will be screened for all three programs.

For questions or help with the application: Call 1-855-583-8976.

1) EmPOWER MD Limited Income Energy Efficiency Program

Once eligibility is determined, the local agency will schedule an energy assessment of the home. If the existing condition of the dwelling permits, the program may provide the following improvements to make your home safer, healthier and more energy efficient:

- Insulation in the attic, floors, and walls
- Hot water system improvements
- Lighting retrofits
- Furnace cleaning, tuning, and safety repairs
- Appliance replacements, if applicable
- Health and safety items

Eligibility:

- Must be a customer at one of the following utility companies: BGE, Delmarva Power, Potomac Edison, Pepco, SMECO, or Washington Gas.
- Must meet the income guidelines below.

Maximum Annual Household Income		
Persons in family/household	Max Annual Gross Income	
1	\$66,250	
2	\$75,750	
3	\$85,200	
4	\$94,650	
5	\$102,250	
6	\$109,800	
7	\$113,550	
8	\$126,400	
For families/households with more than 8 persons, for each additional person add:	\$12,850	

2) Weatherization Assistance Program

Once eligibility is determined, the local agency will schedule an energy assessment in home. If the existing condition of the dwelling permits, the program may provide the following improvements to make your home safer, healthier and more energy efficient:

- Door air infiltration reduction
- Insulation in the attic, floors, walls
- Hot water system improvements
- Lighting retrofit
- Furnace clean/tune, safety repairs, burner retrofit or replacement
- Health and safety items
- Homeowner: Homeowner applicants must be income eligible and able to prove ownership of the housing unit.
- Renter: For rental units, landlords must prove ownership and also agree to participate. Tenants of rental units must be income eligible.

Priority is given to eligible applicants who are elderly, disabled, have families with children, and have the highest energy consumption.

• Must meet income guidelines below:

Maximum Annual Household Income		
Persons in family/household	Max Annual Gross Income	
1	\$42,570	
2	\$55,669	
3	\$68,767	
4	\$81,866	
5	\$94,964	
6	\$108,063	
7	\$110,519	
8	\$112,975	
For families/households with more than 8 persons, for each additional person add:	\$10,280	

3) Maryland Energy Assistance Program

Once eligibility is determined, the local agency will schedule an in-home assessment. If the existing condition of the dwelling permits, the program may provide the following improvements to make your home safer, healthier and more energy efficient:

- Replacing heating/cooling/water heater systems
- Have a non-functioning heating, cooling, and/or water heating system.
- Must meet income guidelines below:

Maximum Annual Household Income	
Persons in family/household	Max Annual Gross Income
1	\$42,570
2	\$55,669
3	\$68,767
4	\$81,866
5	\$94,964

6	\$108,063
7	\$110,519
8	\$112,975
For families/households with more than 8 persons, for each additional person add:	\$10,280

Contact your utility for special programs

If you are struggling to pay your utility bills, reach out to your utility company and ask about payment plans and other special programs.

Contact information for your utility

- If you smell natural gas, leave the area immediately and call BGE at 1-877-778-7798 or 1-800-685-0123
- For downed power lines, stay away from the area and call BGE at 1-877-778-2222 or 1-800-685-0123.
- Customer Service 7AM-7PM, Monday-Friday
 - Residential: 1-800-685-0123
 - o Business:1-800-265-6177
 - o TTY/TTD:1-800-735-2258
 - Customer Service Fax: 1-443-213-6017
- Special Needs Customers: 1-410-783-5926
- BGE Smart Energy Savers Program[®]: 1-877-685-SESP (1-877-685-7377)
- Peak RewardsSM: 1-888-309-PEAK (1-888-309-7325)
- Outdoor Lighting:1-410-470-9446 or 1-800-685-0123
- Tree Trimming:1-800-685-0123
- Construction and Remodeling:1-800-233-1854
- Builders and Contractors:1-800-233-1854

Mailing Addresses

- General: P.O. Box 1475, Baltimore, MD 21203
- Payment: P.O. Box 13070, Philadelphia, PA 19101-3070

Utility-specific assistance program

You may be eligible to extend the due date on your bill. In order to be eligible for an extension, a customer must be in good standing and current on their BGE bills at the time of the request. BGE cannot permanently change a customer's billing date since it is dependent on the timing of their meter reading. A due date extension request can be made again 90 days after the initial request as long as the customer has paid the bill by the extension date. To request a due date extension online, login to BGE.com/MyAccount. If you're eligible for an extension, the button will be visible and clickable. Follow the prompts to complete the request. You can also request an extension by following the customer self-serve options when calling the BGE contact center.

Negotiate with your utility

If you are behind on your utility bills, immediately contact your utility.

Things to consider talking to your utility about:

- Request a payment plan.
- Tell the utility if you have applied to OHEP.
- Explain why you may be behind and your plan to catch up.
- Inform the utility if there are any medical issues in the home.
- Inform the utility if there are any virtual learners in the home.

First talk with the service representative. If you are not having any luck, request to speak with a supervisor. If your utility denies your request, or only offers a plan that you believe is not reasonable, you have the right to file a complaint with the Consumer Assistance Division of the Public Service Commission.

How to file a complaint against your local utility

Complaints against utility companies are made to the Public Service Commission (PSC), Community Affairs Division (PSC/CAD). The PSC regulates utilities, and CAD handles consumer complaints about utilities. You must contact the utility first to try to resolve your problem.

Where you can file a complaint

There are four ways to file a complaint:

- 1) File a complaint online at <u>https://mdpsc.force.com/complaints/</u>.
- 2) Download a PSC complaint form at www.psc.state.md.us and mail it with any supporting documents.

Maryland Public Service Commission 6 St. Paul Street, 15th Floor Baltimore, MD 21202

- 3) Call 410-767-8000 and request a form be sent to you.
- You can fax your written complaint with any supporting documents to 410-333-6844.

Recommendations on how to file a complaint

When filling out the PSC/CAD complaint form, OPC recommends the following:

- Before you file a complaint, make sure you have spoken with your utility.
- Be clear about your complaint and why you are making the complaint. You are telling them why you disagree with the utility's decision.
- List out what actions you have already taken to try and resolve the issue with the utility. Be specific and include any details about documents, dates, and people.
- Have a well-documented response from the utility about your complaint. Who you spoke with, on what date, and what was said. Details matter.

While CAD investigates your complaint, a utility cannot terminate service for a bill amount in dispute. However, you are still responsible for the undisputed portion of bill. You are entitled to a written decision about the complaint. You also have the right to appeal the decision by CAD. If, at the end of the complaint process, you receive an unfavorable decision, you have 30 days to file in Circuit Court against the decision.

Other sources to help pay your utility bill

If you are denied from OHEP or need more funding to cover the costs of your utility bill, there may be other options.

Fuel Fund

Fuel Fund of Maryland is a private non-profit that may be able to help pay your gas/electric/bulk fuel costs once you have applied to OHEP. You can only utilize

this assistance once every 12 months. Fuel Fund serves the following needs/areas.

- Gas/electric/bulk fuel for BGE customers
- Bulk fuel assistance for the entire state

You can apply for the Fuel Fund in two ways:

- 1) Call them at 410-235-9080
- 2) Apply online at <u>www.fuelfundmaryland.org</u>

211MD

211MD is a 24/7/365 helpline that provides information and referrals to other financial assistance resources in your area. You can contact them in three ways:

- 1) Dial 2-1-1 or 800-685-0185
- 2) Search for resources online at <u>www.211md.org</u>
- 3) Email them at <u>info@211md.org</u>

MAP

MAP is the gateway to long-term services and supports in Maryland. MAP specialists work with caregivers, professionals, and all individuals with long-term care needs to plan, identify, connect, and assist with accessing private and public resources for long-term services and supports. 1-844-MAP-LINK (1-844-627-5465)

MD Commitment to Veterans

Regional Resource Coordinators assist Maryland residents who have served or are currently serving in the US Armed Services (Active duty, Guard or Reserve) and their families, with access to mental health and substance-use services. They also provide referral services, peer support, and crisis funding. Call 24/7/365 to 1-877-770-4801.

Assistance with your telephone bill

Lifeline is a federal program that helps limited-income consumers pay for their telephone and internet services by providing a monthly discount. The cost of the program is shared by all telephone customers. In Maryland, the program is called

Tel-Life.

You can apply Lifeline assistance to one of these options:

- Existing voice-fixed (home phone)
- Existing voice-mobile (cell phone)
- Standalone broadband internet (mobile or fixed)
- Existing or new bundles of voice (fixed or mobile) and broadband internet

Lifeline service providers must meet the following minimum standards:

- Mobile phone: At least 1000 minutes per month provided
- Mobile internet: Speed of 3G or better and usage of at least 4.5G per month provided
- Home internet: Speed of 25/3Mbps and usage of at least 1024GB per month provided
- Bundled services: At least one of the services (voice or internet) must meet the minimum standards for that service

Eligibility

You are eligible for Lifeline if you or your dependent meet one of the below criteria:

• Earn 135% or less of the federal poverty limit

OR

- Participate in one of these programs:
 - Food Supplemental Program (SNAP)
 - Medicaid
 - Supplemental Security Income (SSI)
 - Federal Public Housing Assistance (FPHA)
 - Veterans Pension or Survivors Pension
 - Certain Tribal Programs

How and where to apply

You will sign up through the company directly. Many companies advertise their Lifeline services, or you may find a list at <u>www.lifelinesupport.org</u>. When

you sign up for Lifeline, you will need to provide the following information:

- Full legal name
- Date of birth
- Last four digits of Social Security number
- Address

You will also need to provide one of the following to verify identity:

- Valid ID
- Social Security card
- Medicaid card
- Prior year's tax return
- Other proof of identity or address

Proof of income:

- Proof of annual gross income
- Proof of program participation (SNAP, Medicaid, etc.)

How to make a complaint against a Lifeline provider

First, you should contact the provider to try and resolve the problem. If you are not satisfied, there are other agencies you can contact.

Office of the Attorney General of Maryland

Consumer Protection Division 200 St. Paul Place Baltimore, MD 21202 410-528-8662: Consumer Mediation Unit Hotline Email: <u>consumer@oag.state.md.us</u>

If you have a complaint about deceptive or misleading advertising or contracts, or you have a complaint about a wireless or broadband provider, contact the Office of the Attorney General.

Maryland Public Service Commission

Office of External Relations 6 St. Paul Street, 16th Floor Baltimore, MD 21202 410-767-8028 File a complaint online: https://mdpsc.force.com/complaints/

The Maryland Public Service Commission certifies Lifeline providers and has regulatory authority over landline voice providers. It does not have regulatory authority over wireless or broadband providers.

Universal Service Administrative Company

www.usac.org For general information on the Lifeline program.

Frequently asked questions

What is Budget Billing?

Budget billing plans attempt to help spread the cost of your utility bills evenly over the year. Budget billing payment plans are Public Service Commissionapproved utility programs.

These payment amounts are based on estimated usage and do not mean that the consumer pays the same amount for 12 months. The utility will adjust the consumer's payment at least two times per year based on actual usage. Over time, a credit or debit may build up on the consumer's account, and the utility may adjust the monthly payment up or down more frequently if the debit or credit gets too high.

Why did I suddenly receive a high bill?

If you suddenly receive a bill that is much higher than you expected, reach out to the utility to determine what it may be. Some common reasons that you may have received a high bill:

• An outstanding bill from your prior residence was added to your current bill. Call in to your utility to determine if a prior residence bill was added to your current bill. If you find that the added charges are not yours and you cannot work the situation through with the utility, reach out to our office for assistance.

• The household may have a defective furnace or appliance or is not well weatherized. There are efficiency programs available. See the weatherization section of this packet for options.

• You may have signed up with a retail supplier that is charging a higher price than your local utility company.

• The bill may be based on estimated meter readings, not actual usage. Call your utility and request a meter reading to get a bill adjustment.

• The meter is reading the usage wrong. It is very uncommon for the meter to be reading improperly. You can ask your utility for a meter test. If you are not satisfied by the utility meter test, you can request a referee test from the Public Service Commission (for a small fee).

Can I move my utility bill due date?

The Bill Extender Plan allows consumers to get a bill payment date that works with their check receipt date. All utility consumers on Social Security or other government-provided assistance programs should consider participating in the Bill Extender Plan to avoid late fees. Call your utility company and request to be put on the Bill Extender Plan.