

Paying less - emergency financial help

If there's no way you are going to be able to pay the arrears, it is sometimes possible to reduce the total you have to pay, or get help with it.

- **Apply to an energy company Trust Fund to pay off your debt.** The Big 6 energy companies have pots of money, trust funds, which you can apply to, to help you pay off your debt. Some are specific to just customers of that company, but some funds can be applied to from customers of any supplier. See the end of this section for more information.
- Some energy companies will accept a **one-off lump sum** to settle a dispute. This might not be the full amount, but it's cheaper for them than going to court. Get advice on how to make sure this is recorded as a "full and final settlement".
- **Appeal to the company's CEO (Chief Executive Officer)**
 - You can find the names of the CEO/Director of the various utility companies and also debt collectors and payday lenders, via this website <http://www.ceoemail.com/>
Write to them, explain your situation and appeal to their better nature to sort out the issue for you. Usually this will be passed on to the CEO complaints team. Remember though, that ultimately THEY have the final say on whether you will be going to Court or not. Appeal to them right up until the day of the Summons, if you have to.
- Sometimes you can find a **charity** to help with fuel or reconnection costs, particularly when "vulnerable" people have been disconnected. Many CABs and other agencies can help with applications. Check with them whether the payment could affect your welfare benefits.
- **Contact your local authority** to see whether a local support payment may be available.
- **Social services** can help you negotiate with a supplier. The supplier should not cut you off at least for a couple of weeks if you tell them you are trying to getting help from social services. And in extreme circumstances social services can – if pressed effectively -- also give cash to help pay off a bill. Or they can make a referral to a charity for you. However, some mothers have expressed concern about the risks involved in bringing in social services.

- **Administration order:** If you have several debts and there's been a court judgment against you, you can sometimes get a court to take over forwarding the right proportion to all the people you owe money to. And sometimes they can reduce the total, so if you owe £4,000 you could end up only paying back £1,000.
- If you have debts you really can't repay, you *may* qualify for a **debt relief order**, which will freeze – and then after one year clear – your fuel debt. Your debts will need to be less than £15,000 and you will need a debt adviser to help you apply. And obviously, **none of these solutions do wonders for your credit rating!**

A rough guide to the Big Six energy company trust funds:

- **British Gas Energy Trust- applications can be made by customers of any supplier** who are facing hardship, particularly in relation to fuel debt.
01733 421060 / bget@charisgrants.com
- **EDF Energy Trust-** any EDF customer can apply for grant to clear debt and meet essential household costs. 01733 421060 / edfet@charisgrants.com
- **E.ON** – can assist low income households with heating, insulation measures and energy efficient appliances. 0800 051 1480/
eonenergy.com/caringenergy
- **Npower** – First Step Fund; Health Through Warmth (for all customers, not just npower customers); Macmillan Fuel Management Programme Energy Fund. Assistance for families and individuals at risk of cold-related illness or for households with someone living with cancer. Can make energy efficiency measures or grant assistance to pay bill.
01733 421060 / npowerenergytrust.org.uk
- **SSE** – apply for energy efficient appliances for fuel poor households.

The **energy companies need evidence and a well filled-out application so get help with it if you can.** They like you to have got financial advice from others before coming to them, but they can also offer or point you towards this advice themselves. For more information on how they work and what they want to see, see [here: http://z2k.org/wp-content/uploads/2010/12/3_Charis-Grants_understanding-energy-trust-funds.pdf](http://z2k.org/wp-content/uploads/2010/12/3_Charis-Grants_understanding-energy-trust-funds.pdf), and your own supplier's website.

If you get this help, you then need to keep up with paying for what you use as you go along, or you could get landed with the old debt again.

To be successful with your applications you must:

- demonstrate a “good” reason why debt arose- eg lost job, someone got ill **and**
- that you are trying to meet your current energy bills

We could help with your application but you must sign and send off yourself.