

## If Your Utilities are Already Turned Off

### Emergency Restoration of Power

If you can get medical proof that someone in your house has a medical condition or medical emergency that requires power, the utility should be turned on for 21 days. This can be extended up to an additional 21 days.

Between November 1 and March 31, any senior who has told the utility company that he or she is age 65 or older is eligible to have his or her power restored.

### Deposits

A deposit may be required to turn your service back. If a deposit is required between November 1 and March 31 due to a shut-off in the prior 12 months, it cannot be more than the average monthly bill.

Low income consumers have the option of paying the deposit in two equal monthly installments. Low income customers include those with income below 150% of the federal poverty guidelines and/or anyone who gets Medicaid, food stamps, SSI, or low-income assistance.

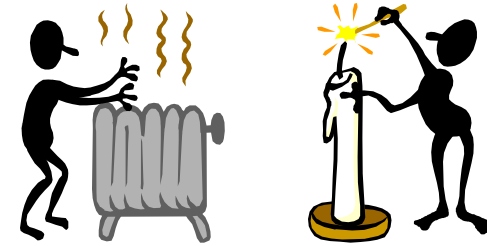
In some cases the utility company cannot charge a deposit. These situations include:

- You have part of your grant “vendored” to the utility company
- You are an “eligible senior” who needs service restored between November 1 and March 31
- The utility company did not offer you a settlement agreement prior to the time your utilities were turned off.



## STOPPING SHUT-OFFS

### What you can do to keep your lights and heat on



This pamphlet will tell you some things you can do if you can't pay your entire utility bill.

The rules described in this pamphlet apply only to “regulated” utility companies that provide natural gas and electricity. This includes Consumers Energy and Detroit Edison. **These rules do not cover propane or heating oil, water or telephone service.**

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## General Rules and Suggestions

### Read your Bill

You should always read your bill closely every month to make sure you understand it and agree with the amounts. If your bill is estimated (says “EST” on the bill) for more than a month or two, you should read the meter yourself or get someone to do it for you.

### Save Energy

You should read your bill to see how much energy you are using. If your bills are high, look for ways for everyone in your house to use less energy. Turn off lights when you leave the room. Take showers instead of baths. Turn down heat at night and when you are gone. Find out how you can make your doors and windows more “air-tight”. Turn off TVs, stereos, computers, and other appliances when you don’t use them. It is important that you try to reduce your bill because there is less and less money available now to help people with their utility bills. *You should not count on money being available from DHS or community agencies to pay a shut-off.*

### Talk to the Utility Company

Talk to the utility company as soon as you know you may have trouble making payments. The sooner you try to take care of the problem, the easier it may be.

### Take action

You should act right away if you disagree with a bill or get a shut-off notice. Don’t wait until the last minute.

### Keep Records

Every time you talk to the utility company or DHS, write down the date and time of your call, and the name of each person you talk to. This information may be important. You can write this on a calendar or date book, or on any paper that you will not lose. Keep copies of all utility bills and notices and of all your leases.

## Where can I find money to help pay my bill?

### Who may have money to help me pay my bill?

Never assume that agencies will have money to stop your shut-off. Many agencies run out of money several times a year. First, apply for “State Emergency Relief” (SER) from the Department of Human Services (DHS). If they cannot help you, get this decision *in writing*.

### What will DHS pay?

DHS has money to pay only the money that is overdue. DHS will not pay your current bill. If your utilities are already shut off, you may also have to pay a deposit. If you get help with DHS every month toward your bill, the utility cannot make you pay a deposit. DHS has 10 days to make a decision on your application for help through the State Emergency Relief (SER) program. Depending on your income and the size of the bill, you may have to pay part of the overdue bill in order to get help from DHS for the rest.

### Other Sources of Help

There are several agencies that may be able to provide you with cash assistance if they have funds. These include:  
The Resource Center (810) 767-0500 for a list of who may have funds.  
Salvation Army (810) 232-2196 - there is a phone application system  
Genesee County Community Action Resource Department (GCCARD) (810) 768-4675.  
Genesee County Department of Veteran Services (810) 257-3068 (veterans only)

### What papers will I need when I ask for help?

At DHS, if you already receive Food Stamps, Cash Assistance or Medicaid, You just have to apply. At other agencies, you generally need proof of who you are, and your shut-off notice.

## **If You Disagree with Your Bill**

### **Keeping Your Power On — Special Situations**

#### **What if someone in the home needs utilities for a medical condition?**

The utility company must keep your power on for 21 days if you can get a statement from a doctor's office explaining why you need power to keep the condition from getting worse or to keep life support medical equipment turned on. You can ask for a second 21 days if you show there is a continued problem.

#### **What if I am a senior citizen?**

A utility company may not turn off service between November 1 and March 31 to a senior citizen who 1) is age 65 or older and 2) has told the utility company that he or she is 65 or older. Seniors are expected to pay off any amounts they owe in equal monthly installments between April 1 and October 31.

#### **What if I am in the Winter Protection Plan?**

If you have made all your required payments under the plan, your heat and electricity should not be turned off between November 1 and March 31, regardless of the size of your actual bills. If you miss a payment, however, your utilities can be turned off. The utility company is not required to offer you a settlement agreement if you are in the Winter Protection Plan. Between April 1 and October 31 you must make the payments required during those months.

#### **What if the bill is in the name of someone in the military?**

The utility company will not shut off utilities that are in the name of someone who is themselves or who is married to someone who is in active military duty overseas due to a war, hostilities, or a declared emergency. This protection lasts for at least 90 days and up to 180 days. At the end of the protection period, the customer must pay any amounts due in equal monthly installments over a period up to 12 months.

#### **What if I have questions about my bill?**

If you don't understand something, call the utility company.

#### **What if someone else's bill is added to my bill?**

- The utility company can charge you for any unpaid months when you and the other person lived together and the other person still lives with you. If you don't live together now, you don't have to pay the other person's old bill.
- The utility company can tell you what months are included in the other person's old bill. You shouldn't have to pay for any months where you lived apart. You may need to prove you had separate addresses.

#### **My utility company underestimated my bill over several months. Do I have to pay it all now?**

If the utility company underestimated your bill for 2 or more months, the utility company must let you pay the difference over the same time period that they estimated your bill.

Example: The utility company estimates your bill is \$100 per month for 3 months (April, May, June). In July they read your meter and find you owe an additional \$150. You have three months, the same time that they estimated your bill, to pay off the \$150.

#### **What if I don't think I owe some or all of the bill?**

- If the utility company won't correct your bill, tell the utility company you want to file a complaint and ask for an informal hearing. You must do this before the shut-off date.
- You have to pay any amount that you agree you owe before you will get a hearing.
- You can represent yourself at the hearing, but it is a good idea to see if you can get legal help or advice.

## The Shut-off Process

### How much notice will the utility company give me before a shut-off?

The utility company must send you a notice at least 10 days before they turn off your power. If your landlord pays utilities for you and at least 4 other units in your building, the utility company must give at least 30 days notice.

A utility company employee will visit your home between 8 a.m. and 4 p.m. to tell you why the power will be shut off and ask for payment. If you are not home, this will not stop the shut-off.

The notice must tell you **the date** when they can shut off your heat or electricity. It must also tell you **the amount** to pay to stop the shut-off and about **your rights** to ask for a settlement agreement or a hearing.

### Where can I go for legal help?

You may want to look for legal help if you cannot resolve a dispute with the utility company and:

- You do not think you owe some or all of the bill
- You cannot afford the payment arrangements proposed by the utility company
- The utility company is not giving temporary protection because of a medical condition or military service, or
- The utility company or DHS are not following their rules.

You can contact Legal Services of Eastern Michigan ( 810) 234 2621 to ask if legal help is available. **Legal Services has no money to help you pay the bill.**

## Settlement Agreements

If you have received a shut-off notice and you cannot pay it off all at once, you can ask the utility company for a *settlement agreement*. This is an agreement between you and the utility company that lets you pay off a bill in smaller payments that are “reasonable.”

### What if I can't pay it off as fast as the utility wants?

The utility may tell you that you have to pay off the bill in 60 or 90 days. That's not always true. If you can't afford to pay off the whole bill in 60 or 90 days, do not agree to any payment amounts. You are entitled to a “reasonable” settlement agreement.

### What's a “reasonable” amount to pay?

You must pay a reasonable amount of what you owe every month. The utility should decide what is reasonable based on:

- How much you owe and how long you have owed it
- How much you can afford to pay
- Why you can't pay the bill
- How well you have paid bills in the past

If you and the utility cannot agree what amount is “reasonable” or how fast to pay it off, you have the right to ask for an **informal hearing**. You must pay the utility any portion of the bill that you do not dispute (including the partial payment that you can afford to make) within 10 days of the date you request a hearing. (See the “Resolving Utility Disputes” booklet for more information.)

### What if my income goes down after I agree to payment plan?

If your income goes down unexpectedly after you agree to a settlement plan you should tell the utility right away. The utility should adjust your payment amounts if you cannot afford them based on your new income.