



- HOME
- Electric
- Natural Gas
- Steam
- Telecommunications
- Water
- Search
- Site Map
- A-Z Index
- Help

## Consumer Guide: PSC Programs and Protections for Senior Citizens

- [About the PSC](#)
- [Agendas and Calendars](#)
- [Complaint Filing & Dispute Resolution](#)
- [Consumer Information](#)
- [Forms](#)
- [Press Releases](#)
- [PSC Webcast Schedule](#)
- [Public Notices](#)
- [Search](#)
- [What's New](#)

---

As an elderly utility customer in New York State, you are protected by special rules enforced by the Public Service Commission. These rules apply to **gas, electric, steam** and **telephone** companies and give you specific rights in many areas. For example, if you are on a fixed income and have wondered if you could change the billing date for a utility bill so that it arrives after you receive your monthly check -- the answer is YES. Many more protections are available to you. The information you are about to read will tell you everything you always wanted to know about your utility rights.

---

## Who Qualifies For Special Protections?

### SECTION I:

- **Gas, Electric & Steam Service Protections:**
- **Deposits**
- **Protections Against Shutoffs**
- **Deferred Payment Agreement**
- **Personal Contact**
- **Restrictions on When Service May be Turned Off:**
- **Medical Emergencies**
- **Life Support Systems**
- **Multiple-Family Dwellings**
- **Payment Dates**
- **Third Party Notification**

### SECTION II:

- **Telephone Service Protections**
- **Deposits**
- **Protections Against Suspensions or Terminations**
- **Restrictions on When Service May be Turned Off**
- **Deferred Payment Agreement**
- **Medical Hardship**
- **Payment Dates**
- **Third Party Notification**

## Who Qualifies for Special Protections?

Under the Public Service Law and the Commission's Rules Governing Provision of Telephone Service to Residential Customers -- which together establish protections for residential gas, electric, steam and telephone customers -- special protections are available to those people who are known to or identified to the utility as blind, disabled, or 62 years of age or older, provided that all the remaining residents of the household are either 62 years of age or older, 18 years of age or younger, or blind and disabled.

**IT IS ESSENTIAL THAT THE UTILITY KNOW THAT YOU QUALIFY FOR THESE SPECIAL PROTECTIONS. IF YOU QUALIFY, INFORM YOUR UTILITY TO BE SURE YOUR SERVICE IS NEVER TERMINATED BY MISTAKE.**

---

## Section I

### Gas, Electric & Steam

#### Service Protections:

Because you only get one check a month, you are sometimes late in paying your bill. As a result, the company now wants a deposit. What do you do? Your service has been shut off in the dead of winter and it affects your heating. What do you do?

There is a law that protects you from unwarranted deposit requirements. It also helps protect you from shutoffs and provides special protections during emergencies and during the cold weather period from November 1 to April 15. This law, the Home Energy Fair Practices Act (**HEFPA**) -- known as "The Utility Consumers Bill of Rights" -- helps consumers keep their gas, electric and steam service on while either paying overdue bills or having a disputed amount investigated.

### **Deposits**

If you are 62 years of age or older, a utility can't require a deposit unless your service was shut off for nonpayment in the last six months. But even if your service had been shut off, and you must pay a deposit, it can be paid in monthly installments.

### **Protections Against Shutoffs**

Your utility may not send a final shutoff notice until at least 23 days after the bill was mailed. The shutoff notice must then give you 15 days to pay the bill, work out a payment plan, or contact the company for assistance before the actual shutoff can occur.

### **Deferred Payment Agreement**

Your utility company must offer you a deferred payment plan, in writing, at least five days (eight days if mailed) before shutoff. This plan and any amount required as a down payment must be fair and take your financial circumstances into consideration. If you are unable to reach a satisfactory agreement with the utility, the Public Service Commission will help. For assistance, call the PSC's toll-free HOTLINE number at 1-800-342-3355.

### **Personal Contact**

The company must call you or make a personal visit 72 hours before -- and the day of -- the scheduled shutoff to work out a payment plan if you are elderly, blind, or disabled or if shutoff would take place between November 1 and April 15. Further, a 15-day extension must be given to the elderly, blind, or disabled if a social services investigation is warranted.

### **Restrictions on When Service May be Turned Off**

Service may be shut off for non-payment only between 8 a.m. and 4 p.m., Monday through Thursday. Service may not be shut off on Friday, Saturday or Sunday; on a holiday; on a day before a holiday; or during the two-week period which includes Christmas and New Year's Day.

### **Medical Emergencies**

If a medical emergency exists in your household, the shut off will be postponed for 30 days, provided that your doctor or local board of health notifies the utility. If this certification is done by telephone, it must be confirmed in writing within five business days. It may be renewed if the inability to pay is disclosed on the certification form.

### **Life-Support Systems**

If you need utility service to operate a life-support device such as a dialysis machine or respirator, the certification will remain in effect as long as the device is needed but you must demonstrate your inability to pay bills.

### **Multiple-Family Dwellings**

If you live in a building with 3 or more apartments and your utility service is included in your rent, your utility must give 15 days notice before a shutoff year round, and 30 days notice during the cold weather period (November 1 to April 15). This notice must be posted in a common area in the building, such as a lobby and at each entrance, and must be given to each tenant. At least 10 days notice before heat-

related utility service

can be shut off during the cold weather period, special notice must be given to each tenant. This notice must include the telephone number to call if health or safety hardships would result from a shutoff. Shutoff may not occur until hardship cases are protected.

### **Payment Dates**

Consumers on fixed incomes have the right to have their due dates adjusted so they can pay their bills on time. For example, if a monthly check comes on the 3rd of the month and the utility bill is due on the 5th, a consumer can ask the utility to move the due date to later in the month.

### **Third-Party Notification**

You may designate a third party to receive notices about suspensions, terminations and credit on your behalf provided that the designated third party agrees in writing to accept such notices.

---

## **Section II**

### **Telephone Service Protections**

The telephone company is threatening to shut off your service for lack of payment. You are insisting that the check must have gotten lost in the mail. You need your phone service because you may have to call for emergency medical assistance -- at any time -- for your ailing spouse. The situation may seem hopeless, but thanks to the PSC rules -- it is not. Residential telephone customers in New York State are protected by a comprehensive set of **rules** in which telephone companies must comply with. The rules follow, where appropriate, that protections already in place for New York State gas, electric and steam utility consumers under HEFPA. In the case above, a medical hardship exists in which the consumer needs the phone for emergency assistance. Under the telephone rules, a certification from a doctor or Board of Health would postpone a termination or suspension of service.

### **Deposits**

If you are 62 years of age or older, a utility can't require a deposit unless your service has been shut off for nonpayment in the last six months. But even if your service had been shut off, and you must pay a deposit, it can be paid in 12 monthly installments.

### **Protections Against Suspensions or Terminations**

Your utility may not send a final suspension or termination notice until at least 25 calendar days after the bill date if no payment is received. You have at least eight calendar days after receiving a notice before your service can be suspended (suspension lets you receive calls but not make calls).

**NOTE: If your service has been suspended and you do not pay your bill or file a complaint with the PSC, your service may be terminated no sooner than 12 calendar days after suspension. However, as special protection for elderly, blind or disabled consumers, you have an additional 20 days to pay your bill or work out an agreement. To make it work, be sure to tell your company that you qualify! The company must make a special effort to contact you by phone or in person at least eight days before a scheduled suspension or termination to try to work out a payment plan.**

### **Restrictions on When Service May be Turned Off**

Service may be suspended or terminated for non-payment of bills between 8 a.m. and 4 p.m. from Monday through Thursday. Your service cannot be shut off for non-payment on a public holiday, the day before a holiday, the two-week period which includes Christmas and New Year's Day, or on a day before your utility business office closed.

## **Deferred Payment Agreement**

Your utility company must offer you a deferred payment agreement at least eight days before service is to be suspended or terminated. The plan may be for no more than \$450. The agreement must be for a period of no less than 10 months, unless you agree to a shorter period.

## **Medical Hardship**

If you or anyone in your home is ill and may need a phone to call for emergency medical assistance, shutoff may be postponed for 30 days, provided that your doctor or local Board of Health notifies the utility. The certification is renewable but the doctor or Board of Health must provide justification and you must demonstrate that you are not able to pay charges for service.

## **Payment Dates**

Consumers on fixed incomes have the right to have their due dates adjusted so they can pay their bills on time. For example, if a monthly check comes on the 3rd of the month and the utility bill is due on the 5th, a consumer may require the utility to move the due date to later in the month.

## **Third-Party Notification**

You may designate a third party to receive notices about suspensions, terminations and credit on your behalf. Your telephone company may also agree to send monthly bills to third parties.

---

If you are having difficulty paying your utility bill and would like to find out more about how to resolve the problem, visit our [Complaint Department](#)

---

See other web pages in the category: [Consumer Information](#)

[About Us](#) | [Site Map](#) | [Privacy Policy](#) | [Contact Us](#) | [Accessibility](#) |  
Page updated: 07/26/2012 12:49:24 PM

[Printer Friendly Page](#)