

# How to get help if you can't pay your utility bills

## Falling into arrears with utility bills

If you're having problems paying your utility bills like gas, electric or water, contact your supplier as they have a duty to help you find a solution.

If you have not paid your energy bill after 28 days from the date of the bill, your supplier can start action that could lead to disconnection.

However, this is a rare occurrence, and your provider will have to offer other solutions, like installing a prepayment meter (if it's an energy provider) or arranging a payment plan, before going down this route.

## What if I can't afford to pay?

If you provide your supplier with your [income and expenditure](#) details, they'll be able to take this into consideration when working out how much you can afford to pay.

After you've agreed a payment plan with your provider, if you still can't afford it - you need to see if you can negotiate a better deal.

But remember, you'll need to pay current usage and an amount towards the arrears. If you can't afford to cover the arrears this way, the supplier may move you onto a prepayment meter which could mean you cut yourself off if you can't top up your meter card.

## What if I'm on benefits?

If you're on benefits, including Universal Credit, Income-Based Jobseeker's Allowance (JSA), Income Support or Pension Credit, and Income-Related Employment and Support Allowance (ESA) you can agree an amount to be taken directly from your benefit payment.

You can stop these deductions at any time but make sure you contact the supplier to arrange a different way to pay.

## So, what are my options?

- 1. Pay your debts off through a payment plan** – your supplier has to offer you a range of repayment options before they consider cutting you off, with the most common one being a simple repayment plan.

This will let you pay your energy bills off in an affordable way over a period of time and you'll continue paying your current energy bills at the same time so that your utilities aren't cut off.

- 2. Agree to a pre-payment meter** – if it's an energy provider, they should offer to fit one in your home if you're struggling to pay. As you'll have a meter fitted in your home, you might find it easier to keep up with payments.

If you've already got a meter fitted and can't afford to top it up, your supplier must provide you with emergency credit. They also have to offer you help with payment if you're vulnerable, so contact them and tell them that you need emergency help if you're worried that your utilities are about to be shut off.

- 3. Check available grants** – if you're on benefits, you could be eligible for the [Warm Home Discount Scheme](#) which could see you get £150 off your electricity bill or £150 added to your prepayment meter.

**Remember, if you're unable to keep up with repayments, our team are here and ready to help.**