

Rights as a Customer

Hospitals

DO NOT PAY YOUR HOSPITAL BILLS. They will make up costs and try to pressure you into paying crazy bills, sometimes thousands of dollars. Never pay these. Just wait, discuss the price with the hospital (be nice) and your insurance company. And then wait some more. They will eventually pass these to collections and sometimes if its small, it will go away altogether. It could take a hit on your credit, but they will not sue you for a small bill, and if you can't afford the hospital bill, you probably aren't taking out a home loan where your credit score matters.

Death of a Loved One

DO NOT PAY THE BILLS OF YOUR DEAD PARENTS. Unless you are a cosigner on a loan, debts belong to the debtor and the banks factors that risk when giving a loan to someone. Companies will try to come after people's children to pay for the credit card bills or other bills of their parents and grandparents. They are scamming you and you don't owe them anything. If someone passes a way, everything they owned is called their "estate" and the estate will owe money. Once the estate pays out its debts, then the remaining money can pass on to next of kin or however defined in their legal will.

Your Landlord

If you rent, you own nothing in the apartment; if it came with lightbulbs, those lightbulbs belong to the landlord. Do not fix your landlords stuff for free.

In New York, there are tons of tenant protections. They cannot remove you from the apartment if you have been there for more than 30 days without winning in eviction court and having the sheriff come and forcibly remove you. It is illegal for them to change the locks and you can call the police on them. I only mention this because landlords try to do stuff like not fixing the heating, or not addressing mold. You can withhold rent for unsafe living conditions and if you do that it takes them at least 6 months minimum for them to kick you out. Learn the rules in your state.

When you move out, they might try and take money from your security deposit. In New York "normal wear and tear" is allowed, which means stuff can break if its old, do not let the landlord use your security deposit to fund their upgrades. You can take them to small claims court and you will probably win. The more people do this, the more landlords stop taking advantage of tenants.

Utilities

Never give anyone your utility account number, there are a bunch of fake green companies trying to sign you up for special energy. It is a scam and they will claim you are buying green energy for your apartment and then double your bills for that. Never never sign up for these things.

If you see "estimated bill" on your utility bill, that means they are making up a number because they can't access your electric or gas meter. You can take a photo of your meter and send that to them, or schedule a person to come and read your meter. Utilities will often overcharge on these estimates and can do it for years.

If you suspect your bill is too high, sometimes a landlord will have the wrong meter assigned to you, or they'll have your electricity tied in with the main hallway. Testing this with electricity is really easy, kill all the breakers in your apartment and see if the hallway lights go out or if someone else's apartment loses electricity. Gas can be tough, its worth asking to look at the meter.

Sometimes your electric bills will be crazy high in the winter. you might have rented a place with electric resistance heat. It is the most expensive form of heating, heat pumps are fine, resistance heat is BAD. Ask about this when you shop for an apartment, otherwise you'll be getting \$400 dollar a month electric bills. If you do get caught in this situation, try lowering your thermostat or turning off the heat at night and sleep with an electric blanket.

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