



Saving on **energy** costs in your home

We have all experienced the **rising costs of electricity, oil, coal and gas over the last year.**

So, this newsletter thus focuses on:

- Ways that you can **save on home energy costs** going forwards;
- **Improved SEAI grants and new loans available** to improve home energy usage;
- **Bere Island SEC initiatives to further reduce these costs.**

What our recent Building Energy Reports (BERs) have shown us

The Bere Island SEC recently commissioned 10 Building Energy Reports on a range of homes on the island to see where we should focus to save on home energy costs. We found that:

- Houses with **stone walls** mostly have very poor wall and roof insulation, which could result in up to 65% heat loss in a home.
- Heat can also be lost through **windows and external doors, floors, space and water heating.**
- **Reducing heat loss** will not only **save energy costs** in your home but also **increase** your level of **comfort** in your home.
- **Renewable energy**, such as using solar PV or heat pumps, **substantially reduces your energy costs.**
- Home energy improvements will translate into **reduced carbon emissions**, which in turn contribute to our combined efforts to improve Bere Island's energy footprint.

What types of grants is SEAI offering?

1. Free home energy upgrades are available where:

- **You receive one of the following social welfare payments:** Fuel Allowance, Job Seekers Allowance over 6 months, Working Family Payment, One-Parent Family Payment, Domiciliary Care Allowance, Carers Allowance if you live with the person you care for, Disability Allowance; and
- **You live full-time in your home built before 2006;** and
- **Your BER rating is C, D, E, F or G.**
- These energy upgrades cover (where required) energy upgrades to attics; cavity, external and internal walls; draught proofing; lighting; heating systems; and windows.

2. Individual home energy upgrade grants are available for homeowners and landlords on:

- **Houses built before 2011** for insulation and heating control upgrades; or
- **Houses built before 2021** for heat pump and renewable systems upgrades.

Individual upgrade grants from the SEAI (shown for detached homes)

Area	Grant	Should you consider this home energy upgrade?
Attic insulation	€1 500	Yes, if you have no attic insulation. It is often the most cost effective upgrade made to a house as 35% of heat can be lost here. Consider upgrading if you have no attic (roof) insulation.
Wall insulation offers 3 options		Yes, if you have no wall insulation as up to 30% if home heat is lost



		through external walls. Choose one of the cavity wall, internal wall or external wall insulation.
Cavity wall insulation	€1 700	Cavity walls are injected from the outside with insulation.
Internal wall Insulation	€4 500	Insulation boards are fixed to the inside of external walls (dry lining).
External wall Insulation	€8 500	Insulation materials are fixed to the outside of external walls (the wrap).
Heating controls	€700	Heating controls align your heating and hot water schedules and so reduce heating costs.
Heat pumps	Up to €6 500	Heat pumps, such as air to water heat pumps, use around a quarter of the usual energy used to heat your home.
Solar Thermal	€1 200	Solar thermal systems turn energy from the sun into hot water for your home. They should cover 50 - 60% of your annual hot water needs.
Solar PV	Up to €2 400	This grant will help you install Solar PV panels in your home to generate renewable electricity, thus reducing your home energy costs.

3. Complete home energy upgrade grants (One Stop Shop) are available for

- This grant enables you to **upgrade your home in one step**.
- **The same rules apply** as for Individual home energy upgrades; plus it offers grants for Central Heating System for Heat Pump (€1 200); after insulation (€1 200); windows (€4 000); external doors (€1 200); mechanical ventilation (€1 500); air tightness (€1 000); and project management (€2 000).
- **The BER rating must be B3 or lower** and must achieve a B2 minimum after work;
- You cannot have received a home energy upgrade grant before.

Loans available for home energy usage upgrades

Using a **loan** for your home energy upgrade lets you **pay for work up-front** (the SEAI refunds grants on completion) and **fund the balance** of the work not available via grant.

Examples of loans available are:

- An Post - €20 000 at €376 per month for 5 years. See <https://www.anpost.com/Green-Hub/Home-Energy-Improvement-Loans>
- Capital Credit Union - €20 000 at €386 per month for 5 years. See <https://capitalcu.ie/loan/green-loans/>
- Bantry Credit Union - €20 000 at €391 per month for 5 years. See <https://www.bantrycu.ie/greenify>

The Bere Island SEC can help you with home energy upgrades

Contact us on bereislandenergy@gmail.com or via the BIPG office on 027 75099 so that we can:

- Find out about group discounts for home energy upgrade work done on Bere Island homes;
- Help you to understand the SEAI process, the loan process and to fill out application forms.