

live well, work well

Health and wellness tips for your work, home, and life—brought to you by the insurance and healthcare specialists at Moreton & Company.

Money-Saving Tips: Heating & Cooling

Running the heating and cooling systems in your home uses more energy and costs more than any other household appliance.

Total Costs of Heating & Cooling

According to the U.S. Department of Energy, about 45% of your utility bill is composed of heating and cooling costs. These systems in the U.S. alone emit 150 million tons of carbon dioxide into the atmosphere, and generate some of the chief ingredients in acid rain, such as sulfur dioxide and nitrogen oxides.

Take the Whole-House Approach

No matter what kind of heating, ventilation, and air-conditioning system you have in your house, you can save money and increase your comfort by properly maintaining and upgrading your equipment.

But remember, an energy-efficient furnace alone will not have as great an impact on your energy bills as using the “whole-house” approach.

By combining proper equipment maintenance and upgrades with appropriate insulation, air sealing,

and thermostat settings, you can cut your energy use for heating and cooling *and* reduce environmental emissions from 20 to 50%.

Guidelines

Follow these tips for a comprehensive way to save money and energy on your utility bills:

- Set your thermostat as low as is comfortable in the winter and as high as is comfortable in the summer.
- Clean or replace filters on furnaces once a month or as needed.
- Clean warm-air registers, baseboard heaters, and radiators as needed; make sure they're not blocked by furniture, carpeting, or drapes.
- Bleed trapped air from hot-water radiators once or twice a season; if in doubt about how to do this, call a professional.
- Place heat-resistant radiator reflectors between exterior walls and the radiators.

- Turn off kitchen, bath, and other exhaust fans within 20 minutes after you are done cooking or bathing; when replacing exhaust fans, consider installing high-efficiency, low-noise models.
- During the heating season, keep the drapes/shades on your south-facing windows open during the day to allow the sunlight to enter. Shut them at night to reduce the chill from cold windows.
- During the cooling season, keep the window coverings closed during the day to prevent solar gain.



When buying new systems...

Choose high-efficiency Energy Star® products. For furnaces, look for high Annual Fuel Utilization Efficiency (AFUE) ratings. The national minimum is 78% AFUE, but there are Energy Star models which exceed 90% AFUE. For air conditioners, look for a high Seasonal Energy Efficiency Ratio (SEER); the current minimum is 13 SEER.