



Help with Winter Utility and Fuel Bills

A Resource Guide

Here is a list of some of the programs in Maine that may be able to help with your utility and fuel costs.

Low Income Home Energy Assistance Program (LIHEAP or Fuel Assistance)

LIHEAP helps both homeowners and renters with their heating costs. Household income must be lower than 200% of the poverty level. (This equals about \$2,334 per month for a family of 2) If anyone in the household is over age 60, below age 2, or has a health condition that puts them at risk of hypothermia then the income limit can be higher - 230% of poverty level. (This equals about \$2684 per month for a family of 2.)

If heat is included in your rent, you can still get help. If you apply and get even a little bit of help, then your monthly Food Stamps benefit may go up. If you get LIHEAP then you may also get lower electric rates.

To Apply: You can apply for LIHEAP through your local Community Action Program. (See the list below for your local program.) You need to bring proof of income, social security numbers, and your address. You can use a utility bill to prove your address.

Weatherization and Furnace Repair or Replacement (CHIP)

- Gives grants to homeowners and renters for weatherization and/or repair or replacement of central heating system.
- Income guidelines are the same as for LIHEAP.

To Apply: You can apply for LIHEAP and you will be considered for this program. You can also contact your local Community Action Program. (See the list below for your local program.)

Emergency Crisis Intervention Program (ECIP)

You can get this help once per heating season for emergency fuel or to avoid electricity cut-off. You must get LIHEAP to get ECIP.

To Apply: Apply at your county's Community Action Program (CAP) agency. (See the list below for your local program.)

Low-Income Assistance Plan (LIAP)

- LIAP helps low-income homeowners and renters pay for electricity costs by lowering their electric bills.
- If you get LIHEAP, then you may be able to get help from LIAP as well.
- Please note that people who get a rent subsidy (help paying their rent) may not be able to get help from LIAP.

To Apply: You can apply for LIHEAP and LIAP through your Community Action Program. (See the list below for your local program.)

Maine Home Repair Network

This program gives 1% mortgages or 0% deferred/forgivable mortgages (i.e. 0% interest rate with no monthly payment) to low-income homeowners for necessary home repairs.

With just one application, you can apply to both state and federal programs that fund renovations or repairs such as:

- Wells and septic system repairs or replacements
- Heating and electrical system repairs
- Roof and chimney repairs
- Structural repairs
- Lead paint mitigation
- Repair or replacement of windows and doors
- Energy efficiency improvements
- Repair or replacement of siding
- Handicap accessibility improvements
- Other health and safety repairs

To Apply: For more information, call your local Community Action Program (see the list below) or go to:

www.mainehousing.org/PROGRAMSHomeRepair.aspx?ProgramID=33

To Learn More: You can learn more about some of these programs at this website:

www.mainehousing.org/ENERGYPrograms.aspx

You can also go to the Pine Tree Legal Assistance website to find updates on resources that are known to them: www.ptla.org

Other Programs That Can Help You

Alternative Aid (AA)

- Helps families with children.
- Family cannot be getting TANF. Families must meet some TANF eligibility criteria such as deprivation. (one parent out of the home, one parent disabled, one parent unemployed)
- To get aid, the family must need the help to keep a job or get a job.
- AA can help with many things, like car repairs, housing costs, etc.
- AA can provide up to 3 times the monthly TANF benefit. This equals about \$1,455 for a family of 3.
- You can only get Alternative Aid once every 12 months.
- Family income limit is 133% of the federal poverty limit. (The equals about \$1,904 per month for a family of 3.)

To Apply: You can apply for AA at your local DHHS office.

Emergency Assistance (EA)

- Helps families with children under age 21.
- Family income must be less than 100% of the federal poverty limit. This equals about \$1,431 per month for a family of 3.
- Helps with different types of emergencies when you don't have enough money.
- The types of emergencies are:
 - Rent or Security Deposit
 - Mortgage Payments or Property Taxes
 - Home repairs (wells, chimney, septic system, etc.)
 - Clothing; or special medical equipment.
 - Disaster Assistance due to flood, fire, storms, etc.
- You can only get EA help once every 12 months.

To Apply: You can apply for EA at your local DHHS office. You will need proof of the emergency.

General Assistance (GA)

- Helps with basic necessities, like housing, fuel, food, utilities, clothing, and medical expenses.
- You must be very low-income. You may need to prove that you have spent your money on basic necessities.
- All towns and cities have this program.

To Apply: You can apply at your local Town Office or City Hall. Call DHHS at 1-800-442-6003 if you have trouble applying.

Maine Sea Coast Mission

This program provides emergency assistance for heat, electricity, food and other emergency circumstances for the residents of Washington and Hancock counties.

Contact Information: Call (207) 288-5097, or 1-888-824-7258.

<http://www.seacoastmission.org/index.htm>

Rural Housing Repair Loans and Grants

Gives loans and grants to very low-income homeowners to repair, improve, modernize, or to remove health and safety hazards in their rural homes.

<http://www.rurdev.usda.gov/me/SFH/Fact%20Sheets/Rehab%20and%20Repair%20Loan.pdf>

Loans are for up to 20 years at 1% interest.

Grants (free) may be for people who are 62 years of age or disabled.

Loan/grant combinations may be arranged for applicants who can repay part of the cost. The program defines 'very low-income' as below 50 percent of the area median income. See the following for the program's income guidelines:

http://www.rurdev.usda.gov/me/index_files/Income%20Guidelines.pdf

To Apply: Call Rural Development. Listed in the Phone Book under U.S. Government, Agriculture Department. Or call 1-800-352-8963 Ext. 161 and they will connect you to the correct office.

Home Energy Loan Program (HELP)

MaineHousing's Home Energy Loan Program (HELP) offers loans at a low fixed rate of only 3.95% (4.194% APR*) for home improvements that increase home energy efficiency. Loan amounts range from \$2,800 to \$30,000, with loan terms of up to 15 years. (Rates and terms are subject to change.)

For loans repaid over 15 years, the monthly payment would be \$7.37 for every \$1,000 borrowed. There is no down payment on a HELP loan. A property appraisal may be required, but often is not.

HELP loans may be used to finance:

- Home energy audits
- Insulation, air sealing, and weather stripping
- Heating system repair or replacement
- Energy Star rated windows and appliances
- Storm doors and storm windows
- Ventilation and moisture controls
- Roof repairs (if attic is insulated to a minimum R38 value)

Heating system improvements may include furnace cleaning and tune-ups, replacement burners and/or fuel storage tanks, and replacement systems and supplemental heating systems if they meet certain efficiency standards. Efficient wood stoves, wood pellet systems, geothermal heat pumps, and solar thermal hot water systems are among the possible heating system improvements.

*The APR is the cost of credit stated as a yearly rate. The above APR is based on a 15-year term, and includes the cost of an energy audit, title update, credit report, and recording fee. If the property needs an appraisal, the APR would be higher.

You may be eligible for a HELP loan if:

- You own and occupy a 1 to 4 unit home.
- Your total monthly debt payments are 45% or less of your total monthly income.
- Your total home loans, including the energy loan, do not exceed 106% of your home's value (100% or less for mobile homes).

While household income limits apply, most Maine homeowners are income eligible for a HELP loan. To qualify for a HELP loan, you must hire a certified energy auditor to evaluate your home and provide a written report of the audit findings. The energy auditor will help you identify home energy improvements that will provide the most energy savings per dollar spent.

You may apply for a HELP loan at any of the following lenders.

- Bath Savings Institution: Phone: (800) 447-4559
- Camden National Bank: Phone: (800) 860-8821
- HomeQuest: Phone: (866) 221-4383
- Kennebunk Savings Bank: Phone: (800) 339-6573
- MaineStream Finance: Phone: (207) 973-3500
- Northeast Bank: Phone: (800) 284-5989
- Norway Savings Bank: Phone: (888) 725-2207
- Skowhegan Savings Bank: Phone: (800) 303-9511
- The First, N.A.: Phone: (800) 564-3195

For more information contact:

Joanna Veilleux, *Loan Processing Assistant*
Phone: (207) 624-5712
Toll-Free: (877) 544-3271

Appliance Replacement Program

Efficiency Maine, the Maine State Housing Authority, and the state's Community Action Programs are working together on this program. The Energy Efficiency Low Income Appliance Replacement program replaces inefficient refrigerators and other home appliances, and installs energy efficient lighting in the homes of qualified low-income consumers. Community Action Programs deliver the services.

To Apply: For more information, call toll-free (866) 376-2463, or go to: www.energymaine.com

Community Action Programs in Maine

- Aroostook County Action Program, Presque Isle
Phone: (800) 585-3053
- Midcoast Maine Community Action, Bath
Phone: 442-7963
- Community Concepts, Inc.,
Auburn: 795-4065; South Paris: 743-7716; Rumford: 364-3721
- Kennebec Valley Community Action
Waterville: 859-1500; Augusta: 622-4761; Skowhegan: 474-8487
- Penquis Community Action Program, Bangor
Phone: 973-3630
- People's Regional Opportunity Program, Portland
Phone: 553-5848
- York County Community Action Corp., Sanford
Phone: 324-5762 x9017
- Washington Hancock Community Agency, Millbridge and Ellsworth
Phone: 664-2424
- Waldo Community Action Partners, Belfast
Phone: 338-3025
- Western Maine Community Action, Inc., East Wilton
Phone: (800) 645-9636

The **Maine State Housing Authority** can help with housing-related issues.

- MaineHousing, 353 Water Street, Augusta Maine 04330
Phone: (207) 626-4600; Toll Free: (800) 452-4668
TTY: (800) 452-4603; Fax: (207) 626-4678
Web: www.mainehousing.org

Other programs may be able to help you with your household costs. This can help free up money so that you have enough to pay for your heating costs. Some of these programs are **Food Stamps, Women, Infants and Children (WIC), and Temporary Assistance to Needy Families (TANF)**. Other programs are the **Property Tax and Rent Rebate Program, Earned Income Tax Credit, Transitional Child Care, and Transitional Transportation assistance**. There are different eligibility criteria for each of these programs.

If you have questions about these programs, call **Maine Equal Justice** at 626-7058 or toll free 1-866-626-7059.

For information about local energy initiatives in Maine, contact **211 Maine**. They may be contacted by phone by dialing 211 or on the web at <http://www.211maine.org/>