

Emergency Housing Voucher Program

Resource Guide

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Visit nyc.gov/ehv to learn more about the Emergency Housing Voucher Program.

1 Understanding the Emergency Housing Voucher

The U.S. Department of Housing and Urban Development (HUD) has awarded a limited number of Emergency Housing Vouchers (EHVs) to the New York City Housing Authority (NYCHA) and The NYC Department of Housing Preservation and Development (HPD).

EHVs are tenant-based rental assistance and will generally operate like tenant-based Section 8.

Visit nyc.gov/ehv to learn more about the Emergency Housing Voucher Program.

How do I know which agency (NYCHA or HPD) is administering my voucher?

The name of the administering agency will appear on your voucher. The caseworker who referred you also has this information.

NYCHA

For more information about NYCHA-administered vouchers, please go to section 1a.

HPD

For more information about HPD-administered vouchers, please go to section 1b.



Visit nyc.gov/ehv to learn more about the Emergency Housing Voucher Program.

1a For NYCHA-Administered EHV's

How do I find out more about my EHV?

For more information on the rental subsidy process for NYCHA, please visit:
<https://www1.nyc.gov/site/nycha/section-8/tenants.page>

Frequently asked questions for NYCHA Section 8 Tenants are available at:
<https://www1.nyc.gov/assets/nycha/downloads/pdf/SECTION8.TENANTS.FAQ.pdf>

For all NYCHA Section 8 inquiries, call the Customer Contact Center at **718-707-7771**.

What is annual recertification?

EHV requires you to complete an annual recertification of your income. This allows NYCHA to ensure that you are paying the correct amount of rent. You also may request an interim recertification if you have a change in income or household composition.

- You can complete an annual recertifications online using NYCHA's Self-Service Portal at: <https://selfserve.nycha.info>. EHV voucher holders may request a paper annual recertification as a reasonable accommodation by calling the NYCHA Customer Contact Center at **718-707-7771**.
- NYCHA will let you know of the date of your annual recertification approximately five months in advance of your annual recertification due date.
- To complete your annual recertification, you must submit an Affidavit of Income for every household member and a Third Party Verification-Consent to Release Information form for all household members 18 years of age or older. You must also submit supporting documentation, such as paystubs, bank statements, etc.
- NYCHA will verify all information and adjust the amount of rent that you must pay. The tenant portion of rent is based on adjusted gross income, which is gross income minus any allowable deductions.
- NYCHA will issue a Voucher Change Notification that explains your new portion of the rent and let you and your new property manager know of the change.
- You must report changes in family composition, income, assets and/or expenses to NYCHA Section 8 within 30 days of the change. You can report these changes by requesting an interim change on NYCHA's Self-Service Portal.



Visit nyc.gov/ehv to learn more about the Emergency Housing Voucher Program.

Moving to a New Unit with EHV Assistance

At the end of your lease, you can opt to move to another unit with your EHV.

Moving within New York City

If you are interested in moving to a new unit in New York City at the end of your lease, submit a transfer request at least 2 months before your lease ends. The easiest way to request a transfer is via the Self-Service Portal. You may also obtain a Voucher Holder Request for Transfer form by calling the Customer Contact Center at **718-707-7771**.

If you would like to move within New York City, EHV can pay more in many high-rent neighborhoods where housing may be difficult to find—without an increase in cost to you. You can see how much an EHV can pay in each Zip Code by visiting: nyc.gov/hpd-payment-standards. You can also use the Neighborhood Explorer tool to see how much an EHV can pay in each Zip Code. The tool has information about different neighborhoods in New York City to help you with your housing search. Visit nyc.gov/neighborhoodexplorer.

Moving Outside of New York City

If you wish to move outside of New York City, you can take your EHV voucher with you. This is called “porting out.” The easiest way to make a portability request is on the Self-Service Portal. You may also submit the Voucher Holder Request for Portability form, which you can get by calling the Customer Contact Center at **718-707-7771**.

Emergency Transfers

You may request an emergency transfer at any time for circumstances such as domestic violence, reasonable accommodation, court action, foreclosure action and order to vacate, intimidated victims (IV), intimidated witnesses (IW), natural disaster, 24-Hour failed HQS inspection, or VAWA. The Violence Against Women Act (VAWA) is a federal law protecting victims of domestic violence, dating violence, sexual assault, and stalking from being evicted just because they are victims. The easiest way to request a transfer is via the Self-Service Portal. You may also obtain a Voucher Holder Request for Transfer form by calling the Customer Contact Center at **718-707-7771**. For additional information on the rental subsidy process for NYCHA, please visit: <https://www1.nyc.gov/site/nycha/section-8/tenants.page>



Visit nyc.gov/ehv to learn more about the Emergency Housing Voucher Program.

1b For HPD-Administered EHV's

How do I find out more about my EHV?

For more information on the rental subsidy process for HPD, please visit:
<https://www1.nyc.gov/site/hpd/services-and-information/about-section-8.page>

Frequently asked questions for HPD Section 8 Tenants are available at:
<https://www1.nyc.gov/assets/hpd/downloads/pdfs/services/hcv-faq.pdf>

For all HPD Section 8 inquiries, call **917-286-4300**.

What is annual recertification?

EHV requires you to complete an annual recertification of your income. This allows HPD to ensure that you are paying the correct amount of rent. You also may request an interim recertification if you have a change in income or household composition.

- Detailed information about household responsibilities and the annual recertification process are available in the Section 8 Briefing Book, Chapter 11 at: <https://www1.nyc.gov/assets/hpd/downloads/pdfs/services/section-8-briefing-book-abridged.pdf>
- HPD will mail you the annual recertification package to complete three to four months before your annual recertification date. When you receive the package, the forms will have a due date to return to HPD within 30 days.
- Please complete all annual recertification forms with all members of your household and supply the required supporting documentation, such as paystubs, bank statements, etc.
- When complete, you have 4 options for returning the form to HPD prior to the due date. Please see the option that works best for you:
 - upload your completed package to DTR Portal at nyc.gov/dtrportal
 - submit your recertification via encrypted email to DTRAI@hpd.nyc.gov
 - submit your recertification via fax to **212-863-5299**, or
 - mail your recertification to: **100 Gold Street, Division of Tenant Resources, NY, NY 10038**
- HPD will verify all information and adjust the amount of rent that you must pay. The tenant portion of rent is based on adjusted gross income, which is gross income minus any allowable deductions.



Visit nyc.gov/ehv to learn more about the Emergency Housing Voucher Program.

- You must report changes in family composition, income, assets and/or expenses to HPD’s Division of Tenant Resources within 30 days of the change. You can report these changes by requesting an interim change using the form available on HPD’s website. For more information call [917-286-4300](tel:917-286-4300).

Moving to a New Unit with EHV Assistance

At the end of your lease, you can opt to move to another unit with your EHV.

Moving within New York City

If you are interested in moving to a new unit in New York City at the end of your lease, submit a move request at least 2 months before your lease ends. The easiest way to move is thru the form entitled “Move Request Form” which can be found on HPD’s website at <https://www1.nyc.gov/site/hpd/services-and-information/section-8-forms.page>

If you would like to move within New York City, EHV’s can pay more in many high-rent neighborhoods where housing may be difficult to find—without an increase in cost to you. You can see how much an EHV can pay in each Zip Code by visiting: nyc.gov/hpd-payment-standards. You can also use the Neighborhood Explorer tool to see how much an EHV can pay in each Zip Code. The tool has information about different neighborhoods in New York City to help you with your housing search. Visit nyc.gov/neighborhoodexplorer.

Moving Outside of New York City

If you wish to move outside of New York City, you can take your EHV voucher with you. This is called “porting out.” The easiest way to make a portability request is via the form entitled “Port Out Request Form” which can be found on HPD’s website at <http://www1.nyc.gov/site/hpd/services-and-information/section-8-forms.page>. Be sure to complete the entire form, including the name, address, and contact person for the housing agency that you intend to port to.



Visit nyc.gov/ehv to learn more about the Emergency Housing Voucher Program.

Emergency Move Request

You may request an emergency move at any time for specific circumstances. The easiest way to request an emergency move is thru the form entitled “Emergency Move Request Form” which can be found on HPD’s website at <http://www1.nyc.gov/site/hpd/services-and-information/section-8-forms.page>. Circumstances that may qualify for an emergency move are reasonable accommodation, court action, foreclosure action and order to vacate, intimidated victims or witnesses, natural disaster, emergency HQS failures, VAWA, etc. The Violence Against Women Act (VAWA) is a federal law protecting victims of domestic violence, dating violence, sexual assault, and stalking from being evicted just because they are victims. Specific Rights and Accommodations are explained under the “Accommodations” Section on the HPD website, <http://www1.nyc.gov/site/hpd/services-and-information/section-8-forms.page>.

2 Housing Rights

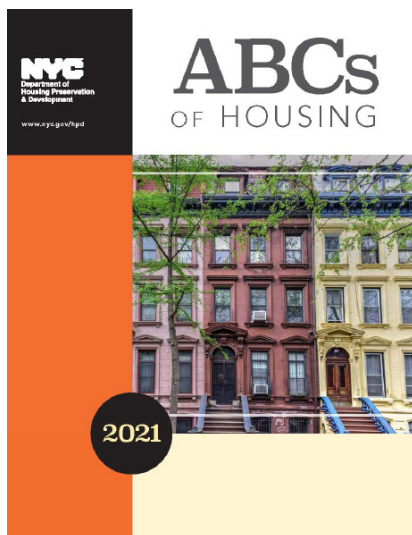
What is my lease agreement?

Your lease is a contract between you and your property owner. It contains the terms and conditions of the rental. Terms of the lease cannot be changed while it is in effect unless both parties agree in writing.

Property owners must provide you with a written receipt when you pay rent in cash, a money order, a cashier's check, or in any form other than a personal check. If you pay rent by personal check, you may request a rent receipt from your property owner. The receipt must include date, payment amount, period for which rent was paid, and apartment number. The payment recipient must sign the receipt.

All leases require tenants to give a security deposit—usually one month's rent. In most cases, the NYC Human Resources Administration (HRA) gave your property owner a voucher for the security deposit, and in some cases the amount was paid by NYCHA or HPD. If you renew your lease at a greater amount, the owner can collect additional money from you in order to bring the security deposit up to the new monthly rent.

What are my rights as a tenant?



In New York City, you have many rights relating to the safety and quality of your housing. You should expect to live in safe, well-maintained buildings that are free from vermin, leaks, and hazardous conditions. Laws protect you from harassment and discrimination. You have responsibilities to your building owners and other tenants—including not damaging the building and responding to annual owner inquiries related to window guards, lead-based paint, and to maintain smoke and carbon monoxide detectors. Property owners and property managers must ensure that common areas and individual apartments in their

buildings are safe and well maintained in compliance with the Housing Maintenance Code (HMC) and Multiple Dwelling Law (MDL).

In addition, property owners who receive a monthly EHV subsidy on your behalf must also follow federal Housing Quality Standards (HQS) and EHV program requirements, including periodic public space and unit inspections and the prompt repair of any cited HQS violations.

Learn more about housing quality and safety issues by visiting <https://www1.nyc.gov/site/hpd/services-and-information/housing-quality-and-safety.page>

Staying in Your Apartment Safely

You may have several options to pursue if physical conditions in a building are not safe or in good repair. Tenants in privately owned buildings with maintenance problems should first notify the building owner or manager. If verbal notification does not result in a resolution to the problem, tenants may wish to send written notification through certified mail, with a return receipt requested. Keeping these records is important if the owner does not take any action to address the issue(s).

In addition, you may file complaints with the City by calling **311**, using **311ONLINE** or **311Mobile** and, in the case of rent-stabilized or rent-controlled apartments, with the State. HPD will try to contact your building's managing agent to tell them that a complaint has been filed and that a violation may be issued if the condition is not corrected immediately. HPD will also try to call you back to see if the condition was corrected. If you say that the condition was corrected, HPD will close the complaint.

As an EHV participant, you also have the option of requesting a complaint or special inspection from NYCHA or HPD if your property owner is not making repairs. NYCHA or HPD will send out an inspector to conduct an HQS inspection.

Tenants in privately-owned buildings who have apartment maintenance problems or who have been harassed by the property owner may initiate legal action in Housing Court. This action is referred to as a Tenant Action or HP Action. A tenant can request an inspection by HPD when filing an Action. Copies of your correspondence with the owner can be important in Housing Court. There is a fee to file that will be waived if a tenant cannot afford it.



Visit [nyc.gov/ehv](https://www1.nyc.gov/ehv) to learn more about the Emergency Housing Voucher Program.

Harassment

It is illegal for building owners to force tenants to leave their apartments or surrender their rights. If you are a tenant in a rental unit in the city who is being harassed by your property owner, you can get information and help. Harassment is any act or omission by or on behalf of an owner that causes or is intended to cause a tenant to surrender or waive any rights in relation to the occupancy of their unit. If you believe that the owner of your building is withholding essential services or not making repairs to force you to move out of your apartment, contact HPD's Anti-Harassment Unit (AHU) by calling **311**.

New Tenant Protection Laws

Changes to New York State rent laws, recently passed by lawmakers in Albany, make it harder for property owners to evict any tenant. In addition, the new rent laws strengthened protections for New Yorkers living in rent-controlled or rent-stabilized apartments. The New York State Division of Housing and Community Renewal (DHCR) enforces these laws. DHCR is the State's affordable housing agency, with a mission to build, preserve, and protect affordable housing and increase home ownership throughout New York State.

Rent Stabilization

In some cases, your apartment might be rent stabilized, meaning you might have more rights, including the right to a lease renewal at the end of your lease term and succession rights for qualifying family members. To learn whether your apartment is rent stabilized, you can request a rent registration history from DHCR at <https://portal.hcr.ny.gov/app/ask> or by calling **718-739-6400**. You can call the City's Tenant Helpline by dialing **311** and saying "Tenant Helpline."

Evictions

Some property owners may try to end a lease even though they do not have legal standing. It is critical to know your rights around evictions. As of August 2017, you have the right to legal representation in housing court. The only legal way to evict a non-paying tenant is through a nonpayment eviction proceeding in court. Property owners must notify the tenant that rent is late, what the balance is, and that, if not paid, the tenant will be evicted. To learn more about your rights, visit nyc.gov/tenantprotection or call **311** and say "Tenant Helpline."



Visit nyc.gov/ehv to learn more about the Emergency Housing Voucher Program.

3 Housing Resources

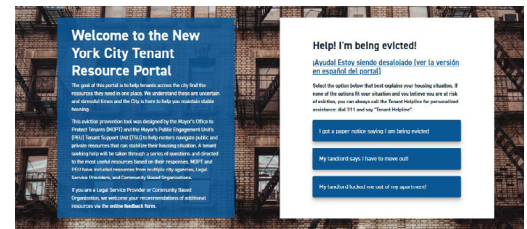
NYC Housing Resource Portal

The City has many resources to help you get, afford, and keep housing. Visit nyc.gov/housing to find resources including rental aid, avoiding eviction, learning about your rights.



NYC Tenant Resource Portal

The goal of this portal is to help tenants across the city find the resources they need in one place. We understand these are uncertain and stressful times and the City is here to help you maintain stable housing.



This eviction prevention tool was designed by the Mayor’s Office to Protect Tenants (MOPT) and the Mayor’s Public Engagement Unit’s (PEU) Tenant Support Unit (TSU) to help renters navigate public and private resources that can stabilize their housing situation. A tenant seeking help will be taken through a series of questions and directed to the most useful resources based on their responses. MOPT and PEU have included resources from multiple city agencies, Legal Service Providers, and Community Based Organizations. For more information, visit nyc.gov/tenantresourceportal or call **311** and saying “Tenant Helpline.”

Homelessness Prevention

The Homebase program provides New Yorkers experiencing housing instability with various homeless prevention services and aftercare services to families and individuals exiting NYC DHS shelter to permanent housing.

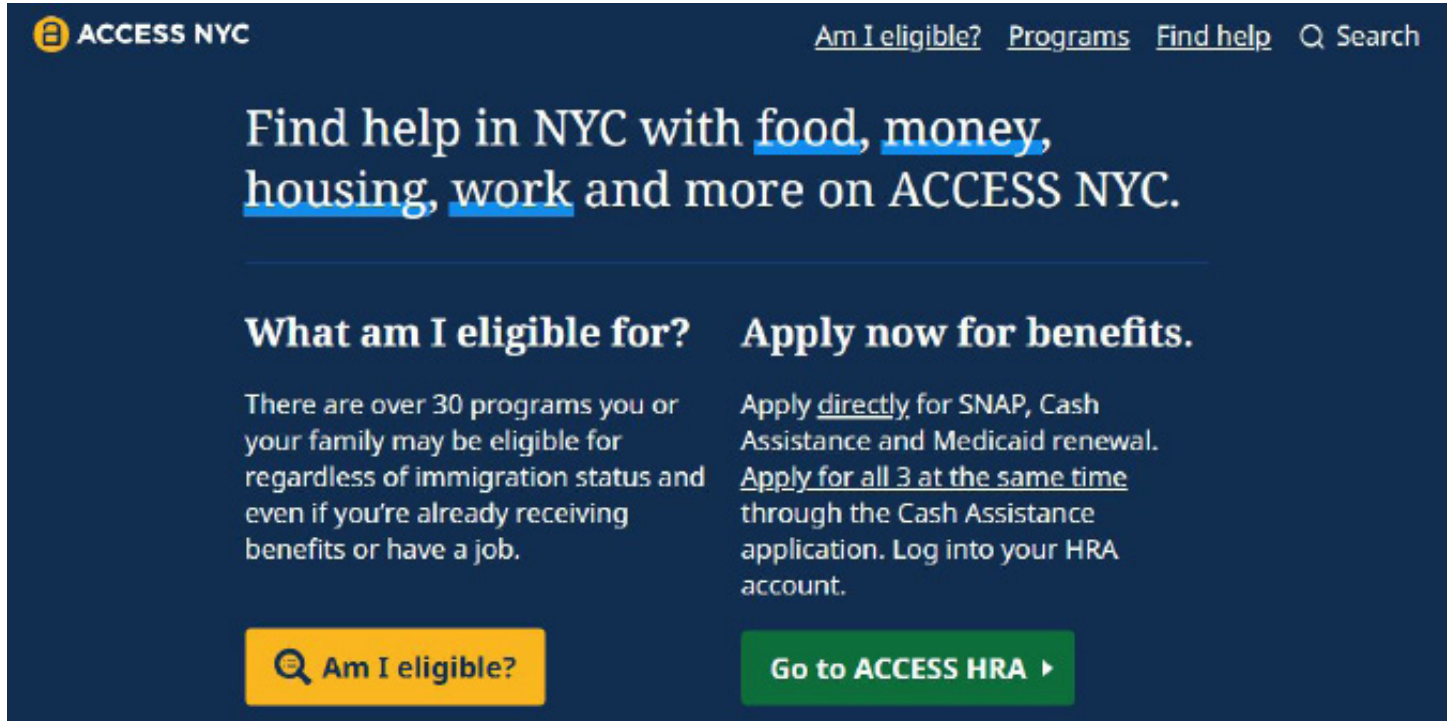
You may be eligible for Homebase services if you are at imminent risk of entering the New York City shelter system, are low-income, or want to remain stably housed in your community. Visit nyc.gov/homebase or call **311** for more information.



Visit nyc.gov/ehv to learn more about the Emergency Housing Voucher Program.

4 ACCESS NYC and ACCESS HRA

ACCESS NYC provides a mobile-friendly front door for New Yorkers to screen for benefit and program eligibility, learn how to apply, gather required documents, and find local help. Visit nyc.gov/accessnyc.



The screenshot shows the ACCESS NYC website interface. At the top left is the ACCESS NYC logo. At the top right are navigation links: "Am I eligible?", "Programs", "Find help", and a search icon labeled "Search". The main heading reads: "Find help in NYC with food, money, housing, work and more on ACCESS NYC." Below this, there are two columns of text. The left column is titled "What am I eligible for?" and contains the text: "There are over 30 programs you or your family may be eligible for regardless of immigration status and even if you're already receiving benefits or have a job." Below this text is a yellow button with a magnifying glass icon and the text "Am I eligible?". The right column is titled "Apply now for benefits." and contains the text: "Apply directly for SNAP, Cash Assistance and Medicaid renewal. Apply for all 3 at the same time through the Cash Assistance application. Log into your HRA account." Below this text is a green button with the text "Go to ACCESS HRA ▶".

Check potential eligibility for over 30 benefits in 10 easy steps. Text or email your eligibility results.

Get information for over 40 city, state, and federal benefits and services. Details include: how a program works, how to qualify, what documents are needed, options for how to apply (online, phone, mail, in-person), and how to receive help.

Search for a nearby service center, filter for relevant benefit categories, and get directions.

Apply Now for Benefits

Apply directly for SNAP, Cash Assistance, and manage your case. Go online to nyc.gov/accesshra, or download the ACCESS HRA mobile app, and log in or create an account.



Visit nyc.gov/ehv to learn more about the Emergency Housing Voucher Program.

5 Health and Wellness Resources

NYC Well

NYC Well is your connection to free, confidential mental health support.

Speak to a counselor via phone, text, or chat and get access to mental health and substance use services, in more than 200 languages, 24/7/365.

Call NYC Well today at **1-888-NYC-WELL (1-888-692-9355)**. Interpreters are available for 200+ languages. Stay on the line, and you will be connected with a counselor who can connect you to translator services. NYC Well Counselors are trained to accept calls from deaf and hard of hearing individuals using video relay services. Visit nyc.gov/nycwell for more information.

Get Food NYC

Map of free food resources across the city, including food pantries and Grab & Go meals at NYC Schools, available for all children or adults in need.

To find locations, visit nyc.gov/GetFood



Visit nyc.gov/ehv to learn more about the Emergency Housing Voucher Program.

6 Legal Assistance

You can learn more about free legal services, and get answers to questions about housing law and courts by calling **311** and saying “Tenant Helpline.”

Office of Civil Justice (OCJ)

The City’s Office of Civil Justice (OCJ), a unit of the Human Resources Administration (HRA), provides a range of free legal services to New Yorkers in need. If you are facing eviction, if you need help with an immigration matter, if you are a worker facing wage theft or other workplace violations, or if you are facing other legal challenges, you may have access to free legal assistance through OCJ.

OCJ legal services are free, and you do not have to be an existing HRA client to apply.

Legal services are available regardless of immigration status.

If you are facing eviction in Housing Court or a NYCHA administrative proceeding, you may be eligible for free legal services under the City’s Right-to-Counsel law.

The Right to Counsel program, also known as Universal Access to Counsel, is now available citywide. To find out if you are eligible for this program, contact the City’s Tenant Helpline by calling **311** and saying “Tenant Helpline.”

7 Financial Services

Financial Empowerment Center

Worried about money? You're not alone. We're here to support you.

Financial Empowerment Centers provide FREE one-on-one professional, financial counseling and coaching to support you in reaching your goals.

Financial counseling is free and confidential. Work with financial counselors to:

- Manage your money, check your credit, and set up a spending plan
- Open a safe and affordable bank account
- Contact your lenders about your debt, including student loans
- Develop a strategy to reduce your debt and lower payments
- Separate personal and business finances
- And much more

NYC Financial Empowerment Center counselors can support you with FREE financial counseling in person or by phone.

Services are secure and confidential. You must be at least 18 years old and live or work in NYC. Income and immigration status do not matter.

To book an appointment, visit nyc.gov/TalkMoney or call **311** and say "Financial Counseling." New clients can expect the first financial counseling session to last about 1 hour. You can work with your counselor for as many sessions as you need.

Opening a Bank Account

There are several reasons to open an account. It keeps your money secure and can save you money from check cashing and money wire transfer businesses. It can help you take advantage of tools to manage your money and check your spending. And if you are eligible for an Economic Impact Payment or IRS tax refund, you can get the payment faster with direct deposit.

If you need help understanding your options or opening an account, speak with an NYC Financial Empowerment Center counselor for free.



Visit nyc.gov/ehv to learn more about the Emergency Housing Voucher Program.

NYC SafeStart Account

NYC SafeStart is a safe and affordable starter savings account available for New Yorkers. Special features of the account include:

- no overdraft fees
- no monthly fees provided a minimum balance is met
- minimum balance requirements are \$25 or less
- ATM card for withdrawals (Note: It is NOT a debit card)

You can open an NYC SafeStart Account at participating bank and credit union branches throughout New York City or schedule a free one-on-one financial counseling session at one of the City's Financial Empowerment Centers.

There is more information line, as well. Learn more by visiting:

<https://www1.nyc.gov/site/dca/consumers/open-savings-account.page>

NYC Free Tax Prep

NYC Free Tax Prep offers New Yorkers a way to file their taxes for free and keep their whole refund. Participants work with a knowledgeable IRS certified VITA/TCE volunteer preparer to complete an accurate tax return. In addition to filing a tax return, NYC Free Tax Prep providers can help New Yorkers get the Child Tax Credit payments and Economic Impact Payments (commonly known as stimulus payments).

Who can use NYC Free Tax Prep?

Anyone who lives or works in New York City can use an NYC Free Tax Prep site. Some sites have income limits and other eligibility requirements. In general, individuals must have earned \$48,000 or less and families with dependents must have earned \$68,000 or less in 2020 to file in person at an NYC Free Tax Prep site. Learn more at nyc.gov/taxprep or call **311**.

In-Person and Remote Services Available

NYC Free Tax Prep offers both in-person and remote services, including:

- In-Person Tax Prep—At an NYC Free Tax Prep site for in-person tax prep, knowledgeable IRS certified VITA/TCE volunteer preparers will sit down with you to complete an accurate tax return. Sessions take a minimum of 30 minutes. Filers must follow New York State health guidelines, including wearing a mask and social distancing appropriately during visit.



Visit nyc.gov/ehv to learn more about the Emergency Housing Voucher Program.

- **Drop-off Service**—At an NYC Free Tax Prep site for drop-off service, you can drop off your tax documents and pick up the completed return later. Filers must follow New York State health guidelines, including wearing a mask and practicing social distancing appropriately during visit.
- **Virtual Tax Prep**—This is a safe and reliable online tax prep service. An IRS certified Volunteer Income Tax Assistance (VITA)/Tax Counseling for the Elderly (TCE) volunteer preparer will help you file your 2020 tax return during a 60-90 minute virtual call; use a secure digital system to manage your tax documents; and answer your tax questions.
- **Self-Prep with Help (or Assisted Self-Prep)**—This is a safe and reliable online tax prep service. Do your own taxes with easy-to-use tax filing software but contact a volunteer preparer for help when needed.

To learn more about what types of identification, proof of income, banking information, and other information is needed visit nyc.gov/taxprep or call **311**.

Language Accessibility

Many NYC Free Tax Prep sites are able to assist clients in languages other than English. Visit the map linked from nyc.gov/taxprep to search for In Person and Drop Off sites where services are provided in the needed language.

Individual Taxpayer Identification Number (ITIN) Assistance

An ITIN, or Individual Taxpayer Identification Number, is a tax processing number available for certain nonresident and resident aliens, their spouses, and dependents who cannot get a Social Security Number (SSN). Some NYC Free Tax Prep sites participate in the IRS Certified Acceptance Agent program and can help New Yorkers complete an ITIN application or renewal. Visit the map linked from nyc.gov/taxprep to search for In Person and Drop Off sites where services are provided in the needed language.

Additional Services Available

Some NYC Free Tax Prep sites can help clients complete returns for past years or amend (correct) past returns that have already been submitted. These sites are typically able to assist with returns from the past three tax years. Visit the map linked from nyc.gov/taxprep and check under the Specialized Assistance section to see if a site offers this service and please call to confirm.



Visit nyc.gov/ehv to learn more about the Emergency Housing Voucher Program.

8 Postal Services and Utilities

How do I change my address?

The US Postal Services (USPS) offers three basic options:

1. **Permanently forward your mail at:** <https://www.USPS.com/move>
Mail sent to your previous address will be forwarded to your new residence. This is the free service that lasts for 12 months. After this time, any mail provided for your last address is returned to the sender.
2. **Temporarily forward your mail at:** <https://www.USPS.com/manage/forward.htm>
Mail sent to your previous address will be forwarded to your new residence. This is the free service that lasts for 12 months. After this time, any mail provided for your last address is returned to the sender.
3. **Have USPS hold your mail at:** <https://holdmail.usps.com/holdmail/>
USPS will hold mail up to 30 days in certain areas.

How do I turn on the utilities in my name?

If utilities are not included in your rent, you must contact the utility company to turn on gas, electricity, or other utility.

Gas

- For service in the Bronx, Manhattan, northern Queens, contact **conEdison** at: <https://www.coned.com/en/services-and-outages/service-management-page>
- For service in Brooklyn, southern Queens, Staten Island, contact **National Grid** at: <https://www1.nationalgridus.com/CheckServiceAvailability-StartService>

Electricity

- For service in the Bronx, Brooklyn, Manhattan, Queens, and Staten Island, contact **conEdison** at: <https://www.coned.com/en/services-and-outages/service-management-page>
- For service in Rockaway (Queens), contact **PSEG/LIPA** at: <https://www.psegliny.com>

You may qualify for a discount on your gas or electricity bill, or be eligible to receive other financial assistance. To learn more, visit:

- conEdison: <https://www.coned.com/en/accounts-billing/payment-plans-assistance/help-paying-your-bill>
- National Grid: <https://www.nationalgridus.com/ny-home/Bill-Help/Energy-Affordability-Program.aspx>
- PSEG/LIPA: <https://www.psegliny.com/myaccount/customersupport/financialassistance>



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