

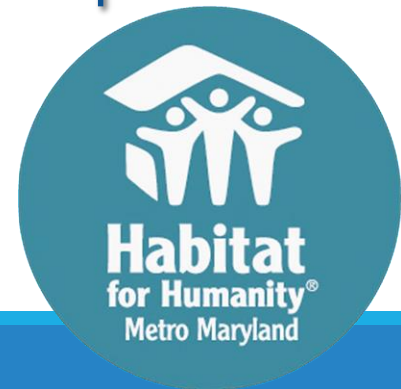
HABITAT FOR HUMANITY METRO MARYLAND

PROGRAM RUNDOWNS



Home Purchase Program

- Traditional picture of Habitat for Humanity – developer, builder, lender from the build to purchase
- Habitat provides 30 year 0% interest mortgage
- Homes are not sold for more than the appraised value or for a sales price that ensures borrowers do not pay more than 30% of their income on housing.
- Partnership with home owners to contribute sweat equity hours on the construction site, and educational workshops prior to purchase.
- A home purchase build project can be one of two types: New construction, or Rehab construction



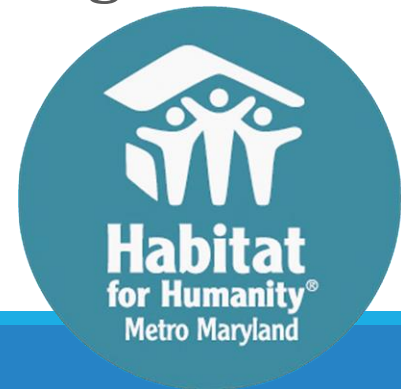
Repair & Weatherization Programs

| | |
|---------------------------|-----------------------------------|
| Eligible Program Services | Roof repair/ replacement |
| | Water heater replacement |
| | Zero step entry solutions |
| | Porch repair/ replacement |
| | Drywall repair/ replacement |
| | Plumbing repairs (major or minor) |
| | Minor electrical repairs |
| | Accessible bathrooms |
| Services not considered | Foundation repairs |
| | Large scale mold treatment |
| | Window replacement |
| | Additions |
| | Renovations |
| | Cosmetic improvements/upgrades |



General Home Repair Program

- Typical Budget is up to \$15,000/home
- Can address almost all areas of the home
- Cannot address: major mold and major foundation issues
- Applies to all households and is funded using unrestricted repair funds.
- Can be used in both Montgomery and Prince George's Counties
- Repayment is 1-5% of total project costs or a minimum of \$125.



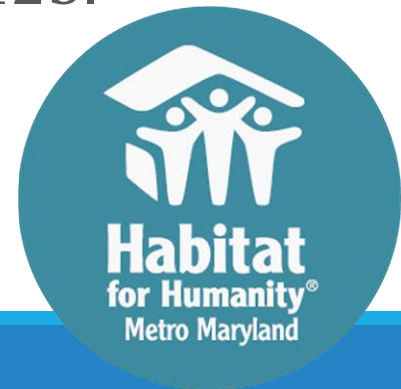
Weatherization

- Addresses energy reduction by way of:
 - Improving the home's envelope to reduce conditioned air loss
 - providing eligible major home appliance and mechanical upgrades where possible.
- Work-scopes generated based on whole home energy audits performed by a third party contractor
- Work scopes are justified based on projected annual savings modelled over a 10-year span.
- A scope of measures, which, in aggregate, “pays for itself” over 10 years can be approved.
- Can be used in both Montgomery and Prince George's Counties



Veteran Repair Program

- A sub-program of General Home Repairs
- Functions the same as Repair (can be used for the same types of things)
- Cannot address: major mold and major foundation issues
- Designated for households of veterans or active duty military families
- Can be used in both Montgomery and Prince George's Counties
- Repayment is 1-5% of total project costs or a minimum of \$125.



Repair and Accessibility Modification Program (RAMP)

- Can either stand alone or be paired with Repair or Weatherization funds
- Addresses health/ safety concerns and accessibility modifications (grab bars, chair lifts, tub cuts, etc.)
- Qualification occurs on an individual basis (individual income)
- Can be used in both Montgomery and Prince George's Counties
- Repayment is 1-5% of total project costs or a minimum of \$125.



Price George's Homeownership Preservation Program (PG HOPP)

-
- Be a Prince George's County Homeowner in a qualified census tract (QCT) (Habitat can verify) Special consideration will be given to households in QCTs within 1 mile of a future Purple Line stop
 - Occupy the home you're applying for and have lived in the home for at least one year prior to applying
 - Priority will be given to homeowners having occupied their home for more than 7 years
 - Provide proof of homeowners insurance
 - Have a gross household income less than 80% of the uncapped AMI. Priority will be given to households under 50% of AMI
 - Have a demonstrable need for repairs, accessibility modifications and/or weatherization
 - Intend to remain in the home for a minimum of 5 years post work.
 - No repayment



Montgomery County Energy Efficiency Program (MCEEP)

- Program partnership with Montgomery County Department of Housing and Community Affairs
- Addresses home energy efficiency needs- providing eligible major home appliance and mechanical upgrades where possible. Aims to reduce energy usage
- Must have Pepco or Washington Gas as utility provider
- Appliances must meet age requirement of 10 years or older
- Home must be in Montgomery County
- Program is free of charge



Process

Inquiry Database

- **Individuals interested receiving services must fill out a program inquiry.**
- **Send out targeted applications to homeowners for whom we have applicable funds**

Application

- **Applications must be submitted by deadline, completed and with all supporting documents**
- **Intake surveys specific to the sub-program**

Initial Home Visit

- **In-home-visit to assess the home from top to bottom**
- **Even at this stage, no promises are made.**
- **Work Agreement**

Estimates

- **Contractor schedules an in-home-visit to get estimate on initial home visit items**

Work Agreement and Implementation

- **Outlines the offered services, and terms of partnership**
- **Outlines protections for both the HFHMM program and the homeowner**
- **Work can take place in the home once this agreement is signed**

Completion

- **File close out and surveys**





Housing Rehabilitation Energy Efficiency Programs

March 10, 2022

What is WholeHome?

The purpose of the program is to preserve and improve single family and small rental properties. The goal is to bring properties up to applicable building codes and standards and make your home **WHOLE** again.

That's the **WHOLE** in "WholeHome". The Maryland WholeHome offers loans and grants that can be used for a number of upgrades!

Eligible Types of Housing

The following types of properties are eligible:

- Single-family, owner occupied homes
- Rental housing – 1 to 4 units (Funding restrictions apply)

Eligible Applicants

Let's look at the criteria:

- Single Family, owner occupied – May not exceed 80% of area median income**
- Interest rates – varies based on applicant's ability to pay.
- Loan deferment/repayment - project's income determines requirement for rental units



INCOME LIMITS AS OF AUGUST 1, 2021

**MARYLAND HOUSING REHABILITATION PROGRAM, INDOOR PLUMBING PROGRAM,
ACCESSIBLE HOUSING FOR SENIORS PROGRAM,
LEAD HAZARD REDUCTION GRANT AND LOAN PROGRAM**

**INCOME LIMITS FOR 80% OF MEDIAN INCOME
INTEREST RATE RANGE 4.5% - 6.0%**

| HOUSEHOLD SIZE | MAXIMUM INCOME WASHINGTON, DC PMSA * | MAXIMUM INCOME REST OF STATE |
|-----------------------|---|---|
| 1 PERSON | \$61,150 | \$55,950 |
| 2 PERSONS | \$69,850 | \$63,950 |
| 3 PERSONS | \$78,600 | \$71,950 |
| 4 PERSONS | \$87,350 | \$79,900 |
| 5 PERSONS | \$94,300 | \$86,300 |
| 6 PERSONS | \$101,300 | \$92,700 |
| 7 PERSONS | \$108,300 | \$99,100 |
| 8 PERSONS | \$117,800 | \$111,850 |

*INCLUDES CALVERT, CHARLES, FREDERICK, MONTGOMERY AND PRINCE GEORGE'S COUNTIES

WholeHome

LOANS

Minimum 20 years

Maximum terms to 30 years

Rates adjusted to affordability or deferred

GRANTS

For Seniors (55+) for accessibility repairs

Lead Remediation in Targeted Areas

WholeHome

What is Affordability: An assessment done by a lender to review how much you earn (your income) and how much you spend on bills and other regular payments (your committed expenditure).

What is Lead Remediation: The process by which a property undergoes work to reduce lead hazards. The property then receives clearance, meaning it is determined to be lead safe*:

- Free of lead dust hazards
- Debris
- Deteriorated chipping/peeling paint

(*Confirmed by a lead dust wipe analysis)

Loan Terms

- Interest rates – Tenant based income and projected income to repay the loan
- Loans in excess of \$5,000* or with deferred payments are secured by a mortgage. The maximum loan term is 30 years
- 50% of area median income may defer payments for project feasibility, if necessary

(*Anything less than \$5000 is handled on a case-by-case basis)

Loan Terms

Loans should accomplish the following:



- Correct exterior and interior deficiencies



- Make accessibility modifications



- Correct health and safety violations
- Improve weatherization and energy conservation
- Correct lead-based paint violations

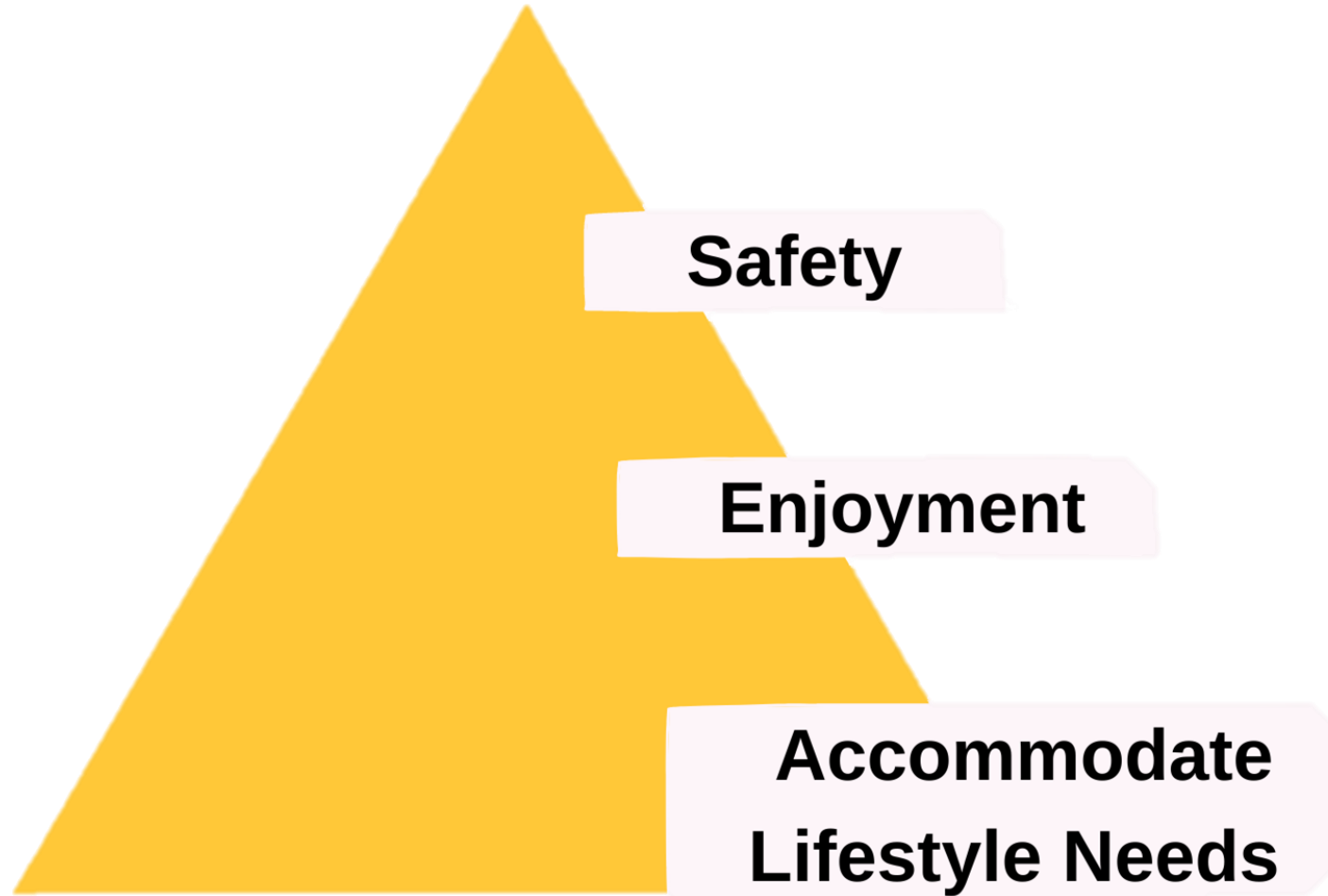
Loan Terms

General improvements are eligible for financing after renovation of the priority items. These include:

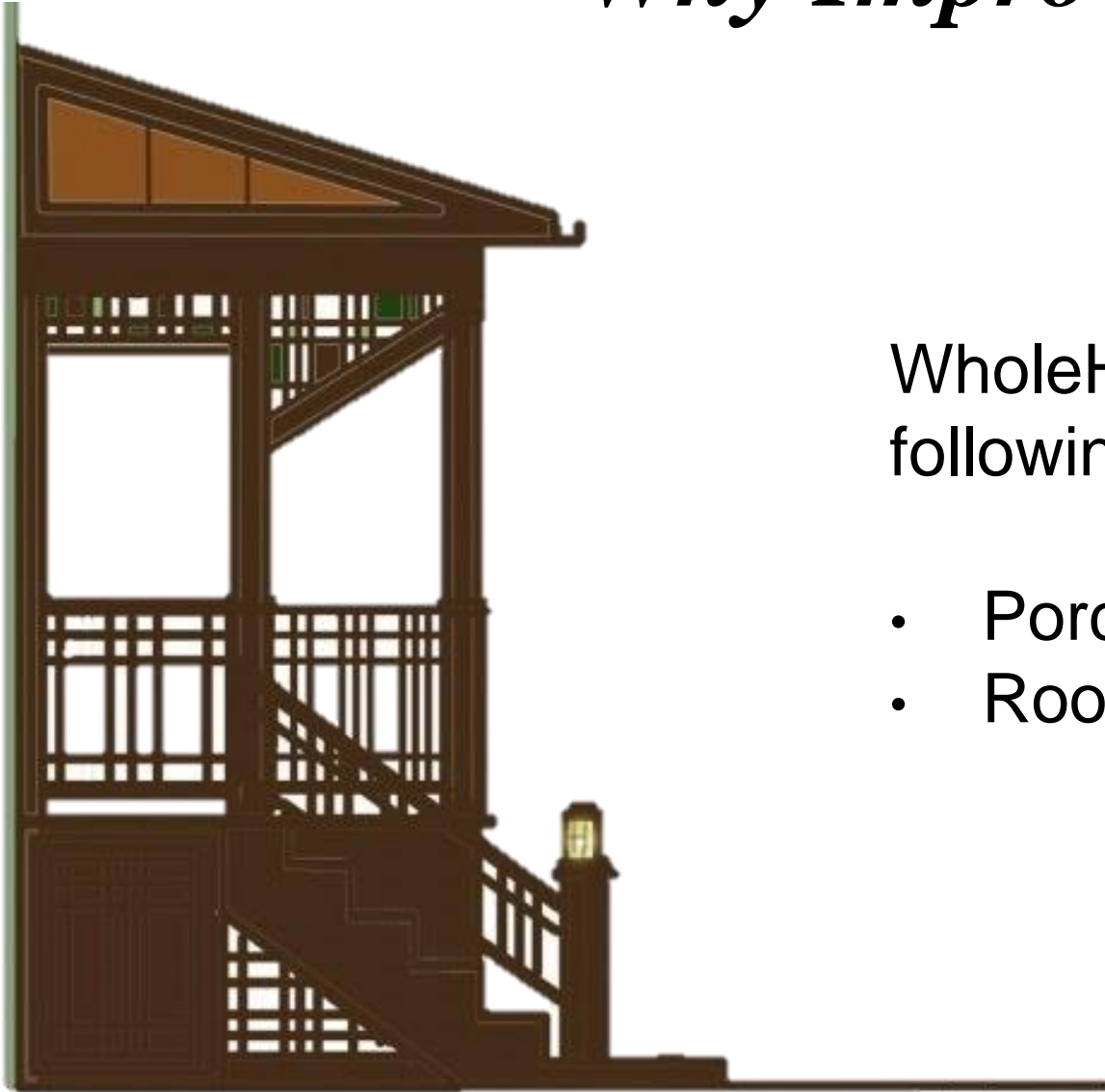


- Small additions or alterations
- Carpeting
- Fences and landscaping
- Kitchen remodeling
- Bathroom remodeling
- Closet remodeling

Why Improve Your Home?



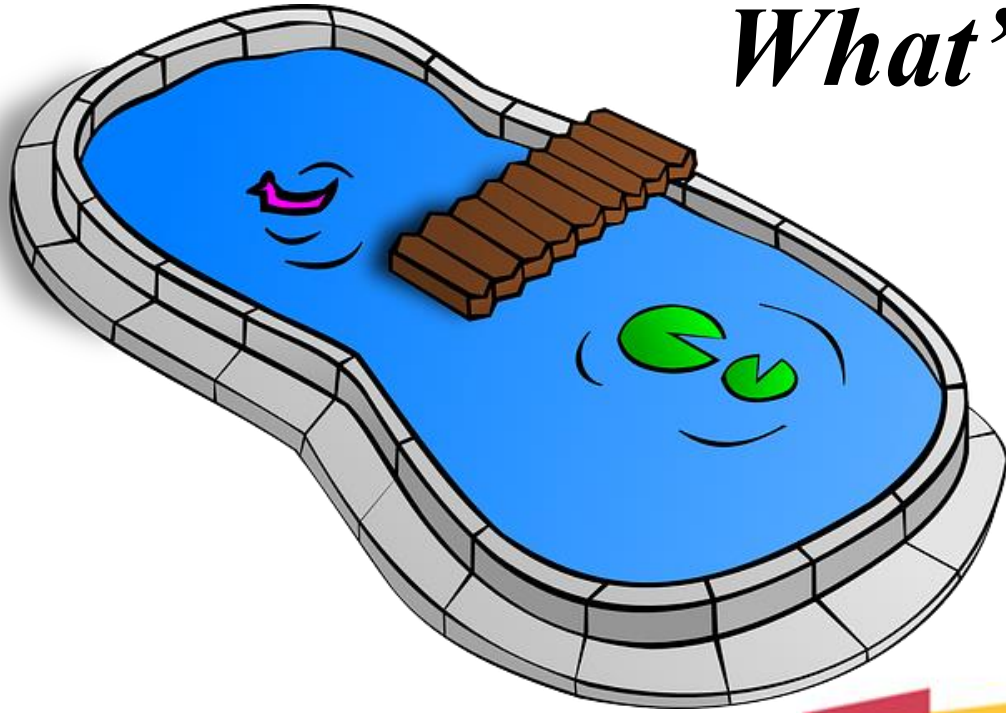
Why Improve Your Home?



WholeHome can also aid with the following:

- Porches with code or safety issues
- Roofs with code or safety issues

What's Not Covered?



Luxury items such as swimming pools and recreational facilities are not eligible for financing.



How to Apply

All loan requests are processed by local governments for properties within their jurisdiction.

Interested? Here are the ways to apply:

1. Contact: Your local housing office within your jurisdiction
2. Contact: Special Loan Programs

Maryland Department of Housing and Community Development
7800 Harkins Road, Lanham, 3rd Floor, MD 20706

E: DHCD.SpecialLoans@Maryland.gov

P: (301) 429-7409 | Toll Free (Maryland Only): 1-844-369-4150

TTY: 711 or 1-800-735-2258



DEPARTMENT OF HOUSING
AND COMMUNITY DEVELOPMENT

Kenneth C. Holt, Secretary
Owen McEvoy, Deputy Secretary

Maryland Housing Rehabilitation Program- Single Family

Local Contacts by County

| County | Phone number | County | Phone number |
|-----------------------|--------------------|---------------------|--------------|
| Allegany | 301-783-1713 | Garrett | 301-334-9431 |
| City of Annapolis | 410-263-7961 X7787 | Hagerstown | 301-739-8577 |
| Anne Arundel | 410-222-7600 | Harford | 410-638-3045 |
| Baltimore City (DHCD) | 410-396-3023 | Howard | 410-313-3508 |
| Baltimore City (NHS) | 410-327-1200 | Kent | 410-479-3000 |
| Baltimore County | 410-887-3124 | Montgomery | 240-777-3600 |
| Calvert County | 410-535-5010 | Prince George's | 301-883-5570 |
| Caroline | 844-369-4150 | Queen Anne's | 410-758-3977 |
| Carroll | 844-369-4150 | Salisbury (NHS) | 410-543-4626 |
| Cecil | 844-369-4150 | Somerset | 410-651-1424 |
| Charles | 301-934-0136 | St. Mary's | 301-866-6590 |
| Town of Denton | 410-479-3625 | Talbot | 844-369-4150 |
| Dorchester | 844-369-4150 | Washington | 301-797-4161 |
| Town of Easton | 410-822-5358 | City of Westminster | 410-848-2261 |
| Frederick | 301-600-3531 | Wicomico | 410-548-4861 |
| City of Frederick | 301-600-2842 | Worcester | 410-632-1200 |

Customer Testimonial: Rebecca J. Greenfield

Homeowner Mount Rainer, MD

“ One of the best parts about the program was its affordability. I ended up having some of my repairs such as the lead based paint covered with grant monies and others covered through a special loan...the special loan program from the state of Maryland has had a tremendously positive impact on my quality of life. As a homeowner, my house is now a safe, beautiful place for my children to grow, learn and play. Furthermore, by deferring the payments, my husband and I still have the ability to spend the majority of our time at home with our children during these critical years of their development. ”





Energy Efficiency

Our Programs' Purpose



Reduce energy costs and improve health and safety for low- and moderate-income households



Improve commercial energy efficiency for small business



Create a positive economic, environmental and social impact



How Do We Do It?

By installing home improvements that are intended to:

- Reduce a building's energy use
- Lower utility bills for occupants and owners

Housing Energy Efficiency

The department offers programs that provide **\$22.7 Million** to homeowners of all income levels with the resources to improve their home's energy efficiency. Our programs can help with:

- Insulation
- Hot water system improvements
- Furnace repair or replacement
- Renewable energy systems
- Health and safety enhancements

Housing Energy Efficiency

Other energy efficiency program offerings include:

- Affordable, multifamily, rental properties
- Outreach and training to contractors

Typical Weatherization Measures Installed



MECHANICAL MEASURES

- Clean, tune, repair, or replace heating and/or cooling systems.
- Install duct and heating pipe insulation.
- Install programmable thermostats and other HVAC controls.
- Repair/replace water heaters.
- Install water heater tank insulation.
- Insulate water heating pipes.
- Install solar water heating systems.
- Install waste heat recovery devices.



HEALTH & SAFETY MEASURES

- Complete combustion appliance safety testing.
- Repair/replace vent systems to ensure combustion gas draft safely outside.
- Install mechanical ventilation to ensure adequate indoor air quality.
- Assess fire hazards. Install smoke and carbon monoxide alarms when needed.
- Evaluate mold/moisture hazards.
- Perform incidental safety repairs when needed.



BUILDING SHELL MEASURES

- Install wall, floor, ceiling, attic, and/or foundation insulation.
- Complete Blower Door Testing.
- Perform air sealing.
- Repair/replace primary windows/doors.
- Install storm windows/doors.
- Install window film/solar screens/window louvers and awnings.
- Repair minor roof and wall leaks prior to attic or wall insulation.



ELECTRIC BASELOAD MEASURES

- Install motor controls.
- Install efficient light sources.
- Replace refrigerators and freezers with energy efficient models.



Grant Programs

EmPOWER Maryland Limited Income Energy Efficiency Program (LIEEP)

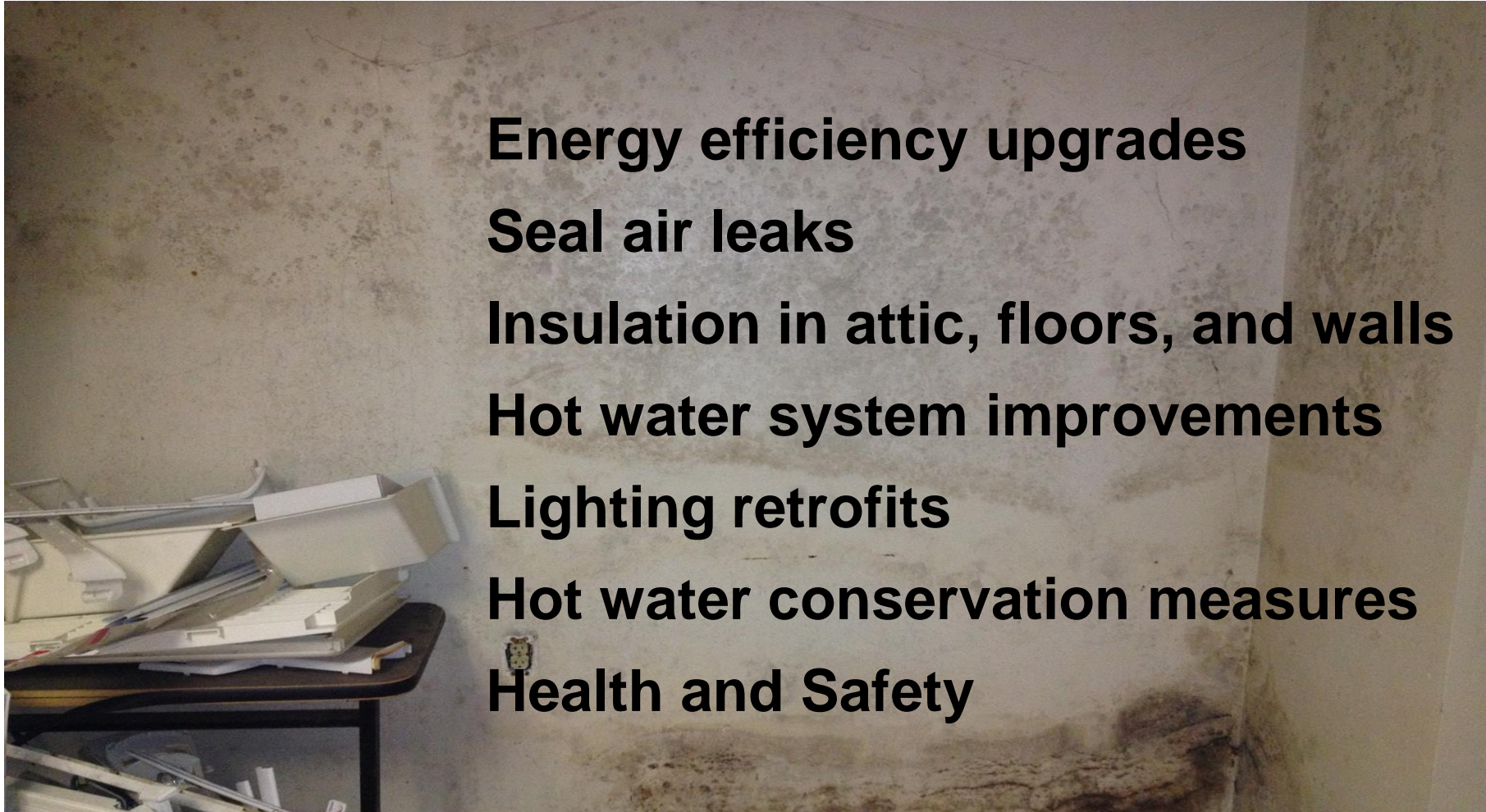
Maryland's EmPOWER Program helps limited income households with installation of materials and equipment at no charge.

EmPOWER (LIEEP)

To be eligible to receive energy efficiency upgrades to your home, you need to:

- Meet income qualifications. Your household income needs to be lower than the limits based on household size, as shown on our website [\(Website link at the end of the presentation\)](#)
- Be an eligible utility customer. You must have a utility account with one of six participating companies: BGE, Delmarva Power, FirstEnergy, Pepco, SMECO or Washington Gas

Improvements



Energy efficiency upgrades

Seal air leaks

Insulation in attic, floors, and walls

Hot water system improvements

Lighting retrofits

Hot water conservation measures

Health and Safety



LIEEP Program

- Typical crawl space
- Insulation is saturated with ground moisture
- Bottom photo - same crawlspace
- Re-insulated, dried and reflective vapor barrier installed to preserve the insulation installed.



Multifamily Energy Efficiency and Housing Affordability Program (MEEHA)

Since its inception in 2009, the Multifamily Energy Efficiency and Housing Affordability Program (MEEHA) has funded energy efficiency improvements in affordable multifamily properties reducing the buildings energy use for occupants and owners.



- \$64,759,109.00 total funding
- 132 properties
- 11,325 units



MEEHA Program

- Owners and managers of affordable multifamily rental properties
- Rental apartment communities of at least five units
- Most projects serve households at or below 60% of the Area Median Income. Affordability includes both rental limitations and limitations on the income level of occupant households
- Individually metered properties (each tenant holds an active residential account with BGE, PEPCO, Delmarva, Potomac Edison, or SMECO)



Loan Programs

NetZero Program

Net-zero home?

A building where **the total amount of energy used by the building on an annual basis is equal to the amount of renewable energy created on the site**

DHCD provides Energy Efficient Homes Construction Loan for:

- Architectural and engineering design
- Property acquisition
- Construction costs

Perry Point Veterans Village

- Location: Cecil County
- Type: Multifamily Residential (75 Units)
- Project Budget Size: \$26,000,000.00
- Construction Loan Amount: \$1,400,000.00



BeSMART Home Loan Program

The BeSMART Home Loan Program provides financing to improve the energy efficiency and comfort of your home. By replacing and upgrading appliances, heating, ventilation and cooling systems, and whole house envelope improvements – homeowners can save on the utility bill.

Improvements recommended by a Certified Energy Audit, includes:

- Energy efficient Roof replacement
- Solar Panels / Geothermal system
- Energy efficient heating and cooling systems
- Insulation in the attic, floors and walls,
- Ventilating fans
- Programmable thermostats
- Ceiling fans
- Hot water system improvements
- Windows
- Doors
- Lighting retrofit
- Energy star appliance replacement

BeSMART Home Loan Program

Main Points of Eligibility

Interest rate of 4.99%

Credit Score > 640 or higher

Debt-to-income ratio of up to 50% or less

Loan Terms

Up to \$30,000

Up to a 10-year term

Energy audit is required

How to get a BeSMART Home Loan

- Submit an [Application](#) – include all required income documentation and get pre-approved on a financial basis
- Submit project specifications - including an energy audit completed by a Building Performance Institute (BPI) certified Auditor, scope of work, contractor estimates, and ENERGY STAR® equipment specifications
- Complete loan documents - Once the specific project is approved, the loan documents provided by DHCD must be signed and notarized
- Complete your project – the project kicks off with an initial draw of funds to start work
- Get a final inspection – A DHCD Quality Assurance Inspector will confirm work has been completed to specifications and a final draw will be issued

Contact Information for Clients

Questions about our programs or application
status

Call our call center

1-855-583-8976

Inquiries about current/past work

Call our in-house service team

301-429-7851

Links to Our Housing and Building Energy Programs

Empower

[Whole Home Energy and Business Lending](#)

MEAP

[Maryland Energy Assistance Program](#)

DOE

[Weatherization Assistance Program](#)

NetZero

[NetZero Loan Program](#)

MEEHA

[Multifamily Energy Efficiency & Housing Affordability Program](#)

BeSMART

[BeSMART Home Loan Program](#)



DEPARTMENT OF HOUSING
AND COMMUNITY DEVELOPMENT

Kenneth C. Holt, Secretary
Owen McEvoy, Deputy Secretary

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Website

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DEPARTMENT OF HOUSING
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DHS



MARYLAND DEPARTMENT OF
HUMAN SERVICES



OFFICE OF HOME ENERGY PROGRAMS

The Office of Home Energy Programs (OHEP) provides bill assistance to low-income households in the State of Maryland to make energy costs more affordable and to help with the prevention of loss and the restoration of home energy service.



Assisting Customers

Making Bills More Affordable

- Electric bill assistance
- Heating bill assistance
- Water bill assistance

Preventing and Resolving Crisis

- Arrearage assistance grants
- 55-day extensions
- Crisis fuel deliveries
- Program referrals*

Fuel Fund of Maryland

Emergency Assistance for Families with Children

DHCD Energy Efficiency Programs

Other partner organizations

*OHEP must be completed first

A termination notice or other crisis is not required to receive assistance through OHEP.

Program Components

| | Maryland Energy Assistance Program (MEAP) | Electric Universal Service Program (EUSP) | Arrearage Retirement Assistance (ARA) | Gas Arrearage Retirement Assistance (GARA) |
|-------------------------------|---|--|---|---|
| Frequency of Grant | Annual (State fiscal year) | Annual (State fiscal year) | Every 5 years (certain exceptions may apply) | Every 5 years (certain exceptions may apply) |
| Grant Requirement | Account does not have to be in the Applicant's name | <ul style="list-style-type: none"> Account <u>must</u> be in the Applicant's name Requires Budget Billing | <ul style="list-style-type: none"> Applicant <u>must</u> receive EUSP grant to be eligible Applicant must have a past-due electric balance of at least \$300 | <ul style="list-style-type: none"> Applicant must receive MEAP grant to be eligible Applicant must have a past-due gas balance of at least \$300 |
| How Benefit is Applied | One-time credit to the fuel supplier | <ul style="list-style-type: none"> Pays a portion of customer's current electric bill Grant is applied in monthly credits to electric supplier* See Chapter 1.1.2 for exceptions | <ul style="list-style-type: none"> Assists customers with large past-due electric bills, up to \$2,000 Grant is applied as a one-time credit to electric supplier | <ul style="list-style-type: none"> Assists customers with large past-due gas bills, up to \$2,000 Grant is applied as a one-time credit to gas supplier |
| Funding | Federal Low Income Home Energy Assistance Program | <ul style="list-style-type: none"> Utility ratepayer fees Regional Greenhouse Initiative via Maryland Strategic Energy Investment Fund | <ul style="list-style-type: none"> Regional Greenhouse Gas Initiative via Maryland Strategic Energy Investment Fund | Federal Low Income Home Energy Assistance Program |

FY22 Income Eligibility Guidelines

| Household Size | Maximum Monthly Gross Income Standard for households with <u>no members</u> 67+ (Based on 175% of the Federal Poverty Level) | Maximum Monthly Gross Income Standard for households with <u>1 or more</u> members 67+ (Based on 200% of the Federal Poverty Level) |
|--------------------------------|---|--|
| 1 | \$1,878 | \$2,147 |
| 2 | \$2,540 | \$2,903 |
| 3 | \$3,203 | \$3,660 |
| 4 | \$3,865 | \$4,417 |
| 5 | \$4,527 | \$5,173 |
| 6 | \$5,189 | \$5,930 |
| 7 | \$5,851 | \$6,687 |
| 8 | \$6,513 | \$7,443 |
| For each additional person add | \$662 | \$757 |



Low Income Household Water Assistance Program (LIHWAP)

- One-time benefit grant of \$100 - \$2,000 that can be paid toward residential water and/or wastewater accounts that have accumulated arrearages. .
- Assists in the payment of arrearages for immediate restoration of residential water and/or wastewater services and/or to prevent disconnection of service.
 - Arrearages are defined as the amount past-due greater than 30 days.
 - Arrearages must be a minimum of at least \$100.
 - Payment may include standard charges and fees included in the household water bill. (This may include standard reconnection fees)

Benefit payment amount must satisfy the account to be in “good standing” with the utility provider.

- This can be in combination with the customer contributing to the difference of the grant and what is due to result in “good standing”.



LIHWAP

When will Maryland benefits begin?

- LIHWAP is a new federally funded program resulting from the COVID pandemic. The State of Maryland hasn't had a water/wastewater assistance program in the past. Much effort in a short period of time has been put forth to establish and gain approval of the State of Maryland LIHWAP plan.
- State Plan Approval (received on 9/27/2021.)
- The program is live and accepting applications.



How do you apply?



- An application for LIHWAP can be submitted with or without an energy assistance application through the Office of Home Energy Programs (OHEP). Joint applications are available for LIHEAP, Emergency Assistance for Families with Children, and eviction prevention/rental assistance programs.
- [Low Income Household Water Assistance Program Website](#)
- [Office of Home Energy Programs Website](#)

OHEP Contact Information

Lauren Molineaux

Director, Office of Home Energy Programs

lauren.molineaux2@maryland.gov

(410) 767-5015

Emily Bauer, MBA (LIHWAP)

Deputy Director, Office of Home Energy Programs

emily.bauer1@maryland.gov

(443) 257-0223 (cell)

Maryland Office of People's Counsel

3.10.22

Office of People's Counsel
Brandi Nieland, LCSW
Director of Consumer Assistance

Who is the Office of People's Counsel (OPC)?

- Independent State Agency
- Represents Maryland's residential consumers of electric, natural gas, private water and certain telecommunications and transportation
- Consumer Assistance Unit

How can OPC help clients with utility bills?

- Confusing or complex utility issues
- Issues with a retail/third party supplier
- Negotiate or advocate on your behalf with the utility
- Walk you through how to file a complaint with the Public Service Commission
- Walk you through how to apply for Office of Home Energy Programs (OHEP) and Fuel Fund
- Help to expedite your OHEP application if you have a critical medical need
- Directly connect you with the Weatherization programs
- Provide you with information on resources directly in your community (government, nonprofit, faith-based)

Check out our website (www.opc.maryland.gov)

- Consumer protection information
- Retail Supplier information
- Resource guides for financial assistance
- COVID-19 specific information as it relates to the utilities
- [Energy assistance toolkit](#)

COVID-19 RESOURCES

- #1 - Alert COVID-19 and Utility Services
- #2 - How to Negotiate During State of Emergency
- #3 - Frequently Asked Questions During the COVID-19 Pandemic
- #4 - Alert Utility Scams
- #5 - Emergency Assistance Resources--Agencies
- #6 - Emergency Assistance Resources--Individuals
- #7 - What Customers Should Know--Utility Companies COMBINED
- #8 - What Customers Should Know-- About Their Water Bill
- #9 - What Customers Should Know--Washington Gas
- #10- What Customers Should Know--Columbia Gas
- #11- What Customers Should Know--BGE
- #12 -What Customers Should Know--Choptank
- #13 -What Customers Should Know--Delmarva Power
- #14 -What Customers Should Know--PEPCO
- #15 -What Customers Should Know--Potomac Edison
- #16- What Customers Should Know--SMECO
- #17--Alert-Baltimore City Water Bill Payment Assistance
- #18--Energy Assistance Information FY21--English and Spanish
- #19--Energy Assistance Information FY21--Large Print in English
- #20--OHEP 2020 Flier (English)
- #21--OHEP 2020 Flier (Spanish)
- #22--OHEP Brochure FY2021 (English)
- #23-- OHEP Brochure FY2021 (Spanish)
- #24--ALERT--PSC Moratorium and Payment Rules. Issued 9/30/2020

**FCC Issues Waiver for Lifeline Customer
Utility Assistance Infograph
Utility Clinic for Help with Utility Bills**

[Back to Top](#)

COVID-19 ADVOCACY SECTION

[PSC PC53--Utility Treatment of Past-Due Utility Bills, How to submit Comments](#)
[NASUCA COVID-19 Resolution](#)
[NASUCA Letter to Congressional Leadership](#)
[OPC Letter to Senator Cardin \(letter sent to all members of MD Delegation\)](#)
[OPC Letter to Speaker Adrienne Jones](#)
[OPC Letter to President Bill Ferguson](#)
[OPC Petition to PSC--Customer ability to pay utility bills](#)

COVID-19 Update

1) The utility must send a turn-off notice 45 days in advance of the turn-off date.

2) For those that have been certified as eligible for Office of Home Energy Programs the utility company offer a minimum repayment plan of 24 months. For those who are not income eligible for OHEP, the utility must offer a minimum repayment plan of 12 months.

3) The utility can not require a down payment or security deposit for any residential customer as a condition of entering a payment plan.

4) The utility can not refuse a payment plan because the customer failed to meet the terms of an alternative payment plan during the past 18 months.

Office of the Attorney General: 410-528-8662

Other assistance-Fuel Fund

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

You can apply for the Fuel Fund two ways:

- 1) Call them at 410-235-9080
- 2) Apply online at www.fuefundmaryland.org

Other assistance- 211

2-1-1MD is a 24/7/365 helpline that provides information and referrals to other financial assistance resources in your area. You can contact them in three ways:

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

Medical Certification Form

- If there was a turn off notice-it extends the date by 30 days.
- There are extra protections in place for those with a med cert on file in terms of terminations, especially during the winter.
- If there is a power outage in their neighborhood, they reach out to you to make sure there is a plan in place.

Weather Restrictions

| | | |
|------------------|------------------|------------------|
| Monday | Tuesday | Wednesday |
| 95 | 98 | 97 |
| Tuesday | Wednesday | Thursday |
| 98 | 97 | 99 |
| Wednesday | Thursday | Friday |
| 97 | 94 | 100 |

November 1-March 31

32 degrees

Summer months

95 degrees

Public Service Commission

- 1) File a complaint online at www.psc.state.md.us.
- OR
- 2) Call them at 410-767-8028 to request a form be mailed to you.

Affordable Connectivity Program

- Replaced EBB
- \$30 off internet services or \$100 off a device
- 135% FPL, SNAP, Lifeline, Medicaid, FARM (list not exhaustive)
- [Apply for assistance](#)

Contact Us

Monday-Friday, 8AM-5PM

Call: 410-767-8150

Email: OPC@maryland.gov

Check out the website: www.opc.maryland.gov