

community resource guide

2019–2020



An Exelon Company



Community Resource Guide

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 website for updated information. If you have questions, comments or suggestions, please write to us at:

BGE External Affairs Department
P.O. Box 1475
Baltimore, Maryland 21203-1475
bge.com

or see **page 3** for our phone numbers. The Community Resource Guide is available in Spanish. For additional copies of the English or Spanish version, please call **800.685.0123**.

Visit Us Online

Visit **bge.com** to report an electric outage, start, stop and move your service and view our interactive outage map. You can also use the mobile-enabled version of **bge.com** to report an outage, view the outage map or contact customer service using your mobile device. You also have the capability to use your smart phone to pay your bill, update your profile and compare your energy usage via our mobile-enabled website. You can also Like us on Facebook and follow us on Twitter, YouTube and Flickr.

Visit the Community Resource Guide online at
bge.com

Table Of Contents

BGE PROGRAMS AND PAYMENT OPTIONS..... 1

- Energy Choice.....2
- If Bills are Getting the Best of You.....3
- BGE Special Programs3
- BGE Payment Options5
- Disconnection and Reconnection of Service6
- Electric Outages and Gas Emergencies6

HOW TO APPLY FOR HELP WITH YOUR ENERGY BILLS7

- How to Apply for Help with Your Energy Bills8
- 2-1-1 Maryland.....9
- Fuel Fund of Maryland, Inc.10
- Local Fuel Funds.....10
- Other Helping Agencies11
- Maryland Office of Home Energy Programs (OHEP).....12
- Utility Service Protection Program (USPP)13
- Energy Assistance.....14

FINANCIAL INFORMATION17

- Emergency Assistance18
- Department of Human Resources.....18
- Temporary Cash Assistance (TCA)18
- Federal and Maryland Earned Income Tax Credit (EITC).....19
- Supplemental Security Income (SSI)20
- Temporary Disability Assistance Program (TDAP)20
- Workers’ Compensation Commission20
- Unemployment Insurance.....21
- Department of Social Services (DSS/DHR).....21

HEALTH INFORMATION 23

- Maryland Health Connection24
- Food Supplement Program (Formerly Food Stamps)25
- Social Security Administration
 - Help with Medicare Prescription Drug Costs.....25
- Maryland Transportation Administration (MTA)
 - Mobility and Paratransit Program.....25

Supplemental Nutrition Program for
 Women, Infants and Children (WIC) 26
 Meals on Wheels of Central Maryland, Inc..... 26
 Community Assistance Network Baltimore County Food Pantry... 26

JUST FOR SENIORS 27

Senior Information and Assistance - Maryland Department
 of Aging (SIA) 28
 The National Council on Aging (NCOA) 30
 The Alzheimer’s Association - Greater Maryland Chapter 30

HOUSING INFORMATION 31

St. Ambrose Housing Aid Center, Inc. 32
 Maryland Department of Housing and
 Community Development 33
 Rental Allowance Program (RAP) 34
 Renter’s Tax Credit..... 35
 Green & Healthy Homes Initiative..... 35
 Weatherization..... 36

OTHER SOURCES OF SUPPORT AND INFORMATION 37

Maryland Legal Aid 38
 CCCSMD (Credit Counseling) 38
 Women’s Law Center of Maryland 39
 Maryland Public Service Commission (PSC)..... 40
 The Office of the Commission of Financial Regulation..... 40
 The Office of the People’s Counsel (OPC) 40
 BGE Safety Message 41
 Home Energy-Saving Checklist 42
 Index 44

BGE Programs and Payment Options

Energy Choice

Energy Choice allows you to make smart energy choices and decide which energy supplier best fits your needs. You can choose to purchase your gas and/or electricity from any energy supplier that is licensed by the Maryland PSC and registered with BGE.

Be sure to research and compare suppliers. Look carefully at the details of each supplier's offers and contract terms. Does the supplier offer flat rate, charge a variable market rate, or guarantee a discount compared to BGE's price? Also consider the length of the contract term and ask if the supplier charges an early termination fee.

- 1 For electricity supply, use the BGE Electric Supply Comparison Information, which appears in the "Important Information About Your Bill" section on your BGE bill, to compare BGE to other suppliers' offers. You can also find BGE's historic gas prices and BGE's electric supply price information at **bge.com/energychoice**.
- 2 Before signing a contract with a new supplier, be sure the company is licensed by the Maryland PSC and registered by BGE. For a list of suppliers and contact information, visit **bge.com/energychoice** or visit **psc.state.md.us**.
- 3 Once you have selected a supplier, contact them directly. Suppliers will request your Choice ID number when you sign up for or change your electric or gas plan. Refer to the Electric and Gas Choice ID numbers on the 1st page of your BGE bill. Your Electric Choice ID number appears to the right of the "electric circle chart" and the Gas Choice ID number appears to the right of the "gas circle chart." **Choice ID numbers are not the same as your BGE account number.**
- 4 After you authorize a supplier to enroll you, they will contact BGE.

Even when you choose other energy suppliers, BGE will deliver your gas and electricity, maintain pipes and wires, restore power after an outage and provide emergency service.

SAVE ENERGY, SAVE MONEY TIP:

Choose EnergyStarSM appliances when possible for lower operating costs.

If Bills are Getting the Best of You...

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 3–6** for special BGE programs and additional bill payment options.

Collection Questions:

..... **800.685.2210**

Business Office (for all other requests or questions):

..... **800.685.0123**

BGE Special Programs

Budget Billing

Budget Billing smoothes your utility payments by spreading them evenly throughout the year, so you will know what to expect each month. So despite unpredictable swings in the weather, your energy bills are still predictable.

Under this payment plan, BGE calculates your budget bill amount by averaging your 12 most recent gas and electric bills plus any accumulated imbalance amount. BGE will still continue to read your meter each month and your bill will always show details of the actual charges and consumption for the billing period, as well as your account balance.

To prevent any large deficits or overpayments, BGE will review your account throughout the year. If your budget billing amount needs to be adjusted higher or lower than current monthly payments to reflect your actual usage, BGE will notify you one month prior to the change with your new Budget Billing payment amount. Interest at the rate of one half of one percent per month is applied to any credit balance in your Budget Billing account. Interest will be credited annually to all customers in the month of June.

BGE Special Programs (cont.)

If you have selected an alternate gas or electric supplier, BGE will still deliver your energy. However, your Budget Billing amount will only include your gas and/or electric delivery service charges from BGE. The charges from your supplier will be listed as a separate item on your bill. Most residential and small commercial customers are eligible for Budget Billing and you can join or withdraw from the program at any time. To sign up for Budget Billing, call **800.685.0123**.

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 **800.685.0123**.

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 being liable for the account of the customer. Please call BGE at **800.685.0123** for more information.

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, a certified nurse practitioner, or physician's assistant, you may postpone service disconnection for an initial period of 30 days. You must enter into and comply with a deferred-payment plan within 30 days of submitting the certification. For more information, please call BGE at **800.685.0123**.

Hospital Program

If you are in the hospital and worried about not paying your BGE bill on time, contact a hospital social worker. The social worker will call BGE to explain the situation and discuss the time of discharge of the patient.

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. To sign up for BGEasy, call **800.685.0123**.

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, Discover, Visa (residential only) and American Express.

Note: A fee will be charged for this service. Call 888.232.0088 or use this service online at <http://paynow7.speedpay.com/BGE/index.asp>.

Internet Billing

- Check only
- 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

America's Cash Express and Global Express are BGE's authorized paybill agents:

- **Account numbers must be provided to pay the bill or turn-off notice**
- Agents accept cash, personal checks and money orders (including Department of Social Services checks).
- Hours: For your convenience, extended hours are available in the evenings and weekends. Turn-off notices must be paid by 3:00 p.m. for same day restoration!
- Locations: Stores are located in the Baltimore and the Washington, DC Metropolitan areas. For a location near you, call America's Cash Express at **877.223.2274 (877.ACE.CASH)** or Global Express at **800.989.6669**.

Note: A fee may be charged for this service.

Drop Box

For your convenience, there is a payment drop box located outside BGE's main entrance at 110 W. Fayette Street, Baltimore, MD 21201.

NO CASH PLEASE.

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 payment 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 **800.685.0123**.

Disconnection and Reconnection of Service

Disconnection of Service

Service may be disconnected for a number of reasons such as nonpayment of utility bills or security deposit, failure to allow us access to our equipment, safety issues and violation of the Code of Maryland Regulations or BGE Electric or Gas Service Tariff Provisions. The amount of advance notice required also varies based on the reason for the disconnection.

Reconnection of Service

Customers must pay the amount of the current and past-due bills in full, applicable reconnection fees, and any required deposit to have service reconnected. If a check used for payment of a turn-off notice or for service restoration is returned by the bank, the service is subject to denial without further notification.

Electric Outages and Gas Emergencies

For Reporting Electric Outages Only **877.778.2222**

For Reporting Gas Odors and Leaks **877.778.7798**

..... **800.685.0123**

Maryland Relay Access **711**

Voice **800.201.7165**

Hearing and Speech Impaired (TTY/HCP)

Baltimore Metropolitan Area **800.735.2258**

Maryland Relay Service

Speech to Speech Relay **800.785.5630**

VCO Word **888.VCO.WORD**

How to Apply for Help with Your Energy Bills

How to Apply for Help with Your Energy Bills

- 1 If you have a turn-off notice, contact BGE's Collections Department at **800.685.2210** [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 **below** for documents you need to bring
 - You may apply for assistance once per program year beginning July 1
 - The OHEP programs and eligibility requirements are described on **page 12**
 - The OHEP office locations are listed on **pages 14–16**
 - If OHEP determines you are eligible for energy assistance and you still need additional money, 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 the **Fuel Fund of Maryland** for additional help (see **page 10**).

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
- A source of income form
- You may be asked to provide additional documentation or complete additional forms as needed to determine your eligibility for the program

Social Security Cards

- For all members of the household

For Heating Assistance

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

2-1-1 Maryland

Dial 2-1-1

If you are a Maryland resident looking for assistance, you can contact **211 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
- Job training and placement
- Crisis Interventions

Dial 2-1-1 at any time for free information on and referral to thousands of services in over 150 languages. Alternate number in Greater Baltimore area: **410.685.0525**. Alternate number elsewhere in Maryland: **800.492.0618**. You can also visit **www.211md.org** to search for community resources.

You can reach 211 Maryland on a TTY (for the hearing impaired) in Baltimore by calling **410.685.2159** Monday through Friday from 8:30 a.m. to 4:45 p.m.

Fuel Fund of Maryland, Inc.

www.fuelfundmaryland.org

Fuel Fund of Maryland (FFM) helps people pay their utility bills. As part of the assistance process, FFM clients enroll in our Affordability Solutions program which assists participants with access to energy conservation programs, and “energy coaching” to provide a personalized plan to reduce their energy burden. For BGE customers, every \$2 paid by FFM and the client will be matched with an additional \$1 of support.

What Does FFM Pay?

FFM may pay a portion of a client’s outstanding energy bill owed to a utility or fuel oil company. The client is responsible for paying the balance. Payments made by, or on behalf of a client, must be verified through the utility company before FFM will commit funds.

Who Is Eligible?

Applicants must apply for energy assistance from the Office of Home Energy Programs (OHEP) prior to applying to FFM. A client’s gross household income may not exceed 200 percent of the federal poverty guidelines. Higher income households experiencing a recent, sudden, and severe financial hardship may also be eligible. A household may only receive bill assistance from FFM once per year.

How Do I Apply?

Go to **www.FuelFundMaryland.org** and click “get assistance” OR call **410.235.9080** (option 1) and for disconnects, call **211**.

Clients can only work with one fuel fund at a time because the funds and matching credits all come from Fuel Fund of Maryland.

Local Fuel Funds

Please visit Local Fuel Fund Agencies to get help with applying for the Fuel Fund.

40 West Referral and Assistance Center.....**410.233.4357**
4711 Edmondson Ave. **Area served:** *within Baltimore City: 21207/21229*

Franciscan Center.....**410.467.5340**
101 W 23rd St. **Area served:** Baltimore City

GEDCO Govans Ecumenical Development Corporation-CARES
5502 York Rd.....**410.532.2273**

Area served: 21210, 21212, 21218 (North of 33rd St. only), 21239

Howard County Community Action Council**410.313.6440**

Main Office: 9820 Patuxent Woods Dr. **Area served:** all Howard Co., except Laurel

Laurel Office: 9900 Washington Blvd. **Area served:** 20723, 20763, and 20759

Human Services Programs of Carroll County**410.857.2999**
10 Distillery Dr., Westminster 21157

Paul’s Place**410.625.0775**

1118 Ward St. **Area served:** 21223, 21230, and 21201 partially

The Salvation Army**410.783.2920**

814 Light St. **Area served:** Baltimore City

United Churches Assistance Network (UCAN) **410.628.2102**

Area served: 21111, 21152, 21131, 21030, 21031, 21093

Other Helping Agencies

The below agencies may be able to provide you with a variety of additional resources and assistance.

Anne Arundel Co Community Action Agency**410.626.1900**

Glen Burnie Office **410.626.1900 x1201**

Anne Arundel County Salvation Army **410.263.4091**

Baltimore County Community Assistance Network

Dundalk/Colgate **410.285.4674 x201**

Essex **410.285.4674 x310**

Hillendale/Towson/Parkville/Carney **410.285.4674 x126**

Randallstown **410.285.4674 x307**

Rosedale **410.285.4674 x309**

Arbutus **410.285.4674 x306**

CEFM Network (Serving the Greater Catonsville Area) **410.747.4357**

Carroll County Salvation Army **410.876.9358**

Harford County Community Action Agency **410.612.9909**

Montgomery County Salvation Army..... **301.515.5354 x11**

Prince George’s County Salvation Army **301.277.6103**

Samaritan Center

17 W. Franklin St. (Area served: Baltimore City) **410.659.4020**

(option 1)

Maryland Office of Home Energy Programs (OHEP)

www.dhr.state.md.us/OHEP

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 for a past due bill under this program within the past seven years. Funding for past due benefits is 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.

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/EUSP.

Household Size	Monthly Income*	Yearly Income*
1	\$1,821	\$21,858
2	\$2,466	\$29,593
3	\$3,111	\$37,328
4	\$3,755	\$45,063
5	\$4,400	\$52,798
6	\$5,044	\$60,533
7	\$5,689	\$68,268
8	\$6,334	\$76,003
For each additional person, add	\$ 645	\$ 7,735

* Based on 175% of the Federal Poverty Level.

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

Where Do I Apply?

Apply at your local OHEP office anytime during the year. See **pages 14–16** for your nearest office.

At least 15 days after applying, you can check the status of your application by visiting <http://myohepstatus.org>.

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 you owe for gas and electricity (current and past due). If there is any amount (\$12 or greater) left over, the amount will be divided into 12 credits that will be applied to your bill over 12 months. If there is an amount left over that is less than \$12, that amount will be applied in total to your next bill. For example, if the amount owed after applying your MEAP grant to past-due charges is \$200, your grant would be figured as follows:

$$\begin{array}{r} \$260 \text{ MEAP Grant} \\ - \$200 \text{ Amount owed at the time the grant is received} \\ \hline \$60 \text{ Grant Credit Balance will be divided by 12, so } \$5 \\ \text{would be applied as a credit to your bill for the next 12 months.} \end{array}$$

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 your bill is greater than \$400, and you have not previously participated in USPP, in order to be reconnected you must pay an amount sufficient to reduce the outstanding amount due to \$400. If you have previously participated in USPP, you must pay the greater of the amount to reduce your outstanding arrearage to \$400 or the amount covering your monthly installments in arrears and supplemental payment plan, if any.

You will not be charged a reconnection fee or an additional security deposit if you meet these requirements.

Utility Service Protection Program (USPP) (cont.)

- 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.

See pages 14–16 for your nearest Maryland OHEP office.

Energy Assistance

www.dhr.state.md.us

IN BALTIMORE CITY

Baltimore City Community Action Centers:

- Southeast Community Partnership Action Center**
3411 Bank St., 21224..... **410.545.6518**
- Eastern Community Action Partnership Center**
1731 E. Chase St., 21213..... **410.545.0136**
- Northern Community Action Partnership Center**
5225 York Rd., 21212 **410.396.6084**
- Northwest Community Action Partnership Center**
3939 Reisterstown Rd., 21215..... **443.984.1384**
- Southern Community Action Partnership Center**
606 Cherry Hill Rd., 21225 **410.545.0900**

You may mail your application to: Community Action Partnership, Energy Application, 1731 E. Chase Street, Baltimore, MD 21213.

OR email to **OHEP@baltimorecity.gov**

BY COUNTY

OHEP

Anne Arundel County
Community Action Agency
251 West St., Annapolis 21401

410.626.1900

Baltimore County *
6401 York Rd.
Towson 21212

410.853.3385

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

410.535.1010

301.870.3770
ext. 200

Carroll County
Human Services Programs
10 Distillery Dr., Westminster 21158

410.857.2999

Cecil County *
Office of Home Energy Programs
135 E. High St., Elkton 21921

410.996.0270

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

301.274.4474
301.870.3770
ext. 200

Frederick County *
Department of Social Services
420 E. Patrick St., Frederick 21701

301.600.2410

Energy Assistance (cont.)

BY COUNTY

Harford County

Community Action Agency
1321 B Woodbridge Station Way
Edgewood, 21040

Howard County

Community Action Council
9820 Patuxent Woods Dr.
Columbia 21046

Montgomery County

Department of Health and Human Services
1301 Piccard Dr., Rockville 20850

Prince George's County *

Department of Social Services
425 Bright Seat Rd., Landover, 20785

St. Mary's County

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

OHEP

410.612.9909

410.313.6440

240.777.4450

301.909.6300

301 475.5574
ext. 200
301.274.4474
ext. 200

* Interpreters for various languages are available.

SAVE ENERGY, SAVE MONEY TIP:

Choose EnergyStarSM appliances when possible for lower operating costs.

Financial Information

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 21** and **22** for your nearest office.

Department of Human Resources

mydhrbenefits.dhr.state.md.us

With myDHR, your benefits and services are a click away. Use myDHR to apply for benefits and services online, monitor the status of your cases, and update important account information.

Temporary Cash Assistance (TCA)

www.dhr.state.md.us

Temporary Cash Assistance provides cash assistance to needy families with dependent children when available resources do not fully address the family's needs and while preparing program participants for independence through work.

To be eligible, a family must cooperate with child support, participate in work activities and comply with substance abuse provisions. Adults with dependent children applying for TCA must meet financial and technical eligibility requirements. Earned and unearned income cannot exceed the benefit level paid for the assistance unit size. Sanctions may be imposed for not complying with program requirements.

For additional information, or to see if you are eligible, please apply with the Department of Social Services. See **pages 21** and **22** for your nearest office.

Federal and Maryland Earned Income Tax Credit (EITC)

www.dhs.maryland.gov

The Earned Income Tax 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.

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.

Please contact a tax advisor for more information about the EITC.

Are free tax preparation services available?

Yes, in Baltimore City and many surrounding areas, free tax preparation services may be available to families and individuals.

For More Information

2-1-1 Maryland at United Way of Central Maryland

First Call for Help

Local to Baltimore..... **Dial 2-1-1** or **410.685.0525**

Outside Baltimore **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 may be entitled to a monthly income. Call your Social Security Office at **800.772.1213** for more information.

Temporary Disability Assistance Program (TDAP)

www.dhr.state.md.us

This program helps low-income disabled Marylanders through a period of short-term disability or while they are awaiting approval of federal disability support. The program is funded through the State of Maryland and provides cash benefits to eligible individuals without dependent children.

For more information, call **800.332.6347** or contact your local Department of Social Services office. See **pages 21-22**.

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
Toll Free	800.492.0479

SAVE ENERGY, SAVE MONEY TIP:

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

Unemployment Insurance

www.dllr.maryland.gov

The Division of Unemployment Insurance provides benefits for persons who are recently unemployed through no fault of their own and who are ready, willing and able to work, and actively seeking work.

Claim Center

College Park

Towson

Phone Number

301.313.8000
877.293.4125

410.853.1600
877.293.4125

Area Serves

Calvert County
Charles County
Montgomery County
Prince Georges County
St. Mary's County

Anne Arundel County
Baltimore City
Baltimore County
Carroll County
Cecil County
Harford County
Howard County

Department of Social Services (DSS/DHR)

www.dhr.state.md.us

IN BALTIMORE CITY

Public Assistance Customer Service 443.423.6400

Apply for services, general information, counseling, referrals, and to report changes.

Baltimore City Department of Social Services Locations:

Dunbar/Orangeville Center 2919 E. Biddle St., 21213

Hilton Heights Center 500 N. Hilton St., 21229

Northeast Regional Office 2000 N. Broadway St., 21213

Northwest Center 5818 Reisterstown Rd., 21215

Harborview Center 18 Reedbird Ave., 21225

Penn-North Center 2500 Pennsylvania Ave., 21217

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

Department of Social Services (DSS/DHR) (cont.)

www.dhr.state.md.us

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**
746 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**

Carroll County

1232 Tech Ct., Westminster 21157 **410.386.3300**

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

1888 North Market St., Frederick 21701 **301.600.4555**

Harford County

2 S. Bond St., Bel Air 21014 **410.836.4700**

Howard County

9820 Patuxent Woods Dr., Columbia 21046 **410.872.8700**

Montgomery County

Department of Health and Human Services **240.777.0311**
1301 Piccard Dr., Rockville 20850 **240.777.4600**
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 **301.909.6000**
4235 28th Ave., Temple Hills 20748 **301.316.7700**

St. Mary's County

23110 Leonard Hall Dr., Carter Bldg., Leonardtown 20650 **240.895.7000**

Health Information

Maryland Health Connection

www.MarylandHealthConnection.gov

Maryland Health Connection is Maryland's official health insurance marketplace. It offers Marylanders a range of health coverage options from health insurance carriers and public health care programs. You can get the coverage you need online, over the phone or in person. You can also submit an application by mail.

Maryland Health Connection is also the only place in Maryland where individuals, families, and small businesses can get financial help with their health coverage costs, if they qualify.

For more information call **855.642.8572** or visit **www.MarylandHealthConnection.gov**.

Maryland Medicaid, Maryland Children's Health Program (MCHP), and MCHP Premium

Medicaid is a joint federal-state program that provides health coverage, long term care, and supplemental assistance with Medicare costs to low-income children, adults, parents, caretaker relatives, adults without dependent children, pregnant women, and the aged, blind, and disabled. In Maryland, Medicaid (also called Medical Assistance or "MA") is administered by the Department of Health and Mental Hygiene.

MCHP and MCHP Premium provide health coverage for children up to the age of 19. MCHP coverage is available at no cost to children who qualify. Children enrolled in MCHP Premium must pay a small amount each month in order to receive benefits.

You or members of your family may qualify for Medicaid through Maryland Health Connection and receive free or low-cost health care. Enrollment in Medicaid and the Maryland Children's Health Program (MCHP) is year-round.

You can enroll online at **www.MarylandHealthConnection.gov** or by visiting a local health department or department of social services.

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.

Where Do I Apply?

Apply at the Department of Social Services.

See **pages 21** and **22** for your nearest office or apply online at **www.mydhrbenefits.dhr.state.md.us**.

Social Security Administration Help with Medicare Prescription Drug Costs

www.socialsecurity.gov

Prescription assistance is available for people with limited income and resources. Extra help available through Social Security can pay part of your monthly premiums, annual deductibles and prescription co-payments. If you meet the eligibility requirements, this extra help could be worth about \$4,000 per year.

Two easy ways to apply:

- Online at **www.socialsecurity.gov**
- Apply by phone or get an application, call Social Security at **800.772.1213 (TTY 800.325.0778)**. Ask for the Application for Help with Medicare Prescription Drug Plan Costs (SSA-1020).

Maryland Transportation Administration (MTA) Mobility and Paratransit Program

www.MTA.Maryland.gov/mobility

Mobility/Paratransit is a specialized, curb-to-curb service for people with disabilities who are not able to ride fixed-route public transportation including lift-equipped buses.

To participate in the Mobility/Paratransit program you need to complete an application and submit it to the MTA. The application may be obtained by contacting MTA's Certification Office at **410.764.8181** for more information.

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

www.mdwic.org

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, provided that certain income qualifications are met.

Where Do I Apply?

For more information, call **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 on Wheels provides service in Baltimore City and Anne Arundel, Baltimore, Carroll, Harford, Howard and Montgomery counties. Service is also available in specific areas of Prince George's county.

To apply for service, call **410.558.0827**, or call toll-free **866.558.0827**.

Community Assistance Network Baltimore County Food Pantry

www.canconnects.org

C.A.N operates a full service food pantry at their Dundalk/Colgate facility located at 7900 E. Baltimore Street in Baltimore County. Eligible Baltimore County residents are provided with a supplemental healthy food package with enough food to last 5 to 7 days. For questions concerning necessary documentation to determine eligibility, please call **410.285.4674 ext. 111**.

Just For Seniors

Senior Information and Assistance Maryland Department of Aging (SIA)

www.aging.maryland.gov

Anne Arundel County

Department of Aging and Disabilities
2666 Riva Rd., Annapolis 21401 **410.222.4464**

Baltimore City

Health Department Office of Aging and CARE Services
417 E Fayette St., 6th Floor, Baltimore, MD 21202 **410.396.4932**

Baltimore County

Department of Aging
611 Central Ave., Towson 21204..... **410.887.2594**

Calvert County

Office on Aging
450 W. Dares Beach Rd., Prince Frederick 20678..... **410.535.4606**

Carroll County

Bureau of Aging and Disabilities
125 Stoner Ave., Westminster 21157 **410.386.3800**

Cecil County

Dept. of Community Services
200 Chesapeake Blvd., Elkton 21921 **410.996.5295**

Charles County

Office on Aging
1210 Charles St., LaPlata 20646..... **301.609.5712**

Frederick County

Dept. of Aging
1440 Taney Ave., Frederick 21702 **301.600.1234**

Harford County

Office on Aging
145 N. Hickory Ave., Bel Air 21014..... **410.638.3025**

Howard County

MD Access Point
9830 Patuxent Woods Dr., Columbia 21046..... **410.313.1234**

Montgomery County

Dept. of Health and Human Services
401 Hungerford Dr., Rockville 20850..... **240.777.3000**

Prince George’s County

Aging Services Division
6420 Allentown Rd., Camp Springs 20748 **301.265.8450**

St. Mary’s County

Dept. of Aging and Human Services
41780 Baldrige St., Leonardtown 20650..... **301.475.4200**

When no TTY is given, you may reach the local Senior Information & Assistance office by calling the Maryland Relay System at **800.735.2258.**

The National Council on Aging (NCOA)

www.ncoa.org

The National Council on Aging is a nonprofit service and advocacy organization headquartered near Washington, D.C. Their mission is to improve the lives of older Americans.

NCOA is a national voice for older adults, especially those who are vulnerable and disadvantaged, and the community organization that serve them. NCOA brings together nonprofit organizations, businesses, and government agencies to develop creative solutions that improve the lives of all older adults.

The Alzheimer's Association Greater Maryland Chapter

www.alz.org/maryland

The Alzheimer's Association, Greater Maryland Chapter, is a local affiliate of the national Alzheimer's Disease and Related Disorders Association, Inc. and has been the area's leader in support, advocacy and awareness since 1980.

The chapter has offices in Timonium, Frederick and Salisbury, and serves most of Maryland (southern Maryland is served by the National Capital Area Chapter).

For more information, contact the 24/7 helpline at **800.272.3900**.

SAVE ENERGY, SAVE MONEY TIP:

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

Housing Information

St. Ambrose Housing Aid Center, Inc.

www.stambros.org

St. Ambrose Housing Aid Center has been helping Baltimoreans with housing related issues for over 50 years. The mission is to create and maintain equal housing opportunities for low and moderate income people, primarily in Baltimore City, and to encourage and support strong and diverse neighborhoods.

Housing Counseling

Through workshops and educational courses, counselors provide one-on-one homeownership counseling to first time homebuyers. Counselors are available to offer assistance on a number of housing related issues including foreclosure prevention. For more information, please call **410.366.8550**.

Homesharing

St. Ambrose matches individuals who have extra room in their home with people who need affordable housing. St. Ambrose screens carefully, checks references, and tries to make a match. For more information, please call **410.366.6180** (direct line).

Rental Services

St. Ambrose owns and manages 309 affordable rental units in Baltimore city and county. Advocates and case managers work with residents to help them develop the skills necessary to maintain permanent housing and expand their educational/vocational opportunities. For more information, please call **410.366.8550**, ext. 210.

Housing Development

The Housing Development Program at St. Ambrose buys foreclosed properties in targeted neighborhoods, renovates these properties and re-sells them to moderate income homebuyers. For more information, please call **410.366.8550**, ext. 220.

Legal Services

St. Ambrose staff attorneys provide free legal representation in foreclosure cases, civil legal matters such as landlord-tenant, unemployment and family law. For more information, please call **410.366.8550** or email legal@stambros.org.

Maryland Department of Housing and Community Development

www.dhcd.maryland.gov

Maryland Housing Rehabilitation Program — Single Family

The purpose of the Maryland Housing Rehabilitation Program—Single Family is to preserve and improve single family properties and one-to-four unit rental properties. This program is designed to bring properties up to applicable building codes and standards. These loans are administered by the Maryland Department of Housing and Community Development (DHCD).

Foreclosure Prevention - MD HOPE

Homeowners can get information about mortgage foreclosure prevention initiatives and Maryland's Emergency Mortgage Assistance Program by calling the HOPE hotline at **877.462.7555** to find a housing counselor in their area for free counseling and assistance.

Lead Hazard Reduction Grant and Loan Program

This program 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 Maryland Department of Housing and Community Development (DHCD).

For more information, please contact:

Maryland Department of Housing and Community Development
Single Family Housing Program
7800 Harkins Rd
Lanham, MD 20706
301.429.7400

SAVE ENERGY, SAVE MONEY TIP:

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

Rental Allowance Program (RAP)

www.dhcd.maryland.gov

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?

Anne Arundel County.....	410.222.6200
Housing Commission	
Baltimore City	443.984.2222
Housing Authority	
Baltimore County.....	410.853.8900
Housing Office	
Calvert County	410.535.5010
Housing Authority	
Carroll County	410.857.2999
Bureau of Housing	
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	410.313.6318
Howard County Housing	
Montgomery County	240.627.9792
Housing Opportunities Commission	
Prince George’s County	301.883.5501
Housing Authority	
St. Mary’s County	301.866.6590
Housing Authority	

Renter's Tax Credit

www.dat.maryland.gov

This program offers a tax credit for individuals who rent.

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

Where Do I Apply or Obtain Additional Information?

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

Baltimore Metropolitan Area **410.767.4433**
 Toll Free **800.944.7403**

Green & Healthy Homes Initiative

www.greenandhealthyhomes.org

The Coalition to End Childhood Lead Poisoning is a 501(c)(3) nonprofit organization that develops and promotes programs and policies to eradicate childhood lead poisoning and further the creation of green, healthy and safe homes in older, lower income neighborhoods. For more information, call:

For more information, call:

Baltimore Metropolitan Area **410.534.6447**
 Toll Free **800.370.5323**

Weatherization

www.dhcd.maryland.gov

The Weatherization Assistance and EmPOWER Low Income Energy Efficiency programs help low income households with installation of energy conservation materials in their homes at no charge.

What Do You Get?

If you qualify, you may receive the following services at no cost, depending upon the needs of your home.

- Furnace tune-up and cleaning
- Insulation in the attic, floors and walls
- Hot water system improvements
- Sealing to stop unnecessary air leaks
- Lighting retrofits

Current Annual Household Income Eligibility Guideline

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

Household Size	Maximum Annual Household Income*	Monthly Gross Income
1	\$24,980	\$2,082
2	\$33,820	\$2,818
3	\$42,660	\$3,555
4	\$51,500	\$4,292
5	\$60,340	\$5,028
6	\$69,180	\$5,765
7	\$78,020	\$6,502
8	\$86,860	\$7,238
For each additional person add	\$ 8,640	

* Household income includes income from all residents 18 or over, including salaries and wages, retirement income, food stamps and investment income.

Where Do I Apply?

Ask about weatherization when you apply for your energy assistance grant or call **855.583.8976**. Saving energy lowers your fuel bills (and can make your home more comfortable).

Other Sources of Support and Information

Maryland Legal Aid

www.mdlab.org

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

Baltimore City **410.951.7777**
Statewide..... **800.999.8904**

CCCSMD (Credit Counseling)

www.CCCSMD.org

Baltimore Metropolitan Area..... **410.747.6803**
Statewide..... **800.642.2227**
House Counseling **866.731.8486**
Student Loan Counseling **877.222.7435**

CCCSMD is a local non-profit organization since 1966. In-person services are available in Bel Air, Parkville and Catonsville, Maryland. Online and telephone services are available nationwide.

Services include:

- Free confidential budget and credit counseling
- Convenient debt management plans
- Bankruptcy counseling—pre-file and pre-discharge counseling and education
- Financial coaching
- Housing counseling, including
 - Pre-purchase homebuyers counseling and education
 - Foreclosure prevention counseling
 - Reverse mortgage counseling.
- Student Loan Counseling
- Financial Literacy Workshops

SAVE ENERGY, SAVE MONEY TIP:

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

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 40 years, the WLC has fought and won many battles to protect and preserve the rights of women.

Protection Order Advocacy and Representation Project (POARP)

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

POARP provides free representation to victims of intimate partner domestic violence in Final Protection Order hearings in District and Circuit Courts.

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/modification proceedings of Final Protection Orders
- Representation in appeals from Final Protection Order hearings that were held in District Court

Multi-Ethnic Domestic Violence Project (MEDOVI)

This project will assist foreign born victims of domestic violence or sexual assault in obtaining legal status, through Violence Against Women Act (VAWA) self-petitions and U Visas. Phone **410.396.3294**.

MEDOVI services are free and include:

- Assistance with VAWA Self petition, Battered Spouse Waivers, and U Visa applications.
- Assistance with applying for adjustment to legal permanent residence status
- Assistance with application for Work Authorization

Maryland Public Service Commission (PSC)

www.psc.state.md.us

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

Baltimore Metropolitan Area**410.767.8000**
Statewide.....**800.492.0474**

The Office of the Commission of Financial Regulation

www.dllr.state.md.us

This office assists consumers by investigating complaints involving questionable business practices involving the financial institutions under its supervision.

Baltimore Metropolitan Area**410.230.6100**

The Office of the People’s Counsel (OPC)

www.opc.state.md.us

The Maryland OPC is an independent State agency whose mission is to represent the interests of residential consumers of electricity, natural gas, telecommunications and private water services in Maryland.

Baltimore Metropolitan Area**410.767.8150**
Statewide.....**800.207.4055**

SAVE ENERGY, SAVE MONEY TIP:

Wash only full loads of clothes in cold water.

BGE Safety Message

Electric Safety

Fallen Wires – During storms, wind and trees can damage utility equipment. If you see downed electrical wires, stay away and warn others. Immediately call BGE, and we'll send a crew to fix the problem. If a wire falls across your car while you are in it, do not get out of the car until emergency help arrives and it is safe to exit.

Overhead Lines – When working outside, stay at least 10-ft away from overhead power lines. If you need to work within the 10-ft safety zone, call BGE first and we will work with you to make the area safe. Also, use a professional to trim trees near overhead power lines.

Natural Gas Safety

If you detect a gas leak:

- Leave the premises immediately and go to a safe place where you can call BGE at **877.778.7798 OR 800.685.0123**.
- Extinguish all open flames. Do not use matches or lighters and do not attempt to light an appliance.
- Do not touch any phones, electric switches, thermostats or appliance controls. All of these devices, including battery operated equipment, can cause sparks and ignite natural gas.
- Do not start or turn off any vehicles or motorized equipment. Abandon any motorized equipment you may be operating.
- Do not attempt to find the source of the leak or to repair a leak.

Even homes that don't use gas can experience gas leaks through walls from outdoors. Calls for emergency gas service are answered 24 hours a day, seven days a week. A service person will come to your home free of charge. Remember, if you smell gas, leave your home first, THEN call **800.685.0123**.

Home Energy-Saving Checklist

It's easy to adopt energy-saving habits! Use this handy checklist to see if you and your home are using energy wisely. Use the list to set your goals and keep track of them. Then read on for more information that will help you take control of your energy use.

Little or No Cost Energy-Saving Habits <i>Start saving right away!</i>	Already in Place	Family Goal	Date Goal Achieved
Lower water heater thermostat to 120°F			
Turn off lights when room is not occupied			
Thermostat setting if health permits: winter 68°F; summer 78°F			
Lower thermostat setting in winter if health permits (if you have a heat pump do not do this manually; use a programmable thermostat)			
Use energy-saving settings on washer, dryer, dishwasher, refrigerator; run dishwasher when full and use air dry feature			
Wash only full loads of clothes in cold water			
Clean refrigerator condenser coils frequently			
Repair leaky faucets and toilets			
Close drapes or blinds during summer days; open during winter to let sun in			



Easy and Inexpensive <i>Likely payback is less than one year</i>	Already in Place	Family Goal	Date Goal Achieved
Install energy-efficient showerheads			
Install faucet aerators in kitchen and baths			
Install programmable thermostat			
Plug air leaks in attic, basement and around doors and windows			
Clean or change air filters on heating and cooling system monthly			
Use foam draft protectors to insulate around electrical outlets—turn off electricity when installing			
Use compact fluorescent lights in high or moderate use fixtures in place of standard incandescent bulbs			

More Expensive Improvements <i>Paybacks are generally one to three years</i>	Already in Place	Family Goal	Date Goal Achieved
Install storm windows and doors, or energy-efficient insulated glass windows			
Insulate attic to at least R-30			
Insulate floors over unheated spaces			
Seal and insulate air ducts			
Home heating/cooling system checked by qualified contractor each year			
Upgrade water heater, heating and cooling system, heat pump, refrigerator, other appliances to energy-efficient models			

Index

2-1-1 Maryland	9
BGE Payment Options	5
BGE Safety Message	43
BGE Special Programs	3
CCCSMD (Credit Counseling)	38
Community Assistance Network	
Baltimore County Food Pantry	26
Department of Human Resources.....	18
Department of Social Services (DSS/DHR).....	21
Disconnection and Reconnection of Service	6
Electric Outages and Gas Emergencies	6
Emergency Assistance	18
Energy Assistance.....	14
Energy Choice.....	2
Federal and Maryland Earned Income Tax Credit (EITC).....	19
Food Supplement Program (Formerly Food Stamps)	25
Fuel Fund of Maryland Inc.	10
Green & Healthy Homes Initiative	35
Home Energy-Saving Checklist.....	44
How to Apply for Help with Your Energy Bills.....	8
If Bills are Getting the Best of You.....	3
Local Fuel Funds.....	10
Maryland Department of Housing and Community Development	33
Maryland Health Connection	24
Maryland Legal Aid Bureau, Inc.	38
Maryland Office of Home Energy Programs (OHEP).....	12
Maryland Public Service Commission (PSC).....	40
Maryland Transportation Administration (MTA)	
Mobility and Paratransit Program.....	25
Meals on Wheels of Central Maryland, Inc.....	26
Other Helping Agencies.	11
Rental Allowance Program (RAP)	34
Renter’s Tax Credit.....	35
Senior Information and Assistance Maryland Department of Aging (SIA).....	28

Index

Social Security Administration Help With Medicare	
Prescription Drug Costs	25
St. Ambrose Housing Aid Center, Inc.	32
Supplemental Nutrition Program for Women, Infants and Children (WIC)	26
Supplemental Security Income (SSI)	20
Temporary Cash Assistance (TCA)	18
Temporary Disability Assistance Program (TDAP)	20
The Alzheimer's Association Greater Maryland Chapter	30
The National Council on Aging (NCOA)	30
The Office of the Commission of Financial Regulation	40
The Office of the People's Counsel (OPC)	40
Unemployment Insurance	21
Utility Service Protection Program (USPP)	13
Weatherization	36
Women's Law Center of Maryland	39
Workers' Compensation Commission	20



An Exelon Company

P.O. Box 1475
Baltimore, MD 21203

VISIT US ON



BGE.COM