

GUIDE NO. 2: Paying Your Utility Bills.

This ClearDebt guide provides:

- Information about the rights of people who owe money to utility companies
- Information about the different legal framework for water companies
- Addresses for utility watchdogs

Gas, Electric, Telephone and Water Debts: Water company debts are treated differently from those owed to other utilities, and are covered separately, below.

If you have unpaid bills, gas, electricity and phone companies can disconnect you without having to go to court. But they should give you written notice that they will disconnect you.

Energy suppliers are not allowed to disconnect you, even if you have a debt:

- From 1st October to 31st March if everyone in the home is of pensionable age. Make sure your supplier knows this, by telling them when you join their Priority Services Register.
- From 1st October to 31st March if someone in the home is chronically sick or has a disability.
- If you owe a debt to a previous supplier. For example, if you changed from British Gas to Npower and owed British Gas money, British Gas are not allowed to disconnect your supply after you have changed.
- If the debt is not for the gas or electricity you have used. For example, if you bought a new boiler from your supplier but then could not afford all the payments, the supplier is not allowed to disconnect the supply to your home.
- If you have been made bankrupt, a supplier cannot disconnect for a debt that was built up before the date of the bankruptcy order.

Gas and electricity companies must also take notice of customers in need and should allow you to repay what you owe over at least a year, if you can show that is all you can afford, instead of disconnecting you or fitting a pre-payment meter. Meters make energy more expensive and you run the risk of ending up without fuel if you run out, or cannot pay for, payment cards).

If you make an offer the company won't accept:

- Seek advice from a Citizens Advice Bureau; or

GUIDE NO. 2: Paying Your Utility Bills.

- Get in touch with the gas and electricity consumer body, Energywatch, or the phone-company watchdog, Ofcom.

Who pays? The person who originally asked for the gas or electricity to be supplied is the person who has to pay the bill. Some energy companies have also demanded payment from anyone living at the house when the gas or electricity was being used, calling them 'beneficial users'. Several courts have now refused to allow companies to pursue this kind of debt. So, if you are in this situation, you may be able to stop them insisting that you must pay.

If a gas or electricity company is trying to get you to pay a bill that you don't think you are responsible for, get in touch with the energy watchdog, Energywatch, for advice.

Water Bills: Debts to water companies are treated differently from other utilities. Water companies cannot disconnect you for missing payments. They can force you to pay by pursuing a 'money-only' county court claim.

Useful contact details:

Energywatch

www.energywatch.org.uk
Helpline: 08459 06 07 08

Ofwat

www.ofwat.gov.uk
Centre City Tower
7 Hill Street
Birmingham B5 4UA
United Kingdom

Tel: 0121 625 1300
Fax: 0121 625 1400
enquiries@ofwat.gsi.gov.uk

Ofcom

www.ofcom.org.uk
Riverside House
2a Southwark Bridge
Road

London SE1 9HA
Tel: 020 7981 3000
Fax: 020 7981 3333