

Cutting Family Housing and Utility Expenses

Nancy G. Frecks, Extension Educator
Kathy Prochaska-Cue, Extension Family Economist

This guide, one in a series on consumer financial management, helps show how to cut family housing and utility expenses.

Housing

- Before you miss a mortgage payment, contact your lender to work on an alternative payment plan. The lender may be willing to let you pay interest only or even miss payments until the crisis is over.
- Ask your landlord if you can work at maintenance, office, or other types of tasks in exchange for part or all of your rent payment if you have a financial crisis. Offer to do lawn or yard work, housework, babysitting, painting, repair work, or other use of any talent or skill you or other household members may have.
- Look at total housing costs (utilities, taxes, insurance, maintenance, and transportation to the facilities you use). Could you find a cheaper place to live? Be sure to figure in the costs of moving, such as utility deposits.
- Rent-free or reduced-rent housing may be available in exchange for managing the rental units or offering to do maintenance or yard work.
- If you have extra space, consider renting out part of your housing. Check local housing codes or zoning restrictions before doing this.
- Rent a spare room or share your house and rent or mortgage payments with others. If you rent, check with your landlord first to see if you can have a roommate or housemate.
- Move in with relatives for a specified time span. Agree to terms and conditions beforehand.

- Maintain your home. Make minor, low-cost repairs so they don't become major, expensive repairs. Do the work yourself or trade skills with someone else.
- Check to see if you qualify for subsidized housing if you're having trouble making ends meet.

Utilities

- Contact utility companies to work out a payment plan before bills are past due.
- The utility company may offer "heat loss analysis" for free or reduced cost to their customers. Increase insulation if the analysis shows the benefits outweigh the costs.
- Turn your water heater down to a lower setting (120°F). Check hot water usage.
- Wrap the water heater in an insulating blanket.
- Insulate heating/air conditioning ducts when they are located in an unheated space such as attics, crawl spaces, and garages.
- If you have a separate freezer, empty it and unplug it. If you are using it, keep it full. Use containers of water to fill empty space.
- Use lower-wattage bulbs in lamps, or switch to three-way bulbs so the lowest level of light can be provided when bright light is not necessary for reading.
- Switch to compact fluorescent lighting wherever possible. It usually uses less electricity than incandescent lighting.

- Change furnace filters monthly during the summer, less often for the rest of the year.
- Turn off lights when you don't need them or leave a room.
- Line-dry or drip-dry clothes to avoid the costs of full drying with a dryer and ironing.
- Whenever possible, use a dutch oven, slow cooker or microwave for food preparation. If you're frying food, use an electric frypan — stove burners use 3 ½ times as much energy as an average frypan. If using stove burners, set them on medium and be sure to use the proper size pan.
- Cook several foods together, such as meat, carrots, and potatoes.
- Using the oven? Plan to do necessary baking at the same time or shortly afterward to conserve energy. In the summer, avoid baking during the heat of the day.
- Keep room and closet doors closed so that space is not heated or cooled unnecessarily.
- Close heating vents in rooms you don't often use, except when this would cause moisture problems or when inside walls are not insulated, causing warm air loss to cooler rooms.
- Use weatherstripping or tape to seal door and window frames.
- Dress warmly so that you can set the thermostat lower. Turn down the thermostat when no one is home and again at night when you go to bed. Install a programmable thermostat.
- Use window shades or insulated drapery liners at windows during the heat of the day in summer and during the coldest hours in winter. In cold months, let in as much sunlight as possible, and use storm windows or plastic covering on windows.
- Stop door drafts by putting rugs or towels along the bottom.
- Use fans rather than air conditioning. Use ceiling fans year-round by reversing the direction of rotation according to the season.
- Don't let water faucets drip, particularly hot-water faucets.
- Limit water for showers and baths. If you can adjust the water pressure in the shower head, use the minimum spray with the maximum pressure.

- Wash clothes and run dishwasher only when you have a full load. Air-dry clothes and dishes whenever possible.
- Do cold-water laundry when appropriate (white items will turn gray over time if always washed in cold water) and cold rinses for all loads.
- Discourage family members from continuously running the water while washing dishes or brushing teeth.
- Plug televisions, VCRs, computers and other home electronics into power strips; turn off the power strip when not in use (unless a timer or clock would also turn off). Electronic items plugged in all the time use what is known as "ghost electricity." As long as it is plugged in, it still draws power, even when not in use. Examples include computers, microwaves, coffee makers, toasters, cell phone chargers, lamps, etc.

Telephone

- Contact the phone company before you miss a payment to see if you can work out an alternative payment plan.
- Contact the Public Service Commission to see if you qualify for the Nebraska Telephone Assistance Program.
- If you pay for calls by length of call, make a list of what you need to discuss before calling and keep within a time limit.
- Ask both landline and cell phone companies for hints on reducing your bill.
- Make all long distance calls when rates are lowest or if you have "free" long distance on your cell phone, use it instead.
- Dial numbers directly. Don't use a long distance operator unless absolutely necessary.
- When using long distance phone cards, be sure you know the rules associated with each card. Not all cards are alike.
- Consider if you need both a cell phone and a landline.

Home Furnishings

- Make do with what you already have. Get furniture inexpensively at auctions, warehouses, thrift stores, such as Goodwill Industries, discount stores, and from family and friends who have discards, yard sales, and other recycling alternatives.

- Keep carpets and upholstered furniture vacuumed and clean to prevent wear of fibers by soil particles. This extends the life of home furnishings.
- Buy unfinished furniture to paint or finish.
- Create a new look by rearranging furniture or moving pictures and accessories to a different room. Reupholster or slipcover furniture instead of buying new.
- Rent or share cleaning equipment that is used infrequently.
- Paint a room yourself as an inexpensive way to give your home a “new look” without costly redecorating.

Cleaning Supplies

- Chlorine bleach is a good disinfectant and toilet bowl cleaner. Baking soda also works well as a bowl cleaner.
- To clean windows and mirrors, fill a spray bottle with windshield washer solution, vinegar and water, or ammonia and water solution, spray on surface and wipe.
- Baking soda removes baked-on grease spots on the range.
- Wash walls this year instead of repainting.
- Reduce how often you use disposable products: paper towels, paper plates, and paper napkins.

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