



HOUSING NEWS

Lower Oldpark

Don't throw this away. You might need it in the future.

January 2023. Lower Oldpark Community Association, 9-23 Avoca Street, Belfast BT14 6EN. Tel: 028 96928293. Email: loweroldparkhousing@gmail.com

Fuel Poverty In NI

The Department for Communities in Northern Ireland says that a household is in fuel poverty if it has to spend over 10 percent of its income on all fuel use in order to maintain a satisfactory level of heating.

A satisfactory level of heating is defined as 21 degrees centigrade in the main living area and 18 degrees centigrade in other occupied rooms.

A household is considered in severe fuel poverty if it needs to spend over 15 percent of income on all fuel use.

In June 2022, National Energy Action commissioned a Northern Ireland wide representative poll to find out the effects of rising energy prices on households. This poll found that 45 percent of NI households were spending more than 10 percent of their income on their home energy costs.

Night Storage Heaters

Some homes have night storage heaters. These store heat overnight when electricity is cheaper, which is then released throughout the next day.

Economy 7 Tariff

Homes with storage heaters should be on an Economy 7 tariff. If you aren't using your storage heaters correctly, you could be faced with a large bill.

More Information

Phone: 0800 111 4455. Online: Go to <https://www.nea.org.uk/get-help/> and then follow the links - Advice and Information Leaflets/ Getting the Most From Economy 7.

Switching Your Gas and Electricity Supplier

Shop Around

To save money on energy costs, it makes sense to shop around for the best prices and tariffs.

Payment Methods

Depending on the type of meter you have, there are different ways to pay for the energy you use. These include:

- Pay-as-you-go.
- Paying when you receive your bill.
- Automatic payments by direct debit.

Different Tariffs

There are different gas and electricity tariffs available. For example, you could get a lower price if you sign up to a specific provider for a fixed period. You do not always have to switch supplier to save money. You could get a better deal with your current provider.

The Switching Option

Switching payment method may reduce the amount you pay. It is easy to switch to a different energy provider.

Price Comparison Tool

The Consumer Council provides an online tool that allows local electricity and gas tariff comparison. Go to <https://www.consumercouncil.org.uk/> and then follow the links – Cost of Living/ Energy/ Consider Switching Provider.

Before starting to use the price comparison tool, if possible, have a copy of your bill at hand. This will provide information on your current tariff and how much you spend now.

Results

The price comparison results you get are based on a unit for unit (sometimes called kw/h) comparison. They do not include additional incentives so don't forget to check the incentives column and consider these in your calculations.

The results are estimated and give an indication of the options available. If you wish to switch, contact the company directly.

Energy tariffs and incentives can change, so check frequently to see if you can get a better deal.

Security Deposit

Most suppliers charge a security deposit if you have a credit meter and don't pay by direct debit or if you fail a credit check. This can range between £150 to £200 and is typically returned after 12 months or if you switch supplier, unless bills are not paid fully or on time.

You can find out more about the tariff, unit rate and terms and conditions on the supply company's website.

Best Savings

Typically, the best savings available are by switching both supplier and billing/payment method e.g. Direct Debit and online billing.

Family Home Safety Checks

Who Is It For?

Belfast City Council (BCC) offers free home safety checks for all residents with young children living within BCC electoral area.

Help With What?

During the check, you can receive tips on all aspects of home safety, as well as specialist advice on topics like heating and energy saving.

A room-by-room inspection usually takes around thirty minutes and the Council's advisors can:

- Show you risk areas in your home e.g. blind cords or poisoning risks.
- Provide tailored advice on how to make your home safer.
- Arrange for safety equipment to be delivered to your home. (Equipment is provided subject to the result of the home safety check

and stock availability.)

- Refer you for a free smoke alarm installation.

Request A Home Safety Check

To request a home safety check:

- Email envhealth@belfastcity.gov.uk
- Phone 028 9027 0428.

There is currently a four week waiting time for Family Home Safety Checks.

Belfast Safer Homes Service

Belfast Safer Homes Service provides advice and support with the objective of increasing home comfort levels and reducing heating costs.

Who Is It For?

The service is available to:

- People aged over 65 years and;
- Vulnerable adults.

Help With What?

- Accident Prevention.

Free home safety checks covering issues such as:

Falls in the home.	Choking or ingestion.
Poisoning.	Home heating.
Burns or scalds.	Carbon monoxide.
Fire safety.	

Where necessary, you can receive accident prevention equipment such as:

Helping hand.	Sock on.
Touch lamp.	Magnifier.
Low energy light bulbs.	Carbon monoxide alarms.
Jar and bottle openers.	Blind cord safety clips.
Plug mates.	Pop it locks/ cupboard locks/ catches.
Shoe horn.	

- Repairs

If the home safety check highlights repair work needed to protect against slips/ trips/ falls, you can get a reduced rate to have that repair work done.

Those who receive benefits will be charged £5 per hour for repairs. Those not in receipt of benefits will be charged £15 per hour for repairs.

Repair work that can be carried out includes:

Fixing loose floor boards.	Changing light bulbs.
Fitting curtain poles.	Installing handrails.
Clearing paths.	Fixing doors.
Fitting door chains.	Installing carbon monoxide alarms.

Works that cannot be carried out are:

Electrical.
Painting.
Plumbing.

All materials must be supplied by the occupant. Items such as nails, glue and sandpaper are provided free of charge.

Availability

The service is available Monday to Friday, 9.00am to 5.00pm (excluding bank holidays).

Staff

All work is carried out by Bryson Energy staff who have been trained, police checked, and who carry ID.

Contact

Ring 0800 1422 865 or email handyman@brysonenergy.org.

Age NI Advice Service

Who Is It For?

Age NI Advice Service helps older people living in Northern Ireland.

Help With What?

It offers help with issues related to welfare benefits, community care, housing and health. The confidential service includes a free benefits check to make sure older people are getting the benefits they are entitled to.

Help and More Information

Freephone 0808 808 7575. (Available Monday - Friday 9.00am-5.00pm) or email: info@ageni.org.

Other Age NI Services

For information on all Age NI service go online to <https://www.ageuk.org.uk/northern-ireland/>.

Disability Action Advice/ Information Services

Disability Action provides welfare advice and tribunal representation for people with a disability. Services include:

Maximising household income.	Helping with applications.
Better off calculations.	Discretionary support.

Help and More Information

- Email: hq@disabilityaction.org.
- Phone: 028 9029 7880.

Energy Care Schemes

Northern Ireland energy companies have Care Registers to help their customers who are dependent on their energy supply. Registration is usually available to customers who are:

- Pensionable age.
- Disabled.
- Chronically sick.

Support Available

Each energy supplier and network operator maintains its own register. The benefits of being registered can include:

Alternative format communications.	Quarterly meter reading.
Special control taps and adaptors.	Free annual natural gas appliance safety check.
Meter movement.	

Electricity Supplier Contact Details

Power NI

- Phone: 0345 7 455 455.
- If you're struggling to pay your energy bill, contact the Payment and Accounts Resolution Team on 028 90685853 or email dpar@powerni.co.uk.

SSE Airtricity Gas

- Phone: 0345 601 9093.
- Register for the SSE Airtricity Energy Care Scheme if you are of pensionable age, disabled (including those who are blind/ partially sighted, deaf/ hearing impaired), or chronically sick. For more information about the scheme go

online

<https://www.sseairtricity.com/uk/home/products/electricity/> and follow the links – Customer Support/ Vulnerable Customer Care – How To Register.

Electric Ireland

- Phone: 0345 600 5335.
- Register if you have a special requirement linked to any of these:

Vision impairment.	Dependency on medical equipment.
Hearing difficulty.	Need for priority support.
Speech difficulties.	

To register, go online to <https://www.electricireland.com/> and follow the links – Help/ Vulnerable Customers/ Caring for Vulnerable Customers – Read More – How To Register As A Vulnerable Customer.

Budget Energy

- Phone: 0800 012 1177.
- Register vulnerable customers, customers with special needs and critical care information for those depending on life support electrical equipment. To register, go online to <https://budgetenergy.co.uk/> and follow the link – Vulnerability. Here you can find out more about registering as a Customer With Special Needs and about the Critical Care Information Service.

Click Energy

- Phone: 0800 107 0732.
- For a copy of Click Energy's 'Code of Practice on Provision of Services for Persons Who Are Pensionable Age, Disabled or Chronically Sick' go online <https://www.clickenergyni.com/> follow the links – Codes of Practice/ Code of Practice on Provision of Services For Persons Who Are of Pensionable Age or Disabled or Chronically Sick. Download a copy or request one using Freephone 0800 1 070 732.

Gas Supplier Contact Details

SSE Airtricity Gas

- Phone: 0345 601 9093.
- Register for the SSE Airtricity Energy Care Scheme if you are of pension age, disabled (including those who are blind/ partially sighted, deaf/ hearing impaired), or chronically sick. For more information, go online <https://www.airtricitygasni.com/at-home/> and follow the links – Help and Advice/ Energy Care Scheme/ Get In Touch/.

Firmus Energy

- Phone: 0330 024 9000.
- For information about the Firmus Care Scheme go online to <https://www.firmusenergy.co.uk/> and follow the links – Help and Advice/ Firmus Care Scheme/.

Saving Money On Public Transport

There is a wide range of tickets available for different Translink services and journeys.

You can buy tickets on board vehicles, in stations and some tickets can be bought online. There are day, weekly and monthly tickets, multi- journey

tickets and annual tickets, all of which could save you money, depending on when and how you are travelling.

Translink staff can give you information on the best ticket for your travel needs. You can also get

information by:

- Visiting the Translink website <https://www.translink.co.uk/> and follow the link to Tickets and Travel Cards or;
- Calling the Translink Contact Centre on 028 9066 6630.

Northern Ireland Oil Buying Network

Expensive Home Heating

Northern Ireland remains reliant on expensive home-heating. More than two-thirds (about 68%) of households are dependent on oil as their main heat source.

Many people find it difficult to budget for large one-off bulk deliveries. Larger orders have a higher one-off cost, but smaller orders cost more per litre.

Buyers often have no option but to place smaller, more expensive orders.

NI Oil Buying Network (NI OBN)

Joining the NI Oil Buying Network is one solution to this problem.

Who Can Join?

The scheme is open to all householders, including those who rent or own their home and to Housing Executive and

housing association tenants.

You can benefit from member discount if the OBN have a registered supplier to cover your postcode. You can check with the team. Send your first name, postcode and a mobile number for text by email oilbuyingclubs@nihe.gov.uk or call 0800 111 4455.

How it Works?

As a NI OBN member, you can order your oil each week (or whenever you need a refill) at a negotiated discount. However, please note that discounts can't be guaranteed.

Members receive a weekly request for a potential order usually by email or text. Based on the estimated number of weekly requests, NI OBN will negotiate the best price.

NI OBN send members details of the suppliers discounted price per litre, a

discount code and a deadline order date.

Members then place their own order by calling the chosen supplier, using the discount code. The supplier will then provide their quoted discount.

Members then receive delivery from the supplier on their confirmed delivery date. Payment arrangements are made between the customer and the company offering the discount.

NI OBN recommends that members buy as little as 200 litres to help keep better track of heating oil prices which means that you can order at a time that suits you and avoid fuel theft.

More Information

Contact NI OBN on phone 0800 111 4455 or email oilbuyingclubs@nihe.gov.uk.

Paying For Oil

Payment Options

There is a range of oil payment methods available from oil suppliers. A large number of suppliers provide flexible savings plans.

You can check with your supplier what payment options they offer. Common methods are set out below.

Paying In Advance

When paying for bulk buy, most suppliers will accept:

- Direct debit.
- Card payment.
- Payment with an account if you regularly use the same supplier.

Budgeting Options

- Direct Debit. Many suppliers can set up a regular direct debit plan spread throughout the year. This is often called a Home Heating Plan.
- PayPoint. The majority of

suppliers will accept PayPoint. This allows the customer to budget by topping up credit on a smart card at PayPoint locations throughout Northern Ireland. They are usually found in convenience stores. The minimum payment is £10.00.

- Saving stamps are available from certain Councils, including Belfast City Council.

Belfast City Council Fuel Stamp Scheme

The Belfast City Council fuel stamp scheme 'Stay Warm', helps householders save for home heating oil, by spreading the cost of their fuel.

Participating Retailers/ Oil Supply Companies

'Stay Warm' savings cards are available

from any retailer taking part in the scheme.

Details of participating retailers and oil supply companies are available at <https://www.belfastcity.gov.uk/staywarm>.

Housing Advice Service

Help with housing problems is available from the Lower Oldpark Housing Project Worker, Gary Hughes.

Days: Monday to Friday.

Times: 8.30am – 11.30am and 1.00pm -3.30pm.

Phone: 028 96928293 or 028 90351334.

Boiler Replacement Scheme

Who Can Apply?

The scheme is open to owner-occupiers (not tenants of the NIHE or a housing association or a private landlord):

- Whose gross (before tax and NI deductions) household income is less than £40,000 and;
- Who have an inefficient boiler (gas/ LPG or oil) of at least 15 years old.

You will only be eligible to replace your existing gas boiler if the gas connection to your property was made at least 15 years ago.

Excluded

The allowance does not apply to:

- Economy 7 heating.

- Stoves used only for cooking.
- Back boilers.
- Room heaters.

Help With What?

Grant aid is available to help with:

- Replacing an inefficient boiler with a more energy efficient condensing oil or gas boiler.
- Switching from oil to gas.
- Switching to a wood pellet boiler.

How Much?

The amount of grant payable will depend on your total gross income (before tax and NI deductions).

For those earning less than £20,000, the grant is £700 to replace the boiler but will rise to £1,000 if controls are also being installed.

For those earning over £20,000, but less than £40,000, the grant is £400 for the boiler but will rise to £500 if controls are installed.

More Information/ Applications

Contact NI Energy Advice by:

- Phone: 0800 111 4455 Monday to Friday.
- Emailing:

NIenergy@nihe.gov.uk .

Affordable Warmth Scheme

Who Is It For?

The Affordable Warmth Scheme provides support to vulnerable, low-income households:

- Who live in owner-occupier or privately rented properties and;
- Have a gross household income of less than £23,000.

It isn't available to tenants of the NIHE or housing associations.

Help With What?

If you qualify for help, the scheme offers a range of energy efficiency measures. These include:

Priority 1. Insulation/ Ventilation/ Draught Proofing

- Installation or topping up of loft insulation to 300mm.
- Roof/ loft/ eaves ventilation.
- Providing a hot water cylinder jacket.

- Providing cavity wall insulation (if suitable for the property).
- Draught proofing doors and/ or windows.
- Removal and replacement of ineffective cavity wall insulation.

Priority 2. Heating.

- Replace solid fuel, LPG or Economy 7 by providing natural gas or oil central heating.
- Converting Economy 7 to high efficiency electrical storage system, in situations where gas and oil aren't available.
- Boiler replacement/ system upgrade. This applies where the boiler is at least 15 years old and the householder:
 - Is over 65.
 - Has a child in receipt of Child Benefit or Kinship payments.
 - Receives Disability Living Allowance (DLA) / Personal Independence Payment (PIP) / Attendance Allowance/

/Industrial Injuries Benefit.

Priority 3. Windows.

- Replace single glazed windows.

Priority 4. Solid Wall Measures.

- Provide solid wall insulation

How Much?

You may receive up to £7,500 through the Affordable Warmth Scheme. The grant will depend on the energy efficiency measures recommended following a technical assessment.

Your home may be of solid wall construction and it may need insulation. In these cases, grant-aid of up to £10,000 may be payable.

More Information/ Applications

For more information and to make an application, phone Belfast City Council on 028 90270650.

Disabled Persons Allowance

Who Is It For?

Some ratepayers may be able to get a 25 per cent discount on their Rates if they have suitably changed a property to meet the needs of an adult or child with permanent disabilities who lives in the household.

The allowance is a 25 percent discount in Rates for any household where:

- A person with a disability lives.
- The property has been adapted internally or has additional facilities added to suit the disabled person's needs.

There must be a clear link between how the property has been adapted and the person's disability.

Type of Adaptations

Types of adaptations that qualify are:

- A room, other than a kitchen, bathroom or toilet, which is wholly used by the person with a disability for treatment or therapy.
- An extra kitchen for the person with a disability.
- An extra toilet for the person with a disability (including an ensuite).
- An extra bathroom (including extra toilets and an ensuite).
- An extra floor space to use a wheelchair easily inside the property (wheelchairs for outdoor use only are excluded).

Each of these features must be essential or of major importance to the well-being of the disabled person.

Applications

You can ask Land & Property Services (LPS) for a form:

- Online at <https://www.nidirect.gov.uk/publications/disabled-persons-allowance-application-form>
- Telephone: 0300 200 7801
- Text relay: 18001 0300 200 7801
- Email: applicationbased.raterelief@finance-ni.gov.uk
- By writing to LPS

Land & Property Services

Disabled Person's Allowance

Lanyon Plaza

7 Lanyon Place

Town Parks

Belfast BT1 3LP

Discretionary Support

Discretionary Support is available from the Department for Communities (DfC) to all sorts of people who need short-term financial help.

Who Is It For?

Those who can be considered for help include:

- People on benefits.
- Those in employment.
- Pensioners.

Applicants must:

- Have an extreme, exceptional or crisis situation that places them or their immediate family at significant risk.
- Live in Northern Ireland.
- Be over 18 (or 16 if without parental support).
- Have a total annual income, after deductions, with your partner (if

you have one), of no more than £22,230.00. Some types of income are not taken into account when assessing this figure and reductions can be made for expenses such as housing costs.

- Along with their partner, if they have one), not have debt to the DfC greater than £1,500.00, in order to get a loan.

Money, including savings, you/ your partner have may be taken into account.

Help With What?

- Short-term living expenses e.g. to buy food.
- Cost of buying, repairing or replacing basic household items e.g. a cooker.
- Travel expenses (in limited circumstances).

- Rent in advance to private landlords.

Loan/ Grant

When an application for Discretionary Support is received by the DfC, a Decision Maker may award an interest free loan or a grant.

How To Apply

Complete an online application form which is available on NIDirect: <https://www.nidirect.gov.uk/services/claim-discretionary-support>.

The Department for Communities also offers an appointment based face to face service for vulnerable claimants in each of their Jobs & Benefits offices. Vulnerable claimants include people who may find it difficult to access telephony because of learning problems, mental illness or difficulty communicating.

Universal Credit Contingency Fund (UCCF)

Who Is It For?

This is a non-repayable grant to cover living expenses until a person who has applied for Universal Credit receives full payment of their first award.

The applicant must:

- Have an extreme or exceptional situation, or be in a crisis which puts them, or their immediate family's health, safety or well-being at significant risk
- Live in Northern Ireland where the crisis must have arisen.
- Be over 18 (or 16 if without

parental support).

- Not have had a grant for living expenses (other than for COVID-19) in the past 12 months.
- Have a total annual income, after deductions, with your partner (if you have one), of no more than £22,230.00. Some types of income are not taken into account when assessing this figure and reductions can be made for expenses such as housing costs.

Any money including savings you or your partner have may be taken into

account when making an award.

How To Apply

Complete an online application which is available on NIDirect: <https://www.nidirect.gov.uk/services/claim-discretionary-support>

The Department for Communities also offers a face to face service for vulnerable claimants in their Jobs & Benefits offices. Vulnerable claimants include people who may find it difficult to use phones due to learning or communication problems or mental illness.

Short-term Benefit Advance

What Is it?

You may be able to get a Short-term Benefit Advance (STBA) if you made a new claim for benefit other than Universal Credit and you have money problems.

Who Is It For?

To be eligible for a STBA, you must:

- Have made a new or repeat claim for a benefit other than Universal Credit (and be likely to be eligible for that benefit), or have reported a change in circumstances that increases the rate of benefit you currently receive.
- Not have access to any other funds or support.
- Be in urgent financial need that could put you or your family's health, safety or well-being at immediate risk.
- Be able to repay the advance within 12 weeks.

You may be able to get a STBA if you receive any of the following benefits:

- Bereavement Benefit.
- Carer's Allowance.

- ESA.
- Incapacity Benefit.
- Income Support.
- Job Seekers Allowance.
- Maternity Allowance.
- Pension Credit.
- State Pension.
- Widows Benefit.

You cannot get a STBA with any of the following benefits:

- Disability Living Allowance.
- Personal Independence Payments.
- Attendance Allowance.
- Universal Credit.
- Bereavement Support Payment.

How To Apply?

Complete an online application form available on NIDirect: <https://www.nidirect.gov.uk/services/claim-discretionary-support>

The Department for Communities also offers a face to face service for vulnerable claimants in their Jobs & Benefits offices. Vulnerable claimants include people who may find it difficult to use telephones due to learning or communication problems or mental illness.

Information Sources

The information in this newsletter has been taken from a number of website pages, including those set out below, along with other sources. Some information has been omitted or reworded to save space. LOCA cannot guarantee the accuracy of this information. Please check with the relevant organisation.

<https://www.nea.org.uk/fuel-poverty-map/fuel-poverty-in-ni/>

<https://www.consumerCouncil.org.uk/consumers/save-money/energy/considering-switching-supplier>

<https://www.nihe.gov.uk/community/ni-energy-advice/oil-buying-network>

<https://www.nea.org.uk/get-help/>

<https://www.nidirect.gov.uk/articles/grant-replace-your-boiler>

<https://www.belfastcity.gov.uk/homesafety/>

<https://www.consumerCouncil.org.uk/costofliving/food>

<https://www.consumerCouncil.org.uk/costofliving/tansport>

<https://www.ageuk.org.uk/northern-ireland/>

<https://www.nidirect.gov.uk/services/claim-discretionary-support>

<https://www.nidirect.gov.uk/publications/disabled-persons-allowance-application-form>

<https://www.nidirect.gov.uk/articles/social-fund-budgeting-loan#toc-0>

Social Fund Budgeting Loan

What Is it?

You can get help if you need money for essential household items. Budgeting Loans help with costs such as furniture or essential household equipment, clothing, footwear or home improvements. The loans are interest free.

Who Is It For?

You may be able to get a Budgeting Loan if you or your partner have been continuously receiving one or more of the following benefits for the past 26 weeks:

- Income Support.
- Income-based Jobseeker's Allowance.
- Income-related Employment and Support Allowance.
- Pension Credit.

If you moved from Universal Credit to Pension Credit, any time you were getting Universal Credit will count towards the 26 weeks.

Help With What?

Budgeting Loans can be used to help

pay for any of the following:

- Furniture/ household equipment.
- Clothing/ footwear.
- Advance rent and removal costs when moving to a new home.
- Travelling expenses in the UK.
- Things to help you look for or to start work.
- Improving, maintaining or securing your home.
- Maternity or funeral expenses.
- Repaying hire purchase or other debts you took out to pay for any of the above.

How Much?

You can apply to borrow between £100 and £1,500. The amount you get will depend on:

- The number of people in your household.
- Money you already owe to the Social Fund for previous loans.
- Your ability to repay the loan.
- Your savings (your award will usually be reduced by the amount of any savings you or your partner have above £1,000, or £2,000 if

one or both of you is 63 or over).

How To Apply?

For an application form:

- Phone: 0800 0224 250.
- Visit your local Jobs and Benefits office.
- Download from <https://www.nidirect.gov.uk/publications/budgeting-loan-form-sf500>
- Request online at <https://consultations.nidirect.gov.uk/dfc/social-fund-application-form-request-2021-v6/>

Repaying the Loan

Your repayments are worked out at the time your loan is agreed. They are usually taken out of your benefit. If you stop getting benefits, you will need to arrange another way to repay the loan.

The repayments are interest-free, so you only pay back what you borrowed and no more.

You normally have to repay a Budgeting Loan within a maximum of 104 weeks.

Food Shopping Tips

Before You Go Shopping

- Check your cupboards/ fridge/ freezer to see what you have.
- Plan meals for the week ahead and think about using up leftovers.
- Make a shopping list and stick to it.
- Set yourself a target budget.
- Don't shop on an empty stomach.
- Remember to take your bags for life. The new carrier bag levy, increasing the cost of carrier bags to 25p, came into effect on 1 April.

When You Are Shopping

- If you usually buy premium brands,

try shifting to 'regular' brands or supermarket own brands.

- Buy loose items. Pre-packed and prepared items can often cost more. Save yourself some money and buy loose fruit and vegetables in the quantities you will use.
- Look at the price per unit. Do not assume 'offers' are good deals. Always look at the price per unit and work out which represents the best value for money.
- Don't be tempted by promotions. Check if end of aisle displays and promotions actually are good value for money and ask yourself if

you really need them. Remember, it is only a good deal if you need it.

At Home

- Check before throwing away. More than half the food we throw away can be eaten. Eating anything past the 'use-by' date can be risky, but 'best before' dates are just for guidance. Use taste, sight and smell to decide but if in doubt throw it out.
- Reuse and recycle. Consider buying refills to cut down on price and waste.