

# Housing

## Utility Shut-off Prevention Tips

### 1. Contact the Utility Company

Call the company before the threats become dire. Most utility companies will let you get two or three months behind as long as you tell them when you'll be able to make up what you owe. If your service has been shut off, the company will most likely require you to make a security deposit—usually for about three times the average of your monthly bill—before it reconnects you. The deposit rates following disconnects are regulated in some states. You may want to call a Legal Aid or Legal Services office to learn about your state's law.

### 2. Utility Discount Programs

Many utility companies offer reduced rates and payment plans to elderly and low-income people.

### 3. Programs That Average Your Bills Throughout the Year,

also called "being on a budget". Sometimes we fall behind on energy bills during periods when we use a lot of energy and incur high bills—winter in the north, summers in the south, for example. Many energy utilities offer programs that average your periods of high and low usage and allow you to pay one set monthly payment all year long.

### 4. Utility Conservation Assistance Programs

Often local utility companies offer utility conservation assistance programs, often at no cost. These measures, like long lasting light bulbs, weather-stripping for doors and windows, and filters for furnaces can often cut your bill by as much as one-third to one-half.

### 5. Filing for Bankruptcy

Filing for bankruptcy can provide a temporary stop to a utility shut-off, but you'll have to provide some proof that you can pay future bills if you want to keep the termination at bay permanently. Contact your bankruptcy attorney or your local legal aid office for more information.

- ***Still need help? Dial 2-1-1 or 1-888-892-1192 to speak to a call specialist 24/7/365.***