

Yes, You Can Afford to Green your Home

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Inside Jersey

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When her husband's income as a mortgage broker dropped by half last year, Angela Stelle needed to figure out where to spend less.

The 33-year-old Morris Township resident wasn't willing to forgo organic foods for her two young children, so she cut back on clothes and baby equipment and embraced hand-me-downs.

Now she can't imagine going back to her old ways of shopping.

"A couple of years ago, I bought things because I had the money. It's such a waste," said Stelle. She became a big user of Freecycle, an online exchange where people offer items to others in their community at no charge.

While the recession poses challenges for New Jersey's green movement, it also could help power it, as many discover frugality and planet-friendliness go hand in hand.

Yes, some folks aren't willing or can't afford to shell out extra money for organics, while others have postponed construction projects and big purchases like more fuel-efficient cars. But there's an environmental upside to the economic downturn: In trying to save money, people are lowering thermostats, switching off lights and buying less stuff.

"'Green for green's sake' I don't think will fly in '09. 'Green for frugality's sake' -- that, I think, people will still be able to justify," said Leah Ingram, who writes "Suddenly Frugal," a blog about ways to save money and be gentle on the environment.

Professor Frank Felder, who heads Rutgers University's Center for Energy, Economic and Environmental Policy, believes the recession already has hurt the green movement, as consumers cut back on non-necessities. He predicts more bulk purchases and less investment in energy-saving projects.

"They'll be buying whatever is cheaper because they're trying to pinch pennies," Felder said. "Even if it makes sense to invest in an energy audit or weatherizing your home, they just can't afford to."

Lower mortgage rates could help change that. If homeowners can save money through refinancing, they may invest in energy-saving improvements, especially if the state offers incentives, Felder said.

Another positive is the shift in state and federal policies to build up the green economy.

Despite hard times, the Garden State is pushing for more renewable power. The state energy master plan unveiled in October calls for alternative energy sources such as solar and wind power to account for 30 percent of the overall supply by 2020, and the creation of up to 20,000 jobs in energy conservation and renewable energy.

Already, some 16,400 New Jersey households and businesses voluntarily pay extra to get at least some of their electricity from renewable sources, according to the state Board of Public Utilities.

Growth in the state's 3 1/2-year-old CleanPower Choice Program has leveled off, but board spokesman Doyal Siddell said it was too soon to say whether that is the result of the recession. The board expects about 5,000 new participants this year.

Some residents are turning to energy audits, reckoning that the long-term energy savings will outweigh the upfront expense.

Terri and Mike Jansen paid \$450 in January to have energy consultant Ed Schwartz assess their 1948 Cape Cod in Short Hills. He recommended ways to tighten it up and keep it comfortable, since they are both home most of the time.

Schwartz, owner of Green Living Solutions, snooped around the basement and crawl spaces of the couple's 2,600-square-foot home looking for escaping heat. "What do you want first? The bad news or the good news?" Schwartz asked as he descended a ladder from a crawl space above their garage. They opted for the bad: The insulation had fallen off completely, explaining why their kitchen and a bedroom were always cold.

Schwartz estimated the Jansens would save 40 percent on their \$5,000-a-year bills for heating and lighting their home by spending \$6,000 for insulation and air sealing. The Jansens were motivated both by the savings possibility and doing their part for the environment. The family follows a number of green practices: They replace old appliances with energy-efficient models, use filtered water and reusable bottles instead of buying bottled water, and garden with drought-resistant plants to cut down on sprinkler use in the summer.

Their children, 16 and 11, are well-versed in environmental issues and keep their parents "on track," Terri Jansen said. Now, she said, "when we go to throw something out, we think, is there another use for that?"

Schwartz, whose Bergen County business specializes in green building, has seen a slowdown in renovations and additions but an uptick in requests for energy audits. He noted that the biggest energy wasters are second refrigerators that can cost \$300 a year to run.

Janit London of Glen Ridge runs a year-round organic food co-op, and has been pleasantly surprised that the recession hasn't cost her any members.

"I expected us to see a fall-off, but things are going strong," said London, who launched her Purple Dragon Co-op in 1989. It now has 1,000 members and 70 pick-up points, mostly in New Jersey. (See story on Community Supported Agriculture [here](#).)

London said some members have left, only to return when they discover it costs more to buy organics at grocery stores than to get an allotment through the co-op every two weeks.

Julie Cohen, a food and lifestyle coach, said that since the recession hit, some clients who are new to organic foods have complained about the expense. For those who feel they can't buy everything organic, she helps them prioritize -- explaining, for example, that the grapes and peppers they buy should always be organic, but it's okay to pick up conventional green beans.

"That information is more in demand than it was a year ago," said Cohen, owner of Madnutrition.com.

Ariane Delafosse doesn't believe the recession will put the brakes on the latest environmental movement.

"It may be going through a hiccup while everyone's in a panic mode," she said, though she argues that it is the green economy that ultimately will pull the country out of recession.

Two years ago, the 39-year-old Bernards Township woman launched Community Green Inc. as an online destination where people with interest in healthy food, the outdoors and the environment could meet.

Delafosse's goal was to bring such people together "so they know they're not oddballs for caring." Working through Meetup.com, she arranged hikes, dinners and discussion groups. Now 400 members strong, the group wants to help people move from talking about the environment to action.

Delafosse, a part-time freelance designer, said she gave up a full-time job and big salary as a kitchen designer to focus on Community Green.

"You can cause your life to be a completely different life without giving up that much," she said. "I'm not suffering."

Stelle is no tree hugger, but since she became pregnant with her first child, now almost 3, her environmental consciousness has been evolving. She is replacing incandescent bulbs with CFLs as they burn out, and as she finishes traditional cleaning products, she buys natural alternatives. Passing along items her family no longer needs and accepting others they do has become a part of their life.

"I feel connected to my community through that," she said. "I like to feel we're sharing our resources."

Living Green on the Cheap

"You don't have to buy anything to be green. The key is to reduce," said Latoya Peterson, spokeswoman for the Center for a New American Dream.

New Dream, a nonprofit that preaches responsible consumerism, offers these suggestions for protecting the environment and saving some money:

- * Pack your lunch. Besides being less costly, it spares the waste stream that comes from the packaging of purchased meals.
- * Buy foods that are in season. They're less expensive and weren't transported thousands of miles to get to your local store.
- * Drink water from your tap. Take along a reusable bottle when you're on the go.
- * Reduce the flow on your shower. You don't need to buy a special showerhead. Just use the less-intense settings.
- * Only run the dishwasher and washing machine when you have a full load. If you only have a few dishes, wash them in the sink.
- * Invest in caulk to keep the heat inside your home.