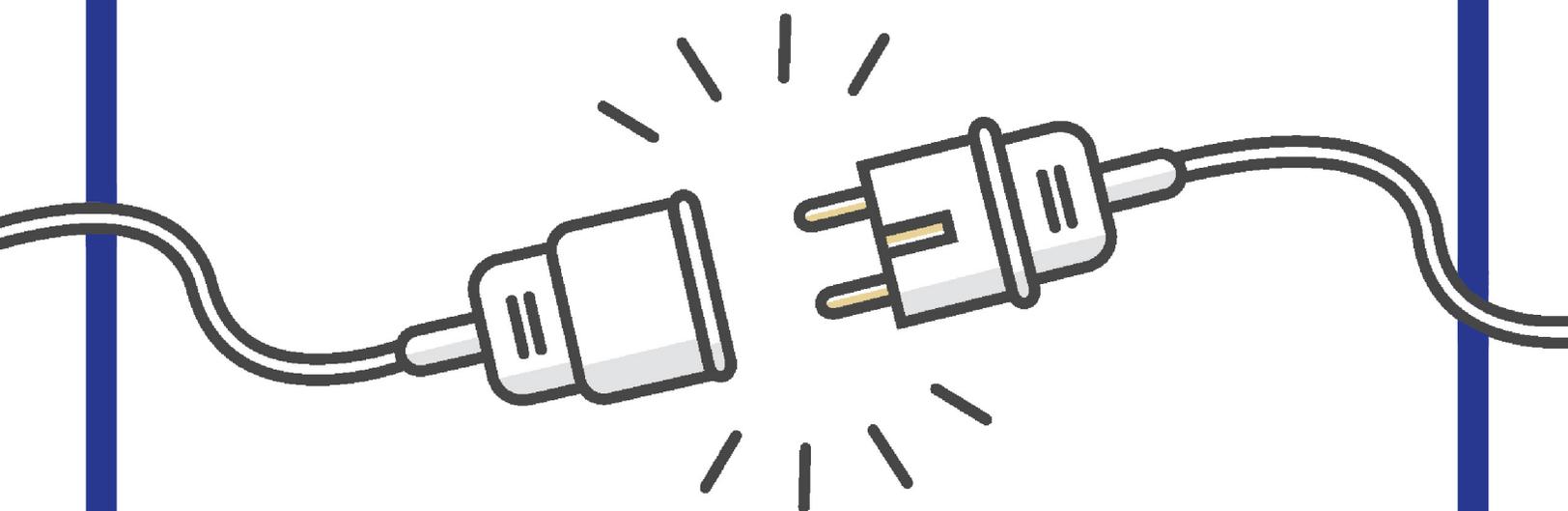


# **CUB's Guide to Home Savings**



**A publication by the Citizens Utility Board**

**April 2021**



# A Note About This Guide

CUB’s mission is to help you cut your utility bills. That’s why we put together our Guide to Home Savings, a collection of money-saving tips and tricks that should help shrink your utility costs. These fixes might look like repairing a drippy faucet, installing a doorsweep, washing your clothes in cold water or swapping out your cable package for more a more affordable streaming service. Whatever the fix, we hope this guide provides you with the information to save money on your utility bills.

## Table of Contents

<b><i>A Note About This Guide</i></b> .....	<b><i>page 1</i></b>
<b><i>What If I Can’t Pay My Utility Bills?</i></b> .....	<b><i>page 2</i></b>
<b><i>Inside Your Home</i></b> .....	<b><i>page 3</i></b>
<b><i>Laundry Room Savings</i></b> .....	<b><i>page 4</i></b>
<b><i>Saving Water In The Bathroom</i></b> .....	<b><i>page 5</i></b>
<b><i>Insulate, Insulate, Insulate</i></b> .....	<b><i>page 6</i></b>
<b><i>Outside Your Home</i></b> .....	<b><i>page 7</i></b>
<b><i>Tech Tips</i></b> .....	<b><i>page 8</i></b>
<b><i>Don’t Fall For Scams</i></b> .....	<b><i>page 9</i></b>

# I can't pay my utility bills—what should I do?

In 2020, state regulators and consumer advocates negotiated protections for utility customers having a hard time affording their bills. A freeze on disconnections ended April 1, but the coalition has negotiated post-moratorium protections.

Contact your utilities to learn what protections are available. Here's what you need to know:

Utilities began sending out disconnection notices on April 1. If you receive a disconnection notice, contact your utility immediately. You could get disconnected if you do not make a payment or fail to contact your utility to enter into a payment plan after receiving a disconnection notice.

For ComEd, Ameren, North Shore Gas and Peoples Gas customers: Any customer who calls their utility can get on an 18-month deferred payment arrangement (DPA) for the amount owed not covered by other financial assistance (see sections on LIHEAP and Bill Payment Assistance). Customers can self-certify income level and will not need to provide documentation to access this protection. Nicor customers can get 24-month DPAs if they call before July 31.

ComEd, Peoples Gas, North Shore Gas, Ameren and Nicor also offer Bill Payment Assistance. Depending on your income level and your

## Applying for Assistance

The Low-Income Home Energy Assistance Program (LIHEAP) helps eligible low-income households pay for their gas and electric utility service. Illinois recently broadened the program's income requirements so more low-income families can apply.

If you need assistance, call the LIHEAP Hotline, at **1-877-411-9276**. The final application deadline is **May 31, 2021** or until funds run out.

utility, you could get up to a \$500 credit on your electric or gas bill. Again, you must call your utility to access this provision.

You can also apply for financial assistance through the Low-Income Home Energy Assistance Program (see above).

## CUB is here for you: Services during a crisis

CUB fights for all Illinois consumers. Visit [CUBHelpCenter.com](https://www.cubhelpcenter.com) for more information about the following services:

**Hotline:** If you have a complaint or question about your utility service, call CUB at **1-800-669-5556** from **9 a.m. to 4 p.m. Monday through Friday** to talk to an expert.

**Bill Analysis:** Email copies of your utility bills to [ubc@citizensutilityboard.org](mailto:ubc@citizensutilityboard.org), and we'll analyze them for potential savings. (Put "Attn:VUBC" in the subject line.)

**Online events:** We will share money-saving tips in webinars for community groups that request them. Contact us for more information.

## Inside Your Home

### Be wise about your lighting

If you're working from home, open the curtains and choose the brightest room for your workspace. If you do need a light, make sure it's an LED, or at least a CFL. LED bulbs burn 70 percent to 90 percent less energy than older bulbs and last 15 times longer. And they're discounted, thanks to state efficiency programs CUB fought for.

If you're buying new LEDs, look for the Energy Star label, which is the government's designation for high-efficiency products. Check out the bulb's lumens, which is a measure of its brightness—800 lumens is the LED equivalent of a standard 60-watt bulb. More guidance on how to match the lumens to the brightness of your old bulbs: 40 watts = 450 lumens; 75 watts = 1,100 lumens; 100 watts = 1,600 lumens; 150 watts = 2,600 lumens.

LEDs come in different colors, measured by the Kelvin scale, from a warm, yellowish appearance to a cooler, almost blue light (the graphic below gives you a general idea of the colors). Warm or soft white bulbs (yellowish appearance, about 2,000-3,000 K) can be used for most indoor applications. A neutral or cool white is good for the kitchen and workspaces, and daylight bulbs (with a brightness described by Energy Star as "blue sky at noon," roughly 6,500K and up) are recommended for reading. No matter what lights you choose, turn them off when you leave the room.



LEDs come in different colors, measured by the Kelvin scale, from a warm, yellowish appearance to a cooler, almost blue light. Soft white bulbs (around 2,000-3,000 K) can be used for most indoor spaces.

### Save money in the kitchen

Now is a good time to clean the coils on the back of the refrigerator (do this at least once a year) to make sure it's running efficiently. Consult with the owner's manual to learn how to safely clean coils.

Try to skip the stove or oven, and use appliances that demand less energy, like the microwave, slow cooker, toaster oven, or grill. If you do use the stove, match the pan to the size of the burner. This may not seem like a big deal, but the American Council for an Energy-Efficient Economy says that a 6-inch pan on an 8-inch burner will waste 40 percent of the heat produced.

When you're done, scrape (don't rinse) your dirty plates, and to save on energy and water, only run the dishwasher when it's full.

### Be smart about your thermostat

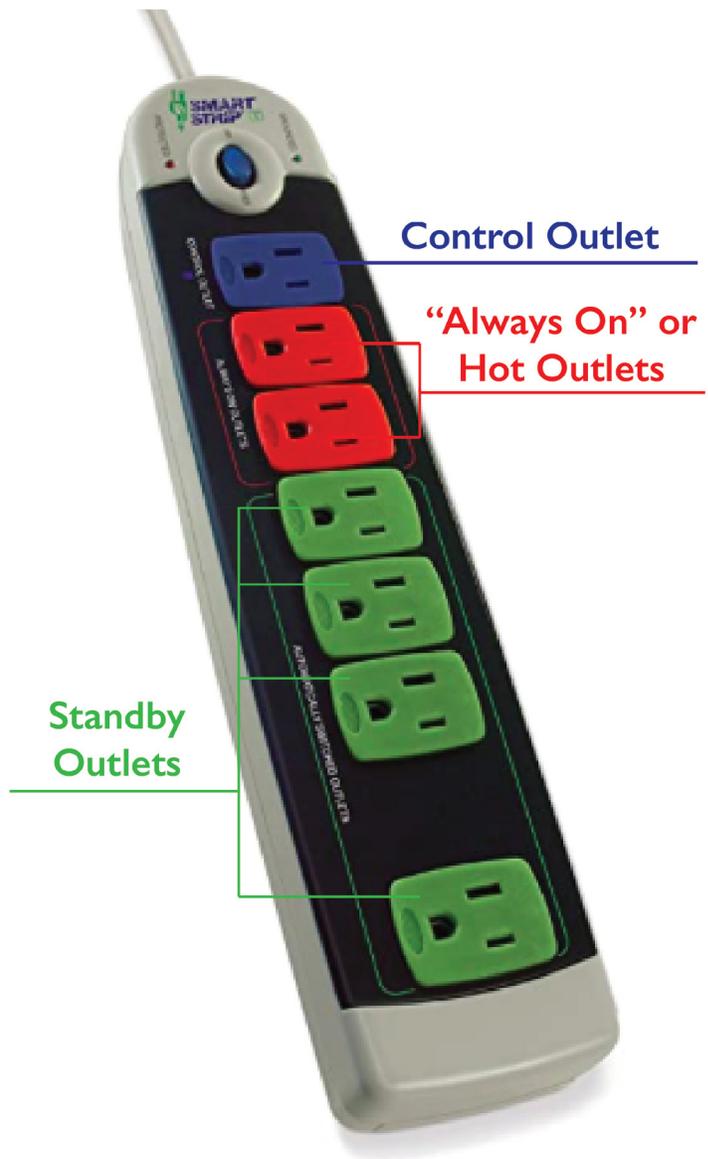
Spending more time at home? Adjust your thermostat to your new schedule. (This is where a programmable or smart thermostat is helpful.)

The Energy Department says you can save about 3 percent on your utility bill for every degree you raise the temperature in warm weather or lower the temperature in cold weather. Don't ever set it at a level that threatens your health. When you're home, a good guide is setting it at about 78 degrees in summer (a bit higher when you're asleep) and about 68 degrees in winter (a bit lower when you're asleep). If you're a bit chilly, throw on a few extra layers or grab a blanket. If you need some cooling, a fan can help (just be sure to turn it off before you leave the room).

## Unplug and save

Phantom load is the electricity wasted by unused appliances (a coffeemaker with an LED light, a cell-phone charger) that are left plugged in. It can devour up to 10 percent of your household energy use. So turn off and unplug appliances you aren't using.

To save even more money, invest in a smart power strip for your home office or entertainment system (see an example to the right). These strips have three types of outlets: a control outlet for the main device, like your TV or computer; "hot" outlets for devices that always should stay on, like a DVR, modem and router; and outlets that can be automatically shut off when they're on standby, such as a printer or gaming system.



## Your Dirty Laundry is Using Too Much Energy

### Switch to cold water

Contrary to common belief, cold water will clean your clothes as well as hot water, and it can reduce your energy costs and environmental footprint. According to Energy Star, washing machines use about 90 percent of their energy to heat the water. The Environmental Protection Agency (EPA) reports that using cold water can save the average household as much as \$40 a year. **Note this important exception:** If someone in your household is sick or works with people who are sick, please use hot water to help eliminate germs.

### Wash full loads

Most washers use the same amount of energy no matter the load size, so try to wash only full loads. And if your washer has a high-speed or extended spin cycle, take advantage of the technology—removing as much moisture as possible before putting them in the dryer will reduce your drying time.

### Skip the dryer

Consider skipping the dryer altogether and investing in a drying rack or a clothesline to air dry some of your laundry. If you don't have that option, avoid overfilling the dryer and opt for a lower heat setting.

### Clean out the lint trap after each load

If you use dryer sheets, submerge the lint trap in hot water once a month and use a soft-bristle brush on the screen to remove built-up residue. Not only will the dryer run more efficiently, but regular cleaning is key for dryer safety (lint and residue build-up is the most common cause of dryer fires).

### Looking to buy? Look for Energy Star

If you're replacing either a washer or a dryer, look into newer models that are more water and energy efficient. The newest Energy Star-approved washers use about 25 percent less energy than conventional models, and their dryer counterparts cut back by 20 percent. They might cost a bit more upfront, but they can save you money in the long run.

## Saving Water in the Bathroom

### Take shorter showers

Remember, showers use much less water than baths. According to the EPA, filling a bathtub takes about 70 gallons of water, compared to 10-25 gallons for an average shower. You can save even more money by shaving a few minutes off your shower time. There's no golden number for how long your shower should be, but some say five minutes is long enough to get clean and rinse without wasting water.

### Invest in a low-flow showerhead

Replacing an older showerhead with one that restricts water flow to 2.5 gallons per minute or less, like those with WaterSense labeling, uses 20 percent less water but will get you just as clean. **Bonus:** Look for a showerhead with a control lever. While you are shampooing, shaving or soaping up, you can use the lever to reduce or turn off the water flow.

### Washing your hands? Use cold water

You should be washing your hands now more than ever, but you could probably save money on your hand-washing techniques. Multiple studies show that hot water is not necessary to rid your hands of germs—washing your hands with soap and cold water is just as effective as washing them with hot water. Switching to cold means you'll waste less water if you're not waiting for the water to get hot. Also, turn off the faucet while you're sudsing up your hands or brushing your teeth. If you let the water run while you lather or brush, you could be using as much as three to four times the water you would have if you turned it off.

### Fix those leaks

It seems most houses have a faucet that's been dripping for years or a toilet that runs constantly. While that wasted water may not seem like a lot, it can add up to nearly 12 percent of your water bill. A slow faucet drip of 10 drips every minute will lead to a loss of 350 gallons a year, and a leaky toilet could be costing you up to 300 gallons per day! It might be time to call a plumber and seal those leaks.

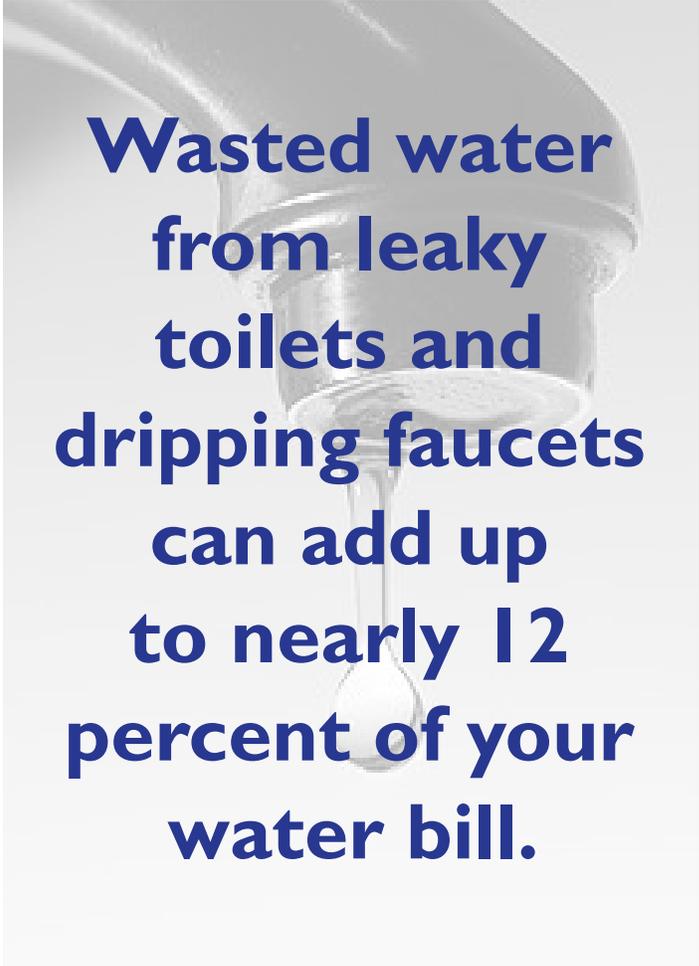
### How old is your toilet?

The average toilet uses a quarter of your household's daily water, even more if your toilet was manufactured before 1993. Pre-1993 toilets use an average of 3.5 gallons per flush and as many as 7 gallons per flush. Post-1993 toilets use just 1.6 gallons per flush, making them far more efficient. By installing a newer toilet, you could cut your toilet's water use by more than half and save big on your water bill.

### Try the plastic bottle method

If you don't want to spend the money on a new toilet, opt for the plastic bottle method. Fill an empty plastic bottle with rocks and place it in your toilet's water tank. Using this method could save the average family 10 gallons a day.

How does this work? Your toilet uses a pre-determined amount of water every time you flush. If you put a heavy object (like a bottle full of rocks) in the tank, the bottle will displace some of the water, forcing your toilet to use less water when flushing.



**Wasted water from leaky toilets and dripping faucets can add up to nearly 12 percent of your water bill.**

## Insulate, Insulate, Insulate

### Check for drafts and seal leaks

You could save 10 to 20 percent on energy costs by reducing drafts in your home, according to the Department of Energy. Check for leaks where your walls and ceiling meet, indoors and outside. Also look for gaps in the baseboard. Inspect areas around windows, doors, lighting and plumbing fixtures, switches, and electrical outlets.

Once you identify any leaks, you should address them. Seal them with the appropriate material, most likely caulk or weatherstripping. Consult with your local hardware store to ensure you're using the right material for your leak.

### Insulate your pipes

Insulating your hot water pipes reduces heat loss and can raise your water temperature by 4 degrees, allowing you to turn down the temperature on your water heater. You'll save on your energy bills, and you won't have to wait as long for hot water when you turn on the faucet, which helps conserve water. You can do this task on your own by picking up the supplies from your local hardware store: pipe sleeves, duct tape and a utility knife.

### Check out your attic's insulation

The U.S. Department of Energy warns, you could suffer significant heat loss through your home's attic if the insulation levels are less than the recommended minimum. "When your

house was built, the builder likely installed the amount of insulation recommended at that time," the department says. "The level of insulation might be inadequate, especially if you have an older home."

Insulation levels are specified by R-value, or, the measure of insulation's ability to resist heat flow. The higher the R-value, the better the thermal performance of the insulation. The recommended level for most attics is to insulate to R-38. (See the blue box below for more information about attic insulation and R-value.)

### Turn down your hot water heater

Most manufacturers will automatically set your water heater to 140 degrees, but most households don't need the temperature that high. In fact, you could be losing more than \$60 a year to have that hot water available (that doesn't include the nearly \$400 a year it costs to maintain 140 degrees when your household is actively using hot water). Switching your tank to 120 degrees is still safe, saves you money, and it also prolongs the life of your home's water system by minimizing mineral buildup and corrosion.

While you're adjusting the temperature, inspect your tank. If it is hot to the touch, you should insulate it. You could cut your heat loss by 25 to 45 percent, according to the Department of Energy, and insulation could save you 7 to 16 percent in water heating costs. Pre-cut jackets or blankets can be purchased for about \$20.

## How To Test Your Attic Insulation's R-value

1. Measure your insulation's depth by sticking a tape measure into the insulated space between two joists in your attic, pushing the tape all the way down until it touches the drywall. Record the measurement where the tape measure meets the top of the insulation.
2. Calculate your home's "R-value." Multiply your measurement by the insulation value of your type of insulation (listed below). For example, if you have 12 inches of fiberglass batting insulation, you would multiply 12 inches x 3.2 to get an R-value of 38.4.
  - Loose fiberglass: 2.5; Rock wool: 2.8; Cellulose: 3.7; Fiberglass batting: 3.2
3. If your R-value is much lower than the recommended R-38, consider hiring someone to install more insulation. An appropriate amount of insulation will help keep heat out in the summer months and keep heat in during the winter, saving you money in the long-haul.

## Outside Your Home

### Manage your outdoor lights

The porch light is one of the most used lights, so make it an Energy Star-approved outdoor bulb. Use motion sensors that only activate the lights when somebody approaches your door. Alternatively, you could look into timers or apps that allow you to control what hours the lights run. Need more lighting for your yard? Consider solar-powered lights.

### Take care of the “envelope”

EnergyStar.gov explains that the exterior of your home—outer walls, windows, and doors—is called the “envelope.” Sealing and insulating the envelope could save you more than \$200 a year in heating and cooling costs. You may need a licensed contractor to do major work, but smaller jobs can also make a big difference.

- Put storm windows on in the fall. In the spring, replace them with screens.
- Use weatherstripping to fortify all your windows and doors, and use caulk for the door and window frames.



## PRO TIP

Consider ComEd’s **Hourly Pricing** or Ameren’s **Power Smart Pricing**.

Participants in these programs pay a rate that changes hourly based on the market. If you put off using big appliances (washer, dryer, dishwasher) until times when the price of power tends to be low (late night, early morning), you could save. In fact, participants have saved an average of 10-15 percent on the supply side of their bills. Visit **ComEd.com** or **Ameren.com** for more info.

- Seal up holes you find where pipes, TV/cable wires or dryer vents enter or exit your home.
- Consider installing a front door sweep that will prevent cold or heat from coming in.
- If you have a fireplace, make sure the damper is closed when you’re not using it.

EnergyStar.gov and Energy.gov are loaded with tips on what type of weatherstripping and caulk to use for different repairs.

### Give your heating and cooling equipment a once-over

Have a heating and cooling professional inspect and clean your equipment once a year, but every month, you should check filters (and replace as needed) and clear the units outside of any debris. If a unit is more than 15 years old, consider replacing the system with a more efficient model. Visit Energy.gov and EnergyStar.gov for more information.

### Let Mother Nature cut your water bill

People tend to over-water their lawn. The Lawn Institute says established lawns only need about an inch of water per week (including rain). Water the lawn in the cool morning or evening to prevent evaporation, and don’t cut your grass too short. According to Consumer Reports, keeping the blades about 3 to 4-and-a-half inches tall will shade your lawn and help it retain moisture.

If you want to take an extra step, invest in a rain barrel. If your municipality doesn’t sell them, your hardware store will. Such a barrel will collect rainwater from your gutters to use for watering plants.

### Spring cleaning? Skip the hose

Spring cleaning or washing your car? Don’t use the hose. Sweep off your porch and use a bucket of water to clean it. Give your car the soapy sponge and bucket treatment, or take it to a car wash. Your water bill will thank you.

Check if your hose is leaking at the connection to the faucet. It may just be that the hose isn’t connected correctly, or it may be a matter of doing a simple repair, like replacing the spigot’s washer. YouTube is a great source for such fixes.

## Tech Tips: Save on Cable, Phone and Internet Service

### Don't forget energy efficiency

Your devices and computer probably have energy-saving features built into them. Some devices have sleep mode, low-battery mode, or idle mode. Energy Star says activating these power-management controls on your computer can cut your energy costs by up to \$100 a year.

### Review your bill

Are you paying for unnecessary services? For example, you might be able to buy your own modem and router. Buying instead of renting through your internet service provider can significantly lower your costs. Just make sure that your new equipment is compatible with your service and approved by your internet service provider (unfortunately, some service providers, like AT&T, insist you use their device).

Regarding your cellphone bill, are you paying for insurance you don't need? Also, consider downgrading to a smaller cellphone data plan by using the internet more efficiently (CUB has an entire guide on cutting your cellphone costs for more information). While you're assessing the plan, see if you're needlessly paying for apps on your smartphone that you don't really need. It's easy to check and cancel if needed.

- Android device: Open the Google Play Store app, tap the three-bar menu icon, go to Subscriptions.
- iPhone: Open Settings, tap on your name at the top of the screen, go to Subscriptions.

### Time to switch things up

Always try to negotiate a better deal with your current providers. But also consider your options. CUB has written before about Mobile Virtual Network Operators (MVNOs). These are smaller mobile companies that use the same networks as AT&T, Verizon and T-Mobile, but offer cheaper plans. Double check that the new carrier has good service in your area, and be careful of hidden fees and introductory rates that end.

### Consider Switching Your Provider

**Mobile Virtual Network Operators (MVNOs) are smaller mobile companies that use the same networks as AT&T, Verizon, Sprint and T-Mobile, but offer cheaper plans (Money Savings Pro says people can save 50 percent on their phone bills by switching.) Some examples include Boost Mobile, Cricket Wireless, and US Cellular.**

It may also be the perfect time to say farewell to your bloated cable package. Use an antenna for network news and shows, and look into streaming services like Netflix, HBO Go and Hulu. If you have a few streaming subscriptions already, end your accounts with the services you rarely use. Or, you could break up with paid streaming altogether, pocket the subscription fees, and use services like Crackle, Kanopy and Pluto TV to stream movies for free. (You can request a free copy of CUB's Cable Guide from [our guide directory](#).)

### Forget the new, bring in the old

If you're in need of a new phone or tablet, consider buying a refurbished or older model. Last year's model may run the latest software but lack newer hardware features such as sharper photo quality. If you buy a refurbished device, Consumer Reports recommends devices that are "certified pre-owned" and include a new battery as well as a warranty. (Make sure the retailer allows you at least a month to return the device if it doesn't work out.) A cheaper device can save hundreds of dollars and last nearly as long as newer and more expensive products.

## Don't Fall For Scams/Rip-offs

### Beware of bad energy deals

Competition in the energy industry should theoretically help lower your electric and gas bills, but in recent years, it's been trouble for Illinois consumers. Customers on alternative electricity suppliers have lost more than \$1 billion since 2015, according to the Illinois Attorney General's Office. The bottom line? **Beware:** You are likely to lose money with an alternative supplier.

Don't give out your utility account number unless you are certain you want to switch to another supplier. If a marketer gets your account number, they could sign you up for an offer without your consent.

### Going green?

A lot of companies take advantage of a customer's good intentions by signing people up for "green" or renewable energy offers at prices far above the utility's rate. A "green" plan does NOT mean renewable energy is being pumped into your home. That's not the way the power grid works.

While you can choose to sign up with a green alternative supplier, you don't have to switch to

a more expensive supplier to do your part for the environment. There are other programs that are good for the planet and the pocketbook. Hourly Pricing and Power Smart Pricing, mentioned on page 7, are two examples. Also, ComEd's Peak Time Savings and AC Cycling program can give you credits on your bill. So can Ameren's Peak Time Rewards.

See a full menu of efficiency programs at CUB's Clean Energy page at [CitizensUtilityBoard.org](http://CitizensUtilityBoard.org).

### Is that a scammer on the phone?

Be aware of scammers trying to take advantage of consumers. Delete texts and emails claiming to be from organizations or people you don't know. Don't open attachments or click links attached to these phony emails—they could be programmed to infect your device with malware and leave you vulnerable to identity theft.

Hang up on robocall scams. Don't engage, even if the robocall instructs you to press a number to be removed from a call list. That might just signal to the robocaller that a live person has the number—and it may lead to more frustrating robocalls. (You can request a free copy of CUB's Robocalls from [our guide directory](#).)

