

— TORI VALIE —

THE HOME SAVINGS HANDBOOK

A comfortable home. A smarter budget.

ENERGY • UPKEEP • HIRING HELP • EVERYDAY SAVINGS

Start with a plan

A useful preview for a more comfortable home and a clearer budget. This is a workbook, not a promise of savings. The complete paid edition is still in development.

Choose one priority

Pick the problem you notice most: an unclear bill, a dripping fixture, a drafty room, or a repair quote. Record it before buying anything.

Keep a home folder

Collect bills, equipment manuals, warranty details, contractor quotes, and receipts. Label each with a date.

Know your limits

Use qualified professionals for gas, electrical, structural, or specialist work. Renters should ask their landlord before making changes.

Understand the bill

A higher bill can have more than one cause. Compare records before choosing a fix.

Record usage and days

Write down electricity kWh, gas units, or water units exactly as your bill prints them. Divide usage by billing days to compare daily averages.

Check the full picture

Compare similar seasons. Note occupancy, weather, equipment use, fixed charges, and rate changes. A lower bill alone does not prove an improvement worked.

Ask a clear question

Ask your utility to explain an unfamiliar charge or usage change. Find out whether it offers bill alerts or a home assessment.

Drafts and comfort

Start with observations and an appropriate plan rather than a shopping list.

Make a room map

Record where and when a room feels uncomfortable. Include windows, doors, heating settings, and anything blocking airflow.

Choose the right approach

DOE distinguishes caulk for stationary gaps from weatherstripping for moving parts such as doors. Product suitability and the condition of the surface matter. [1]

Ask before sealing

For moisture, combustion equipment, or ventilation concerns, get qualified advice before changing the building. Record the proposed work and total cost.

Water and upkeep

Small observations can help you ask better questions.

Notice and record

Write down visible drips, damp spots, or unusual sounds. Photograph changes and record the date.

Check for a possible leak

EPA suggests comparing the water meter with no water use, then checking again after two hours. A changed reading can indicate a leak. Follow your utility guidance. [2]

Arrange suitable help

Ask what caused the issue, what the quote includes, and how the repair will be checked. Keep repair details in your home folder.

Hire help with confidence

Compare the whole job. A smaller number may describe a smaller scope.

Write the same brief

Tell each contractor the same problem, desired result, location, and timing. Request written itemized quotes.

Check the details

Compare labor, materials, access, cleanup, permits where needed, schedule, payment terms, exclusions, and how changes are approved.

Watch for pressure

FTC flags pressure to decide immediately and demands for all payment upfront as warning signs. Check references and verify licensing and insurance where relevant.
[3]

Buy less for the cupboard

A simple inventory helps you avoid buying duplicates.

Sort before shopping

Group supplies by their intended job. Write down what is open and what is still unopened. Keep labels intact.

Choose by the task

Check the surface or appliance instructions and the product label. A bargain that damages a finish is expensive.

Keep cleaning simple

Never mix cleaning chemicals. EPA warns that chlorine bleach mixed with ammonia-containing cleaners can create toxic fumes. Routine mold cleanup does not generally require bleach; moisture must be addressed. [4]

Repair or replace?

Use your actual costs. Do not guess a payback date.

List the options

Include repair, replacement, a second opinion, and waiting only if the issue can safely wait.

Include the full cost

Record installation, delivery, disposal, likely upkeep, and any verified running-cost difference. Ask about warranties and useful life.

Try the arithmetic

Simple payback = extra upfront cost divided by estimated yearly savings. If the savings are unverified, leave the answer blank. This calculation ignores financing and other future costs.

Your seasonal routine

Build a routine around your home, climate, and equipment manuals.

Review your folder

Note service dates, warranties, filter specifications, and professional recommendations. Put the next appropriate checks on your calendar.

Walk and observe

Look for visible changes from safe ground level. Record moisture marks, damaged surfaces, drainage concerns, or recurring comfort issues. Avoid ladders or specialist work beyond your ability.

Check the result

After action, keep the invoice and compare suitable usage periods. Note what improved, what did not, and what question remains.

My bill review

Utility / billing dates / number of days

Total cost / usage / units

Daily usage / similar period to compare

What changed? / question for my utility

My contractor comparison

Problem and result requested

Quote A: scope / total / exclusions

Quote B: scope / total / exclusions

References / credentials / payment terms / next question

My next small project

Concern / location / date noticed

Options / actual quoted costs

Supplies I already own / professional needed

Chosen action / budget / date / result

Keep learning.

Primary sources for the short notes in this preview:

[1] U.S. Department of Energy - insulation and air sealing

<https://www.energy.gov/cmei/buildings/articles/energy-efficient-home-improvement-credit-insulation-and-air-sealing>

[2] EPA WaterSense - home maintenance

<https://www.epa.gov/watersense/home-maintenance>

[3] Federal Trade Commission - home improvement scams

<https://consumer.ftc.gov/articles/how-avoid-home-improvement-scam>

[4] EPA - bleach and mold cleanup

<https://www.epa.gov/mold/should-i-use-bleach-clean-mold>

General education. No specific savings are guaranteed. Check local requirements and get advice suitable for your home. Prices and incentives vary; this preview does not list current tax benefits or local material prices.

Tori Valie | The Practical Home Series