

This Old House

59
little ways to
save \$\$\$
at home

Small Upgrades, Big Impact

vintage fixtures
warm finishes
easy trimwork

**More
Ideas,
New
Look!**

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50 Nifty Tricks for Big DIY Savings

by Josh Garskof

photographs by Wendell T. Webber

Remember when the tightfistedness of relatives raised during the Depression was amusing? Our grandparents' certificates of deposit and plastic couch protectors seemed downright quaint when our own home-equity and retirement portfolios were ballooning. Suddenly, though, the pot-roast-and-potatoes ethic doesn't seem quite so kooky. We'd even say it's worthy of a salute. So tip your cap to all your penny-pinching kin and read on for the best why-didn't-I-think-of-that ideas for shrinking your household expenses, from getting free trees from your town's public works department to installing an under-sink filter to cut costs on pricey bottled water.





**Buy firewood
in the spring
and season
it yourself
to save \$100
per cord.**
See p. 91

Save up to \$50

1 Shorten your dryer-vent hose. First, disconnect it and vacuum it out. Then trim the hose length so that it's just long enough for you to pull the dryer a few feet out from the wall. A short and unobstructed line makes your dryer run more efficiently.

COST Free.

SAVINGS \$25 a year on electric, gas, or propane.

BONUS Your clothes will dry about 20 percent faster.

2 Borrow specialized tools—gas-powered post-hole diggers and table-mounted routers—from a DIYer in your area for a small fee. Go to zilok.com for far better deals than rental retailers offer.

COST \$1 to \$100 per day.

SAVINGS \$50 or more for the same tool at a rental center.

BONUS Getting to know fellow renovators in your neighborhood with whom you can swap tips.

3 Close closet doors to lower the square footage you're heating (and cooling). Shuttering closets along exterior walls also helps to insulate the house.

COST Zilch—although it may take a few minutes for your clothes to reach room temperature before you put them on.

SAVINGS About \$50 per year off your energy bills.

BONUS You and your guests won't see closet clutter.

4 Choose one neutral trim paint for the entire house rather than buying a gallon of a particular color for each room and using only a fraction of each can.

COST You have to forgo the trendy color combos in the paint

manufacturer brochures.

SAVINGS \$50 on paint for three rooms.

BONUS Crisp white trim is always in style, and you'll never have to rummage around for the right can for touch-ups.

5 Sign up for your utility's time-of-use plan. Many regional power suppliers offer rebates for reducing electricity consumption during periods of peak demand.

COST Washing clothes and dishes at night during nonpeak hours, and turning the thermostat up or down a couple of degrees during a cold snap (or heat wave).

SAVINGS \$25 to \$50 per month on your energy bills, depending on the season.

BONUS You're easing the strain on the power grid—and lowering the odds of a blackout.

6 Make your own cleaning solutions using inexpensive kitchen staples, such as white vinegar and baking soda. See thegreenguide.com for recipes.

COST A few bucks in extra pantry supplies.

SAVINGS \$50 or more per year on commercial cleaners.

BONUS Cleaners that don't contain harsh chemicals are healthier for your household.

7 Turn down the thermostat on your water heater. It's probably set at 140 degrees F to shorten the wait time for a steamy shower. But 120 or even 110 degrees is plenty hot.

COST A few minutes with a screwdriver in the utility room.

SAVINGS \$30 or more per year on gas, oil, electricity, or propane.

BONUS Your kids are less likely to scald themselves if the max water temperature is 120.



8

Install dimmer switches and use energy-efficient halogen bulbs, rather than incandescents. Dimmable CFLs are even thriftier, but some flicker at low power.

COST \$10 per switch at homedepot.com, \$5 for a Philips Halogen bulb at bulbs.com.

SAVINGS \$20 per fixture on electricity over three years.

BONUS Halogens tend to outlast incandescents, saving more money over the long haul on replacement lights.

cost-cutting lighting ideas

See the step-by-step for installing a dimmer, and print a buyer's guide to getting the right energy-saving bulb for your light at thisoldhouse.com/bonus

9 Replace central-air-conditioning filters every month during the summer to keep air flowing freely through the ducts and reduce strain on the blower motor.

COST About \$11 for three filters.

SAVINGS \$40 or more on cooling costs.

BONUS New filters keep dust and mold from collecting on condenser coils, extending the equipment's life.

10 Get your chimney swept in the summer for an off-season price.

COST Just a little forethought.

SAVINGS \$50 per flue.

BONUS Get the job done at your convenience because sweeps' schedules are wide open.

11 Use your microwave instead of your range; it consumes half the power.

COST \$15 for the Microwave Gourmet cookbook at amazon.com.

SAVINGS \$40 or more per year on electricity or gas.

BONUS Having dinner ready in a fraction of the time.

12 Use your laptop. It runs on batteries, which use 80 percent less electricity than a desktop computer.

COST Being vigilant about unplugging the battery charger once your computer is juiced so it doesn't sap unnecessary energy.

SAVINGS \$30 per year off your electric bill.

BONUS You can relax on the sofa while perusing coupon sites.

13 Insulate hot-water lines. Preformed foam tubes fit right around the pipes, thanks to

a slit along their length.

COST 29 cents to 35 cents per foot of insulation, depending on pipe dimensions, at efi.org.

SAVINGS \$50 per year on energy.

BONUS Halving the wait for hot water to reach upstairs faucets.

14 Set up a makeshift kitchen when a remodel project temporarily leaves you without a cooking area. All you need is a prep surface, microwave, coffeemaker, and fridge.

COST Nada. (Get the work crew to help move your fridge.)

SAVINGS \$50 per day on take-out and Starbucks coffee.

BONUS You won't pack on extra pounds from stuffed-crust pizza.

15 Choose a light-colored roof. Using pale shingles particularly if you live down south will reduce the solar heat your roof absorbs, reducing the need for air conditioning. Up north, the cooling benefit is offset somewhat by the loss of solar warming in the winter.
COST The same as dark roofing.
SAVINGS \$40 per year or more.

on summer cooling costs.
BONUS Your "cool roof" may earn you a utility company rebate.

**Save
up to
\$150**

16 Get your fall yard-cleanup crew to clear your gutters instead of having a gutter guy make a special trip.
COST \$100 for your lawn crew.
SAVINGS \$200 or more that you're not paying the gutter guy.
BONUS There's no risk of gutter gunk being dumped onto your lawn after all the leaves have been blown and bagged.

17 Set your computer to sleep—not just the monitor, but the hard drive, too—so that it automatically dims after 10 minutes of nonuse.
COST It may doze off when you don't want it to and you'll have to punch a key to wake it up.
SAVINGS \$75 per year off your electric bills.
BONUS Like people, screens and hard drives age more gracefully with plenty of rest.

18

Wait to replace your grill, lawn mower, or patio furniture until the fall, when stores mark down their inventory to make room for holiday decorations and snowblowers.
COST Making do with what you have this summer.
SAVINGS \$150 or more per item.
BONUS Retailers—especially online ones, such as target.com—often provide free shipping on leftover warm-weather gear.

19 Shop for phone, electric, and cable service at whitefence.com; it's like Travelocity for utilities. Enter your ZIP code and compare rates offered by providers in your area.



more
off-season deals



How to score the best buys
on plants, tools, and more at
thisoldhouse.com/bonus



free tree-care clinic

Find videos and stories on purchasing, planting, pruning, and keeping a tree in good health at thisoldhouse.com/bonus

COST A few minutes online.
SAVINGS Up to **\$150** per year on your utility bills.
BONUS The switch to a new carrier can usually be made without an in-home service call or fee, and you can keep your old phone number.

20 Prune that overgrown rhododendron rather than replace it. If the shrub is blocking your front windows, cut it down to 18 inches high in late March. It'll regenerate into the plant you want with routine maintenance in one to two years.

COST 1 hour with pruners.
SAVINGS **\$100** to **\$200** for each new mature shrub you don't have to buy.
BONUS Because the plant is already established, it won't need the intensive watering a new specimen requires during its first growing season.

21 Buy a deluxe battery recharging station and stop using disposables. A combo unit keeps a supply of AA, AAA, C, and D batteries at the ready.

COST A one-time investment of \$40 for the La Crosse Technology BC-900 AlphaPower charger and assorted NiMH batteries (the best kind) at amazon.com.

SAVINGS As much as **\$100** per year on disposables for dozens of tools and gadgets.

BONUS Never again having to raid your kid's battery-operated toys to power up the TV remote.

22

Plant a deciduous tree on the south, west, or east side of your house. Once mature, it'll shade your roof and cut your cooling costs by up to 30 percent.

COST \$25 to \$70, depending on the tree species, at fast-growing-trees.com.

SAVINGS About **\$120** per year on air-conditioning.

BONUS The tree drops its leaves each fall, so you'll still get the warming benefit of winter sun.

23 Skip extended warranties. They're a hedge against the cost of repairing everything from LCD TVs to furnaces. But odds are that you'll never make a claim.

COST If something breaks, haggling with the manufacturer to get it fixed for free or paying for repairs out of your own pocket.

SAVINGS \$50 to \$200 per warranty that you don't buy.

BONUS Not getting snagged by the fine print. Warranties may exclude your particular problem or contain a depreciation clause, meaning the product's value goes down as it ages—and hence, the payout shrinks.

24 Comparative shop online for everything from light fixtures to fridges. Then ask your local retailer to match the lowest price you find. Sears, for example, will match most online quotes for appliances and even reduce it by 10 percent of the difference between their advertised price and the better deal you found.

COST A few minutes surfing the Web, plus some printer ink.

SAVINGS \$150 off a new French door-style fridge.

BONUS Better customer service than you'll get online, and no worries about shipping charges or mail-order returns.

25 Install a ceiling fan. In the winter, run it at low speed in a clockwise direction to recirculate the warm air that rises to the ceiling. This will allow you to lower the thermostat a couple of degrees.

COST About \$200 for the fan.

SAVINGS \$100 per year off your heating bills.

BONUS Reverse the fan direction in the summer and the airflow creates a windchill effect, making you feel cooler.

26 Get gently used tools, electronics, and furniture from freecycle.org, an online community of folks who swap what they no longer need for stuff they can't do without.

COST Your fellow Freecycleers expect you to donate items, not just take freebies.

SAVINGS \$75 or more for a new-to-you wireless router for your computer.

27

BONUS Freeing up space in your garage and helping reduce the millions of tons of waste dumped into landfills each year.

Save
up to
\$250

28 Comb through your contractor's bid

in search of places where he overestimated your job. For example, if the bid includes installation of a bathroom basin, vanity, and countertop but you've got a pedestal sink, point out the error and ask for a lower price.

COST Time reviewing an itemized estimate.

SAVINGS Easily \$200 or more.

BONUS Using the money you saved to splurge on that high-end overhead light fixture you thought you couldn't afford.

winter wood tips

How to split, stack, and burn your logs efficiently to make the most of your chilly-weather investment at thisoldhouse.com/bonus

Buy firewood in the spring when it's cheap. Logs will dry out and be ready to burn by the time snowflakes fall.

COST Time stacking wood in a dry spot outdoors so that it can season in the open air.

SAVINGS Up to \$100 per cord.

BONUS In the off-season, you won't run into any shortages of your favorite hardwood.

29 Plug in a SmartStrip.

Three-quarters of the energy that electronics burn is consumed when the equipment is turned off. Rather than unplug items after every use, hook them up to a SmartStrip surge protector, which automatically kills power to electronics when you turn them off and returns it when you switch them back on.

COST \$31 for a seven-outlet strip at smarthomeusa.com.

SAVINGS As much as \$240 per year in energy costs.

BONUS Two always-hot outlets ensure that slow-to-reboot devices like your digital cable box can be left on all the time.

30 Raise the deductible on your homeowner's insurance from \$250 to \$1,000.

COST Potentially \$750, but only if you make a claim.

SAVINGS \$200 per year or

more if yours is a high-value home.

BONUS You won't be tempted to make a nitpicky \$400 claim, which could lead to a rate hike.

31 Toss the extra fridge.

It's likely more than 10 years old, inefficient, and sapping tons of electricity. Many utility companies collect old fridges for free or even pay money for them.

COST No more stocking up on extra frozen waffles and OJ.

SAVINGS As much as \$200 per year off your electric bill.

BONUS Your garage or basement just got a lot bigger.

32 Install a shower timer in the kids' bathroom. The battery-operated device limits showers to 5, 8, or 11 minutes.

COST \$115 at showermanager.com. (You can install it yourself.)

SAVINGS \$200 or more per year.

BONUS Speeding your kids'



morning routines eases the struggle to ensure they (a) eat breakfast, (b) brush their teeth, and (c) make it to the bus on time.

33 Do your own energy audit. Pick up Black & Decker's new Thermal Leak Detector to find weak spots in your home's "insulation envelope." Fixes are often as simple as installing foam gaskets under switch plates and outlet covers (\$3 for 10 gaskets at reducemyenergy.com) and adding new weatherstripping around your entry door (\$3 for 17 feet of self-adhesive foam strip at lowes.com). **COST** \$40 for the leak detector at blackanddecker.com (available in March). **SAVINGS** \$160 or more per year in energy costs.

BONUS In addition to lower bills, you'll feel fewer drafts, which will make your house more comfortable year-round.

34 Schedule a furnace or boiler tune-up every year to boost its efficiency. **COST** \$100 to \$150. **SAVINGS** \$200 per year in energy costs.

BONUS Tune-ups remove scale, soot, and corrosion, postponing repairs and extending the life of your heating plant.

35 Get the contractor discount on home-improvement products. Many local dealers offer a 5, 10, or even 15 percent discount to tradespeople. So, for example, drop the name of your plumber when buying new bath fixtures. Don't have a pro? Explain that you're contracting the job, and ask if they'll extend the discount. **COST** Occasionally you may have to do a bit of sweet talking. **SAVINGS** Easily \$250 for a new tub, sink, and toilet suite.

BONUS Once you get in the seller's computer as having received the discount, you likely won't have to ask again.



36 Cancel your phone line and replace it with a magicJack, a tiny gadget you insert into your computer's USB port, instantly transforming the broadband access you're already paying for into free phone service. **COST** \$40 for the device and one year of service, \$20 per year after that.

SAVINGS \$400 or more per year on land-line phone service. **BONUS** You get unlimited calling, with free long-distance in the U.S. and Canada, and the company says it's about to roll out a feature that allows you to keep your existing phone number.

37 Start wisteria, crape myrtle, or other ornamental landscape plants from cuttings of a family member's or neighbor's plant (with permission, of course). **COST** \$10 for rooting hormone and potting soil at the local nursery, plus a few years of patience as the plant matures. **SAVINGS** \$300 or more for a nursery-grown plant.

BONUS You can carry on a family tradition by putting an offspring of your grandfather's prized redbud in your own backyard.

38 Install an under-sink water filter, and stop buying expensive bottled water. **COST** \$55 for the DIY-friendly Kenmore Single Undersink

Drinking Water System at sears.com.

SAVINGS \$360 per year on purified water.

BONUS Reducing the environmental impact caused by the manufacture and disposal of plastic bottles—as well as shipping them to your home from far-flung places like Fiji.

39 Install a wireless light switch. Simply attach a battery-operated device to the wall and screw its receptor into the lamp socket, which then receives the bulb.

COST \$27 for the Carlon Wireless Light Socket Switch at smarthomeusa.com.

SAVINGS \$250 to \$300 to have an electrician install a switch and snake in wiring.

BONUS You won't need to patch or paint any holes in the walls.

40 Appeal your property tax assessment yourself. One in three homeowners who do so are successful in getting their fees reduced, according to the National Taxpayers Union.

COST \$7 for a *How to Fight Property Taxes* brochure at ntu.org.

SAVINGS As much as \$400 per year off your tax bill.

BONUS The tax reduction will last for many years to come.

41 Work with a designer— lighting, kitchen, bathroom, or interior—from the retailer where you intend to buy your products. Many stores, such as Ethan Allen, offer the service for free, while others rebate the pro's fee against your purchase.

COST Nilch.

SAVINGS About \$300 per hour that you would otherwise pay for a consultation with an

independent designer.

BONUS These in-store folks know their products well and know what'll work best where.

42 Get free mulch and compost at your town's yard-waste recycling center.

COST \$30 for pickup truck rental.

SAVINGS \$300 for all the amendments you'll need to fortify and cover your raised beds and foundation plantings, per 1/4 acre. **BONUS** Unlike bagged products from the home center, compost comes from leaves collected by your neighbors and the mulch from town tree pruning, so there's little risk of introducing non-native pests or weeds.

43 Cancel your trash pickup service if you currently pay a private company to cart away your refuse. Bring it to the dump yourself.

COST A few tanks of gas per year. **SAVINGS** As much as \$450 per year to the garbage man.

BONUS There's no better place to meet fellow townspeople or hear the latest gossip.

44 Lock in a price cap for your heating oil or natural gas when prices are low to protect yourself from rate hikes over the coming months. Check prices at your supplier's website. **COST** Some utility companies charge a lock-in fee.

SAVINGS \$500 or more on energy costs—if prices climb significantly.

BONUS Because you're taking cap and not paying a fixed price, you won't lose out if prices drop as they did last fall.

45 Replace worn-out air-conditioning equipment (or install a new system) in the winter, when HVAC guys offer discounts to drum up jobs.

off-the-shelf projects

Get the 411 on using in-stock kitchen cabinets to make a window seat and on building up basic trim for custom-look door casings at thisoldhouse.com/bonus

48

Choose in-stock materials, including tile, wood flooring, entry doors, or cabinetry, when remodeling. Retailers want to empty their warehouses, which means you'll pay less for the same quality as special-order stuff.

COST Fewer choices, but that can be good when you're looking at a thousand different tile options.

SAVINGS \$300 or more on home-improvement items.

BONUS Not having to wait three weeks for the product to arrive.

49 Pay your property taxes yourself instead of having your mortgage lender do it. If you have good credit, ask your lender if you can set up your own escrow cushion in an FDIC-insured savings account, such as those at ing.com. These earn around 3 percent interest.

COST None.

SAVINGS A check for \$500 or more from the mortgage company, which is probably holding two months' worth of tax payments in escrow—plus you'll earn better interest in your own escrow account than what your lender credits you.

BONUS Paying your taxes every six months (or every three, depending on the town) instead of with your monthly mortgage, gives you more cash-flow flexibility.

50 Buy a new furnace or water heater. The 2008 federal economic bailout package includes tax credits for energy-saving upgrades made in 2009.

COST Between \$500 and \$3,000, including installation, heavily offset by the money you'll save on fuel.

SAVINGS As much as \$500 in federal credits, which come right off your tax bill.

BONUS You may also qualify for state credits as well as rebates from your local utility company. Find out at dsireusa.org. ■

COST You'll have to keep an eye on the calendar—spring may be closer than you think.

SAVINGS Perhaps \$500.

BONUS Air-conditioning makers typically provide off-season rebates on the equipment.

46 Get a free tree. Many municipalities gladly provide and plant ornamental trees in the swath of grass between the sidewalk in front of

your house and the street.

COST Just a phone call to your town's public works department.

SAVINGS \$300 you don't have to pay for the tree and a professional landscaper to plant it for you.

BONUS You get free advice from an arborist on which flowering trees will thrive best along your property's border, given such factors as sidewalks, power lines, and snowplows.

47 Pay your January mortgage bill in December to take the interest and property tax deductions in the current tax year.

COST Freeing up cash flow to mail your check early. (Make sure the bank processes it before the end of December.)

SAVINGS About \$500 on taxes.

BONUS Lowering your taxable income may qualify you for child tax credits, Roth