



**COST SAVING TIPS AND  
TRICKS**

# **MEMBERS' GUIDE**

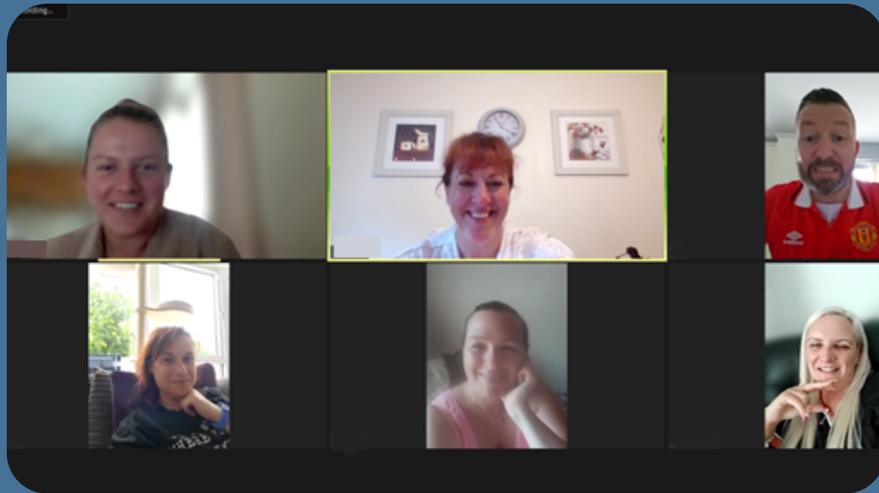
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Co-operative  
**housing**  
Ireland

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# WELCOME

## MESSAGE

Welcome to Co-operative Housing Ireland's (CHI) Cost Saving Tips and Tricks Members' Guide for Autumn-Winter. This guide has been put together to give members useful information that can help to reduce costs within your home and provide contact information for useful services.



## PURPOSE

Earlier this year the Community Engagement Team facilitated two discussion groups on Zoom which consisted of members from CHI communities across the country. The information that was gathered at each discussion group led to the creation of a shared guide of information from members' experience in tackling the current cost-of-living crisis.

Topics such as utilities, groceries, social and life events, and childcare costs were considered. In each group, members were given the opportunity to speak about their own experiences and share tips and tricks they use to get through their daily lives.

Members brought a lot of practical and helpful information to the group which the Community Engagement Team were able to summarise in a booklet which we hope will be useful for the coming autumn - winter seasons.



# Utilities

There are numerous providers for your utilities. Be aware of the breakdown of your bills and consider contacting your provider if you have any questions. Think about setting up a Direct Debit or Standing order. There are useful comparative websites and apps you can use to consider the best options for your household. Talk to your neighbours, friends and family to compare different providers.



## Electricity

- Be aware of how you use your electrical appliances. Turn off switches at the wall when an appliance is not in use.
- Purchasing appliances that have a better energy rating will in turn reduce the electricity costs.
- Don't leave laptops or phones charging for longer than necessary and try to avoid using them when charging.
- Consider changing your bulbs to energy saving ones and turn off when you leave a room.
- Smart meters provide accurate information on your electricity usage. They can be read remotely, enabling more accurate billing with smarter breakdowns.



# Heating



- Turn the thermostat down to a comfortable 20°C in all living areas. The temperature in hallways and bedrooms should be cooler, ideally between 15-18°C.
- Lowering your room temperature by just one degree may help to reduce your heating bill by up to 10%.
- If you are living in a newer home or it has been retrofitted, please do not turn off your Air-to-Water heating as it then takes more energy to heat your home to the required temperature. It is more economical for the system to manage itself through thermostats.
- Be conscious of draughts in your home and keep internal doors closed to retain heat.

## Staying warm and staying well



Members spoke about being mindful that your health and wellbeing can be impacted by the cold.

They highlighted the importance of keeping warm both inside and outside your home which can help reduce the risk of winter colds and infections.

# Groceries

## Top Tip

Some members said that it may be helpful to think about your meals for the week and make a list from your meal plan before you go shopping.



Here are some other pointers from the member focus group:

- Batch cooking and freezing meals is a good way to reduce waste and keep value for money.
- Purchase from the discount section of the grocery store.
- Research and make use of Clubcards and Store Apps for deals to collect points which can reduce the cost of your next shop.
- One member has cut out buying bottled water and uses a water filter a jug instead.
- Try growing your own fruit and vegetables.
- It is possible that if you go shopping when you are peckish you will buy more sweet treats or convenience food, members said they try to eat before they shop.
- Be aware of Supermarket Psychology, it may change the way you shop in the future (Look it up)!!
- There are food banks and hubs across the country, they could be a useful option in times of need.
- There are Facebook groups that highlight which supermarkets have what offers each week.
- Useful apps are available such OLIO (app for giving and getting groceries) and Too Good To Go (rescue unsold food from shops).



# Social and Life Events

Members spoke about the rising cost of holding family events leading them to consider alternative approaches.



Here are some ideas from members:

- Plan ahead and spread the costs of upcoming special occasions.
- Use your home as a venue.
- Ask family and friends to bring a dish when having an event at your home.
- Use second hand shops for clothes or ask friends and family if you can borrow clothing.
- Swap the coffee shop for a picnic or a chat and a cuppa at your friend's.
- Look into free events or activities for you and your family in your local area.
- Get involved in local interest groups – Active retirement, walking group, parent and toddler group. There are online interest groups in CHI: The Book club, Growing Community and Creative writing.
- Additional supports are available for more information contact your local citizens advice <https://www.citizensinformation.ie/en/>





# Childcare Costs

## Childcare

There are significant costs for parents to consider when sending their children to a childminder or creche. There can be major savings through the National Childcare Schemes (NCS). It is worth taking your time to look into the various different subsidies to find the option that will best suit your household needs. You will find further information and how to apply here:

<https://www.ncs.gov.ie/en/>

## School Costs

The government has introduced some schemes in primary schools to reduce the cost for parents:

- Are you aware of the Back to School allowance? You will find further information here: <https://tinyurl.com/muf8fw2n>
- There are free book schemes in certain recognised primary schools you will find further information here: <https://tinyurl.com/yctyasb7c>
- For school transportation there are some exemptions or reduction of fee, it may be worth enquiring about. You will find further information here: <https://tinyurl.com/38uw3sut>

## Extra Curricular Activities

- Members felt extra curricular activities are a necessity and not a luxury, to prevent boredom and to keep young people out of trouble.
- There are often reduced cost options in schools.
- There is often payment plan options to make it easier to spread the cost.



# Important tips from the Members

All members in the discussion group spoke about the pressures and worries that managing their finances can bring and discussed some tips to address these:

- Reach out to providers early if you are falling behind on your payments, discuss it and put a plan in place with them.
- Members spoke about having the ability to say no when invited to attend events you can not afford at that time. They found that friends and family are generally understanding in these situations.
- A final point discussed on alleviating the worry of financial stress is to engage with community services such as MABS who are free of charge and can assist with providers, look at your budget and help you create a bigger picture of your finances.



# A note from your Financial Inclusion Team

As you are no doubt aware CHI has restructured the way it delivers its service to tenants. As part of that the Income and Financial Inclusion team was created. Their job entails not only rent collection and arrears management but also financial inclusion.

Should you fall behind with your rent, it is important to engage early with this team so that appropriate arrangements can be made and you are made aware of all your entitlements.

The team can be contacted on 01 6403074.



# USEFUL

# RESOURCES

| Organisation                                   | Description   | QR Code   |
|--|---|---|
| An Post  | <a href="https://www.anpost.com/">https://www.anpost.com/</a>                               |    |
| Bonkers.ie                                     | <a href="https://tinyurl.com/23ffrnbd">https://tinyurl.com/23ffrnbd</a>                     |   |
| Citizens Information                           | <a href="https://www.citizensinformation.ie/en/">https://www.citizensinformation.ie/en/</a> |  |
| Competition and Consumer Protection Commission | <a href="https://tinyurl.com/3r7spuj2">https://tinyurl.com/3r7spuj2</a>                     |  |
| Money Advice and Budgeting Service (MABS)      | <a href="https://mabs.ie/">https://mabs.ie/</a>   |  |

| Organisation  | Description   | QR Code   |
|---|---|---|
| My Waste.ie   | <a href="https://www.mywaste.ie/">https://www.mywaste.ie/</a>                     |    |
| National Childcare Scheme   | <a href="https://www.ncs.gov.ie/en/">https://www.ncs.gov.ie/en/</a>               |    |
| OLIO  | <a href="https://olioapp.com/en/">https://olioapp.com/en/</a>                     |   |
| Switcher.ie   | <a href="http://tinyurl.com/2p92sa34">http://tinyurl.com/2p92sa34</a>             |  |
| Synergy Credit Union.ie<br>(information on the 50-30-20 budgeting rule) | <a href="http://tinyurl.com/2p9fryey">http://tinyurl.com/2p9fryey</a>             |  |
| Too Good To Go  | <a href="https://www.toogoodtogo.com/en-ie">https://www.toogoodtogo.com/en-ie</a> |  |

# CO-OPERATIVE HOUSING IRELAND

# CONTACT



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