

Making homes in Switzerland more energy-efficient

Reduce your environmental impact, as well as the costs of running a property, while also potentially increasing its value – energy-efficiency is something to factor in when buying a new home.

To achieve a greener and cleaner environment, we need to change how we use energy – starting at home.

Home energy efficiency

Our homes account for a significant portion of global energy consumption and greenhouse gas emissions. By making them more energy-efficient, we can reduce our reliance on fossil fuels and help protect the environment.

There are a number of ways to improve home energy efficiency, such as:

- **Insulating your home:** This helps to reduce heat loss and keeps your home warmer in the winter, as well as cooler in the summer. It's particularly important for older homes, which often lack adequate insulation. You can insulate your property from top to bottom, and everything in-between – the key is to stop heat escaping.

- Loft insulation is one of the most effective ways to prevent heat loss in a home (as well as lowering your emissions and fuel bills).
- While floor insulation can be beneficial, too, especially in homes with suspended timber floors.
- Wall insulation – creating a thermal barrier between the cavities of your walls – can also improve the comfort of your home.
- Windows and external doors are also common sources of heat loss. Adding double or triple glazing to your windows, and draught-proofing external doors, can all go a long way to improving your home's overall energy efficiency.

- **Switching to renewable energy:** Consider using renewable energy sources – such as solar panels, heat pumps and biomass stoves – rather than traditional heating methods to power your home.

These newer, more efficient systems can also lower your costs, as well as reducing your environmental impact.

Even simple changes, such as replacing traditional light bulbs with energy-efficient LEDs, or adding a cylinder jacket to a hot water tank, can help to reduce a property's energy consumption.

Property ratings

Properties in Switzerland are rated for energy efficiency using the cantonal building energy certificate (CECB/GEAK).

- **CECB/GEAK:** The CECB/GEAK assessment takes into account the type of building construction used, insulation, heating and cooling systems, and appliances and electronics in the building. It gives properties a rating on a scale of A (highly efficient) to G (less efficient).
- **CECB/GEAK Plus:** The CECB/GEAK Plus is a more detailed version of the GEAK certificate, providing recommendations for improving the energy efficiency of a property – identifying specific areas where improvements can be made, along with cost estimates and timelines.
- **Minergie certificates:** These labels are the highest energy efficiency standards in Switzerland. Buildings must meet certain standards of energy efficiency, thermal insulation and construction methods to be awarded a Minergie label.

You can contact your structurer or local Canton for more information about CECB/GEAK, CECB/GEAK Plus and Minergie certificates.



Adding value to a property

If you're in the process of buying a property or thinking about enhancing your existing home, it's worth considering that homes with poor energy efficiency are likely to see their values fall over time, especially when it comes to selling – with future buyers potentially preferring properties with a lower carbon footprint and reduced energy bills.

Retrofitting or renovating a property with sustainability in mind can help to maintain – or increase – the value of a property, especially for older properties or those requiring refurbishment.

If you're looking to improve the energy efficiency of a property, there are a number of resources available to help, including your local canton (for information on CECB/GEAK certificates and financial support options) as well as energy efficiency experts, who can advise on the best ways to improve a property's energy performance.

Financial support

Before deciding on the scope of any energy-efficient upgrades to your property, you may want to consider speaking to a credit structurer or financial adviser to explore your options to fund the improvements, which include:

- **Equity release:** Increasing the loan-to-value ratio of your property to release funds.
- **Personal loan:** An unsecured loan.
- **Lombard lending:** A loan secured on your investments.
- **Canton support:** Specific support from your canton, such as grants and subsidies.

A smart investment

Improving the energy efficiency of your home should be seen as a positive step forward – helping you to reduce your environmental impact, as well as saving money on energy costs and potentially increasing the value of your property.