

**RESOURCE**

How to Use Bills and Quotes as Decision Evidence

The most reliable input into any RetrofitROI engine is not a national average or a contractor's marketing claim, it is your own utility bill and your own quote. Using them well means extracting the right numbers and being honest about what they do and do not tell you.

Decomposing a bill into its real components

The [utility bill cost decomposition engine](#) is the starting point for turning a confusing bill layout into the specific rate and usage figures other engines need. See [reading a utility bill](#) for the fuller walkthrough of that process.

Isolating a specific end use from a whole-house bill

A whole-house bill does not separate water heating from everything else automatically. The [hot water energy cost engine](#) estimates that specific slice using a smaller set of household assumptions, closing a gap a bill alone cannot.

Comparing a real fuel-cost baseline against an electric alternative

The [EV versus gas fuel cost engine](#) uses your actual electricity rate and your actual (or a comparable vehicle's) gas fuel economy to produce a real comparison, rather than a generic "EVs cost less to fuel" claim untethered to your specific rates.

Validating an envelope contractor's savings claim

A contractor quoting an insulation or air-sealing project often provides an estimated annual savings figure. The [envelope energy savings value engine](#) lets you check that estimate against your own bill history and a more conservative assumption before treating it as confirmed.

Checking an electrification quote's operating-cost claim

The electrification operating cost delta engine runs the same discounted-NPV check against a quoted electrification project's claimed operating-cost savings, which is worth doing before signing on a number you have not independently verified.

The standard to hold every estimate to

Any savings estimate you did not compute yourself from your own bill and your own entered rate should be treated as a claim to verify, not a fact to build a decision on. RetrofitROI's engines exist specifically to let you run that verification in a few minutes before committing real money to a contractor's number.