

Your Keys to Energy- Efficient Living



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Responsibility and freedom



We all need a place to live, and we have the right to make that place our home. How we act while living there matters. Whether you own your home or not, your living habits will affect your comfort, living costs, and the healthiness of your living space. Every tenant has a role in the upkeep of the building.

This guide tells you what you should do to make your home cozy and energy efficient. It also helps you to avoid unnecessary increases in your living costs while keeping your home a comfortable place to live in. Energy-efficient living is also environmentally friendly.

For the most part, how you live in your home is for you to choose. In the Finnish housing company system, what we do in our home will affect the whole building and our neighbours as well. As everyone has the right to decent housing, everyone also has certain obligations. In the following pages, you’ll see what you as a resident have the right to expect from your housing company and how the company, in turn, expects you to ensure that your apartment will remain in good condition and that living there will be healthy.

Sources: Motiva

Taloyhtiön energiakirja (2011), Jari Virta ja Petri Pylsy, Kiinteistöalan Kustannus Oy [The Housing Company’s Energy Book]

Taloyhtiön dataopas (2020), Ilmastoviisaat taloyhtiöt -hanke [Housing Company’s Data Guide, Climate-Wise Housing Corporations project]

Energy efficiency – what does it mean in housing?

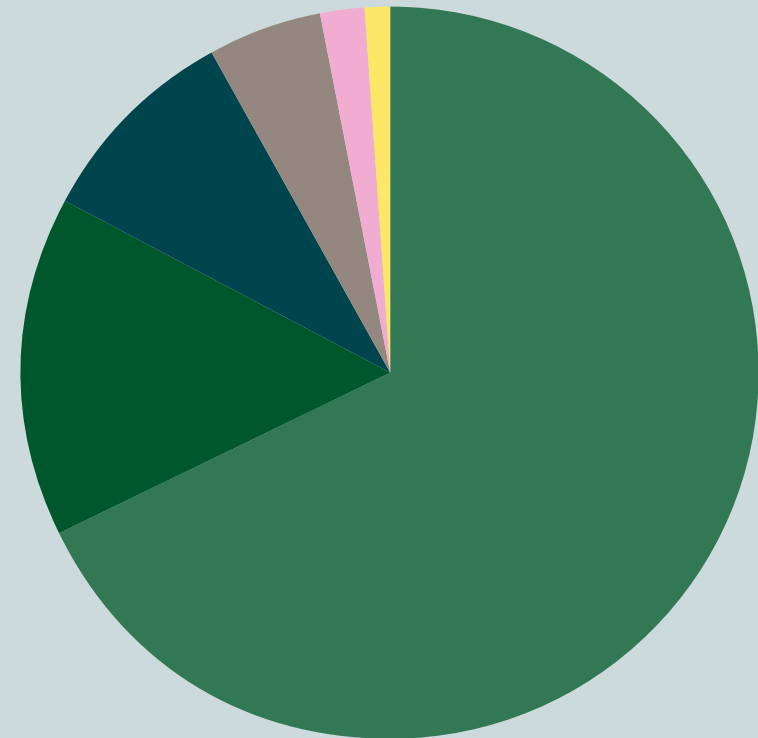
Housing consumes a lot of energy, so you can save real money by reducing your energy consumption.

Energy is needed in everything. When we as residents think about energy consumption, we often think about warmth in our rooms and light coming from our lamps. But the production of everything we wear and eat also consumes energy. Energy is needed for managing our waste and purifying our water.

In housing, energy efficiency refers to using energy in a sensible manner without compromising on living comfort. The goal is to reduce consumption of energy, in other words, heating, hot water, and electricity. Reducing water consumption will also help save both the environment and money.

By reducing your energy consumption, you will contribute to mitigating climate change. Furthermore, energy efficiency will directly impact your wallet: by optimizing your usage of electricity, water, and heating, you'll be less affected by the rising energy prices. Energy costs typically correspond to approximately 30–40% of property maintenance expenses, so your saving efforts will definitely make a difference.

WHAT CONSUMES ENERGY IN A HOUSING COMPANY?



- 68 % Heating residential spaces
- 15 % Heating domestic hot water
- 9 % Other electrical appliances
- 5 % Heating saunas
- 2 % Lighting
- 1 % Cooking

Functional building systems are an integral part of good housing

A building has numerous systems that we might not be aware of in our daily lives.

The following systems are the responsibility of the housing company:

- Heating system
- Ventilation system
- Property water system
- Property electrical system

The term 'system' conveys that the technical devices of all apartments together form a collective entity. Any imbalances in these systems may lead to long-term costs and make living uncomfortable.

The responsibility for the maintenance and repair of these systems is on the housing company. However, as a resident, you are responsible for following instructions when using the systems and for reporting any faults, such as a leaking toilet or faucet. By doing so, you will contribute to ensuring a pleasant living environment and seeing to the prompt repair of any major faults – thus preventing significant damage and hefty repair costs.

The energy consumption of your own household appliances is typically reflected in your own electricity bill. The responsibility for the proper functioning of these appliances is on the resident. If you're renting, reach out to your landlord if, for example, your refrigerator isn't working properly.

The division of responsibilities may also have been defined in some other way in your housing company. Always check not only the Finnish Real Estate Federation's (Kiinteistöliitto) responsibility division table but also the articles of association of your own housing company. The property management company can assist you in both.

Another essential partner regarding technical matters in maintaining a healthy and energy-efficient living environment is the maintenance team employed by the housing company. Check the notice board or contact the property management company to find out who is responsible for maintenance in your housing company. Save their contact numbers in all household phones and bookmark their website on your computer or smart devices.

Our maintenance company is:

Our property manager is:

Contact information of the landlord:



Take care of your home and reduce energy loss

It's important to keep the apartment in good condition to ensure comfortable living and maintain energy efficiency.

Heat can escape through the windows and doors.

Check the following:

1. Front door of the apartment

- Check the condition of the door frame and the sealing once a year. Report any issues to the property manager.

2. Apartment windows

- Check the condition of the seals when you clean the windows. Report any faults to the property manager.
- If you're cleaning larger windows, remember to support the window frame to prevent it from bending or getting damaged. Ask a friend to help you hold the window during cleaning.
- Avoid leaving windows open all day, particularly during the heating season. Instead, ventilate for about five minutes by opening multiple windows to create a draft.

3. Balcony

- In glazed balconies, keep the glazing closed during the heating season to save energy.



A healthy home is nice and warm

You can influence the heating of your home more than you might think. These measures will help keep the temperature optimal for your health.

You don't need to walk around in your underwear or a snowsuit at home

In Finland, heating consumes the most energy in housing. Here in Santa Claus's homeland, we cannot completely eliminate the need for heating. Even though climate change will inevitably bring warmer temperatures, we'll still face harsh winters from time to time. Thus, we must use a lot of energy to maintain a comfortable living temperature. The right room temperature is also a matter of health – a home that's too hot or too cold isn't good for us. These temperatures are a good rule of thumb:

- **Living spaces: 20–22 °C**
- **Bedrooms: 18–20 °C**
- **Bathroom floor heating: max. 24 °C**

If you're unsure about the temperature, get a room thermometer and place it in the living space, about one meter above the floor and away from the external wall, if possible. Monitor the temperatures and adjust the thermostat gradually to achieve the right level.

The radiator shouldn't feel hot all the time. Instead, it should emit heat only if sunlight, human presence, or waste heat from appliances are not enough to raise the room temperature to the right level. The radiator only needs to be a few degrees warmer than the room to heat it. It is enough for the radiator to feel warmish to the touch. Adjust the thermostat based on the temperature of the room, not on how warm the radiator feels to your touch.

Too hot?

If the room stays too hot for too long and you are not able to lower the temperature by using the radiator thermostat, contact the board of the housing company and property manager first.

Don't waste heat by keeping the windows open! Energy prices can be significantly higher during winter months, so wasting heat will ultimately lead to higher maintenance charges.

Too cold?

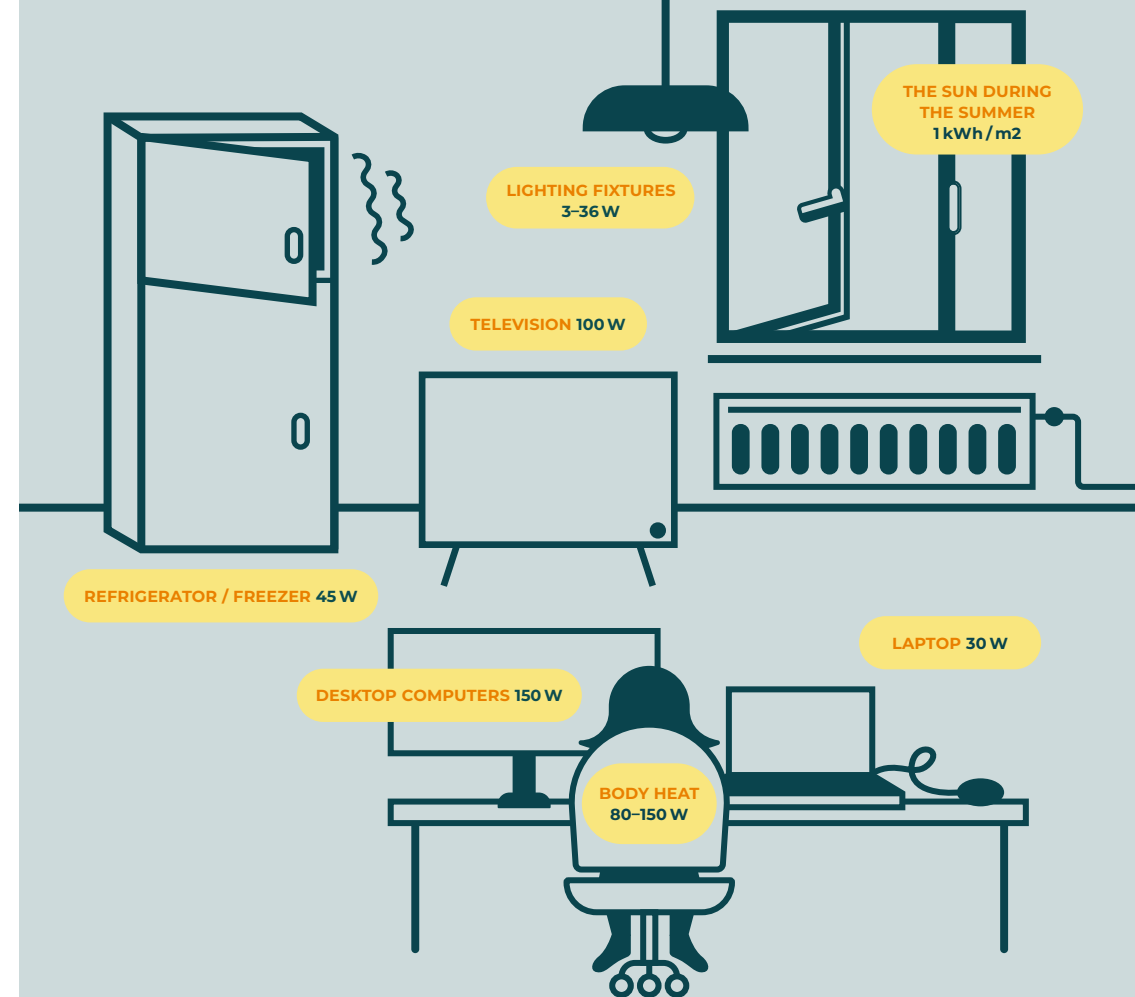
If you cannot raise the room temperature to the level you want, your radiator thermostat might not be working correctly. The valve might be blocked or there could be air in the radiator system, causing the room temperature to remain under the recommended levels. Gurgling or flow noises from the radiator might be signs of issues with the heating system. Contact the property manager.

How to keep your radiator in good working order:

1. Do not cover the thermostatic valve or the radiator with furniture, curtains, or other items. There needs to be enough free air around the thermostat for it to accurately measure the room temperature.
2. Turn the knob of the radiator thermostat to the open and close positions a few times in spring, summer, and fall to prevent the valve from getting stuck.
3. Keep the doors of colder spaces, like balconies, tightly closed. If you want to keep the bedroom cooler than the rest of the rooms, close the door to prevent the heat from spreading there.

HEAT COMES FROM VARIOUS SOURCES

- NOT JUST RADIATORS



RULE OF THUMB

Lowering the temperature by just one degree can save up to 5% in your housing company's heating costs.



Electricity to your heart's content?

You are paying for your own electricity usage, so why not lower the bill by paying attention to how you use your electrical appliances.

You might be wasting energy without noticing it. Pay attention to the following things both in your own apartment and in the common areas of the housing company, and you can spend your money on something else than just electricity bills.

Quick and easy:

The easiest way to lower your electricity bill is

through lighting – LED bulbs consume significantly less energy than other bulbs with similar brightness. Get the right bulb for your lamp and ask for assistance from the seller if needed.

Small things can make a difference in energy conservation:

- Turn off electrical appliances when you're not using them. Even standby mode consumes electricity.
- Switch off the lights in unoccupied rooms.
- Pay attention to your cooking methods. The oven consumes much more energy than the stovetop.
- Utilize the microwave and the preheat and residual heat of your oven whenever possible.
- If your apartment has a sauna, you can save electricity by going to the sauna as soon as it has reached the desired temperature. Enjoy and relax, but remember to turn the heater off immediately after use.
- Use the eco-programs in appliances.
- Remember regular maintenance and upkeep of electrical appliances.
- Follow the instructions when using the car engine heater.

Old appliances often consume more energy than newer, energy-efficient ones, and may contribute to a high electricity bill. When thinking about replacing an old appliance, check the energy consumption details of the new appliances before making the decision to buy. Compare energy labels and make sure they meet your needs. Pay attention to water consumption in washing machines!

An important part of being a responsible consumer is to carefully consider your purchases and whether buying the new appliance is truly necessary. Could you maybe use the housing company's laundry room instead of buying your own washing machine? Or could you borrow the equipment you need from a friend? You can also check if you can borrow a certain appliance you need from the library or from your neighbours, like a sewing machine, for example.

Each resident also uses electricity in the common areas of the housing company. Smart electricity usage will reduce the need to raise maintenance charges. So, remember to turn off the lights in areas without automatic switches. Close the doors of cold storage and refrigerated storerooms properly. Offer your unused sauna time slot to your neighbour.



Clean air is essential for good living

Good news – you can influence the air quality in your apartment with your own actions!

There are usually two types of ventilation valves in an apartment:

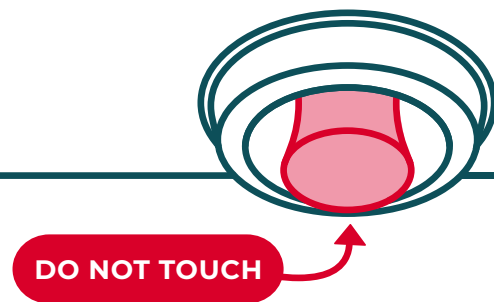
- Exhaust air valves remove impure air through ventilation ducts.
- Supply air valves bring in fresh air to replace the removed air in a controlled manner.

Both valves need to function properly to maintain good indoor air quality. The ventilation system of a building is a complex whole, and the adjustments made in one apartment will also affect the others.

If possible, clean the valves at least twice a year, or more frequently if they're dirty.

How to clean an exhaust air valve:

1. Remove the exhaust air valve by gripping the outer edge and turning the entire valve counterclockwise or pulling it out.
2. Vacuum the valve and wipe it with a damp cloth if needed. Avoid touching the circular part in the middle of the valve, it's adjusted to maintain the overall ventilation balance in the housing company.



The supply air valve brings in fresh air

Never close the supply air valves completely. Remember that the valves have separate settings for summer and winter.

Identify the cause of draft

Draft isn't always caused by overly efficient ventilation; instead, the problem may be caused by cold surfaces or poorly sealed windows or balcony doors. So, find out where the draft is coming from, and note that you may need to rearrange your furniture if nothing is wrong.

When used air is exhausted, fresh air must replace it. If make-up air is not pulled in through the valves in a controlled manner, it might start flowing in from any uncontrolled air source. If you block the ventilation ducts, you may cause impure make-up air to flow into your home from the stairwell, the neighboring apartments, or the drains, for example.

Of course, the ventilation system might simply need fixing. Your own experiences are important for the professional called in to examine and fix the problem.

SHARE
THIS TIP WITH
THE HOUSING
COMPANY
BOARD:

The housing company can centrally schedule ventilation maintenance tasks with the property maintenance company to ensure they will be carried out.

Pay attention to the following in your home

- Is moisture condensing on your apartment's glass surfaces and not evaporating within about ten minutes after a shower?
- Is your laundry not drying, and are odours in the toilet persisting?
- Do cooking smells linger in the kitchen despite the exhaust air vent?
- Does the room feel stuffy when coming in from the outside?
- Is there a squeaking or whistling noise coming through the mailbox or the apartment's exterior door? Do you struggle to open the door?

Fresh indoor air is fundamental to good housing. Ventilation is designed to ensure sufficient change of air without your intervention. However, from time to time, it might be necessary to air out the space.

Remember the golden rules of airing:

- Avoid opening the kitchen window while cooking to prevent odours from spreading to the other rooms.
- Air the apartment for about five minutes if needed, preferably by opening multiple windows to create a draft.



Precious water



Many assume that they only pay for their water usage in the water bill. In reality, the costs of heating the water might be included in the maintenance charge, forming a part of heating expenses.



Is water being consumed excessively?

If the consumption of domestic water isn't metered in the housing company by apartment, the total sum of the company's water bill will be divided between all residents. In such a fixed water charge system, all residents will pay the same amount for their use of water. The water consumed by someone indulging in long showers will then be partly paid for by their neighbours. But if everyone reduced their own water usage, it would be reflected on each individual bill.

If water consumption is metered by apartment in your housing company, you can track your usage either through the meter in your apartment or by taking note of the volumes stated in your water bill.

Individual water usage varies significantly, sometimes hundreds of litres per day between persons. Challenge yourself and reflect on your own habits:

- Can you get your daily usage below 100 litres?
- Could you chill your drinking water in the refrigerator instead of letting the faucet run?
- Could you shorten your showers by a few minutes?

Many are unaware that water usage will also affect energy costs. Domestic water is supplied cold to the building and heated according to demand. While water might still be relatively inexpensive, the costs of heating have risen considerably. If hot water is used extensively, the maintenance charge will eventually go up.



Big bills have small beginnings

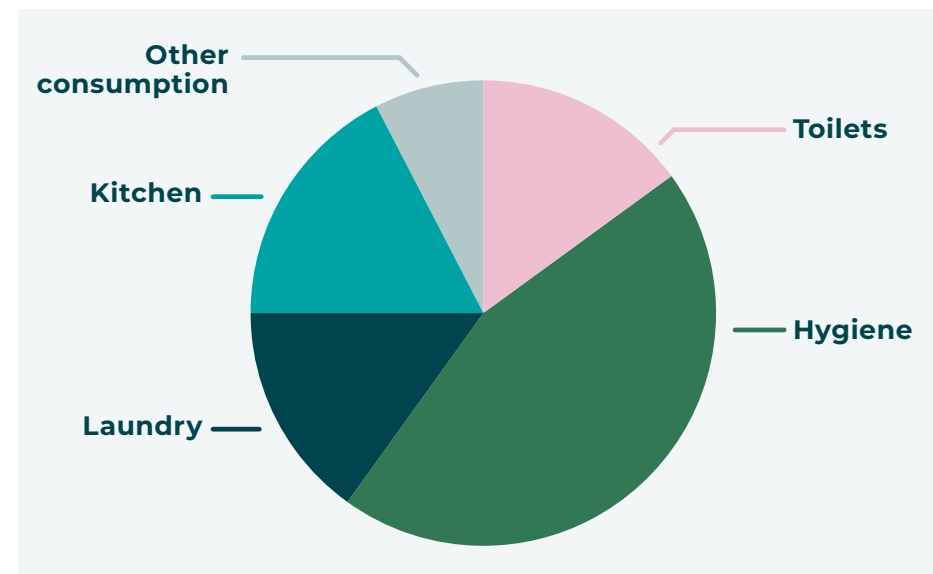
Take control of unnecessary water usage and make an important climate-conscious decision.

It's difficult to know how much water you actually use if it's not metered by apartment in your housing company. **Reduce your water usage by taking these easy measures:**

- Did you know that a two-minute shower consumes around two buckets of water? That means a ten-minute shower will consume about twelve buckets! Turn off the faucet during soaping, shampooing, and conditioning.
- Turn off the faucet while brushing your teeth. During a two-minute brushing session, more than a bucket of water will otherwise go down the drain.
- Leaking toilets may not always make a noise, but they can significantly affect the water bill. Place a piece of toilet paper on the back wall inside the toilet bowl and see if it gets wet. If it does, there's a leak. This might increase the water and sewage bill for an individual apartment by up to 1,000 € per year.
- Water gushing out from faucets at too high a pressure will waste energy. Inform the property manager if water is splashing out from the faucets, as the water pressure might be set too high. Properly adjusted water pressure and flow rates will save money and keep the plumbing in better condition.
- Wash full loads of laundry and dishes and opt for eco-friendly programs whenever possible.

Water consumption

One resident uses approximately **120 litres** of water per day. Showers consume the most, and the water will also be heated.



Imagine being at a summer cottage. Would you be ready to carry as many buckets of washing water as the amount you consume when you take a shower at home?

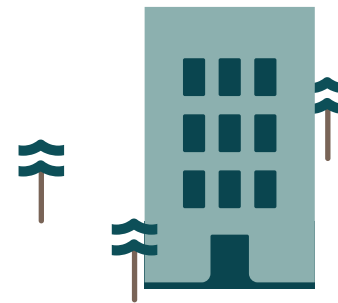
Why does the energy consumption of the housing company matter to all residents?

Everyone can affect how big the housing company's energy bill is.

Everything you do can either help keep the housing company's costs in check or make them steadily increase. While the savings from individual actions might not seem significant on a housing company scale, working together to eliminate unnecessary expenses will help manage energy costs even when prices go up.

Residents' actions either increase or reduce the costs. The more people contribute to the common cause, the greater the potential for significant savings. In the worst-case scenario, residents' careless consumption will significantly increase the housing company's costs.

What makes up the consumption?



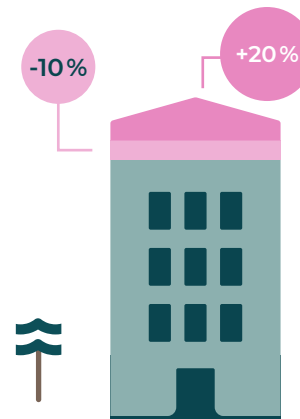
Basic usage

TECHNICAL SYSTEMS

- Heating system
- Ventilation system
- Water system
- Electrical system
- Balance between systems

STRUCTURES

- Walls, windows, doors
- Roof and base floor



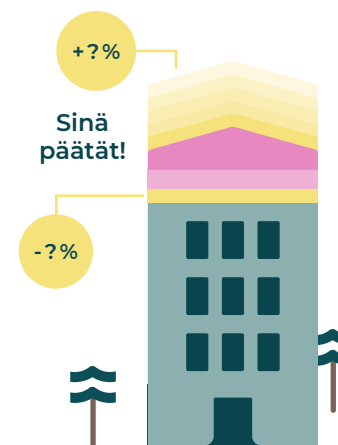
Impact of use and maintenance

SYSTEM USE AND MAINTENANCE

- Control characteristic
- Set points
- Time programs
- Equipment maintenance

CONSUMPTION MONITORING

- Reacting to deviations



Residents' impact

LIVING HABITS

- Energy-conscious living
- Water usage
- Ventilation
- Correct temperature

ENERGY EXPERT ACTIVITIES

- Link between residents, maintenance and property management

The power is in your hands!

How does the functionality of a residential property affect living costs and comfort?

By staying informed about your housing company's energy matters, you can bring improvement suggestions to the shareholders' meeting.

Start with these:

- It's often possible to lower the temperature of common areas like stairwells and hallways quite a bit. This will also affect the comfort of living. It's recommended to keep stairwells at 17°C or under, while storage areas will do fine at 12°C and the garage even as low as at 5°C. Ask the housing company to check the stairwell temperature during winter and to adjust the thermostat to keep it comfortably low. Do not adjust the stairwell thermostat yourself.
- Housing company sauna: overheating the sauna will not improve the sauna experience, 70–80°C is enough. Consider the scheduling as well. It's better to keep the sauna on for longer on a couple of days than to heat it several times a week for shorter periods.

- A strong flow in the faucets will waste energy and affect the plumbing. If water gushes out with great pressure every time you open a faucet, or if there's a banging noise when you close it, the water pressure in the pipes might be too high. Ask the property management company to check the water pressure. The pressure in the pipes can be adjusted with a property-specific constant pressure valve. There are also water-saving nozzles available for faucets that can reduce the flow even when the water pressure is set at the right level.
- Apartment-specific water meters will lead to significant savings when water usage is billed per apartment. This way, everyone will pay for their own consumption, which is a good motivator for reducing consumption. Installing the meters is mandatory during pipe repairs. During renovations, it's wise to install individual displays for apartments so that residents can easily monitor their daily consumption. Remote-readable meters will make the billing process easier.

TIP: You can check the water flow yourself with a bucket and a stopwatch. Check how long it takes for a ten-litre bucket to fill up. If you get 6 litres in half a minute, the flow rate is 12 litres per minute.

Recommended flow rates for showers and kitchen faucets:

6 l/min for hand basins and 12 l/min for showerheads and kitchen faucets.



A smart resident saves on shared expenses, as this will have an impact on their own maintenance charges.



Get involved and make a difference in improving your housing company's energy efficiency

As a resident in a housing company, you have the power to influence how the property is managed and which energy-efficient solutions are adopted.

The best way to have your voice heard is by joining the housing company's board or taking part in resident activities, where matters concerning the property are prepared and brought to the shareholders' meeting for decision-making.

Your contribution will matter even if you don't see yourself becoming a member of the board. By managing your own energy consumption, sorting your waste, and reporting any issues or deficiencies you notice, you can contribute to maintaining the property. By attending the shareholders' meetings, you can influence the direction and pace of e.g. energy-related improvements within your community.

It's important to raise your concerns

Ideally, any energy-related issues or proposed changes should first be brought to the board and the property management company. They will take the matter forward. Contact the maintenance company only in urgent situations, like water leaks. Maintenance will do what is asked of them, but information on the repairs might not reach the housing company's board and property management. It's important for the board and the property manager to be kept informed about the maintenance work done in order to plan the property's long-term upkeep.



Housing company boards hope for increased resident engagement and participation in advancing the company's affairs. By taking care of things together, every home can be kept healthy and safe.



Energy renovation will pay off

An energy renovation might seem like a money-guzzler at first glance. However, the aim is to reduce energy consumption and save money. Over time, an energy renovation pays for itself because the property's need to buy energy will decrease.

Energy renovation typically refers to a housing company's project to enhance its energy efficiency. It could mean additional insulation during a facade renovation or switching from district heating to geothermal heating. Essentially, all major repairs should also improve energy efficiency. It's wise to plan significant renovation projects carefully so that future repairs and how to prepare for them are taken into consideration.

The board takes charge

The preparations for renovations are on the responsibility of the board of the housing company. They can seek expert assistance from property management, construction consulting firms, and energy advisors from cities and municipalities, for example. Careful preparation and effective communication are vital to ensure that costs and necessary actions are well-known to shareholders from the beginning.

Individual shareholders don't participate in the planning or tendering process; instead, they will elect a representative to the board at the shareholders' meeting – they can even nominate themselves! Someone who isn't a shareholder can also engage in board work if appointed by the shareholders' meeting. The company's articles of association will determine the preconditions for board work, such as the maximum number of board members allowed.

Open communication is key

It's a good idea to have an active dialogue with the board. If you have ideas for improvement or questions for the shareholders' meeting, send them to the board well in advance. This way, the board has time to prepare and answer them, which will make the decision-making process easier.

The board will propose the project to the shareholders' meeting. To make it easier for the meeting to decide on undertaking the project, it's good to tell the shareholders about the plans early on, especially for extensive projects. One way is to organize information events for shareholders and residents, encouraging open debate.

You cannot really provide too much information for the shareholders about important projects. Communication should be embraced – for major projects, it's wise to appoint a person from among the board members or shareholders to answer for communication. Entities like HSY (Helsinki Region Environmental Services Authority) provide assistance for communication, but the company can also choose to hire an external communication consultant.

When planning major renovations, it's important to first address the smaller issues. It's better to implement measures that reduce energy consumption first before taking on an energy renovation project or replacing the heating system.



When you take care of your home, your home will take care of you.

Saving energy will not lead to a boring life. Our daily habits and small actions will matter in the long run. You can start by examining your own lifestyle and habits, trying to find ways to reduce unnecessary consumption.

By following these energy saving tips, you will see that saving energy will result in a good mood, a cozy and healthy living environment, and a more balanced budget.

At the same time, you're also contributing to one of our most crucial causes – combatting climate change. **Your actions matter.**



Your actions
matter.

USEFUL FINNISH TERMS TO KNOW

Isännöitsijä = Property manager
Huoltoyhtiö = Maintenance company
Yhtiökokous = Shareholders' meeting
Taloyhtiö = Housing company
Osakas = Shareholder

The 'Keys to Energy-Efficient Living'
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Energy Efficiency in Housing Companies.

For more information and guides for a more
energy-efficient life you can find in Finnish:
ilmastoinfo.hsy.fi

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