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How a sustainable and energy efficient home can save you money

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Do you want to make your home more sustainable without breaking the budget? Here are our top tips for home upgrades that can help both the environment and your bank balance.



Many of us are looking for ways to embrace a more sustainable lifestyle and reduce our impact on the environment. It's clear that many of us are looking at ways we can integrate more sustainability into our everyday lives. Not only can a more sustainable home contribute to a greener environment and more ioney saved on your bills, but it can also demonstrate the time and effort you've invested into creating an elevated and kinder space to live in.

Making our homes more sustainable is a great place to start. Research shows in addition to helping the environment, sustainability can also increase the value of your property. While it can feel daunting. there's a range of things you can implement – from simple changes to more significant upgrades – that will help to reduce your environmental impact.

Simple tips for making your home more sustainable

Making your home more sustainable doesn't have to be expensive. Here are some ideas for eco-triendly changes that don't require a lot of time or money

- Maximise natural light. Having plenty of natural light flowing into your home not only boosts your scrotonin levels, it can also reduce your energy bills by cutting your lighting and heating requirements. If your home doesn't get a lot of natural light, consider choosing light-coloured walls. ceilings and floors to help light bounce around the room and make it appear brighter while keeping the room cooler.
- Change your light bulbs. If you still use traditional incandescent lamps (light bulbs), you could be spending more on your electricity bills than you need to. Energy-efficient light bulbs such as Compact Fluorescent Lamps (CFL) or Light Emitting Diode (LED) consumes less electricity to produce the same amount of light – potentially saving you hundreds of dollars each year.
- Choose energy-efficient appliances. Appliance manufacturers are responding to consumer demand for greener products by improving the energy efficiency of their appliances and displaying a star rating. Before you buy a new fridge, washing machine or stovetop, consider checking the energy rating and compare this with other manufacturers. If you're not sure where to start, CHOICE product reviews assess the energy efficiency of most home appliances, including whether the model's energy consumption matches the manufacturer's claims.
- Grow your own veggies. If you're lucky enough to have a yard or balcony that gets plenty of sunlight, you can make the most of it by growing your own vegetables, fruits and herbs. By growing – and picking – only what you need for each meal, you'll cut down on food waste, as well as reaping the rewards of having healthy, fresh food in easy reach. You can also set up a home composting system to turn your kitchen and garden waste into a nutrient-rich soil conditioner for your garden.
- ✓ Buy second-hand furniture. Choosing pre-loved furniture over brand-new items is beneficial in a number of ways. It saves money, reduces waste (including packaging waste that comes from storing and shipping large items), saves perfectly good items from landfill, and it's also a great way to add character to your home that you can only get from unique vintage finds.
- ✓ Avoid single-use plastics. Despite great strides being mode on single-use plastics globally, there's still plenty we can do at an individual level to reduce plastic pollution. Swap disposable water bottles for reusable drink bottles, shop with reusable bags and avoid plastic straws and single-use plastic containers when dining out or buving take away. These days, it's also easy to ditch single use plastic from your kitchen, laundry and bothroom with the growing popularity of refillable

Other ways to make your home more sustainable

If your budget allows for it, you can up your sustainability game with these home upgrade ideas.

- ✓ Improve your insulation. If your home isn't well-insulated, you could be losing valuable warmth in winter and spending more than necessary cooling your home in summer. There are a number of sustainable insulation materials available such as sheep's wool and cellulose that help restrict air flow and reduce the cost of heating and cooling throughout the year. It's also a good idea to fix any gaps or cracks in your home (especially around doors and windows) that could be causing air
- Add solar panels. While installing solar panels can be a significant upfront cost, you'll reap the rewards over the long-term through much lower power bills. Consider purchasing them from a accredited installer who will pick the best orientation to maximise sunlight hours, and check to see if you're eligible for any subsidies such as the Federal Government's renewable power incentive. Once they're installed, make sure you're getting the most out of them by running your appliances (e.g. the dishwasher) during the day, rather than at night.
- ✓ Use rainwater. A rainwater tank provides an alternative water supply during drought or water restrictions. They can lower your water bills significantly by reducing your reliance on mains water. These days, new homes must have a rainwater tank installed as part of the BASIX certification process in NSW. If you need to get one installed, there may be government rebates to help you with the upfront costs. Another way of saving water is to divert 'greywater' – water from baths, showers and laundries – for use on lawns and gardens. Speak to a licensed plumber for $\,$ advice on the best system for your needs.
- Choose sustainable flooring. Building or renovating? Before you pick your flooring, consider ecofriendly options such as bamboo or cork, which are renewable materials, or recycled timber floorboards (they're often salvaged from buildings before they're demolished). Concrete and natural stone are also environmentally friendly flooring options as they're extremely durable materials that can be easily reused or recycled and occur naturally.
- ✓ Install energy-efficient windows. Ordinary windows can represent a major source of heat loss in rinter and heat gain in summer. Nowadoys, new framing and glazing technology means you can buy energy-efficient windows with improved energy performance. This can make your home more comfortable and reduce your power bills. The ${\bf Window\ Energy\ Rating\ Scheme}\ has\ tips\ on\ how\ to$ choose energy-efficient windows for your climate zone.
- ✓ Install a skylight. If your home doesn't get a lot of natural light, skylights are a functional and economic way to bring more sunlight and reduce your reliance on electricity for a brighter home

How Allianz Home Insurance is contributing to a more sustainable future

We're committed to reducing our environmental impact and implementing sustainable solutions. If you have building cover with either your Home or Landlord insurance and your home is totally destroyed by an insured event and needs to be rebuilt, we'll help with the cost of environmental upgrades such as installing rainwater tanks and solar power systems up to \$5,000 after deduction of any government or council rebates. This is an extra amount, paid in addition to your building sum insured, with no excess applied to this benefit.

Arming yourself with these tips, and having us by your side, is a great place to start. If you want more information about our sustainable benefits or solutions, contact our team

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