

If you require this leaflet in an alternative format or if you wish to find out more please contact:

Choice

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choice::: choice-housing.org Together we enrich lives Your guide energy saving for Choice Tenants **Together** we enrich lives

choice-housing.org

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Foreword



Choice have invested significantly in energy efficiency and energy management in recent years and we recognise the importance of providing information and advice to educate, encourage and empower our customers to save energy.

The purpose of this energy saving guide is to provide our customers with relevant information and advice and to highlight other organisations that may be able to provide further support.

Choice have a small team of staff responsible for energy management, whose purpose is to:

- Support the development of some of the most sustainable homes in the country.
- Advise on improvements to our existing homes.
- Procure our landlord energy effectively in order to secure low energy prices.
- Reduce the amount of energy we use in order to reduce our energy costs.
- Promote energy efficiency to our staff and customers.
- Work alongside partner organisations.

We would encourage you to give consideration to the recommendations in this guide, which we hope will help you to save energy, save money and manage your impact on the environment.

"We are delighted that so many of our partners have contributed to such a fantastic resource and I am confident of the positive impact this guide will have on our customers'energy bills."

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Michael McDonnell

Group Chief Executive, Choice

If you have any comments or feedback please contact our Energy Management team at energy@choice-housing.org



Why you should save energy

We constantly hear about saving energy and reducing our impact on the environment, and it's assumed we all feel this is important. But have you ever thought about why it is a good idea to save energy?

Reduced energy costs

One of the main reasons for reducing the amount of energy you use is that you pay for that energy, whether it is electricity, natural gas, home heating oil or LPG. The less you use the more money you will save.

Reduced reliance on imported fuels

A significant proportion of electricity and heating demand in Northern Ireland is met by burning fuels which are imported. By reducing the amount of energy we use, Northern Ireland will become less reliant on imported fuels such as oil, natural gas and coal.

Changes in global supply and demand, along with political and social events in other countries can have an impact on our energy prices and so by becoming more energy independent we can have more control over long term energy prices.

Reduced impact on the environment

This is sometimes the first reason people may give for considering energy efficiency. A large proportion of our energy comes from fossil fuels, which have taken a long time to form, cannot be quickly replenished and may be finite resources. Burning these fuels also produces emissions (including carbon dioxide) which can have a negative impact on the environment and our health.

Reduced fuel poverty

Fuel poverty levels are higher in Northern Ireland than any other part of the UK. By reducing the amount of energy we use, ensuring we are paying the lowest available price for our energy, and by considering our household income, we can help to alleviate fuel poverty. More information on Fuel Poverty can be found on Page 23.

Improved health and comfort

Investing in energy efficiency can help improve comfort levels by making homes easier to heat and more affordable. This can have a positive impact on physical and mental health, helping to reduce cold related illnesses and excess winter deaths.

For every £1 spent in tackling fuel poverty through energy efficiency measures, 42p is saved in health costs.

This is particularly relevant for our National Health Service as it is estimated that for every £1 spent in tackling fuel poverty through energy efficiency measures, 42p is saved in health costs.

Investment in the economy

By investing in energy efficiency we are investing in our economy by providing employment and contributing to a growing global industry.



How to save energy



Choice have developed some of the most energy efficient homes in Northern Ireland, and are leaders in the industry, with recognition received from bodies such as the Chartered Institute of Housing NI, **Action Renewables and the Green** Organisation. We are also continually investing in energy efficiency within our homes through measures such as improved insulation, new windows and doors, replacement heating systems and modern low energy communal lighting.

Aside from our investment in energy efficiency measures within our homes, there are also ways in which you can save energy in your home and reduce your energy costs. Some examples of how to do this are provided below.

Understand how to use your heating system

Most homes will be heated by natural gas, home heating oil or electricity. You may have your own central heating boiler or use heat from a communal boiler, or you may have electric storage heaters. By familiarising yourself with vour heating and hot water system, and any associated controls, you may be able to use your heating and hot water more efficiently. Choice have produced a number of leaflets which may be able to help you, which are available on our website.

Consider buying low energy light bulbs

Low energy light bulbs are available in a variety of shapes, sizes and fittings and can be CFLs (Compact Fluorescent Lamps) or LEDs. The Energy Saving Trust estimate that if an average home were to replace all of their remaining old-fashioned light bulbs with CFLs and all halogen lights with LEDs, it would cost around £100, but would save about £40 a year on bills.

Always turn off the lights when you leave a room

Even if you do decide to invest in low energy bulbs, it is also best to switch off lights when you don't need them, as this is a quick and simple way to avoid wasting electricity.

Switching off lights when they're not needed could save a home around £16 each year.

Purchase energy efficient appliances

Energy efficient appliances use less energy, have a reduced impact on the environment and are cheaper to run. Many appliances will now have an energy efficiency label displayed on them, making it easier to identify energy efficient appliances at a glance and compare products. 'A' rated appliances (or higher) are the most energy efficient. with 'G' rated being the least efficient.

So remember to think about energy efficiency and running costs, alongside the upfront cost of any electrical appliances, such as washings machines, dishwashers, fridges. freezers and televisions.

Use your appliances wisely and switch off equipment when not in use

The Energy Saving Trust estimate that a typical home could save around £35 a year just by remembering to turn your appliances off standby mode. You may want to consider investing in a standby saver which enables you to switch off a number of pieces of equipment at once (and can be convenient when plugs are hard to reach).

You can also consider how you could use appliances more efficiently, such as washing machines and dishwashers by using them with full loads or using energy efficient settings if these are available.

Close curtains at dusk to stop heat escaping

One area where heat can escape is through windows and so closing curtains at dusk can help to reduce the amount of heat you lose and also help you to stay comfortable.

I'm delighted to help Choice to develop literature for their tenants and also would like to thank Choice Housing Ireland Ltd for supporting Energy Saving Week. I commend them for providing energy efficiency advice and support to their ___ tenants and customers.

Patrick Thompson Operations Manager (NI), Energy Saving Trust



How to heat your home

Only boil as much water as you need

It's a common piece of energy saving advice but an Energy Saving Trust report in 2013 highlighted that UK homes wasted around £68 million each year by overfilling their kettles! Many kettles are now designed to let you see the amount of water you are boiling, making it easier to only boil the water you need. Always remember to cover the heating element within your kettle!

Ensure windows aren't left open unnecessarily

In many cases homes will benefit from having windows opened at times to provide adequate ventilation. This is important to ensure occupants have fresh air and to help remove moisture from a home. By failing to properly ventilate a home, problems such as condensation and mould can occur.

However, leaving windows open constantly or for very long periods of time, can mean the fabric of your home (your walls, ceiling and floor etc) can cool down. This could mean that your home becomes harder to heat and you will have to run your heating system for longer periods of time than is necessary.

Radiators are often positioned under windows, so opening windows unnecessarily for long periods while your heating is on could mean a lot of your heat will escape and you will be paying to heat the air outside your home.

Avoid blocking the heat from your radiators

If you have radiators in your home then you should avoid insulating them with clothing or furniture, which will reduce the heat coming in to your room.

Drying clothes over radiators can also increase the moisture in your home which can lead to issues such as condensation and mould.

All of our homes have a heating system installed to supply heat and in some cases the hot water will be provided from the same system.

Your heating system may use natural gas, home heating oil, electricity, LPG or it may even be a renewable technology such as a heat pump.

You may have your own individual central heating boiler or you may be connected to a communal boiler which provides your heating and hot water, with heating typically supplied through radiators or underfloor heating.

Alternatively you may have storage heaters in your home which use an "Economy Seven" electricity tariff. With all of these variations, and different heating and hot water controls in many homes, it is impossible to provide one set of simple instructions to suit all situations. Further guidance on using different types of heating and hot water systems is available from our website via downloadable heating guides.

By understanding your heating and hot water system, and your associated controls, you may be able to control when your heat is available, where you would like heat within your home, and how much heat you would like. This can enable you to avoid using your heating and hot water system unnecessarily which will save energy and help to reduce your heating costs.





New technologies



Many of our new homes have been designed to include technologies which help to reduce energy costs. A number of our existing homes have also had additional technologies installed, although we recognise that not all technologies are suitable for every home and more traditional improvements to our existing homes (such as improved insulation) are likely to be more cost effective in delivering savings and increased comfort for our customers.

Solar PV Panels

These systems convert sunlight to electricity for use within a home to help reduce electricity costs for the occupants. Our website has a simple Solar PV guide which can be downloaded to provide you with more information.

MVHR (Mechanical Ventilation with Heat Recovery) Systems

These systems have been installed in some of our most recently completed new homes to provide ventilation in an efficient manner, reducing the need to open windows. If you have an MVHR system in your home, please ensure it is not switched off and vents are not closed or blocked.

Further information on MVHR systems is available to download from our website.

Solar Thermal Systems

Some of our more recent new homes may have this type of system installed, with flat panels or a series of tubes mounted onto a roof to generate heat from sunlight. This heat is used to provide some of the hot water needed within a home. An alternative means of providing hot water e.g. an immersion heater, is still installed within each home where a solar thermal system is installed. Occupants should ensure that hot water is adequately heated within your home or you may be at risk from health concerns such as legionnaires' disease.

Heat Pumps

Choice have a small number of homes where heat pumps are installed, where heat is absorbed from the air outside and used within the home. If you have a heat pump installed in your home and you require further advice on operating this system then please contact Choice.

Modern SMART Storage Heaters

In Northern Ireland, storage heaters are often referred to as "Economy Seven" heaters as this is the name of the electricity tariff they normally use. Seven hours of off-peak, cheaper electricity is available during the night to charge storage heaters, with this heat then released during the day.

New "SMART" storage heaters are now available which have improved digital controls and retain heat more efficiently. These can be a suitable option to replace older storage heaters, particularly where an alternative option such as a natural gas central heating system is not available or practical. If you have "SMART" storage heaters fitted in your home and require support in using these then please visit our website to download a user quide, or contact our energy team.



Understanding your energy costs

All homes will pay for energy such as electricity, natural gas, heating oil, LPG or heat. Depending on your home, you may be required to either pay energy costs directly to an energy supplier or in some cases to Choice, who may recharge the cost of landlord or communal electricity and heating. More information on landlord energy costs is provided on Page 18.

What you are charged for?

If you pay an energy supplier directly then the amount they charge will typically be based on the amount of energy you use, multiplied by the cost of each unit of energy. Your energy supplier may also have other specific charges, such as a standing charge, and may be able to offer discounts e.g. where payment is via direct debit.

Your energy bill will also include VAT, which is currently set at 5% for domestic energy consumption in the UK.

If you use home heating oil then you may need to pay for larger deliveries, which could amount to a lot of money, and so budgeting can become particularly important. Where possible, the use of "oil drums", to purchase smaller amounts of home heating oil, should be avoided, as this is an expensive way of purchasing heating oil and you may be more likely to run out of home heating oil more frequently. More information on home heating oil can be found on Page 16.

Credit Meter vs Pre-Payment / Keypad Meter

For some types of energy, including electricity and natural gas, you will have a meter for your property to measure how much energy you have used. You may be able to choose between a credit meter or a pre-payment meter (with a pre-payment electricity meter commonly known as a keypad meter).

A credit meter displays how much energy you have used, with readings from this meter used by your energy supplier to calculate your energy bill.

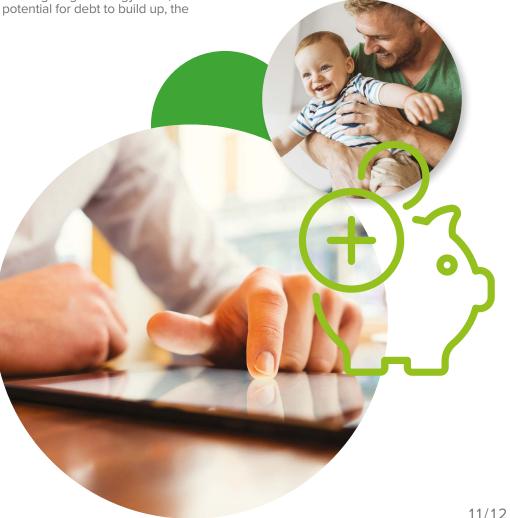
With a pre-payment / keypad meter you pay for energy before you use it, which can often help with budgeting. With this type of meter you can purchase energy at a paypoint or online, and your unique energy card, voucher or code is used to top up your meter. A pre-payment / keypad meter normally displays the amount of credit or "money" left in the meter, and you can also use the buttons on these meters to access emergency credit and to see how much energy you have used. Your energy supplier will be able to provide further guidance on using your meter, with contact details for energy suppliers provided on Page 15.

If you use a pre-payment / keypad meter you should check with your supplier that it is in your name and that it is registered to your property, as these meters can also be used to recover debt and you need to be sure you are not paying the debt of a previous occupant.

In many cases you will be able to choose which type of meter you would prefer and when moving into a home you should be able to change the meter type, although charges may be applied by your energy supplier.

When choosing between meters you should consider factors such as budgeting of energy costs, the potential for debt to build up, the

potential for larger energy bills to be charged at times, and whether there are convenient local places where you could purchase credit for a pre-payment / keypad meter.



Understanding and checking your energy bill



If you receive a bill from your energy provider (by post or by email) then there are certain checks you can carry out to ensure you are paying the right amount.

1. Check your unit price

Make sure your unit price is what you expect based on your contract or communication from your supplier. You can use the unit price to compare against other suppliers to see if switching energy providers would save you money. For more information see Page 15.

2. Check your meter reading

If moving home then you should contact your energy suppliers and provide them with the date you will be moving and your new address so they can send a final bill if applicable. You should also provide a final reading when you leave your home to ensure you do not get charged for energy you haven't used.

If you are a Choice tenant then you should also advise Choice of who your energy suppliers are before your tenancy ends, along with any arrangements you have in place.

Similarly, when you move into a new home you should contact your new energy supplier(s) and provide them with your details, the date you moved into your new home and the relevant meter readings. You should also check your first energy bills to ensure that meter readings match those you have provided. If you do not contact your new energy supplier(s) then you could end up paying for the energy costs or debt of the previous occupant.

You should also check that the meter readings on your bill are accurate, as estimated readings can be used by suppliers when your meter has not been officially read. In particular, if you receive a number of consecutive bills based on estimated meter readings then you could either owe your energy supplier money, or your energy supplier may owe you money.

You can submit your own meter readings which can help ensure your bill is accurate, and some suppliers may send you reminders to submit an accurate meter reading.





Electricity and natural gas bills may include some of the following information:

- Your account number and a reference number – You will need these when contacting your supplier.
- Your details This will include your name and address. You should ensure these details are correct.
- The supply address You should ensure this is correct on your energy bills.
- A reference number for your home, such as an 11 digit MPRN (Meter Point Reference Number). This number identifies the property being supplied.
- The meter serial number, which can be found on the front of your meter e.g. YH 01234 – You should check that this number matches the serial number quoted on your bill to ensure you are paying for the energy used at the correct address.

Different ways to pay for energy

Your energy suppliers will be able to provide you with information and advice on the different methods of payment they have available. If you have a credit meter then you may have a number of payment options including paying upon receipt of each bill, paying bills by direct debit, or setting up a regular standing order, your energy supplier will normally review standing order amounts on an annual basis.

In some cases you may have fewer options available to pay your energy supplier, e.g. if your energy provider is attempting to recover energy debt that you have accrued.

Your type of meter and method of payment is a decision which is agreed between you and your energy supplier and you should speak with them to ensure your selected payment option best suits your needs and circumstances.

Choice do not promote any particular type of meter or payment method for our customers.

Switch and save



Electricity

Currently you may be able to choose between six different electricity suppliers, with contact details for each provided below.

A quick way to identify potential savings on the price you pay for energy would be to compare the prices offered by each electricity supplier through a comparison website. The Consumer Council provides a useful comparison tool at www.consumercouncil.org. uk/energy/electricity-gas-price-comparison/ and other websites also exist to compare electricity suppliers in Northern Ireland. Choice would recommend that you check any prices directly with suppliers, just in case there have been any recent changes.

If you've changed supplier in the last year or two then it would be best to check your existing contract terms in case you are tied in for a period of time, but normally if that's not the case and you don't have outstanding debt then switching is easy. Just contact your chosen energy supplier and provide them with your details and a meter reading from your home and your new energy supplier will look after the rest!

You could also consider changing the way in which you pay for electricity by changing your type of electricity meter or opting for a different payment method, see Page 11.

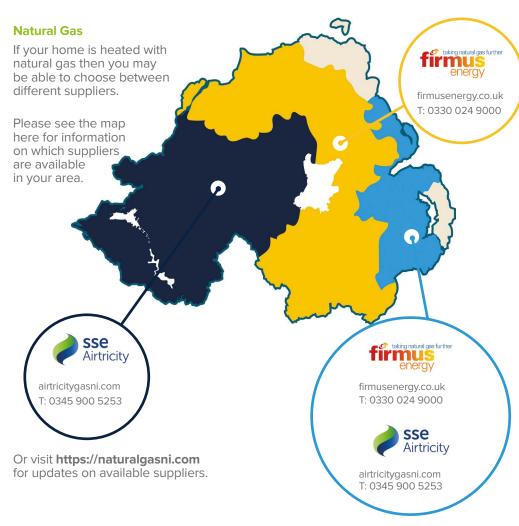


Domestic electricity suppliers in Northern Ireland

PowerNI	03457 455 455
Budget Energy	0800 012 1177
Electric Ireland	0345 600 5335
SSE Airtricity	0345 601 9093
Click Energy	0800 107 0732
Bright Energy	028 9544 2290

Correct at time of publication.

home@powerni.co.uk talktous@budgetenergy.co.uk customerservice@electricireland.com customerservice@sseairtricity.com chat@clickenergyni.com hello@brightenergy.com



Home heating oil

Compare suppliers

If you use home heating oil for heating and hot water, then you will usually be able to choose between a number of suppliers. Prices vary and so we would advise all of our customers to obtain a number of price quotations before ordering home heating oil. There are also websites which you can use to either provide you with up to date oil prices such as www.consumercouncil.org.uk/energy/home-heating-oil/, or alternative websites which enable you to compare suppliers and purchase home heating oil online.

Landlord energy costs

Avoid using oil drums

It may be tempting to purchase heating oil in small quantities, in oil drums or at garage forecourts, but this is the most expensive way to purchase home heating oil and can lead to other problems such as the risk of spilling oil and the increased likelihood of running out of oil, which can also cause damage to your boiler.

Fuel Stamp Scheme

A number of councils in Northern Ireland operate a fuel stamp scheme, allowing you to purchase fuel stamps at local participating retailers and collect these to help with the purchase of a delivery of home heating oil. The purpose of this type of scheme is to help with budgeting and to allow the cost of a delivery of heating oil to be spread over a period of time. Your local council will be able to advise if they operate a Fuel Stamp Scheme and provide you with further information. Contact details for each council can be found on Pages 27 to 28.

Join an oil buying club

You could also consider joining an oil buying club, where oil deliveries are grouped together to achieve savings. Bryson Energy currently supports a number of oil buying clubs in Northern Ireland on behalf of the Northern Ireland Housing Executive and members are currently benefiting from savings in the region of £15 - £30 per delivery of heating oil.

Contact Bryson Energy on **0800 1422 867** to find out if there is an oil buying club near you, or visit their website at: www.brysonenergy.org/projects-and-partnerships/140-oil-buying-club-scheme.html

Many of our housing schemes will have communal or landlord energy costs, which relate to energy use such as heating in corridors and external lighting. The cost of this energy is passed on to tenants at those housing schemes as part of a service charge, with the amount charged being based on the actual cost of energy.

A number of our homes, particularly sheltered accommodation, will have communal heating systems where central boilers provide heat and hot water to a number of properties. Choice is responsible for purchasing natural gas or heating oil for these housing schemes and each home is charged a proportion of the overall heating cost.

Each year our energy team review our communal or landlord energy contracts to ensure we are buying energy in a cost effective way. Choice also have targets in place to reduce the amount of landlord energy used, as this helps to ensure energy costs are managed and the impact on our tenants is reduced.





choice-housing.org Save Energy, Money and the Environment

Manage your impact on the environment

Climate change and the environment

In recent decades concerns have grown around our impact on the environment. Climate change has been recognised as one of the greatest global threats that we face, with legislation in place in countries across the world aiming to drive down harmful emissions and reduce our environmental impact.

Climate change is generally understood to be a large-scale, long-term shift in the planet's weather patterns or average temperatures and the evidence includes changing rainfall, changes in nature, sea level rises, higher temperatures, and melting glaciers and ice sheets.

There are lots of ways in which we can reduce our impact on the environment, which include reducing how much energy we use in our homes, managing pollution, reducing waste, recycling where possible, reducing the amount of water we use, choosing more environmentally forms of transport and considering the products we buy.

Reducing waste and recycling

One way to reduce our impact on the environment is to reduce the amount of household waste which ends up in landfill sites.

You could consider what you purchase, and seek to reduce the amount of disposable products whilst also choosing products with reduced packaging, and food with longer shelf life to avoid waste. You can also sign up to the 'mail preference service' at www.mpsonline.org.uk which can help reduce the amount of unwanted mail you receive.

You can also reuse products where possible, with a good example being carrier bags. The introduction of the carrier bag charge in Northern Ireland has helped to save natural resources, reduce the need for landfill and also raise finance for local projects (with 80.5 million carrier bags dispensed by retailers in 2019/20 under the carrier bag levy, down 14% on the previous year, with around £4.4m in proceeds collected to fund local projects).

Recycling is now easier than ever, with most homes benefiting from a recycling service through their local council.

For more information on what you can recycle contact your local council, details are provided on Pages 27 to 28.

The introduction of the carrier bag charge in Northern Ireland has helped to save natural resources, reduce the need for landfill and also raise finance for local projects (with 80.5 million carrier bags dispensed by retailers in 2019/20 under the carrier bag levy, down 14% on the previous year, with around £4.4m in proceeds collected to fund local projects).



Transport



Metered water charges are not currently charged for domestic customers in Northern Ireland, with the cost of water instead factored into your rates bill.

Whilst reducing the amount of water you use may not save you any money at present, it is important to recognise that there is an environmental impact of having water purified and pumped to your home. This means that we can also reduce our impact on the environment by making simple changes to the way in which we use water in our homes, such as:

- Remembering to turn off the tap while brushing your teeth.
- Leaving a jug of water in the fridge rather than running a tap for a long time to get a cold drink.
- Washing fruit and vegetables in a bowl rather than under a running tap.

- Reusing suitable water to feed houseplants.
- Using a watering can rather than a hose.
- Using a bucket and sponge to wash your car, rather than a hose.

Some homes recently built by Choice may have water butts installed to allow rainwater to be collected to use for watering plants. Some homes may also have a rainwater harvesting system installed, which uses rainwater to flush toilets. If you have this equipment in your home you should ensure that it is running and you should contact Choice if you require any further advice or support.



Road transport is estimated to cause around one third of Northern Ireland's CO2 emissions, whilst also increasing levels of air pollution in towns and cities and around busy roads.

The most effective way to reduce emissions is to limit your journeys in a vehicle and try to walk or cycle instead where possible. Organisations, such as Choice, support staff through a cycle to work scheme, and there are other schemes in place such as Belfast Bikes which promote zero carbon transport options.

However, it is not always possible to walk or cycle and so, as an alternative, you could consider sharing lifts and using public transport where this is available. If you need to use your car then taking time to plan your route carefully will not only reduce emissions, but also save you money!

You can also reduce your emissions by driving at an appropriate speed, anticipate road conditions to avoid unnecessary acceleration and braking, check your tyre pressure regularly, use air conditioning sparingly, and reducing excess weight and drag e.g. roof racks.

When buying a new or second-hand car you should consider fuel efficiency as more fuel efficient cars are likely to create less pollution and will save you money on fuel and tax.



Ways to reduce fuel poverty



What is fuel poverty?

A household is in fuel poverty if, in order to maintain an acceptable level of temperature throughout the home, the occupants would have to spend more than 10% of their income on all household fuel use. There are three main factors that contribute to fuel poverty, which are:

- Household Income
- Fuel Prices
- Energy Efficiency

Whilst the number of homes in Northern Ireland suffering from fuel poverty will change over time, we have consistently had a higher rate of fuel poverty than other parts of the UK.

In response to this, Choice where one of the first Housing Associations to join the Northern Ireland Fuel Poverty Coalition and we work with partner organisations to examine ways to alleviate fuel poverty.



Choice were one of the first housing associations in Northern Ireland to become a member of the Northern Ireland Fuel Poverty Coalition. NEA has worked closely with Choice in recent years, including helping to train their energy management team to deliver energy advice and support to tenants.

Pat Austin Director,
National Energy Action NI



If you believe that your home is suffering from fuel poverty then you could consider each of the factors noted in the previous section.

You could try to increase your household income by having a benefits entitlement check carried out. More information on this is provided on Page 25.

You could also consider ways to reduce the price you pay for your energy, such as switching your supplier. Considering alternative ways to pay for your fuel, and joining an oil buying club if you use home heating oil may also help. More information on this can be found on Pages 14 to 17.

Improving the energy efficiency of homes has been one of the most common approaches to alleviating fuel poverty, as energy efficiency improvements should deliver savings over a long period of time.

By the end of 2020/21, Choice had Energy Performance Certificates (EPCs) for around two thirds of our homes, which indicated that the average energy efficiency of our housing stock (76, or a 'C' rating) is well above the Northern Ireland average of 60 (a 'D' rating).

Choice have been active in improving energy efficiency by investing millions of pounds into our homes in recent years, including improvements to insulation levels, energy efficient windows and doors, and new heating systems with modern heating controls.

Lifestyle is also very important and one way to reduce your heating costs is by checking that your home isn't overheated. You should aim to heat your living room to around 21c and

your bedrooms to around 18c, and so if you have a room thermostat you could set this to around 20-21c. You could also use temperature cards or thermometers in your home to check the temperature of individual rooms.

It is important to recognise the needs of the occupants of your home, bearing in mind that some occupants, for example older people and the very young, may require warmer room temperatures due to factors such as health requirements.

You should also check that radiators aren't concealed or covered, and windows aren't opened unnecessarily, with more information and advice on Pages 5 to 7.

Choice are able to provide temperature cards to our tenants, so please contact us at energy@choice-housing.org if you would like to receive one.

Debt advice



Millions of pounds in benefits or tax credits go unclaimed in Northern Ireland every year, so one way you may be able to increase your household income is to "Make the call" and have a benefit entitlement check carried out for you.

"Make the Call" is a local Government campaign aimed at promoting the uptake of benefits checks in Northern Ireland.

There are lots of benefits and support services available in Northern Ireland, which include child benefit, free TV licenses, winter fuel payments, free school meals/transport or uniform grants, free/concessionary transport and support relating to bereavement.

Choice would recommend that all of our tenants "Make the Call" by contacting a local benefits advisor on **0800 232 1271.** Alternatively you can request a call back by texting **CHECK to 67300** or by visiting **https://www.nidirect.gov.uk/forms/contact-make-call-team.**



Choice have been active in holding events for their tenants to encourage them to have a benefits entitlement check. We recognise that this is one way to identify potential additional income for households and so the Improving Benefit Uptake team would encourage all customers of Choice to Make the Call by phoning 0800 232 1271.

Joan O'Hara Head of Improving
Benefit Uptake, Social Security Agency

If you're struggling to pay your rent we would advise you to contact our Income Recovery department as soon as possible on **0300 111 2211.**

If you are struggling with day-to-day bills, or to keep up with loan repayments and other financial commitments, then there are a number of options open to you.

You don't need to pay for debt advice and the best time to seek help is as soon as you start to struggle, or begin to worry that you will have difficulty meeting your payments or outgoings. For more support, you can contact Advice NI, Housing Rights NI or Citizens Advice NI. Contact details for each of these organisations is available on Pages 29 to 30.



Other sources of information



Local Councils

Antrim and Newtownabbey Borough Council

028 9034 0000

www.antrimandnewtownabbey.gov.uk info@antrimandnewtownabbey.gov.uk

Ards and North Down Borough Council

0300 013 3333

www.ardsandnorthdown.gov.uk enquiries@ardsandnorthdown.gov.uk

Armagh City, Banbridge and Craigavon Borough Council

0300 0300 900

www.armaghbanbridgecraigavon.gov.uk info@armaghbanbridgecraigavon.gov.uk

Belfast City Council

028 9032 0202

www.belfastcity.gov.uk generalenquiries@belfastcity.gov.uk

Causeway Coast and Glens Borough Council

028 7034 7034

www.causewaycoastandglens.gov.uk info@causewaycoastandglens.gov.uk

Derry City and Strabane District Council

028 7125 3253

www.derrycityandstrabanedistrict.com info@derrystrabane.com

Fermanagh and Omagh District Council

0300 303 1777

www.fermanaghomagh.com info@fermanaghomagh.com

Lisburn and Castlereagh City Council

028 9244 7300

www.lisburncastlereagh.gov.uk enquiries@lisburncastlereagh.gov.uk

Mid and East Antrim Borough Council

0300 124 5000

www.midandeastantrim.gov.uk enquiries@midandeastantrim.gov.uk

Mid Ulster District Council

0300 013 2132

www.midulstercouncil.org info@midulstercouncil.org

Newry, Mourne and Down District Council

0330 137 4000

www.newrymournedown.org info@nmandd.org

Other sources of information



Support and advice

AdviceNI

0800 915 4604 www.adviceni.net

Age NI

0808 808 7575 www.ageuk.org.uk/ northern-ireland

Bryson Energy

028 9045 5008 www.brysonenergy.org

Consumer Council

028 9025 1600 www.consumercouncil.org.uk

Housing Rights NI

028 9024 5640 www.housingrights.org.uk

National Energy Action NI

028 9023 9909 www.nea.org.uk/member-of-the-public

Northern Ireland Housing Executive

03448 920 900 www.nihe.gov.uk One of the core values of Choice Housing is to be customercentred and this energy saving guide demonstrates this desire to support the needs of tenants. The Tenants' Forum therefore welcomes this guide as a valuable resource for tenants.

Bill Jeffrey Tenants' Forum, Choice



