

Community Resource Guide



Community Resource Guide

All programs and fees listed in this book are those in effect at the time of printing. For updated information, please refer to the contact information for each program. To contact BGE, see **page 2** 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**. If you have questions, comments or suggestions, visit us online at bge.com or write to us at:

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

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.

BGE Safety Message

A reminder about gas emergencies... If you smell natural gas, leave the premises immediately and call BGE from a safe location. Your call for emergency gas service will be answered 24 hours a day, seven days a week. A service person will come to your home or business free of charge to check for an emergency. Remember, if you smell gas, leave the area first, THEN call 877.778.7798 OR 800 685 0123

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-feet away from overhead power lines. If you need to work within the 10-foot 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.

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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 mdenergychoice.com.
- 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.

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 2–4** for BGE special programs and additional bill payment options.

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. Despite unpredictable swings in the weather, your energy bills are still predictable.

Under this payment plan, BGE calculates your budget billing 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.

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 and/or 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

Payments by Telephone

You may pay your BGE bill over the telephone from your checking account, debit card or MasterCard, Discover, Visa and American Express. **Call 833.209.5245.**

Note: A fee will be charged by BGE's payment processor for this service.

Electronic Payments

Pay electronically through your smart phone or through BGE.com. Use your checking account, debit card or one of the following credit cards: MasterCard, Discover, Visa and American Express. Upload the BGE Mobile app on your smart phone for fast and easy access. **Fees may apply.**

BGE.com AutoPay

With AutoPay, your Monthly bill is paid directly from your bank account, with no fees. Arrange for the day you want to have your money withdrawn, set a ceiling to prevent overpayments and never worry about a late payment again. Visit **BGE.Com** to find out how to sign-up.

In Person

There are over 800 sites in central Maryland where you can make a payment through an authorized BGE pay agent. This fast and easy service can stop collection action or restore service that has been turned off all while close to your home. Regular reconnection fees apply as well as a vendor payment fee.

Go to **BGE.com** to access a site locator for the nearest location to make a payment.

U.S. Mail

Send 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 an authorized BGE pay agent location, via telephone, BGE.com, or the BGE mobile app.

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.

Note: Drop off your payment at least three days before the due date to avoid late charges.

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

When service is disconnected for nonpayment, 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 For Reporting Gas Odors and Leaks For All Other Calls	877.778.7798
Maryland Relay Access Voice Users	
Hearing and Speech Impaired (TTY/HCP) Baltimore Metropolitan Area	800.735.2258
Maryland Relay Service Speech to Speech Relay	800.785.5630
VCO Word	

How to Apply for Help with Your Energy Bills

How to Apply for Help with Your Energy Bills

- 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
- 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 pages 9-12
 - The OHEP office locations are listed on pages 13–14
 - 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 need to have a past due bill or a turn-off notice to apply for OHEP assistance.

Contact the Fuel Fund of Maryland for additional help (see page 8).

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

www.fuelfundmaryland.org/apply

The Fuel Fund of Maryland aims to be a lifeline for our vulnerable Maryland neighbors struggling with a home utility hardship. We assist by providing navigation through an array of financial and community resources that empower, engage, and safely connect a household in times of crisis. We are a nonprofit organization that receives NO funding at the federal, state and/or city level. Any financial assistance you may receive is provided by generous donations from individuals, foundations, businesses, churches and more. Funds are limited and on a first-come, first-serve basis. Please know our eligibility criteria can change at any time.

What Does the Fuel Fund Pay?

Households who receive help from the Fuel Fund may be asked to pay a portion of their bill. By doing so, the Fuel Fund supplements the resources of each household.

Who Is Eligible?

To use all resources that are available for households, the Fuel Fund refers applicants FIRST to the government-funded programs that operate out of Maryland's Office of Home Energy Programs (OHEP). A household may only receive bill assistance from the Fuel Fund once per year. The Fuel Fund has various programs to potentially help qualified households after working with OHEP. Each Fuel Fund program is unique and its funding is available based on donations by the community. To learn more about eligibility requirements: www.fuelfundmaryland.org/get-help/eligibility-requirements

How Do I Apply? Visit: www.fuelfundmaryland.org/apply If you are 60+, call 443.231.4300 to apply for the Silver Lights program. All other applicants: 410.235.9080.

Other Helping Agencies

These agencies may be able to provide additional resources and assistance. Please contact an agency directly.

40 West Referral and Assistance Center410.233.4357 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- 5502 York Rd	.410.532.2273
Area served: 21210, 21212, 21218 (North of 33rd St. only), and	21239
Howard County Community Action Council	rd Co.,
Human Services Programs of Carroll County 10 Distillery Dr., Westminster 21157	
The Salvation Army	.410.783.2920
United Churches Assistance Network (UCAN)Area served: 21030, 21031, 21071, 21093, 21111, 21131, 21152	410.628.2102
Anne Arundel County Community Action Agencyinfo	
Baltimore County Community Assistance Network: Dundalk/Colgate	285.4674 x310 285.4674 x126 285.4674 x307 285.4674 x309
Carroll County Salvation Army	
CEFM Network (Serving the Greater Catonsville Area)	.410./4/.435/
	440 640 0055
Harford Community Action Agency	
Montgomery County Salvation Army Prince George's County Salvation Army	301.515.5354

Maryland Office of Home Energy Programs (OHEP)

dhs.maryland.gov/office-of-home-energy-programs/

Where Do I Apply?

You can apply in-person at your local OHEP office, online at **mymdthink.maryland.gov/home**, via email to your local OHEP office, or by mail. A full listing of OHEP offices, and their contact information can be found on **pages 13-14.**

Things to Know About Energy Assistance

- Information about your Energy Assistance application will not be available for at least 15 days after applying. After 15 days, you can check the status of your application by visiting myohepstatus.org. If you do not see information about your application on myohepstatus.org, please contact the OHEP office where you submitted your application, this may mean that there is a problem.
- After you apply for Energy Assistance, please continue to make payments on your energy bills. Applying or receiving energy assistance does not prevent you from accumulating new charges on your bill.
- Language interpretation services are available in every OHEP office.
- You **do not** need a turn-off notice to qualify for assistance.

Who Is Eligible? Effective July 1, 2022 - June 30, 2023

Your eligibility is based on the income your household received in the last 30 days.

Households with no members 67 years of age or older. (Based on 175% of the Federal Poverty Level)

Household Size	30-Day Income
1	\$ 1,982
2	\$ 2,670
3	\$ 3,359
4	\$ 4,047
5	\$ 4,735
6	\$ 5,424
7	\$ 6,112
8	\$ 6,800
For each additional person, add	\$ 688

Households with one or more members 67 years of age or older. (Based on 200% of the Federal Poverty Level)

	20 D
Household Size	30-Day Income
1	\$ 2,265
2	\$ 3,052
3	\$ 3,838
4	\$ 4,625
5	\$ 5,412
6	\$ 6,198
7	\$ 6,985
8	\$ 7,772
For each additional person, add	\$ 787

What Help Is Available?

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

Electric Universal Service Program (EUSP)

EUSP is a grant that pays a portion of your electricity bill each month. If you do not qualify for an Arrearage Assistance Grant, the EUSP grant can help you pay down a portion of your past-due bill in addition to helping pay a portion of your bill each month.

Frequency of Grant: Once per program year. The state program year runs from July 1 to June 30 of each year.

Grant Requirements:

- Household must meet income guidelines listed on page 10
- Applicant must participate in Budget Billing

How Grant is Determined:

- Household size
- Total household income
- Annual energy usage
- Geographic area

Maryland Energy Assistance Program (MEAP)

MEAP is the heating assistance program in Maryland. This grant delivers one large, lump sum to reduce recipients' annual heating costs, whether you heat your home with electricity, natural gas, fuel oil, propane, or another heating source. The heating or utility bill does not have to be in the applicant's name to receive MEAP.

Frequency of Grant: Once per program year. The state program year runs from July 1 to June 30 of each year.

Grant Requirements: Household must meet income guidelines listed on page 10.

How benefits are determined:

- Household size
- Total household income
- Annual energy usage
- Heating source
- Geographic area

Arrearage Retirement Assistance (ARA)

The ARA grant helps recipients resolve past-due electric bills up to \$2,000. This grant is delivered as a one-time payment to your electric utility account.

Frequency of grant: Once every 5 years starting from the date you last received the ARA grant. Some exceptions may apply.

Grant requirements:

- Household must meet income guidelines
- Applicants must receive the EUSP grant
- Applicants must have a past-due electric bill over \$300

How benefits are determined:

- Amount past due, up to \$2,000
- Eligible arrearage (past-due) amount is confirmed with the electric company

Gas Arrearage Retirement Assistance (GARA)

The GARA grant helps recipients resolve past-due natural gas bills up to \$2,000. This grant is delivered as a one-time payment to your natural gas utility account.

Frequency of grant: Once every 5 years starting from the date you last received the GARA grant. Some exceptions may apply.

Grant Requirements:

- Household must meet income guidelines
- Applicants must receive a MEAP grant
- Applicants must have a past-due natural gas bill of at least \$300

How benefits are determined:

- Amount past due, up to \$2,000
- Eligible arrearage (past-due) amount is confirmed with the gas company

Energy Assistance

dhs.maryland.gov/office-of-home-energy-programs/

COUNTY	CONTACT INFORMATION
Anne Arundel County@aaccaa.org Annapolis Office: 251 West St., Annapolis Linthicum Office: 613 Global Way, Linthi	s 21401-1951
Baltimore City (Please apply at the location Email: OHEP@baltimorecity.gov	on closest to you):
Southeast Community Action Partnersh 3411 Bank St., 21224	ip Center 410.545.6518
Eastern Community Action Partnership 1731 E. Chase St., 21213	Center410.545.0136
Northern Community Action Partnership 5225 York Rd., 21212	p Center410.396.6084
Northwest Community Action Partnersh 3939 Reisterstown Rd., 21215	nip Center 443.984.1384
Southern Community Action Partnershi 606 Cherry Hill Rd., 21225	p Center410.545.0900
Baltimore County Email: OHEP.mailrequest@maryland.go 6401 York Rd., Towson 21212	
Calvert County Email: OHEP@smtccac.org 3720 Solomons Island Rd., Huntingtown	
Carroll County Email: OHEP@hspinc.org Location: 10 Distillery Dr., Westminster 2 Mailing Address: P.O. Box 489, Westmin	21158
Cecil County Email: DLCecil_OHEP_DHS@maryland.g Location: 133-135 E. High St., Elkton 2192 Mailing Address: 170 E. Main Street, Elkt	ງov 1

Charles County Email: OHEP@smtccac.org 8371 Old Leonardtown Rd., Hughesville 20637	301.274.4474
Frederick County	301.600.2410
Harford County Email: MEAP@harfordcaa.org 1321 B Woodbridge Station Way, Edgewood 21040	410.612.9909
Howard County	410.313.6440
Montgomery County	240.777.4450
Prince George's County	
St. Mary's County Email: OHEP@smtccac.org 21775 Great Mills Rd., Lexington Park 20653	301.475.5574

What you'll need to apply:

- Copy of applicant's photo identification
- Proof of residency
- Copies of Social Security cards for the entire household (including children)
- Proof of your household's total gross income for the last 30 day period
- A copy of your most recent utility bill, termination notice (if applicable)
- A copy of your most recent heating fuel bill or receipt (if applicable)

A complete list of acceptable documents can be found at:

http://dhs.maryland.gov/office-of-home-energy-programs/how-do-you-apply/under the link "Instructions for Completing Your Application"

Financial Information

Emergency Assistance

www.dhs.maryland.gov

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 17 and 18** for your nearest office.

Department of Human Services

mymdthink.maryland.gov/home

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

Temporary Cash Assistance (TCA)

www.dhs.maryland.gov

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.

For additional information, or to see if you are eligible, please apply with the Department of Social Services. See **pages 17 and 18** 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. 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. For additional information, call **800.772.1213**.

Temporary Disability Assistance Program (TDAP)

www.dhs.maryland.gov

This program helps low-income disabled Marylanders through a period of short-term disability or while they are awaiting approval of federal disability support. For more information, call **800.332.6347** or contact your local Department of Social Services office. See pages 17-18.

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

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.

File Claim Certifications, 24/7 — 410.949.0022 or 1.800.827.4839 (toll free). For Hearing Impaired Only - Maryland Relay dial 711

- File weekly claim certifications
- Reset your PIN number
- Check payment status

Live Agent Support — 667.207.6520

- Talk to a live claims agent
- File a new claim
- Inquire about an existing claim

Department of Social Services (DSS/DHS)

www.dhs.maryland.gov

Note: If you are uncertain of the Social Services Office that serves you, please call DSS/DHS customer service at: **800.332.6347.**

IN BALTIMORE CITY

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

Anne Arundel County (email: aacounty.dhs@maryland.gov) 80 West St., Annapolis 21401 7500 Ritchie Hwy., Glen Burnie 21061	
Baltimore County: General Information	410.853.3340 410.853.3450 410.853.3800 410.853.3400
Calvert County (email: calvert.dss@maryland.gov) 200 Duke St., Prince Frederick 20678	443.550.6900
Carroll County (email: dlcarrolldept_dhr@maryland.gov) 1232 Tech Ct., Westminster 21157	410.386.3300
Cecil County 170 E. Main St., Elkton 21921	410.996.0100
Charles County (email: charles.codss@maryland.gov) 200 Kent Ave., LaPlata 20646	301.392.6400
Frederick County (email: FCDSS.info@maryland.gov) 1888 North Market St., Frederick 21701	301.600.4555
Harford County 2 S. Bond St., Suite 300, Bel Air 21014	410.836.4700
Howard County (email: howco.dss@maryland.gov) 9780 Patuxent Woods Dr., Columbia 21046	410.872.8700
Montgomery County: Department of Health and Human Services	
Prince George's County (email: pgcdss@dhr.state.md.us) 805 Brightseat Rd., Landover 20785	301.909.7000
St. Mary's County 23110 Leonard Hall Dr., Leonardtown 20650	240.895.7000

Health Information

Maryland Health Connection

www.MarylandHealthConnection.gov

Maryland Health Connection is Maryland's official health insurance marketplace. Qualified individuals, families, and small businesses can get financial help with their health coverage costs. For more information or to apply, call **855.642.8572** or visit www.MarylandHealthConnection.gov.

Maryland Children's Health Program (MCHP) and MCHP Premium MCHP and MCHP Premium provides health coverage for children up to age 19. MCHP coverage is available at no cost to children who qualify.

Maryland Medicaid (Medical Assistance or "MA")

Provides health coverage, long-term care, and supplemental assistance to low-income children, adults, parents, caretaker relatives, adults with dependent children, pregnant women, and the aged, blind and disabled.

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. Apply online at **www.socialsecurity.gov** or 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

The Mobility/Paratransit Program 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. For more information, contact MTA's Certification Office at **410.764.8181**.

Supplemental Nutrition Assistance Program

www.dhs.maryland.gov

This program helps you to buy food. Eligibility depends on your household size and monthly income. Apply at the Department of Social Services (pages 17-18) or apply online at mymdthink.maryland.gov/home

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

www.mdwic.org

This program provides healthy foods, nutrition counseling and health care referrals at no cost. Who is eligible? Pregnant women, new mothers, nursing mothers, babies and children under five years old, provided that certain income qualifications are met. 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 homedelivered 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. Service available 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

CAN 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.

Just for Seniors

Maryland Access Point (MAP) Department of Aging

Anne Arundel County: Dept. of Aging and Disabilities

www.MarylandAccessPoint.info

2666 Riva Rd., Annapolis 21401	410.222.4257
Baltimore City: Division of Aging and Care Services 417 E Fayette St., 6th Floor, Baltimore, MD 21202	410.396.2273
Baltimore County: Dept. 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., Ste 2550, Elkton 21921 410.9	996.5295 opt. 1
Charles County: Aging and Human Services 8190 Port Tobacco Rd., Port Tobacco 20677	855.843.9725
Frederick County: Dept. of Aging 1440 Taney Ave., Frederick 21702	301.600.1234
Harford County: Office on Aging 145 N. Hickory Ave., Bel Air 21014410.638.	3025 ext. 2521
Howard County: Office on Aging and Independence. 9830 Patuxent Woods Dr., Columbia 21046	410.313.1234
Montgomery County: Dept. of Health and Human Servior 401 Hungerford Dr., 3rd Floor, Rockville 20850	
Prince George's County: Dept. of Family Services 6420 Allentown Rd., Camp Springs 20748	301.265.8450
St. Mary's County: Dept. of Aging and Human Services 41780 Baldridge St., Leonardtown 20650 301.475.	

When no TTY is given, you may reach the local MAP 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 organizations 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. Since 1980, it has been the area's leader in support, advocacy awareness.

This Chapter has offices in Timonium, Frederick and Salisbury, and serves most of Maryland (Southern Maryland is served by the National Capital Area Chapter, alz.org/nca).

The Alzheimer's Association provides free support services and access to valuable resources for individuals with Alzheimer's and other dementias and their families.

For more information, contact the 24/7 Helpline at **800.272.3900** or email us at **info.maryland@alz.org**.

Housing Information

St. Ambrose Housing Aid Center

www.stambros.org

For over 50 years, the mission of St. Ambrose has been to create and maintain equal housing opportunities for low- and moderate-income people, and to encourage and support strong and diverse neighborhoods. For more information, call **410.366.8550**.

Renter's Tax Credit

www.dat.maryland.gov

This program offers a tax credit for individuals who rent. For eligibility guidelines and additional information, call: **410.767. 5915 or email sdat.renters@maryland.gov**.

Maryland Department of Housing and Community Development

www.dhcd.maryland.gov

Maryland Housing Rehabilitation Program — Single Family This program is designed to bring properties up to applicable building codes and standards.

Maryland Homeowners Assistance Fund

This program provides Maryland homeowners information on mortgage foreclosure prevention. For information, call **877.462.7555**.

Lead Hazard Reduction Grant and Loan Program

This program provides funding to assist homeowners and landlords to lessen the risk of lead poisoning. For information, call **301.429.7409**

Homeless Services In Your Community

This program provides housing information for those experiencing homelessness, or at risk of. For immediate assistance, call the closest **Homeless Crisis Hotline—see list on page 24**. OR call Maryland 211 by dialing **211** or visit: www.211md.org.

Housing Resources & Information

Location	General Housing	Homeless Crisis Hotline *
Anne Arundel County	Housing Commission 410.222.6205	410.768.5522
Baltimore City	Housing Authority 443.984.2222	Shelter: 443.984.9540 General: 211
Baltimore County	Housing Office 410.887.6401	Shelter: 410.887.8463 General: 410.853.3000
Calvert County	Housing Authority 410.535.5010	443.550.6900
Carroll County	Bureau of Housing 410.386.3600	410.857.2999
Cecil County	Housing & Community Development 410.996.5245	Mary Randall Day Center: 410.620.4701 After Business Hours: 410.392.2008
Charles County	Community Services 301.934.9305	301.392.6400
Frederick County	Housing & Comm. Dev. 301.600.1061	301.600.1506
Harford County	Community & Econ. Dev. 410.638.3045 Harford Community Action Agency (RAP Program) 410.612.9909	Shelter & Housing Resources: 410.612.9909 Ext. 2240
Howard County	Housing Commission 410.313.6318	410.531.6677
Montgomery County	Housing Commission 240.627.9792	240.907.2688
Prince George's County	Housing Authority 301.883.5501	1.888.731.0999
St. Mary's County	Housing Authority 301.866.6590	240.895.7000

^{*} For more information, see **Homeless Services In Your Community on page 23** (formerly **Rental Allowance Program (RAP)**)

Green & Healthy Homes Initiative

www.greenandhealthyhomes.org

This nonprofit organization 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 **410.534.6447**

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
- Hot water system improvements
- Sealing to stop unnecessary air leaks
- Insulation in the attic, floors and walls
- Lighting retrofit

Current Annual Household Income Eligibility Guideline

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
1	\$ 38,940
2	\$ 50,921
3	\$ 62,903
4	\$ 74,884
5	\$ 86,866
6	\$ 98,847
7	\$ 101,094
8	\$ 103,340
9	\$ 105,587
*For each additional person a	add \$ 9,440

^{**} 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 & Information

CCCSMD (Financial and Housing Counseling)

www.cccsmd.org

Statewide 800.642.2227

CCCSMD is a 55 year-old community-based, non-profit housing and credit counseling organization. Services Include:

- Free confidential budget and credit counseling
- HUD-approved housing counseling (pre-purchase, foreclosure/eviction prevention, reverse mortgage)
- Debt repayment plans
- Bankruptcy counseling and education (pre-file & pre-discharge)
- Financial literacy workshops and webinars

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)

POARP provides free representation to victims of intimate partner domestic violence in Final Protection Order hearings in District and Circuit Courts. Mondays - Fridays, 8:30 a.m. to 4:30 p.m.

Baltimore City	410.321.1041
Baltimore County	410.887.3162
Carroll County	410.386.2440

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**.

Maryland Legal Aid

www.mdlab.org

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

Baltimore City	410.951.7777
Statewide	800.999.8904

Maryland Public Service Commission (PSC)

www.psc.state.md.us

The Public Service Commission regulates Maryland's utilities and directly assists consumers through its Consumer Affairs Division. Staff are available weekdays from 9:00 a.m. to 4:00 p.m.

PSC Main Line - Baltimore Metropolita	an Area 410.767.8000
Consumer Affairs Division (direct line)	410.767.8028
Consumer Affairs Division (toll-free)	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

Maryland Office of People's Counsel (OPC)

www.opc.maryland.gov

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













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