

THE PURPLE BOOKLET 2008-2009



*A Booklet of Social and
Human Service Assistance Programs*

BGE
We're on it.™

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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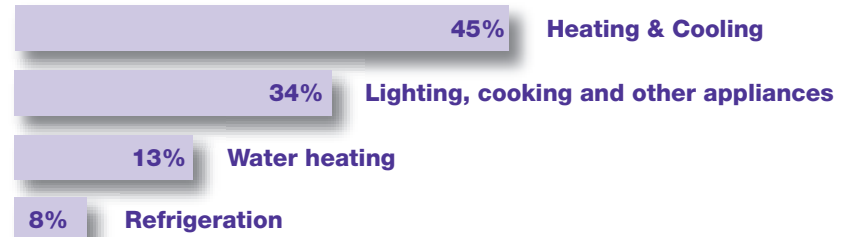
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WHERE YOUR HOME’S ENERGY DOLLARS GO



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 7 and 8 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**

**BGE SPECIAL PROGRAMS
 WWW.BGE.COM**

Budget Billing

Budget Billing lets you spread your annual BGE bills into even monthly payments subject to periodic reviews. This helps you plan what your bill will be. We pay 6% simple interest on any credit balance. There is no charge for this billing option. We review your account on a regular basis throughout the year so you won't end up with a large deficit or overpayment. If your payment amount needs to be adjusted up or down, we will notify you the month prior to the change. To sign up, call **410-685-0123** or **1-800-685-0123** 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 eligible for Maryland Energy Assistance Program (MEAP) who participate in Universal Service Protection Program (USPP) may qualify for up to \$144 a year in discounts 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 discount depends on your income. To find out if you qualify for this program or to receive more information, call **410-685-0123** or **1-800-685-0123** outside the Baltimore Metropolitan Area.

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 3:00pm. 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. These 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 later 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.

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 **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 page 15
 - The OHEP office locations are listed on pages 18 and 19
 - **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 page 13 and 14).

This program helps people pay their energy bills after they have received help from government programs. Eligible BGE customers have a cash payment applied to their outstanding bill; in addition, BGE applies a credit of \$.50 on every dollar paid by Fuel Fund and the customer.

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.

APPLYING FOR HELP WITH YOUR ENERGY 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.

WHAT IS YOUR MONTHLY INCOME?

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 \$ _____

FIRST CALL FOR HELP

If you are a Maryland resident looking for assistance, you can contact

First Call For Help. 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

First Call For Help will put you in touch with the best agency to meet your needs.

You can contact First Call For Help 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 First Call For Help 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.FUELFUNDMARYLAND.ORG

This program helps people pay their energy bills after they have received help from government programs. Eligible BGE customers have a cash payment applied to their outstanding bill; in addition, BGE applies a credit of \$.50 on every dollar paid by Fuel Fund and the customer.

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.

Where Do I Apply?

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

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

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 **410-783-2902**

Areas served: 21223, 21230

Save Energy, Save Money Tip:

- Install faucet aerators in kitchen and baths

FUEL FUND CONT.

BY COUNTY

Baltimore County

Hillendale	410-339-6457
Dundalk	410-285-4674
Randallstown	410-887-0631
Catonsville	410-747-3312
Essex/Towson/Parkville/Carney	410-853-3866
Lansdowne	410-247-0093
Rosedale	410-682-6607
Carroll County	410-857-2999
Cecil County	410-996-0270
Harford County	410-638-3240
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 care giver of an elderly customer, contact CARE at 410-396-2273.*

OFFICE OF HOME ENERGY PROGRAMS (OHEP) WWW.DHR.STATE.MD.US

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 for a past due bill under this program. 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	\$1,516.65	4	\$3,091.65
2	\$2,041.65	5	\$3,616.65
3	\$2,566.65	6	\$4,141.65
For each additional person add			\$525.00

Where Do I Apply?

Apply at your local OHEP office anytime during the year. **See pages 18 and 19 for your nearest office.**

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

Save Energy, Save Money Tip:

- Lower water heater thermostat 120°F

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:

$$\begin{array}{r} \$1,200 \text{ a year in gas and electric} \\ - \$ 200 \text{ MEAP grant} \\ \hline \$1,000 \text{ divided by 12 months} = \$83 \text{ a month utility payment} \end{array}$$

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.

USPP CONT.

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 7.

See pages 18 and 19 for your nearest office.

Save Energy, Save Money Tip:

- Use Compact fluorescent lights in high 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) 1700 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 3314 Ayrdale Ave., 21216	410-396-4770 443-984-1384
Southern Community Action Center Cherry Hill Shopping Center, 606 Cherry Hill Rd., 21225	410-545-0900
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 TTY	1-800-201-7165 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 AND WEATHERIZATION
WWW.DHR.STATE.MD.US**

BY COUNTY

	OHEP	Weatherization
Anne Arundel County Community Action Agency 251 West St., Annapolis 21401	410-626-1910 410-269-8447	410-879-2283
Baltimore County Drumcastle, 6401 York Rd., Towson 21212	410-853-3385	410-285-4674
Calvert County Southern MD Tri-County, Community Action Committee 8371 Leonardtown Rd., Hughesville 20637	410-535-1010 301-870-3770	410-535-1010 301-870-3770 ext. 34
Carroll County Human Service Programs 10 Distillery Dr., Westminster 21158	410-857-2999 410-876-5407	410-386-3600
Cecil County Department of Social Services 135 E. High St., Elkton 21921	410-996-0270	410-879-2283
Charles County Southern MD Tri-County, Community Action Committee 8371 Leonardtown Rd., Hughesville 20637	301-274-4474	301-274-4474 ext. 34
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	410-879-2283
Howard County Community Action Council, Inc. 6751 Columbia Gateway Dr., 2nd fl., Columbia 21046	410-313-6440	410-879-2283
Montgomery County Department of Health and Human Services 1301 Piccard Dr., Rockville 20852	240-777-4450	240-777-4450
Prince George's County Department of Social Services, 425 Bright Seat Rd., Landover, 20785 9400 Peppercorn Pl., Suite 120, Largo 20774	301-909-6300	301-223-9084
St. Mary's County Southern MD Tri-County, Community Action Committee	410-535-1010	410-535-1010 301-475-5574

301-475-5574

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 \$255/month
2	\$466/month
3	\$565/month
4	\$684/month
5	\$792/month
6	\$871/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 27 and 28 for your nearest office.**

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 27 and 28 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 2008.

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 2008, they:

- Were raising one child and earned less than \$33,995*.
- Were raising two or more children and earned less than \$38,646*.
- Had no children, earned less than \$12,880* and were between ages 25 and 64.

** These are the income limits for single workers. The income limit for a married worker is \$3,000 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 \$38,000.

For More Information

First Call For Help provides information on the Earned Income Credit and locations for free tax preparation.

Local to Baltimore **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:

- \$637 - for a single person age 65 or older
- \$956 - 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
- 2503 Edison Highway, 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
- 300 Big Elk Mall, 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 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 27 and 28 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**

Save Energy, Save Money Tip:

- Choose EnergyStarSM appliances when possible for lower operating costs

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	443-423-7800

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	410-421-8500

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 Ave., Essex 21221	410-853-3800
7701 Dunmanway, 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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Save Energy, Save Money Tip:

- Select the appropriate water level and use the shortest water cycle to provide proper cleaning

DEPARTMENT OF SOCIAL SERVICES(DSS/DHR) (CONT.)

Carroll County

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

Cecil County

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

Charles County

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

Frederick County

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

Harford County

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

Howard County

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

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, Carter Bldg., Leonardtown 20650 240-895-7000

FEDERAL MEDICAL ASSISTANCE PROGRAM (MEDICAID) 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 27 and 28 for your nearest office.**

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 Food Stamps.

Household Size	Gross Monthly Income
1	\$ 1,107
2	\$ 1,484
3	\$ 1,861
4	\$ 2,238
5	\$ 2,615
6	\$ 2,992
7	\$ 3,369
8	\$ 3,746
For each additional person add	\$ 377

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, securities, personal property, etc.).

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

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

Where Do I Apply?

Apply at the Department of Social Services. **See pages 27 and 28 for your nearest office.**

For more information, call **443-423-6300** in Baltimore City.

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

Save Energy, Save Money Tip:

- Turn off lights when room is not occupied

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**.

MARYLAND PRIMARY ADULT CARE PROGRAM (PAC)
WWW.DHMH.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), and resources at or below \$4,000. The income limit for larger households is 100% of the FPL and resources at or below \$6,000.

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**.

Save Energy, Save Money Tip:

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

MARYLAND CHILDREN'S HEALTH PROGRAM (MCHP)
WWW.DHMH.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	\$20,800	\$26,000
2	\$28,000	\$35,000
3	\$35,200	\$44,000
4	\$42,400	\$53,000
5	\$49,600	\$62,000
For each additional family member, add	\$ 7,200	\$ 9,000

Maximum Family Income Limit, effective March 1, 2008

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	\$26,000	\$31,200
2	\$35,000	\$42,000
3	\$44,000	\$52,800
4	\$53,000	\$63,600
5	\$62,000	\$74,400
For each additional family member, add	\$ 9,000	\$10,800
You Pay	\$46	\$58

Maximum Family Income Limit, effective March 1, 2008

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 27 and 28 for the nearest DSS office.**

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 July 1, 2008 - June 30, 2009
1	\$1,604
2	\$2,159
3	\$2,714
4	\$3,269
5	\$3,824
6	\$4,379
7	\$4,934
8	\$5,489
For each additional person, add	\$ 555

Where Do I Apply?

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

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, Montgomery, and Prince George's 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**

Save Energy, Save Money Tip:

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

Save Energy, Save Money Tip:

- Wash only full loads of clothes in cold water

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

Mortgage Counseling

We can help with budget counseling, negotiations with mortgage companies and application procedures for special programs.
410-366-8550

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:

- Repair leaky faucets and toilets

Save Energy, Save Money Tip:

- A ten-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	\$1,516.65	\$18,200
2	\$2,041.65	\$24,500
3	\$2,566.65	\$30,800
4	\$3,091.65	\$37,100
5	\$3,616.65	\$43,400
6	\$4,141.65	\$49,700
For each additional person, add	\$ 525.00	\$ 6,300

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 and 19, or call 443-984-1066.

Saving energy lowers your fuel bills.

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

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

LEGAL AID BUREAU, INC.

**A nonprofit organization which provides legal services
to limited-income families. 410-539-5340**

Save Energy, Save Money Tip:

- Install programmable thermostats

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 unjustly 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, 8:30a.m. to 4:30p.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 representation to victims of domestic violence in Final Protection Order hearings in the Circuit Court for Baltimore County. POARP attorneys work with clients who have been abused by an intimate partner for Baltimore County. (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

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

MONTHLY BUDGET SAMPLE

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 6)
 Food Stamps (See page 13)
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 29 for Consumer Credit Counseling Service’s telephone number.

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NOTES



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P.O. Box 1475

Baltimore, Maryland 21203-1475

www.bge.com