



MONTHLY QE STAFF ADVICE BULLETIN

ISSUE 3: SAVING MONEY WITH SOCIAL TARIFFS

How can Social Tariffs help with your utility bills?

So many families are already under pressure from the rising cost of living. If you, or someone you know, are one of them, you may be able to get some help through 'social tariffs' which have been specifically designed by the utility companies to help people on low incomes.

'Social tariffs' are designed to offer consumers a basic service at a reduced rate for fuel, broadband and water if you meet certain criteria (see below). Although social tariffs have been around for a while many people don't know about them, so the take-up is currently very low. Taking advantage of these discounts obviously isn't a silver bullet but combined with independent money advice from your team at Citizens Advice Gateshead they can certainly make a difference, so it's definitely worth finding out if you qualify if you're worried about your bills.

Who can get help?

There are no exact standard criteria for being able to access a social tariff as each utility company has set their own boundaries for who they want to support. So, you'll need to shop around and ask your utility providers what social tariffs they have available. In general terms, though, if you're claiming in-work or income related benefits such as Universal Credit, Job Seekers Allowance, Employment and Support Allowance or Personal Independence Payment it's definitely worth checking if you qualify.

Gas and Electricity Warm Homes Discount

The social tariff for energy is now in the form of the Warm Homes Discount. This is a £140 payment towards energy bills - usually paid to an electricity account between 1st October and the 31st March. Not everyone is eligible for the Warm Home Discount and not all suppliers offer it, so it is best to check that this is something your energy supplier offers, however where it does apply there are two main groups of people that tend to be eligible:

Core Group: people who are in receipt of the guaranteed credit element of Pension Credit. This payment is usually made automatically, so people who fall into the Core Group do not need to apply for it. This is offered by all electricity suppliers with over 150,000 customers.

Broader Group: people who are in receipt of benefits, or on a low-income. This payment is not given automatically so must be applied for, with applications needing to be made directly to your energy supplier. Eligibility criteria vary between suppliers and applications are usually taken on a first come first served basis, so you should apply as soon as applications are open.

While most applications for the Warm Home Discount are likely to be closed for this current Winter period (2021/22), you need to check this with your supplier and find out when they will be reopening applications for next Winter so you can apply straight away.

Citizens Advice Gateshead is also running fortnightly online workshops offering free energy advice to any member of the public. If you or anyone in your family or friendship groups would like to attend [click here](#)

Broadband

Broadband social tariffs are some of the least accessed on the market, with Ofcom reporting that of the 4.2m low-income households that could be using them, only 55,000 are – 1.2% of the people that are eligible.

Several companies offer social tariffs for broadband packages ranging from tariff £10-£25 per month and delivering expected speeds of between 10Mb/s-150Mb/s.

Some of the suppliers offering social tariffs may be familiar to you – such as BT and Virgin Media – whilst others such as Community Fibre, G.Network, Hyperoptic and KCOM, may be new names. At the time of writing, we are not aware of social tariffs being provided by EE, Vodafone, Sky, TalkTalk, Plusnet and Shell however these things are always subject to change so you still need to check, and it may be worth considering switching provider if you find you'll be better off with one that does. For more information on who provides social tariffs and what qualifying criteria they've set, check out the [Ofcom website](#).

Telephones

For non-broadband telephone packages, BT and KCOM provide 'calls only' plans from £5 per month, with the same eligibility criteria as their broadband social tariffs. Telecoms providers may also be able to provide support if you're struggling to pay your mobile phone bill. If this is the case, speak to your provider as soon as possible to see how they can help.

Water

Like broadband, social tariffs for water are way under claimed. National Energy Action and Ofwat estimate that only 1-15% of people who could qualify for reduced water bills actually apply, so this is definitely one for you to look into.

Northumbrian Water operates a [SupportPLUS scheme](#), which allows households to get a discount of up to 50% on their water bill if the following applies:



- Your annual water bill is more than 3% of your net household income (after housing costs such as rent or mortgage),
- You have a household income of less than £16,385 or claim pension credit, or you can prove that your income does not cover your essential bills .

Get in touch with your team at Citizens Advice Gateshead if you want to apply for this social tariff – our social welfare adviser will carry out a financial assessment for you that can then be used as eligible evidence for Northumbrian Water.

Council Tax

There are several ways your local authority could reduce your Council Tax bill, depending on your circumstances.

Single Person Discount – if you are the only person over 18 living in your home, you can claim a 25% discount on your Council Tax bill.

Disabled Reduction – if a disabled person lives in your home, and there is a feature of the home that is necessary for that person's needs – such as a second bathroom or the home being altered to allow wheelchair use indoors – a reduction may be available, with the amount based on the Valuation Band of your home.

Students – if all, or all but one, of the people in your household are full-time students, then a discount will apply to that council tax bill. Remember to check who qualifies as a student, and when they qualify, with your local authority.

Council Tax Support – pensioners and people on low incomes may be eligible for Council Tax support. This varies between local authorities, so it is best to speak to your team at Citizens Advice Gateshead to clarify your eligibility. It's also worth noting that being in receipt of Universal Credit does not automatically trigger Council Tax support – you must claim for it separately.

There are many other circumstances where Council Tax discounts may apply, such as having a carer living in the property, student nurses and apprentices. As always, if you would like to discuss your circumstances and see whether you could be missing a discount, get in touch with your social welfare advice team at Citizens Advice Gateshead or check directly with your supplier.

For residents of Gateshead you can find out more about how to reduce your Council Tax bill [here](#).

For direct access to social welfare advice from your Citizens Advice Gateshead team, email qestaffswa@citizensadvicegateshead.org.uk or call 0191 490 4231 and we'll be back in touch with you within 1 working day Monday to Friday.

