



Energy Smart Actions

Here are some helpful tips to share with clients that have high energy bills!

The Energy Equation

Occupant Behavior

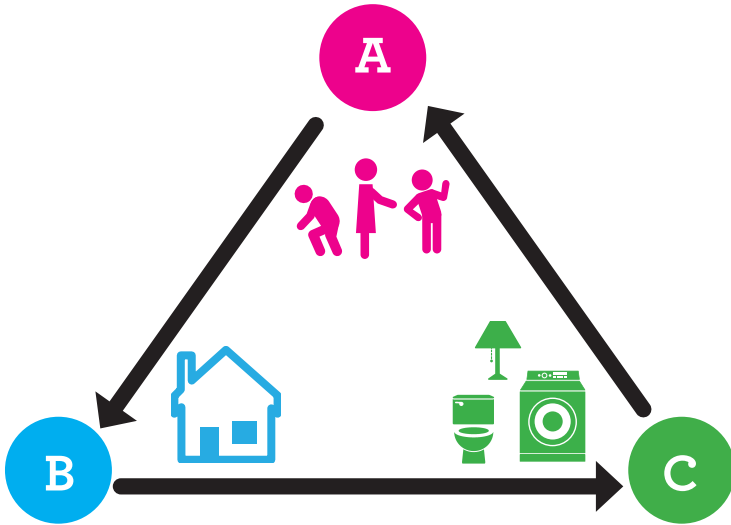
- Dress for the weather.
- Unplug electronics and appliances when not in use.

House Shell

- Find air leaks in house shell.
- Seal air leaks with low or no cost weatherization materials.

House System

- Switch to LED/CFL energy efficient lighting.
- Turn down the thermostat.
- Turn down the water heater to 120°.

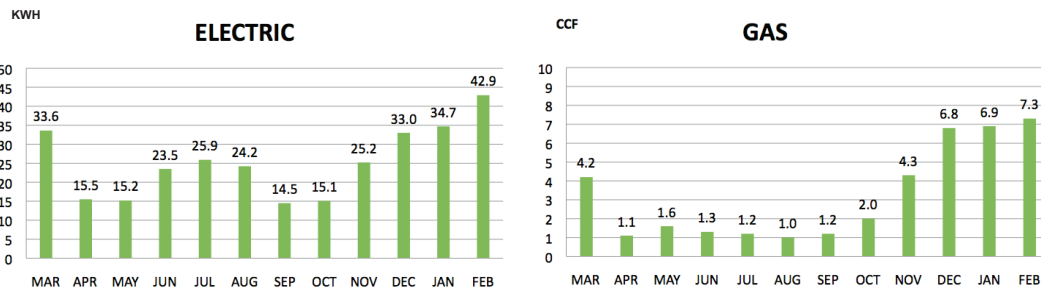


(A) Occupant Behavior + (B) House Shell + (C) House System = Total Energy Used = Total Utility Bill

Sample Bill

Your Monthly Energy Usage

For ways to save energy and save money, go to dteenergy.com/saveenergy



GAS Total Annual Usage

Monthly Usage Percentage Change

KWH Usage Change	Average Usage per day		Year Ago
	Current Month	Last Month	
23%	42.9	34.7	0%

Your usage is based on an ACTUAL meter reading

CCF Usage Change	Average Usage per day		Year Ago
	Current Month	Last Month	
5%	7.3	6.9	0%



Sample Bill (Back)

Detail of Current Charges

For Service at 123 Energy Lane, Your City, MI 12345-1234

DTE Electric Company Residential Electric Service

Current Charges

Power Supply Charges:

Power Supply Energy	544	KWH @ 0.080350	43.71
	830	KWH @ 0.095990	79.67
Renewable Energy Plan Surchg			0.43
Other Power Supply Surcharges*			3.54

Delivery Charges:

Service Charge			7.50
Distribution	1374	KWH @ 0.05666	77.85
Energy Optimization	1374	KWH @ 0.00339	4.66
VHWF Credit			-1.59
LIEAF Factor			0.97
Other Delivery Surcharges**			5.48
Detroit Utility Tax			9.63
Residential Michigan Sales Tax			7.70

Total DTE Electric Company Current Charges 239.55

Current Billing Information

Service Period	Jan 23, 2018 - Feb 24, 2018
Days Billed	32
Meter Number	9744891 15
Meter Reading	27278 Actual - 28652 Est.
KWH Used	1374
Your next scheduled meter read date is on or around MAR 25, 2018	

Usage History - Average per day

	Current Month	Last Month	Year Ago
KWH Usage	42.9	34.7	0.0
Change		23%	0%

Higher usage, higher rate

Watch out for estimated readings

DTE Gas Company Residential Gas Heating

Current Charges

Customer Charge			11.25
Gas Distribution Charge	235	CCF @ 0.32707	76.86
Energy Optimization	235	CCF @ 0.0145	3.4075
Gas Cost Recovery	235	CCF @ 0.354	83.19
IRM Surcharge			0.88
Reservation Charge	235	CCF @ 0.35	82.25
Detroit Utility Tax			9.18
Residential Michigan Sales Tax			7.35

Total DTE Gas Company Current Charges 274.37

Current Billing Information

Service Period	Jan 23, 2018 - Feb 24, 2018
Days Billed	32
Meter Number	8923066 15
Meter Reading	7677 Actual - 7912 Actual
CCF Used	235
Your next scheduled meter read date is on or around MAR 25, 2018	

Usage History - Average per day

	Current Month	Last Month	Year Ago
CCF Usage	7.3	6.9	0.0
Change		5%	0%

Total Current Charges 513.92

Watch out for alternative gas providers

Just Energy Michigan Corp. Supplier Charges Gas Choice Residential Heating

For more information On Just Energy Supplier Charges Contact 877-510-9609 or www.justenergy.com

DTE Gas Company Residential Gas Heating

Current Charges

Gas Charge	319	CCF @ 0.689	219.79
Detroit Utility Tax			10.99
Residential Michigan Sales Tax			8.79

Total Just Energy Michigan Corp Supplier Charges 239.57

Total Gas Choice Residential Heating Charges 380.73

Current Billing Information

Service Period	Jan 23, 2018 - Feb 24, 2018
Day Billed	32
Meter Number	8923066 15
Meter Reading	7358 Actual - 7677
CCF Used	319
Your Next Scheduled Meter Read Date is around MAR 25, 2018	

Usage History-Average per day

	Current Month	Last Month	Year Ago
CCF Usage	7.3	6.9	0.0
Change		5%	0%

Total Gas Choice Residential Heating Charges 380.73

TERMS

ELECTRICITY CHARGES

KWH: The way electricity is measured

1000 watt hours = 1kWH

of Watts (Power) x # of Hours Used (Time)

of Watts x # of Hours Used

Power Used x Time Used

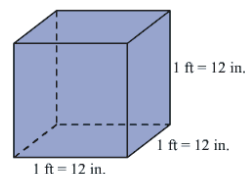
Power Supply Charges: The cost to generate electricity

Distribution: The cost to maintain power lines and to deliver electricity to the customer

Service Charges: Monthly service charge for administrative costs

GAS CHARGES

CCF: 100 cubic feet - a way to measure gas



Customer Charge:

Monthly service charge for administrative costs

Gas Distribution Charge:

The cost to deliver gas to the customer

Gas Cost Recovery (GCR):

The actual cost of gas



Community Action Alliance Water Residential Assistance Program

*Income restrictions and eligibility requirements apply.



Assistance up to \$1,000 per household per year. \$25 monthly bill credit + help with arrears.



Home water audit for households above 20% of average usage



Home repairs up to \$1,000 per household to fix minor plumbing issues leading to high usage



Water saving kits and consumer training classes



Supportive WRAP-Around Services

WRAP Participant Check List:

- ✓ Have income at or below 150% of poverty threshold
- ✓ Provide proof of residency & income
- ✓ Provide renter's proof of responsibility for water on lease
- ✓ Stay current on monthly bill payment

GLWA
Great Lakes Water Authority



WRAP funding is made possible by the Great Lakes Water Authority.

Call 313.386.WRAP (9727)

or visit www.waynemetro.org/wrap



Wayne Metropolitan
Community Action Agency
Established 1971



LHSA
A Community Action Agency



Community Action Alliance WRAP Program

Community Action Alliance will deliver WRAP through our Empowerment Pathway Model—a custom designed service plan to help residential customers in the Great Lakes Water Authority regions to access bill assistance, water conservation measures, and navigate resources and WRAP-around supports on a pathway toward self-sufficiency.

Household Income eligibility for the WRAP is 150% of poverty:

Household Members	Household Income	Household Members	Household Income
1	\$17,805	5	\$42,660
2	\$24,030	6	\$48,870
3	\$30,240	7	\$55,095
4	\$36,450	8	\$61,335



The WRAP's mission is to administer the distribution of WRAP funding to the eligible, low-income customers of the GLWA with a vision to create a transformative water utility assistance program focusing on bill assistance, conservation and self-sufficiency initiatives.

Call 313.386.WRAP (9727)

or visit www.waynometro.org/wrap



Wayne Metropolitan
Community Action Agency
Established 1971



Detroit Fire Prevention & Safety Program

Detroit Fire Prevention & Safety Program looks for fire, health and safety hazards within your home. During our visit we provide **FREE**:



- **Smoke Alarms (2)**
- **Carbon Monoxide Detectors (1)**

Eligible families will also be referred for the following services*:



- **Lead Abatement Grants**
- **Refrigerator Replacement**
- **Utility and Water Assistance**
- **Asthma and Allergy Management Education**
- **Furnace Test and Tune Up**
- **Property Tax Assistance**

To schedule an appointment or find out more about this program, please call us at **(313-409-8483)**.

Program Partners:



**Wayne State University Center for Urban Studies does not guarantee that any services will be provided as a result of participation in this program. Assistance from local organizations is dependent upon need, eligibility and program funding and availability and may be subject to change as determined by the local organization.*

Start Saving \$ On Utilities



Here's How To Apply

1. Notify DTE

Call DTE and ask them to make a note on your account that states you will be applying for the RIA Credit. Make sure to write down the date that you called DTE in addition to the employee name and ID number.

2. Email the following information to lipayments@dteenergy.com.

- DTE account number
- Last two pay stubs
- Driver's License or State ID
- Social Security card (front and back)

RESIDENTIAL INCOME ASSISTANCE CREDIT (RIA)

If you are a low-income DTE customer, at or below 150% of the federal poverty level, you may qualify for a \$7.50 per month credit on your electric account and a \$11.25 per month credit on your gas account. This will bring your total savings to \$225.00 per year! You can begin receiving this credit, as soon as, 30 days after you apply.

Call 1-800.477.4747



For more information about utility savings, contact EcoWorks 313-894-1030

DTE ENERGY ASSISTANCE PROGRAMS

HOME ENERGY CONSULTATION (HEC)

Schedule a DTE Home Energy Consultation and an energy expert will come to your home and provide a personalized overview of ways to save. You may also receive FREE energy-saving products (up to a \$400 value). Call **866.796.0512** (press option 1) or schedule online at dteenergy.com/hec

CUSTOMER ASSISTANCE DAYS (CAD)






DTE Energy partners with local agencies and organizations to provide case management solutions, energy efficiency education and utility payment assistance to customers in need throughout the year. Visit dteenergy.com/CAD for more information and list of upcoming CAD events.

GIFT OF ENERGY

You can make a charitable donation to someone in need - and there are no fees. Go to (dteenergy.com/giftofenergy) and complete a "Gift of Energy" form and mail it with your check or money order. Once DTE Energy receives your payment, we'll send a personalized acknowledgement card to you, and/or your designated recipient. The recipient's DTE Energy account will be credited the amount of your gift.

AGENCY ASSISTANCE PROGRAMS

The following agencies may provide energy assistance or link qualified low-income customers to other agencies across the state who may be able to help:

- UNITED WAY - call 2-1-1 
- THE HEAT AND WARMTH FUND (THAW) - Call 800.866.THAW (8429) or visit thawfund.org 
- SALVATION ARMY - call 855.929.1640 or visit sawmnl.org/wrnl/energy-assistance   

- TRUENORTH - call 231.359.5880 or visit truorthservices.org

- MICHIGAN COMMUNITY ACTION - visit mcaaa.org 

- THE ACCOUNTING AID SOCIETY - in SE Michigan call **866.673.0873**

**Agency assistance programs may require a down payment.*

ADDITIONAL RESOURCES

AFFORDABLE RENTAL HOUSING

Customers looking for affordable rental housing may use the free Michigan Housing Locator at MichiganHousingLocator.com.

GREENPATH DEBT SOLUTIONS

Services include budget counseling, debt management, and credit report help. Call **800.550.1961**.

LIFELINE

The Lifeline program makes basic local telephone service more affordable for income-eligible individuals and families in Michigan with an annual household income at or below 150% of the federal poverty level. Some wireless companies also offer a Lifeline discount. Contact your **local telephone company** for more information.

LOW INCOME HOME INTEREST LOANS

Michigan State Housing Development Authority (MSHDA) offers qualified low-income households low interest home improvement loans of 4% to 8%, depending upon income. Loans of 8% are also available to qualified property owners. Homeowners can borrow up to \$25,000 to add insulation, replace a furnace, install energy efficient windows, and pay for other eligible energy improvements. For more details visit the MSHDA website at www.michigan.gov/mshda and click on "Homeowners." Customers may also call **517.373.8370**.

"HOW CAN I SAVE ON MY ENERGY BILLS AS THE TEMPERATURES FALL?"

These heating tips from DTE Energy will help to save energy and keep you comfortable:

- Install a programmable thermostat. When properly set, a programmable thermostat can save you about \$180 every year in energy costs.
- Dress appropriately for the weather and on cold winter nights, put an extra blanket on the bed and lower your thermostat another degree or two to save even more.
- Check your furnace filter every month. At a minimum, change your filter every three months.
- Seal air leaks and add insulation where needed. This can save more than \$200 a year in heating and cooling costs.
- Make sure that rugs, drapes or furniture are not blocking air flow to heating registers or baseboard heaters.



For more heating tips, visit dteenergy.com/winter.



DTE Energy

2017-2018 PAYMENT ASSISTANCE PROGRAMS

...and ways to lower your energy bills.



DTE Energy

For more information, visit dteenergy.com/assistance.

ARE YOU CONCERNED THAT YOUR UTILITY SERVICES MAY BE SUBJECT TO SHUT OFF? DON'T WAIT, ASK FOR HELP!

If you are having difficulty paying your energy bill, DTE Energy, along with government and private agencies, can provide assistance. Visit DTEEnergy.com/assistance.

Please use this guide to determine your program eligibility and assistance options.

-  Income-based Program
-  Military Eligibility Program
-  Senior Assistance Program
-  General Assistance Program

DTE ENERGY PROGRAMS

LOW INCOME SELF-SUFFICIENCY PLAN

The DTE Energy Low Income Self-Sufficiency Plan (LSP) allows low-income customers at or below the 150% federal poverty guidelines to stay current on energy bills through a fixed payment plan based on income and energy usage. The remaining portion of the bill is paid monthly with energy assistance funding. Application period is from 10/02/17 – 04/30/18. Visit dteenergy.com/lsp for information.

SHUTOFF PROTECTION PLAN (SPP)

The Shutoff Protection Plan (SPP) program is designed to assist low-income residential customers at or below the 200% federal poverty level and all Senior Citizens (age 62+) manage the outstanding balance on their account. This plan provides year-round protection from service shut offs if monthly payments are made regularly. You must pay a down payment to enroll - the amount of which will affect monthly payments. Visit dteenergy.com/SPP for information.

WINTER PROTECTION PLAN (WPP)

The Winter Protection Plan (WPP) is a program designed to prevent service shut off and high utility payments during the heating season (11/01/17-03/31/18) for low-income customers at or below 150% of the federal poverty level and seniors (age 62+ and up). During this period, customers must pay a budgeted amount.

SENIOR WINTER PROTECTION PLAN

The Senior Winter Protection Plan protects all seniors (age 62+ and up) from shut off during the heating season. Seniors are encouraged to continue to pay their bill in order to avoid large balances at the end of the heating season.

PAYMENT AGREEMENT

A Payment Agreement is an installment plan available for all customers needing additional time to bring their account up to date. You must make a down payment and agree to pay the remaining balance in monthly installments, plus your current energy charges and any non-energy charges, on the same date your current bill is due.

MEDICAL EMERGENCIES

If you or a member of your household has a proven medical emergency, you can apply for shutoff protection for up to 21 days. You must provide written proof from a doctor or a notice from a public health official identifying the nature of the emergency.

DOUBLE-NOTICE PROTECTION PLAN

The Double-Notice Protection Plan includes a duplicate shut-off notice to a consenting friend, relative or agency. This designate is not responsible for paying the overdue bill; the duplicate simply alerts them to take some action on your behalf. This plan is helpful when an unexpected event, such as an extended vacation or a long hospital stay may keep you from paying your bill on time.

ACTIVE MILITARY PROTECTION

If you or your spouse is called to full-time active military duty during a national or state emergency or war, you may apply for shutoff protection for up to 90 days. You may also reapply for extensions of this protection.

RESIDENTIAL INCOME ASSISTANCE CREDIT (RIA)

Low-income customers, at or below 150% of the federal poverty level, may qualify for a \$7.50 per month credit on their electric account and/or a \$11.25 per month credit on their gas account.

Low Income Guidelines and Program Qualifications 2017/ 2018 Income Guidelines

Number of Household Members and/ or Exemptions	Maximum Income Annual	Maximum Income 150 % (SER, THAW, MCAA) Monthly	Maximum Income 200% (SPP) Monthly
1	\$13,271	\$1,508	\$2,212
2	\$17,871	\$2,030	\$2,908
3	\$22,471	\$2,553	\$3,604
4	\$27,071	\$3,075	\$4,300
5	\$31,671	\$3,598	\$4,996
6	\$36,271	\$4,120	\$5,692
For each additional HH member add	\$4,600	\$522	\$696

*Some non-profit agencies might provide assistance to households with a higher income level. Please contact the agency for details.

GOVERNMENT ASSISTANCE PROGRAMS

HOME HEATING CREDIT (HHC)

Low-income customers, at or below 110% of the federal poverty level, may be eligible for a home heating credit for the 2017 tax year to help pay winter heating bills. If you need help filing between 01/20/18-09/30/18, ask your local tax preparer or seek FREE assistance from the United Way by calling 2-1-1. If you live in Southeast Michigan you can contact the Accounting Aid Society at 866.673.0873 or 313-556.1920, or visit accountingaidandsociety.org.

STATE EMERGENCY RELIEF PROGRAM (SER)

The State Emergency Relief program (SER) provides immediate help to low-income households who meet federal income guidelines and have a past due utility bill or a shut-off notice. Program services are available from 11/01/17-5/31/18. Contact the Department of Health and Human Services (DHHS) at 855.275.6424 or visit Michigan.gov/dhhs. *A copayment may be required.

FEDERAL - EARNED INCOME CREDIT (EIC)

The Earned Income Credit (EIC) is a refundable income tax credit for low-income working individuals and families who meet certain requirements and file a tax return. Even a person who does not generally owe income tax may qualify for the EIC, but must file a tax return to do so. To file, fill out Form 1040 or 1040A and attach the EIC form. Visit www.irs.gov/EITC.

STATE - EARNED INCOME CREDIT (EIC)

For tax year 2017, a taxpayer may claim a Michigan earned income tax credit equal to a percentage of the federal earned income tax credit for which the taxpayer is eligible, if any. The Michigan credit assists working families struggling to keep up with rising costs. Watch for additional information in the 2017 Michigan income tax booklet or visit www.Michigan.gov/treasury.

MICHIGAN VETERAN'S TRUST FUND

The Trust Fund provides temporary assistance to veterans and their families facing a financial emergency or hardship including the need for energy assistance. Visit www.michiganveterans.com or call Michigan Veterans Trust Fund at 517.284.5299.

LOW-INCOME WEATHERIZATION ASSISTANCE PROGRAM

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% of the federal poverty level. Visit www.energy.gov/energysaver.



Zero Waste Detroit

A coalition for recycling and an end to waste incineration

Online Instructions

For Computer Users:

1. Go to www.detroitmi.gov/publicworks
2. Click Green Recycle Box on right
3. Then Click the Recycling Challenge
4. Then Click Next and read instructions on recycling
5. Play the game once (this will help you learn recycling basics)
6. After playing click get a Free Recycling Container and enter your home information

For Mobile Users:

1. Go to www.zerowastedetroit.org
2. In the top right corner click the gray box
3. Then Click on sign up for recycling
4. Answer the Detroit Recycles-Oo's and Oon'ts by clicking the Start button
5. Then click the LINK below the Section where it says (Last Step Before You Receive Your Cart!) to enter your home information

If you have any questions please call
Zero Waste Detroit at 313-986-2990
or info@zerowastedetroit.org





RECYCLE HERE! was formed in 2005 to address the need for recycling options in the City of Detroit. What began as a grassroots, neighborhood, recycling event has evolved into a city-wide, fully-funded, neighborhood based recycling program.

RECYCLE HERE!

Visit our drop-off center located at:

1331 HOLDEN

Monday & Wednesday: 10am-6pm
Saturday: 9am-3pm

RECYCLEHERE.NET



Recycle Here! is funded by the City of Detroit through the Greater Detroit Resource Recover Authority (GDARRA).

VISIT OUR DROP OFF CENTERS TO RECYCLE THESE USED GOODS:

PAPER

separate into the following five categories:

Newspaper: black & color ink as well as inserts.

Mixed: white & colored paper, envelopes, folders.

Glossy: magazines, flyers, catalogs.

Books: bound, hardcover & soft cover, phone books.

Shredded Paper: in transparent bags.

CARDBOARD & CHIPBOARD

Includes corrugated cardboard boxes, cereal boxes, shoe boxes, Kleenex boxes, and paper grocery bags.

GLASS

Color or clear. Please separate by color.

METALS

Includes steel, iron and aluminum cans.

PLASTICS

separate into the following two categories:

#1 & #2
#4, #5, #6, #7

Remove tops and make sure containers are clean and rinsed. Check bottom of container for category.

STYROFOAM

Carry out boxes, packing materials, styrofoam peanuts (separated) – in translucent bags.

ASEPTIC

Orange juice, milk and soy milk containers.

BATTERIES & LIGHT BULBS

Household batteries only. Bag separately. No broken bulbs. Please bring fluorescent tubes in boxes.

PLASTIC BAGS

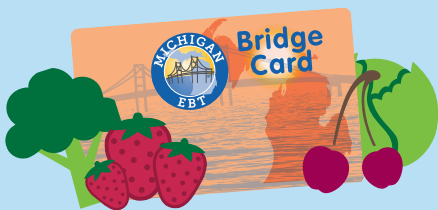
Grocery bags only. #1, 2 and 4 only.

COMPUTERS & ELECTRONICS

Old computers, CD players, VCRs, and televisions. We also accept cell phones and old printer cartridges, but they must be collected separate from computers and electronics. **HOLDEN LOCATION ONLY!**

DOUBLE YOUR FOOD DOLLARS

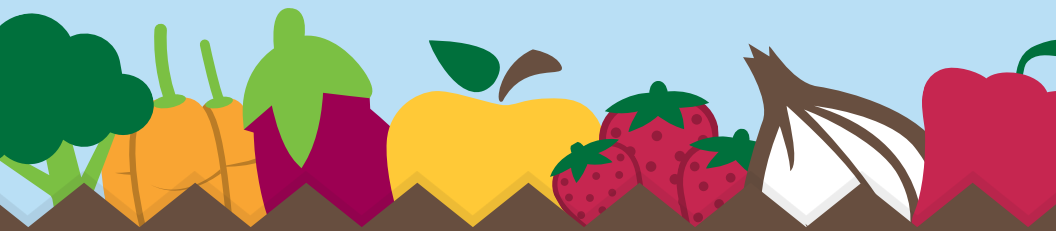
Get **FREE** fresh fruits & veggies
with your **Bridge Card!**



BUY \$1
FRUITS & VEGGIES



GET \$1
FREE FRUITS & VEGGIES



Farmers Markets

Visit the info table first to get started. Buy any SNAP-eligible foods with your Bridge Card and get FREE Double Up Food Bucks to spend on Michigan grown, fresh fruits & veggies.

Grocery Stores

Buy fresh fruits & veggies with your Bridge Card and get FREE Double Up Food Bucks to spend on any fresh fruits & veggies.

Have questions? Call us! **866-586-2796** or visit **www.DoubleUpFoodBucks.org**



VISIT A DOUBLE UP SITE NEAR YOU!



GROCERY STORES

Americana Foods

15041 Plymouth Road (Detroit)
(313) 837-1999

Delpointe Food Center

16700 Harper Avenue (Detroit)
(313) 886-7700

E & L Supermercado

600 West Vernor Highway (Detroit)
(313) 554-2140

Garden Fresh Marketplace

6680 Michigan Avenue (Detroit)
(313) 897-4406

Gleaner's Mobile Grocer

2826 Bagley Avenue (Detroit)
The Mexicantown Mercado
(313) 923-3535

Glori Supermarket

14100 Woodward Avenue (Highland Park)
(313) 867-7777

Glori Supermarket

8000 Outer Drive West #1 (Detroit)
(313) 255-8922

Lafayette Foods

1565 Lafayette Street (Detroit)
(313) 396-5600

Mazen Foods

12740 Gratiot Avenue (Detroit)
(313) 839-6400

Old Redford Food Center

21673 Grand River (Detroit)
(313) 533-6900

Parkway Foods

11250 East Jefferson Avenue (Detroit)
(313) 823-2444

Pick & Save Supermarket

7404 East Seven Mile Road (Detroit)
(313) 366-8300

Prince Valley Market

5931 Michigan Avenue (Detroit)
(313) 898-9717

Red Truck Grocer

1429 Gratiot Avenue (Detroit)
(313) 262-6810

Seaway Marketplace

18330 West Chicago Street (Detroit)
(313) 659-2999

Whole Foods Market

115 Mack Avenue (Detroit)
(313) 576-5300

FARMERS MARKETS & FARM STANDS

Brightmoor Farmers Market+

22735 Fenkell Street (Detroit)
(313) 212-8851

Canton Farmers Market

500 North Ridge Road
(734) 394-5375

Corktown Farmers Market +

1701 Trumbull Street (Detroit)
(313) 444-9342

Dearborn Farmers and Artisans Market

22100 Michigan Avenue
(313) 584-6100

Downtown Allen Park Farmers Market

Park Avenue & Harrison Avenue
(313) 928-0940

Drew Transition Farm Stand*

9600 Wyoming Avenue (Detroit)
(313) 450-2437

Eastern Market+

2934 Russell Street (Detroit)
(313) 833-9300

Eastern Market Farm Stand+

(Detroit)
(313) 833-9300

Food Field Farm Stand

Lawrence Avenue & Woodrow Wilson Street (Detroit)
(313) 312-7235

Hannan House Farm Stand *

4750 Woodward Avenue (Detroit)
(313) 450-2437

Islandview Farmers Market +

7200 Mack Avenue (Detroit)
(313) 571-0937

Lincoln Park Farmers Market

Fort Street & Southfield Road
(313) 598-3137

Martin Luther King Jr. High School Farm Stand *

3200 East Lafayette Street (Detroit)
(313) 450-2437

Meldrum Fresh Market +

1264 Meldrum Street (Detroit)
(313) 579-2100 Ext. 204

Melvindale DDA Farmers Market

3696 Oakwood Boulevard
(313) 220-3020

Nichols Elementary Middle School Farm Stand *

3000 Burns Avenue (Detroit)
(313) 450-2437

Northwest Detroit Farmers Market +

18445 Scarsdale Street
(313) 387-4732 Ext. 103

Palmer Park Preparatory Academy Farm Stand*

3901 Margareta Avenue (Detroit)
(313) 450-2437

Peaches and Greens Mobile Truck+

Hours and locations vary in Detroit
(313) 870-9210

Peaches and Greens Produce Market+

48838 Third Street (Detroit)
(313) 870-9210

Penrose Market Garden

19416 Charleston Street (Detroit)
(313) 820-2311

Sowing Seeds Growing Futures Farmers Market

18900 Joy Road (Detroit)
(313) 581-7773 Ext. 108

Westland Farmers and Artisans Market

1901 North Carlson
(734) 326-7222

Wyandotte Farmers Market

Elm Street & First Street
(734) 720-1447

* Detroit Public Schools Farm Stands

+ Detroit Community Markets | www.detroitmarkets.org

Visit doubleupfoodbucks.org/locations or call 866.586.2796 market times and dates.

WAYNE COUNTY



USDA is an equal opportunity provider and employer. For food help contact the toll free Michigan Food Assistance Program Hotline: (855) ASK-MICH



0% INTEREST HOME REPAIR LOANS

0% interest home repair loans from \$5,000 to \$25,000 are available to qualified Detroit homeowners who can afford a loan.

0% interest means homeowners can invest in their home and neighborhood while paying back only what they borrow.

How to Apply:

To apply, set an appointment with an Intake Center and bring the required documents along with your completed Intake Form. If you need help completing the form, the Intake center will assist you at that appointment.

Required Documents:*

- Signed Homeowner's Intake Forms
- Copy of current driver's license or state ID
- Copy of proof of citizenship, such as your birth certificate, passport, Certificate of Citizenship or Naturalization.
- Recorded warranty deed (available at Wayne County Register of Deeds 400 Monroe Ave #700, Detroit, MI)
- Proof of current homeowners insurance or an estimate.
- Proof of Paid Property Taxes (available at Wayne County Register of Deeds 400 Monroe Ave #700, Detroit, MI)
- Income Verification Checklist (All household members over 18)
- Proof of Occupancy - utility bill, insurance certificate, property tax homestead exemption
- Current two (2) most recent paystubs
- Current two (2) years income tax returns with completed schedules
- Two (2) most recent savings and checking account statements

Set An Appointment:

- Call our CONNECT Center at **313-388-9799**
- Visit the website at www.DetroitHomeLoans.org to see a list of Intake Centers with contact information.




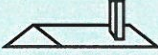





Who can apply?

This program is intended to reach as many Detroit homeowners as possible. Below are the minimum qualifications:

- Homeowners must own and occupy their home for at least six months prior to applying.
- Low-income homeowners can apply no matter where they live. Low-income is defined as \$39,700 for one person or \$56,700 for a family of four.
- Regardless of income, homeowners in designated areas in each city council district can still apply.
- The minimum credit score is 560.
- Homeowner's insurance and taxes must be current.
- The homeowner must be able to afford the loan payments.

Eligible Projects:

If the home has health and safety hazards, those issues **must be addressed first** before other repairs can be made. The following are sample projects:

REQUIRED	 CORRECTING HEALTH & SAFETY HAZARDS	 LEAD PAINT	 ASBESTOS OR MOLD
	 ROOF REPLACEMENT	 FURNACE & ENERGY EFFICIENCY UPGRADES	 ELECTRICAL REPAIRS
	 REPLACING, RESTORING OR MAINTAINING DOORS & WINDOWS	 PLUMBING REPAIR	 EXTERIOR AND INTERIOR BUILDING REPAIRS

Get An Intake Form:

Intake Forms are available online at: www.DetroitHomeLoans.org

Pick up a paper copy at a any Intake Center or City of Detroit Recreation Center.

BROUGHT TO YOU BY:



Bank of America.





Tax
Foreclosure
Prevention
Project

Tax Foreclosure Overview

Your Property is Facing Tax Foreclosure... but it's not too late!

United Community Housing Coalition helps people living in a home facing tax foreclosure to save their home.

Wayne County Treasurer

- _____ **IRSPA**- This is a special payment plan for homeowner occupants. It reduces interest, gives you time to pay, and provides a path to pay all back taxes.
- _____ **DOOE (Distressed Owner Occupant Extension)**- This is a protection that can take your property out of tax foreclosure for the year. To qualify, you must live in the home and you must pay off all taxes prior to 2015.

Treasurer's Office

400 Monroe
Detroit, MI
48226 (313) 224-5990



City of Detroit

- _____ **PTA (Property Transfer Affidavit)**- If you are responsible for taxes, you must register your name as the taxpayer. PTA updates your name as the taxpayer.
- _____ **PRE (Principal Residence Exemption)**- Taxpayers may qualify for tax breaks. Homeowners can get a PRE to reduce their annual taxes on the house they live in.
- _____ **HPTAP (aka Poverty Tax Exemption)**- If your income is below the poverty line, HPTAP may dramatically reduce your current property taxes. Must apply every year.
- _____ **Reassessment**- If your property assessment is higher than its actual value, you can challenge the City Assessor between mid-January and mid-February to reduce property taxes.

Coleman A Young Municipal Center

2 Woodward Ave
Assessor: Room 804
Board of Review: 12th Floor
Detroit, MI 48226
(313) 224-3035



Other Services

- _____ **Step Forward**- Can help pay off all back taxes. To find out if you qualify and get help applying, seek help with a local non-profit.
- _____ **SER (State Emergency Relief)**- Once in a lifetime, you can receive up to \$2,000 in state relief to pay back taxes and save your home from foreclosure. Visit a local DHS office for info.
- _____ **Income Taxes**- File income taxes to receive tax returns such as the Michigan Homestead Property Tax Credit. Free help is available with Accounting Aid Society.
- _____ **Veteran Disability**- Some disabled veterans are eligible for full property tax exemption. Ask your VA or Accounting Aid Society.

- Step Forward**
www.stepforwardmichigan.org
- DHS/DHHS for SER**
www.michigan.gov/mdhhs
(855) 275-6424
- Accounting Aid Society**
www.accountingaidsociety.org
(313) 556-1920
- Veteran Affairs**
www.benefits.va.gov/detroit
(313) 224-5045

UCHC Counseling

- _____ **Save Money**- You may need to save to buy your home or get on a plan. UCHC offers a free "TWA" savings account.
- _____ **Probate**- If the owner of the property is deceased, a probate case may be required to transfer the deed.
- _____ **Land Contract or Rent-to-Own**- If you have a land contract, you may be responsible for the property taxes.
- _____ **Title Issues**- If there is a deed dispute or missing recorded paperwork, quiet title can give your ownership
- _____ **Mortgage**- If you owe money on a mortgage, that can complicate the handling of your property taxes.
- _____ **If you a renter or non-owner, seek counseling. Do not pay taxes unless you are responsible for them!**

UCHC Counseling (when you come in, please bring)

- Deed
- ID
- Recent Mail from UCHC, City of Detroit, Wayne County Treasurer
- Recent DTE or water bill
- Past Payment arrangements with Wayne County Treasurer

FREE COUNSELING

United Community Housing Coalition / Michigan Legal Services
2727 Second Ave., Suite 313, Detroit, MI 48201
UCHC: 313-963-3310 • MLS: 313-964-4130 • Tax Foreclosure Hotline: 313-405-7726
Monday, Wednesday, Friday mornings 9 am — noon

HOME WEATHERIZATION

ASSISTANCE PROGRAM



HELPING INCOME-ELIGIBLE OWNERS AND RENTERS IN WAYNE COUNTY

THE WEATHERIZATION ASSISTANCE PROGRAM enables low-income families to permanently reduce their energy bills by making their homes more energy efficient. In operation since 1976, the Weatherization Assistance Program is the largest energy efficiency program in our nation's history and saves more money than it costs.

FREQUENTLY ASKED QUESTIONS

HOW DOES THE PROGRAM WORK?

Weatherization provides energy efficiency services that are tailored to each house for maximum cost savings. Families receiving weatherization services see their annual energy bills reduce by an average of \$250 to 450.

ARE THERE ANY OUT OF POCKET COSTS?

No! All payments for work and materials are paid directly to the contractors or vendors by Wayne Metro.

WHAT WEATHERIZATION SERVICES CAN I RECEIVE?

- Wall Insulation
- Attic Insulation and Ventilation
- Foundation Insulation
- Air Leakage Reduction
- Smoke Detectors
- Dryer Venting
- Carbon Monoxide Detectors

WHAT IS THE APPLICATION PROCESS?

All homeowners are encouraged to contact the Wayne Metro Connect Center at 313.388.9799 or 734.248.6999. A Wayne Metro representation will then work with you to gather all of the necessary documentation to complete your application. Eligible homeowners will be put on a waiting list. Clients will be sent a letter when their name is reached on the weatherization wait-list so they may schedule an appointment.

WHO WILL BE DOING THE WORK TO MY HOME?

Wayne Metro works with reputable contractors who are all licensed and insured.

DOES THE PROGRAM ADHERE TO ANY CODE AND/OR INSPECTION REQUIREMENTS?

Yes. All the work is done up to applicable codes and all inspections are performed by state certified inspectors.



Wayne Metropolitan
Community Action Agency

FOR MORE INFORMATION CALL
313-388-9799
OR VISIT WAYNEMETRO.ORG



**IT'S A
FACT**

**WEATHERIZATION
PROGRAMS WORK!**

ELIGIBILITY

Since its founding in 1976, the U.S. Department of Energy (DOE) Weatherization Assistance Program has provided services to more than 7.4 million low-income families. Through this program, service providers install energy efficiency measures in the homes of qualifying homeowners or renters free of charge.

In order to participate, the annual household income must be within the following guidelines:

FAMILY SIZE	ONE MONTH INCOME	THREE MONTHS INCOME
1	\$1,978	\$5,935
2	\$2,670	\$8,010
3	\$3,360	\$10,080
4	\$4,050	\$12,150
5	\$4,740	\$14,220

BROUGHT TO YOU BY



Wayne Metropolitan
Community Action Agency
established 1971

FOR MORE INFORMATION
CALL **313-388-9799** OR VISIT **WAYNEMETRO.ORG**

**Are you concerned about LEAD in your SOIL?
Do you want to make Detroit soils healthy and safe?**

THIS IS THE OPPORTUNITY FOR YOU



**YOU ARE INVITED TO PARTICIPATE IN A SOIL
LEAD STUDY**

- **Sampling area will be around 1 foot in radius**
- **Sampling area will lie fallow for 12 months approximately**
- **During the study period, someone will visit your property 2 or 3 times**

**WIN A GIFT
CARD TO
JOHNNY
SELECTED
SEEDS OR
HOME DEPOT!**

**ECOWORKSDETROIT.ORG/SOILLEADPROJECT
SOILLEADTEST@GMAIL.COM
+1-248-965-9058**



Internet Essentials from Comcast: Affordable Internet for Eligible Households

Comcast offers low cost internet for \$9.95/month to eligible individuals in the Detroit area. Eligible individuals may also be qualified to get a desktop or laptop computer for \$149.99

You may be eligible if:

- You receive HUD housing assistance
- Have at least one child who qualifies for the National School Lunch Program
- Are 62 years or older **and** receive federal or state public assistance

In addition to the above criteria, to qualify you must:

- Have no recent (less than a year) outstanding debt to Comcast
 - If you have outstanding debt that is more than a year, you may still qualify
- Live in an area where Comcast is available, but have not subscribed within the last 90 days.

If this is you, fill out an online application at <https://apply.internetessentials.com/>

For more information check out their website <https://internetessentials.com/>

Foreclosure Prevention Resources

StepForward Michigan is a 0% interest forgivable loan that can help people with back taxes or unpaid mortgages to save their homes. This program can pay up to \$30,000 in mortgage or back taxes.

You may qualify if:

- You own and live in your home
- Don't owe back taxes for the years before you became an owner
 - If you do owe back taxes from before you were the owner, you must pay up until you became the owner to still qualify for assistance from StepForward Michigan
- If you had a hardship or other "qualifying event" to explain lack of payment and have the documents to prove it
 - "Qualifying events" could include: loss of income, death, medical event, divorce, significant expense.
- Have the financial ability to pay taxes going forward (i.e. Monthly Property Tax when divided by Monthly Household Income is under 45%)
- You have less than \$10,000 in your bank accounts

If you meet these qualifications, you can apply directly at www.stepforwardmichigan.org

See United Community Housing Coalition Flyer for more foreclosure prevention resources

ECOWORKS EEA REFRIGERATOR REPLACEMENT PROGRAM



In partnership with DTE Energy, EcoWorks can replace your old inefficient refrigerator for **free** with a new, efficient model from our partner distributors if you qualify for low income (check **Program Income Qualifications** on pg. 2). Use the **Refrigerator Checklist** (pg. 2) to find your refrigerator label that will have the model number, serial number, and manufactured date.

Next, apply and someone will respond within the week to verify if your refrigerator qualifies and schedule you for a consultation visit. Applications must be complete and include a full copy of your current DTE bill and proof of income for every adult or it will be placed on hold. Refrigerators built before December 2000 are first priority to be replaced and this program is on a first come, first serve basis. So **SIGN-UP NOW!**

EASY WAY TO APPLY:

Online (Primary and Quickest Response)

- Fill out an application online at www.ecoworksdetroit.org/eea

YOU GET A REFRIGERATOR!
YOU GET A REFRIGERATOR!
EVERYONE GETS A REFRIGERATOR!



EcoWorks
22400 W 7 Mile Rd
Detroit, MI 48219
eea@ecoworksdetroit.org

REFRIGERATOR REPLACEMENT APPLICATION

22400 W 7 Mile Rd, Detroit, MI 48219 | P: 313.949.1560 | eea@ecoworksdetroit.org



PROGRAM INCOME QUALIFICATIONS

In order to qualify for the program, you must be able to verify that your annual income is at or below:

HOUSEHOLD SIZE	ANNUAL INCOME
1	\$24,280
2	\$32,920
3	\$41,560
4	\$50,200
5	\$58,840
6	\$67,480
7	\$76,120
8	\$84,760

NEW REFRIGERATOR REPLACEMENT FEATURES AND SPECIFICATIONS



- Brand: Frigidaire
- Top-Mounted Freezer
- Capacity: **18 Cu. Ft.**
- Width: **30"**
- Height: **66-5/8"**
- ENERGY STAR® Certified
- No Through-the-Door-Ice-Service
- Automatic Defrost
- Estimated Yearly Energy Cost: \$44
- Estimated Yearly Energy Usage: 370 kWh

REFRIGERATOR CHECKLIST

Find Model and Serial Number

- Please look for the **model number** and the **serial number**. We will be unable to process your application without both numbers. The information can be found on a label sticker or plaque on the refrigerator (A)
- The sticker can be found in several locations:
 - Commonly found inside the refrigerator on the side or rear wall (C)
 - Front edge of the refrigerator ceiling panel (D)
 - Behind a lower crisper drawer (E)
 - Behind the kickplate at the bottom of the refrigerator (F)



Find Manufactured Date

- Your refrigerator may have a "MFG date" or a "Manufactured On" date (B). Please include this date.
- If your refrigerator doesn't have this date, you can check the age of your refrigerator by **googling "Appliance 411"** and **going to www.appliance411.com/service/date-code.php**

Unable to Read or Find Refrigerator Label

- If your refrigerator label isn't identifiable, we will need to set up a 2-3 hour metering appointment to determine how much energy is being used by the refrigerator. Only if the energy usage meets our requirements will the refrigerator be replaced.

