

## YOUR HOME

t may not seem so as we head into warmer weather. But did you know your home is a huge energy guzzler?

Heating a home in the winter, cooling it with air conditioning in summer, lighting it up during any season, and powering all our electronic devices takes energy - a lot of it.

How much energy, exactly? FortisBC says most of total home energy goes towards heating the house, with water heating second. Power for electronics

and appliances is third.

Simple things like wearing an extra sweater on cold days, using a low-flow shower head or drying laundry outside in warmer weather can all help.

The dual benefits of greening a home include cost - and energy - savings.

Financial institutions like Vancity appreciate that the investments needed to make a home energy efficient can be substantial, whether for smaller upgrades or full-on renovations. So it's created a number of ways to ease the burden for homeowners who want to make financially smart choices that also green their homes and help the environment.

"Vancity is committed to financial and environmental sustainability for members and communities," says Rick Sielski, Vancity's chief operating officer of member services. "That's why we offer tools and financial solutions to help with both."

On May 1, Vancity introduced the Home Energy Rebate offer. For a limited time, when homeowners get a Vancity mortgage, make energy-efficient home upgrades and receive a FortisBC naturalgas rebate, Vancity provides its own additional \$2,000 Home Energy Rebate. Eligible upgrades include water heaters, gas fireplaces, furnaces and boilers. Visit vancity.com and search Home Energy Rebate for information or contact a Vancity branch.

Vancity also offers environmental financing options like its Bright Ideas home renovation loan. These personal loans provide a low interest rate of prime plus one per cent for renovation projects that make a home more energy efficient. Homeowners can borrow up to \$20,000 and take up to 10 years to repay the loan. To qualify, a homeowner must apply the loan towards renovations recommended by a Certified Energy Advisor.

For a list of ways to make your home energy efficient in a way that's also financially efficient, visit vancity.com and search for 'environmental borrowing options'.

By reducing home-energy use, homeowners save money and build a more sustainable future for themselves and their children.