

## 4. 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 Six energy companies have pots of money, Trust Funds, which you can apply to. Some are specific to just customers of that company, but some Trust Funds can be applied to from customers of any supplier. See the end of this section for more information.
- **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: [www.ceoemail.com](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 advice agencies can help with applications. Check with them whether the payment could affect your welfare benefits.
- **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 get help from social services. And in extreme circumstances social services can also – if pressed effectively – give cash to help pay off a bill. They may also 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. 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](mailto:bget@charisgrants.com)

**EDF Energy Trust** – any EDF customer can apply, to clear debt and meet essential household costs. 01733 421060 / [edfet@charisgrants.com](mailto:edfet@charisgrants.com)

**E.ON Energy Fund – applications can be made by customers of any supplier** who need help paying off their energy bill or need to replace white goods and boilers. 03303 801090 / [www.goo.gl/hgHVXC](http://www.goo.gl/hgHVXC)

**Npower Energy Fund** – Npower customers facing hardship can apply for a grant to clear debt. 01733 421 060 / <https://goo.gl/gcL1Ve> email [npef@charisgrants.com](mailto:npef@charisgrants.com) stating the name and full address to send the form to. There is special help for people living with cancer, in partnership with Macmillan.

**OVO** has an "Energy Fund" to help its own customers who meet certain conditions. [www.goo.gl/4A8PAS](http://www.goo.gl/4A8PAS)

**Scottish Power** has a "Hardship Fund" for their own customers (<https://goo.gl/F12jQR>) that you must first contact through National Debtline: [www.nationaldebtline.org](http://www.nationaldebtline.org) or call free on 0808 808 4000.

**SSE** – Priority Assistance Fund for SSE customers: tel. 0800 300 111

The charity **Charis Grants** ([www.charisgrants.com/contact](http://www.charisgrants.com/contact)) can help you with the application. Alternatively you can get help from an adviser at Citizens Advice see [www.goo.gl/zwPzL5](http://www.goo.gl/zwPzL5) or call the consumer helpline: 03454 04 05 06.

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.

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 application you must:

- demonstrate a “good” reason why debt arose – e.g. 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 it off yourself.

