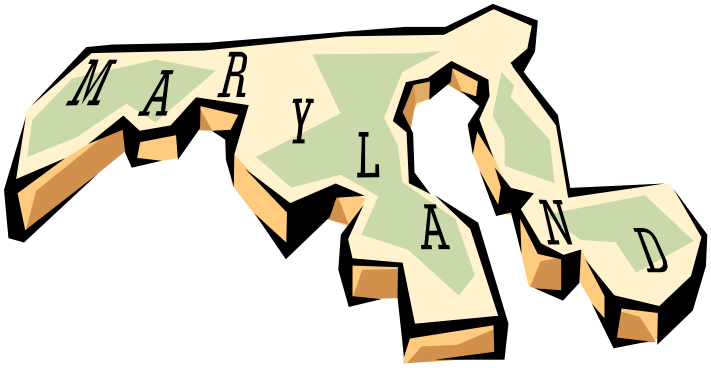

Office of People's Counsel

RESOURCE GUIDE

Utility Bill Assistance in

WORCESTER COUNTY

Contents: **Page**

1-2-3 Utility Bill Assistance at a Glance 2

Utility shut-offs and serious illness & life support....……..3

Electric and Gas Utility Programs 4

Energy Assistance Programs—OHEP 5-6
- MD Energy Assistance Program (MEAP)
- Electric Universal Service Program (EUSP)
- Gas Arrearage Retirement Assistance (GARA)

Energy Efficiency and Conservation..……..7-8

Department of Social Services (DSS)..... 9
- Emergency Assistance to Families w/Children (EAFC)
- Flex Funds
- Welfare Avoidance Grant (WAG)
- Special and Local Funds
- Office on Aging

Private Charities & Other Funds..... 10
- Fuel Funds
- Private Charities
- Federal Emergency Management Assistance (FEMA)

Tax Credits..... 11
Mortgage Payment Assistance..... 12
Telephone Bill Assistance..... 13-14
Water Bill Assistance……15
Other Assistance Programs...…….....16
Assistance Flowchart.....17
MD PSC Complaint Form.....18-21
Physician's Certification of Serious Illness 22-23

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.maryland.gov

For corrections, please contact us by phone or fax (numbers shown above) or send an email to:

Endia.Montgomery@Maryland.gov

REVISED

August 2019

1-2-3 Utility Bill Assistance

1. Apply for energy assistance.

Limited-income customers may be eligible for Maryland state energy assistance programs that can help with utility bills. A detailed description of these programs are provided on page four. There is one application for all 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. It provides both assistance with future bills and arrearage assistance. Some customers who are not eligible for MEAP are eligible for EUSP.

Gas Arrearage Retirement Assistance (GARA) is a program that helps eligible low-income gas customers with past-due gas bills. **NEW** as of October 2018.

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).

2. Ask about other energy assistance funds.

Supplementary assistance may be obtained from a local Fuel Fund, or other state or local programs. Information about some of these programs is included in this packet and can be obtained from your local energy assistance office.

Agencies that may be able to provide assistance include those entities that work with senior citizens, persons with disabilities or faith-based organizations.

3. Try to work out a payment arrangement.

If you still owe money to the utility after applying for energy assistance, or did not qualify for assistance, you should contact your utility to work out a reasonable payment arrangement for the past due amount. If you try to work out a reasonable payment arrangement and are not successful, contact the Public Service Commission (PSC) at 410-767-8028 (press “1” at the prompt) to make a complaint. The PSC complaint form is enclosed in this packet.

Utility Shut-Offs and 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. If you present a Public Service Commission (PSC) **Medical Certification Form** stating that 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.

The medical certification does not prevent shut-offs indefinitely. The customer must take steps to resolve the unpaid bills to avoid service termination in the future.

If you are off-service already, the utility does not have to restore service unless the utility bills are paid. However, we recommend that you contact the utility, inform them of the medical situation, take steps to get assistance with the bills, and try to work out a payment plan.

THINGS TO REMEMBER:

- Call the utility **immediately** to inform them of the situation
- Submit a Medical Certification form to the utility immediately
  - Send the form by fax, email (with scanned copy) or hard copy
  - Use the attached form (temporary until revised by the PSC)
  - A medical professional must sign the certification form
  - **NEW: Certified Nurse Practitioners** and **Physicians Assistants** can now sign the form in addition to physicians
- The customer must promptly (within 30 days) enter into an agreement with the utility for the payment of outstanding utility bills
  - If you are low-income or will have difficulty paying the bills, you should:
    - Apply immediately for MEAP or EUSP energy assistance if you meet the income guidelines
    - If in the hospital or receiving outpatient treatment for a serious illness, speak with the social worker or navigator for assistance
    - If over the age of 60, contact the Department on Aging
- Contact the utility to work out a reasonable payment arrangement with the utility
- If the utility will not work out a reasonable plan, file a complaint with the Commission

Update: The Critical Medical Needs Program (CMNP)

CMNP is a program to expedite financial assistance to continue or restore utility services for medically vulnerable customers. The program is an official DHS/OHEP program that fast-tracks energy assistance/efficiency resources from agencies and non-profits. Medically vulnerability is established by a customer's ability to obtain a PSC Medical Certification Form. The CMNP program began as a voluntary partnership among OPC, the Cancer Support Foundation, BGE, DHCD, Fuel Fund and Navigators.

The expedited program application assistance is provided by trained Navigators from hospital/community medical/community outreach staff who process applications for energy program resources in the setting where clients are already receiving medical attention or other services. The CMNP coordinates Navigator expedited application program assistance with expedited utility assistance to continue or restore services within a 24-48 hour period. The Program will expand statewide.
For information on CMNP, contact OPC at DLInfo_OPC@maryland.gov

WORCESTER COUNTY RESOURCE GUIDE

Electric Utilities

CHOPTANK ELECTRIC COOP., INC.

P. O. Box 430

Denton, MD 21629-0430

To report an outage: 1-800-410-4790

DELMARVA POWER

2530 N. Salisbury Blvd

Salisbury, MD 21801

Customer Service: 1-800-375-7117

Electric & Gas Utility Programs

BUDGET BILLING (EVEN MONTHLY PAYMENTS).

Utilities offer Budget Billing (an even monthly payment plan) for customers. This allows a customer to pay the same amount every month based on their expected annual usage. This amount may change periodically if you use more or less gas or electricity than expected. The program does not eliminate monthly charges on the bill, but it does even them out. The program is especially helpful if a customer wants to maintain a fairly fixed amount of expenses throughout the year.

BILL EXTENDER PLAN.

Utilities are required to adjust a customer's bill due date if they receive monthly income through Social Security or another government-sponsored assistance program. This can help avoid late payment fees, since a customer can pay the bill after receipt of their monthly income.

UTILITY SERVICE PROTECTION PROGRAM (USPP).

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

PAYMENT ARRANGEMENTS WITH THE UTILITY.

A customer who is having difficulty paying their 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 should contact the Public Service Commission's Office of External Relations immediately to request help to mediate acceptable payment arrangement terms. This is the only way to stop service termination when there is a dispute.

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 PSC.

MARYLAND PUBLIC SERVICE COMMISSION (PSC)

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

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 households that meet the OHEP income requirements and heat with electricity, gas, oil, propane, wood, or other sources. Grant amounts vary depending on household size, household income, and heating source.

ELECTRIC UNIVERSAL SERVICE PROGRAM (EUSP)

EUSP is a program that helps low-income electricity customers pay their electricity bills. The program is available to households that meet the OHEP income requirements. The program includes Bill Payment Assistance and Arrearage assistance of up to $2,000 once every seven years when applicable. **Customers must request screening for Arrearage assistance to receive any Arrearage benefit. EUSP Bill Payment Assistance requires customers to enroll in Budget Billing.** The annual EUSP Bill Payment is then applied through the electric company's Budget Billing program.

OHEP will maintain the existing waiver to the Arrearage Program requirement that allows any applicant who received $300 or less within seven-years to apply for additional Arrearage funds.

OHEP provides an additional waiver for 'vulnerable households' who received $800 or less within the past 7 years. Vulnerable households will be defined as having a member of the household who is over 65 years of age or under two years of age, and members who are medically fragile. The PSC medical certification form (found in this packet on page 21) can be used as proof of medical eligibility. Customers must request screening for Arrearage waiver assistance to receive any Arrearage waiver benefit, and should be certain to mention their vulnerable conditions to OHEP staff.

Important: The OHEP application is a Point in Time application. A customer must apply for all three grants (EUSP, MEAP, and Arrearage) at the same time. Customers may apply for Arrearage at a later date only if a change in income would result in a lower benefit level, there is a documented medical development, or there is presence of a vulnerable individual defined by the OHEP vulnerable population arrearage waiver. MEAP and EUSP are not available at a later date. If customers do not receive EUSP at the time of their original application, they will not be eligible to apply for Arrearage at a later date, as the prerequisite to Arrearage is that the customer receives EUSP.

GAS ARREARAGE RETIREMENT ASSISTANCE (GARA)

GARA operated similar to Electric Arrearage Retirement. GARA will provide up to $2,000 once every 7 years, though certain waiver to this rule may apply. Customers must have a past due gas bill balance of at least $300 to be considered for GARA.

To apply for any of these programs, contact:

SHORE UP! INC.
OFFICE OF HOME ENERGY PROGRAMS

520 Snow Hill Road, Salisbury, MD 21804
Phone: 410-749-1142
www.shoreup.org
Hours: Mon.—Thurs. 8:30am-3:00pm (closed for lunch 12:45-1:15)
Friday 8:30-12:00 noon (off service clients only)

DOCUMENTS NEEDED WHEN APPLYING FOR ASSISTANCE

One-Stop-Shop: There is only ONE application to apply for MEAP, EUSP, Utility Service Protection Plan (USPP), and DHCD's EmPOWER (LIEEP).

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

1. **Picture Identification**. Driver's license, MD ID, employment ID, passport (current or expired), temporary resident card (I-688) or INS Green Card. Various other acceptable documents available by calling 1-800-332-6347.
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 2020 OHEP ELIGIBILITY GUIDELINES for MEAP and EUSP

Household Size	Max. Monthly Income	Max. Yearly Income
1	$1,821	$21,858
2	$2,466	$29,593
3	$3,111	$37,328
4	$3,755	$45,063
5	$4,400	$52,798
6	$5,044	$60,533
7	$5,689	$68,268
8	$6,334	$76,003
For each Additional person, add	$645	$7,740

To check the status of your Energy Assistance application please go to www.myohepstatus.org or contact your local OHEP agency

WORCESTER COUNTY RESOURCE GUIDE

Energy Efficiency and Conservation

DHCD Weatherization Assistance Program (WAP) / EmPOWER MD / Limited Income Energy Efficiency Program (LIEEP)

The Maryland Department of Housing and Community Development (DHCD) administers energy efficiency and conservation programs for low-income customers. Limited income households **up to 200% of the FPL** who own or rent a home are eligible for these programs. DHCD WAP provides priority to households who meet MEAP/EUSP guidelines (p. 5) and are elderly or disabled, have minor children in the home, or have high energy consumption. Eligible customers with critical medical needs may qualify for expedited services through one or more of DHCD's programs.

Applications: OHEP applicants can request a referral to DHCD for energy efficiency services at the time of application for energy assistance. Other individuals can apply directly to DHCD (see below).

ENERGY EFFICIENCY GRANT PROGRAMS

MARYLAND ENERGY ASSISTANCE PROGRAM (MEAP): The Emergency No Heat Assistance component of MEAP can repair or replace your non-functioning heating system during the months of November through March at no cost.

EmPOWER LOW INCOME ENERGY EFFICIENCY PROGRAM (LIEEP) includes**:**

- Whole house weatherization (includes air sealing/insulation)
- Appliance replacement (includes refrigerators, water heaters)
- Direct install measures (includes LEDs, power strips, low-flow showerheads, faucet aerators)
- HVAC repair or replacement and programmable thermostats
- LIEEP includes both electricity and gas customers
- Customers can participate every 5 years

DOE WEATHERIZATION ASSISTANCE PROGRAM (WAP): WAP provides similar services to LIEEP, with additional health and safety measures, but with different program specifications, WAP is available one time only.

County WAP: MD Department of Housing and Community Development

For additional assistance, or for those that are over income for OHEP but meet WAP / Empower MD LIEEP income guidelines see chart (above) Call DHCD – WAP 1-855-583-8976 .

Housing and Building Energy Programs
EmPOWER Low Income Energy Efficiency Program (LIEEP)
Community Development Administration
100 Community Place
Crownsville, MD 21032
www.dhcd.maryland.gov

You must use the OHEP application when applying for LIEEP

CURRENT LIEEP INCOME ELIGIBILITY LIMITS
(200% Federal Poverty Guidelines)

Size of Family unit	Max. Monthly income	Max. Yearly Income
1	$2,082	$24,980
2	$2,818	$33,820
3	$3,555	$42,660
4	$4,292	$51,500
5	$5,028	$60,340
6	$5,765	$69,180
7	$6,502	$78,020
8	$7,238	$86,860
For each additional person, add:	$368	$7,560

Energy Efficiency and Conservation for All Households
EMPOWER MD Program Offerings

Delmarva Power: 866-353-5799; www.delmarva.com/saveenergy

Delmarva Power

Quick Home Energy Check-up: A Check-up professional performs a walk through to asses insulation levels, air leakage, heating and cooling systems, windows and doors, lighting and appliances, and water heating equipment in a home. Benefits: A summary of findings and improvement list, and referrals to other EmPOWER programs. In addition, a Check-up professional will install at least three of five energy-savings items. No charge for the QHEC or the installed measures.

Lighting Discounts: Discounts on qualifying Energy Star® LEDs and light fixtures.

Heating and Cooling Rebates: Rebates for HVAC equipment that meets or exceeds Energy Star® standards.

Home Performance with Energy Star: Comprehensive home energy audit, direct install of measures,, rebates up to $7500 for home energy efficiency improvements. HPwES includes an Energy Coach Service.

Appliance Rebates: Rebates for a variety of qualifying appliances, including refrigerators, clothes washers, room air conditioning units, and smart thermostats.

Smart Thermostats and Optimization: Rebates up to $100 for Energy Star® thermostats, and DPL will fine-tune the thermostat settings for both energy savings and comfort.

Recycling Rebates: Rebates for recycling old room air conditioners, refrigerators or freezers in working order.

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

Home Energy Reports: Reports on energy usage and tips on reducing it, based on actual monthly usage and household characteristics. Available for all customers, although some features, such as "high bill alerts," are available only with smart meters.

Family Farms Program: Audits and incentives for efficient agricultural measures

Peak Energy Savings Credit (PESO) Program: Customers earn bill credits for voluntarily reducing electricity usage from 12 p.m. to 8 p.m. on Pepco-designated Energy Savings Days (ESDs). Available to all customers with smart meters (AMI).

School Education Program: Program is provided to elementary schools to educate students on the value of energy efficiency and conservation in homes. Materials include handout materials, homework assignments and presentations.

WORCESTER 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. If a customer is not currently 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 and based on funding availability.

EMERGENCY ASSISTANCE TO FAMILIES WITH CHILDREN (EAFC)

EAFC is an emergency grant program that may be accessed once every 24 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 may be available for households in order 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 needs. These funds may also be available for vulnerable adults in households without children depending on the situation and need.

WELFARE AVOIDANCE GRANT (WAG)

A WAG grant provides cash assistance to avoid the need for TCA and/or other benefits. Payment is made on behalf of a family with children for immediate and limited work-related needs. This is not an entitlement program. Funding is limited and can only be used for needs directly related to obtaining or maintaining employment such as vehicle repairs and job-related equipment. Persons who receive a WAG cannot receive TCA benefits for a specified time period.

"SPECIAL" OR "LOCAL" FUNDS

"Special" or "local" funds are charitable or local funds available for household emergencies. Local jurisdictions set eligibility criteria and grant amounts. Funds are intermittent and limited and allocated based upon a household's income and level of need.

For more information on any of these DSS funds, contact:

WORCESTER COUNTY DEPARTMENT OF SOCIAL SERVICES
299 Commerce Street
P. O. Box 39
Snow Hill, MD 21863
Phone: 410-677-6800
Fax: 410-677-6810

Hours: Monday—Friday 8:00– 4:30

ASSISTANCE FOR SENIORS

Senior Citizens (or their caregiver) with a utility emergency should call for Information and Assistance from:

MAC, INC.
AREA AGENCY ON AGING
909 Progress Circle, Suite 100
Salisbury, MD 21804
Main Phone: 410-742-0505
Fax: 410-742-0525
Hours: Monday—Friday 8:30—4:30

Services: Dorchester, Somerset, Worcester, and Wicomico

If you have questions or concerns with DSS, call:

DHS CONSTITUENT SERVICES

Toll-free: 1-800-332-6347

WORCESTER COUNTY RESOURCE GUIDE

Private Charities & Other Funds

FUEL FUNDS

Local Fuel Funds are charities that offer financial assistance to limited-income individuals with a utility bill crisis. This includes individuals that have had their service terminated or have received a turn-off notice. Generally, all Fuel Funds use the 200% of Poverty Income Guidelines (see pg. 6) for eligibility and require applicants to exhaust all other funding sources. Most, if not all, Fuel Funds partner with the local utility companies. 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.). Check with your local Fuel Fund for application and program rules.

For more information on the Fuel Fund, contact:

DELMARVA POWER CUSTOMERS:

SALVATION ARMY SOCIAL SERVICES
407 Oak Street
Salisbury, MD 21804
410-749-3077
Call for an appointment.

Hours: Monday—Friday
9:00—12:00 and 1:00-3:00

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 are available in certain local jurisdictions throughout the State of Maryland, and may be used for utility emergencies.

For information or to apply for **FEMA**, contact:

WORCESTER COUNTY DEPARTMENT OF SOCIAL SERVICES
299 Commerce Street
P. O. Box 39
Snow Hill, MD 21863
Phone: 410-677-6800
Fax: 410-677-6810

Hours: Monday—Friday 8:00– 4:30

For more information on **FEMA**, contact:

Shari Tracy, Executive Director
Salisbury Outreach Services
1905 Cedar Way
Salisbury, MD 21804
Phone: 410-341-4767
Fax: 410-341-4780

WORCESTER 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. A tax return must be filed.

CHILD TAX CREDIT

The Child Tax Credit is a federal special tax credit for limited income families. A person may be eligible for this tax credit of at least $2000 per child even if he or she does not owe any taxes. Child must be under 17 years old at year end. A tax return must be filed.

HOMESTEAD TAX CREDIT

To help homeowners deal with large assessment increases on their principal residence, state law has established the Homestead Property Tax Credit. The Homestead Credit limits the increase in taxable assessments each year to a fixed percentage. Every county and municipality in Maryland is required to limit taxable assessment increases to 10% or less each year. Homeowners must submit a one-time application to establish eligibility for the credit. For more information visit:

http://dat.maryland.gov/realproperty/Pages/Maryland-Homestead-Tax-Credit.aspx

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

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	1ST CALL FOR HELP
1-888-687-2277	1-800-492-0618

RENTER'S TAX CREDIT

The Renter's Tax Credit (RTC) is a Maryland tax credit offered to limited income renters. Renters who are 60 or over, or 100% disabled, may qualify if their rent amount exceeds the amount set based on their income. Renters under 60 may qualify if they meet the household size income limits as well as other program criteria. Credit up to $1000 based on income and rent.

Information at http://dat.maryland.gov/realproperty/Pages/Renters'-Tax-Credits.aspx.

Apply by September 1.

HOMEOWNER'S PROPERTY TAX CREDIT

This 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.

Visit http://dat.maryland.gov/realproperty/Pages/Homeowners'-Property-Tax-Credit-Program.aspx for more information about the program.

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

contact:

MD Department of Assessment and Taxation

301 W. Preston Street, Room 900

Baltimore, MD 21201

410-767-1184; 888-246-5941

OR

Worcester County - Maryland Assessment Office
One West Market Street, Rm. 1202
Snow Hill, Maryland 21863
410-632-1196

Applications and documents must be received by September 1st of each year.

WORCESTER COUNTY RESOURCE GUIDE

HOUSING AND MORTGAGE ASSISTANCE

FORECLOSURE ASSISTANCE

If you are in need of help with paying your mortgage or you are facing a home foreclosure, be sure to first contact your lender and ask to speak with the loss mitigation or loan modification department. Try to work out a reasonable loan workout, repayment plan, loan modification or forbearance agreement. In many cases, it is best to get help from an experienced housing counselor who works with lenders and homeowners on a daily basis. There are many different types of foreclosure assistance programs, but their availability is dependent on many factors that include, but are not limited to: who your lender, investor or insurer is, your household income, credit rating, debts and expenses, and type of hardship.

Mortgage counseling assistance

www.makinghomeaffordable.gov

1-888-995-4673

MDHOPE

1-877-462-7555

https://dhcd.maryland.gov/Residents/Pages/HOPE/MDHope.aspx

To find a counseling agency near you visit www.hud.gov or https://dhcd.maryland.gov/Residents/Pages/HOPE/CounselorsList.aspx

Foreclosure fraud and rescue scams

MD Dept. of Labor, Licensing & Regulation
410-230-6097 /1-888-784-0136

http://www.dllr.maryland.gov/finance/consumers/mortforeavoid.shtml

Foreclosure Timeline and Mediation Process

Step 1: Lender can mail a Notice of Intent to Foreclose (NOI) 45 days prior to filing action to foreclose. This notice is typically sent after 90 days of delinquency.

Step 2: After 45 days from the date of the NOI, the lender can file an Order to Docket in Circuit Court.

Maryland's new Foreclosure Mediation Law became effective July 1, 2010. The law requires mortgage lenders and servicers to be much more responsive to homeowners facing foreclosure. If the home facing foreclosure is a homeowner's principal residence, the homeowner will have the right to request mediation once the lender initiates foreclosure proceedings with the court system. At that time, the lender must send a "Request for Foreclosure Mediation" form. Homeowners will have 25 days to complete the form and file it with the circuit court. Homeowners must pay a non-refundable $50 fee when they formally file this request for mediation.

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. You must be a Maryland resident who occupies the home as your principal residence, or rent to a family with a limited income at or below 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. The program provides a zero percent interest, deferred loans for a term of 30 years to finance these accessibility improvements. For more information, contact AHFS at (301) 429-7821 or Toll Free 1-800-638-7781.

WORCESTER COUNTY RESOURCE GUIDE

Telephone Bill and Broadband (Internet) Assistance

LIFELINE is a federal program, funded by all telephone customers, that helps to make telephone service more affordable. The program has provided eligible landline OR wireless customers with a discount on service or free minutes.

NEW FCC Rules, changed the program in important ways, including automatic eligibility criteria, the inclusion of broadband (fixed and mobile) and the eventual phase-out of assistance for voice-only services. Maryland law also changed the eligibility rules effective July 1, 2017.

Eligibility Criteria for new and recertified customers:

- ≤ 135 percent of federal poverty level (as measured by IRS gross revenue)
- Participants in such programs as: SNAP (Food Supplement Program), Medicaid, SSI, Federal Housing Assistance, Veterans Pension and Survivors Benefits Programs and certain Tribal Program participation.
- **Excluded programs include**: TDAP, LIHEAP, MEAP, EUSP, TANF, PAA, Section 8, and School Lunch participation.

Voice and Broadband Services: Lifeline customers will have the choice of applying their benefit to one of the following:

- Voice only (landline or wireless) – to be phased out by 2021
- Broadband only (fixed or mobile)
- Bundles: voice and broadband

Things to Know About Lifeline Program

- All telephone customers pay for the Program through a Universal Service Fund (USF) charge on the bill.
- There is a flat discount rate of $9.25 applied to voice, broadband OR bundled services.
- Service discounts can be applied to any voice, broadband, or bundled voice and data service. However, **your provider may limit the number of minutes or amount of data covered by the Lifeline discount and you may incur charges for exceeding those limits**. Be sure to read the details of your service plan and understand what is included.
- Current Lifeline customers who switch providers to enroll in new broadband services, even bundled ones, will be considered "new" customers under the new eligibility rules.
- Only **one** Lifeline service is allowed per household. This means only one landline or wireless phone, or one broadband service, or one bundled voice and broadband service per household. A "**household**" is an economic unit of **all adult** individuals who contribute to and share income and expenses.
- A resident in a group home, nursing home, assisted living or similar facility can be certified as one household for purposes of Lifeline eligibility.
- There is an annual re-certification requirement for **all** Lifeline customers

Telephone Bill and Broadband (Internet) Assistance

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) / waiver of installation fee / Collection of deposit is prohibited

Verizon's Medical and Senior Repair Prioritization Program

A Verizon customer who is **65 years or older** or who has a **medical condition requiring repair priority** can be pre-certified for repair priority **if** the customer is without alternative access to E911 service. **Alternative access** means having use of a cell phone or another telephone line in the household to call 911 services.

Customers who meet these conditions and file the appropriate certifications will receive priority for repairs (24-hour "out of service" repair commitment) when an outage is reported.

Certificate Renewals

The **senior certificate** does **not** need to be renewed, and is valid until the account is closed or a billing name change is made to the account

The **medical certificate** is good for one year only if the medical condition is temporary. The customer will receive a notice 60 days before its expiration. If the condition is permanent, the certificate does not need to be renewed yearly.

Medical Certification

The medical certificate may be signed by a licensed doctor, physician's assistant or nurse practitioner.

Applications for the program can be obtained at: https://www.verizon.com/support/consumer/phone/repair-priority?CMP=DMC-CVZ_ZZ_ZZ_Z_DO_N_X00393

Certifications must be mailed to:

Maryland Repair Priority Program
PO Box 5156
Tampa, FL 33675

WORCESTER 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.

Board of County Commissioners
County Government Center, Room 1103
One West Market St.
Snow Hill, MD 21863 - 1195
(410) 632-1194/5; fax: (410) 632-3131
e-mail: admin@co.worcester.md.us
web: www.co.worcester.md.us/departments/commissioners

DHS Constituent Services Unit
311 West Saratoga Street
Baltimore, MD 21201
1 (800) 332-6347 ; TTY: (800) 925-4434

2-1-1 Maryland
100 South Charles St., 5th Floor
Baltimore, MD 21201
Dial: 211; email: INFO@211MD.ORG

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 8).

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.

WORCESTER COUNTY RESOURCE GUIDE

Other Assistance Programs

Rental Allowance Program (RAP)

The Maryland Department of Housing and Community Development provides grants to local governments to provide flat rent subsidies to low-income families who either are homeless or have an emergency housing need. The RAP program provides a monthly rental allowance towards a person's rent for up to 12 months to help move families from homelessness, or temporary emergency housing, into more permanent housing and obtain self-sufficiency.

To apply for RAP contact:

Department of Social Services of Worcester County
299 Commerce Street
P.O. Box 39
Snow Hill, Maryland 21863
410-677-6800

Tenant-Based Rental Assistance Program (TBRA)

This program is made available through HUD's HOME program but administered through participating jurisdictions. TBRA is a rental subsidy that can help individual households afford housing costs such as rent, utility costs, security deposits, and/or utility deposits. The rental assistance portion may not exceed two years but may have an option to renew. Each participating jurisdiction is given some flexibility on how they use the funds and typically those that receive assistance have been referred from other community organizations.

Housing Opportunities for Persons with AIDS (HOPWA)

This program, created by HUD, is used to address housing needs for low-income persons who are living with HIV/AIDS. Funds are distributed to states and cities by formula allocations and made available as part of the area's Consolidated Plan. Grantees partner with nonprofit organizations and housing agencies to provide housing and support to beneficiaries. HOPWA funds may be used for a wide range of housing, social services, program planning, and development costs. These include, but are not limited to, the acquisition, rehabilitation, or new construction of housing units; costs for facility operations; rental assistance; and short-term payments to prevent homelessness. HOPWA funds also may be used for health care and mental health services, chemical dependency treatment, nutritional services, case management, assistance with daily living, and other supportive services.

Low Intensity Support Services (LISS)

This program is designed to enable a family to provide for the needs of a child or an adult with developmental disabilities. The program provides funding of up to $3,000 per person per year and covers services including, but not limited to, family counseling, personal care, day care, health services, specialized equipment, transportation, and housing adaptations.

For more information or to apply for the program contact:

United Needs and Abilities

688 East Main Street
Salisbury, Maryland 21804
Telephone: (410)543-0665 /Toll Free: 1-800-776-5694
Web Address: http://www.una1.org/

Utility Bill Assistance Flowchart

CUSTOMER WITH UTILITY BILL

↓

UTILITY COMPANY

↓

OFFICE OF HOME ENERGY

Electric Universal Service Program (EUSP)
electric assistance

Weatherization Assistance Program (WAP)/EmPOWER/Limited Income Energy Efficiency Program (LIEEP)
Funds are available to assist eligible households up to 200% Federal Poverty Level with installed measures, **including furnaces**, to reduce energy use and lower utility bills

Maryland Energy Assistance Program (MEAP)

If customer needs further assistance and,

HAS ADULT-ONLY HOUSEHOLD

↓

ADULT SERVICES
Contact for referral for:
Special Funds or
Flex Funds to
Vulnerable Adults

HAS CHILDREN IN HOUSEHOLD

↓

Department of Social Services (DSS)
Contact for referral for:
EAFC
Special Funds
Flex Funds
WAG

IS ELDERLY/ DISABLED

↓

OFFICE ON AGING
Contact the
Local jurisdiction for
Information and Assistance
to Seniors (or their
Caregivers)

↓

ADULT SERVICES
Contact for referral for:
Special Funds or
Flex Funds to
Vulnerable Adults

FEMA

↓

PRIVATE

↓

FUEL FUND
LAST STOP for assistance to maximize funds. Charitable and private funds may receive 50% matching utility credit for BGE accounts.

PUBLIC SERVICE COMMISSION (PSC) FORMS

The following forms include:

The PSC— INQUIRY / DISPUTE FORM

⇒ The PSC has a complaint form online at www.psc.state.md.us.

⇒ If you do not have access to a computer, fill out a copy of the attached form and mail or fax to: 410-333-6844

⇒ If it is an emergency, call the PSC at 410-767-8028 or 800-492-0474 and explain that you do not have computer access or need immediate assistance. They should take the complaint by phone and mail you the form to fill out

The PSC - PHYSICIAN CERTIFICATION OF SERIOUS ILLNESS OR LIFE SUPPORT

** This form may be filled out by a certified Nurse Practitioner or Physician's Assistant**

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 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

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)*** _____

CERTIFICATION OF SERIOUS ILLNESS OR LIFE SUPPORT AND/OR PERMISSION FOR UTILITY TO RELEASE CONTACT INFORMATION IN A WEATHER-RELATED EMERGENCY

This is to certify that _____ **is a resident at:**

Street Address _____

City, State, Zip _____

Telephone Number _____

Relationship to Customer _____

Utility Account Number _____

Note: This form consists of two sections which provide different notices/approvals. You may complete and submit either or both sections as applicable, to your utility company.

SECTION ONE: Certification of Serious Illness or Life Support.

THIS SECTION IS TO BE COMPLETED BY A LICENSED PHYSICIAN, CERTIFIED NURSE PRACTITIONER OR PHYSICIAN ASSISTANT ONLY.

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

☐ **Aggravate an existing serious illness[1]**

OR

☐ **Prevent the use of life support equipment by the person named above[2]**

Physician, Certified Nurse Practitioner's or Physician Assistant's Name

_____

(Please Print)

License No. _____

Address: _____

Office Phone No. _____ | **Fax No.** _____

E-mail Address _____

Physician, Certified Nurse Practitioner's or Physician Assistant's signature: _____

PLEASE NOTE:

Within 30 days of submitting this certificate, you must enter into an agreement with your utility for the payment of unpaid and current bills to continue service.

[1]"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.

[2]"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.

SECTION TWO: **Permission for utility company to release contact information in a weather-related emergency.**

THIS SECTION TO BE COMPLETED IF YOU WANT TO GRANT YOUR UTILITY COMPANY PERMISSION TO RELEASE CONTACT INFORMATION FOR YOU IN THE EVENT OF A WEATHER-RELATED EMERGENCY[3]

I, _____ grant my utility company _____
(Print Name) **(Name of Company)**

my permission to provide any local, state, or federal government emergency responder agency the following contact information, in order that the agency may provide assistance to me in the event of a weather-related emergency;

Street Address _____

City, State, Zip _____

Telephone Number _____

Utility Account Number _____

Printed Name _____

Customer's Signature _____

[3]This section, if signed, will allow your utility company to release your contact information to any local, state, or federal government emergency responder agencies. Release of this information is solely for the purpose of verifying your well-being and providing assistance to you in the event of a weather-related emergency, as possible. Submitting this form will not provide you with priority in restoration of electricity service.