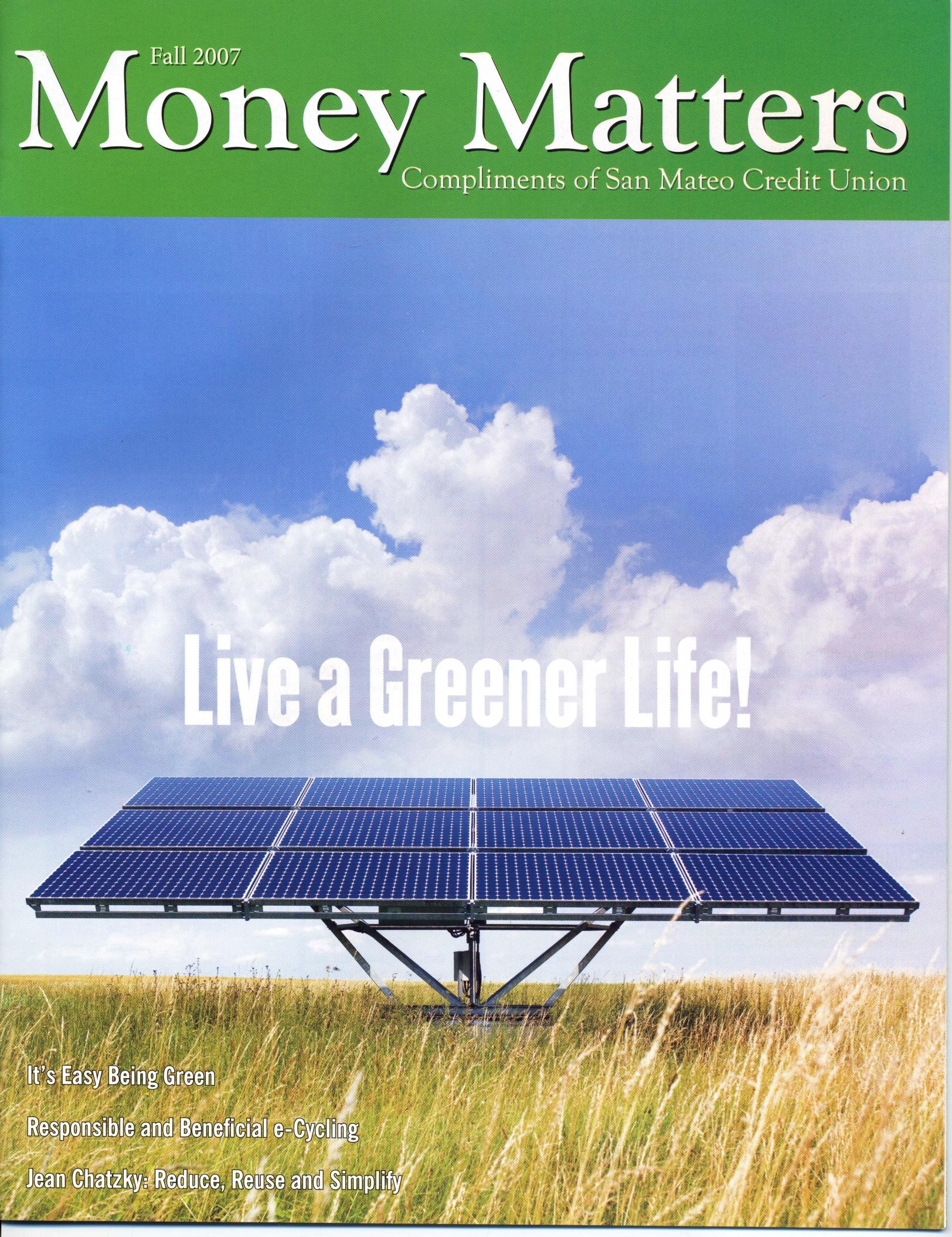


Fall 2007

Money Matters

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It's Easy Being Green

How to Create a Home That's Environmentally Responsible and Energy-Efficient

By L.G. Mansfield and Cassandra Clark

The declining health of the planet is an undeniable fact. While your concern may be significant, chances are you've thought, "What can I do? I'm just one person." Now, new technology and home improvements can help lessen your personal impact on the environment while saving money on energy bills. Here are some tips for making your home a greener, cleaner place to live.

Insulation and Air Sealing

Insulating and air sealing can reduce heating and cooling costs while making your home healthier and more comfortable. The U.S. Department of Energy's Office of Energy Efficiency and Renewable Energy (EERE) recommends insulation and air sealing, combined with a good ventilation system, as the No. 1 way to improve efficiency.

Insulation helps reduce heat flow — the natural movement of air from warmer spaces to colder ones — enabling you to retain more heat in the winter and more cool air in the summer. Even if you have a newer home, you'll save in energy costs by adding more insulation.

Air sealing complements insulating efforts by making sure that no air or moisture leaks in or out of the house, wasting energy and potentially causing health problems if mold develops. Look for cracks or openings in door or window frames, electrical and gas line entrances, vents, siding, and foundation, and apply caulking and weather stripping where needed. Don't forget to properly ventilate your home once you seal it — an airtight home will otherwise capture indoor pollutants and moisture.

Heating and Cooling

According to the EERE, heating and cooling demands 56 percent of your home's energy need. Installing a programmable thermostat is an inexpensive way to improve your current system: you can save about 10 percent a year by turning down the thermostat 10 degrees to 15 degrees for eight hours a day, while you are asleep or at work.

Remember to check your air filter once a month, as well. A dirty filter makes your system work harder and wastes energy by slowing down airflow. Sealing your heating and cooling ducts is easy, inexpen-

sive, and can improve the efficiency of your home by nearly 20 percent. Use duct or foil tape to seal the seams and connections of ducts running through the attic, basement, and garage.

Consider installing a skylight or new windows to take advantage of passive solar heating. When installed correctly and in the right location, they can help naturally warm your home with sunlight.

Flooring and Furniture

Many environmentally friendly and attractive choices for floors and furnishings are at your disposal. Bamboo floors, which are moisture and stain resistant, are stronger and less expensive than most hardwoods, resembling a wood grain with a blond color that brightens up a room. Cork floors are soft, insulating, inexpensive, durable, easy to clean, and allergy friendly.

Carpet lovers should avoid synthetics, which release toxic chemicals over time. Natural fibers such as wool are a better — albeit more costly — choice. Plant-fiber carpets made of sisal, sea grass or jute are affordable, durable and easy to clean.

When shopping for furniture, look for products made from reclaimed or sustainable harvested wood with a non-toxic finish. You can also find strong and stylish furniture made from recycled materials like high-grade recycled paper.

Lighting and Appliances

Do the environment a favor by replacing regular light bulbs with compact fluorescent ones. They use 75 percent less energy, emit less heat and last 10 times longer. According to Energy Star, "If every American home replaced just one light bulb with an Energy Star qualified bulb, we would save enough energy to light more than 3 million homes for a year, more than \$600 million in annual energy costs, and prevent greenhouse gases equivalent to the emissions of 800,000 cars."

Install occupancy sensors in your home to turn off lights automatically when no one is in the room. Get the most out of natural daylight by painting your walls a lighter color to reflect more light.

Replace old household appliances with Energy Star certified models, such as front-loading washers, dryers with heat sensors, dishwashers with soil sensors, and more efficient refrigerators and water heaters. Energy-efficient appliances cost more, but the money saved on energy bills balances the upfront expense over time. Many manufacturers offer rebates, and government programs provide tax incentives for replacing older appliances with energy-efficient ones, saving you up to \$500 per year.

Tap Into the Sun, Tap Into Your Home's Equity

Consider saving both energy and money with a solar water heater — funded by an SMCU home equity loan or line of credit. Although such systems are usually more costly to buy and install than conventional systems, the upfront expense can be offset over time as you reap the rewards of the sun's free energy.

According to the U.S. Department of Energy, the installation of a solar water heater results in an average drop of 50 to 80 percent in heating bills. So the monthly payment on your loan just might be less than what you're currently paying for electricity, gas or oil — with possible tax advantages, to boot. See your tax advisor for details.

For more information on SMCU's home equity loans and lines, call our Real Estate experts at (650) 363-1799.



Cleaner Electricity

Consider making your own clean electricity through solar power. Photovoltaic (PV) systems are reliable, pollution-free, give you independence from power companies, and are becoming more reasonably priced. Their efficiency hinges on the location of your home, the size of your roof and the tilt and orientation of the panels. Although a photovoltaic system picks up both direct and scattered sunlight, the more sun that reaches it, the greater its effectiveness.

Green home improvements save money, improve your health and add lasting style to your home. But the best part of having an eco-friendly home is knowing that you are doing your part to keep our world healthy.