



YOUR GUIDE TO STAYING WARM ON A BUDGET.

Provided in collaboration between NI Housing Associations.



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WELCOME MESSAGE



Welcome to your cost-of-living guide. This guide has been designed to help you reduce costs within your home and signpost you to sources of support if you are struggling financially.

If you are a tenant of a Housing Association or Housing Executive property, your landlord is always at the end of a telephone. If you are concerned about a financial matter such as paying your rent, energy bills or groceries, you can contact your landlord. **If you are having difficulty with the cost of basic needs, we encourage you to call your landlord at the earliest opportunity.** There are housing and money advice teams who can help source support for those most impacted by the cost-of-living crisis.

We are always here to help!



With special thanks to



MYTH

BUSTING



Myth: 'Turning up the thermostat will heat up my home more quickly.'



Reality: Your home will heat up at the same rate regardless of the temperature on your room thermostat. Set your heating on a timer to turn on about one hour before you need it.



Myth: 'I only need to put the heating on for a couple of hours a day to keep warm.'



Reality: It's best to keep your house at a stable temperature. Try to keep your main living room at 21°C and close any doors to rooms you're not using.



Myth: 'Turning my lights on and off uses more energy than leaving them on.'



Reality: Lights use a lot of energy when they're on. You could save £12 a year just by turning off the lights when you don't need them.

STAY WARM

STAY WELL



Indoor temperature and its effects on health:

Our bodies respond differently to the cold, and this can leave us more vulnerable. Keeping warm both inside and outside your home can help reduce your risk of serious health problems that are more common in colder months, such as chest infections, heart attacks and strokes.



- 18-24°C** - No risk to healthy people.
- Below 16°C** - Less resistance to respiratory infections.
- Below 12°C** - Increased blood pressure.
- Below 9°C** - After 2 or more hours, deep body temperature falls.
- Below 6°C** - At risk of hypothermia.

So, ensuring that you keep your home warm is important not just for your comfort but for your health and wellbeing. This booklet offers handy tips and money-saving information to help you to avoid unnecessary energy expenditure and aims to focus on efficient energy usage to keep your household warm and well.





KEEPING YOURSELF WARM



Base Layer

Wear something lightweight and fitted to lock in body heat – thermals such as a long-sleeved vest or “base layer.” Avoid cotton if possible, as it traps moisture and will cool you down over time. Try wool fabrics instead.



Mid-Layer

Lock in warmth and wick away sweat, with long sleeved t-shirts, lightweight fleece or fine knit. If you’re not warm enough in your base and midlayer, add an extra jumper or jacket. When outside, waterproof and windproof clothes help protect against the elements and keeps body heat locked in.



Wear a Hat!

Without a hat, you lose heat through your head, just as you would lose heat through your legs if you were wearing shorts.



Keep Your Feet Warm

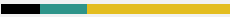
If your feet are cold, the rest of you will feel cold too, so wearing slippers or shoes can be essential to staying warm inside, particularly if you have hard floors. The floor is usually the coldest part of the house. Putting your feet up on a stool can help keep them warmer while you’re sitting down.



Devices to Heat the Body

Hot water bottles and electric blankets are tried and tested. An electric blanket (single 200 watt) costs 6p per hour, while boiling a kettle to fill a 1.5L hot water bottle costs 4p.

ENERGY EFFICIENCY



Energy Efficiency is using LESS energy to achieve the SAME outcome.

Here are some simple things you can do to lower your energy usage and save around **£300** per year on your bills.

The infographic shows a cross-section of a house with five callout boxes, each containing a tip and a potential saving:

- Top callout:** Draught proofing gaps around windows and doors by fitting foam strips, plastic seals or brushes could save you up to **£65** a year.
- Left callout:** Keeping your shower time to just 4 minutes could save **£45** per person, per year.
- Right callout:** Turn your lights off when you're not using them. This will save you around **£19** a year. Replacing all the lights in your home with LED bulbs could help save more.
- Bottom-left callout:** Turning the thermostat down by just 1°C could save around **£165** per year. Recommended room temperature is 21°C.
- Bottom-right callout:** You can save around **£45** a year just by remembering to turn your appliances off standby mode.

Source: Energy Saving Trust

We've teamed up with local experts to bring you the best advice for saving energy this winter. Discover more at phoenixnaturalgas.com/winterready

HEATING

YOUR HOME



- If you have a solid fuel boiler or open fire, it is important to get your chimney swept annually – check the NI Association of Chimney Sweeps for your nearest (www.niacs.co.uk).
- Shut curtains in the evening to reduce heat loss through windows. Tuck them behind radiators, rather than hanging in front, so the radiators can heat the room better.
- Keep the rooms you use most at a comfortable temperature. Stick with a constant temperature and tweak it when you need to, as it's more efficient than turning the heating off and on again. It is recommended to maintain a minimum temperature of 18°C, but you'll know what feels comfortable for you.
- Make the most of your thermostat and timers so you're using energy most efficiently.
- Avoid putting furniture in front of your radiators as it can mean the heat doesn't circulate as well.
- If possible, avoid drying clothing on radiators as it can increase the risk of condensation dampness, as well as blocking the heat from passing into the room.
- Turn down radiators in rooms you don't use, to either the frost or lowest setting, (this helps prevent condensation and mould) and keep the doors to these rooms shut. The biggest household energy expense comes from heating space – home heating.

Use home energy more efficiently - Keep draughts out!

No one likes a draught. Fit draught-proofing strips and draught excluders around doors and seal gaps around window frames to save money. You can even fit covers to letterboxes and keyholes.

If you do fit any of these, it's important to leave some ventilation to reduce condensation and prevent the build-up of waste gases from fuel-burning appliances.

SAVE ENERGY

AROUND THE HOUSE



Getting your Light Right:

- Changing from traditional light bulbs to new LED (light emitting diode) bulbs could save you money, depending on the type of bulb you replace. Look for the energy efficiency rating on the packaging.
- Turn the lights off when you leave a room to save energy but keep areas like the stairs well-lit to help prevent a fall.
- If you tend to leave a light on during the night, you might like to consider using a nightlight instead.

Save Electricity on Appliances:



Switch things off rather than leave them on standby. If you leave things on standby because of mobility problems, consider getting a socket that lets you switch things off via a remote control.



If you have an off-peak energy tariff, save money by **running your washing machine and other appliances during off-peak periods.** Check with your provider to find out when these periods are.



New appliances now come with an energy efficiency rating - **the better the rating, the less energy the appliance uses.** When purchasing appliances, choose the best rating and make sure you get one that's the right size for you – as larger appliances use more energy than smaller ones.



When using the washing machine, **put on fewer, full washes** rather than more frequent, smaller washes.



Run the washing machine at a lower temperature and hang clothes out to dry, rather than using a tumble dryer.

SAVE ENERGY

IN THE KITCHEN

- When making a cuppa, just boil the water you need rather than a full kettle. This could save you £6 per year.
- Something as simple as keeping the lids on pans when you are cooking helps reduce heat loss and reduce condensation.
- It can feel a like a big job, but if you don't have an automatic system then you should defrost your freezer every six months to make sure it's running efficiently
- Defrosting frozen food in the fridge overnight typically reduces its cooking time by half.
- A slow cooker is a great way to batch cook stews and casseroles and costs just 3p per hour on high.
- Air fryers are also a more energy efficient way to cook, helping reduce the amount you spend on electricity in comparison to using a oven.
- Microwaving (650watt) for 10 minutes costs 3p - making it quick and affordable.



DEALING WITH

DAMP & CONDENSATION

During the colder months, condensation becomes a major problem in many homes. It is caused when warm, moist air hits a cold surface such as a window or external wall and condenses, running down the cold surface as water droplets. If left this can develop into black mould which looks and smells bad and can cause health problems as well as expensive damage to clothes, furniture, books, shoes and decorations.

Top Tips to Reduce Condensation

Heating:

Condensation is most likely to be a problem in homes that are underheated. In cold weather, try to keep temperatures between 18-21°C in main living areas whilst indoors, as this will reduce condensation forming on external walls.

Ventilation:

Condensation occurs less if air can circulate freely. Make sure vents and airbricks are not covered or obstructed.

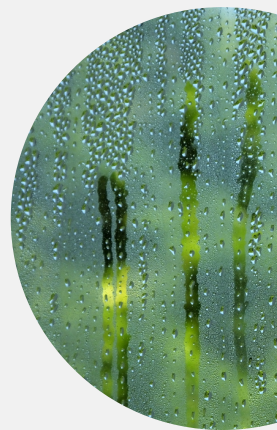
In the kitchen, close internal doors and open a window when cooking. In the bathroom, open windows whilst bathing/showering and leave windows open for around 20 minutes after (if it is safe to do so).

Open window trickle vents for at least 10 minutes per day.

Reduce the moisture:

Condensation in the home occurs when there is too much moisture in the air. Help reduce moisture by:

- Wiping down windows with a squeegee and avoid leaving wet towels lying around.
- While doing the washing, air clothes outside where possible, but if you have to dry them inside avoid using radiators and place a clothes rack in a room where a window can be opened.



MANAGING YOUR ENERGY BILLS



Your Energy Bills

Your energy bills will be sent to you in a 'form and at a frequency' which should help you to understand and manage your costs and consumption. Some suppliers issue bills quarterly and others bimonthly, so you can anticipate when to expect your bills.

Meter reading for accurate billing:

The best way to ensure your bill is as accurate as possible is to provide an accurate and up to date meter reading. If your fuel bill is not what you expected, check whether it's based on an estimated meter reading. If it is an estimate it will say on the bill usually with 'Est' or 'E'. Take a meter reading and give this to your supplier and they will amend your bill.

Getting the best energy deal:

Switching to a better energy deal can save you money on your bills. You may not be on the most cost-effective deal for you, particularly if you've never switched or haven't for a while. If you end up switching supplier, you're just changing who you pay for your energy. There's no need to change pipes or cables, and the new supplier generally deals with all the admin bits for you. You don't need to worry about an interruption to your energy supply either. If you are considering switching from your electricity or gas supplier it is best to contact the Consumer Council (028 9025 1600).



www.consumercouncil.org.uk/comparison_tool/begin

Using a pre-payment meter:

Pre-payment meters are very popular in Northern Ireland. They give you the opportunity to pay-as-you-go for gas or electricity. You pay using a key or a card, which you can top-up at local shops (PayPoint). If you don't top-up, you'll run out of energy. You can top-up by phone or online on the suppliers website or some suppliers also have an app to make topping-up even easier.

Pre-payment meters can help you budget and can be used to pay off any money you owe to your energy company. If you are having trouble paying your bills, your supplier can install a pre-payment meter as a condition of still providing you with electricity or gas. However, pre-payment tariffs can differ from standard tariffs.

There may be times when you can't leave the house to top up, or don't have enough money to add to the card or key – although your supplier should offer you emergency credit wherever possible. Contact your supplier to explain why you need it – for example, because you're not well. You can also switch back to a standard meter if you no longer wish to use a pre-payment meter. Contact your supplier to find out more.

Some suppliers have specific conditions – for example, you may need to pass a credit check or pay a deposit before they will switch your meter. They're unlikely to allow you to switch if you're in arrears or if it's no longer safe or practical for you to use a pre-payment meter.

If you're a tenant, see what your agreement says about making changes to your home. If you switch to a standard meter, make sure you're on the best tariff, and take regular meter readings to keep your account as accurate as possible. If you can't change to a standard meter, shop around to make sure you're on the best pre-payment meter tariff.

If you can't pay your energy bill...

Contact your energy supplier as soon as possible.

You may be able to set up a repayment plan. Suppliers will take into account your ability to pay when working out a repayment plan - and they won't cut you off if you stick to it.

MORE MONEY

IN YOUR POCKET

Every year, billions of pounds in benefits goes unclaimed by older people in the Northern Ireland.

Benefits can help with basic needs like housing and care costs, or give you a bit more freedom to do things you enjoy. Even a small amount can make a big difference, and receiving some benefits, such as Pension Credit, means you're eligible for other sources of help, too. If you're entitled to it, you should be receiving it.

If you are unsure if you are claiming all the benefits your are entitled to, contact your Housing Association and they may be able to help you. Alternatively, you can use Age NI's Benefits Calculator – a free online benefits calculator on their website - or contact the Department for Communities Make the Call service. These can help you make sure you're getting all the benefits you are entitled to.

There are ways to get better value when purchasing home-heating oil, such as joining the NI Oil Buying Network. For more information on Oil Buying Clubs in your area, visit the NIHE NI Energy Advice Service.



SOURCES OF SUPPORT

<p>Age NI Advice Line</p>	<p>If you need help or advice, Age NI provides information on topics such as benefits, nursing care and signposting to other local health & wellbeing services. 0808 808 7575 / www.ageni.org/moremoney</p>
<p>Department for Communities Make the Call Service</p>	<p>Checks to make sure you're getting all the benefits, services and supports you are entitled to. 0800 232 1271 / makethecall@dfcni.gov.uk</p>
<p>Advice NI</p>	<p>For advice on debt concerns. 0800 915 4604 / advice@adviceni.net</p>
<p>Consumer Council</p>	<p>You could save hundreds of pounds a year on your bills by switching supplier or changing tariffs with your current supplier. Use CCU price comparison site. www.consumerCouncil.org.uk / 028 9025 1600 / info@consumerCouncil.org.uk</p>
<p>NIHE NI Energy Advice Service</p>	<p>Offers free independent and impartial energy advice to domestic householders in Northern Ireland - including advice about energy grants and other sources of help. 0800 111 4455 / nienergyadvice@nihe.gov.uk</p>
<p>Here to Help App</p>	<p>Quick to find helplines for support, and links to reading materials that can help people in a time of need. Here2Help is a pocket guide that may be able to give you some direction or help to your situation, if you are worried about someone or if you are feeling the pressure of life. Download app from Google Play or the Apple App Store.</p>



WITH THANKS



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