

## What to Do if You are Unable to Pay Your Utility Bills

### Questions to ask yourself

If you're unable to pay your utility bills and worried that you're going to be without electricity, heat or hot water, asking yourself these questions might help you determine next steps:

- Does this happen regularly or is this a one-time thing?
- Do I have more expenses each month than I have money coming in?
- What can I do to reduce my consumption?
- Can I afford this unit, given the utility costs?

If you want to stay in your current unit, and you can't pay this month's utility bills, pay as much as you can. Talk to your utility provider to see if they are willing to consider a repayment plan.

While it is legal for hydro companies to disconnect services over unpaid balances, most utility companies will not do so during the winter months. This may give you time to catch up and/or find a more affordable place to live.

### Help is available

#### Low-income Energy Assistance Program (LEAP)

Eligible low-income households may qualify for up to \$500 in emergency assistance for their gas and hydro arrears (\$600 for hydro if their home is electrically heated).

You can learn more about LEAP by contacting [Community Development Council Durham](#).

#### Housing Stability Program (HSP)

The Housing Stability Program may be able to help with up to two months of utility arrears. You can learn more about HSP by contacting [Community Development Council Durham](#).

#### Ontario Electricity Support Program (OESP)



Eligible low-income households can have monthly credits (often ranging from \$40-\$90 per month) applied to their electricity bills, depending on consumption. Although the OESP cannot cover arrears, knowing your monthly bills will be reduced may allow you to catch up on an overdue account. For more information visit [Ontario Electricity Support](#).

### **Charitable and non-profit organizations**

If you are working with any agencies or service providers, or are a member of a faith community, consider inquiring about what assistance they may offer.

### **A warning about short-term solutions**

While it might be tempting to apply for a payday loan to cover your immediate expenses, or to use your rent money to cover other unpaid bills, you risk ending up with extra debt that you are not able to pay. If you use short term loans, make sure you have a plan to pay them off.

