

# Utilities

*Below you will find links to resources that provide information about dealing with utility companies. This includes issues such as paying your bill, handling disputes, and service shut-offs. Additionally, you can find information on how to seek aid from a lawyer, if needed. Some areas of the state have more information than others. You may wish to look at information from other areas in addition to your own.*

## **National Resources**

### **Utility Services**

When you move into a house or an apartment, you may have to pay for utility services like gas, electricity or water. This guide from the Federal Trade Commission tells you what you should know when setting up your utility services. It can also help you learn how to lower your utility bills and what to do if you have trouble paying them.

### **DEALING WITH UTILITY COMPANIES: Disputes, Making Payments Affordable, Bills, Deposits, and Service Shut-Offs**

This publication from the National Consumer Law Center includes useful information about paying your utilities. Additionally, you can find details about payment affordability, billing disputes, and more.

### **Tips for Avoiding Bill Shock on your Cell Phone**

This resource from the Federal Trade Commission can help you look at your cell phone bill and make sure you are being charged fairly. This information can also help you if your bill includes suspicious or unknown charges.

## **Statewide Resources**

### **Tennessee Programs That Provide Utility Assistance**

If you're having trouble paying your utility bills, this resource from Utility Bill Assistance outlines programs that may be able to help you.

## **West Tennessee Resources**

### **Save On Your Phone Bill**

#### **En Espanol**

If you need help lowering your phone bill, West Tennessee Legal Services may be able to help. Follow the link above to find more information about their resources. Please note that the phone numbers listed may not be for your county. To call someone in your county, use the resources listed below.

## **Memphis**

### **Save on Your Phone Bill**

This pamphlet from Memphis Area Legal Services provides information about the EarnBenefits program that may be able to help you lower your phone bill. Please note that the phone numbers listed may not be for your county. To call someone in your county, use the resources listed below.

## **Legal Advice:**

### **TN Free Legal Answers**

If you are in Tennessee, the website, Free Legal Answers, allows you to ask a lawyer for help with a legal issue at no cost. It is fast and easy, and all you need is a computer. This is a FREE service for people who cannot afford a lawyer.

How it works:

- You will answer a few questions to see if you qualify for their service. If you qualify, you will have the option to create an account.
- If you are eligible, you can ask their volunteer attorneys a non-criminal legal question.
- Once your question receives a response, you will get an email. You will need to sign into the website to read your response and ask any additional questions.

Visit <https://tn.freelegalanswers.org/> to sign up.

## **Find Representation:**

### **Statewide Directory**

The Statewide Directory provides information regarding Legal Aid Attorneys and other agencies by county in Tennessee.

Still need assistance? Please speak to a librarian at your local library – they may have additional resources to assist you.

Last updated on December 21, 2018.

[Money Problems](#)

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