A Homeowner's Guide to Savings

Learn which home improvement projects bring you the most energy-efficient savings





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Over the past year, the Coronavirus pandemic has disrupted almost every aspect of our lives. Our homes have served as a crucial space for us to feel comfortable, safe, and secure. As our schedules and lifestyles have shifted, so have our budgeting and spending. According to a 2020 survey by Bank of America, 64 percent of Americans said their spending habits have changed since the beginning of the pandemic.

Our energy habits have also changed. As we work and play from home, we use more energy throughout the day. Now more than ever, homeowners are looking for short- and longterm solutions to help them save money on these energy costs. In a March 2021 Modernize survey, we learned that more than 40 percent of homeowners are actively pursuing home improvement projects to save money on their utility and electric bills.

If you are interested in saving money each month, it can be difficult to know where to begin. This 2021 savings guide was created to help highlight the potential savings —and return on investment— on multiple home improvement projects. From energy-efficient HVAC systems to daily household habits, this guide can help homeowners discover which investments offer significant savings.

Gregg Hicks Vice President Modernize Home Services



Cost-Saving Home Improvements

Homeowners Seek Savings

When exploring home improvement projects, one of the most important considerations —beyond initial cost— is how your investment is going to benefit you in the short and long-term. While many projects require careful planning and budgeting, the savings down the line help make many expenses worth the effort. Almost every component of your home —from the roof to the insulation offers the possibility of saving money on electricity, water, and other utilities, month after month.

According to the U.S. Energy Information Administration, in 2019, the average monthly electricity bill for residential customers in the United States was \$115 per month. This monthly average was predicted to rise by at least 10 percent during the summer of 2020, as almost half of the U.S. workforce transitioned to work from home during the COVID-19 pandemic.

If you are interested in saving money each month, you are not alone.

In March 2021, Modernize surveyed more than 1,500 homeowners to learn about the driving factors behind their upcoming projects.

More than **40%** of homeowners responded that their primary motivation was to save money on their utility and electric bills.

The time to start saving is now.

If you are considering new energy-efficient updates to your home, you might feel unsure where to begin. Which projects are best for your home, and will help to lower your bills each month? Where is your money best invested for the greatest return on your investment?

This guide was created to help you discover the projects available that can help lower your monthly energy and utility costs. Let's explore more.

What can affect the cost of your home's utilities?



Your Climate

Where you live plays a role in your energy costs. Living in an extremely cold —or hot— climate means you will need to use more electricity, more frequently, to make your home comfortable.



Your Energy Consumption

The more energy your home uses, the higher your energy bill will be each month. More conscious efforts to conserve energy can help save you money.



Your Appliances

All of the appliances in your home —including refrigerators, washing machines, electric ovens, lights, and even your laptop— require energy and contribute to your monthly bill.



Your Home Size

A small home will need to use less energy. Larger homes tend to use more energy.

Heating and Cooling

A New Unit Brings New Savings

Our heating and air conditioning systems work year-round to make our homes comfortable, and that comes at a cost. Heating and cooling systems typically use the largest amount of energy in a home. According to Energy.gov, these systems account for roughly 35 to 40 percent of a homeowner's energy use.

It can be difficult to determine when it is best to upgrade your heating or cooling system. Consider replacing your unit if:

- Your unit is more than 10 years old. According to Energy Star, new, energy-efficient heat pumps or air conditioners can save homeowners up to 20 percent on heating and cooling costs.
- **Repairs cost more than half of the unit.** If your heating and cooling unit needs frequent repairs, consider investing in a new replacement.
- It is hard to regulate the temperature of your home. If areas of your home are too hot or too cold, this can be a sign of faulty or failing equipment. This can also be caused by duct problems or insulation issues.
- **Something doesn't seem quite right.** Strange smells, noises, dust, and humidity can all be a sign that your HVAC system should be inspected, and likely replaced.



Learn Your System

HVAC units are complex systems that often contain multiple components. Your home may have a split system, a duct-free split system, or a packaged system. It is important to understand how these differ, and the advantages to each. **Our guide to the options can help you choose the right one.**

Size Matters

With HVAC units, the size of your home plays a pivotal role in your purchase. If your air conditioner is too big for the square footage of your home, it can short-cycle— turning on and off quickly. It will cool the air in your home, but will not remove the moisture. Your home may feel humid, damp, or even chilly. If a unit is too small for your home, this can also drive up your monthly energy bills. A poorly-sized unit will run frequently, consuming lots of electricity, but struggle to cool or heat your home effectively.

A trusted contractor will be able to access inefficiencies in your current system, and recommend the proper sized unit.

Consider SEER Ratings

SEER is the acronym for Seasonal Energy Efficiency Ratio. This popular rating system helps identify how much energy your HVAC unit will use over the course of one year— and how much money you can save. A rating of 13 is standard efficiency, while a rating of 24 is maximum efficiency.

According to Energy.gov, many older HVAC systems have SEER ratings of six or less. If your unit is older than 10 years, upgrading to the standard efficiency can help save you money.

Find A Reliable Contractor

Your project research should include looking for a HVAC brand with a great reputation, extensive warranties, and finding a trusted professional.

Requesting quotes from three to four different contractors will allow you to compare estimates and find the best price for your project. Make sure you properly vet each professional, and are wary of warning signs. You can use **Modernize's free contractor checklist** for more information.

Calculating the Return on Your HVAC Investment Invest in Savings

It can be difficult to determine the cost of replacing an HVAC unit without the help of a professional. **Modernize's HVAC cost calculator** is powered by RSMeans, a partner used by construction professionals to create budgets; estimate projects; and validate material, equipment, and labor costs. Homeowners are able to better determine local costs for multiple units and systems.

A good rule of thumb is to plan to recoup between 35 and 50 percent of your HVAC investment especially if you intend to sell your home in the near future. Homeowners may save between 20 and 40 percent of cooling energy costs by upgrading to a new system with a higher SEER rating. A new model for a furnace or boiler can save you 15 percent on energy bills.

Also, ask your contractor about project incentives available in your area. The **Database of State Incentives for Renewables & Efficiency** will give you a firm idea of what to expect in rebates, credits, and more when you upgrade to a new energyefficient unit. Your local utility company might also offer incentives for energy-efficient units.

Additional Energy Saving Tips

Heating and Cooling

Not ready to replace your HVAC unit yet? Consider adopting these energy-saving habits:

Invest in a programmable or smart

thermostat. Programmable thermostats take the guesswork out of keeping your home heated or cooled. Rather than manually adjusting the temperature several times a day, the thermostat can be programmed to your preferences, and will adjust the temperature accordingly.

- Turn the temperature up (or down). According to the U.S. Department of Energy, setting a thermostat to run between 7 and 10 degrees higher or lower than normal for eight hours during the day can save you 10 percent on heating and cooling costs. Simply program the thermostat to bring the temperature back up to your comfort level about 30 minutes before you arrive home.
- **Check for leaky air ducts.** Air leaking through your duct system can increase your energy bill by as much as 20 percent. Seek a trained professional to examine, repair, or replace your duct systems.
- **Clean or replace your air filters.** The U.S. Department of Energy reports replacing your clean air filters can reduce energy consumption by up to 15 percent. This minor maintenance helps save homeowners money each month.

🔅 Solar Energy

Harness the Sun and Save

Homeowners looking to save money on electricity costs are often curious about solar energy. In fact, in Modernize's recent homeowner survey, 79.4 percent of homeowners said saving money on utility and electric bills was their primary motivation for their project.

It is important to note that solar panel savings are better understood over years, not months. Savings fluctuate by state and climate, but it is possible for some homeowners to experience up to \$40,000 in savings over 20 years.



Is your home a good candidate for solar panels? Consider the following:

- How much are you spending on electricity? Depending on how much your electric bill is each month, solar panels may (or may not) be a great solution to help you save money. Solar panels are an investment, even with tax credits and rebates. It is important to understand how you will benefit from this project.
- **Do you need a new roof?** Your roof will need to be inspected to ensure that it can withstand the weight, especially if you are due for a roof replacement in the next five years. Since rooftops are popular placements for solar panels, your roof's shape and slope will factor into whether solar is a great fit for your home.
- How much shade does your home receive? Shade does not stop the solar panels from doing their job. Excessive shade can, however, reduce the amount of energy a solar panel system is able to generate. While solar panels are designed to operate in all weather conditions, external factors like trees or buildings might impact their efficiency.

Each home is vastly different when it comes to solar installation. There is no "one size fits all" answer for which type of solar panel works best for your budget, home, access to sunlight, and desired energy efficiency.

The most important component to your solar project is a trusted solar installer. A skilled professional —familiar with your local area— will be able to advise you on the best type of solar panel. They will also be able to share how many panels you will need, your available roof space, access to sunlight, and expectations around energy efficiency.

Find A Reliable Installer

We recommend comparing three to four quotes from local solar installers to find the best professional for your solar investment. Our **solar installer checklist** can help. Ask about solar panel types that may work best for your home, like solar shingles and poly- and monocrystalline panels, and your roof mounting needs. As you share your budget, discuss and consider solar leases and power purchase agreements. Learn what options may work best for your home, finances, and needs.

Rebates and Incentives

Homeowners researching solar incentives have likely found a lot of articles and news around the **Residential Renewable Energy Tax Credit**, which began in 2006. In 2021, this tax credit still applies to up to 26 percent of your installation (that's hard and soft costs combined).

While such a discount is tempting, tax incentives apply during tax season—not before. Some contractors agree to take on the full cost during installation and wait for the rebate themselves.

As you can see, the sooner you plan to install solar energy, the higher percentage you can take advantage of:

- **26 percent** for systems placed in service after Dec. 31, 2019 and before Jan. 1, 2023
- **22 percent** for systems placed in service after Dec. 31, 2022 and before Jan. 1, 2024

Other incentives are available to homeowners as well.

The Database of State Incentives for Renewables & Efficiency (DSIRE) lists out **28 federal financial incentives** that specifically benefit residential homeowners looking to harness solar power. It is important to have a clear understanding of how these incentives will apply to your present and future solar panel system costs— and your electric bill with solar panels. Discuss these options with your solar installer.

Calculating the Return on Solar Investment

Solar Savings

A solar panel project yields one of the highest returns on investment. Savings will be clear on your utility bills month to month, but your exact payback period depends on a number of different factors, including your system costs, the incentives available in your area, and the price you pay for energy.

As you predict your return on investment, consider the following:

Your initial investment: A good place to begin is to estimate what it will cost you to purchase solar panels. Typically, the larger the system, the bigger the price tag, so it is important to gauge the size that is right for your home.

Solar energy systems are sized in kilowatts. A 5 kw system is the national average; however, units can range from 1 to upwards of 15 kw, as well. As the size goes up, the price gets progressively larger. For instance, the average 5 kw system and installation costs around \$12,500 after deducting for the federal tax incentive (more on that later). A 10 kw system? More like \$25,000—again, after accounting for the national Residential Renewable Energy Tax Credit.

Soft costs: These include items like sales tax, permitting fees, and installation costs—things that might not necessarily be included in your system's price tag, but are nonetheless necessary before you can hit the switch on solar. Despite their name, soft costs can still be fairly expensive. The Department of Energy estimates that they **make up as much as 64 percent of a system's cost**.

These costs vary a lot depending on where you live and how amenable the local government is towards solar. For instance, some states, like New York, have enacted statewide legislation that exempts solar energy systems from sales tax. Other areas may overlook permitting fees as well. The federal government puts a significant dent in some of those costs, however.

Your utility bills: Consider your reduced utility spending over time. To calculate this, you will take a look back at your past energy bills and figure out about how much you spend per year on electricity. Divide your system's cost —after incentives— by the average cost per year, and you will have a rough estimate of the time it takes to earn back the investment you made on your system.

H Windows

Window Shop for New Savings

Windows are a pivotal piece of the overall energy-efficiency of your home. According to Energy.gov, "heat gain and heat loss through windows are responsible for 25 to 30 percent of residential heating and cooling energy use." Even if you recently replaced your HVAC unit, your windows may make it challenging to regulate the temperatures in your home.

Energy-efficient windows, also known as energy saving windows, are designed to prevent your heated or cooled air from escaping your home. Their increased insulation reduces your home's energy usage, helping save you money, while also making your home more comfortable overall.

Depending on the climate of your home's location, different energy-efficient options might be better suited to you. Those in colder climates can benefit from Energy Star windows, which can save homeowners, on average, 12 percent on energy costs. Homes in warmer climates might find more benefit from windows with a low-emissivity coating that reflect air conditioning back into a home's interior and reduce solar heat gain.

Energy Star Insights

These factors determine which windows get the coveted Energy Star ratings:

- **SHGC:** The solar heat gain coefficient refers to the amount of heat-causing light that can travel into your home through the window.
- **U-Factor:** A window's U-Factor reveals how easily heat flows through a window.
- AL: The air-leakage rating tells how much air can go through the frame and joints, based on square footage of the window space. To receive an Energy Star rating, the window must have an air leakage rating of 0.30 or lower.

Opting for energy-efficient windows might add more to the initial cost of your replacement project, but it stands to provide you with annual savings through lower energy costs. If you live in an area with high utility rates, we recommend exploring these options and factor them into your budget.

It can be difficult to determine whether your windows need to be replaced. Here are a few warning signs:

- You are experiencing high energy bills. Your HVAC system may be working harder to compensate for leaky windows that are letting too much air out— or in.
- You notice condensation on your windows. If condensation regularly forms between the two panes of glass it can be an indicator that the seals have eroded and the window is leaking.
- It is difficult to open or close windows. It should not be an event to open or close your windows. This can be a sign of a bad frame, missed energy efficiency, and also a safety concern.
- There is visible damage to the glass or frame. After years of exposure to UV rays, rain, wind, and freezing temperatures, your windows will develop visible damage that can fester over time. From cracks in the glass to warping, it is important to take damage seriously.
- Sound is seeping in. Older windows have less sound insulation. If you are able to detect more and more noise from the street, it can be an indication that your windows are not properly sealed or were poorly manufactured.

Find Your Frame

Window frames are one of the most important factors to consider when embarking on a window repair or replacement. They are the structural backbone of a window, and a quality frame will keep a window functioning for decades rather than years. There are four different window types: Aluminum, vinyl, fiberglass, and wood.

It's important that you know what type and size frame you need before you make the purchase. Replacing home windows can be a big project and you will want to budget accordingly. Use our **Modernize window cost calculator** to get an estimate.

Compare Glass Types

Single-pane windows are poor insulators and not considered energy-efficient. They allow cold air to transfer into your home, and are prone to condensation issues. Double- and triple-pane windows solve these issues, and others, by separating interior panes from exterior panes.

These multi-layer constructions create air pockets between the layers of glass, which are sealed shut to prevent any air from entering or escaping.

Energy-efficient windows will often have gas fills between window panes, which help insulate your new home windows better. There are argon, krypton, and other gases that can be filled inside, all of which are non-toxic, odorless, and colorless.

Window Coatings

Coatings can also help your windows reach peak energy-efficiency.

Low-e or low-emissivity coatings are an effective way to keep heat inside your home in the winter or to keep it out of your home in the summer. These coatings are designed to control the way the heat energy from sunlight moves around. An exterior low-e coating can prohibit the ultraviolet and the infrared light, in other words, the heat from entering your home while still allowing the sunlight to pass through.

In northern climates when heat gain is more desirable, a low-e coating is often used in the reverse. The full spectrum of light is allowed into the home as much as possible, but the heat energy it produces is trapped inside. This creates a powerful greenhouse effect that keeps a home extra warm during the coldest months of the year.

Find A Professional Contractor

A trusted window contractor will be able to examine your current windows and expand on the latest energy-efficient solutions available.

At Modernize, we recommend that homeowners compare quotes from three to four contractors. Make sure you properly vet each professional, and are wary of warning signs. You can use **Modernize's free contractor checklist** for more information.

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An increase in energy-efficiency means a decrease in heating bills. A home in an area like New England can save up to **2-3 percent** on heating bills with triple-pane windows compared to a home with double-pane windows.

Calculating the Return on Your Window Investment

Window Savings

Replacement windows bring value by increasing your home's resale value, energy-efficiency, and overall aesthetics. New windows have a high return on investment— more so than many other home improvement projects. However, you will need to replace most, if not all, of your old windows to feel the full effect.

According to EnergyStar.gov, replacing old, singlepane windows with double-pane windows can save between \$125 to \$465 per year in energy costs. Homeowners who install Energy Star windows save an average of 12 percent on their utility costs throughout the year. That means a customer who spends \$200 a month on their utility bill, would save \$24 a month— or roughly \$288 a year.

Your savings could be even greater depending on your windows and the climate of your area.

Replacing the windows in your home can add thousands of dollars to its market value, and with an average window ROI of up to 85 percent, it is easy to see how the investment is worthwhile.

Additional Energy Saving Tips **Windows**

Are your windows in good condition, or are you not ready to replace your windows yet? You can still conserve energy. Consider the following:

- **Identify and seal gaps.** Seal cracks and gaps with window caulk to prevent air from escaping or entering your home.
- **Install solar control window film.** This film is applied over the glass and helps diminish the infrared and ultraviolet rays. This also helps reduce heat gain, which keeps your home cooler in the summer.
- **Install storm coverings.** Storm windows attach onto the outside of the window, where screens would normally go. These add a layer of insulation to the window during the colder months.
- **Employ curtains.** Heavy curtains can help keep out the cold during the winter and block the worst of the heat during the summer.

Roofing Shingles and Savings

Many homeowners are surprised that one of the largest components of their homes —their roof— has energy-efficient properties and impacts their electricity bills. Unless your home is located in a shaded area, your roof is exposed to direct sunlight for hours each day, which raises your temperature indoors. This, in turn, increases your HVAC use as your system works to keep your home comfortable.

The term "cool roof" is commonly used to describe a roof designed to both reflect sunlight and absorb less heat. A roof can be "cool" with the help of highly reflective paint or a sheet covering, or simply use specialty tiles or shingles. According to Energy. gov, a standard roof can soar to temperatures of 150 degrees fahrenheit or more during the summer months. Comparatively, a cool roof could stay more than 50 degrees cooler, allowing homeowners to save energy— and money.

According to Energy Star, an energy-efficient roof can help reduce peak air conditioning demand by up to 15 percent. Remember, your HVAC system accounts for roughly 35 to 40 percent of a homeowner's energy use.



Unsure if you need to replace your roof? Consider the following:

- The age of your roof. Asphalt 3-tab shingles have held the title of the most popular roofing material for decades. They are popular with homeowners due to their affordability and ease of installation. The most common types of asphalt shingles last approximately 20 years. As a roof ages and your shingles wear down, it leaves your home susceptible to the outside elements, including humidity levels, temperatures, and severe weather. Left untreated, these can impact the integrity of your home.
- Recent severe weather. Wind and hail which could be produced by a rogue thunderstorm or a deadly hurricane— can damage all types of roofs. If left untreated, this damage can cause structural damage to your home. If you have recently experienced severe weather, it is important to assess storm damage. This should be reported to your homeowners' insurance.
- Signs of water damage in your home.
 Missing or broken shingles from hail and wind damage can be quickly identified, but the effects of water damage can take longer to detect.
 Untreated water damage and leaks can lead to mold, which can affect your home's foundation and structure. If you find water spots, discoloration, crackling or peeling paint, musty smells, or sagging wood inside of your home, have a professional inspect your roof immediately.

Compare Shingle Types

Homeowners have **multiple roofing materials** available to them today with varying lifespans, including asphalt, wood, metal, tile, clay, concrete, slate, and rubber. Aside from their longevity, the different roofing materials each have their own characteristics —both positive and negative— that can have a significant impact on your investment.

Keep Climate In Mind

It is important to consider the best roofing materials for your climate. While popular, asphalt —and wood— shingles are not best for areas that experience triple-digit temperatures.

Slate is impervious to weather, sun, heat, and cold. Unable to saturate with water, slate stone offers a completely fireproof option for your roof. This is a great investment for homes located in states that have roofing regulations due to fire danger caused by heat and lack of rain.

Metal roofs excel under extreme temperatures. Metal is reflective and considered a "cool roofing" material. Highly reflective paints and coatings can even further improve your roof's energy efficiency.

Find a Reliable Roofing Contractor

A new roof is an investment, and it is important to find a trusted contractor to assist with your project. Evaluating multiple roof replacement quotes helps homeowners scope their budget and encourages contractors to be competitive with their pricing.

Modernize's contractor checklist will help you vet local contractors, so you can relax knowing your roofing replacement project is in good hands.

Calculating the Return on Roofing Investment Roof Savings

Homeowners can expect a roof replacement to cost, on average, between \$3,250 and \$12,586. A roof's replacement cost will be impacted by the roofing materials, home size, the slope of the roof and local labor rates. You can calculate an estimate of your roofing costs using Modernize's online roofing calculator.

Again, energy-efficient roofs can reduce the need for peak air conditioning demand by up to 15 percent. By investing in an energy-efficient roof, homeowners will be able to decrease utility bills and reduce the average temperature of indoor spaces that are not reached by central AC, including garages and covered patios. Additionally, cool roofs can extend the overall life of your roof by decreasing the temperature of its surface. The U.S. Department of Energy has developed a **Cool Roof Calculator** to help determine energy cost savings associated with energy-efficient roofs relative to standard black roofs. In order to properly use the calculator, you will need to input detailed information. If you have trouble finding some of these values, the government has created a resource to help you collect the correct **data to input**.

In addition to helping you save money on utility bills, a new roof can also help increase the resale value of your home. According to the **National Association of Realtors**, for every \$7,500 put into a roof, expect an average return of \$8,000 or receiving 107 percent of the cost back into your pocket.

Additional Energy Saving Tips Roofing

Not ready to replace your roof yet? You can still make sure your roof is as energy-efficient as possible. Consider the following:

- Make sure your attic is properly insulated. Without proper insulation, hot and cold air can enter your home through your attic. Ensure everything under your roof is properly insulated to keep temperatures from fluctuating inside of your home and HVAC costs down.
- **Consider a cool coating.** Cool roof coatings can often be added to your existing roof by a professional to help your home better reflect heat.
- **Check your ventilation.** In the summer, heat will still build in your home. Intake and exhaust vents can help airflow move naturally through —and out of— your attic. This will also help keep costs down.

Whole Home Energy Efficiency Tips Habits That Help Save

Beyond the major upgrades to your home for energy-efficiency, there are some simple things you can do right now that will help the cause:

- **Replace the filters.** Anything in your home that has a filter needs to have that filter changed or cleaned on a regular basis. This is especially true of the HVAC system. Take the time to clean or change the filter as often as the manufacturer recommends to keep the air flowing freely.
- Use window coverings. Blocking out the sun will naturally make a room a bit cooler. Simply pull a curtain across the window when the sun hits. Heavy drapes can also be helpful in winter, to keep the warm air in.
- **Do not let air escape.** Look for leaks around doors, baseboards, and ceiling molding. Once identified, seal them up with the appropriate caulking.
- **Be mindful of ceiling fans.** Fans move the air around, which does not actually cool the room, but it makes you feel as though the temperature just dropped a few degrees. Use ceiling fans when you are in the room, and turn them off when you leave.
- Switch to LED bulbs. It might seem like a small thing, but incandescent bulbs create heat, and they blow much more often. LED bulbs can last for much longer and do not emit heat. Replacing your five most-used bulbs with Energy Star options can save up to \$75 per year.
- Do not use the heated dry cycle on dishes. Most dishes will dry just fine, without water spots, by simply sitting in the dishwasher for a bit longer. The heated dry cycle can use up to 15 percent more energy than simply letting those dishes dry in their own time.

- Keep the faucet turned to cold. When turning on the kitchen faucet, remind yourself to start with cold water, especially for simple and quick rinses, such as cleaning fruit and veggies.
- Fix water leaks immediately. According to the EPA, the leaks in an average household can equal up to 10,000 gallons a year. Fixing those leaks can save up to 10 percent on water bills.
- **Insulate your pipes.** Insulating the pipes in colder climates is always a good idea to help prevent freezing. But there are other benefits, such as preventing heat loss to the air around the pipe when using the hot water, and preventing condensation on cold water pipes during the heat of summer.
- Lower the water temperature. Many experts recommend 140 degrees Fahrenheit as the standard for water temperature; however, lowering it to 120 degrees still provides plenty of hot water for showers and washing dishes. This simple change can save up to 22 percent on energy bills.

Curious about other areas where you can improve? Look into a **professional home energy audit**. This will tell you where you may be losing energy and how you can improve your efforts.

Ready to begin your energy-efficient home improvement project? Modernize can help you find the right contractor to implement each improvement that can help lead to less energy usage and lower bills.

About Modernize

For more than 15 years, Modernize has been a leader in the home improvement and services industry, connecting homeowners with contractors and other home services professionals.

Modernize operates in more than 15 high-value, high-consideration home segments, including new and replacement windows, solar installation, roofing, heating and air conditioning, siding, bathrooms and kitchens, new and replacement gutters, home security, and others. The business brings a network of more than 1,000 contractors and professionals across all segments, offering broad geographical coverage and choice for homeowners.

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