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P.O. Box 1475
Baltimore, Maryland 21203-1475
www.bge.com



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Community Resource Guide



Purple Book

2009-2010

This booklet has been prepared for our customers by BGE. All programs and fees listed in this book are those in effect at the time of printing. Please check the web site for updated information. If you have questions, comments or suggestions, please write to us at:

BGE Communications Department
P.O. Box 1475
Baltimore, Maryland 21203-1475
www.bge.com

or see page 6 for our telephone numbers. The Purple Book is now printed in Spanish. For additional copies of the English or Spanish version, please call **410-685-0123**.

Visit the Purple Book online at www.bge.com

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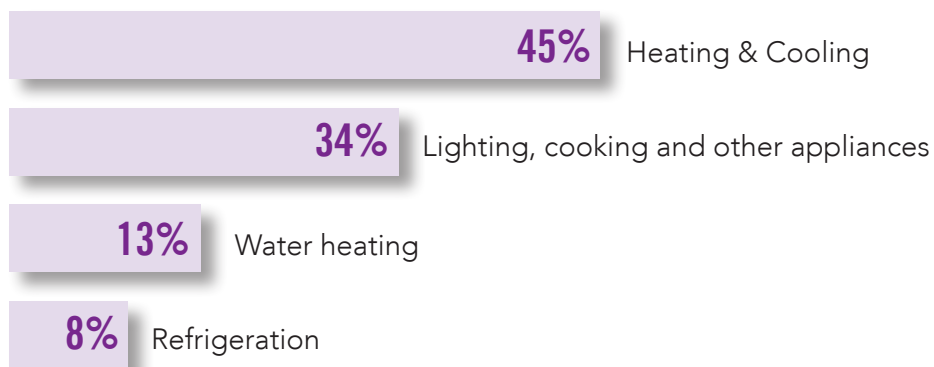
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Where Your Home’s Energy Dollars Go



SAVE ENERGY, SAVE MONEY TIP:

Plug air leaks in attic, basement and around doors and windows.

If Bills are Getting the Best of You...

Bills arrive every month and usually we can make ends meet, but sometimes we can't. If you are having difficulty paying your gas and electric bills, please call one of the telephone numbers below to reach a BGE office. We may be able to work out payment arrangements.

See **pages 6 and 7** for special BGE programs and additional bill payment options.

Collection Questions:

Baltimore Metropolitan Area	410-685-2200
Outside Baltimore Metropolitan Area	1-800-685-2210

Business Office (for all other requests or questions):

Baltimore Metropolitan Area	410-685-0123
Outside Baltimore Metropolitan Area	1-800-685-0123

For Reporting Electric Outages Only:

..... **1-877-778-2222**

Hearing and Speech Impaired (TTY/TDD):

Baltimore Metropolitan Area	1-800-735-2258
Maryland Relay Service	
Speech to Speech Relay	1-800-785-5360
VCO Word	1-800-VCO-WORD

SAVE ENERGY, SAVE MONEY TIP:

Repair leaky faucets and toilets.

BGE Special Programs

www.bge.com

Budget Billing

Budget Billing smoothes your utility payments by spreading them evenly throughout the year subject to periodic true-ups, or adjustments, which better reflect your actual usage. So despite unpredictable swings in the weather, your energy bills are still predictable.

Your account is reviewed throughout the year to prevent you from having a large deficit - or a large overpayment. If your payment amount needs to be adjusted up or down, we will notify you the month prior to the change. If you have selected an alternate gas or electric supplier, BGE still delivers the energy to you. Your Budget Billing amount will only include your gas and/or electric delivery service charges from BGE. It will not include the gas or electric supply charges billed by your supplier.

It's Easy To Enroll: Simply call us at **410-685-0123** or **1-800-685-0123** from outside the Baltimore Metropolitan area.

Bill Extender Plan

If you receive a monthly income (such as a retirement pension, Social Security benefit and/or financial aid through government-sponsored, limited-income assistance programs), BGE will adjust your bill's due date. Call us for more information on our Bill Extender Plan at **410-685-0123** or **1-800-685-0123** outside the Baltimore Metropolitan Area.

Third-Party Notification

If you are ill, away from home for a long time, or unable to handle your own affairs, you may designate a third party to receive a copy of your bill or final turn-off notice. A third party can arrange payment or investigate on your behalf without any legal responsibility.

Customer Assistance Maintenance Program (CAMP)

Under this program, customers certified for Maryland Energy Assistance Program (MEAP) who participate in Universal Service Protection Program (USPP) may qualify for up to \$144 a year in credits on their BGE bills. Depending on your income, you may be able to get \$5 to \$12 a month in billing credits. The amount of the credit depends on your income. See **page 17** for qualifications guidelines.

Customers with Special Needs

If you or a person in your household has a serious illness or uses life support equipment, as certified by a physician, you may postpone service disconnection for 30 days. During this postponement period, you must enter into and comply with a deferred-payment plan. For more information, please call BGE at **410-685-0123** or **1-800-685-0123** outside the Baltimore Metropolitan Area.

BGE Payment Options

BGEasy Automatic Payment Plan

Automatically transfers funds from your bank account to BGE on the date your bill is due. The following month your bill will reflect your payment.

Payments by Telephone

You may pay your BGE bill over the telephone from your checking account, debit card with the Star, PULSE or NYCE logo on the back or one of the following credit cards: MasterCard or Discover.

Note: A fee will be charged for this service. Call **1-888-232-0088**.

Internet Billing

- Receive and pay your bills online at bge.com
- Pay your BGE bill and many other bills at myCheckFree.com
- View and pay your bill online through your bank

Note: You will not receive a paper bill.

Authorized Paybill Agents

Global Express and America's Cash Express are authorized to accept BGE bills, including turn-off notices. Same day service restoration is available if payment is made before 3:00 pm. Most locations accept cash, personal checks and money orders (including Department of Social Services checks). Payments can be made with or without your bill as long as your account number is provided. Global Express

and American Cash Express locations have extended hours in the evenings and weekends. There are authorized locations in Baltimore and the Washington, DC Metropolitan Areas. For a location near you call America's Cash Express at **1-800-698-1779** or Global Express at **1-800-989-6669**.

Note: [A fee may be charged for this service.](#)

Drop Boxes

For your convenience, there is a payment drop box located outside BGE's main entrance at 2 Center Plaza, Baltimore, MD 21201.

U.S. Mail

Mail the bottom portion of your bill and your check or money order (**DO NOT SEND CASH**) in the self-addressed envelope included with each month's bill. Mail your bill at least five days before the due date to avoid late charges. Send payments to: BGE, P.O. Box 13070, Philadelphia, PA 19101-3070.

Note: [Turn-off notices should be paid in person at a Paybill Agent location.](#)

For more information on payment options, call **410-685-0123** or **1-800-685-0123** outside the Baltimore Metropolitan Area.

SAVE ENERGY, SAVE MONEY TIP:

Lower water heater thermostat to 120°F.

How To Apply For Help With Your Energy Bills

- 1** If you have a turn-off notice, contact BGE's Collections Department at **410-685-2200** [by the expiration date](#) to arrange for an extension.
- 2** Apply with the **Maryland Office of Home Energy Programs (OHEP)** as a first step.
 - See **page 10** for documents you need to bring
 - See **page 11** to calculate your income level
 - You may apply for assistance once per program year beginning July 1
 - The OHEP programs and eligibility requirements are described on **pages 14** and **15**
 - The OHEP office locations are listed on **pages 18 - 20**
 - If OHEP determines you are eligible for energy assistance and you still need additional monies, you may qualify for help from other agencies (see below).

You DO NOT have to have a past due bill or a turn-off notice to apply for OHEP assistance.

- 3** Contact a **Fuel Fund of Maryland** office for additional help (see locations on **pages 13** and **14**).

This program helps people pay their energy bills after they have received help from government and other programs. Eligible BGE customers have a cash payment applied to their outstanding bills; in addition, for every \$2.00 paid by the Fuel Fund and the customer, BGE customers provide an additional \$1.00 of support.

What Does It Pay?

Fuel Fund pays a portion of an eligible customer's outstanding bill. The customer is responsible for paying as much as he/she can afford.

Who Is Eligible?

Households eligible for other programs in this booklet may also qualify for the Fuel Fund. Higher income households may be eligible if there are financial hardships, such as unemployment or high medical bills.

When applying for any of the government programs in this booklet, please be sure to take the following information with you:

Identification – Photo ID (one or more of the following)

- Driver’s license
- Maryland ID
- Employment ID
- Green card

Proof of Residence (one or more of the following)

- Lease/rent book
- Current bills
- Mortgage statement

Proof of Income (all of the following that apply)

- Pay stubs for the last 30 days
- Unemployment insurance check stubs
- Benefit letter for government checks (i.e., TCA, SSI, SSDI, VA, Social Security)
- TDAP
- Pension benefits
- Any other income

Social Security Cards

- For all members of the household over 2 years of age

For Heating Assistance

- Bring your fuel bill along with the name, address and telephone number of the company that sells you fuel.

SAVE ENERGY, SAVE MONEY TIP:

Choose EnergyStarSM appliances when possible for lower operating costs.

Your household’s size and income determine which programs can help you.

BE SURE YOU RECEIVE HELP FROM ALL THE PROGRAMS YOU ARE ENTITLED TO.

1 **How many people are in your household?**
(Live together at one address)

TOTAL PEOPLE _____

2 **Figure out your household’s total monthly income.**
This is TOTAL income for ALL adults BEFORE taxes and other deductions
– NOT just the take-home pay.

Wages (for every adult)

Weekly \$ _____ **x 4 =**
(Multiply weekly income by 4 to find out what your income is per month.)

Unemployment Check

If you receive your check every other week,
\$ _____ **x 2 =**

Other Monthly Checks:

Social Security

Public Assistance

Disability

Child Support

Other Monthly Checks

Add for Total Income

Monthly Total Income

Monthly
\$ _____
\$ _____
\$ _____
\$ _____
\$ _____
\$ _____
\$ _____
\$ _____
\$ _____
\$ _____

United Way of Central Maryland (formerly First Call for Help)

Dial 2-1-1

If you are a Maryland resident looking for assistance, you can contact **United Way of Central Maryland**. This service can find help for you if you have any of these:

- Financial problems
- Legal questions
- Health concerns
- Family difficulties

Or need:

- Emergency food and shelter
- Crisis help
- Special help for older people, teenagers or people with disabilities

United Way of Central Maryland will put you in touch with the best agency to meet your needs. You can contact United Way of Central Maryland any day of the week, 24 hours a day. In Baltimore call **410-685-0525** or call toll-free **1-800-492-0618** outside the Baltimore Metropolitan Area.

You can reach United Way of Central Maryland on a **TTY/TDD** (for the hearing-impaired) by calling **410-685-2159**. The **TTY/TDD** is available Monday through Friday from 8:00 a.m. to 10:00 p.m.

Fuel Fund

www.fuefundmaryland.org

This program helps people pay their energy bills after they have received help from government and other programs. Eligible BGE customers have a cash payment applied to their outstanding bills; in addition, for every \$2.00 paid by the Fuel Fund and the customer, BGE customers provide an additional \$1.00 of support.

What Does It Pay?

Fuel Fund pays a portion of an eligible customer's outstanding bill. The customer is responsible for paying as much as he/she can afford.

Who Is Eligible?

Households eligible for other programs in this booklet may also qualify for the Fuel Fund. Higher income households may be eligible if there are financial hardships, such as unemployment or high medical bills. **An applicant must first apply for MEAP/EUSP Program at OHEP before applying for the Fuel Fund.**

Where Do I Apply?

For more information or to apply, call your local Fuel Fund office listed below:

IN BALTIMORE CITY

Baltimore City Department
of Social Services/HEESU **443-423-6000**

Govans Ecumenical Development (GEDCO)
Corporation-CARES
5513 York Road 21212 **410-433-2442**
Areas served: 21210, 21212, 21218 (North of 33rd St. only), 21239

Salvation Army
814 Light Street 21230..... **410-783-2920**
Area served: Baltimore City

Paul's Place
1118 Ward Street 21230 **410-625-0775**
Areas served: 21223, 21230

Samaritan Center
17 W. Franklin Street 21201..... **410-659-4020**
Area served: Baltimore City

St. Mary's Outreach Center
3900 Roland Avenue 21211..... **410-366-3106**
Area served: 21211

SAVE ENERGY, SAVE MONEY TIP:

Install faucet aerators in kitchen and baths.

Fuel Fund (cont.)

by county

Anne Arundel County **410-626-1910**

Baltimore County Community Assistance Network

- Catonsville **410-747-3312**
- Dundalk **410-285-4674**
- Essex **410-853-3824**
- Hillendale/Towson/Parkville/Carney **410-339-6457**
- Lansdowne **410-247-0093**
- Randallstown **410-887-0631**
- Rosedale **410-682-6607**

Baltimore County

- Department of Social Services..... **410-853-3385**
- United Churches Assistance Network (UCAN)..... **410 628-2102**

Carroll County **410-857-2999**

Cecil County **410-996-0270**

Harford County **410-612-9909**

Howard County **410-313-6440**

Laurel **301-498-7509**

Montgomery County **301-515-5354**

ext. 11

Prince George’s County **301-277-6103**

**Southern MD Tri-County (Calvert County,
Charles County & St. Mary’s County)** **410-535-1010**
..... **301-274-4474**

Note: Households can receive help from the Fuel Fund once every 12 months. If you are elderly or the caregiver of an elderly customer, contact CARE at 410-396-2273.

Maryland Office of Home Energy Programs (OHEP)

www.dhr.state.md.us

Maryland OHEP offers a number of programs designed to help people pay their energy bills. These programs include:

Electric Universal Service Program (EUSP)

The EUSP provides assistance with electric bills for both cooling and heating needs. EUSP has two components:

Electric Universal Service Program Bill Assistance

This program awards assistance dollars to reduce future electric bills. The grant is available once each program year, requires that customers participate in a budget billing program, and reduces the monthly payment customers would otherwise pay. The applicant for benefits must be the named account holder with BGE.

Electric Universal Service Program Arrearage Retirement

Customers may be eligible to have a past due electric bill paid if they have not already received a benefit to a past due bill under this program within the past seven years. Funding for past due benefits are subject to availability of funds. The applicant must also be eligible for bill assistance to receive this benefit.

Maryland Energy Assistance Program (MEAP)

This federally funded program assists customers with their winter heating charges. Grant dollars can be applied directly as a bill payment or to a budget plan that reduces your monthly payments. This grant is available once per program year. The grant amount depends on the cost of the heating fuel you use, the size of your household, your yearly energy usage and your income.

Who Is Eligible?

Find your household size on this chart. If your monthly income is less than or equal to the amount to the right, you may be eligible for MEAP.

Household Size	Monthly Income	Household Size	Monthly Income
1	\$1579.37	4	\$3215.62
2	\$2124.79	5	\$3761.04
3	\$2670.20	6	\$4306.45
For each additional person add			\$ 545.42

Where Do I Apply?

Apply at your local OHEP office anytime during the year. See **pages 18 - 20** for your nearest office.

Note: Continue to make payments on all your energy bills to avoid accumulating past-due amounts.

Utility Service Protection Program (USPP)

If you qualify for the Maryland Energy Assistance Program (MEAP), you may be eligible to participate in USPP.

When you join USPP and your MEAP grant is paid directly to your utility, you will pay the same amount every month subject to periodic adjustments.

Your MEAP grant is subtracted from the amount of gas and electricity used at your home during the past 12 months. The amount left over is divided into 12 monthly payments. For example, if your household uses \$1200 a year in gas and electricity and receives a \$200 MEAP grant, your monthly bill is figured as follows:

\$1,200 a year in gas and electric
- \$ 200 MEAP grant

\$1,000 divided by 12 months = \$83 a month utility payment

USPP is like BGE's Budget Billing, but it costs you less because your MEAP grant reduces the monthly payment.

If your service is already OFF, follow these steps:

- 1 Apply right away for MEAP and USPP assistance. You can use your MEAP benefit to reduce your bill. If you are a first time USPP participant and your bill is less than \$400 after applying for MEAP, contact a BGE office immediately — we may be able to restore your service.
- 2 Find out if you are eligible for any of the following additional sources of money:
 - Emergency grants from Social Services
 - Fuel Fund
 - The Renters' Tax Credit Program available from the Maryland Department of Assessments and Taxation
 - The Earned Income Credit available from the Internal Revenue Service
 - Other sources identified by assisting agencies

- 3 Figure out how much you can pay from your own funds. Ask family and friends if they can assist you. See if your clergy or neighborhood association can help.
- 4 Don't forget to talk directly to your utility company about getting your service turned on and to find out if there are other payment plans available.

Indicate you want to participate in OHEP on your MEAP application.

When you participate in USPP with BGE, you can qualify to earn monthly bill credits ranging from \$5 to \$12 through the Customer Assistance Maintenance Program (CAMP).

The amount of the credit is based on your monthly income.

To Qualify For CAMP Credits

Participate in USPP with BGE to qualify for CAMP credits. Pay the full amount in the "Amount Due" box on your bill before the late payment charges are added.

On your next month's bill, you will receive a CAMP credit. As long as you participate in USPP, you are eligible to earn these bill credits year round.

More details on CAMP are on **page 6**.

See pages 18 - 20 for your nearest Maryland OHEP office.

SAVE ENERGY, SAVE MONEY TIP:

Use compact fluorescent lights in high to moderate use fixtures in place of standard incandescent bulbs.

Energy Assistance and Weatherization

www.dhr.state.md.us

Housing and Community Development/Human Services Division

Baltimore City Central OHEP Office
2700 N. Charles St., Suite 202, Baltimore, Maryland 21218
410-396-5555

IN BALTIMORE CITY

Baltimore City Community Action Centers

Southeast Community Action Center *

3411 Bank St., 21224..... **410-545-6518**

Eastern Community Action Center (Dawson Center)

1400 N. Gay St., 21213.....**410-396-7749**

Northeast Community Action Center

5225 York Rd., 21212 **410-396-6084**

Western Community Action Center

1133 Pennsylvania Ave., 21217 **410-396-0893**

Northwest Community Action Center

3939 Reisterstown Rd., 21215..... **410-396-4770**

Southern Community Action Center

Cherry Hill Shopping Center, 606**410-545-0900**
Cherry Hill Rd., 21225

Senior Centers (Seniors only! Appointment necessary.)

Commission on Aging and Retirement Education
10 N. Calvert St., Suite 300, 21202 **410-396-4932**

Home Intake Service (TTY/TDD Hearing Impaired only!)

Maryland Relay Service **1-800-201-7165**
TTY..... **1-800-925-4434**

Weatherization

2700 N. Charles St., 21218 **443-984-1066**

* Hispanic interpreters

Note: [If unable to reach a service center, call 410-396-6406 \(Energy Assistance\).](tel:410-396-6406)

Energy Assistance and Weatherization

By County

OHEP Weatherization

Anne Arundel County

Community Action Agency
251 West St., Annapolis 21401

410-626-1910 **866-879-2283**
410-269-8447

Baltimore County *

6401 York Rd.,
Towson 21212

410-853-3385 **410-285-4674**
866-879-2283

Calvert County

Southern MD Tri-County,
Community Action Committee
8371 Leonardtown Rd., Hughesville 20637

410-535-1010 **410-535-1010**
301-870-3770 **301-870-3370**
ext.35 ext.34

Carroll County

Human Service Programs
10 Distillery Dr., Westminster 21158

410-857-2999 **410-386-3600**
410-876-5407

Cecil County *

Department of Social Services
135 E. High St., Elkton 21921

410-996-0270 **866-879-2283**

Charles County

Southern MD Tri-County,
Community Action Committee
8371 Leonardtown Rd., Hughesville 20637

301-274-4474 **301-274-4474**
ext.35 ext.35

Frederick County *

Department of Social Services
100 E. All Saints St., Frederick 21701

301-600-2410 **301-600-1506**

Harford County

Community Action Agency
1321 B Woodbridge Station Way,
Edgewood, Maryland 21040

410-612-9909 **410-612-1649**
866-879-2283

Howard County

Community Action Council, Inc.
6751 Columbia Gateway Dr., 2nd fl.,
Columbia 21046

410-313-6440 **410-313-6440**

* Interpreters for various languages are available.

Energy Assistance and Weatherization (cont.)

By County

Montgomery County

Department of Health and Human Services
1301 Piccard Dr., Rockville 20852

OHEP Weatherization

240-777-4450 240-777-3689

Prince George's County *

Department of Social Services,
425 Bright Seat Rd., Landover, 20785
9400 Peppercorn Pl., Suite 120, Largo 20774

301-909-6300 410-612-1649
866-879-2283

St. Mary's County

Southern MD Tri-County,
Community Action Committee
8371 Leonardtown Rd., Hughesville 20637

410-535-1010 410-535-1010
301-475-5574 301-475-5574
ext.35 ext.34

* Interpreters for various languages are available.

Emergency Assistance

www.dhr.state.md.us

This program provides emergency help for families with children.

The eligibility for benefit amounts will be determined by each local Department of Social Services.

Who Is Eligible?

Families with one or more children who:

- are related to you, and
- currently live with you, and
- are under the age of 21

Note: The emergency cannot exist because of quitting a job without a good reason.

Where Do I Apply?

Apply at the Department of Social Services. See **pages 25** and **26** for your nearest office.

Temporary Cash Assistance (TCA)

www.dhr.state.md.us

This program provides cash assistance to families with children age 19 and under. A requirement of the program is to seek or prepare for employment and apply for child support. Failure to cooperate without good cause with child support activities or with work requirements will make the entire family ineligible.

What Does It Pay?

Household Size	Monthly Assistance
1	Up to \$259/month
2	\$453/month
3	\$574/month
4	\$695/month
5	\$805/month
6	\$885/month

If you receive TCA, you are eligible to receive Federal Medical Assistance (MEDICAID).

Who Is Eligible?

- A pregnant woman
- Family with one or more children under 18 years old. A child may be eligible up to age 19 if attending school full time.
- Parent disabled, unemployed or working part time
- TCA may be paid for children living with other relatives
- TCA may be paid to families with both parents in the home

Eligibility is also based on the following:

- income
- family size
- total resources
- up to \$2,000 in cash and bank accounts

Note: The value of all vehicles (car), life insurance policies and the family home does not count as a resource.

Where Do I Apply?

Apply at the Department of Social Services. See **pages 25** and **26** for your nearest office.

Federal And Maryland Earned Income Credit (EIC)

www.mdcash.org

The Earned Income Credit is a special tax credit for low- and moderate-income workers. It allows workers to get back taxes that were withheld from their paychecks. Many people receive an additional payment over and above the amount of taxes withheld.

What Does It Pay?

Payments vary based on income, family size and marital status. Many working families received up to \$6,000 in tax year 2009. The average credit for families with children is \$2,500.

Who Is Eligible?

People who worked full time, part time, or did temporary work during the year, provided their household income was below the eligibility limits.

Households may qualify for the federal and state EIC if, in 2009, they:

- Were raising one child and earned less than \$35,463*.
- Were raising two children and earned less than \$40,295*.
- Were raising three or more children and earned less than \$43,279*.
- Had no children, earned less than \$13,440* and were between ages 25 and 64.

* These are the income limits for single workers. The income limit for a married worker is \$5,000 higher.

Many legal immigrants who are employed are eligible for the EIC, including green card holders, refugees and others legally authorized to work.

Are free tax preparation services available?

Yes, in Baltimore City and many surrounding areas, free tax preparation services are available to families and individuals earning less than \$43,000.

For More Information

2-1-1 Maryland at United Way

United Way of Central Maryland provides information on the Earned Income Credit and locations for free tax preparation.

Local to Baltimore.....**Dial 2-1-1** or **410-685-0525**

Outside Baltimore **1-800-492-0618**

TTY **410-685-2159**

Supplemental Security Income (SSI)

www.socialsecurity.gov

Are you disabled or 65 years of age or older?

You are entitled to a monthly income of:

- \$674 - for a single person age 65 or older
- \$1,011 - for a couple both age 65 or older

If your monthly income is less than this, call your Social Security Office at **1-800-772-1213**, or visit your nearest office at:

1010 Park Avenue, Suite 200, Baltimore 21201

6722 Reisterstown Road, Reisterstown Plaza, Baltimore 21215

711 W. 40th St., The Rotunda, Suite 415, Baltimore 21211

2401 Bel Air Rd, Suite 106, Baltimore 21213

3431 Benson Avenue, Suite C, Baltimore 21227

6820 Hospital Dr., Baltimore 21220

337 Hospital Dr., Suite M, Baltimore 21237

5 Park Center Court, Suite 100, Owings Mills 21117

110 West Rd., Corp Center, Suite 500, Towson 21204

3435A Box Hill Corp Center Dr, Abingdon 21009

246 E. Green St., Westminster 21157

8865 Stanford Blvd., Lakeside Bldg., Suite 110, Columbia 21045

180 Admiral Cochran Drive, Suite 210, Annapolis 21401

6110 Allentown Rd., Suitland 20746

101 Chesapeake Blvd, Suite A, Elkton 21921

Pay Date:

- SSI - The 1st of the month
- SS - The 3rd of the month

(Persons who signed up for SSI/SS after May 1, 1997, will receive checks based on date of birth.)

Exceptions: If the 1st or 3rd of the month falls on a holiday or weekend, checks will be received on the last working day before that holiday or weekend.

Temporary Disability Assistance Program (TDAP)

www.dhr.state.md.us

This program helps disabled adults who do not qualify for other basic assistance benefits. Application for other benefits such as SSI must be made if a long-term disability exists.

What Does It Pay?

You receive \$185 cash payment. Payments must be made to a representative payee if a substance abuse problem exists.

Plus, you may also qualify for these:

- Food Supplement Program (formerly Food Stamps)
- A Maryland Primary Adult Care Card
- Other Medical Services
- Federal Medical Assistance (Medicaid)

Who Is Eligible?

Individuals who are unable to work due to a disability are eligible for TDAP. Eligibility is not an entitlement and is available as funds permit.

What Is Required To Apply?

Proof from a doctor that you are totally unable to work for at least 3 months due to a medical condition.

Where Do I Apply?

Apply at the Department of Social Services. See **pages 25** and **26** for your nearest office.

Workers' Compensation Commission

www.wcc.state.md.us

The Workers' Compensation Commission administers benefits to those who have been injured or hurt while at the workplace.

For more information, call
Baltimore Metropolitan Area.....**410-864-5100**

Unemployment Insurance

The Maryland Department of Economic and Employment Development provides benefits for persons who are recently unemployed through no fault of their own.

For more information, call..... **410-949-0022**

Department of Social Services (DSS/DHR)

www.dhr.state.md.us

IN BALTIMORE CITY

General Information, Counseling and Referrals..... **443-423-6300**
Food stamp customers can report changes at **410-244-3300**
Clifton/Johnston Square, 2000 N. Broadway, 21213..... **443-423-6200**
Dunbar/Orangeville, 2919 E. Biddle St., 21213..... **443-423-5200**
Hilton Heights, 500 N. Hilton St., 21229 **443-423-4800**

Northeast:

Harford North, 2000 N. Broadway, 21213..... **443-423-6400**
Medical Assistance, 1920 N. Broadway, 21213 **443-423-6100**

Northwest:

Northwest Center, 5818 Reisterstown Rd., 21215..... **443-378-4400**

Homeless & Emergency Env. Svcs.,
1920 N. Broadway, 21213 **443-423-6000**
Harborview, 18 Reedbird Ave., 21225 **443-423-4700**
Penn North, 2500 Pennsylvania Ave., 21217 **443-423-7600**
Southwest, 1223 W. Pratt St., 21223 **443-423-7801**

Note: If you are uncertain of the office that serves you, please call the General Information number listed above.

BY COUNTY

Anne Arundel County

80 West St., Annapolis 21401 **410-269-4500**
7500 Ritchie Hwy., Glen Burnie 21061 **410-421-8300**

Baltimore County

General Information	410-853-3000
6401 York Rd., Towson 21212.....	410-853-3340
910 Frederick Rd., Catonsville 21228	410-853-3450
439 Eastern Blvd., Essex 21221.....	410-853-3800
1400 Merritt Blvd, Suite C, Dundalk 21222.....	410-853-3400
130 Chartley Dr., Reisterstown 21136.....	410-853-3010

Calvert County

200 Duke St., Prince Frederick 20678.....	443-550-6900
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Carroll County

10 Distillery Dr., Westminster 21158.....	410-876-2190
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Cecil County

170 E. Main St., Elkton 21921.....	410-996-0100
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Charles County

200 Kent Ave., P.O. Box 1010, LaPlata 20646	301-392-6400
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Frederick County

100 E. All Saints St., Frederick 21701	301-694-4555
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Harford County

2 S. Bond St., Bel Air 21014	410-836-4700
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Howard County

7121 Columbia Gateway Dr., Columbia 21046.....	410-872-8700
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Montgomery County

Department of Health and Human Services	
1301 Piccard Dr., Rockville 20850	240-777-4600
8818 Georgia Ave., Silver Spring 20910.....	240-777-3075
12900 Middlebrook Rd., Germantown 20874.....	240-777-3420

Prince George's County

6505 Belcrest Rd., Hyattsville 20782.....	301-209-5000
425 Brightseat Rd., Landover 20785.....	301-909-6300
4235 28th Ave., Temple Hills 20748.....	301-316-7700

St. Mary's County

23110 Leonard Hall Drive, Carter Bldg., Leonardtown 20650 ..	240-895-7000
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www.dhmh.state.md.us/mma

This program pays for medical expenses.

Who Is Eligible?

Qualifying depends on:

- Household income
- Number of people in your household
- Age
- Category as child, parent or other caregiver, relative, aged, blind, or disabled
- From \$2,500 in total resources including cash, bank accounts, securities, etc. (This limit depends on your household size.)

Household Size	Resource Standard
1	\$2,500
2	\$3,000
For each additional person add	\$100

Find your household size on this chart (parents, spouses, and their minor children). If your monthly income is less than or equal to the amount to the right, you may be eligible for medical assistance.

Household Size	Monthly Income
1	\$350
2	\$392
3	\$434
4	\$475
5	\$521
6	\$573
7	\$645
8	\$709

If your income is higher than the above amounts, you may still qualify if you have very high medical bills.

Also, if you are a Medicare beneficiary entitled to Medicare hospital benefits under Part A, you may be eligible for payment of your Medicare premiums. For more information, call **1-800-492-5231** or **1-410-767-5800**.

Where Do I Apply?

Apply at the Department of Social Services. See **pages 25** and **26** for your nearest office.

Food Supplement Program (formerly Food Stamps)

www.dhr.state.md.us

This program helps you to buy food.

Who Is Eligible?

Eligibility depends on your household size and monthly income.

Find your household size on this chart. If your monthly income is less than or equal to the amount to the right, you may be eligible for the Food Supplement Program.

Household Size	Gross Monthly Income
1	\$1,127
2	\$1,517
3	\$1,907
4	\$2,297
5	\$2,687
6	\$3,077
7	\$3,467
8	\$3,857
For each additional person add	\$ 390

If your income level is higher, you may still qualify if you have household members who are over 60 years old or who have disabilities.

Also, if everyone in your household is under 60 years old:

- You may have up to \$2,000 in total resources (cash, bank accounts)

If at least one member of your household is 60 or older or disabled:

- You may have up to \$3,000 in total resources.

Where Do I Apply?

Apply at the Department of Social Services. See **pages 25 and 26** for your nearest office. For more information, call **443-423-6300** in Baltimore City.

SAVE ENERGY, SAVE MONEY TIP:

Thermostat setting: winter 68°F; summer 78°F.

Kidney Disease Program

The Kidney Disease Program (KDP) provides reimbursement for approved services required as a result of end-stage renal disease (ESRD). KDP eligibility is offered to permanent Maryland residents.

Applications may be obtained from the affiliated dialysis or transplant facility or by calling the Kidney Disease Program at **410-767-5000**. Completed applications and all required documentation should be submitted to the following address:

Kidney Disease Program of Maryland
201 W. Preston Street, Room SS3
Baltimore, MD 21201

Medbank of Maryland, Inc.

www.medbankmd.org

The Medbank of Maryland, Inc. is a privately funded 501(c) nonprofit organization dedicated to providing access to life-saving prescription medications for those who cannot afford them.

For more information, call..... **410-821-9262**

SAVE ENERGY, SAVE MONEY TIP:

Turn off the lights when the room is not occupied.

Maryland Primary Adult Care Program (PAC)

www.dhmf.state.md.us/mma

This federally approved Medicaid waiver program provides primary care medical services plus helps to pay for medically necessary prescription drugs.

The Maryland Primary Adult Care Program (PAC) is for low-income residents who are not eligible for Medicaid or Medicare benefits. An individual must have an income at or below 116% of the Federal Poverty Level (FPL). The income limit for larger households is 100% of the FPL.

What Does It Cover?

Enrollees must join or will be assigned to a medical care organization that will cover all visits to a primary care provider. PAC does not cover specialty care or any services in a hospital. Enrollees pay \$2.50 for each prescription filled on the Department's Preferred Drug List (PDL) and \$7.50 for those prescription drugs not on the PDL.

For more information on available services, please call **1-888-754-0095**.

How Do I Apply?

For eligibility questions or to request an application, please call **1-800-226-2142**.

Maryland Children's Health Program (MCHP)

www.dhmf.state.md.us/mma/mchp

Maryland Children's Health Program (MCHP) is for pregnant women of any age and children up to age 19, if the family income is:

Family Size	Children	Pregnant Mothers
1	\$21,660	\$26,000
2	\$29,140	\$36,425
3	\$36,620	\$45,775
4	\$44,100	\$55,125
5	\$51,580	\$64,475
For each additional family member, add	\$7,480	\$9,350

Maximum Family Income Limit, effective March 1, 2009

Maryland Children's Health Program (MCHP) Premium is a program offered to uninsured children up to age 19, who have not dropped employer-sponsored health insurance within the previous 6 months, and who have paid the monthly premium payment per family. Financial eligibility is based on family income that is at or below:

Family Size	Children above 200% through 250% FPL	Children above 251% through 300% FPL
1	\$27,075	\$32,490
2	\$36,425	\$43,710
3	\$45,775	\$54,930
4	\$55,125	\$66,150
5	\$64,475	\$77,370
For each additional family member, add	\$9,350	\$11,220
You Pay	\$ 48	\$ 60

Maximum Family Income Limit, effective March 1, 2009

For both MCHP and MCHP Premium, assets are not considered. MCHP beneficiaries receive health benefits through HealthChoice, Maryland's Medicaid Managed Care Program. MCHP Premium beneficiaries receive health benefits through either HealthChoice or the family's Employer Sponsored Health Insurance. To apply for MCHP or MCHP Premium, applications may be filed by mail or in person at local Health Departments, in person at Local Departments of Social Services, or by calling **410-649-0512** for information. See **pages 25 and 26** for the nearest DSS office.

Dial 3-1-1 for PAC and MCHP Hotline.

SAVE ENERGY, SAVE MONEY TIP:

When washing clothes, select the appropriate water level and use the shortest water cycle to provide proper cleaning.

Supplemental Nutrition Program for Women, Infants and Children (WIC)

www.fns.usda.gov/wic

Provides healthy foods, nutrition counseling and health care referrals at no cost.

Who Is Eligible?

This program helps pregnant women, new mothers, nursing mothers, babies and children under five years old.

Find your household size on this chart. If your monthly income is less than or equal to the amount on the right, you may be eligible for the WIC program.

Household Size	Monthly Income
	Effective April 6, 2009 – April 5, 2010
1	\$1,669
2	\$2,246
3	\$2,822
4	\$3,399
5	\$3,976
6	\$4,552
7	\$5,129
8	\$5,705
For each additional person, add	\$ 577

Where Do I Apply?

For more information, call **1-800-242-4942** for the location nearest you.

SAVE ENERGY, SAVE MONEY TIP:

Use energy-saving settings on washer, dryer, dishwasher, refrigerator; run dishwasher on full and use the air dry feature.

Meals On Wheels Of Central Maryland, Inc.

www.mealsonwheelsmd.org

Meals on Wheels is a nonprofit organization that provides home-delivered nutritious meals to people of any age or economic status who are unable to shop for their groceries or prepare their own meals. Meals on Wheels delivers two nutritious meals a day, Monday through Friday, between the hours of 11:00 a.m. and 1:30 p.m. Meals are also delivered on holidays that fall during the week.

Meals on Wheels provides service in Baltimore City and Anne Arundel, Baltimore, Carroll, Harford, and Howard counties. Service is also available in limited areas of Fredrick and Montgomery counties.

To apply for service, call **410-558-0827**, or call toll-free **1-866-558-0827**.

Homeowner's Property Tax Credit

www.dat.state.md.us

Provides a credit against the property tax bill of qualified homeowners.

Who Is Eligible?

This program is available to qualified homeowners regardless of their age.

What Is Required to Apply?

Property taxes that exceed a fixed percentage of the person's gross income.

Where Do I Apply?

Maryland Department of Assessments and Taxation
Homeowner's Tax Credit Program
301 W. Preston Street, Room 900
Baltimore, MD 21201-2395

Baltimore Metropolitan Area.....**410-767-4433**

St. Ambrose Housing Aid Center, Inc.

www.stambros.org

St. Ambrose Housing, founded by Vincent Quayle, has been helping Baltimoreans with housing issues for over 35 years. The mission of this nonprofit agency is to create, preserve and maintain equal housing opportunities with low and moderate income people and to encourage and support strong and diverse neighborhoods.

Home Ownership

We specialize in helping first-time homebuyers make their dream a reality.

410-366-8550

Homesharing

We match people who have extra room in their homes with people who need affordable housing. We screen carefully, check references, and try to make a match.

410-366-6180

Foreclosure Prevention Counseling

We can help with budget counseling, negotiations with mortgage companies and application procedures for special programs.

410-366-8550

Rental Services

St. Ambrose owns and manages 300 affordable rental units in Baltimore City and County. For more information call **410-366-8550**.

Housing Development

Each year, St. Ambrose rehabs and resells 25 quality homes in Baltimore City. Teachers, police and fire personnel are given priority consideration. For more information call **410-366-8550**.

SAVE ENERGY, SAVE MONEY TIP:

Wash only full loads of clothes in cold water.

Maryland Department Of Housing And Community Development

www.dhcd.state.md.us

Housing Rehabilitation Programs

Single Family Housing (SFH) Rehabilitation Programs provide rehabilitation funds for housing or plumbing repairs for single family, owner-occupied properties and one-to-four unit rental properties. The program is funded by the state of Maryland and is administered by the SFH of the Maryland Department of Housing and Community Development (DHCD).

Lead Hazard Reduction Grant and Loan Program

Single Family Housing Program also provides funding to assist homeowners and landlords to lessen the risk of lead poisoning and preserve the housing stock by reducing or eliminating lead-based hazards. The program is funded by the state of Maryland and is administered by the Single Family Housing Program of the Maryland Department of Housing and Community Development (DHCD).

For More Information, Please Contact:

Maryland Department of Housing and Community Development
Single Family Housing Program

100 Community Place

Crownsville, MD 21032-2023

410-514-7565 or **1-800-638-7781**

SAVE ENERGY, SAVE MONEY TIP:

A 10-minute shower using an energy-efficient showerhead can save 10,000 gallons of water a year.

Rental Allowance Program (RAP)

www.baltimorehousing.org

This program provides a monthly rental allowance.

What Does It Pay?

Money towards your rent for up to 12 months.

Who Is Eligible?

Homeless or limited-income households with critical housing needs.

Where Do I Apply?

Annapolis.....	410-626-1908
Community Action Agency	
Anne Arundel County.....	410-222-6200
Housing Commission of Anne Arundel County	
Baltimore City	443-984-2228
Housing Authority	
For general information	443-984-2222
Baltimore County.....	410-853-8990
Housing Office	
Calvert County	410-535-5010
Housing Authority	
Carroll County	410-857-2999
Department of Human Services	
Cecil County	410-996-0100
Department of Social Services	
Charles County	301-934-9305
Department of Community Services	
Harford County	410-638-3045
Housing Agency	
Howard County	410-313-6440
Community Action Council	
Montgomery County	240-777-4400
Rental Assistance Program	
Prince George's County	301-883-4663
Department of Housing & Community Development	
St. Mary's County	301-475-4200
Housing Authority	

Renter's Tax Credit

www.dat.state.md.us

This program offers a tax credit for individuals who rent.

What Does It Pay?

Up to \$750 a year.

Who Is Eligible?

Renters who are:

- Age 60 and over, OR
- 100% disabled, OR
- Surviving spouse of someone who would have been 60 or older or disabled
- Under 60 years old AND
 - Have one or more dependents under 18 living in your household and
 - Do not receive federal or state housing subsidies, and
 - Have income below certain limits

Who is not eligible?

Renters are not eligible if the dwelling is rented from the Public Housing Authority or from an exempt organization.

Where Do I Apply?

Maryland Department of Assessments and Taxation
Renter's Tax Credit Program
301 W. Preston Street, Room 900
Baltimore, MD 21201-2395

In Baltimore Metropolitan Area..... **410-767-4433**

SAVE ENERGY, SAVE MONEY TIP:

Use foam draft protectors to insulate around electrical outlets – turn off electricity when installing.

Weatherization

www.dhr.state.md.us

This program helps save energy by weatherizing your home.

What Do You Get?

If you qualify, you may receive the following FREE services depending upon the needs of your home.

- Furnace tune-up and cleaning
- Insulation
- Hot water heater insulation jacket
- Sealing to stop unnecessary air leaks

Who Is Eligible?

Find your household size on the chart below. If your monthly income is less than or equal to the amount to the right, you may qualify for free weatherization.

Household Size	Maximum Monthly Income Standards	Maximum Yearly Income Standards
1	\$1,579.37	\$18,952.50
2	\$2,124.79	\$25,497.50
3	\$2,670.20	\$32,042.50
4	\$3,215.62	\$38,587.50
5	\$3,761.04	\$45,132.50
6	\$4,306.45	\$51,677.50
For each additional person, add	\$ 545.00	\$ 6,545.00

If your income is more than this, help may still be available.

Where Do I Apply?

Ask about weatherization when you apply for your energy assistance grant.

For your nearest office, see **pages 18-20**, or call **443-984-1066**.

Saving energy lowers your fuel bills.

SAVE ENERGY, SAVE MONEY TIP:

Install programmable thermostats.

Coalition to End Childhood Lead Poisoning

www.leadsafe.org

The Coalition to End Childhood Lead Poisoning is a 501(c)(3) nonprofit organization whose mission is to prevent childhood lead poisoning. Recognized nationally for its innovative work, the coalition currently serves the community in four very important ways:

- Early intervention
- Prevention
- Education
- Outreach services

For more information, call:

Baltimore Metropolitan Area..... **410-534-6447**

Toll Free **1-800-370-5323**

Baltimore Neighborhoods, Inc.

Provides help with tenant/landlord problems or housing discrimination in the Baltimore Metropolitan Area.

..... **410-243-4468**

Legal Aid Bureau, Inc.

A nonprofit organization which provides legal services to limited-income families.

..... **410-951-7777**

SAVE ENERGY, SAVE MONEY TIP:

Close drapes or blinds during summer days; open during winter to let sun in.

Senior Information and Assistance Maryland Department of Aging

www.MDoa.state.md.us

Anne Arundel County

Department on Aging
2666 Riva Rd., Suite 400, Annapolis 21401 **410-222-4464**
..... **1-800-492-2499**
7320 Ritchie Hwy., Glen Burnie 21061..... **410-222-6707**

Baltimore City

Commission on Aging and Retirement Education
10 N. Calvert St., Suite 300, Baltimore 21202..... **410-396-2273**

Baltimore County

Baltimore County Department on Aging
611 Central Ave., Towson 21204..... **410-887-2594**

Calvert County

Office on Aging **301-855-1170**
450 W. Dares Beach Rd., Prince Frederick 20678..... **410-535-4606**

Carroll County

Bureau of Aging
125 Stoner Ave., Westminster 21157 **410-386-3800**
Mt. Airy Senior Center **410-795-1017**

Cecil County

Department on Aging
214 North St., Elkton 21921 **410-996-5295**

Charles County

1210 Charles St., LaPlata 20646..... **301-609-5712**

Harford County

Harford County Office on Aging
145 N. Hickory Ave., Bel Air 21014..... **410-638-3025**

Howard County

MD Access Point
6751 Columbia Gateway Dr., Columbia 21046 **410-313-5980**
..... **1-800-506-5806**

Montgomery County

Aging and Disability Services & Senior Information and Assistance
401 Hungerford Dr. - 3rd Fl., Rockville 20850..... **240-777-3000**

Prince George's County

Department of Family Services, Aging Services Division
6420 Allentown Rd., Room 12, Camp Springs 20748 **301-265-8450**

St. Mary's County

41780 Baldrige St., Leonardtown 20650..... **301-475-4200**
ext. 1064

When no TTY is given, you may reach the local Senior Information & Assistance office by calling the Maryland Relay System at **1-800-735-2258**.

Consumer Credit Counseling Service of Maryland, Inc. (CCCS)

(By appointment only)
Baltimore Metropolitan Area **410-747-6803**
Statewide..... **1-800-642-2227**

CCCS also offers telephone counseling.

Locations:

Bel Air, 1201 Agora Dr., Suite 2D, 21014

Catonsville, 757 Frederick Rd., 21228

Essex, 408 Eastern Boulevard, 21221

Easton, 219 Marlboro Rd., Suite 46, Easton Marketplace
Shopping Center, 21601

Owings Mills, 10220 S. Dolfield Rd., Suite 105, Owings Centre, 21117

Parkville, 7905B Harford Rd., 21234

Ritchie Hwy., 5410 Ritchie Hwy., Suite B, 21225

Salisbury, 242 Tilghman Rd., Suite 242, 21804

Women's Law Center Of Maryland

www.wlcmd.org

The Women's Law Center of Maryland (WLC), a nonprofit organization established in 1971, advocates for an equal playing field in the law for women and children. For more than a quarter of a century, the WLC has fought and won many battles to protect and preserve the rights of women — by equating the public and the judiciary on the effects of legal decisions affecting women, by monitoring compliance with the law, by seeking to change unjust laws and unjust lawmaking, and by implementing innovative programs to pave the way for systemic change.

Protection Order Advocacy and Representation Project (POARP) - Baltimore County, Baltimore City and Carroll County

Mondays - Fridays, 8:30 a.m. to 4:30 p.m.

Baltimore City	410-783-0377
Baltimore County.....	410-887-3162
Carroll County.....	410-386-2440

A project of the Women's Law Center, the Protection Order Advocacy and Representation Project (POARP) provides free representation to victims of domestic violence (regardless of gender) in Final Protection Order hearings in Circuit Court. Staff attorneys work with clients who have been abused by an intimate partner (current or former boyfriend or girlfriend, current or former spouse, parent of a child in common).

POARP services are free and can include:

- Assistance with the completion of a Petition for Protection from Domestic Violence
- Representation at Final Protection Order hearings
- Assistance with and representation in contempt proceedings to enforce Final Protection Orders
- Assistance with and representation in modification proceedings to change the terms of a Final Protection Order
- Assistance with and representation in appeals from Final Protection Order hearings that were held in District Court
- Assistance with referrals to other resources
- Safety planning
- Accompaniment to the Police Commissioner's office to file criminal charges
- Accompaniment in criminal proceedings and assistance through the criminal process

Maryland Public Service Commission (PSC)

The governmental agency that regulates Maryland's utilities and directly assists consumers through its Consumer Assistance Division.

Baltimore Metropolitan Area.....	410-767-8000
Statewide.....	1-800-492-0474

Project Self Sufficiency Employment Services

Assists unemployed, marginally-employed, unskilled and under-educated men and women in Baltimore County in preparing for and securing work that offers job retention and wage progression opportunities.

For information, contact:

Community Assistance Network.	410-285-4674 ext. 122
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The Office of the Commission of Financial Regulation

Provides help with your credit report..... **410-230-6100**

The Office of the People's Counsel (OPC)

www.opc.state.md.us

A public legal office that helps utility consumers..... **410-767-8150**

SAVE ENERGY, SAVE MONEY TIP:

Clean or change air filters on heating and cooling system monthly.

There are many ways to plan a budget. This one is very popular:

Expenses

Shelter – monthly
 Rent or mortgage _____
 Phone _____
 Utilities _____
 Heat _____
Add for total shelter \$ _____

Food

Weekly \$ _____ x 4 = _____
 (Multiply the weekly total by 4 to get a monthly total)
 School meals \$ _____ x 4 = _____
 (Multiply the weekly total by 4 to get a monthly total)
Add for total food \$ _____

Household

Cleaning supplies _____
 Laundry weekly \$ _____ x 4 = _____
 (Multiply the weekly total by 4 to get a monthly total)
 Monthly credit payments – (car, furniture, etc.) _____
 (Include monthly credit and layaway payments)
 Clothes _____
 Medical _____
 School expenses _____
 Personal items _____
 Insurance _____
 Savings _____
 Other _____
Add for total household \$ _____

Expenses

Add totals from left column
 Shelter – monthly _____
 Food _____
 Household _____
Total expenses \$ _____

Income

Monthly cash income (See bottom of **page 11**) _____
 Food Stamps (See **page 28**) _____
Total income \$ _____

If your expenses are more than your income, see if you can cut back on spending (e.g., clothes and personal items). If you have large credit payments that are more than you can handle, turn to **page 41** for Consumer Credit Counseling Service’s telephone number.

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