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# Save Hundreds on Your Heating Bill

By Stephanie AuWerter

**BARRING AN UNFORSEEN MIRACLE**, this year's home-heating bills will likely be a lot higher than last year's — which were a lot higher than the year before. According to the Energy Information Administration (EIA), a typical homeowner in the Northeast — where two thirds of oil-heated homes are located — can expect to spend an average of \$1,675 this winter season, a 31% increase over last year. Homeowners who use natural gas will be spending more, too, with the EIA predicting a 46% increase over last year, to \$1,480.

But before you start loading up on some extra pairs of mittens to wear around the house, know this: With a few simple steps, you could slice hundreds off your annual energy tab. Here are five ways to cut costs.

## 1. Schedule a Check-Up

Regardless of the type of heating system you have, it needs an annual check-up by a professional, says Wendy Reed, an Energy Star spokeswoman and U.S. Environmental Protection Agency official. "It's like having your car tuned up," she says. "It's absolutely necessary maintenance that needs to be done on your system. Otherwise it will continue to lose efficiency over time." A small fee upfront will help avoid bigger costs down the line. And annual checkups are also an important safety precaution. (You can download *A Guide to Energy Efficient Cooling and Heating* at the Energy Star web site -- <http://www.energystar.gov/> -- which includes a handy maintenance checklist.)

Keep in mind that if your heat is delivered through a duct system (the most common heating system in the U.S.), you aren't off the hook once your annual check-up is complete. You need to continue to clean or change the filters regularly, says Reed. If your filter is full of dust, your system will have to work harder — thus driving up costs. Generally, filters should be checked monthly, although some filters need to be checked only every three months.

## 2. Buy a Programmable Thermostat

After a cold commute, you like to open your door to a toasty home. And you hate waking up in a cold bedroom. But that doesn't mean you need to have the heat blasting day and night. With a programmable thermostat, you can heat your home at various temperatures throughout the day, allowing the house to be cooler when no one is home or when everyone is asleep, says Mel Hall-Crawford, energy-projects manager at the Consumer Federation of America. You can crank up the heat 30 minutes before it's really needed, and never feel the difference.

Installing a programmable thermostat shouldn't set you back more than \$150 — and you can quickly recoup your costs. According to the U.S. Department of Energy, you can slash your heating and cooling bills by 10% annually just by turning your thermostat back 10% to 15% for eight hours a day.

## 3. Plug Up Leaks

Imagine a water balloon with lots of little pinholes in it. Sure, the holes are small, but that doesn't mean the balloon isn't losing water. Chances are, your house is like that balloon — slowly but surely losing heat to tiny leaks. And a lot of little leaks can add up to one big bill. Doors and windows are the most obvious culprits. But you also should check out electrical outlets, ceiling fixtures, ducts and your attic door, according to the DOE. "If your home has leaks, you're in essence heating the outdoors," says Rozanne Weissman, spokeswoman for the Alliance to Save Energy.

So how do you know you've got problems? Some you can obviously feel. For smaller ones, a simple test suggested by the Department of Energy is to light an incense stick and hold it up near the locations mentioned earlier. If the smoke goes horizontal, you've found a leak. The good news? Plugging up these leaks with caulk or weather stripping (whichever is appropriate) is easy and inexpensive, and you'll start saving immediately. Any hardware or home-improvement store will have the goods.

## 4. Add Insulation

Many homes — particularly those that are more than 20 years old — lose lots of heat because of poor insulation, according to the DOE. And because heat rises, the No. 1 problem area is your attic. (Other areas that could need more insulation are your base-

Many homes — particularly those that are more than 20 years old — lose lots of heat because of poor insulation, according to the DOE. And because heat rises, the No. 1 problem area is your attic. (Other areas that could need more insulation are your basement, crawl space, floor and walls.) Just how much insulation is recommended for each part of your home depends on your climate and your home's design. Insulation is measured in something called an "R-value." The higher the R-value, the greater the insulation.

## 5. Upgrade Your Appliances

If you have home-heating appliances that date back to the Reagan administration or earlier, it could be time to think about an upgrade. Replacing an outdated model with one that has earned the Energy Star label (Energy Star is a joint program run by the Environmental Protection Agency and the Department of Energy) could cut your home-heating costs significantly. Energy Star furnaces, for example, are 15% more efficient than standard models.

Typically you'll pay a bit more for a product with the Energy Star label. But consider this: Starting in 2006, you could be eligible for a tax credit based on your energy-efficient purchase. We won't lie to you: These new tax breaks are confusing, so if you're banking on earning one, you should run it by your accountant beforehand. But the savings can be substantial. For example, you could get up to a \$150 tax credit on a qualified oil furnace.



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