



# DTE



# 2025-2026 Payment Assistance Programs

... and ways to lower your  
energy bill

# Trouble paying bills? Don't wait... ask for help!

DTE Energy, along with government and private agencies, can provide assistance with paying your energy bill. Visit DTE Energy at [dteenergy.com/help](https://dteenergy.com/help) or call us at **800.477.4747**.

## "I'm active duty military or a veteran..."

### Active Military Protection

If you are called to full-time active military duty during a national or state emergency you can apply for disconnect protection for up to 90 days, and can then reapply for extensions. Visit [dteenergy.com/help](https://dteenergy.com/help).

### Michigan Veteran's Trust Fund

This program provides temporary assistance if you are a veteran facing a financial emergency or hardship including payment of energy bills. Visit [michiganveterans.com](https://michiganveterans.com) or call Michigan Veterans Trust Fund at **800.642.4838**.

## "I've experienced a medical emergency..."

### Critical Care Protection

If you require a life support system in your house, you may be eligible for annual shutoff protection. You will need a Medical Certification Form completed by your physician or public health office. Visit [dteenergy.com/help](https://dteenergy.com/help).

### Medical Emergencies

If you have a proven medical emergency, you can apply for shutoff protection for up to 21 days. You will need a Medical Certification Form completed by your physician or public health office describing the emergency. Visit [dteenergy.com/help](https://dteenergy.com/help).

## "I'm behind on my energy bills..."

### Michigan Homeowner Assistance Fund (MIHAF)

MIHAF provides funds to help prevent loss of utilities, homeowner mortgage delinquencies, defaults, foreclosure, and displacement. Applicants must be at or below 150% of the area median income and must demonstrate financial hardship directly related to COVID-19 on or after January 21, 2020. Visit [michigan.gov/mihaf](https://michigan.gov/mihaf).

### Senior Winter Protection Plan

Protects all customers aged 65+\* from disconnects during the heating season. You are encouraged to pay your monthly bill to avoid a large balance in the spring and reduce the risk of service interruption. Visit [dteenergy.com/help](https://dteenergy.com/help).

### Double-Notice Protection Plan

You can ask us to send a copy of your disconnect notice to a consenting friend, relative or agency, alerting them to your financial situation. Visit [dteenergy.com/help](https://dteenergy.com/help).

### Payment Agreement

A Payment Agreement is an installment plan available for all customers needing more time to pay off their past due balance. The agreement includes a down payment and monthly installments, including current energy and non-energy charges. Visit [dteenergy.com/help](https://dteenergy.com/help).

### Customer Resource Fairs

DTE hosts Customer Resource Fairs to provide one on one help to customers. Visit [dteenergy.com/help](https://dteenergy.com/help).



*\*Customers age 62 prior to October 31, 2023 will remain eligible for protection.*

## AGENCY ASSISTANCE PROGRAMS

The following agencies may provide energy assistance or connect you to additional sources of help. Agency assistance programs may require a down payment.

- **United Way of Southeastern Michigan** – call **2-1-1**
- **The Heat and Warmth Fund (THAW)** – call **800.866.THAW (8429)** or visit **thawfund.org**
- **Salvation Army** – call **248.443.5500** or visit **centralusa.salvationarmy.org/greatlakes**
- **TrueNorth Community Services** – call **231.355.0641** or visit **truenorthservices.org**
- **Michigan Community Action** – visit **mcaaa.org**
- **The Accounting Aid Society** – in SE Michigan call **866.673.0873**
- **Superior Watershed Partnership** – call **906.228.6095** or visit **superiorwatersheds.org/energy-conservation**
- **St. Vincent de Paul** – call **313.393.2930** or visit **svdpdetroit.org/get-help**
- **United Way of South Central Michigan** – call **517.784.0511** or visit **unitedforscmi.org**

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

## ADDITIONAL RESOURCES

### Lifeline

This program makes basic landline telephone service more affordable for income-qualified families. Contact your local telephone company for more information.

# Income-Qualified Programs

These are income qualifications for the 2025/2026 program year. Some non-profit agencies might provide assistance to households with a higher income level. Please contact the agency for details.

At or below **110%** of the federal poverty level

## Home Heating Credit (HHC)

You may be eligible for a Home Heating Credit for the 2025 tax year to help offset winter heating bills. File anytime between mid Jan. and Sept. 30, 2026. If you are approved and receive an energy draft, please return it to our lockbox with a postmark of Dec. 15, 2026 to make sure you receive the credit in full:

PO Box 740786  
Cincinnati, OH 45274-0786

| Number of Household Members  | Annual Income Must Be At or Below: |
|------------------------------|------------------------------------|
| 1                            | \$17,215                           |
| 2                            | \$23,265                           |
| 3                            | \$29,315                           |
| 4                            | \$35,365                           |
| 5                            | \$41,415                           |
| 6                            | \$47,465                           |
| 7                            | \$53,515                           |
| 8                            | \$59,565                           |
| Each additional person, add: | \$6,050                            |

Contact United Way or the Accounting Aid Society if you need help filing.

# At or below 150% of the federal poverty level

## State Emergency Relief (SER)

Administered by the Michigan Department of Health & Human Services (MDHHS), SER provides immediate help if you have a past due bill, disconnect notice or home repairs. To see if you qualify, call **2-1-1** or visit [newmibridges.michigan.gov](http://newmibridges.michigan.gov).

## Michigan Energy Assistance Program (MEAP)

If you submit a SER application, you may be eligible for additional financial assistance through MEAP. This program also educates you on budgeting, energy efficiency and paying your bills on time. Visit [michigan.gov/energyassistance](http://michigan.gov/energyassistance).

| Number of Household Members  | Monthly Income Must Be At or Below: |
|------------------------------|-------------------------------------|
| 1                            | \$1,956                             |
| 2                            | \$2,644                             |
| 3                            | \$3,331                             |
| 4                            | \$4,019                             |
| 5                            | \$4,706                             |
| 6                            | \$5,394                             |
| 7                            | \$6,081                             |
| 8                            | \$6,769                             |
| Each additional person, add: | \$688                               |

## Winter Protection Plan (WPP)

Prevents service disconnection during the heating season (Nov. 1 – March 31). To remain on the plan you must pay 7% of your estimated annual bill during the protection period. Visit [dteenergy.com/help](http://dteenergy.com/help).

## Low-Income Self-Sufficiency Plan (LSP)

This 24-month program allows you to keep up with energy bills and eliminate arrears through a fixed payment plan based on income and energy use. Visit [dteenergy.com/lsp](http://dteenergy.com/lsp).

## Residential Income Assistance Credit (RIA)

You may qualify for a monthly credit on your account equal to the electric service charge and/or the gas customer charge. Visit [dteenergy.com/help](http://dteenergy.com/help).

# At or below 200% of the federal poverty level

## Shutoff Protection Plan (SPP)

This plan provides year-round protection from service disconnects if monthly payments are met. You will need to pay a down payment to enroll. This program is also available to seniors 65 and older\*. Visit [dteenergy.com/SPP](https://dteenergy.com/SPP).

## Affordable Connectivity Program (ACP)

This program provides a monthly discount on internet service for households that participate in qualifying government programs. Visit [affordableconnectivity.gov](https://affordableconnectivity.gov).

| Number of Household Members  | Monthly Income Must Be At or Below: |
|------------------------------|-------------------------------------|
| 1                            | \$2,608                             |
| 2                            | \$3,525                             |
| 3                            | \$4,442                             |
| 4                            | \$5,358                             |
| 5                            | \$6,275                             |
| 6                            | \$7,192                             |
| 7                            | \$8,108                             |
| 8                            | \$9,025                             |
| Each additional person, add: | \$917                               |

*\*Customers age 62 prior to October 31, 2023 will remain eligible for protection.*

