

Moving out:

Take a reading of the gas and electricity meters, noting the date and time.

Contact each supplier to:

- Check they know you are moving out
- Give them your new address
- Terminate any contract you have with them (there may be a fee for this)
- Follow up any phone calls to the supplier in writing and copy it. This provides 'proof of notice' in case of any future problems.

If you can't pay:

As utilities can be a priority debt:

- Always contact the supplier and negotiate a payment plan
- Do not leave bills unpaid - get advice.

Council Tax

Council Tax is a property-based tax for public services provided by the local council. To see if you have to pay as a student please read our separate leaflet on 'Students and Council Tax'.

Insurance

You can only insure your own belongings. Your landlord is responsible for the buildings insurance; you are responsible for insuring anything you bring to the house. Some banks may offer contents insurance for students, so check with your own.

TV License

If you have signed a joint tenancy agreement, you will only need one TV license for the house. If you are on separate agreements, you will each need your own. The cost of a license is **£145.50** per year for colour. For more information on ways to pay, and when you need a licence go to:

www.tvlicensing.co.uk.

Food

- Try to avoid eating out or buying takeaways - these are much more expensive than buying from the supermarket and preparing it yourself
- Try and shop at the end of the day as supermarkets will reduce the price on some produce
- Buy 'supermarket own brands' as these can often be cheaper and taste just as good as 'branded'
- Shop as a household and divide the cost
- Try 'online' shopping. You'll avoid buying too much/unnecessary items. The cost of delivery will be minimal compared to the overspending in the shop.

Top tips to remember:

- Do not sign anything until you are happy with everything
- It is important that all tenants' names are on the bill
- Get a forwarding or home address of all tenants
- Open a joint (house) account for the bills you can all pay in to
- For landlines, ask for itemised phone bills - so everyone knows their individual calls
- Get contact details and money for the bills from any new tenants and those that leave early
- Check your meter reading against your bill before paying
- Remember to take meter readings before and after you move.



Budgeting in a Student House (Utility Bills)

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Utility Bills - What are they?

Telephone, Mobile phone, Council Tax, TV license, Gas, Electricity, Water.

How do you pay bills?

- Gas, water, electricity and telephone bills are usually sent quarterly (every three months)
- Bills may be sent by post, email or internet, depending how the account is set up
- Bills can be paid by direct debit /online or at the post office
- You may also be able to spread your payments over the year.

Always check your utilities meter reading against your bill as suppliers often send out an estimate, which has the letter 'E' after the amount owed. If it's different, let them know your reading before paying the bill.

Alternatively, you can have a key meter installed whereby you get your 'key' topped up as often as you need, that is, 'pay-as-you-go'. This can be an expensive option but it helps you monitor how much you are using and no bills are issued.

If you wish to change your supplier you must first check your tenancy agreement and ask your landlord if you can. Shop around to compare prices to get the best rates. Look at each of the suppliers' options.

To find out your current supplier, contact:

- Gas - 0870 608 1524
- Electric - 0845 330 0889

To compare suppliers, use a price comparison website:

- www.uswitch.com
- www.moneysavingexpert.com/utilities/
- www.moneysupermarket.com/gas-and-electricity/moneyfacts.co.uk/utilities/

Who's liable to pay the bill?

If everyone whose name is on the bill signed an agreement to have the supply, everyone is liable, and not just for their share. This is called 'joint and several liability'. The supplier can pursue one or all of the tenants named on the bill for full payment. If one person agrees to pay the entire bill, the supplier can override this and make the others liable for their share. If only one name is on the bill, then problems can occur when others don't pay their share, as only one person is liable. Therefore, **it is important that all tenants' names are on the bill.**

The rules of liability are complex so always seek advice if unsure. You need to agree an arrangement that everyone is happy with. We would suggest one of the following:

- Putting everyone's name on each bill, or
- A different person takes charge of each bill, or
- Set up a household bank account. Each housemate puts money into the account to cover the bills. Then appoint someone to ensure that they get paid.

What happens if bills are not paid?

The supplier will send a number of letters asking for payment. If you do not respond to these letters, they will threaten disconnection and/or court proceedings. **Do not ignore these letters.** Landlords will expect you to pay the reconnection costs. Water cannot be disconnected, but debts can be taken to the county court.

Important!

The consequences if you don't pay your bills:

- Gas And Electricity - disconnection and county court action
- Water And Sewerage - county court action. Try and negotiate a payment plan with your supplier.
- Telephone - disconnection and county court action; however, this is not a priority debt.
- TV License - prosecution via the magistrates' court and a fine of up to £1000
- Council Tax - legal proceedings through the magistrates' court. Non-payers can go to prison.

What happens when you move?

Check your tenancy agreement to see if you or your landlord is responsible for the bills. If your name is listed as the person paying the bill, it will be your responsibility to pay, even if you are let down by one of your housemates. This could have a serious impact on your credit rating, so make sure you can trust your friends to pay their share.

Moving in:

- Notify your utility suppliers for gas, water, electricity, phone, TV
- List all the people living at the property and get them to sign the application form
- Take a reading of the gas and electricity meters, noting the date and time
- Ask the supplier to take a reading too
- Agree the reading with the previous tenants - if possible
- Check your first bill for any discrepancies, for example; charges for the previous tenants
- Give the meter readings to your supplier