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NF91-26 Cutting Housing, Utilities, Telephone, Furnishings, Cleaning Supply Expenses

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Cutting Housing, Utilities, Telephone, Furnishings, Cleaning Supply Expenses

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Housing

- Contact your lender before you miss a mortgage payment to work out an alternative payment plan. The lender may be willing to let you pay interest only or even miss payments until the crisis is over.
- Work with your landlord offering to do work in exchange for part or all of your rent payment while you have a crisis. Offer to do lawn or yard work, housework, babysitting, painting farm buildings, do repairs, or use 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 less costly place to live? You will need to figure in the costs of moving such as utility deposits.
- Rent free or reduced-rent quarters for managing apartments or offering to do some of the maintenance or yard work for the owner are ways to limit housing costs.
- If you have extra space where you live, consider renting out a part of it. Local housing codes or zoning restrictions may prohibit this.
- Move in with relatives for a specific time span. Agree to terms and conditions beforehand.
- Maintain your house. Make minor repairs so they don't become major ones. Do work yourself or trade skills with someone else.
- Rent a spare room, or share the house — and the mortgage payments — with others.

- Check and 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 delinquent.
- Turn your water heater down to low setting (140° F). Check hot water usage. This is one of the best ways to cut down on energy use for most families.
- If you have a separate freezer, empty it and unplug it. If you are using it, keep it full. Containers with water can be used to take up empty space.
- Reduce wattage of bulbs in lamps, or switch to three-way bulbs so lowest level of light can be provided when bright light is not necessary for reading.
- Switch to fluorescent lighting wherever possible. It usually uses less electricity than incandescent lighting.
- Change your furnace filters every 3-6 months.
- Turn off lights when not in use.
- Drip dry clothes to avoid costs of dryer and ironing.
- Use burner on range and dutch oven for food preparation. Cook several foods together (pot roast, carrots, and potatoes). Set burner at medium temperature. Use electric fry pan whenever possible. Stove burners use 3-1/2 times as much energy as an average electric fry pan.
- When using your oven for meal preparation, 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 that are not frequently used except when this would cause moisture problems or when inside walls are not insulated, causing warm air loss to cooler rooms.
- Increase insulation if a "heat loss analysis" shows that benefits outweigh the costs.
- 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.
- 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 the cold months, let in as much sunlight as possible, and use storm windows or plastic covering on all windows.
- Place rugs against bottom of door if drafty.

- Use fans rather than air conditioning.
- Don't let water faucets drip, particularly hot water faucets.
- Limit water for showers and baths. If water pressure is adjustable in the shower head, use the minimum spray with the maximum pressure.
- Wash clothes only when you have a full load.
- Do cold water laundry when appropriate and cold rinse for all loads.
- Use your dishwasher with a full load. Open the door to air dry. Use energy saver cycles.
- Encourage family members not to run water continuously while washing dishes or brushing teeth.

Telephone

- Contact the phone company before you miss a payment to see if you can work out some alternative payment plan.
- If you pay for calls by length of call, list what you will discuss before you call and keep within a time limit.
- Ask the phone company for hints on reducing your bill. Do you really need more than one phone in your home?
- Make all long distance calls when rates are lowest.
- Dial numbers directly. Don't use a long distance operator unless absolutely necessary.

Home Furnishings

- Make do with what you have already. Get furniture inexpensively at auctions, warehouses, Goodwill Industries, discount stores, family and friends who have discards, yard sales, etc.
- 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.
- Rearrange the furniture. Move pictures or accessories to a different room.
- Rent or share equipment used infrequently.
- Painting a room yourself can be an inexpensive way to give your home a "new look" without costly redecorating.

Cleaning Supplies

- Ammonia in water is a good cleaning solution — great for stripping wax from non-wood floors.
- For cleaning windows and mirrors, fill spray bottle with windshield washer solution, vinegar and water, or ammonia solution, spray on surface and wipe.
- Chlorine bleach is a good disinfectant and toilet bowl cleaner.
- Baking soda removes baked-on grease spots on range.
- Wash walls this year instead of repainting.
- Reduce the use of disposable products in your household.

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