

# HINTS FOR HOMEOWNERS

## How To Cut Your Heating Bill And Still Stay Warm

(NAPSA)—You can help protect the environment and reduce your winter heating bills with a renewable-fueled appliance.

Homeowners can now save significantly with help from a federal consumer tax credit that can cover 30 percent of the cost of clean, fuel-efficient stoves and fireplace inserts, up to \$1,500. At the same time, fireplaces and stoves reduce energy costs and add value to your home.

### How It Works

The tax credit—which can lower your tax bill on a dollar-for-dollar basis—applies to stoves or fireplace inserts that:

- Burn a biomass fuel source such as wood or renewable pellets;
- Are purchased and installed before December 31, 2010;
- Meet a minimum 75 percent efficiency rating as certified by the manufacturer.

Purchasers of qualifying stoves and inserts can claim the credit on their federal tax return. These consumers should save their receipt and the manufacturer's certification that states the appliance they purchased is eligible. Installation and venting costs are included in calculating the credit's total value, as long as professional installation is required for the proper and safe operation of the stove.

### Get the Facts

To help homeowners find the right stove or fireplace insert, the Hearth, Patio & Barbecue Association (HPBA), an international trade association, has developed a special Web site, [www.hpba.org/taxcredit](http://www.hpba.org/taxcredit). There, you can find:



**A freestanding stove can make your home feel cozy even on the coldest winter day. And it is one of several economically- and environmentally-friendly heating options for homeowners to save energy and cut heating costs.**

- **Tax Credit FAQs.** Find answers to commonly asked questions about how the credit works, what qualifies and how much you can save.

- **Wood vs. Pellet.** Learn the differences between appliances that use these two efficient and eco-friendly fuels.

- **Fuel Efficiency Calculator.** Home experts estimate that stoves and inserts can reduce annual heating costs by 20 to 40 percent. To help consumers evaluate their options, HPBA developed an online calculator that approximates annual savings depending on your home's current heating source and the fuel you select.

- **Specialty Retailer Locator.** HPBA members provide the expertise, personal service and product selection that consumers need. Learn more at [www.hpba.org](http://www.hpba.org) or (703) 522-0086.