



Spotlight On: Consumer Protections for Drinking Water Customers

The moratorium on drinking water service shutoffs during the COVID-19 state of emergency ends on December 21, 2021. However, New York State is offering financial assistance and consumer protections to assist customers maintain their drinking water service and pay down their arrears.

If you are behind on your drinking water bill or received a disconnection notice, 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 and ask what assistance is available.

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

A deferred payment agreement allows you to pay your arrears in affordable, installment payments. Utilities and municipalities may not shut off a customer who is timely paying their current bill and the installment payments on a deferred payment agreement.

Your utility and municipality may require you to submit financial documentation to tailor the deferred payment agreement to your financial circumstances. Depending on your circumstances, you may qualify for an agreement with no money down and installment payments as low as \$10/month.

❖ **Apply for Assistance:**

The **Low Income Household Water Assistance Program (LIHWAP)** can help eligible customers pay up to \$2,500 in water bills or sewer bills (\$5,000 combined). For more info or to apply, contact the NYS Office of Temporary and Disability Assistance at <https://otda.ny.gov/programs/water-assistance/> or 1-833-690-0208 or your local Department of Social Services.

The New York State **Homeowner Assistance Fund (HAF)** can help eligible homeowners pay their water, sewer, mortgage, and other bills. For more info or to apply, contact the NYS Division of Homes and Community Renewal at <https://www.nyhomeownerfund.org/> or 1-844-776-9423.

Frequently Asked Questions

1. Q: Who is eligible for these protections?
A: Residential customers non-residential customers whose accounts serve a residential premise, and small business customers.
2. Q: What types of small business are eligible for these protections?
A: A small business must: a) have 25 or fewer employees; b) not be a publicly held company; c) not be a seasonal or temporary customer; and, d) not be a high usage customer.
3. Q: Are there special rules that 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: Which public drinking water systems are covered?
A: Municipalities (city, town, village), public authorities, and water districts.
5. Q: What if my drinking water service is provided by a private company?
A: Similar rules apply. Contact your private water company for more information.
6. Q: How do I protect my account from shut off or get a deferred payment agreement if I've been financially impacted by COVID?
A: *Residential customers:* contact your water utility and explain that you experienced a change in financial circumstances since March 7, 2020 due to COVID. Your water utility must offer you a Deferred Payment Agreement (DPA) which takes into account your financial circumstances.

Small business customers: contact your water utility and certify that your business was financially impacted by COVID and that it meets the eligibility criteria (see above).

It is critically important for customers to call their water utility as soon as possible to obtain a DPA. Water customers who enter into a DPA for their entire arrears and thereafter make timely payments on the DPA may not be shutoff. Residential customers, non-residential customers which serve residential premises, and small business customers with fewer than 25 people are eligible to enter into a DPA with public water utilities through June 30, 2022.
7. Q: What are the DPA payment terms?
A: A utility must make reasonable efforts to offer you a payment agreement tailored to your financial circumstances. A DPA installment payment may range from no less than \$10 per month up to the cost of one month's average usage or one-tenth the total balance due. A down payment may not be required depending on your financial circumstances.
8. Q: How long do I have to pay a DPA?
A: The length of the DPA depends on the total balance due and number of installment payments necessary to pay down the arrears. The term of the DPA is not limited to and may extend beyond June 30, 2022.
9. Q: What can I do if my utility does not protect my account?
A: Your first step is always to contact your utility or municipality 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).