

Sorting out

home-heating options.

Home ownership is still the **American Dream!** You've done your homework: saved your down-payment, qualified for a mortgage, and found a great realtor who will show you many beautiful homes from which to choose. Buying your first home is a great adventure, but sometimes, wouldn't you like to have "a friend in the business" to help you sort out some of the decisions you'll have to make?

No doubt about it, buying a home in New England means you'll have to think about winter heating. How do you decide which kind of heat is best for you? Electric, gas or oil, the heating system in the home you buy must be reliable, comfortable and affordable. Should the heating system in an existing house enter into your decision to buy, or in your negotiations with the seller?

Electric Heat

Builders often install electric heat, because there's no furnace or fuel tank. This makes the home cheaper to build, and no square footage is dedicated to the equipment. Your cost to heat will be determined by the kilowatt hours used, and billed by the electric company. If you are buying an existing home with electric heat, ask the seller how they've managed their heat: typical day and nighttime temperatures, and whether or not thermostats are turned down in unused rooms. Ask to see the last 12 months of electric bills, so you'll have an idea of the winter heating costs compared to spring and summer months when no heat was needed. Compare these electric bills also, to similar homes you see that have oil or gas heat.

Furnaces and Boilers

Many homes use natural gas, propane, or heating oil to fuel a furnace (used to heat air in a forced hot air system) or a boiler (used to boil water, which circulates through radiators or baseboard system). Forced hot air heats by blowing (or forcing) heated air from the furnace into the room through ducts. A boiler heats water, which in turn heats the mass of radiators' metal when the water circulating inside it is hot. The metal then radiates that heat into the room. Radiators were improved on with

the advent of baseboard heating: hot water circulating within radiates heat to the room via multiple aluminum 'fins.' Baseboards are installed around the perimeter of a room for more even heating than radiators can provide. Most modern baseboard heating systems will have multiple thermostats for separate 'zones' in the home. Separate zones with programmable thermostats allow for better heat management since each zone can be set to cool or warm according to the family's use at any given time of day.

Fuels for Burners and Boilers

Natural Gas

Natural gas is piped directly to the home from the gas company, which owns the pipeline to the neighborhood. As with electric heat, you have no choice for the provider of your fuel, you are committed to the gas company that owns those lines! You will own your burner, and your furnace or boiler, which must be maintained for proper functioning and safety. Natural gas providers do not service heating equipment, so you will need to find a reputable service company to perform the routine and emergency maintenance your system requires.

Finding a gas heat technician can be problematic, so research your area for companies that are qualified to attend to gas fired heating systems and are willing to take on customers who will need service only.

Propane

Propane gas is delivered in a tank to your home. The propane gas provider owns the tank. Check to find out what propane providers serve the community, and ask about payment options, delivery schedules, and whether or not the propane company services heating systems. If not, you'll need to find a service company as well.

Heating Oil

Heating oil is the most common fuel for home heating in New England. In fact, the North Eastern states account for 75% of the heating oil used annually in the U.S.! Heating oil is used for burners or for boilers, and can heat domestic hot water as well. Heating oil is a preferred fuel because it has a high flash-point, meaning it presents a low fire hazard in the home compared to natural gas or propane. Advanced oil heat burners have become so efficient, that a new one can provide as much heat as an older model, using 15-25% less fuel! Today's furnaces and boilers are far smaller, and new double-walled vertical fuel tanks weigh less, take up less floor space, and have built-in spill protection.

Bioheat fuel blend is a newcomer to the oil heat industry and can be used just as oil in any oil-fired heating system. Made from plant oils or animal fats that have been processed to create a diesel fuel called biodiesel, it is a non-toxic, biodegradable and renewable oil that burns cleaner than conventional petroleum oil. When biodiesel is blended with conventional heating oil, the resulting BioHeat fuel burns in traditional oil-fired heating systems with no modifications. It gives the same heating value as oil, with less environmental impact for about the same price.

Every community has many providers of heating oil to choose from, including bare-bones C.O.D. or 'discount' oil, where the homeowner takes full responsibility for deciding when and how often to call for oil and pays cash on delivery, to full-service, in which the oil provider monitors degree-

days for automatic delivery. Full service companies also offer payment options like monthly budgets, service for maintenance and emergency repair, additives for better product performance, and special pricing such as fixed or cap programs, to help manage the family's heating dollars. Choose a company that has a secure fuel supply, a good reputation and one that provides all the services that suit your needs.

No matter what kind of heating system a home has, it's always a good idea to ask the seller for twelve months of heating and electricity invoices to give you an idea of what your heating budget might be.

Still need "a friend in the business?" Find that reputable dealer, one that will build a good relationship with you, and offer good advice when you have questions. One that understands your heating equipment, and knows fuels. One whose first priority is the safety and comfort of your family. Then you can enjoy your new home!

For more information on oil heat, go to www.guardianfuel.com. And read our other articles in the [Article Index at www.firsttimehomebuyer magazine/guardianfuel](http://www.firsttimehomebuyer magazine/guardianfuel).

Coming in January 2008 will be "What is biodiesel, the renewable, environmentally-friendly alternative?" and in March 2008 our article "Reduce your environmental footprint."

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