

Household bills

When you have your own home it is usually your responsibility to pay your utility bills to make sure that your supply continues and is not cut off.

- The only exception is when your rent includes these services (e.g. in a shared supported housing scheme or supported lodgings).



You will need to register with the companies that supply electricity, gas and water to the property. Companies that supply gas and electricity are often called “energy companies”. Well known energy companies include EDF, Scottish Power and British Gas

- Your landlord will be able to give you the phone numbers for the companies who are currently supplying the home.
- You can change energy company if you like by calling the company you want to switch to and they will sort it all out for you. Sometimes switching energy company can save you money.
- Go to www.uswitch.com to find out which company will be cheapest for you.

You will pay your energy company for supplying you with electricity and/or gas

- You will probably have gas and electric card meters which means that you pay for your gas and electricity in advance by ‘topping up’ your card at your local Pay Point (e.g. in a local newsagent) and inserting the card into the meter.



- If you do not top up your card you will lose your electricity or gas.
- You might have a water meter, in which case you will pay only for the water you use – but not all homes have a water meter yet and then the company charges you a fixed amount based on how many people live in your home.

- You can pay your water bill every three months when the bill arrives, or you can set up a Direct Debit so that a fixed amount is taken from your bank account each month to pay the bill. If you choose this option you must make sure that there is enough money in your account to pay or your bank will impose a fine (often around £25).



Other household bills include Council Tax, TV Licence and Home Contents Insurance:



- Council Tax is paid to the local council in return for local services such as the police, fire service, refuse collection, parks and leisure centres, pest control, village halls, public toilets and housing.
- The amount you pay depends on the value of your home, and if you are living alone, disabled or in receipt of benefits you will pay a reduced amount.
- Council Tax is usually paid each month for 10 months of the year. You can pay at the council offices, at a local Pay Point, online, by phone, by post or by Direct Debit. It is usually possible to request to pay over 12 months to keep the monthly amount as low as possible. Ask your council about this.
- If you have a television, you will have to pay for a TV licence, which costs £150.50 per year*. You have to pay this if you watch or record live TV on any device, and if you watch any programmes on BBC iPlayer (live, catch-up or on demand)
- You can pay for your TV licence yearly, quarterly, monthly or weekly.
- If you have a phone and internet access you will also need to consider these bills in your budgeting.
- It is worth considering taking out a Home Contents Insurance policy to protect your belongings from loss due to theft or fire in the home. To find out about these policies and how much they cost, go to www.comparethemarket.com



Important note

When working out your weekly or monthly budget you need to take all of the bills outlined above off your income before you spend on anything else, as these are the essentials!

*figure correct April 2018