

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 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 shutoff protection for up to 90 days and can then reapply for extensions.

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 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 restoration of service or delay in shutoff. You will need a Medical Certification Form completed by your physician or public health office.

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.

“I’m behind on my energy bills...”

Senior Winter Protection Plan

Protects all customers aged 65 and older* from disconnects during the heating season Nov. 1 - March 31. You are encouraged to pay your monthly bill to avoid a large balance in the spring and reduce the risk of service interruption.

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

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.

Customer Resource Fairs

DTE hosts Customer Resource Fairs to provide one-on-one help to customers.

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.

To learn more about our resources, visit dteenergy.com/help.

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SAVE ON YOUR ENERGY BILL

DTE Marketplace

Receive instant rebates on energy efficient products like thermostats, outlets, shower heads and more. Looking for new appliances or electronics? Use our Comparison Tool to find the most energy efficient models. Visit dtemarketplace.com.

DTE Insight

The DTE Insight app and Energy Bridge connect to your home's smart meter to show your energy use and help you save on your energy bill. Visit dteenergy.com/dteinsight.

Energy Usage Tools

Our Energy Usage Tools can be accessed for free through your DTE online account and can help you find potential ways to save on your energy bill. Visit dteenergy.com/billanalyzer.

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 for 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 **231.924.0641** 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

GreenPath Financial Wellness

You may qualify to receive budget counseling, debt management and credit report help. Call **877.920.5349** or visit **greenpath.com**.

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 nonprofit agencies might provide assistance to households with a higher income level. Please contact the agency for details.

At or below 60% of the state median income

Michigan Energy Assistance Program (MEAP)

MEAP administers statewide energy assistance and self-sufficiency programs that educate and assist with paying energy bills and budgeting for energy expenses.

If you are eligible for SER, you may be eligible for additional energy assistance through our MEAP partners. Visit michigan.gov/energyassistance to learn more.

Number of Household Members	Annual Income Must Be At or Below:
1	\$3,043
2	\$3,979
3	\$4,916
4	\$5,852
5	\$67,88
6	\$77,25
7	\$7,900
8	\$8,076
Each additional person, add:	\$176

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.

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 January and Sept. 30, 2026. If you are approved and receive an energy draft, please return it to the P.O. Box listed below 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**.

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**.

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

Residential Income Assistance Credit (RIA)

You may qualify for a monthly credit that is equal to your monthly DTE Electric Service Charge and/or your DTE Gas Customer Charge. Visit **dteenergy.com/help** for more information.

At or below **200%** of the federal poverty level

Low-Income Weatherization Assistance Program (WAP)

This program provides free home energy conservation services that help reduce energy use and lower utility bills. Visit michigan.gov/weatherization.

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.

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

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Energy Efficiency Assistance Program (EEA)

This program provides FREE energy efficiency upgrades to single-family and multifamily customers. EEA works in partnership with over 32 community action agencies and nonprofit organizations to help identify customers most in need. Visit dteenergy.com/eeassistance.

