



## Spotlight On: **COVID-19 Moratorium on Utility and Municipal Shutoffs**

New York State law\* provides temporary protections for essential utility and municipal services during the COVID-19 pandemic. If you experienced a change of financial circumstances due to the COVID-19 pandemic, utilities and municipalities may not shut off your service for nonpayment, must reconnect your service within 48 hours, and must offer you a deferred payment agreement to help you pay your balance.

The moratorium is a **grace period** for you to catch up on your bill and obtain financial assistance. Taking the steps listed below will help you reduce your balance. The moratorium protections will not pay your utility bill. Any unpaid balance will be due after the moratorium ends.

There are immediate steps you can take to protect your utility service:

❖ **Contact your service provider:**

Your first step is always to contact your utility or municipality. Utilities and municipalities will require you to self-certify that you've experienced a change in financial circumstances during the COVID-19 pandemic to protect your account from shutoff.

❖ **Ask for a deferred payment agreement:**

A deferred payment agreement allows you to pay your arrears in affordable, installment payments. While the moratorium is in effect, utilities and municipalities are required to offer deferred payment agreements with no money down, late fees or penalties. You may be required to submit financial documentation to your service provider. You are still responsible for your utility or municipality bill during and after the moratorium period.

❖ **Pay what you can:**

While your account may be protected from shutoff, you are still responsible for the charges for service. Paying what you can afford now will help you avoid a larger bill later.

❖ **Don't wait until it's too late:**

These temporary protections are only available for a limited time. The sooner you contact your utility, the sooner your account will be protected.

\*Public Service Law §§32, 89-b, 89-l, 91, 216, and General Business Law §399-zzzzz.

## Frequently Asked Questions

- 1 Q: Who is eligible for these protections?  
A: Residential and Small Business customers.
- 2 Q: What type of business is categorized as a “small business”?  
A. To be eligible for the moratorium, a small business must: a) have 25 or fewer employees; b) not be a publicly held company; c) not be seasonal or temporary customer; and, d) not be a high energy user.
- 3 Q: Are there special rules small businesses must follow to receive these protections?  
A. The small business must certify to its utility that it meets the eligibility requirements. The utility may notify the small business that the utility believes the business has the resources to pay its bill and therefore is not eligible for the moratorium protections. If the business disagrees, it may file a complaint about the utility’s decision with the Department of Public Service (see below).
- 4 Q: What utility and municipal services are covered?  
A: Electricity, natural gas, steam, landline telephone, water, internet, and cable television.
- 5 Q: Which water systems are covered?  
A: Private water companies and public (water district, city, town, village, and public authority) water systems.
- 6 Q: How do I self-certify to my utility or municipality that I’ve been financially impacted by COVID?  
A: *Residential customers*: contact your utility or municipality and explain that you’ve experienced a change in financial circumstances since March 7, 2020 due to COVID-19. Your utility or municipality must accept your self-certification.  
  
*Small business customers*: contact your utility or municipality and certify that your business was financially impacted by COVID and that it meets the eligibility criteria (see above).
- 7 Q: What can I do if my service was shutoff for nonpayment?  
A: Contact your utility or municipality and ask for your service to be turned on. By law, utilities and municipalities **must** reconnect you within 48 hours while the moratorium is in effect.
- 8 Q: I need help paying my heating or cooling bill.  
A: Eligible residential customers should apply to the Home Energy Assistance Program (HEAP) for help paying their heating and cooling needs. Beginning April 15, 2021, a third HEAP Emergency benefit is available for households to assist with their heating costs and covers utility and municipal electric and heating services as well as heating oil, propane, and wood. The HEAP cooling program opened on May 3, 2021. Contact your local Department of Social Services or <https://otda.ny.gov/programs/heap/> for more info.
- 9 Q: Are there other assistance programs that can help pay my utility bill?  
A. The Emergency Rental Assistance Program (ERAP) can help pay your rent and utility bills. Contact your local Department of Social Services or <https://otda.ny.gov/programs/Emergency-Rental-Assistance/>
- 10 Q: What can I do if my utility does not protect my account?  
A: Your first step is always to contact your utility and try to work it out with them. If you still need help after speaking with your utility, contact the Department of Public Service at <http://www.dps.ny.gov/complaints> or 1-800-342-3377 (Monday-Friday, 8:30 am – 4:00 pm).