

SHOP BEFORE RENEWING INSURANCE

Don't just automatically renew your home health automobile or other insurance. Review your policy and your coverage annually. Don't forget to add on any new purchases or improvements made to your home. Do a risk assessment and ask your agent for ways to lower your costs.

EASY HOME
SAVINGS TIPS



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Take steps to improve your home security and safety to qualify for better discounts. Make sure your homeowners insurance coverage is adequate. It should accurately reflect your home's current value, condition and improvements.

Shop around to compare prices and services from several reputable companies. Insurance companies are always introducing new products, therefore prices are competitive. Pay premiums semi-annually or annually to save 5-10% the cost of the policy.

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ENERGY AUDITS CAN YIELD BIG SAVINGS

A home energy audit is a way for homeowners to effectively measure their annual energy usage and expenditures in their home. The audit can identify areas of your home which use the most energy as well as check the efficiency of your home's heating and cooling system.

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Check with your local utility company to see if they provide this audit service and at what cost, if any. You can also call an independent energy auditor for a comprehensive analysis. If your home is not using energy at its optimal effectiveness, they may recommend inexpensive ways to cut down on energy cost, as well as home-improvement projects that will help you save.

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BEST SHOPPING OCCASION FOR HOME NEEDS

Save the most on these household items when they go on sale during certain months of the year. Flip over this postcard to check out more information!

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Jan/Feb/Mar: Appliances, carpets, rugs, lamps, China and glassware, furniture, linens, bedding, TVs, garden appliances, housewares.

April/May/June: Appliances, paint, wallpaper, rugs, TVs, furniture, linens, bedding, housewares, draperies, floor coverings

July/Aug/Sept: Appliances, furniture, paint, lamps, rugs, carpeting, curtains and drapes, linens, China and glassware, garden equipment

Oct/Nov/Dec: Furniture, major appliances, rugs, linens, bedding, China and glassware, housewares

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TAKE YEARS OFF YOUR MORTGAGE LOAN

If you want to reduce the principal on your loan, just make one additional mortgage payment each year. Simply divide your mortgage payment by 12. Add this amount to your regular payment each month and apply it to the principal balance. By year end you will have paid an extra payment - all principal.

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You can also create your own payment schedule to add each month - \$25, \$50, \$100.

Check with your lender to make sure there's no penalty for early payoff.

For example, with a 30-year mortgage loan of \$250,000 at 7%, your monthly payment would be approximately \$1,664. But if you add an additional \$140 per month, you can take 6 years off the term of your mortgage and save \$84,900 in interest!

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WATER SAVINGS INSIDE YOUR HOME

There are many ways to save water around your home. Here are just a few to help you save the most:



Energy Efficient Toilets



Energy Efficient
Washing Machine



Check for Leaks
on Appliances

EASY HOME SAVINGS TIPS



Replace old toilets, which consume the most water. Most homes built before 1992 do not have the water-efficient 1.6 gallon per flush toilet. You can check the manufacturer's date stamp inside the back of the toilet.

Replace your washing machine, which is the second largest water user. Look for Energy Star™ rated washers with a water factor at or lower than 9.5. It will use 35-50% less water and 50% less energy per load.

Check for leaks on water appliances and devices around your home and repair promptly. Homes can waste more than 10% of water due to leaking.

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LOWER YOUR LAWN WATERING BILL

When landscaping, consider these tips to lower your water bill:



Don't Overwater!



Establish a Watering Schedule



Use a Drip Irrigation System

EASY HOME
SAVINGS TIPS



Remember the one-inch rule: don't overwater!
Established lawns and shrubs need just need one inch of water a week. To measure, collect rainfall or sprinkler water in a coffee can and measure with a ruler.

Establish a watering schedule to each area of the landscape with timing devices, as well as a rain shut-off device to prevent overwatering.

Use a drip irrigation system to apply water slowly, reducing run-off and promoting deep rooting.

Inspect your sprinklers and drip sprayers regularly for leaks.

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UPGRADE FOR HIGHER ENERGY SAVINGS

When planning home improvements, consider budgeting for these items to give you the greatest energy savings:

Replace an old air conditioner with a high efficiency unit to save you up to 40% in energy cost. Install the unit in a shaded area to consume up to 5% less energy.

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- Seal leaks in ductwork in your attic to save you up to 25%.
- Add attic insulation to an R-30 value to save you up to 30%. An average 15-year old home has between an R-11 to R-15 value.
- Install solar screens on windows that are exposed to direct sunlight.
- Use a programmed thermostat for central air conditioners.

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AVOID LIABILITY CLAIMS FOR DOG OWNERS

According to the Center for Disease Control, 40% of homes have a dog. There are four million dog bites per year, which creates 33% of all homeowners liability claims, resulting in more than \$1 billion in claims per year.

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Consider these tips to avoid having a claim brought against you, which can increase your insurance cost & reduce the availability of your homeowner's insurance:

- Pick a dog breed that's covered by your homeowner's insurance policy. Spayed or neutered dogs are also less territorial.
- Train your dog. Keep your dog on a leash when walking.
- Keep your dog in a fenced-in area and post a warning sign on your property conditioners.

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FIX CREDIT ERRORS FOR BEST RATES

Many people don't qualify for the very best loan rate, unaware that it is due to the errors on their credit report. More than 85% of consumers' credit reports have mistakes on them. These errors can significantly affect your ability to get credit and can increase the rates you pay.

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For example, if you were to obtain or refinance a mortgage loan, it is possible that a negative item on your report could cause your interest rate to increase, costing you additional thousands of dollars per year.

Also, follow up with the companies to correct the errors, and be sure to notify the three main credit bureaus: TransUnion, Experian, and Equifax.

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MINIMIZE COSTLY WATER DAMAGE

Each year, thousands of dollars are lost due to water damage, not to mention the weeks of repair and headaches that follow. Water damage can occur almost anywhere in your home where water-using appliances and features are present. But you can prevent and minimize water damage with a “water alarm” system.

EASY HOME
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This inexpensive early-warning device works the same way as a smoke alarm. When the unit senses the slightest amount of water, it generates an alarm tone that can be heard throughout the house. Other water alarm systems will even shut off the water supply to the appliance when a leak is detected. Check your local hardware stores for the unit the best suits your needs.

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CUT COSTLY REPAIRS FROM DRY WINTER AIR

During the Winter heating season, the relative humidity inside an average home is about 15%. The optimal level should be about 35% to 50%. The dry air can virtually separate hardwood floors, make banisters unstable, loosen drawers, crack furniture, and can even cause musical instruments to go out of tune.

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To prevent costly repairs, use a humidifier to regulate the humidity levels in your home. Since humid air feels warmer, you can even reduce your thermostat to lower your heating bill. Homeowners can reduce their annual heating bill as much as 5% by just reducing their thermostat by 3 degrees. Relative humidity can be measured with an inexpensive humidity meter, which you can find at your local hardware store.

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AVOID OVERPAYING PROPERTY TAX

When you receive your property tax assessment, check for accuracy. Mistakes in assessments can happen, which may increase your property tax bill dramatically. Look for errors, such as incorrect age, square footage, lot size, floor plans, etc. Compare your assessed value with your neighbors' homes.

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If you think your home is over-assessed, consider filing for a tax reduction appeal with your local tax assessor's office. The assessment value is the only part of your tax bill that you may appeal. The other factor is the tax rate, which is set by local officials and cannot be changed. Start your research as soon as you receive the assessment and file the appeal before the deadline.

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WINTERIZING YOUR AUTOMOBILE

Climate changes don't affect just you - they also affect your automobile. Consider these tips to help you through this winter:



Put Car Wax on
Your Headlights



Streak & Squeak-proof
Your Wiper Blades



Prevent Car Doors
From Freezing Shut

EASY HOME
SAVINGS TIPS



-
- Wipe car wax on your headlights. The wax contains special water repellents that will prevent that messy mixture from accumulating on your lights. Lasts 6 weeks.
 - Streak & squeak-proof your wiper blades with rubbing alcohol! Wipe them with a cloth saturated in rubbing alcohol or ammonia.
 - Prevent car doors from freezing shut with cooking spray! Spritz cooking oil on the rubber seals around car doors and rub in with a paper towel.
 - De-ice your lock in seconds with hand sanitizer! Just put some hand sanitizer gel on the key and the lock, problem solved!
-

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