

Office of People's Counsel RESOURCE GUIDE Utility Bill Assistance in FREDERICK COUNTY

Contents: Page	<u>e</u>
1-2-3 Utility Bill Assistance at a Glance	
Electric and Gas Utility Programs	
 Energy Assistance Programs—OHEP	
Energy Efficiency and Conservation5	
 Energy Assistance Programs— DSS)	
Private Charities & Other Funds	
Tax Credits	

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

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 reasonable payment arrangement and are not successful, contact the Public Service Commission (PSC) at 410-767-8028 (press "1" at the prompt) to make a complaint. The PSC complaint form is enclosed in this packet.

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.

Medical Certification Renewals: The certification may be renewed by the customer once another certificate is provided to the utility.

*** NOTE: These certificates do not require the utility to restore service. When the service has been terminated, it is recommend that these medical certifications and/or information regarding serious health issues still be provided to the utility.

Electric and Natural Gas Utilities

ELECTRIC

Potomac Edison

(formerly Allegheny Power) 10435 Downsville Pike Hagerstown, MD 21740 1-800-255-3443 www.alleghenypower.com

CITY OF HAGERSTOWN LIGHT DIVISION

P. O. Box 1498 Hagerstown, MD 21740-1498 301-790-4160 www.hagerstownlight.org

THURMONT MUNICIPAL LIGHT COMPANY

P. O. Box 17 Thurmont, MD 21788-0385 301-271-7313

NATURAL GAS

FREDERICK GAS COMPANY

1800 North Market Street Frederick, MD 21701 301-662-2151 www.wglholdings.com

Electric & Gas Utility Programs

BUDGET BILLING (EVEN MONTHLY PAYMENTS).

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

BILL EXTENDER PLAN.

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

UTILITY SERVICE PROTECTION PROGRAM (USPP).

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

PAYMENT ARRANGEMENTS WITH THE UTILITY.

A customer who is having difficulty paying their gas or electric bills should ask the utility about a payment plan to pay past-due bills over time. A deferred payment plan should take a customer's individual circumstances into account, including other available assistance, income, and the amount owed. If the utility will not work with the customer to establish reasonable payment arrangements, the customer 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. You should use the complaint form located on the PSC webs i t e — http://www.psc.state.md.us/Intranet/info/applications new.cfm#complaint

MARYLAND PUBLIC SERVICE COMMISSION (PSC)

6 St. Paul Street, Suite 1501 Baltimore, MD 21202-3486

Phone: 410-767-8028, press "1" at prompt Toll-free: 1-800-492-0474

Fax: 410-333-6844 Website: www.psc.state.md.us

Office of Home Energy Programs (OHEP) - Energy Assistance Programs

MARYLAND ENERGY ASSISTANCE PROGRAM (MEAP)

MEAP is an energy assistance program that helps low -income households with their heating bills, and at times, with their cooling bills. The program is available to households that meet the OHEP income requirements and heat with electricity, gas, oil, propane, wood, or other sources. Grant amounts vary depending on household size, household income, and heating source.

ELECTRIC UNIVERSAL SERVICE PROGRAM (EUSP)

EUSP is a program that helps low-income electricity customers pay their electricity bills. The program is available to households that meet the OHEP income requirements. The program includes bill payment assistance and arrearage assistance of up to \$2,000 once every seven years when applicable. EUSP bill payment assistance requires customers to enroll in Budget Billing. The annual EUSP bill payment is then applied through the electric company's Budget Billing program.

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

In addition, OHEP will add an additional waiver for 'vulnerable households' who received \$800 or less within the past 7 years. Vulnerable households will be defined as having a member of the household that is over 65 years of age or under two years of age, and members who are medical fragile. The PSC medical certification form (found in this packet) can be used as proof of medical eligibility.

FY 2014 OHEP ELIGIBILITY GUIDELINES for			
Household Size	Max. Monthly Income	Max. Yearly Income	
1	\$1,675.62	\$20,107.50	
2	\$2,261.87	\$27,142.50	
3	\$2,848.12	\$34,177.50	
4	\$3,434.37	\$41,212.50	
5	\$4,020.62	\$48,247.50	
6	\$4,606.84	\$55,282.50	
For each Additional person, add	\$586.25	\$7,035.00	

DOCUMENTS NEEDED WHEN APPLYING FOR ASSISTANCE

One-Stop-Shop: There is only ONE application to apply for Maryland Energy Assistance Program (MEAP), Electric Universal Service Program (EUSP), Utility Service Protection Plan (USPP), and the Weatherization Assistance Program (WAP).

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

- 1. <u>Picture Identification</u>. 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.
- 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.
- Landlord information. Name, address and telephone number of landlord.

To apply for any of these programs, contact:

Frederick County Dept. of Social Services OFFICE OF HOME ENERGY PROGRAM (OHEP)

100 East All Saints Street Frederick, MD 21701 Phone: 301-600-2410

Fax: 301-600-2690

Monday—Friday 8:00a.m. -4:30 p.m

Walk ins *(first 16 people will be seen)*Walk-in 8:00 a.m.—11:30a.m.

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) / Empower MD Limited Income Energy Efficiency Program (LIEEP)

The Maryland Department of Housing and Community Development (DHCD) administers energy efficiency and conservation programs for low-income customers. Limited income households **up to 200% of the FPL** who own or rent a home are eligible for these programs. Priority is given to households who meet MEAP/EUSP guidelines (p. 4) and are elderly or disabled, have minor children in the home, or have high energy consumption.

Applications: OHEP applicants who are eligible for energy assistance will be referred automatically to DHCD for energy efficiency services <u>unless</u> the applicant opts out of the referral. Other individuals can apply directly to DHCD (see below).

Services:

Energy audits

Measures: Insulation and caulking; replacement windows and doors

Systems: Furnace cleaning and tuning; repair or replacement of furnaces; installation of efficient refrigerators and water heaters

Additional LIEEP Services (electric only):

Lighting retrofits

Related health and safety measures

You must use the OHEP application when applying for WAP

CURRENT WAP / EMPOWER MD LIEEP INCOME ELIGIBILITY LIMITS

Household Size	Max. Monthly Income	Max. Yearly Income
1	\$2,520	\$30,249
2	\$3,296	\$39,556
3	\$4,072	\$48,864
4	\$4,847	\$58,171
5	\$5,623	\$67,479
6	\$6,398	\$76,786
7	\$7,174	\$86,093
8	\$7,950	\$95,400
For each Additional person, add	\$775	\$9,307

County WAP: Frederick Community Action Agency Call 301-600-6984

For additional assistance, or for those that are over income for OHEP but meet WAP / Empower MD LI-EEP income guidelines - Call DHCD - WAP 1-855-583 -8976 or 410-514-7621.

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), and more

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.

1-877-928-8928; http://www.energysavemd.com/

Other Energy Efficiency Programs:

Maryland Energy Administration (MEA)

MEA Home Performance Rebate Program http://energy.maryland.gov/allincentives.html

The MEA provides several energy-efficiency— oriented incentives which change from time to time including loan programs, grants, and credits

Fed. Tax Credits for Consumer Energy Efficiency http://www.energystar.gov/index.cfmc=tax credits.tx index.

Department of Social Services (DSS) - Energy Assistance

Each local DSS agency has discretion to allocate the funds described below in different ways. If a customer is not currently receiving services through DSS (e.g. TCA, TEMHA), he or she can still contact the local DSS agency for possible assistance with housing and energy emergencies. Please note that all of these grants are highly discretionary and based on funding availability.

EMERGENCY ASSISTANCE TO FAMILIES WITH CHILDREN (EAFC)

EAFC is an emergency grant program that may be accessed once every 24 months. The grant may be used for household emergencies, including utility bills. It is available to families with one or more children under the age of 21, who are related to (and reside with) the applicant. A person does not have to be receiving any state assistance to apply for an emergency grant. However, he or she must document individual circumstances.

FLEX FUNDS

Flex Funds may be available for households in order to maintain or reunify children with their families. These monies are available for a variety of needs, but the goods and services purchased must be related to the child's or family's needs. These funds may also be available for vulnerable adults in households without children depending on the situation and need.

WELFARE AVOIDANCE GRANT (WAG)

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

"SPECIAL" OR "LOCAL" FUNDS

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

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

FREDERICK CO. DEPT. OF SOCIAL SERVICES (DSS)

100 East All Saints Street Frederick, MD 21701 Phone: 301-600-2410 Fax: 301-600-2690

Monday—Friday 8:00a.m. -4:30 p.m

ASSISTANCE FOR SENIORS

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

FREDERICK COUNTYDEPT. OF AGING

1440 Taney Avenue Frederick, MD 21702 Phone: 301-600-1605

Fax: 301-600-3554 Hours: Monday-Friday 8:30-4:00

Email: ctrue@frederickcountymd.gov

If you have questions or concerns with DSS, call:

DHR CONSTITUENT SERVICES Toll-free: 1-800-332-6347

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. 5) 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.

Fuel Fund assistance is only available once in a 12-month period. Many local Fuel Funds require monies to be applied to the primary heating source of the applicant (gas, electric, oil, propane, kerosene, wood, etc.). However, some Fuel Fund monies can only be used to assist with the utility in partnership with the Fuel Fund. Check with your local Fuel Fund for application and program rules.

SALVATION ARMY COMMUNITY CENTER

223 West 5th Street Frederick, MD 21701 301-662-2311 Fax. 301-662-4787

Office Hours: Mon., - Fri.,8:00a.m.-4:00p.m. Client Hours: Mon., - Fri., 8:00a.m.- 3:00p.m.

Call for an appointment.

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 <u>information</u> on **FEMA** funds, call:

Tommy Skaggs, Director of Community Partnerships

FREDERICK RESCUE MISSION

P. O. Box 3389 419 West South Street Frederick, MD 21701 Phone: 301-695-6633 Fax: 301-695-6637

www.therescuemission.org

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.

For questions about the EITC or Child Tax Credit or any other federal tax, call:

Internal Revenue Service (IRS)

1-800-829-1040

For questions about any Maryland state tax credit, call:

Office of the Comptroller of MD 410-260-7980

FREE TAX SERVICES

To take advantage of various tax credits, there are free tax services for elderly, disabled, non-English speaking, and limited income households.

AARP TAX-AIDE

1-888-227-7669

1ST CALL FOR HELP

1-800-492-0618

RENTER'S TAX CREDIT

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

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.

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

Frederick County—Maryland Assessment Office

5310 Spectrum Dr. Suite E Frederick , Maryland 21703 301-663-8941

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

FREDERICK COUNTY RESOURCE GUIDE HOUSING AND MORTGAGE ASSISTANCE

FORECLOSURE ASSISTANCE

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

Mortgage counseling assistance

MDHOPE

1-877-462-7555 www.mdhope.org

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

Foreclosure fraud and rescue scams

MD Dept. of Labor, Licensing & Regulation 410-230-6097 /1-888-784-0136 www.dllr.state.md.us

(click on "Mortgage Late? Don't Wait!")

Foreclosure Timeline and Mediation Process

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

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

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

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 modification, correct health and safety violations, improve plumbing, wells and sewer, and for weatherization and energy conservation. You must be a Maryland resident who occupies the home as 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 all telephone customers, that helps to make telephone service more affordable. The program provides eligible customers with a discount on service or free minutes. The FCC has revised the program effective June 1, 2012. For information, see www.usac.org.

Eligibility: Maryland residents who receive TANF, DTAP, SSI, PAA, MEAP/EUSP, Medicaid, Section 8 or School Lunch Free Lunch assistance, or whose incomes are certified at or below 135% of the federal poverty level.

Telephone companies: Lifeline is available to customers of **landline (wired)** and **wireless** companies. Verizon offers Lifeline service for either landline or wireless service. All wireless companies must be certified as Eligible Telecommunications Carriers (**ETCs**) by the MD PSC to market and provide Lifeline service. See http://webapp.psc.state.md.us/intranet/Info/brochures/lifeline.pdf for a current list of ETCs.

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 ser-

vices and must pay all applicable federal, state, and local taxes.

Charge: \$10.00 per month

Waiver of Federal Subscriber Line Charges (FSLC) / waiver of installation fee / Collection of deposit is prohibited

Things to know about the Lifeline program

- All telephone customers pay for the Lifeline program through a Universal Service Fund (USF) charge on the bill.
- The program reimburses companies with a flat rate of \$9.25.
- Data and optional calling services are much more expensive than voice services, and Lifeline
 customers must pay for these services, even if they get free or discounted "voice" minutes or service.
- Lifeline customers get a discount on services or receive free minutes (wireless).

Service discounts can be applied to any service plan, including bundles of voice and data services and optional calling services.

- There is a **new** annual re-certification requirement for **all** Lifeline customers.
- Only one Lifeline connection is allowed per household. This means only one landline OR wireless connection per household. A "household" is an economic unit of all adult individuals who contribute to and share income and expenses.
- A resident in a group home, nursing home, assisted living or similar facility can be certified as one household for purposes of Lifeline eligibility. A worksheet must be filled out to establish eligibility at http://www.usac.org/li/.

OPC recommends: Always compare service offers of different companies before you sign up.

FOR MORE INFORMATION call 1-800-525-0145.

Telephone Bill Assistance

Verizon's Medical and Senior Repair Prioritization Program

On January 25, 2011, the Public Service Commission approved a prioritization program for Verizon's customers. A Verizon customer who is **65 years or older** or who has a **medical condition requiring repair priority** can be pre-certified for repair priority **if** the customer is without alternative access to E911 service. For example, **alternative access** means having use of a cell phone or another telephone line in the household to call Emergency-911 services.

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

Certificate Renewals

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

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

Medical Certification

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

Applications for the program can be obtained at: http://www22.verizon.com/Support/Residential/phone/homephone/general+support/request+repair+service/repair+priority/129572.htm.

Certifications must be mailed to:

Maryland Repair Priority Program PO Box 33082 St. Petersburg, FL 33701

Water Bill Assistance

Most Maryland households receive water and sewer service through a local government or a quasi-government entity. These companies are not regulated by the MD PSC. If you need of help with paying your water bill from a public water source, you should contact your county executive or county commissioner's office for assistance.

Board of County Commissioners

Winchester Hall, 12 East Church St., Frederick, MD 21701 - 5447 (301) 600-3190; fax: (301) 600-1849; (301) 600-9000 (general information)

e-mail: jgardner@frederickcountymd.gov web: www.frederickcountymd.gov/index.aspx?nid=595

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.

Private water companies in the area:

NAME

AREA SERVED

AMELANO WATER 6719 Ford Road, Route #3 Frederick, MD 21702

Contact: Kirk Fisher (301) 668-4740

Amelano Subdivision

Department of Social Services (DSS) emergency assistance programs may assist with private and public water company bills especially if a service termination is threatened or has occurred. Contact your local Department of Social Services for assistance (page 6).

Other Assistance Programs

Rental Allowance Program (RAP)

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

To apply for RAP contact:

Department of Social Services 100 E. All Saints Street Frederick, Maryland 21701 301-694-2619

Tenant-Based Rental Assistance Program (TBRA)

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

Housing Opportunities for Persons with AIDS (HOPWA)

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

Low Intensity Support Services (LISS)

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

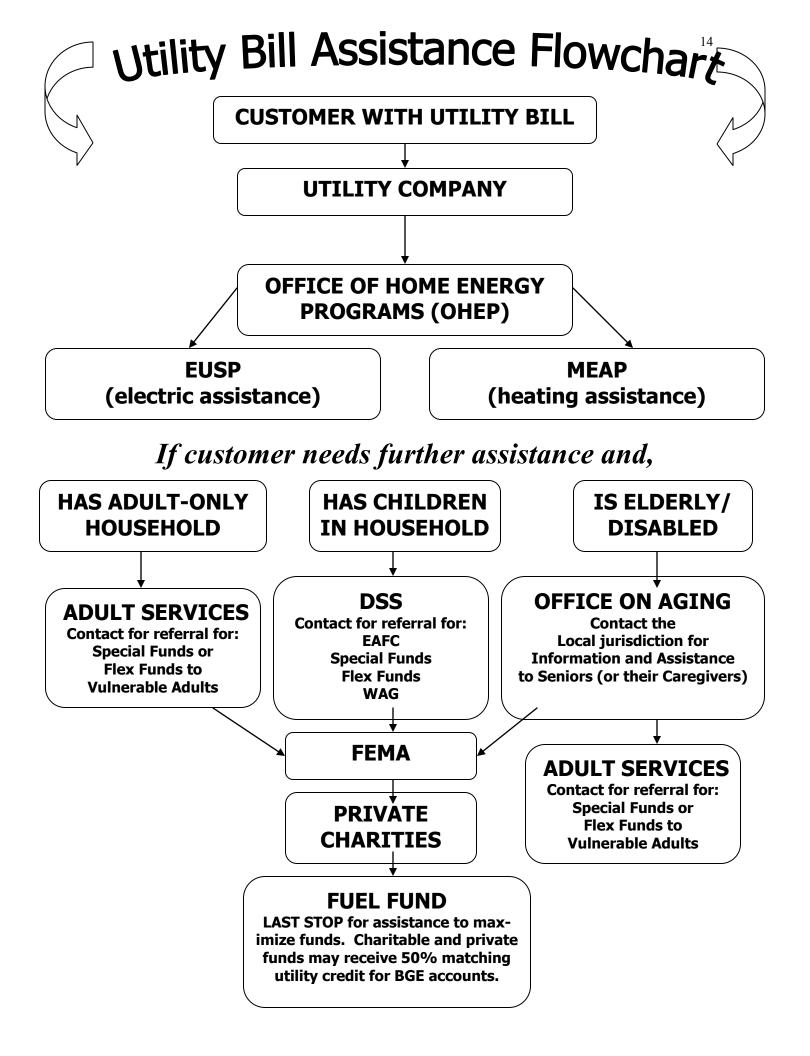
For more information or to apply for the program contact:

Penn-Mar Human Services

310 Old Freeland Road Freeland, Maryland 21053

Toll Free: 1-877-282-8202 / TTY: 1-877-282-8202

FAX: (410)357-4767 / Web Address: http://www.penn-mar.org



PUBLIC SERVICE COMMISSION FORMS

The following forms include:

The PSC—INQUIRY / DISPUTE FORM

The PSC - PHYSICIAN CERTIFICATION OF SERIOUS ILLNESS OR LIFE SUPPORT

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:			
	g your inquiry/dispute? YES NO Date:		
	mpany? YES NO Date Received:		
(If you received a written response, please			
	do so prior to filing a complaint with the Commission. If you contacted the compa-		
	o investigate the matter and respond to your complaint before pursuing the matter		
with the Commission. It after a reasonable perio	d (2-6 weeks) you have not received a response from the company, you may file		
TO BE COMPLETED BY EVERYONE [I	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 addr	ress:		
City: State	: Zip Code:		
Phone Numbers (please include area code): (l	nome) (work)		
	("Can be reached")		
Account Number or Order Number:			
Complaint concerns: (Check all that apply	⁷)		
Electric Company	Gas Supplier Water Co.		
Gas Company	Electric Supplier		
Local Telephone Co.	Long Distance Co.		
urban Sanitary Commission, and cable television dispute with the Federal Communications Comm sumer Protection Division at 1-888-743-0023. If bill for the local franchise office in your area. Yo company and obtain that information. If your dispute your dispute concerned WSSC, you should file to	egulate the following companies: wireless, paging, oil, propane, Washington Subproviders. If your dispute concerns a wireless or paging co. you should file your ission at 1-888-225-5322 or you can contact the Attorney General's Office, Conyour dispute concerns cable television service please check the back of your cable ou should file your complaint with the franchise office listed on the bill or call the pute concerned oil or propane companies, call the AGO at 888-743-0023. Finally, the dispute with the Manager of Customer Service for WSSC.		
Name of Company(ies) Against Whom You Are Complaining:			

If you are not the customer of record, please complete this section.			
Name: Relationship to the customer:			
Address:			
Daytime Phone No.: Explain why customer cannot complete form:			
Note: you must have the customer's permission to file a complaint on their behalf. The PSC Investigator has the right to refuse to respond to a complaint if it cannot be verified that the customer of record gave you permission to file the dispute or his/her behalf.			
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 Do you agree to participate in Budget Billing? YES NO			
Have you paid a security deposit?YESNO Indicate Amount paid \$			
Is anyone in your household seriously ill or on life-support? YES NO			
Name:Description of illness: (Please have your doctor submit a letter or your behalf.) If applicable, how many children are in the household? Ages:			
Have you applied for the Maryland Energy Assistance Program? YES NO			
If yes, specify amount of grant expected/received: \$			
Have you applied for the Electric Universal Service Program? YES NO			
If yes, amount of grant expected/received \$			
Are you now or have you ever participated in the Utility Service Protection Program (USPP)? YES NO			

TO BE COMPLETED BY EVERYONE: [If your complaint concerns a billing dispute, you must include copies of the disputed bills.]			
you need payment arrangements	for your dispute. If this is a billing dispute explain why you are disputing your bill. If explain why you have fallen behind on your bills. If you are contacting us for any otheous to state why you are contacting us today and how you would like us to assist you.		
	<u> </u>		
Please attach additional sheets if checks, receipts, etc.) which will	necessary. Also attach any relevant documentation (i.e. a copy of the bill(s), canceled support your position.		
Date:	Signature of Customer:		
Date:	Signature of person completing form (if different):		

PHYSICIAN CERT	IFICATION 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 COM	MPLETED BY A LICENSED PHYSIC	IAN ONLY
I hereby certify that termina	tion of electric and/or gas service box or boxes):	will either (check applicable
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	Da	te
This medical certificate is only v	valid for a period not to exceed 30 days.	
during the period of time covered certified to be seriously ill. **"Life-support equipment" mean being essential to prevent, or to pr	ss certifiable by a licensed physician to be by the certificate would be especially dar as any electric or gas energy-using device rovide relief from, a serious illness or to se	gerous to the health of the person certified by a licensed physician as
occupant of the premises.		