

# Managing Your Utility Costs

Para ver este artículo en español por favor [visite aquí](#).

If you're struggling to keep up with your utility bills, you're not alone! Costs continue to rise, and you may feel trapped in a choice between which bills to pay and which to fall behind on to afford other living expenses. If you are having difficulty managing your utility costs, there are several methods of lowering costs. Read on for things you can do yourself to lower your costs, and for information on government assistance that may be available to you.

## Conserving Energy

Whether you rent or own your home, there are many small DIY improvements and government-funded programs that may assist you in managing your utility costs.

### Reducing Energy Usage

The [Department of Energy](#) has several recommendations for small steps on your own to improve the energy efficiency of your home.

If you have a smart meter with the ability to see hourly usage, take a look at how much energy you're using during the day versus in the middle of the night. Your overnight usage should typically be much lower than your daytime usage. If it's not, you may have "vampire loads" (energy wasted while electronics are not in use). Reducing the number of electronics that are always on can help your utility costs. Unplug devices that are rarely used, and try to avoid using too much energy and peak times. Also, keep an eye on your thermostat. Changing the set temperature just a little can make a difference.

More tips for saving on electricity bills are available on [Nerdwallet](#). You can make minor improvements yourself at low or no cost. For more extensive improvements, see the government funding options available to you below.

### The New York State Energy Research and Development Authority (NYSDERA)

NYSERDA's efforts aim to improve the energy efficiency of your house or apartment, starting with a home energy assessment/audit. A trained and experienced contractor will assess your home's energy usage and provide recommendations, which could range from swapping out lightbulbs for LED energy-efficient bulbs to upgrading to ENERGY STAR® certified appliances. Visit [NYSERDA's Home Energy Efficiency Upgrades website](#) to learn more about what options and funding assistance programs are available to you.

Tax rebates and/or credits for energy-efficient improvements may be available through the [Inflation Reduction Act](#). Take a look at the options available to homeowners and renters, and speak with a tax professional if you have questions.

## **The New York State Weatherization Assistance Program (NYS WAP)**

The NYS WAP assists income-eligible homeowners and some renters in lowering heating and cooling costs through energy-conservation and in addressing health and safety issues in their homes. There is no cost for eligible applicants, which includes those who meet income requirements or receive certain types of public assistance.

Improvements provided through this program may include adding insulation, sealing cracks and holes, repairing or replacing windows or doors, or installing new lightbulbs or energy-efficient appliances. Find out if you're eligible for the NYS WAP and what options may be available to you on the NYS Homes and Community Renewal [Weatherization Applicants website](#).

## **Budget Billing**

Budget billing is a common and simple method of utility bill management that leaves no room for surprises.

Typically, your utility company would read or estimate how much gas and/or electricity you used in a month and bill you for that amount the following month. With budget billing, your bill remains consistent every month for a year. When you sign up for budget billing, your utility will look at your usage over the past 12 months to estimate your usage for the upcoming 12 months. They will add up all of your expected costs and divide them into 12 even payments.

When you reach the 12th month of your budget billing cycle, your utility will reevaluate your actual usage over the past 12 months. If you used more gas or electricity than your plan budgeted for, you may have a final "clean-up" payment that is higher than your usual amount to make up for that usage. If you used less gas or electricity than your plan budgeted for, you may receive a credit on your bill, making it lower than usual. After your 12th payment, your payment amount will be adjusted based on the last 12 months of usage and you will be automatically re-enrolled.

With budget billing, you're able to anticipate exactly what you will spend on utilities over the next year and you can budget accordingly. If your bills are inconsistent and make it difficult to plan your expenses, this may be a good option for you. Learn about how to sign up through [RG&E](#) or [NYSEG](#) at their websites, and take a look at a sample budget billing tracker on their [budget billing information sheet](#).

## **Bill Payment Assistance**

Whether you own or rent and whether you earn employment income, other income, or no income, there are federal and local assistance programs available to help you manage your utility bills.

### **Your Utility Company**

Your utility company may offer budget billing, covered above, or deferred payment agreements. Deferred payment agreements may be available if you've fallen behind on your utility bill. Contact your provider directly or visit [RG&E's website](#) or [NYSEG's website](#) for more information on assistance they offer to find out what options are available to you. You can use [Nerdwallet's sample script](#) as a guideline for your conversation with your provider.

## Home Energy Assistance Program (HEAP)

HEAP is a program for eligible New Yorkers offering assistance with heating and cooling costs. Eligibility is based on household income, size, members with needs, and primary heating sources. Eligible households can receive one Regular HEAP benefit per year, but additional Emergency HEAP is available in certain situations. Learn more about qualifications and how to apply for assistance at the [HEAP website](#).

*For more information on utility laws, service reconnection, or how to make a complaint, visit the Department of Public Service's website's [Your Rights](#) page.*

\* \* \* \* \*

(c) Legal Assistance of Western New York, Inc. ®

This article provides general information about this subject. Laws affecting this subject may have changed since this article was written. For specific legal advice about a problem you are having, get the advice of a lawyer. Receiving this information does not make you a client of our office.

Last Reviewed Date: March 2026

Last updated on March 13, 2026.

### Topics

[Consumer](#)

### Tags

[Article Legal Information](#)

Print

Table of Contents

### NEWS

News & publications

[More News](#)

March 12, 2026

Managing Your Utility Costs

Para ver este artículo en español por favor visite [aquí](#). If you're struggling to...

[Read More about Managing Your Utility Costs](#)

January 29, 2026

## January 2026 Poverty Awareness Month

The end of January marks the end of Poverty Awareness Month. To recognize this...

[Read More about January 2026 Poverty Awareness Month](#)

October 31, 2025

## SNAP Benefit Update as of October 31, 2025

SNAP benefits for November 2025 may be delayed. The New York State Office of...

[Read More about SNAP Benefit Update as of October 31, 2025](#)

## Our Partners

We proudly receive support from the following (to read a full list of our supporters, visit the "Who We Are" tab above):

AmeriCorps

Legal

United