



How to stop bills when moving house

Not sure how to go about cancelling your old bills when leaving your old home and moving to your new one? Here's the lowdown on how to make the transition as smooth as possible.

Moving home means shifting all your utility bills to your new address. In some cases, it may make sense to stay with the same provider when you move.

But moving to a new flat or house is also the perfect trigger to do some research and move to a more competitive deal, particularly for energy and broadband.

Here we take a closer look at how to go about stopping bills and cancelling direct debits when moving house.

1. Stopping energy bills

At least two days before Move day, you should ring your energy supplier and tell them your Move date and new address so the firm can send you a final bill.

Take a final meter reading

On Move day, take a final meter reading and give this to your energy company to ensure you don't get billed for someone else's usage.

It's a good idea to take a picture of the reading on your phone, so you have a copy for your own records.

If you rent, you should also give the details to your landlord.

Provide an address your final statement can be sent to

Once you've moved, your supplier will send a final statement to your new address so you can settle your account. Utility companies will usually have 'change of address' forms on their websites.

If you owe money

If you owe money to the energy company, you will need to pay this by the date specified on your bill – usually within 28 days.

If you pay by direct debit, the date this payment will be taken from your bank will be shown on your bill.

You must not cancel your direct debit before this final bill has been paid. If you don't pay by direct debit, you can pay your final bill over the phone or online – or by cheque.

If you are 'in credit'

If your final bill says you are 'in credit' this means you are owed money by your energy firm.

As before, your supplier will need your final meter reading and a forwarding address. The firm can then send your refund as a cheque.

If you pay by direct debit, the firm will automatically refund your credit to your bank account.

Consider switching

While you'll have the chance to take your current energy plan with you to your new home, it makes sense to shop around first to see if you can find a better deal.

If you're not tied into a fixed deal, you may be able to make big savings by switching to a new provider. You can compare tariffs at [Homeshift](#).



2. Stopping water bills

Contact your water supplier and let them know you're about to move. You can find details about how to do this on your water company's website.

If you have a water meter, you'll need to give your water company a meter reading on the day you move out along with a forwarding address for your final bill.

To find out which company supplies your new home, visit [Ofwat](#).

If you are living in our area, your water supplier will be [South West Water](#).

Consider a water meter

While you can't switch water companies when you get to your new home – as you can with energy companies – you may be able to save money by having a water meter fitted.

With a water meter, you are only billed for the amount of water you use.

For a rule of thumb, you should be able to make savings if your property has more – or the equivalent number – of bedrooms than people living in it. But it's also worth remembering that once you have switched to a water meter, the property cannot change back.

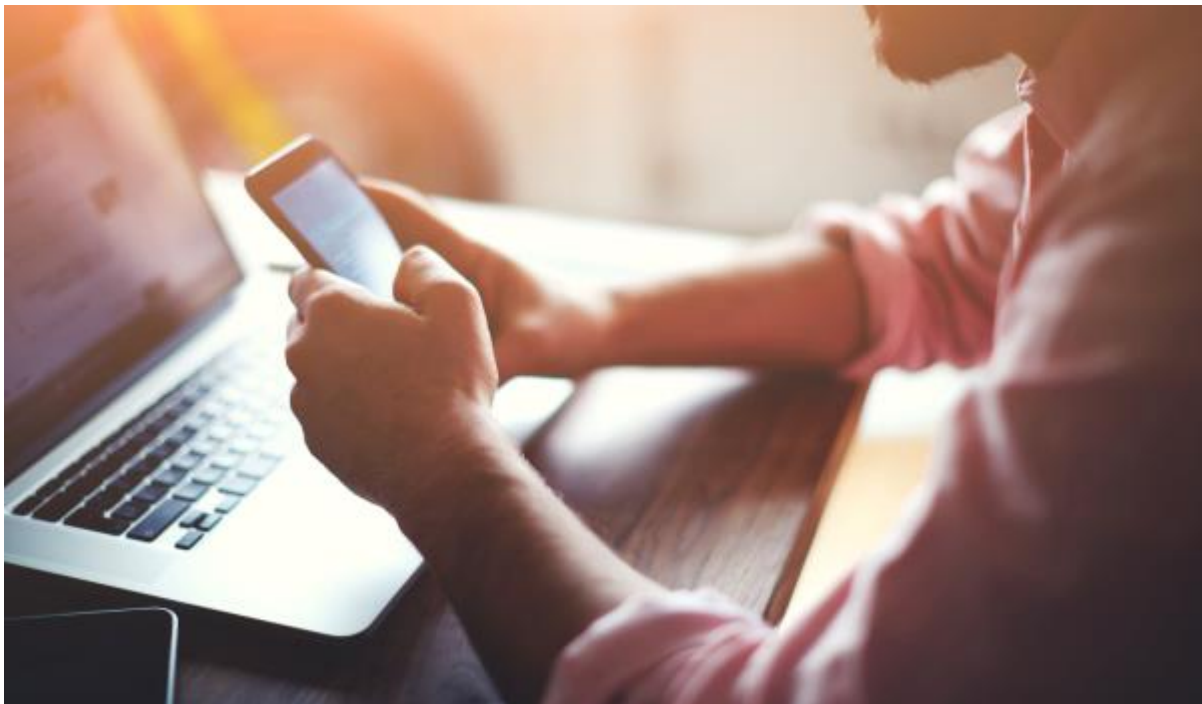
3. Sorting broadband bills

Most broadband providers – as well as landline and digital TV providers – will let you take your existing package with you when you move as long as they offer a service in the area you are moving to.

Contact the relevant companies in advance to find out if they can move your service – or whether they can offer an alternative.

If you aren't tied into a contract, it is worth shopping around to see if you can get a better deal when you arrive at your new home. You can check what's available at [Homeshift](#)

But if you are still under a contract (which could be anywhere between 12 and 24 months long), it may make more sense to stay with your existing provider because you will usually have to pay a cancellation fee to end your contract. This amounts to the total cost of any remaining months.



4. Sorting your TV licence

You will need to change the address on your TV licence. You can do this online up to three months before Move day. You should inform TV Licensing of the date you are moving to ensure you are covered as soon as you arrive at your new home.

Once TV Licensing has your new address, it will transfer across your existing [TV licence](#). Your licence number will stay the same.

5. Sorting your council tax

You will need to provide your local council with certain information. This includes the completion date on the sale of your property, or the date your tenancy will end – as well as the date you are actually moving out.

If you are selling, you will need to provide the name of the new owner (if possible), and if you are renting, you will need to provide the name and address of the landlord.

You will also need to give a forwarding address for the final bill and close of account. Your final bill will be taken as a monthly payment.

Once you have moved into your new home, you'll need to go online and register with your local authority – whether it's the same one or different – so you can start paying council tax.

If you are paying the same local authority, you can use the same direct debit arrangement. If you are moving to a new area, you'll need to set up a new account.

6. Sorting your mortgage (if applicable)

If you are transferring your mortgage from your existing home to your new home, your lender will sort the payments, so there is no need for you to stop any bills.

If you are taking out a new mortgage for your new home, you will make a final payment to your old lender. Your account will usually be settled once you move into your new home as it may take a few weeks.



7. Sorting your rent

Assuming you've given the necessary amount of notice to your landlord of your intention to leave your rental property, the amount owed during the final calendar month – depending on the date you leave – can be worked out as follows:

If you pay £400 per calendar month, multiple this by 12 to give an annual total and then divide by 365 to give your daily amount. ie. $(£400 \times 12) / 365 = £13.15$.

Therefore, if your tenancy started on the 6th of a month and you are leaving on the 12th of a month, you owe an extra six days ($6 \times £13.15$) or £78.90.

It's important to provide the agreed amount of notice to your landlord (often one month, but check your contract) to avoid being liable for more rent in your final month before you move.

You should also check the small print to make sure that extra bits of rent will not be rounded up. For example, if your stay runs one day into a new month, check it's not stipulated that you have to pay for the whole of the extra month – as that could prove costly.

8. Cancelling direct debits

If you are looking to cancel direct debits for any type of bill, you can do this in your local bank branch, over the phone, or online.

It's also advisable to confirm your instruction in writing via a letter or email so you have a record of it.

Inform the company in receipt of the payment that you are about to cancel the direct debit. If not, you could face fees for non-payment.

Remember to scour the Ts and Cs of the firm you're dealing with, just in case you're still within the fixed period of the contract, or in case you have to give notice.

Once you've cancelled a direct debit, keep a close eye on your bank statements to ensure everything has gone as it should. If an error arises, you will see it quickly – and can take steps to get a refund.

9. Remember to redirect your bills

As well as sorting bills when you move house, inform all the relevant people and organisations of your change of address so they can update their records.

This will ensure that all your bills and other pieces of correspondence go to the right address – and that you won't be at risk of missing payments.

Paying to get your mail [redirected](#) to your new address by Royal Mail is a simple way to transfer all your bills – and a sure-fire way to protect your personal information from identity theft.

But remember that a postal forward is temporary and costs money, meaning you still need to update all your addresses yourself at some point.

Be sure to set aside time sooner rather than later to pick up the phone or fire off an email to all the organisations you need to contact.



10. Consider online billing

As well as many suppliers offering discounts should you opt for paper-less billing, moving your accounts solely online has other advantages.

It will cut down on the piles of paperwork you have at home and the need to shred it all before you recycle.

And it will also mean fewer letters arrive at your old address, that could annoy the new tenants or homeowners, or worse, leave you susceptible to identity fraud.

11. Leave details for the new occupier

When you leave a property, it's good manners to leave details of things such as the current energy supplier, phone provider and broadband provider for the new owners or tenants.

You can do this in a simple 'welcome pack.' Hopefully, when you arrive at your new home, the previous owners or tenants will have done the same for you.

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