

# Utilities Not Included



Bruce Grey Utility Programs

## What are "utilities"?

#### **Utilities**

#### Regulated

Electricity
Natural Gas

#### Unregulated

Furnace Oil

Propane

Cord Wood

**Wood Pellets** 

Municipal Sewer & Water

#### **Not Utilities**

Car payments

Cell phones or telephone
Internet
Cable-Streaming
Tenant Insurance
Property Taxes
Hot water tank rentals





## Agenda



Electricity & Natural Gas



Propane, furnace oil Cord wood & pellets



Rules & guidelines



### Dates to remember

May 1<sup>st</sup> winter disconnection ban ends

November 15<sup>th</sup>

winter disconnection ban begins

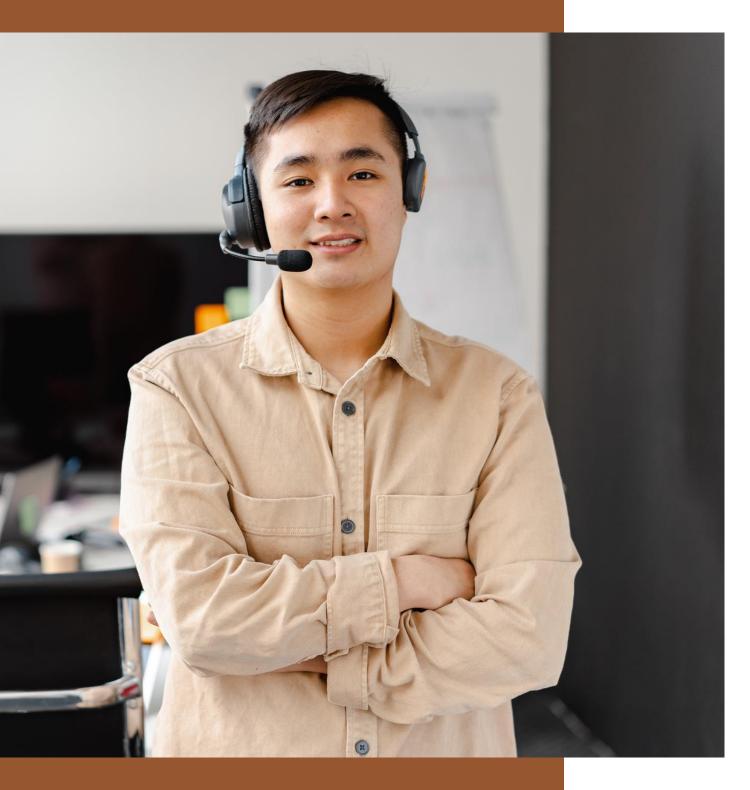
People still need to pay the bills through the winter!











## Utility Language

#### **Disconnection**

Can only be used if an actual disconnection can happen as per disconnection rules. Language is specific.

#### Interruption of services

This is the "threat" of pending disconnection – if you don't pay, you may experience an interruption in services

#### **Estimated bills**

Not really a 'thing' for electricity

## Utility Program Guidelines

Utility bills **must** be in the applicant's name.
Outstanding amounts <del>must</del> **should** relate to the current address, not the previous address.

Can own or rent the property

Must meet income guidelines and sustainability.







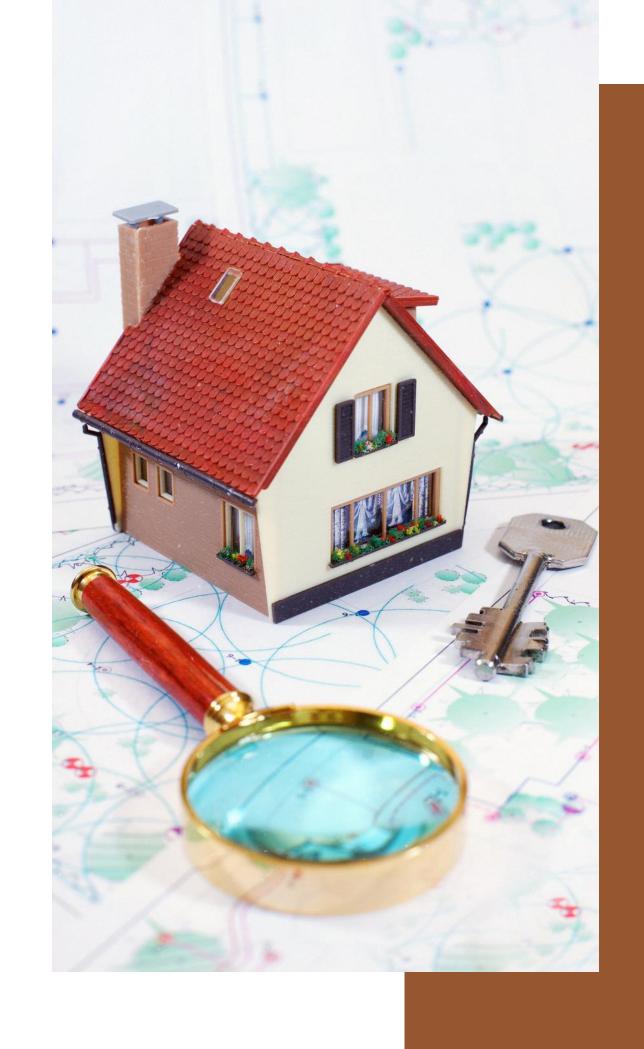
## LEAP – Low-income Energy Assistance Program

Hydro One: Will pay up to \$650.00 every 12 months (Jan-Dec) on an electricity bill. If you *heat* with electricity, it is \$780.00.

Call 1-855-487-5327 to register first.

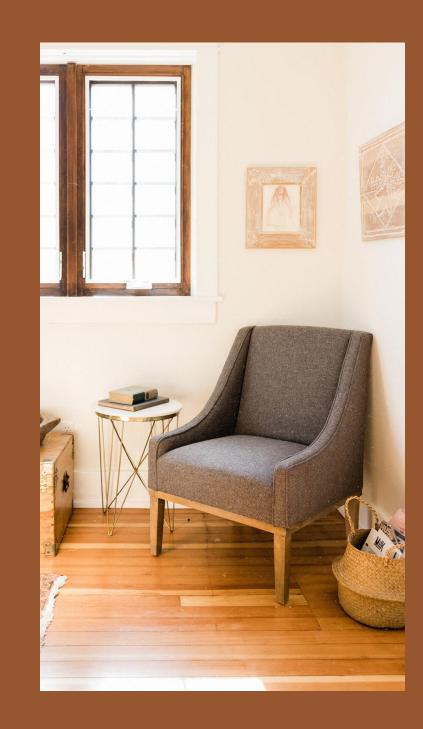
Westario Power: Will pay up to \$650.00 every 12 months (Jan-Dec) on an electricity bill. If you *heat* with electricity, it is \$780.00.

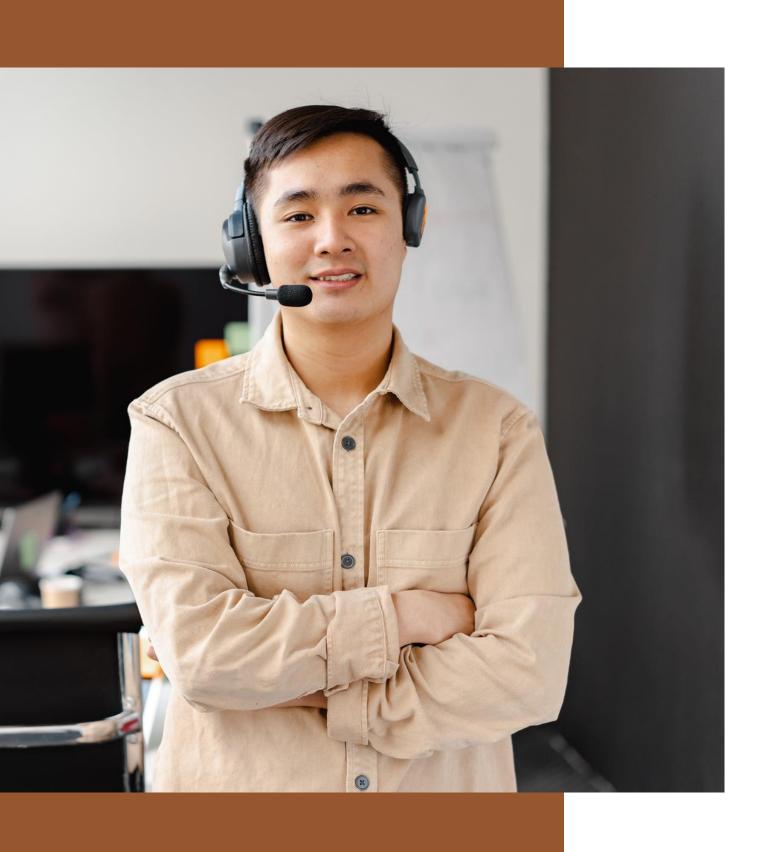
Funds are processed by Bruce County Housing, regardless of location, 800-265-3022



## LEAP Income Guidelines

Household after tax income (\$)	Number of people living in home								
	1	2	3	4	5	6	7		
Less than 38,000	√	<b>√</b>	✓	✓	√	√	√		
38,001 - 54,000		<b>√</b>	✓	✓	<b>√</b>	✓	<b>√</b>		
54,001 - 65,000			✓	✓	√	✓	<b>√</b>		
65,001 - 71,000					<b>√</b>	✓	<b>√</b>		





### LEAP Increase

Grants for LEAP applicants increased March 1st 2024

from \$500 to \$650.00 every 12 months (Jan-Dec)

If you *heat* with electricity, it went from \$600 to \$780.00

If an applicant received \$500 in January, they can apply for the extra funds, if they have the arrears.

LEAP pays **ARREARS** only

Outstanding bill: \$375, current charges \$150, total owing = \$525: LEAP will only pay the \$375

Outstanding bill: \$675, current charges \$150, total owing = \$825: LEAP will only pay the \$650

## Equal Billing

Generally renews in July

Is great for people with stable incomes

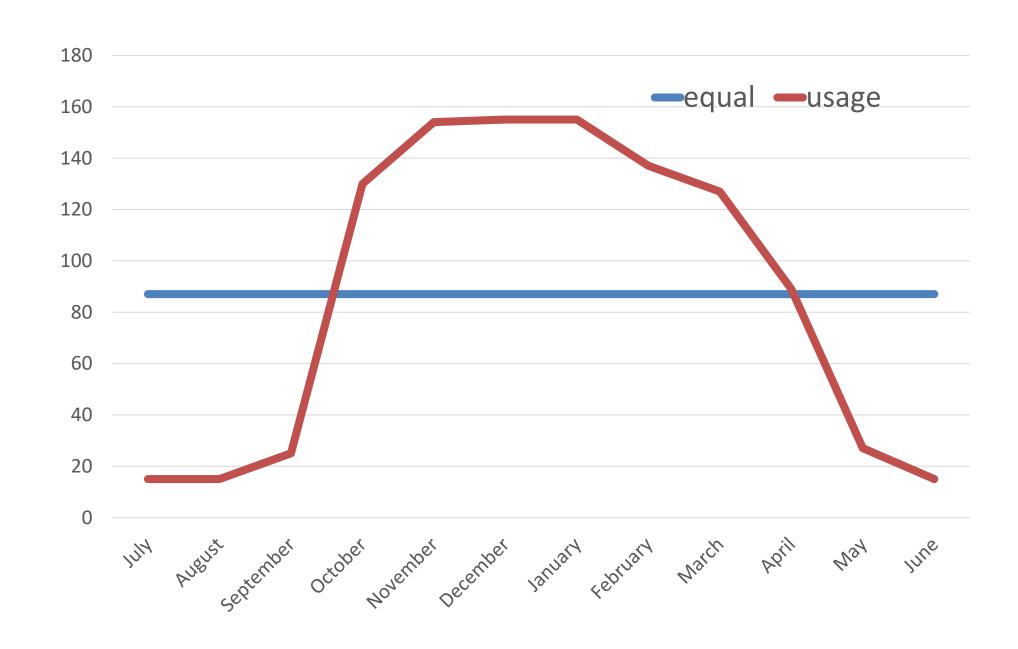
Utility literacy is needed

Understanding the weather impact is needed

'Budgeting' for LEAP

#### **Banking tip**

You can pay as many times a month as you wish!



The monthly payment is based on the past year of energy use at the address.

## GIANT bills

Bills exceeding \$2 000 are a challenge Can spread the arrears over 18 months with advocacy from an agency Must pay the arrears AND the current usage

#### The ESA

**Electrical Safety Authority** 

- Inspection required after 6 months or more of disconnection
- There is a fee for the inspection
- Only in the Bruce Grey region on Tuesdays

Owes	\$	2,237.00
Over 18 months Monthly usage	\$ \$	124.28 129.00
new monthly bill	\$	253.28





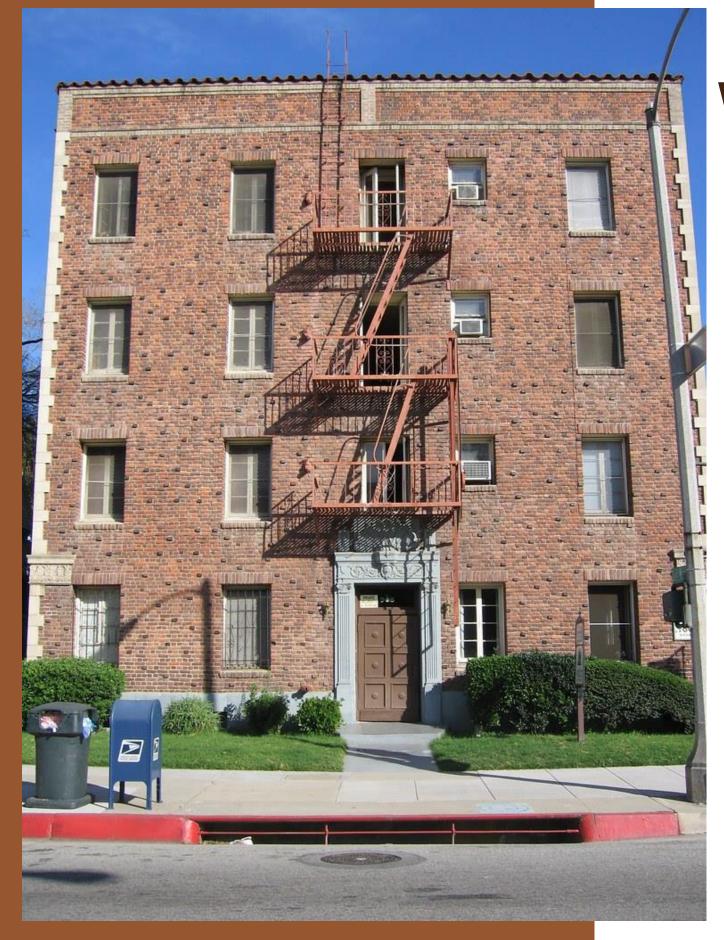
## Household Supports

County-based programs that are income-tested

**Generally once per 12-24 months** 

<u>Sustainable Housing Benefit (Grey County)</u>: The County offers a grant to help with emergency housing needs including critical repairs, rent arrears, utility costs, etc. Call 519-376-5744.

Housing Stability Fund (Bruce County): The County offers a grant to help with emergency housing needs including critical repairs, rent arrears, utility costs, etc. Call 1-800-265-3022 or 519-396-3450



### What is a "suite meter"?

Suite meters (unit sub-meter) are electrical meters that a landlord can install in residential rental units to measure how much electricity each unit uses

Where a suite meter is installed in a unit, the meter records **only** the amount of electricity used by that specific unit.

**NOT** included in the winter disconnection ban, customer service rules are under Landlord Tenant NOT the Ontario Energy Board

LEAP applications can be processed by the providing electricity distribution company.

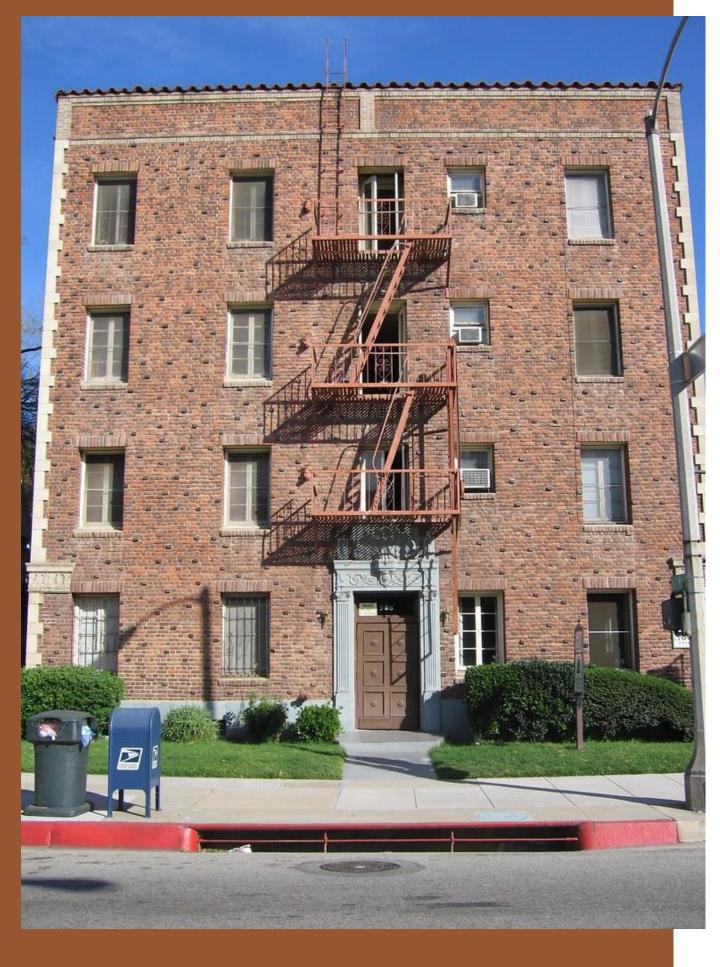


## What is a "suite meter"?

Each unit has it's own meter and is billed with full usage and all fees explained on the bill

Hydro One or Westario power meter to the building

Suite meters are electrical meters that a landlord can install in residential rental units to measure how much electricity is used by each unit in a building. Where a suite meter is installed in a unit, the meter records only the amount of electricity used by that specific unit.



## Who can help?

**NOT** included in the winter disconnection ban, customer service rules are under Landlord Tenant NOT the Ontario Energy Board

LEAP applications can be processed by the **supplying** electricity distribution company.

Hydro One supplies the building – LEAP intake

Westario Power supplies the building – Bruce County Housing processes application

May need to coach client as intake staff will not recognize the suite meter company names and decline to support. Lots of new staff.







### **OESP**

Ontario Energy Support Program: O.E.S.P.: Low income households can now receive a monthly credit on their Hydro Bill of at least \$35.00. The credit will continue for 2 to 5 years, depending on income and age. To apply online, visit: https://ontarioelectricitysupport.ca/.

The United Way of Bruce Grey can also assist you with the application process.

If applicant is up to date on taxes, and can **PRINT** a document, they can do the application themselves.

Don't qualify based on last year's taxes BUT income has changed – UWBG can 're-state' income and do an application

Applicants can build up a credit – it's not refundable, but if careful and low usage, can get to "free electricity"

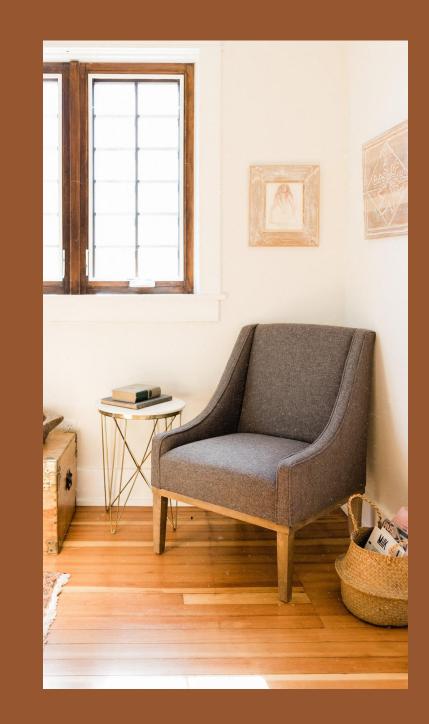
No equivalent for natural gas...yet



## **OESP Income Guidelines**

Household Size (Number of people living in household)	1	2	3	4	5	6	7+
\$28,000 or less	\$45	\$45	\$51	\$57	\$63	\$75	\$75
\$28,001 - \$39,000		\$40	\$45	\$51	\$57	\$63	\$75
\$39,001 - \$48,000			\$35	\$40	\$45	\$51	\$57
\$48,001 - \$52,000					\$35	\$40	\$45

The new income thresholds, effective March 1, 2024, are as follows:									
Household Size (Number of people living in household)	1	2	3	4	5	6	7+		
\$38,000 or less	\$45	\$45	\$51	\$57	\$63	\$75	\$75		
\$38,001 - \$54,000		\$40	\$45	\$51	\$57	\$63	\$75		
\$54,001 - \$65,000			\$35	\$40	\$45	\$51	\$57		
\$65,001 - \$71,000			No.	V-	\$35	\$40	\$45		







## Question Break

wait what?





### Dates to remember

May 1<sup>st</sup> winter disconnection ban ends

November 15<sup>th</sup>

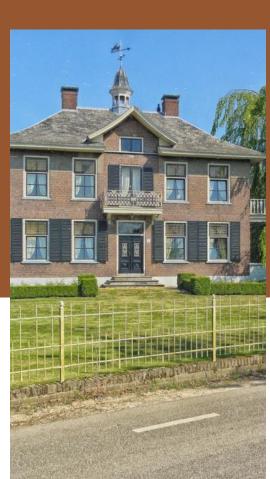
winter disconnection ban begins

People still need to pay the bills through the winter!









## Utility Program Guidelines

Utility bills **must** be in the applicant's name for electricity and natural gas. Outstanding amounts must **should** relate to the current address, not the previous address.

Can own or rent the property

Must meet income guidelines and sustainability.





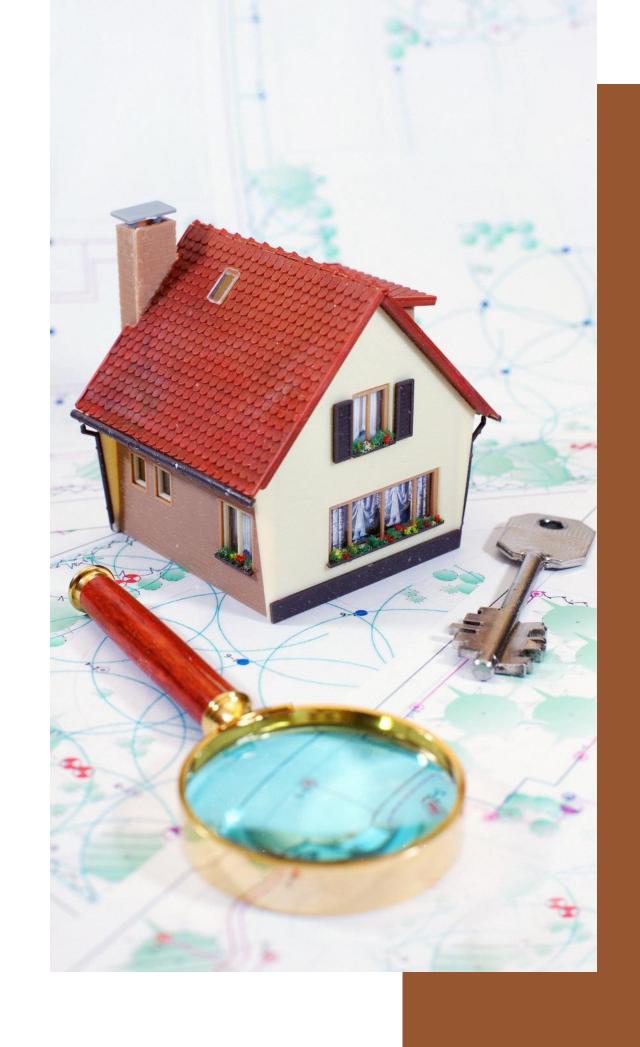


## LEAP Low-income Energy Assistance Program

<u>LEAP – Enbridge:</u> Will pay up to \$650.00 every 12 months (Jan-Dec) against an Enbridge bill.

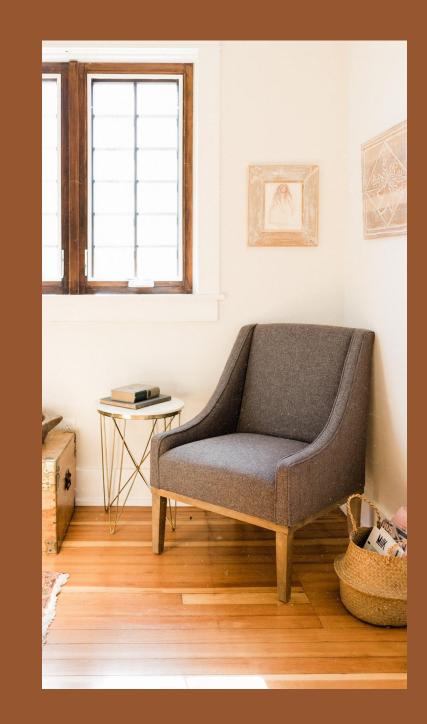
<u>LEAP – EPCOR:</u> Kincardine (southern Bruce) Natural gas provider Will pay up to \$650.00 every 12 months (Jan-Dec) against an Enbridge bill.

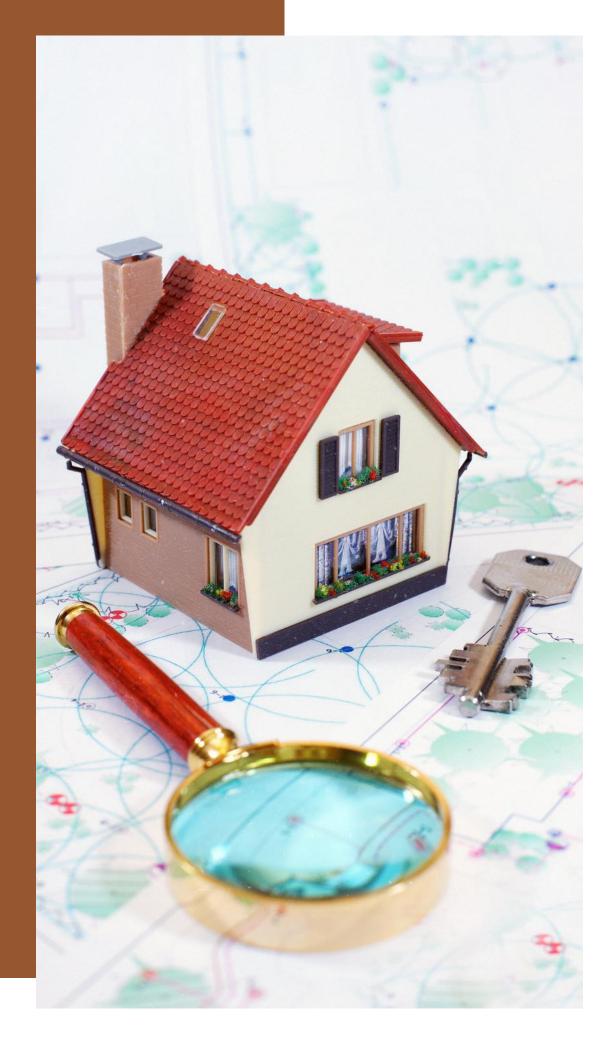
Call 1-855-487-5327 to register first.



## LEAP Income Guidelines

Household after tax income (\$)	Number of people living in home								
	1	2	3	4	5	6	7		
Less than 38,000	√	✓	✓	✓	√	✓	√		
38,001 - 54,000		✓	✓	✓	√	<b>√</b>	<b>√</b>		
54,001 - 65,000			✓	✓	√	<b>√</b>	<b>√</b>		
65,001 - 71,000					√	<b>√</b>	✓		





## Household Supports

County-based programs that are income-tested

**Generally once per 12-24 months** 

<u>Sustainable Housing Benefit (Grey County)</u>: The County offers a grant to help with emergency housing needs including critical repairs, rent arrears, utility costs, etc. Call 519-376-5744.

Housing Stability Fund (Bruce County): The County offers a grant to help with emergency housing needs including critical repairs, rent arrears, utility costs, etc. Call 1-800-265-3022 or 519-396-3450

## Equal Billing

Generally renews in July

Is great for people with stable incomes

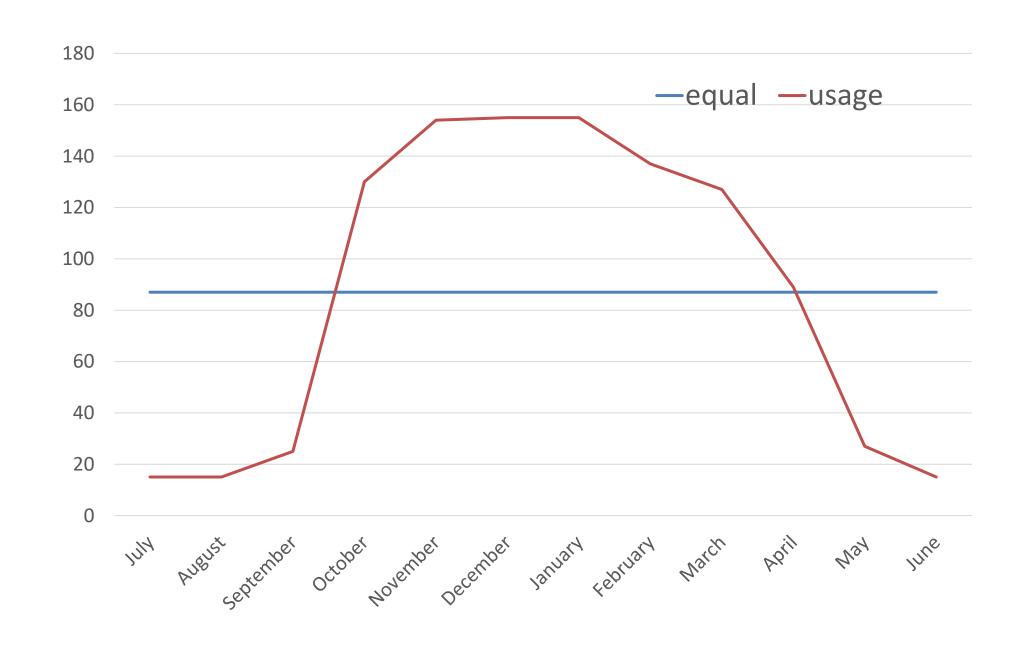
Utility literacy is needed

Understanding the weather impact is needed

'Budgeting' for LEAP

#### **Banking tip**

You can pay as many times a month as you wish!



The monthly payment is based on the past year of energy use at the address.

### Other Issues

Utility companies can go as long as 4 months using estimated billing.

Not an issue for most electricity

A problem for Enbridge

Can result in BIG catch-up bills from under estimating usage

HIRE ME



SMELL GAS? 1-866-763-5427

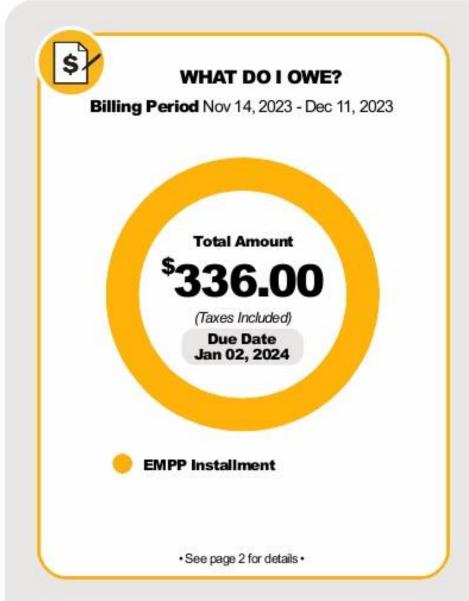
For Inquiries: 1-877-362-7434 enbridgegas.com Make Payments to: PO Box 644 Scarborough, ON M1K 5H1

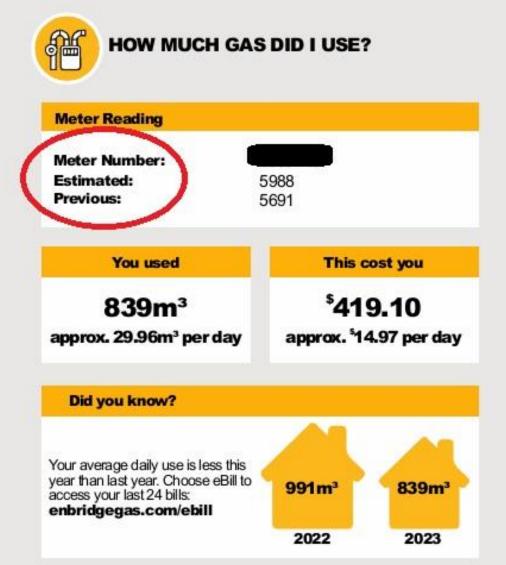
Enbridge Gas Inc.

UNITED WAY OF BRUCE GREY 380 9TH ST E OWEN SOUND ON N4K 1P1 Service Address 380 9TH STE OWEN SOUND ON N4K 1P1

**Account Number** 

Bill Date Dec 13, 2023





## Helping clients navigate all of this!

- Do not leave it to the last minute
- Pay what you can, when you can
- Budget for supports
- 211 knows all
- There are regulations, they do have to follow
- Life stabilization funding MAY help with utilities

#### Other changes

- Westario would run out of funds, no longer allowed to "run out of funds" (\$25 000)
- UWBG paid an additional \$11 725 (2019-2023) for Westario bills









## Who makes the rules?

The Ontario Energy Board is Ontario's independent regulator of the **electricity and natural gas sectors**. They protect consumers and make decisions that serve the public interest. Their goal is to promote a sustainable and efficient energy sector, for today and tomorrow.

Set guidelines and parameters for the LEAP program

#### **Consumer Complaints**

Try and work it out first with the company

By phone1-877-632-2727 <a href="mailto:publicinformation@oeb.ca">publicinformation@oeb.ca</a>

#### **FAWG**

The Financial Assistance Working Group is responsible for developing guidelines relating to the delivery of emergency funding to low-income energy consumers.







## Question Break

wait what?





#### **Water and Sewer Arrears**

Meaford: disconnects renters and owners

Owen Sound: disconnects renter

#### **Other Municipalities:**

Owners: adds the outstanding to the property tax bill

Renters: collection activities, may invoice the landlord -> could result in justification for eviction

Paying bills monthly helps a lot.

A leaky toilet or water pipe – Owen Sound has a one time forgiveness, must prove the problem was fixed

# United Way Utility Program Guidelines

Can own or rent the property

Must meet income guidelines, same a LEAP, with circumstantial 'wiggle room'

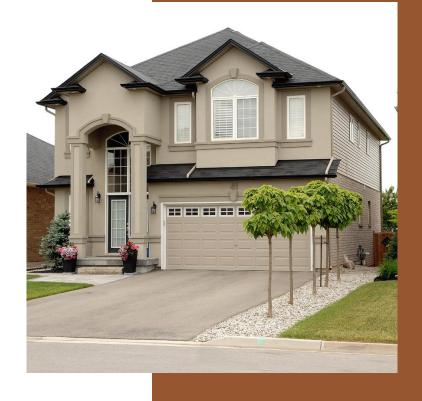
UWBG will consider a lease that has supply in a landlord's names or other extenuating circumstances

Pays up to \$500 once July to June every 12 months

Owen Sound and Meaford ONLY

Call 211 to apply









## Household Supports

County-based programs that are income-tested

**Generally once per 12-24 months** 

<u>Sustainable Housing Benefit (Grey County)</u>: The County offers a grant to help with emergency housing needs including critical repairs, rent arrears, utility costs, etc. Call 519-376-5744.

Housing Stability Fund (Bruce County): The County offers a grant to help with emergency housing needs including critical repairs, rent arrears, utility costs, etc. Call 1-800-265-3022 or 519-396-3450

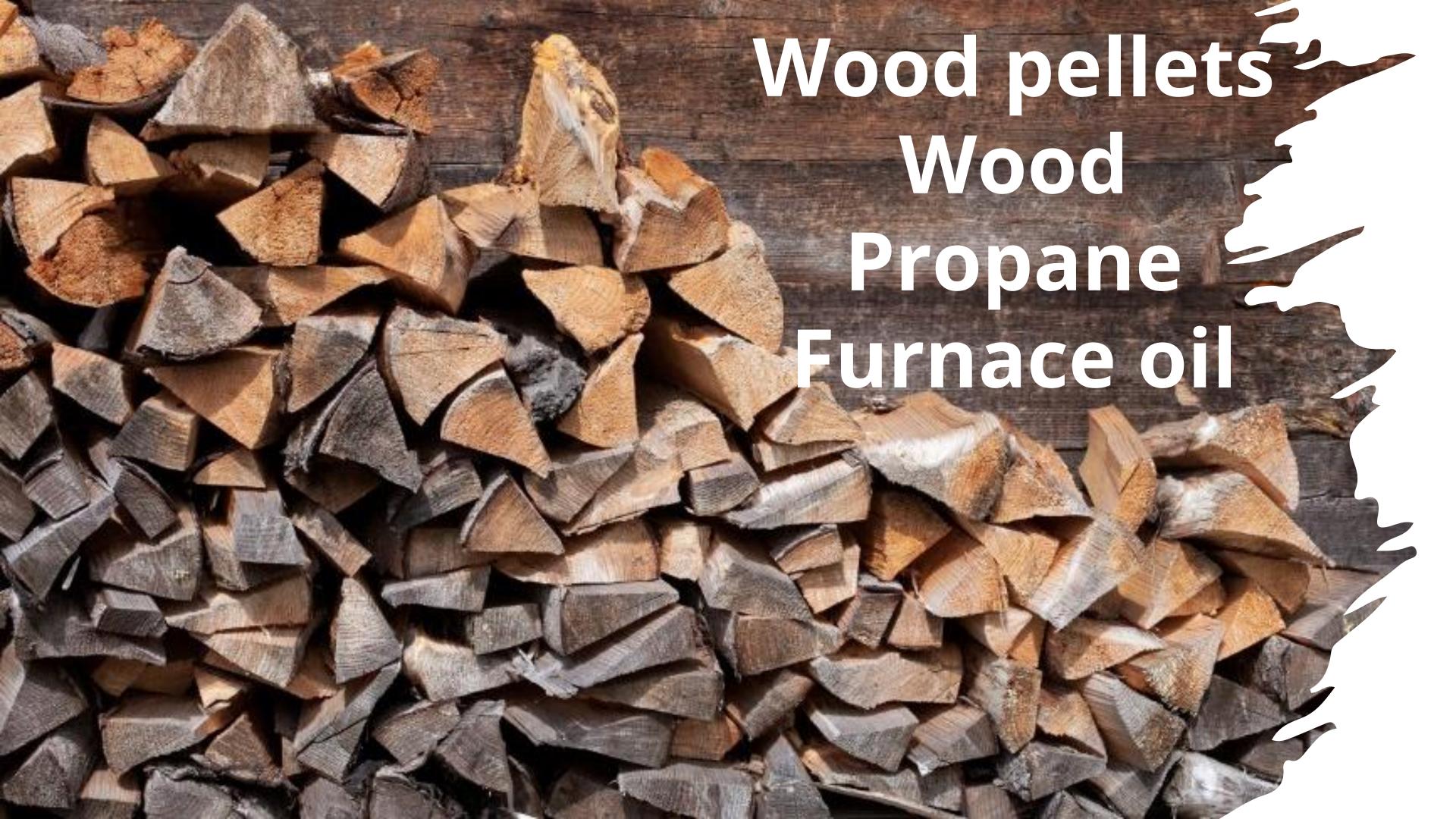




## Question Break

wait what?





# United Way Utility Program Guidelines

Can own or rent the property

Must meet income guidelines, same a LEAP, with circumstantial 'wiggle room'

Furnace oil, propane, cordwood or pellets:

#### Call 211 to apply

UWBG will consider a lease that has supply in a landlord's names or other extenuating circumstances

The program does not pay arrears – buys the 'truck'

Cord wood – please call 211 in July – often run out by February









## Household Supports

County-based programs that are income-tested

**Generally once per 12-24 months** 

<u>Sustainable Housing Benefit (Grey County)</u>: The County offers a grant to help with emergency housing needs including critical repairs, rent arrears, utility costs, etc. Call 519-376-5744.

Housing Stability Fund (Bruce County): The County offers a grant to help with emergency housing needs including critical repairs, rent arrears, utility costs, etc. Call 1-800-265-3022 or 519-396-3450

**NEW!** – ODSP Life Stabilization funding MAY support help with utilities if worrying about utilities interferes with getting a job

## Quirks of heating

#### **Propane:**

The company owns the tanks

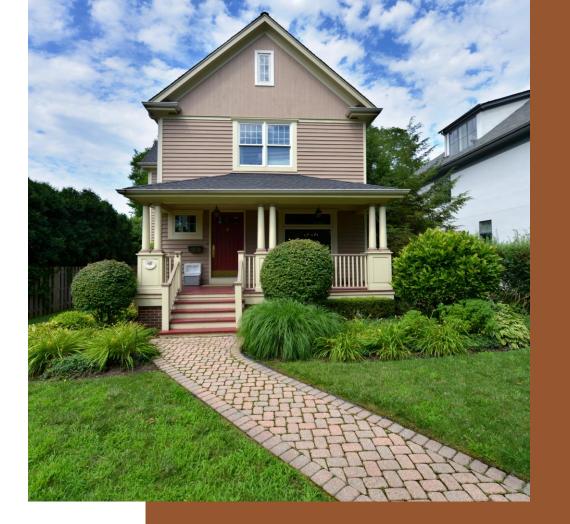
One company cannot fill another company's tanks

Some companies "lock in" price in the fall – good credit

Buyers groups in certain geographies to lock in price

#### **Furnace Oil**

The homeowner owns the tank
Inspections required
If company 'hopping' inspection needs to be on file









## Question Break

wait what?







## Household Supports

County-based programs that are income-tested

#### Repairs

Ontario Renovates: For Homeowners – Both Counties offer a grant to help with major critical home repairs and/or renovations such as roofing, heating, plumbing etc. Call 1-800-265-3022 or 396-3450 in Bruce or 376-2208 in Grey. Cannot be behind in property taxes!

Application made **BEFORE** expenses incurred – funds are limited, renews April 1<sup>st</sup> annually



### Scam and fraud alert!

**Save on Energy** does not endorse door-to-door sales. Only authorized delivery agents can deliver our programs and will never show up unannounced.

**Enbridge Gas** has discovered a suspected scam where fraudsters have created fake Enbridge Gas websites with false contact numbers. The scammers impersonate Enbridge Gas contact centre agents and trick callers into providing them with personal information such as credit card, account balance and other payment information over the phone claiming to pay their gas bill (sometimes at a discounted rate) but instead use the information for their own malicious purposes.

Enbridge Gas does not offer discounts on natural gas bills, take credit card payments over the phone, and we would not require verification of customer banking information to access your gas account. Make sure you call 1-877-362-7434 for questions about your bill.

Visit our the Enbridge Gas website for more information and tips to protect yourself from potential scams.

## Energy Affordability Program

The Energy Affordability Program provides support to income-eligible electricity consumers by helping them to better manage their monthly electricity costs and to increase their home comfort.

There are two types of support available through the Energy Affordability Program: **Comprehensive Support** and **Energy Saving Kits**.

People who live in Ontario (including those living in gridconnected First Nations communities) and are responsible for paying their monthly electricity bill as a homeowner or as a renter may qualify for this program.

1-844-770-3148



## Landlords

A landlord cannot turn off a tenant's utilities to penalize them for failure to uphold any responsibilities they hold as a tenant, such as payment of rent or maintaining the condition of their rental unit.

Key duties of a landlord include keeping rental units fit for habitation in compliance with health, safety, housing, and maintenance standards, and ensuring a reasonable supply of utility services.

#### Tenant's responsibility

Pay rent and utilities as outlined in a lease

#### Landlord's responsibility

Vital services capital assets:
Heating system (furnace, baseboards etc)
Oil tanks

Repairs within a reasonable time frame



Is there any financial help for my utility bills?

Just Dial 2-1-1

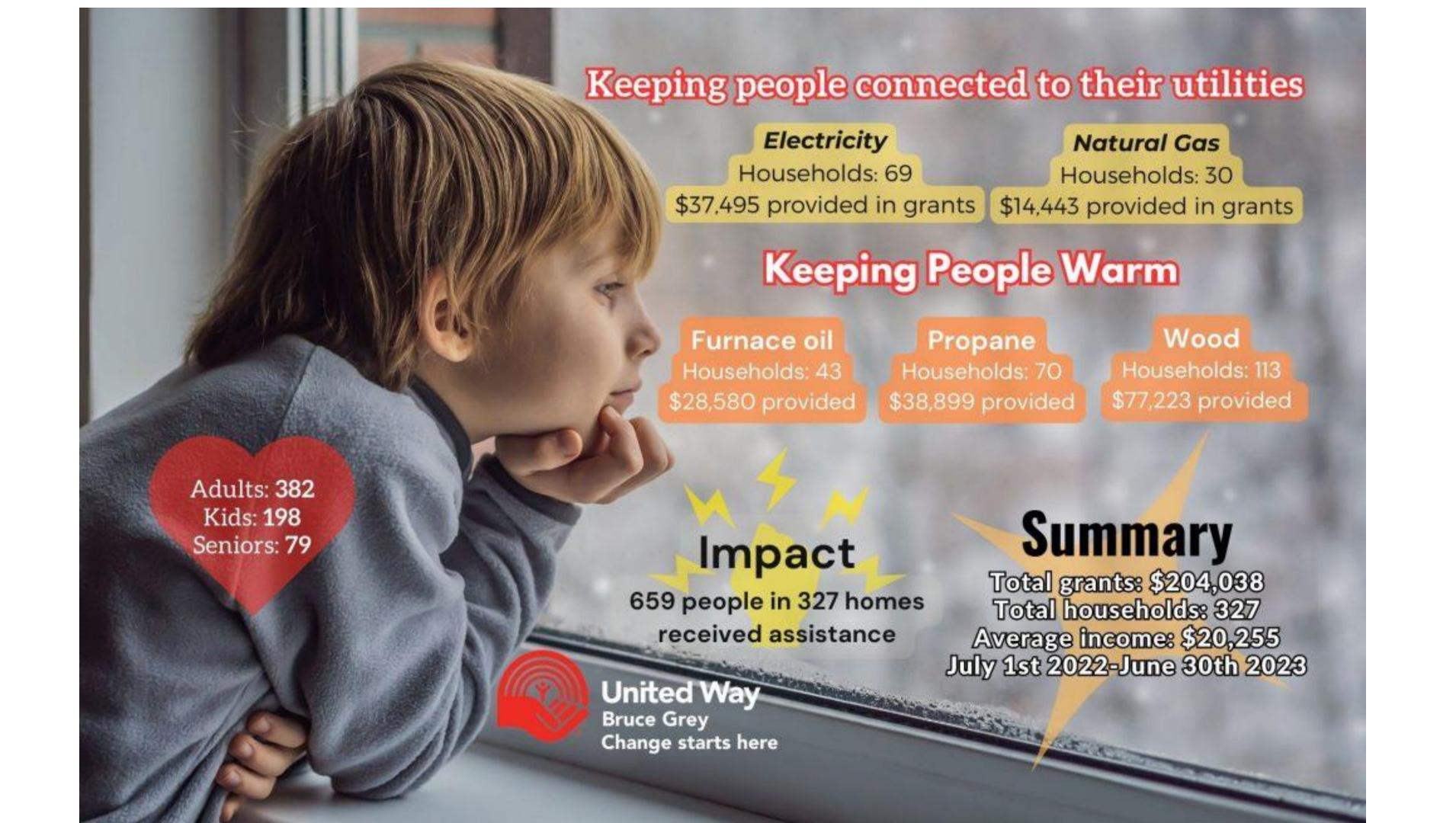
















## Questions

wait what?

