



Heat Your Home for Less Money this Winter

by Andrea Murad

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With many professionals forecasting this winter to be colder than last year, homeowners are going to be feeling the heat on their utility bills.

When the reading on the thermometer drops outside, many dwellers rush to increase the temperature in their homes, which can push energy bills to budget-busting levels. But there are certain home maintenance steps that can help you stay warm and toasty during the cold winter months without pushing up your heating costs.

"There's a lot of little things you can do to increase the heating efficiency [of your house]," says home improvement expert Bob Vila. Whether it's a do-it-yourself home improvement project or upgrading appliances, here are expert tips to keep your heating bills low and your home warm and safe.

Heating Tip No.1: Home Improvement Projects

Upgrades to make your home more energy efficient, like installing insulation or replacing exterior windows, doors roofs, water heaters or furnaces, can be expensive, but some are eligible for tax breaks and will save more money in the long term.

Heating Tip No.2: Check Your Furnace

"Energy companies will give you free home audits to give you an indication of your problem areas—whether you've heat losses, an inefficient furnace, or are burning too much gas or fuel to get to 70 degrees," says Vila.

A furnace that's dirty, not working properly or has leaks in the ductwork or distribution system will blow hot air in the floors and attic instead of the house. "You can repair it easily with duct tape and duct mastic," says home improvement expert Danny Lipford.

Depending on the condition and age of your unit, replacing it may lower heating bills by 30%, according to Lipford, but it'll take many years to realize the return on your investment. He suggests only replacing a unit at the end of its life expectancy, which can be 12 to 14 years. When it's time to replace a unit, he recommends buying one with the highest S.E.E.R. (Seasonal Energy Efficiency Rating) rating that you can afford.

Heating Tip No.3: Insulate Your Attic

Adding insulation is an easy do-it-yourself project that can save money by preventing warm air from escaping, according to Vila. Experts recommend having at least 12 inches of insulation in your attic.

Rolling unfaced insulation without paper is the best money you can spend—you'll get your money back pretty quick, adds Lipford. "During the summer, it keeps hot air from influencing the cold air and in the winter, prevents hot air from escaping."

Heating Tip No.4: Install Programmable Thermostats

A programmable thermostat helps to regulate your home's temperature by setting it according to a schedule to provide heat only when necessary. "When the house is empty, you program the thermostat to go down to 60 degrees when everyone's at work," says Vila.

Heating Tip No.5: Make Windows More Efficient

If your windows are obsolete, a window insulator kit that's made of plastic and double stick tape can help seal them, says Lipford. "This is good for old wood windows or single panes."

Cheaper Alternatives to Heat Your Home

Burning a fire or using a space or quartz heater can help to lower your heating bill, but maintenance and home safety is paramount. If you use a supplemental heating source, Ken Katz, technical director at Travelers Risk Control, suggests keeping papers, drapes, bedding and anything that has the potential to ignite at least three feet away from the heater or fireplace. "Even if it's fire retardant, it doesn't mean that it won't burn, just that it's harder to ignite," says Katz.

To keep the air in your home safe, "a carbon monoxide detector should be a must in your home if you're using any supplemental heating devices," says Katz.

Use your fireplace. Many cities and ordinances restrict the use of fireplaces because of air pollution concerns and Lipford claims the vast majority of fireplaces are inefficient since a lot of the heat goes right out the chimney. "Manufacturers are creating fireplace systems that are far more efficient but they're still not the best way to heat a home especially if you're paying for wood."

If you choose to use your fireplace, only burn seasoned wood that's been cut and dried for eight months, says Lipford and avoid burning softwoods like pine that burns quickly and creates heat that's too intense, as well as treated wood because of the pollution. Stack firewood away from your house since it can trap moisture and is a breeding ground for insects and rodents.

If you use synthetic logs, "read the instructions, don't break it apart and burn only one log at a time," cautions Katz. He also doesn't recommend using lighter fluid to start a fire or burning wrapping paper or excessive amounts of paper. Overbuilding a fire could ignite the creosote in the chimney, says Katz.

When the fire's burning, close the glass door or metal mesh screen so embers stay inside the fireplace and keep the flue open so the smoke doesn't back up into the house. "After using the fireplace, make sure ashes are completely cool and dispose them in a metal container," says Welther.

Fireplaces require maintenance, before and after the heating season. "Have your chimney professionally inspected at a minimum every two years," says Bob Welther, assistant vice president of risk consulting at ACE Private Risk Service. Inspectors look for a build up of creosote, as well as cracks in the chimney itself that allows heat to escape and get into places it's not supposed to.

Only heat certain rooms. "If you're only in a few rooms, you may want to turn the heat off and heat those few rooms," says Lipford. You can save money by turning the heat down to 60 or 65 degrees and using a good quality space or quartz heater in the areas you're occupying.

Space heaters are much safer now because of the required feature of automatically turning off if knocked over. Experts recommend thoroughly researching all your space heater options before one that is approved by Underwriters Laboratories (UL) and has strong reviews. If you're unsure whether to replace your unit, call the manufacturer to ask if there are any updates, says Katz.

Always keep a heater on ceramic tile rather than carpet and don't put heaters on tables, says Katz. "Keep kids and pets away and avoid wet or damp locations like a bathroom." Experts suggest turning heaters off when you leave a room or your house and to never to sleep with a space heater that is still on.

Katz suggests plugging heaters directly into a wall outlet and if you use an extension cord, use one that's the same size or a larger diameter than the appliance's cord.

Small things make a warm difference. On a sunny day, open the curtains on your windows and take advantage of heat gain from the sun, says Lipford.

He also suggests reversing ceiling fans and running them on low to recirculate the warmer air at the top of the room.

When you're having trouble keeping an old house warm and toasty, "turtlenecks and sweaters should be standard," suggests Vila.

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