

# ADDRESSING OVERDUE UTILITY BILLS

If you cannot pay overdue utility bills in full now, but you can pay in installments

Ask the utility company for a **deferred payment agreement** to pay arrears in installments. If you cannot obtain this, refer to the option to the right. You can also ask the utility company for a 30-day courtesy hold on termination to address overdue bills. You should notify the company of any pending grants from the Department of Social Services or nonprofits.

If you cannot pay overdue utility bills in full or in installments

If you receive Cash Assistance, you can request an **Emergency Grant** in the case change section in your **Access HRA** account; others can apply for a grant called a **One-Shot Deal** on Access HRA. To qualify for a grant, most people **must** show proof that a deferred payment agreement was requested from the utility company. You may have to repay the grant. Nonprofits may also offer grants.

## Protections & Additional Support

There are protections from utility shutoffs for households in which members have a serious medical condition or are using life sustaining equipment. For elderly, blind, and disabled customers, utility companies must make special efforts to contact residents to determine ways to avoid health and safety issues. They must do the same for all customers during cold weather months (11/1 to 4/15). [Learn more](#) about the regulation.

You may qualify for **HEAP** and monthly energy bill discounts through the **Energy Affordability Program**. Supplemental Security Income (SSI) recipients receive special **supports** with utility arrears and future bills. Explore services from **Catholic Charities** and **HeartShare** and learn more from **Empire Justice**.

