

a guide to
FINANCIAL ASSISTANCE
programs and agencies



The logo for Nicor Gas. It features the word "nicor" in a lowercase, serif font. Above the letters "i" and "c" is a thin, dark horizontal line with a small blue dot centered above it. Below "nicor" is the word "GAS" in a smaller, uppercase, sans-serif font.

At **Nicor Gas**, we understand the impact higher gas bills can have on a household budget, especially if you are on a fixed income. If you need help managing expenses, consider the following **assistance programs**. This booklet contains valuable information on programs from Nicor Gas as well as state and local agencies that can help if you are having a hard time paying your bill.

Please contact us as soon as you fall behind on your bills and we will do our best to assist you. The sooner we know, the better we can help.

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NICOR GAS PAYMENT PROGRAMS TO HELP YOU

> BUDGET PLAN

The Budget Plan can help take the seasonal highs and lows out of your natural gas bills, so you have a better handle on what your heating expenses will be during the winter. We will determine a monthly payment based on your past usage and anticipated future natural gas costs.

During the summer, your Budget Plan payment will be higher than your actual bills – allowing you to build a credit balance to offset higher bills in the winter. Every four months we will review your account and make adjustments to your payment, up or down, as necessary. To sign up, visit **nicorgas.com/myaccount**, or pay the Budget Plan amount on your bill stub.

> PAYMENT ARRANGEMENTS

If you're behind on your payments, you may be eligible for payment arrangements. A down payment is required and the remainder of your outstanding balance will then be added to your regular monthly payments. Visit **nicorgas.com/myaccount** or call us to determine eligibility.

> ASSISTANCE FOR ACTIVATED MILITARY PERSONNEL

Nicor Gas offers a package of benefits to assist our customers who are activated National Guard and army reservists. Qualified applicants must provide documentation to establish eligibility. Call us for more information.

For more information or to sign up for these programs, visit nicorgas.com or call us at 1 888 642-6748.



NICOR GAS SHARING PROGRAM

The Nicor Gas Sharing Program provides grants once per year to qualifying residential customers. It is administered by the **Salvation Army** and is funded through direct contributions from Nicor Gas customers and employees.

Customers have the option to make a donation via their monthly gas bill, and Nicor will match these contributions dollar for dollar, up to \$175,000. The Salvation Army makes payments directly to Nicor Gas on behalf of qualifying residents.



Since 1983, the Sharing Program has raised over \$12 million through donations from thousands of customers, Nicor Gas, and our employees. Together, we've helped more than 70,000 people in our service area.

> HOW TO QUALIFY

To qualify for a Sharing grant, you must:

- Be a residential heating customer of Nicor Gas with a payment due.
- Be ineligible for state or federal energy assistance programs, such as LIHEAP.
- Have an annual income above 150 percent, but not exceeding 200 percent, of the federally established poverty level.

> HOW TO APPLY

Applicants must apply in person at their local Salvation Army office and should bring the following documents:

- Proof of income (check stub or a letter from the Social Security Administration or the Illinois Department of Labor for unemployment benefits)
- Proof of residence (photo ID, such as a driver's license or state ID)
- Most recent Nicor Gas bill

> SALVATION ARMY OFFICES

For more information, a list of Salvation Army offices and this year's grant amount, visit **nicorgas.com** and click on "**Financial Assistance.**"



LOW INCOME HOME ENERGY ASSISTANCE PROGRAM (LIHEAP)

> **LIHEAP HELPS ELIGIBLE LOW INCOME HOUSEHOLDS PAY WINTER ENERGY BILLS.**

This program provides eligible households with monetary relief once per year to be used for energy bills. Open enrollment begins November 1. LIHEAP is administered by the Illinois Department of Healthcare and Family Services.



Seniors 60 years and older or customers with disabilities are eligible for a special enrollment period that begins September 1. We encourage you to take advantage of this early enrollment period. It may help take the worry out of the winter months.

> **HOW TO QUALIFY**

Payments are awarded based on several factors including household size, location, income and fuel type. Contact your nearest LIHEAP Intake Agency (see below) to see if you qualify. Your monthly income cannot exceed 150 percent of the federally established poverty level, which changes from year to year.

> **HOW TO APPLY**

For a list of agencies, visit **nicorgas.com** or call LIHEAP weekdays between 8:30 a.m. and 5:00 p.m.

- Cook County **1 312 456-4100**
- Outside the City of Chicago **1 800 252-8643**

Seniors may also contact the Illinois Department of Aging hotline at **1 800 252-8966** (voice and TTY).

When applying, bring the following with you:

- Proof of gross income from all household members for the 30-day period prior to the application date
- A copy of your current heat and electric bills (if you pay for your energy bills directly)
- Proof of Social Security numbers for all household members
- A "Medical Eligibility Card" for any member of your household who receives Temporary Assistance to Needy Families (TANF)
- Proof of your rental agreement, (with your monthly rent amount), if you are a renter

> **NOTIFICATION**

You will be notified of your eligibility status by LIHEAP within 30 days. You will also be informed of the amount of assistance you are eligible to receive. The agency will make payments directly to the energy provider(s) on your behalf.

For more information on LIHEAP, visit www.liheapillinois.com.

WEATHERIZATION

There are inexpensive, simple ways you can weatherize your home to reduce energy bills. You can do it yourself, or there are programs that may be able to assist you.

> ILLINOIS HOME WEATHERIZATION ASSISTANCE PROGRAM

Depending on individual circumstances, this program may provide eligible households with materials, repairs and/or installation of windows, insulation and furnaces. Call **1 847 249-4330** or visit **www.weatherizationillinois.com** for more information and to find out how to apply.

> WEATHERIZATION ENERGY TIPS

- Have a qualified contractor clean and inspect your furnace every year to be sure it's operating efficiently.
- Weatherize seams, cracks, and openings around windows, doors and baseboards, as well as any place there is a pipe, vent or cable leading outside. Use caulk, sealant or weatherstripping.
- Install a programmable thermostat to automatically lower the temperature when you're sleeping or away.
- Seal your heating and cooling ducts from the inside out.
- Add insulation to the attic.

Visit the "energy efficiency tips" section of nicorgas.com for more information on how to use energy wisely.



SENIOR PROGRAMS

Are you stretching a fixed income to pay your energy bills? There are programs available to help seniors in all areas of money management.

> SENIOR CITIZEN REAL ESTATE TAX DEFERRAL

Allows qualified seniors to defer all or part of their real estate taxes.

> SENIOR CITIZEN ASSESSMENT FREEZE HOMESTEAD EXEMPTION

Allows qualified seniors to freeze the equalized value of their home to avoid increased property taxes.

> SENIOR CITIZEN HOMESTEAD EXEMPTION

Provides tax relief by reducing the equalized value of your home by \$3,000, which can reduce your tax bill by up to \$300.

> ILLINOIS CARES RX

Provides grants to senior citizens to help them reduce the impact of taxes and prescription drugs.

> CIRCUIT BREAKER PROGRAM

Provides grants to low-income seniors and persons with disabilities to help pay property taxes. Both owners and those who reside in a nursing, retirement or shelter-care home that is subject to property taxes, may be qualify to receive a grant of up to \$700.

Find out if you qualify for these programs and more by contacting the Illinois Department on Aging Senior Helpline at 1 800 252-8966 or visit www.state.il.us/aging.



TAX RELIEF PROGRAMS

You could be eligible for tax relief programs administered by local and federal governments.

> GENERAL HOMESTEAD EXEMPTION

This annual exemption of up to \$5,000 is available for residential property that is occupied by the owner.

> TAX COUNSELING PROJECT

The Center for Economic Progress provides free tax preparation services for working families.

For more information, call 1 312 252-0280 or visit centerforprogress.org.

> TAX ASSISTANCE PROGRAM

Free income tax preparation if available. **To locate an office, call 1 312 466-0771.**

> HOMESTEAD IMPROVEMENT EXEMPTION

Homeowners can increase the value of their home with up to \$75,000 of improvements without increasing their property taxes for at least four years.

> TAX CREDIT ON ENERGY-EFFICIENT HOME IMPROVEMENTS

If you purchase and install certain products, such as energy-efficient windows, insulation, doors, roofs, and heating-and-cooling equipment for your home, you may be able to receive a one-time tax credit of up to \$500. Nicor recommends that you consult a tax expert or the Internal Revenue Service before installing such equipment for the purpose of claiming an energy-efficient tax credit on your Income Tax return. **For more information, go to nicorgas.com.**

To learn more about these and other new tax relief programs that may be established, contact the **Cook County Assessor's Office at 1 312 443-7550, visit www.cookcountyassessor.com, or call your local township assessor.**

NOTES:

QUICK REFERENCE TO FINANCIAL ASSISTANCE PROGRAMS

Low Income Home Energy Assistance Program (LIHEAP)

- Cook County 1 312 456-4100
- Outside the City of Chicago 1 800 252-8643
- www.liheapillinois.com

Illinois Department on Aging

- 1 800 252-8966 (Voice and TTY)
- www.state.il.us/aging

Illinois Home Weatherization Assistance Program

- 1 847 249-4330
- www.weatherizationillinois.com

Illinois Department of Revenue

- 1 800 356-6302
- www.iltax.com

Center for Economic Progress

- 1 312 252-0280
- www.centerforprogress.org

Cook County Assessor's Office

- 1 312 443-7550
- www.cookcountyassessor.com

Tax Assistance Program

- 1 312 466-0771



P.O. Box 190
Aurora, IL 60507-0109
1 888 Nicor4u • 1 888 642-6748
www.nicorgas.com