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Celebrate Earth Day April 22, 2008

Go Green at Home- Save the Environment- and some money!



With Earth Day 2008 fast approaching, homeowners nationwide are reevaluating their impact on the earth and looking for new ways they can help preserve our beautiful planet. While not all of us can become full time environmental activists, there are plenty of steps that you can take right in your home to help reduce your carbon footprint. The best part? Aside from the environmental benefits to the earth as a whole, "going green" at home can also promote healthier living for you and your family, reduce energy and water bills, qualify you for home insurance discounts and tax credits, and increase your home's value.

What does it mean to go Green?

Going Green has become a common catch phrase in the new millennium. Going green can involve many different efforts. It may describe a contractor who has decided to start building Energy Star certified homes, a CEO who has decided to integrate a green roofing system with their building to reduce storm water runoff and energy costs, or simply a family that has started recycling, reduced water consumption and found alternate sources of heating/cooling for their home. Of all the different ways to go green, the end goal is always the same: to reduce the negative impact we have on the earth and preserve our natural resources.

"Environmental responsibility is everyone's responsibility."

Stephen Johnson- Administrator for the Environmental Protection Agency (EPA)
In an Interview with Green Scene

Like everything else, efforts to go green at home can vastly differ- from building an entirely new green home complete with a geo thermal heating system and alternative timber products, to simply replacing one or two mechanical systems in your home with green technology (water saving toilets, energy saving windows). No matter how deep you dive in, the benefits of having a green home are indisputable:

- Improve air quality- healthier breathing for your family
- Reduce energy use- save on utility bills
- Create sustainable living- save on utility bills and increase your home's resale value

HomeInsurance.com agents have compiled the following tips for Going Green at home this Earth Day:

Heating/Cooling- According to the 2005 Building Energy Data Book, space heating and cooling and water heating in a home comprise 47% of total home energy usage- making it also the most

expensive portion of a homeowner's power bill. New solar and geothermal solutions not only save homeowners vast amounts of money on utility bills, but can increase the likelihood of home insurance discounts because of the upgrades.

Geothermal Heat Pump: An innovative heating/cooling element on the market today is a geothermal heat pump. Savings reported by the U.S. Department of Energy (DOE) can be a whopping 50 percent off of residential heating and cooling bills, even in the dead heat of the summer, and frigid cold of the winter. [More on this from the DOE ->](#)

Solar Water Heaters: Solar water heaters can save homeowners a great deal of money on power bills. The DOE webpage on solar energy explains, "[Solar water heaters] can be used in any climate, and the fuel they use- sunshine- is free". [More on this from the DOE ->](#)

While the upfront cost of these systems (sometimes double or triple the cost of a standard pump) can be daunting to some home owners, a savvy spender would take into consideration that additional costs will be paid off in saved utility costs. According to the U. S. Department of Energy, homeowners have reported earning their upfront geothermal and solar heating costs back in 5-10 years. Afterwards- just sitting back to enjoy the savings.

Not in the market for a brand new heating system? Energy Star reports that homeowners can save up to 20 percent off of their heating and cooling costs simply by sealing holes/cracks, weather-stripping doors, sealing windows and adding insulation to the attics, basement and crawlspaces. Use the Energy Star [DIY Guide to Home Sealing and Insulation](#) to get started. See more tips on saving energy during the cold months in the HomeInsurance.com article, [Cold Weather Preparations for your Home](#).

Water Conservation- The Environmental Protection Agency (EPA) WaterSense program reports that the average family of four can use 400 gallons of water every day- or 146,000 gallons of water each year. Looking at photos of the earth's surface, anyone can see that over 70 percent of our earth's surface is covered in water, leading many people to question the importance of water conservation. Taking a closer look, however, will show that only 3 percent of all of the water on earth is fresh, drinkable water-and most of that 3 percent is frozen in icecaps and glaciers. Simple changes in water use at home (indoor and out) and upgrades to toilets, faucets, etc. can conserve a great deal of our fresh water and mean a huge savings on your water bill.

Low Flow/Dual Flush Toilets: In the market for a new toilet? Look for the WaterSense certification label on a new toilet- they use 75-80 percent less water than a standard model. The EPA estimates that a WaterSense toilet could save a family of four \$90 annually on their water bill and \$2,000 over the lifetime of the toilet. [More on this from the EPA ->](#)

Not in the market for a new toilet just yet? The EPA estimates that a leaky toilet can waste up to 200 gallons of water every day and that 20 percent of all toilets in the world leak. The numbers add up- fixing a leaky toilet can conserve a great deal of water and save homeowners a good chunk of change each year on their water bill. Need a quick way to check your toilet for leaks? Add food coloring to the tank, if the color appears in the bowl within 10-15 minutes, your toilet is leaking. (Be sure to flush after testing as food coloring could stain the tank.) [More on this from the DIY Network ->](#)

Faucets and Showerheads: Be sure to fix any leaks. A leaking faucet or showerhead, at a drip rate of one drip per second, can waste more than 3,000 gallons of water every year, says the EPA. Keep your eyes open for WaterSense aerators which will be on the market later in 2008- the EPA reports, "Installing a simple aerator is one of the most cost-effective ways to save water—you can double the faucet's efficiency without sacrificing performance". [More on this from the EPA ->](#)

Better Practices for Water Conservation: Most times, it is the simple conservation efforts that are so easily overlooked. The EPA provides the following tips for reducing water waste:

- Reduce waste of outdoor sprinkler water by watering in the cool morning hours to prevent evaporation (50% of all wasted water in the home occurs outdoors).
- Take a shower, as opposed to a bath, and save 50-60 gallons of water each time.
- Turn off the water while brushing your teeth and save as much as 3,000 gallons per year! [More tips from the EPA ->](#)

Building Materials and Air Quality- A green home is not only one that promotes a healthy earth, but one that promotes the good health of its inhabitants! The air quality in your home can greatly affect the health of you and your family. Adverse health affects can be found in the high

number of homes in the United States containing dangerous chemicals such as formaldehyde, carbon monoxide, mold emissions, and chemicals found in asbestos.

HomeInsurance.com agents have compiled the following tips to improve air quality in your home:

Smoke Free: The American Lung Association's #1 recommendation to increase air quality in your home is to declare your home a smoke free zone. Ask smokers to smoke outside to prevent second hand smoke inhalation- especially in small children. (Keep in mind that non-smokers can sometimes receive a reduced rate on their home insurance- save your family's health and a few bucks at the same time!)

Flooring: Wall to wall carpeting (especially older carpeting) can emit VOCs, collect dust mites, and harbor allergens which can cause allergies and asthma in home dwellers. Consider replacing carpets with hardwood, tile or another easily cleanable surface. Otherwise, replace carpet with new, eco friendly carpet that meets the Carpet and Rug Institute's (CRI) Indoor Air Quality Carpet Testing Green Label. Check your new carpet for other "green qualities" such as use of natural materials for lower landfill impact. [More tips from the CRI](#)

Prevent Carbon Monoxide: Have a qualified technician check fuel burning appliances in your home every year. Consider installing a carbon monoxide detector to prevent serious health issues.

Mold: According to the EPA, mold can cause multiple respiratory problems including asthma and allergies. The best way to control mold growth in your home is to control moisture. For more tips on mold prevention and remediation, visit our tips page to [Keep your Home Mold Free](#)

HomeInsurance.com- Our Commitment to the Environment

As you can expect, the home insurance industry can produce a lot of paper- postal mail, insurance quotes, internal documents, etc. This Earth Day, HomeInsurance.com is proud to announce our commitment to help save the environment and reduce our, and our customers', carbon footprint. By creating an almost entirely paperless office and providing customers with an online resource to reduce gas costs and emissions, we at HomeInsurance.com strive to help in the efforts to reduce waste, promote good outdoor air quality and conserve the natural resources on our planet.

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