

Can you inflation-proof your house?

Inflation figures mask even higher rising costs of running a household. *Carol Lewis* shows you how to beat the squeeze in every area of your home

Inflation is about more than baked beans and ketchup: you might consider switching from Heinz to own-brand for your groceries but what about the stove you cook the beans on or the fridge you store the ketchup in? They're rising in price too.

The headline inflation figure of 9.1 per cent belies the true rising cost of running a household: we've all seen our food and electricity bills rise, but also increasing in price are ovens, washing machines, fridges, crockery, cutlery, carpets and garden furniture.

The amount by which the prices are increasing varies from a 25.5 per cent rise in the price of garden furniture in the past year to a fall of 7.1 per cent for a personal computer, according to inflation statistics compiled by Aviva, an insurance company — and, by the way, home contents insurance has risen 23.8 per cent in the past year.

A cut to VAT has been mooted as a measure being considered by the government to ease the cost of living crisis. If the tax was cut from 20 per cent to 17.5 per cent on a £200 fridge, it would reduce the cost by just £5. But given that the annual rate of inflation on the



Household costs are on the rise
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cost of a fridge is 12.8 per cent (£25.60 a year), it would be better to buy the fridge sooner rather than wait for a possible announcement by the chancellor in the autumn budget (storing it until you can find a kitchen fitter, if necessary).

Just make sure that your new fridge, or any other appliance, is as energy efficient as possible — products are rated A to G, but also consider the size as this affects running costs. So, for instance, a G-rated 265-litre fridge freezer could cost about £80 a year to run, whereas a

larger 424-litre fridge freezer with a better F rating would be about £90 a year, according to the Energy Saving Trust. Choosing a D-rated fridge freezer over a F-rated unit will save you about £570 in energy bills over the 17-year lifetime of the product, the trust adds.

Other cost-saving tips include using a microwave rather than conventional oven: they are more energy-efficient and cheaper to run; if replacing your dishwasher, switch to a slimline version if you don't need a larger one and save £20 to £30 a year in running costs, plus another

£19 a year by opting for an energy-efficient D-rated one.

Summer is also the perfect time to draught-proof and insulate your home. Draught-proofing around windows and doors is a very cheap way of saving about £45 a year and draught-proofing an unused chimney £65 a year (at a cost of about £20 for a Chimney Sheep). Insulating an

uninsulated hot water tank could save you £145-£165 a year, while increasing the insulation on a hot water tank (from 25mm to 50mm) can save £35 a year — a standard water tank jacket costs about £17. Insulating your loft to 270mm can save £580 a year in a detached house and £230 in a mid-terrace — although this will involve an initial

outlay of £500-£680, according to the Energy Saving Trust.

And finally don't forget the simple things: turning the lights off could save you £20 a year and not leaving TVs etc on standby can save you £55 a year. As your grandmother used to say: "Look after the pennies and the pounds look after themselves." ■

