



# Real Estate Matters

Silver Edition. News & Issues for the Mature Market

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## “Greening” Your Home as a Cost Savvy Senior

After all the Earth Day celebrations and the media hoopla surrounding the events in April, maybe you feel guilty about even stepping out of bed each day and turning on a light. Or you’re simply overwhelmed by the information and think the steps to a better environment (also called greening) are too complex or expensive.

But you needn’t diminish your lifestyle or make radical changes to live a greener life. In fact, you can implement small solutions to save you energy and as a cost conscious Senior, hold onto more of your money, all while doing a good turn for the environment.

Here are some strategies:

**Federal Tax Incentives:** The Energy Policy Act of 2005 (EPACT) allows you to get a tax credit of up to \$500 for buying and installing products, such as energy-efficient windows and doors, insulation, roofs, and heating/cooling equipment. The changes must be made to your principal residence, and the tax credits apply to improvements made between January 1, 2006 and December 31, 2007. For more information, visit <http://www.energy.gov/taxbreaks.htm>

### Lighting:

- Turn off unneeded lights.
- Consider swapping traditional light bulbs for compact fluorescents (CFLs). Though the initial cost of CFLs is higher, they last much longer than incandescent bulbs and use less energy, so you’ll save money over the life of the bulb. As an example, by replacing just one incandescent light bulb with a CFL, you could save \$88.90 over the life of that bulb. You can calculate the savings you’d realize by using CFLs at <http://www.onebillionbulbs.com/PromoteEnergySavingsCalculator.aspx?frame=Detail>
- Rather than lighting an entire room, consider task lighting. That is, use just a lamp for reading or operate only the under-cabinet lighting when working in the kitchen.
- Use timers to automatically turn lights on and off

at a set time. It’s a good way to boost home security without leaving lights on all night. The same approach can be used for outdoor security lights.

- Install motion sensors outside so that security lights turn on when movement—someone walking up to the door, for example—is sensed, versus keeping a bulb burning all night.

### Water:

- Take shorter showers
- Install low-flow showerheads to reduce hot water usage. Two-and-a-half-gallon-per-minute showerheads, costing about \$10 to \$20, **can reduce water consumption by one-third to one-half.**
- Lower the thermostat setting on your water heater. According to the U.S. Department of Energy, each 10° reduction in water temperature can reduce energy costs by 3% to 5%.

**Appliances:** Home appliances can be energy hogs, so when it’s time to replace appliances, consider purchasing those with the ENERGY STAR® label. Below are some energy reduction ideas you can use everyday:

- Preheat ovens only when it’s absolutely necessary.
- Don’t open the oven frequently to check on food. Opening the door causes the temperature to drop each time and requires extra energy.
- Plan ahead and make multiple meals at once
- Reheat food in the microwave or toaster oven, rather than using the oven.
- Use the proper size burner for the task. It’s wasteful, for example, to simmer a small pan on a giant flame.
- Do only full loads and use cold water for clothes washer.
- Wash only full loads in the dishwasher. Cut energy consumption by letting the dishes air dry, versus using the heat-dry setting.
- Automatic ice-makers and through-the-door dispensers increase energy use by 14% to 20%, according to Flex Your Power.
- Clean refrigerator coils to improve operational efficiency.

-A full refrigerator retains cold better than an empty one.  
-Keep the refrigerator's temperature between 35° and 38° and freezers at 0 degrees Fahrenheit.

#### **Heating and cooling:**

-Install a programmable thermostat that automatically keeps the heat lower when you're out or asleep.  
-Raise the temperature in the summer and lower it in the winter.  
-Keep your filters clean. Dirty filters can restrict airflow and can cause your HVAC system to run longer than required to heat and cool your home.  
-Don't let cooled or heated air seep out. Use weather-stripping and caulking to seal doors and windows, especially important in the hot summer months ahead.

There's an abundance of information online about saving energy and improving the environment. Here are some useful sites:

#### **Green cleaning—**

(<http://www.theworldwomenwant.com/yourworld/home/cleansers.php?page=cn>) The site illustrates ways to save money and reduce the chemicals in your house by making your own cleaning products

with commonly found products, like baking soda. Database of State Incentives for Renewables & Efficiency (<http://www.dsireusa.org/>)--You can find state, local, utility, and federal incentives for renewable energy and energy efficiency.

#### **Flex Your Power--**(<http://www.fypower.org/>)

Universally applicable ideas from California's statewide energy efficiency marketing and outreach campaign site offer an array of no- and low-cost energy saving tips as well as product information and guidance on financial incentives for greening your environment. If you're on a fixed income, see "Save on a Tight Budget."

**Energy Star**—(<http://www.energystar.gov/>) It is a joint program of the U.S. Environmental Protection Agency and the U.S. Department of Energy that aims to save dollars and the environment through energy efficient products and practices.

The Home Energy Saver--(<http://hes.lbl.gov/>)--You can type in your zip code, some facts about your home (size, number of windows, and so forth) and energy use, and the calculator will show the changes you can make to reduce energy consumption and save money.

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