



# Basic Home Improvements

## that Save Money

In many areas of the country, energy and water costs are on the rise, taking a bigger chunk out of our wallets every month. But, there's hope. With a few home improvements, you may be able to save money on your utility bills.

## Water

Whether you live in an area that's facing another year of drought, or you just want to save money on your water bill, these tips can help you be efficient with your water.

### Go low flow.

Showerheads and faucets account for more than **32%** of household water use combined.<sup>1</sup> Low flow faucets and showerheads can reduce your water consumption in these areas by as much as **50%** and may save up to **\$145/year** on your bill.<sup>2</sup>

### Fix leaks.

Leaks comprise **13.7%** of household water use.<sup>1</sup> Leaky faucets and pipes increase your water bill and may require expensive repairs if they're ignored. Every six months, inspect your faucets and pipes for wear and tear. If you notice a leak, fix it right away.

### Go tankless.

If it's time to upgrade your water heater, consider going tankless. A tankless water heater may help you save up to **20%** on your water bill.<sup>2</sup> An added bonus: You'll never run out of hot water again!

## Energy

Heating and cooling comprises more than half of the energy used in the average home.<sup>3</sup> Regulate your home's temperature to save energy, improve comfort and reduce your heating and cooling costs.

### Rethink your insulation.

Good insulation not only helps regulate the temperature of your home, it can also reduce your heating and cooling costs by as much as **20%**.<sup>3</sup>

### Manage the temperature automatically.

Wouldn't you love to come home to the perfect temperature? A programmable thermostat not only improves your comfort from the second you step foot in your home, it also helps you save energy and money—up to **\$150 a year**.<sup>3</sup>

### Seal up drafts.

Have you ever wondered why your home won't stay warm in the winter or cool in the summer? Check your windows—drafty windows cause **30-40%** of heating and cooling losses. Apply weather stripping to your windows to patch up leaks and save more money.<sup>3</sup>

Sources: 1. Environmental Protection Agency, Water Sense, Water Use Today  
2. US News, 8 Energy-Efficient Home Improvements that Save Money, May 31, 2013  
3. U.S. Department of Energy, Energy.gov  
4. Houzz, Houzz & Home, June 2015

# Home Improvements

## that Boost the Value of Your Home



Homeowners remodel their homes for a number of reasons, but one of the most common is to increase resale value. Renovations will improve the style and function of your home and may make it more appealing to potential buyers.

### Upgrade Your Kitchen

The kitchen is the heart of the home. A kitchen remodel will not only improve your home's functionality, it may also become a key selling point if you decide to sell. The average major kitchen remodel costs between **\$29,400** and **\$42,400**, while the minor kitchen remodels average between **\$11,700** and **\$17,800**.<sup>4</sup> However, if you're thinking of listing your home soon and your kitchen is in good shape, you may want to rethink a full remodel. A minor upgrade and a coat of paint may be all you need to freshen up the space.



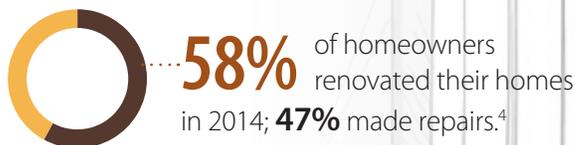
### Upgrade Your Bathroom

The bathroom is the place where you get ready to take on the world every day. Show it some love with a makeover. Upgrade your fixtures to reflect your style, or create the spa-like getaway of your dreams. The average major master bathroom remodel costs between **\$10,500** and **\$18,800**, while the average minor master bathroom remodel costs between **\$4,800** and **\$8,300**.<sup>4</sup> Are you thinking of renovating a guest bathroom? Expect to spend somewhere of between **\$7,200** and **\$9,500** for a major overhaul, or between **\$3,200** and **\$4,400** for a minor remodel.<sup>4</sup>

### Improve Energy Efficiency

Is it time to upgrade your appliances, windows and other energy-impacting parts of your house? Upgrading your home with energy-efficient features will not only save you money each month on your utility bill, it may also make the home more attractive to younger or more energy-conscious buyers.

## Renovation Facts & Figures



#### Top 5 Interior Renovations<sup>4</sup>

1. Kitchen
2. Guest/other bathroom
3. Living/family room
4. Master bathroom
5. Guest/other bedroom

#### Top 3 Reasons for Renovating<sup>4</sup>

1. Improve the design/look and feel
2. Improve functionality
3. Increase resale value

