INDIANA MICHIGAN POWER
An AEP Company

NOTICE OF ENERGY ASSISTANCE PROGRAMS
2026 – 2027 Heating Season

Shutoff Protection Programs

Winter Protection Plan

Contact: Local Utility Company

The Winter Protection Plan (WPP) protects account holder seniors (age 65 and older) and low-income customers whose annual household income is at or below 150 percent of the federal poverty level, from service shutoffs and high utility bill payments during the heating season (November 1 - March 31). You may also enroll if you receive any of the following services:

- Michigan Department of Health and Human Services cash assistance
- Food Assistance Program (SNAP)
- Supplemental Security Income (SSI)
- Medicaid

If you are low-income, you must pay at least seven percent of your estimated annual bill each month during the protection period. If an arrearage exists at the time you apply for shutoff protection, you must pay the arrearage in equal monthly installments between the date you apply and the start of the next heating season.

If you are low-income and your utility service was shutoff before you applied for shutoff protection, the utility cannot require a fee, a security deposit nor an amount greater than one–twelfth of your arrearage to restore service or participate in the program.

All customers 65 or older are eligible regardless of income. However, you are responsible for all service used. At the end of the protection period, all customers must arrange to pay the outstanding bills before the next heating season. If you are a senior citizen whose utility service may have been shutoff before applying for the WPP, the utility company must restore your service during the heating season without any payments. Although no specific payments are required during the heating season, you are encouraged to pay what you can to avoid large payments when the protection period ends.

Participation does not relieve you from the responsibility for paying for electricity and natural gas usage but does prevent a shutoff during the winter months. At the end of the protection period, both low-income and seniors participating in the plan must arrange with their utility company to pay any money owed before the start of the next protection period.

NOTE: Winter shutoff protections do not apply to customers that are shutoff, or who have had a pending shutoff for unauthorized utility service within the past two years at the customer's current address, until all charges are paid, or the customer makes satisfactory payment arrangements with the utility company.

INCOME GUIDELINES (2026-2027)

Number of Household Members	150% of Poverty Guidelines Maximum Income
1	$23,940
2	$32,460
3	$40,980
4	$49,500
5	$58,020
6	$66,540
7	$75,060
8	$83,580

Add $8,520 for each additional household member.
Source: FPG State Table

Senior Citizens

Contact: Local Utility Company

The account holder who is an eligible senior citizen, age 65 and older, is protected from disconnection of service during the heating season (November 1 through March 31) at the customer's documented personal residence. The utility will restore service for the customer during the heating season without payment of the amount due, deposits, reconnection fees, or other charges. At the end of the heating season, the account will be placed on a payment plan and payment must begin immediately. Contact the utility directly to enroll on the WPP.

Medical Emergency Protection

Contact: Local Utility Company

You can receive a medical hold preventing service from being shutoff for nonpayment on your natural gas and/or electric bill for up to 21 days if you or a member of your household, has an existing medical condition that would be aggravated by the lack of utility service. Your condition must be certified by a physician or public health office on a Michigan Public Service Commission approved Medical Certification Form. The form must state the medical condition, medical equipment, and specific time period a shutoff of utility service would make the medical condition worse. If the shutoff of service occurred before a medical emergency is approved, the utility will restore service at no cost to you for 21 days. You can obtain an extension of the medical hold and a postponement of shutoff of service for a total of 63 days (three separate medical holds) in any 12-month period per household member. Annually, the utility is not required to grant shutoff extensions totaling more than 126 days per household. Customers would be granted a three-business day grace period from shutoff of utility service for time to have the Medical Certification Form completed.

A utility shall not require payment for an after-hours reconnect fee or a deposit as a condition of restoring service. Participation does not relieve you from the responsibility for paying for electricity and natural gas usage. The Medical Certification Form is available from your utility and on its website. It is also available at https://www.michigan.gov/mpsc/regulatory/medical-certification-form.

Critical Care Protection

Contact: Local Utility Company

A customer or household can receive protection from disconnection or have services restored due to inability to pay if there is an identified critical care customer in the home and interruption of service would be immediately life threatening. A critical care customer is somebody who requires home medical equipment or a life support system that must be certified by a physician or public health office on a Michigan Public Service Commission approved Medical Certification Form. Customers would be granted a three-business day grace period from shutoff of utility service for time to have the Medical Certification Form completed. You will be contacted by the utility when any scheduled service interruptions occur. The utility will also notify you before any remote shutoff of utility services. Participation does not relieve you from the responsibility for paying for electricity and natural gas usage. If critical care status changes, you, or a person in your household, must let the utility know of the status change. However, if a person's status does not change you must submit an updated Medical Certification Form to the utility on an annual basis. The Medical Certification Form is available from your utility and on its website. It is also available at https://www.michigan.gov/mpsc/regulatory/medical-certification-form.

Active Duty in the Military

Contact: Local Utility Company

If you or your spouse is the utility company customer of record and either of you are called to full-time active military service, by the President of the United States or the Governor of Michigan, during a national or state emergency or war, you may apply for shutoff protection of your electric or natural gas service for up to 90 days. You may also reapply for extensions of this protection. Your utility company may request verification of active-duty status. In addition, you must notify the utility company when your status changes. Contact the utility company to set up a payment plan for all past due amounts to be paid within twelve months. You will still be required to pay for services used while in the program.

Energy Assistance Programs

State Emergency Relief Program

Contact: Michigan Department of Health and Human Services at www.michigan.gov/mdhhs

State Emergency Relief (SER) for energy is a crisis intervention program that provides assistance for energy-related expenses such as home heating fuel, electricity, and energy-related home repairs. SER is supported by the Federal Low-Income Home Energy Assistance Program (LIHEAP).

Eligibility is based on one of the following:

- Demonstration of immediate need (past due/shutoff notice for an energy bill)
- Declared need for a deliverable fuel such as propane (less than 25% remaining in tank)
- A stated need for a fuel source where there is no meter (wood, pellets, corn, cherry pits)
- Verified need for energy-related home repair
- Under 150% of Federal Poverty Level (FPL)
- Cash and non-cash asset limit is $15,000

❍ Apply online using MI Bridges: *http://michigan.gov/mibridges*

❍ Need help applying? *https://newmibridges.michigan.gov/s/isd-find-community-partners*

Home Heating Credit

Administering Agency: Michigan Department of Treasury

Apply for a Home Heating Credit (HHC) for the 2026 tax year to help pay winter heating bills if you meet the listed household income guidelines and exemptions. You may claim an exemption for yourself, your spouse, and other dependents. Additional exemptions may also be available. HHC is supported by the Federal LIHEAP.

Forms are generally available in mid-to-late January where tax forms can be found. Call Treasury at (517) 636-4486 or visit its website at *www.michigan.gov/treasury*. Some local agencies or utility companies may provide assistance in completing the form due no later than **September 30 each year.** To find an agency that assists with tax preparation, contact 2-1-1.

Customers of utilities regulated by the Michigan Public Service Commission receive protection from shutoff of their heating fuel service from the time of filing of HHC form with Treasury until the time Treasury issues the credit. However, you must contact your utility company to let it know you filed for the HHC. Keep a copy of the HHC form you file with the number of exemptions claimed and the amount of the credit to use when requesting the status of your application. You will still be required to pay for the electric and natural gas services used during the shutoff protection period.

INCOME GUIDELINES (2026-2027)

Number of Exemptions	110% of Federal Poverty Guidelines Maximum Annual Income
1	$17,556
2	$23,804
3	$30,052
4	$36,300
5	$42,548
6	$48,796
7	$55,044
8	$61,292

Add $6,248 for each additional exemption

Source: *FPG State Table*

Michigan Energy Assistance Program (MEAP)

Administering Agency: Michigan Public Service Commission

Households with an energy crisis, meaning they are past due or have a shutoff notice, might initially apply for the SER program, either directly with MDHHS or with assistance from a Grantee/MI Bridges Navigator. However, eligible households seeking energy security are not required to apply for State Emergency Relief (SER) prior to applying for MEAP. To be eligible for MEAP Assistance a household must be categorically eligible, or their income must be verified by the grantee as at or below 60% of the state median income (SMI) SMI State Table. If a household participates in SER, the Home Heating Credit, TANF, SNAP, WIC, HeadStart, SSI or SDA programs, they may be considered categorically eligible for MEAP. Households eligible for MEAP may receive bill payment assistance, including monthly assistance through enrollment in an affordable payment plan with a participating utility or a home energy security allowance. MEAP eligible households may also be eligible for additional supportive services to help with energy security and/or self-sufficiency, including case management through MEAP grantees.

State Median Income (SMI) By Household Size for Michigan FY 27

Number of Household Members	60% SMI Per Household Size
1	$37,372
2	$48,872
3	$60,371
4	$71,871
5	$83,370
6	$94,869

Source: https://acf.gov/sites/default/files/documents/ocs/COMM_LIHEAP_Att4SMITable_States_FY2027.pdf

As of October 1, 2025, the customers of investor-owned electric utilities, municipally owned utilities, or cooperative electric utilities that do not participate in the Low-Income Energy Assistance Fund ARE NOT eligible for the MEAP. Instead, the non-participating electric utility must provide a program similar to the MEAP to include energy assistance for their customer's electric and heating needs. These utilities must provide notice to their residential customers of available energy assistance provided by the utility.
For a list of electric providers that opt-out of collecting the LIEAF go to www.michigan.gov/energyassistance.

Michigan Veterans Trust Fund Emergency Grant Program

Contact: Michigan Veterans Trust Fund at 800-MICH-VET (800-642-4838) or https://www.michigan.gov/mvaa/

The Trust Fund provides temporary assistance to veterans and their families facing a financial emergency or hardship including the need for energy assistance.

United Way 2-1-1

2-1-1 is a one-stop, around-the-clock free phone and online service that links people with information or agencies that can help with utility assistance and other needs such as rent payment help, child and elder care, emergency shelters, job training, counseling, etc. Simply dial 2-1-1 on your phone or visit mi211.org and click Search Resource Database to get connected to available services.

Note: The following optional programs are provided for your information

Low-Income Weatherization Assistance Program

Administering Agency: Bureau of Community Action and Economic Opportunity

Michigan's Weatherization Assistance Program (WAP) is a federally funded, low-income residential energy conservation program providing free home energy conservation services to eligible homeowners and renters with a household income at or below 200 percent of the federal poverty level. You are also eligible if you participate in the Department of Health and Human Services Family Independence Program or receive Supplemental Security Income (SSI). These weatherization services can help reduce energy use and lower utility bills.

If you qualify, a trained inspector will assess your home and determine which measures will be the most beneficial for you. Measures may include adding caulking and weather stripping; wall, basement, and attic insulation and ventilation; and smoke detectors. Contact your local Community Action Agency or go to https://www.michigan.gov/mdhhs/doing-business/weatherization/state-map-of-weatherization-operators for more information or to find the community action agency in your area. For additional information on saving energy and money, visit www.energy.gov/energysaver.

INCOME GUIDELINES (2026-2027)

Number of Household Members	200% of Poverty Guidelines Maximum Income
1	$31,920
2	$43,280
3	$54,640
4	$66,000
5	$77,360
6	$88,720
7	$100,080
8	$111,440

Add $11,360 for each additional household member.

Source: *FPG State Table*

Lifeline

Contact: Your Local Wireline Telephone Company

The Michigan Lifeline program is for landline voice telephone service only. This Lifeline program makes basic local telephone (landline) service more affordable for income-eligible individuals and families in Michigan with an annual household income at or below 135% of the federal poverty level. You may also qualify if you participate in one of the following programs:

- Medicaid
- Supplemental Security Income (SSI)
- Tribal Eligibility Programs (and living on federally recognized Tribal lands)
- Supplemental Nutrition Assistance Program (SNAP)
- Federal Public Housing Assistance
- Veterans Pension or Survivors Pension Program

Eligible customers under age 65 may receive a discount of $8.25 per month off of the basic local service rate offered by the local telephone service provider (discount varies depending on service provider). Eligible customers 65 years of age and older can receive a discount of $12.35 off of the basic local service rate offered by their local telephone provider.

The Federal Lifeline program makes voice (wireless or wireline service and broadband service more affordable for income-eligible individuals and families under the same qualifications listed above. If you qualify, you may receive a discount for a monthly telephone and/or broadband service from your wireline, wireless, or broadband provider. Additionally, Lifeline benefits are limited to one per household, not per person.

To find a participating Lifeline provider, see our Michigan Lifeline providers list.

INCOME GUIDELINES (2026-2027)

Number of Household Members	**135% of Federal Poverty Guidelines Maximum Annual Income**
1	$21,546
2	$29,214
3	$36,882
4	$44,550
5	$52,218
6	$59,886
7	$67,554
8	$75,222

***Add $7,668 for each additional exemption**

Source: *https://aspe.hhs.gov/sites/default/files/documents/dd73d4f00d8a819 d10b2fdb70d254f7b/detailed-guidelines-2025.pdf*

Source: https://aspe.hhs.gov/sites/default/files/documents/b1bfa16b20ae9b89d525bc35de7c1643/detailed-guidelines-2026.pdf

Additional information regarding Lifeline may be found at: Michigan Lifeline Consumer Tip.pdf or Federal Lifeline Consumer Tip.pdf.