



## 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.