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# Getting A Raise in Retirement

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I am one of the 76.4 million baby boomers in the U.S. that is nearing retirement age. Many people have a financial plan in place, but what about those unexpected costs you can have from owning a home? My wife and I realized that the best time to tackle our big 'to do lists' on our home was while we were still working and earning salaries.

So last year we replaced the roof. While it still had several years of serviceable use left, we figured if we did it now it would be the last roof we would ever need. We also replaced a few windows and our kitchen appliances. But what about those next 25 years of utility bills? I wrote an article a while ago about the importance of lowering the energy costs in our parents homes. Well, it's the same for us. If we can save several thousand dollars a year in utility bills, that's like getting a raise in retirement. And its tax free!

**Here are three most important areas I will touch on that can help you save substantial money for as long as you own your home.**

1

The attic is your first priority. It should have an R value of 60. That is the new federal recommendation. The best way to achieve that is by blowing in cellulose insulation. Usually 12 to 16 inches will do the trick depending upon your attic. However make sure whoever does it air seals the attic floor before installing the insulation. It is malpractice to install insulation without proper air sealing first. A properly insulated and vented attic can save you 10 percent to 20 percent off of your heat bill. It also will help your home be cooler in the summer, and cellulose helps gets rid of those critters you often hear up there in the winter.

2

The second area to look at is your basement. Simply insulating your box sill with spray foam can make another 10 percent difference in your heating bill. Fiberglass does not cut it. Air moves through fiberglass. Remove it and install spray foam. You can purchase those low pressure spray foam kits at most box stores. A nice side effect is that your floors will be much warmer next winter!

So those two items alone can be 25 percent to 30 percent off your heating bill. In my home I figured about \$2,000 off my heating bill this winter alone! Can you imagine that multiplied by 25 years! It's like the secret of compounding interest!

3

Lastly, according to the Dept. Of Energy, the water heater is the second biggest energy draw in the home, accounting for 20 percent of the electricity bill. So if your water heater is outdated, it's a no brainer to update it to a new high efficiency one. And new federal standards are due out in 2016.

There are a lot more things that can be done, LED lights and bulbs, programmable thermostats, heat pumps etc. but too much for this article. But research the internet and ask questions. I have figured that we will save approximately \$100,000 in 25 years from our insulation upgrades, water heater upgrade and the new heat pump we installed. Full disclosure is that we do have a large older home that had very high heating costs. For us lowering our home energy costs in retirement means more money for traveling!