

WHAT TO DO WHEN YOU ARE HAVNG TROUBLE PAYING YOUR ENERGY BILLS

Having your power turned off because you are having trouble paying the bill is a terrible thing. It can be embarrassing and even unsafe. If you are encountering difficulty paying your utility bills the following is very important information.

- 1) Some people believe that access to light and heat is a right. It is not a right but a service we all need to pay for, just like rent, and groceries. It costs the utility companies money to produce and/or purchase the energy delivered to your home.
- 2) Keep in mind that there are only two utility companies in Clallam County, Port Angeles City Utilities for the Port Angeles residents and the Public Utility District (PUD) for everyone else. If you do not keep up with your utility bills, then you will not have other options for getting heat and light in your home.
- 3) Do not ignore the problem... hiding from your problems never works and only makes the problem worse when you have to deal with it.
- 4) Do not wait until you have received a notice that your power will be shut off. Solving your heat and light problems will be more expensive if you wait until you have a door notice and even more expensive if you wait until after the power is disconnected.
- 5) Communicate with your utility company. They want to work with you on solving this problem; the last thing they want to do is to have to turn your power off. They can suggest options like setting up a payment plan. Port Angeles City Utilities - 457-0411, PUD - 452-9771
- 6) Once you are set up on a payment plan, follow through with your agreement. Your utility company is unlikely to make another payment arrangement with you if you did not follow through on the first one. If you run into problems with the agreement, it is better to call your utility company again and talk it over with them.
- 7) Seek help from your utility company or OlyCAP - to find out how to reduce the amount of energy you use in your home. This will reduce your monthly energy costs. Port Angeles City Utilities Conservation – 417-4718, PUD Conservation – 452-9771 x 249, OlyCAP Weatherization Programs – 452-9440
- 8) If you move out of a property, be sure to call your energy company and have your name removed from the billing. Unfortunately, some renters and even home owners either forget to notify the utility or assume the next tenant will take care of it. You are responsible for charges up to the date you notify your utility you no longer require services. Some renters and even home owners have been billed for a long time after they have moved away from an apartment or home.
- 9) There are agencies, which can help families and individuals learn some very good ideas on how to get more out of their money by attending either a workshop or meeting one on one to review your budget. This in turn can help you to have more money for all your living expenses. On the next page is a budget form you can use to help you get started.

How to set up a budget: Budgeting is important for everyone, regardless of income level. With a few simple steps, anyone can plan a household budget. The key is to track your current spending and to plan for future needs as well. Once a basic budget is in place, it is easy to build upon it and plan for the future. The harder part, however, is sticking to the budget once it is in place. It requires constant monitoring and tweaking. Before you even begin working on this, you and your spouse or partner need to be committed to budget planning accurately and faithfully. Sticking to a budget will only work if everyone is willing to play the budget game.

- a) If you use a checking account for most bill payments, review your recent checking account statements.
- b) If you do not use a checking account, and/or use cash payments for other things, take a month to write down each expenditure or outlay of cash.
- c) Review your monthly spending. Place each expense into a category with like items. See list below.
- d) Review your monthly expenses again, now that each is in a category. Find ways to reduce spending in each category. Coupons and sale shopping could reduce your grocery expenses. Remove unnecessary expenses from your cable, Internet, and cell phone bills by removing unneeded services. Contact local utility providers to see if you qualify for a budget program. Cancel a land line and use only a cell phone.
- e) Plan for future expenses by reallocating the money reduced from the budget toward savings or debt reduction. Set a monthly goal for savings or debt repayment. Allocate that money and make sure to set it aside at the beginning of the month to ensure that it is spent on debt reduction or placed in savings
- f) A budget only works if you and your family stick to it. Note your expenses in the months following the first budget and reallocate expenditures if you find that you were too conservative or too liberal in certain categories. If the budget is unreasonable, you will not stick to it.

Household Spending Review

Source of Income: _____ Monthly Amount Received: _____

Source of Income: _____ Monthly Amount Received: _____

Food Stamp Amount: _____

Are you in Sanction (TANF Only?) Yes No

Are there any garnishments on your Income/ Wages? Yes No

Explain (If Yes) _____

Current Monthly Expenses

Rent: _____

Car Insurance: _____

Electricity: _____

Child Support: _____

Telephone: _____
(Home, Card, Cell)

Cigarettes/Tobacco: _____

Food: _____
(beyond Food Stamps)

Cable T.V./Internet: _____

Laundry: _____
(Detergent, Dryer Sheets, etc)

Clothing: _____

Non- Food Items: _____
(Paper Products, Soap, etc)

Entertainment: _____
(Dining out, Coffee, Movie Rental)

Transportation: _____
(Gas, Maintenance, Repair, Bus Pass)

Miscellaneous: (Diapers, etc) _____

Savings: _____

Debt Payments: _____

Court Payments: _____

Add both columns for Total Expenses: _____

Total Monthly Income: _____

If expenses are more than income, which expenses could you reduce or eliminate? _____

_____ Target date: _____

_____ Target date: _____

And/ Or how could you increase your income to meet your expenses and save for housing?

_____ Target date: _____

_____ Target date: _____