BEHIND ON YOUR UTILITY PAYMENTS?

Effective January 3, 2022, electric, gas, water, cable, internet, and phone shutoffs for accounts in arrears (debt) may begin.

1 Apply for financial assistance

There are many different utility-related assistance programs available. **Call your local Human Resources Administration (HRA) at (212) 331-3126 or 311 or visit on.nyc.gov/3l3E68m.**

2 Contact your utility and tell them you are having difficulty paying

- Ask your utility if there is a termination date scheduled and if so what the date is.
- Ask your utility to provide a courtesy 30-day hold on the account to allow you time to apply for financial assistance (note: you may not get this).
- Provide the utility with information relating to any assistance program(s) you've already applied for, following step 1.
- **Once all of your financial assistance options have been exhausted, discuss entering into an affordable deferred payment agreement (DPA) with your utility.**

ALERT!

One of the safest ways to protect the account is to enter into a DPA (deferred payment agreement) but doing so will end eligibility for some emergency assistance programs.

It's important to pay what you can, when you can!

- Even making a small payment will help prevent your account from growing even larger over time!

WE ACT FOR ENVIRONMENTAL JUSTICE

BEHIND ON YOUR ENERGY BILL?

1 Apply for financial assistance

There are many different energy utility-related assistance programs available. **Call your local Human Resources Administration (HRA) at (212) 331-3126 or 311, or visit on.nyc.gov/3l3E68m**.

a Regular HEAP

The **Home Energy Assistance Program ("HEAP")** helps low-income people pay for the cost of heating their homes during winter. Eligible applicants can receive a credit once per year toward their energy bill.

- **IMPORTANT NOTES:** Customers should alert HRA/DSS that they have an impending shut-off so the agency can process and apply a 30-day hold on their account.
  - Apply to HEAP first because then you become cross eligible for other government assistance.
  - Customers that receive HEAP benefits, are AUTOMATICALLY placed in the low-income discount for utilities.
  - HEAP unfortunately is ONLY for American citizens and people with some form of permitted visa status because HEAP is a federal program.
    - If you are undocumented, please apply to ERAP (see more on this program below). It does not require citizenship. Or if you are undocumented and have children 18 years or older, you may apply to HEAP under their name.

For help understanding any of the information provided here, please **contact the Public Utility Law Project.** They are **FREE lawyers** that will help you get the federal assistance you need. **They speak many languages.** Their contact information is as follows:

- **Phone:** (877) 669-2572
- **Email:** info@utilityproject.org
- **Website:** http://utilityproject.org/

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PUBLIC UTILITY LAW PROJECT OF NEW YORK, INC.

BEHIND ON YOUR ENERGY BILL?

1 Apply for financial assistance

There are many different energy utility-related assistance programs available. **Call your local Human Resources Administration (HRA) at (212) 331-3126 or 311, or visit on.nyc.gov/3I3E68m**.

b E-HEAP / Domestic Electric E-HEAP

If a customer **has exhausted the regular HEAP benefit and are in a heating-related emergency**, they can apply for the **Emergency HEAP (E-HEAP)** benefit through HRA. This will place another hold on their account.

- Customers that don't heat their homes with electricity, but who have a thermostat that runs on electricity might be eligible for the Domestic Electric E-HEAP grant.

c Renters HEAP

When heat is included in a tenant's rent, they should apply for this one-time grant because it is an automatic qualifier for several other safety net programs.

- Customers that receive HEAP as a renter can get $20-30 off their monthly energy bill.

d Regular Arrears Supplement (RAS)

This benefit can help pay for gas and/or electricity utility arrears (debt). It is **a one-time benefit based on the actual amount of current utility arrears**, up to a maximum of $10,000 per eligible applicant household.

If you are unsure which benefit applies to you, please visit https://energyadvisor.ny.gov/ to find out how to save on energy and what assistance you may qualify for.

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Once the programs above are exhausted, the person may be eligible for Emergency Energy Assistance (a one-shot grant).

BEHIND ON YOUR ENERGY BILL?

Even if your utility company tells you to, DO NOT let your bills go to collections

1 Apply for financial assistance

There are many different energy utility-related assistance programs available. **Call your local Human Resources Administration (HRA) at (212) 331-3126 or 311, or visit on.nyc.gov/3I3E68m**.

e Heating Equipment Repair or Replacement Benefit/ Clean and Tune

If you are a homeowner and eligible, the Heating Equipment Repair and Replacement benefit **can help you repair or replace your furnace, boiler and other direct heating equipment necessary to keep your home's primary heating source working**. Benefit amounts are based on the actual cost incurred to repair or replace your furnace, boiler, and/or other essential heating equipment, $3,000 for a repair and $6,500 for a replacement.

- **Call your HEAP Local District Contact by visiting https://otda.ny.gov/programs/heap/contacts/ to apply.**

f One Shot Deal

This assistance is a LAST RESORT LOAN. It is an emergency assistance program that **helps people who can't meet an expense due to an unexpected situation or event.** Emergency financial assistance is provided for, but not limited to, the following situations:

- Homelessness
- Eviction or dispossess
- Utility disconnection or pending shut off
- Fire disaster
- Domestic violence
- Circumstances that affect the health and safety of the individual or family

You can learn more and **apply for the LOAN through the ACCESS HRA website, https://a069-access.nyc.gov/accesshra/#/**, or mobile app. You can also get assistance by calling 311.

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BEHIND ON YOUR RENT OR MORTGAGE?

1 Apply for financial assistance

There are a two primary rent- and mortgage-related assistance programs available.

a Emergency Rental Assistance Program

The **Emergency Rental Assistance Program (ERAP)** helps low - and fixed-income households at risk of experiencing homelessness or housing instability by **providing rental and utility arrears (debt) assistance.**

Although there is currently no funding available in most areas of the State, you should still apply because an active application protects against eviction and there could be more federal funds in the future.

ERAP is accepting applications again as of 1/11/2021, but applications will only be reviewed and considered for funding if additional funds become available.

Call **311** or visit **otda.ny.gov/programs/emergency-rental-assistance/** to apply.

b Homeowner's Assistance Fund

The **Homeowner's Assistance Fund (HAF)** is a federally funded program dedicated to **assisting homeowners who are at risk of default, foreclosure, or displacement as a result of a financial hardship** caused by the COVID-19 pandemic. The program is run through the Division of Housing and Community Renewal.

Funds are extremely limited, apply today!

You should consider applying if you are:

- Behind or in forbearance on your mortgage;
- In default on a reverse mortgage;
- Behind on property taxes, water, or sewage bills;
- Behind on monthly maintenance charges of your coop or condo; or
- Behind on their chattel loans, retail installment contracts, or other types of home purchase loans and/or lot rent.

Call: **1-844-776-9423** or go to **https://www.nyhomeownerfund.org** to apply.

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BEHIND ON YOUR WATER OR INTERNET BILL?

Effective January 3, 2022, electric, gas, water, cable, internet, and phone shutoffs for accounts in arrears (debt) may begin.

1 Apply for financial assistance

There are two non-energy utility-related assistance programs available.

a Low-Income Household Water Assistance Program

LIHWAP **helps low-income households pay the cost of drinking water and wastewater services**. The program can assist households who have past due bills (arrears) for drinking water and/or wastewater services, up to a maximum $5000 per applicant household.

For more information about LIHWAP call the toll-free OTDA Hotline at **1 (800) 342-3009** or visit **otda.ny.gov/programs/water-assistance/faq.asp**

b Affordable Connectivity Program

The Affordable Connectivity Program (ACP) (formerly the Emergency Broadband benefit) p**rovides a discount of up to $30 per month toward internet service for eligible households.**

Households enrolled in the Emergency Broadband Benefit Program as of 12/31/21 will continue to receive their current monthly benefit during a 60-day transition period.

Eligible households can also receive a one-time discount of up to $100 to purchase a laptop, desktop computer, or tablet from participating providers if they contribute more than $10 and less than $50 toward the purchase price.

For more information, **call your local Internet company** or visit **fcc.gov/affordable-connectivity-program-consumer-faq**.

Participation in the Lifeline program makes you categorically eligible!
Learn more or call (800) 234-9473!

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