Sainsbury's Bank



How to go green at home

Going green at home doesn't have to mean making big sacrifices or spending a lot of money. The difficulty is knowing where to start and being aware of the small changes that can have a big impact.

Our step-by-step guide provides advice on the basics of reducing your energy use, improving your home's energy efficiency and generating renewable energy. We also look at how to get funding for green improvements.

# Examine your current energy use

Before you rush off to buy loft insulation or install solar panels, question how you use energy at home and consider where you can reduce your usage. Simple changes can really make an impact on your green credentials:

- Turn down the thermostat on your central heating. Try
  reducing it just one degree and you probably won't notice
  the difference. Keep lowering the temperature until you do
  notice. Try to keep it as low as possible without allowing
  yourself to get cold.
- Try washing your clothes at a lower temperature. It's
  possible to wash your clothes in cold water, unless you
  are dealing with difficult stains or lots of dirt. According to
  Energy Star, 90% of the energy used in a washing machine
  is used to heat the water.



- Dry your clothes outside if you can, rather than using a tumble dryer. Make sure you spin your clothes before drying to remove most of the water, thus reducing drying time.
- Unplug electrical items when not in use. If they have a standby light or a clock, they could be using a deceptively large amount of energy. Try to unplug TVs, microwaves, phone chargers, ovens, digital radios, computers and printers when you aren't using them. An energy monitor will help you track how much energy is being used by these devices.



• Use the sun - it's your best friend when it comes to saving energy. South facing rooms need less heating so think about using them as your living room. In winter, heavy drapes can be used to keep the heat in.

# Find out how much energy you're using

An energy monitor will record how much energy you are using on a day-to-day basis. Being able to watch your energy use in real time may help you make reductions over time.

Energy monitors are free from some energy suppliers or £20-£100 on the high street, dependent on features. Don't confuse an energy monitor with a smart meter; they are different bits of kit. We cover smart meters below.

# Improve your home's energy efficiency

Energy efficiency is about ensuring that your home and the appliances in it use as little energy as possible, whilst keeping your home comfortable to live in.

#### **Get an Audit**

There are many improvements you can make to your home, all of which may save energy and money. The first step in finding out what improvements you could make is to get an audit of your home's energy use.



If you have recently purchased or rented a house, then you will have an Energy Performance Certificate (EPC). An EPC rates your home's energy use from A (most efficient) to G (least efficient). It also estimates its typical energy costs and carbon emissions and gives recommendations on how to reduce energy use. An EPC is valid for 10 years. Some homes, such as listed



buildings, don't require an EPC. EPCs are carried out by licensed assessors; to find an assessor visit the Landmark website.

If you want to find out your home's rating without paying for an EPC, The Energy Saving Trust has a Home Energy Check (for <u>England</u>, <u>Wales and Northern Ireland</u>) which provides a free home energy report similar to an EPC.

An EPC and a home energy check could recommend improvements such as:

## Upgrading your boiler

Heating and hot water can constitute around 80% of your household's monthly bills, so it may be worthwhile upgrading your boiler. Choose your boiler carefully by looking at how much hot water you use as a family. For example, families that use a lot of hot water might prefer a boiler with a separate water cylinder where the hot water can be stored. Combination boilers can heat water on demand and may be more suitable for a smaller family.

If you don't want to upgrade your boiler, you can fit controls to your heating system to improve its efficiency. This could include fitting thermostats to your hot water cylinder or thermostatic valves to radiators.



## Is your home insulated?

Your walls, floors, roof and pipes can all be insulated to prevent heat loss. According to the Energy Saving Trust, if everyone in the UK installed 270mm loft insulation, we'd cut out 2.7 million tonnes of carbon dioxide every year. According to the Energy Saving Trust, if you live in a detached home and you add loft insulation up to the recommended 270mm, you could save £240 a year on your energy bills.<sup>1</sup>



## Cook and clean more efficiently

If you are thinking of a new fridge, washing machine or oven then look at its <u>EU energy</u> <u>efficiency label</u>. EU labelling means that the appliance has been independently assessed against strict criteria and helps you to compare appliances in terms of their energy efficiency rating.

Appliances rated A+ or above are the most efficient currently on the market and will use the least amount of electricity and water; for example, choosing the most energy efficient freezer could save you £89 a year in running costs.<sup>2</sup>

## **Draught Proofing**

Check your windows, doors, floorboards, lofts, chimneys vents and pipes for draughts. Some draught proofing measures such as filling small gaps with foam or metal strips can be carried out easily, but for older homes and windows, it might be worth seeking the advice of a professional.

## Changing your light bulbs

Whilst lighting actually accounts for less than 3% of energy used in your home, changing your light bulbs is one of the cheapest and simplest things you can do to reduce your energy costs. Think about reducing the number of lights you use and consider replacing kitchen halogens with energy efficient LED lights.

## Think about your windows

Installing double or triple glazing will not only save you money, it cuts down on carbon too. Look for low emissivity glass (Low-E) which is the most efficient in energy terms. Installing B rated windows into a detached home could save you up to £145 a year on your heating bill.<sup>3</sup> If you have sash and case windows you could add either double glazing into the existing frames, or add a layer of secondary glazing.



## Use green energy

Once you have reduced your energy use and made your home energy efficient, you could think about switching to a green energy supplier.



Green energy can either be purchased from a supplier that generates all its electricity by wind or hydroelectric power, or from one that will offset the amount of electricity you consume. Offsetting means the energy company replaces the energy you buy from them with energy generated from renewables. More advice on green energy tariffs is available from Which?

Many suppliers now offer smart meters. Whilst similar to an energy monitor, they are attached to your energy supply and send data to the energy company. The benefit of this device is that you can see your energy use in real time, including the cost; which could help you reduce the amount of energy you use. The UK government is currently rolling out smart meters to all homes within the UK so you may have one already.

## Add renewables

If you've reduced your energy use as much as possible, you may want to think about adding solar panels, a different type of boiler or a heat pump to your home. There are lots of technologies out there to choose from, so how do you decide which is best? Here are some questions to ask yourself when considering generating your own power:

 Do you want to generate heat, for example for central heating or hot water, or generate power to sell to the National Grid? Different technologies are suitable for different things. Solar panels can either provide you with hot water (solar thermal) or electricity (solar PV). You could also generate both with a combined heat and power system.



 Have you thought about the payback period of the technology that you are thinking of installing? The payback period is the time it takes for the technology to earn back the total installation costs. You can find out about payback periods via the Energy Saving Trust's calculators.



#### **Biomass**

How about replacing your electric or gas heating with an alternative fuel such as biomass? Biomass fuels are plant based materials, usually wood pellets, which you can burn in a special stove (for one room) or boiler which will heat the whole house.

Biomass heating is sustainable, as wood is a carbon neutral fuel, and it may work out cheaper than oil, gas or electric heating. However, the price of fuel will vary dependent on where you live and whether you buy in bulk – you will need adequate space to store the fuel outside.

You may also be eligible to receive payments from the Government's <u>Renewable Heat</u> <u>Incentive</u> if you install a biomass boiler.

Not all technologies are suitable for every home, especially if your home is older, is a flat, or you live in a city. The Energy Saving Trust's <u>Renewable Selector</u> will help you find the most suitable technology for your type of house. When considering any of these technologies, it is always worth understanding how adopting/installing them may affect your home insurance.



# Get help with funding

Going green need not be costly as there are many sources of funding and grants available for home improvements:

- **Grants** for home energy efficiency improvements may be available from your local authority. Recent schemes have included free boilers and insulation. Find out if there is a scheme available in your area by contacting the Energy Saving Advice Service on 0300 123 1234 (England, Wales and Northern Ireland) or 0808 808 22 82 (Scotland).
- **Pay less VAT**: If you are carrying out energy saving improvements to your home, you may be charged a lower rate of VAT; this includes savings on materials, equipment and labour. More information is available from the HMRC.
- **Energy Company Obligation (ECO)**: The 'big six' energy companies (British Gas, EDF Energy, E. ON UK, npower, Scottish Power, and SSE) are now legally bound to help households in the UK improve their energy efficiency. **ECO** helps:
  - install district heating within low income areas
  - to treat hard to heat homes such as listed and old buildings
  - low income households to affordably heat their homes
- **Feed in tariffs**: If you install renewable technology that generates electricity or heat then you may be eligible for payments called 'Feed in Tariffs' (FIT). FIT are only available through licensed electricity suppliers and advice on FIT is available from <a href="Ofgem">Ofgem</a>.



## More advice

The above information should be used as a guide and may not offer a complete guide to home energy. Make sure you do your own research before investing in energy efficiency measures or installing a renewable technology. Further advice on going green is available from the <a href="Energy\_Eaving Trust">Energy\_En

For more helpful tips on all things home, check out our tools and Guides section.

#### Sources:

- 1) http://www.energysavingtrust.org.uk/home-insulation/roof-and-loft
- 2) http://www.which.co.uk/reviews/cutting-your-energy-bills/article/how-to-save-on-your-energy-bills/10-ways-to-save-on-energy-bills
- 3) http://www.energysavingtrust.org.uk/home-energy-efficiency/energy-efficient-windows

#### Links:

- 1) http://www.energystar.gov/index.cfm?c=clotheswash.clothes\_washers\_performance\_tips
- 2) https://www.epcregister.com/
- 3) http://www.energysavingtrust.org.uk/homeenergycheck/ for England,
- 4) https://www.gov.uk/government/uploads/system/uploads/attachment\_data/file/69295/pb13466-eu-energy-label.pdf
- 5) http://www.which.co.uk/switch/energy-advice/green-energy-tariffs
- 6) http://www.energysavingtrust.org.uk/scotland/tools-calculators
- 7) http://www.energysavingtrust.org.uk/Generating-energy/Getting-money-back/Renewable-Heat-Incentive-RHI
- 8) http://www.energysavingtrust.org.uk/scotland/tools-calculators/renewables-selector
- 9) http://www.hmrc.gov.uk/vat/sectors/consumers/energy-saving.htm
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- 12) http://www.energysavingtrust.org.uk/Generating-energy/Getting-money-back/Solar-Energy-Calculator
- 13) http://http://www.energysavingtrust.org.uk/
- 14) http://nestwales.org.uk/



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