



ashley park
DEBT SOLUTIONS

Solving Your Debt
Guidance Sheet 1

Dealing with Utility Bills

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Dealing with Utility Bills

Whether you live alone in a one bedroom flat or are a family of 5 living in a 3 bedroom bungalow, one common factor will unite your households. The rising cost of Utility Bills.

During the past few years we have seen the energy companies raise their prices on more than one occasion and this has led to many people with unaffordable bills.

If you have found yourself in debt to your providers, then you need to deal with the problem quickly. Gas, electricity and telephone providers can disconnect you at anytime if you fail to pay your bills and they do not need to seek the courts permission first. Most will, however write to you first to inform you that they intend to disconnect you.

Gas & Electricity Providers

Gas and Electricity companies are required by law to take notice of their customers needs. They should allow you to repay any money you owe over the course of a year, if that is all you can afford to do. They should do this before taking actions such as disconnecting you or installing a pre-payment meter. If a provider installs a pre-payment meter then this could make your fuel bills higher, as you are required to credit the account before use. If you run out of credit you will be without power.



Water bills



Debts to Water Companies are treated in a different way to money that is owed to other providers. It is illegal for a water company to disconnect you for missing payments. They can however obtain a “money-only” county court claim against you.

Paying your debt

Ideally any provider will want all the debts owed to them paid within 3 months. If you are unable to do this then you should calculate an amount that you can reasonably afford to repay each month and propose it to your provider. If the provider refuses to accept your offer you should consider contacting the gas and electricity consumer body, *Energywatch*.

In most situations the providers will only bill the person who asked for the service to be supplied. However in the past energy companies have tried to demand payment from other people residing in the address where the power was being used, calling them beneficial users. Several courts have now refused to allow companies to pursue anyone other than the account holder for payment on this type of debt.

If you have found yourself in this situation and a company is trying to make you pay for a bill which you are not liable for then you should complain to *Energywatch* with the details of your complaint.

USEFUL CONTACTS

Energywatch

Helpline : 08459 060708

RNID Typetalk Service : 18001 08459 060708

Ofwat

Telephone: +44 (0)121 625 1300 / 1373

Facsimile: +44 (0)121 625 1400

Ofcom

Switchboard: 020 7921 3000 or 0300 123 3000

Fax: 020 7981 3333

Textphone : 020 7981 3043 or 0300 123 2024 – Please note that these numbers only work with special equipment used by people who are deaf or hard of hearing.

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