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Let's keep BER indoors happy

IF you want to find out more about grants, go to seai.ie — it manages the Home Energy Savings Scheme.

Your first grant must be in excess of €500, meaning you can't just insulate your attic (€250 — see the table).

For low-income housing there's the Warmer Homes Scheme.

It's alarming, but around 60,000 households live in persistent fuel poverty, and 160,000 or so experience intermittent fuel poverty.

In fact, half of our housing stock isn't up to standard when it comes to building energy ratings.

This will affect values if you're trying to sell a property, as well as leading to higher-than-necessary running costs.

People renting out properties must also provide a BER

certificate to tenants under the National Energy Efficiency Action Plan 2009-2020. Failure to do so can result in a €5,000 fine.

Measure 46 of the same plan states: "We will investigate the feasibility of applying a minimum standard for dwellings occupied by those in receipt of rent supplement", meaning landlords won't be able to offer sub-standard housing (in terms of energy ratings) and still get State money.

All of this is as a result of Statutory Instrument 259 of 2008 Affecting Building Regulations, which is specifically about conservation of fuel and energy in buildings.

Looking at a €10,000 spend, your ultimate costs should be recouped via grants and savings in about four to five years — and will add genuine value to your home.



Must... get BER cert

ALTHOUGH I believe we'll end the year with oil back under \$100 a barrel, for now it's hurting everybody in more ways than one.

As we've come to expect at this stage, energy and food prices have risen as a result of oil price hikes. But that's not where the pain ends.

A Texan oil man once told me, "Oil is absolutely everywhere, even in the shirt on your back", meaning oil prices have an effect in the supply of almost any goods and services you can think of.

Petrol prices are running high, too — in many filling stations it's now around €1.50 a litre.

When it comes to avoiding petrol price hikes, many of us can cycle, take the bus or walk instead of driving.

It's the other big energy uses in most households — heating and light — that aren't always so easy to cut back on.

Heat loss occurs through ceilings, walls, windows and because of inefficient heating systems.

Ceilings account for the biggest waste at about 40 per cent, while walls are about 35pc.

SENSIBLE

If you insulate only one and not the other, this can push heat towards the uninsulated area, so the most sensible approach is to go for both.

I spoke to John Quiney, of externalinsulation.ie, who said the typical three-bed semi costs from €8,000 to €12,000 on average to insulate.

"There's a €4,000 home energy savings grant if your contractor is Sustainable Energy Authority Ireland (SEAI) registered, and that brings the cost down significantly," he said.

"There's also a further tax deduction available in the following year on a spend up to €10,000 at the standard rate of 20 per cent."

Paddy Sweeney, of cosihome.ie, agreed external-wall insulation was a great option to cut down on heating bills.

"Insulated dry-lining doesn't go the length of the building, meaning you lose heat through different spots at roof and floor level," he said.

To get the grant, you must have the application in place before the work is carried out.

If you apply online, this can be done in as little as 72 hours, according to SEAI (seai.ie).

Both firms say that in general they can take a building with an E or F BER (Building Energy Rating) up to C1.

Windows are another big area of wasted energy in the home but, again, effective measures can be taken.

Roy Shields of Munster Joinery said: "If you get insulation and



Energy drain... but help is at hand

Wrap up warm!

CUT HOME HEAT COST

our 0.7 U-value 'Future Proof' windows — which cost around €6,200, including supply, fit and removal of old windows — your energy consumption will drop by 50 kilowatts per metre squared over

the course of a year. For the average house, that's about 6,000kw hours per year."

In regular terms, according to John Quiney: "A house that used three oil fills a year, costing €500 to €750 a time, should now only need one fill."

And for natural gas users, every €300 spent now typically falls to €120 after the work.

Taking these measures is a boon all round.

Factor in lower home maintenance and a carbon reduction of about 2.5 tonnes per home and, apart from helping the environment, you're helping yourself, too.

Grant funding available under the 'Home Energy Savings Scheme'		
MEASURE	CATEGORY	GRANT*
Roof	Roof Insulation	€250
Wall	Cavity wall insulation	€400
	Internal wall dry-lining	€2,500
	External wall insulation	€4,000
Heating Controls	High efficiency gas or oil with heating controls upgrade	€700
	Heating upgrade	€500
BER Assessment	BER after upgrade works (Only 1 BER grant per home)	€100

Q&A

Quick tips for saving energy

ADVISORS.IE

Q WHAT are the cheapest and easiest ways of bringing down your energy bills?

A My gas bill from the winter nearly made us miss a mortgage payment.

WHILE you could try turning off all your electrical and heating equipment, it's hardly realistic, so what you need to do is make sure your home works more sensibly.

Typically, heating and lighting are

energy-intensive, so insulation and energy-saving bulbs or LED lights make a big difference.

Draught excluders cost €10 from a builder's provider (more from DIY chains), and, when matched with other simple changes like roll-out roof insulation they'll make the biggest difference on a budget.

A cheap fix of draught exclusion can cost as little as €20. Going for the attic as well will bring it up to around €250.

Karl Deeter is operations manager at Advisors.ie, a firm of accountants and financial advisors.

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