

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.