57 Ways To Reduce Housing & Home Expenses

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57 Ways To Reduce Housing & Home Expenses

- 1. Consider buying an old, inexpensive house & modernizing it yourself.
- 2. Check firms that build the house's exterior and you do the inside work.
- 3. Give thought to living in a mobile home or modular housing.
- 4. You can save substantially by learning how to conserve home energy.
- 5. Insulate your home yourself & you may be entitled to a large tax credit.
- 6. Use solar energy in your home & reduce conventional energy expenses.
- 7. Pay property insurance premiums annually for substantial savings.
- 8. Moving costs may be tax deductible, if it was done for business reasons.
- 9. If necessary, add extra rooms instead of looking for a larger house.
- 10. Keep your home in good condition. It will insure top money when selling.

How to save on home repair bills......

- 11. Practice preventable maintenance. Take good care of what you have.
- 12. Get an illustrated manual & learn to repair most common problems yourself.
- 13. When needed, ask friends & neighbors whom they recommend for repair work.
- 14. Always get competitive bids for larger repair jobs.
- 15. Before hiring a firm, ask for names of their customers you can contact.
- 16. If a loan is required for repairs, shop round for lowest interest rates.
- 17. Borrow money for the shortest period possible.
- 18. Use reputable firms. Check with Better Business Bureau if necessary.
- 19. Establish a good trusting relationship with a reliable repair service.
- 20. Get a signed cost estimate before repair work is started.

Where to find the best home bargains.....

- 21. Discount stores.
- 22. Auctions.
- 23. Catalog stores.
- 24. Garage sales.
- 25. Flea markets.
- 26. Thrift stores.
- 27. Classified ads. (You'll get a better bargain from

- private owner, than from a store).
- 28. Sales and clearances of reputable stores.
- 29. Look for "floor samples" and "demonstrator's models
- 30. Shop for discontinued models and "slightly damaged" merchandise.
- 31. Buy "unclaimed" and "repossessed" furniture at warehouse sales.
- 32. Buy unpainted furniture and finish it yourself.
- 33. Try to buy wholesale. Some manufacturers have "wholesale outlets".
- 34. Consider working a swap with friends, relatives, neighbors.

How to buy furniture, appliances, furnishings intelligently......

- 35. Before you buy, ask yourself, "Do I really need it?"
- 36. Shop around before you decide. Become an expert comparison shopper.
- 37. Ask around. Talk to others and ask their experiences, suggestions.
- 38. Go to the local library and read. Check out recent articles on the subject.
- 39. Is the merchant reliable in case you have any problems later?
- 40. Never sign contracts or agreements until you know what you are signing.
- 41. If you buy on credit, keep a written record of your spending in your wallet.
- 42. Use charge cards only if you pay bills before interest is added.
- 43. Buy only low-energy, high efficiency appliances.
- 44. See if you can "make do" with what you have.
- 45. When ordering carpeting, ask for broadloom remnants and save about half.
- 46. Make some items yourself, such as curtains, draperies, bedspreads, etc.
- 47. Buy radios and TV's during January & May sales.
- 48. February & June are good times to buy bedding, floor covering, furniture.
- 49. Shop March & July for good buys on washers and dryers.
- 50. Buy rugs during August and October sales.
- 51. Stock up on household linens during the months of January, May & August.
- 52. March is a good month to buy a house, right after school vacation starts.
- 53. Buy a kitchen range, paint & wallpaper during April sales
- 54. March is a good month to select a new air conditioner.
- 55. January sales are good for buying small appliances, blankets, quilts.

- 56. Buy housewares in Feb., Sept.; china & glassware in
- March & Sept.

 57. Buy fabrics in Jan. & October; storm windows in June & July.