



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 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 situation?
- 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?
- Should I find a cheaper place to live?

How to deal with unpaid utility bills: the options

Waterloo Region Energy Assistance Program (WREAP)

WREAP can make one arrears payment of up to \$500.00 per utility, per calendar year for eligible households. This credit can be applied to energy bills, such as hydro-electricity and gas. If you receive Ontario Works assistance, talk to your worker about accessing WREAP. If you are not on Ontario Works, call the application line directly (519) 883-2100 and select option #1.

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, call 1-855-831-8151, email help@OntarioElectricitySupport.ca or visit www.OntarioElectricitySupport.ca.

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 can offer.





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Consider moving to a more affordable unit

If you decide to leave your apartment, contact a Housing Advisor or other community support to help you find a new place to live. Try to pay the outstanding utility bills as you may need to keep your account in good standing for your next or future housing.

Stay and try to resolve the issue

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. A partial payment will show the utility provider(s) that you are trying and may prevent termination of service at least in the short term. 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.

A warning about short-term solutions

Although 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, unless you have a plan to address the expense in the longer term you may just end up with additional high-interest debt that you are unable to pay or may risk eviction. Solutions that address both your immediate needs and also support longer-term, sustainable solutions are best.

Payday loans may seem like a good solution right now, but they may just leave you with more to pay in the end.

If you are continuing to struggle financially and are having difficulty managing your expenses, talk to a Money Matters advisor at the Working Centre or other community support for advice on budgeting and living frugally. To speak with a Money Matters advisor just drop by 58 Queen Street South in Kitchener or call **519-743-1151**.

