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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

September 2011
**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 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. 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).

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 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.

**IMPORTANT! 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. 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.
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

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

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.

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.

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

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 may contact the Public Service Commission’s Office of External Relations 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 PSC.

Maryland Public Service Commission
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
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 retirement of certain old bills. 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.

**FY 2012 OHEP ELIGIBILITY GUIDELINES for MEAP and EUSP**

<table>
<thead>
<tr>
<th>Household Size</th>
<th>Max. Monthly Income</th>
<th>Max. Yearly Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$1,588.12</td>
<td>$19,057.50</td>
</tr>
<tr>
<td>2</td>
<td>$2,145.20</td>
<td>$25,742.50</td>
</tr>
<tr>
<td>3</td>
<td>$2,702.29</td>
<td>$32,427.50</td>
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<tr>
<td>4</td>
<td>$3,259.37</td>
<td>$39,112.50</td>
</tr>
<tr>
<td>5</td>
<td>$3,816.45</td>
<td>$45,797.50</td>
</tr>
<tr>
<td>6</td>
<td>$4,373.54</td>
<td>$52,482.50</td>
</tr>
<tr>
<td>For each Additional person, add</td>
<td>$557.08</td>
<td>$6,685.00</td>
</tr>
</tbody>
</table>

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

MONTGOMERY CO. DEPT. OF HEALTH & HUMAN SERVICES (DHHS)
1301 Piccard Drive, Fourth Floor
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.

**DOCUMENTS NEEDED WHEN APPLYING FOR ASSISTANCE**

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, 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.

**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
Energy Efficiency and Conservation

**DHCD Weatherization Assistance Program (WAP)**

WAP is funded by the U.S. Department of Energy (DOE) and administered by the Maryland Department of Housing and Community Development (DHCD). The program helps limited income families reduce their energy usage. First, energy audit of the physical structure of the applicant’s home is completed. Then, energy conservation features such as insulation and caulking, replacement windows and doors, furnace cleaning and tuning, and repair or replacement of furnaces, refrigerators and water heaters may be installed. Priority is given to homeowners who meet MEAP/EUSP eligibility guidelines (pg. 4) and are elderly or disabled, have minor children in the home, or have high energy consumption. Applicants can apply for WAP using the OHEP application (the same application used for MEAP and EUSP).

Although WAP will assist renters with weatherization issues, renters should first contact their landlords to see if they will correct the problem(s). If the landlord is unwilling to correct the problem(s), the renter should contact the local housing inspection office.

You must use the OHEP application when applying for WAP. Currently, the income guidelines for WAP are higher than the OHEP guidelines but the same application must be used.

**CURRENT 2011 WAP INCOME ELIGIBILITY LIMITS**

<table>
<thead>
<tr>
<th>Household Size</th>
<th>Max. Monthly Income</th>
<th>Max. Yearly Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$2,520</td>
<td>$30,249</td>
</tr>
<tr>
<td>2</td>
<td>$3,296</td>
<td>$39,556</td>
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<tr>
<td>3</td>
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<td>$48,864</td>
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<tr>
<td>4</td>
<td>$4,847</td>
<td>$58,171</td>
</tr>
<tr>
<td>5</td>
<td>$5,623</td>
<td>$67,479</td>
</tr>
<tr>
<td>6</td>
<td>$6,398</td>
<td>$76,786</td>
</tr>
<tr>
<td>7</td>
<td>$7,174</td>
<td>$86,093</td>
</tr>
<tr>
<td>8</td>
<td>$7,950</td>
<td>$95,400</td>
</tr>
<tr>
<td>For each Additional person, add</td>
<td>$775</td>
<td>$9,307</td>
</tr>
</tbody>
</table>

**County WAP:** Call: 240-777-3788

**Other Energy Efficiency Programs:**

**Maryland Energy Administration (MEA)**

MEA Home Performance Rebate Program
http://energy.maryland.gov/homeperformance/; mdhomeperformance@sra.com

The MEA Home Performance Rebate program offers homeowners bigger rebates than ever for home energy efficiency improvements. By combining a 35% rebate (up to $3,100 total) from the Maryland Energy Administration with a 15% rebate from your utility, you can save a total of 50% on home energy improvements.

**Montgomery County Residential Energy Efficiency Rebate Program**

http://www.mcenergyfunding.com/ResidentialRebates/

The Montgomery County Residential Energy Efficiency Rebate Program offers incentives to homeowners up to $3,000 to offset the cost of certain energy efficiency projects and products. Made possible by a grant from the U.S. Department of Energy, rebates are available on a first come, first served basis to individuals in single family homes, town homes and condominiums (subject to certain conditions).

**Fed. Tax Credits for Consumer Energy Efficiency**
http://www.energystar.gov/index.cfm?c=tax_credits.tx_index

**Potomac Edison**
(formerly 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.energysavemd.com/
**Energy Efficiency and Conservation—Cont.**

<table>
<thead>
<tr>
<th>BGE Smart Energy Savers Program:</th>
<th>PEPCO Energy Savings Program:</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Heating and Cooling Rebates:</strong> Rebates for HVAC equipment, quality installation, diagnostic tune-ups, and duct sealing.</td>
<td><strong>Energy Wise Rewards:</strong> Central air conditioning unit or electric heat pump cycling. Sign-up credits and summer bill credits.</td>
</tr>
<tr>
<td><strong>Home Performance with Energy Star:</strong> Comprehensive home energy audit followed by rebates and/or home energy improvement loans for home energy efficiency improvements.</td>
<td><strong>Lighting Discounts:</strong> Discounts on qualifying compact fluorescent lights (CFLs).</td>
</tr>
<tr>
<td><strong>Lighting Discounts:</strong> Discounts on qualifying compact fluorescent lights (CFLs) and light fixtures.</td>
<td><strong>Appliance Rebates:</strong> Rebates for qualifying refrigerators, water heaters, and room air conditioning units.</td>
</tr>
<tr>
<td><strong>Appliance Rebates:</strong> Rebates for qualifying refrigerators, clothes washers, and room air conditioning units.</td>
<td><strong>My Account:</strong> Online energy audit tool.</td>
</tr>
<tr>
<td><strong>Refrigerator and Freezer Recycling Rebates:</strong> Rebates for recycling old refrigerators or freezers in working order.</td>
<td><strong>Quick Home Energy Check-up:</strong> 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.</td>
</tr>
<tr>
<td><strong>Limited Income Energy Efficiency Program:</strong> Comprehensive home energy audit followed by energy efficiency improvements at no additional cost for single-family homeowners receiving energy assistance. To participate call 1-877-685-7377.</td>
<td>**1-866-353-5798; <a href="http://www.pepco.com/energy/conservation/melin/">http://www.pepco.com/energy/conservation/melin/</a></td>
</tr>
<tr>
<td><strong>Energy Star for New Homes:</strong> Energy Star qualified homes can include a variety of energy-efficient features.</td>
<td><strong>Online Energy Calculator:</strong> Provides a variety of reports on your home’s energy use and costs.</td>
</tr>
<tr>
<td><strong>Online Energy Calculator:</strong> Provides a variety of reports on your home’s energy use and costs.</td>
<td><strong>PeakRewards A/C Program:</strong> Central air conditioning unit or electric heat pump cycling. Sign-up credits and summer bill credits.</td>
</tr>
<tr>
<td><strong>Quick Home Energy Check-up:</strong> 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.</td>
<td><strong>Heating, Ventilation and Air Conditioning (HVAC) Efficiency Program:</strong> Incentives and rebates for the installation and tune-ups of HVAC equipment.</td>
</tr>
<tr>
<td><strong>Limited Income Customers:</strong> Comprehensive home energy audit and efficiency improvements. To participate call 1-877-685-7377.</td>
<td><strong>Home Performance with Energy Star:</strong> Comprehensive home energy audit followed by rebates and/or home energy improvement loans for home energy efficiency improvements.</td>
</tr>
<tr>
<td><strong>1-877-685-7377; <a href="http://www.bgesmartenergy.com">www.bgesmartenergy.com</a></strong></td>
<td><strong>Limited Income Customers:</strong> Comprehensive home energy audit and efficiency improvements. To participate call 1-866-353-5798.</td>
</tr>
</tbody>
</table>
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 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 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.

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

MONT. CO. DEPT. OF HEALTH & HUMAN SERVICES
1301 Piccard Drive, 2nd Floor
Rockville, MD 20850
Phone: 240-777-4600
   240-777-1245
Mon., Wed., Thurs., Fri., 8:00 a.m.-5:00 p.m.
   Tuesday 8:00 a.m. -7:00 p.m.

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, 3rd Floor
Rockville, MD 20850
Phone: 240-777-3000
   240-777-1495
Fax: 240-777-1495

Email:
   Elizabeth.boehner@montgomerycountymd.gov

If you have questions or concerns with DSS, call:

DHR CONSTITUENT SERVICES
Toll-free: 1-800-332-6347
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. This includes individuals that have had their service terminated or have received a turn-off notice. Generally, all Fuel Funds use the MEAP/EUSP income guidelines (see pg. 4) for eligibility and 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.

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 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

Mon-Fri 8 a.m. to 5 p.m.
Call for an appointment.

Interfaith Works
(Provides family, Housing and Homeless Services)

Administrative Offices
114 W. Montgomery Avenue
Rockville, MD 20850
T: 301-762-8682
F: 301-762-8773
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 federal special tax credit for limited income families. A person may be eligible for this tax credit of at least $600 per child even if he or she does not owe any taxes. However, a tax return must be filed.

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.

For more information about the program and qualification criteria visit http://www.dat.state.md.us/sdatweb/rtc.html

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://www.dat.state.md.us/sdatweb/htc.html for more information about the program.

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

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 Assessment and Taxation
301 W. Preston Street, Room 900
Baltimore, MD 21201
(800) 944-7403.

OR

Montgomery County—Maryland Assessment Office
30 W. Gide Drive, Suite 400
Rockville, Maryland 20850
240-314-4510

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

<table>
<thead>
<tr>
<th>Mortgage counseling assistance</th>
<th>Foreclosure Timeline and Mediation Process</th>
</tr>
</thead>
</table>
| **MDHOPE**
1-877-462-7555
www.mdhope.org | **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. |

**National HOPE**
1-888-995-HOPE
www.995hope.com
24 hours a day / 7 days per week

To find a counseling agency near you visit www.hud.gov or [http://mdhope.dhcd.maryland.gov/Counseling/Pages/CounselorsList.aspx](http://mdhope.dhcd.maryland.gov/Counseling/Pages/CounselorsList.aspx)

<table>
<thead>
<tr>
<th>Foreclosure fraud and rescue scams</th>
<th></th>
</tr>
</thead>
</table>
| **MD Dept. of Labor, Licensing & Regulation**
410-230-6097 /1-888-784-0136
www.dllr.state.md.us | **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._

**Step 3:** At 136 days, this is the earliest that a home can be sold at auction.

### Department of Housing and Community Development (DHCD) Loans

**Maryland Housing Rehabilitation Program (MHRP)** - This program provides 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 modifications, 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 their principal residence, or rents 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 DHCD at (410) 514-7446 or Toll Free (MD only) 1-800-543-4505.
**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

**LINK-UP** service is available only for landline (wired) service and provides discounts for installation costs.


### 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](http://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.
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 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 (pg. 7).
### 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:

**Housing Opportunities Commission**  
10400 Detrick Avenue  
Kensington, Maryland 20895  
301-949-5905

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### 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.

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### 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.

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### 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:

**Arc of Prince George's County, Inc.**  
1401 McCormick Drive  
Largo, Maryland 20774  
Phone: (301)925-7050 / Toll Free: 1-877-967-5272  
FAX: (301)925-4387  
Web Address: [www.thearcofpgc.org](http://www.thearcofpgc.org)

**Maryland Community Connection**  
6490 Landover Road, Suite A9  
Landover, Maryland 20785  
Phone: (301)583-0358 / Toll Free: 1-877-MCC-6688  
TTY: 711 (MD Relay Service) / FAX: (301)583-0359  
Web Address: [www.marylandcommunityconnection.org](http://www.marylandcommunityconnection.org)
CUSTOMER WITH UTILITY BILL

UTILITY COMPANY

OFFICE OF HOME ENERGY PROGRAMS (OHEP)

EUSP (electric assistance)

MEAP (heating assistance)

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

DSS
Contact for referral for:
EAFQ
Special Funds
Flex Funds
WAG

IS ELDERLY/DISABLED

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

FEMA

PRIVATE CHARITIES

FUEL FUND
LAST STOP for assistance to maximize funds. Charitable and private funds may receive 50% matching credit toward utility bill.
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  ___ 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 on your behalf.)
If applicable, how many children are in the household? ____________ Ages: ____________
Have you applied for the Maryland Energy Assistance Program? ___ YES ___ NO
If yes, specify amount of grant expected/received: $ ____________
Have you applied for the Electric Universal Service Program? ___ YES ___ NO
If yes, amount of grant expected/received $ ____________
Are you now or have you ever participated in the Utility Service Protection Program (USPP)? ___ YES ___ NO
TO BE COMPLETED BY EVERYONE: [If your complaint concerns a billing dispute, you must include copies of the disputed bills.]

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

__________________________________________________________________________
__________________________________________________________________________
__________________________________________________________________________
__________________________________________________________________________
__________________________________________________________________________
__________________________________________________________________________
__________________________________________________________________________
__________________________________________________________________________

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

Date: ____________________ Signature of Customer: ______________________________________

Date: ____________________ Signature of person completing form (if different): ____________________________


PHYSICIAN’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.