

HOMEOWNER'S GUIDE TO



# Purchasing Home Improvements

Compliments Of



Connecticut's Solution to  
New England Weather



## Section 2

# Put a Pencil to the Payback

Think about this...your home is the single biggest long-term investment you'll ever make! Cars come and go, electronic toys become obsolete, clothes and shoes go out of style, but your house is the place you call home. It's an oasis to escape the daily grind of work and for many; it's a place to raise a family. A home is more than the 4 walls and roof that make up the structure. It has value and memories; an investment of both your time and money. You pay insurance premiums annually to protect it with the hopes of never having to actually use it, so why shouldn't you get the most value out of your home that you could? Let the memories created in your home be what stands out the most, not the misery of escalating energy costs or declining value of a house in disrepair, like so many others experience with their homes. Your home shouldn't be a bottomless pit you throw money into; never again to be seen or enjoyed. In the auto repair industry, it's a proven fact that maintaining a vehicle is far less expensive than repair. Remember, maintenance is proactive, repair is reactive, and when it comes to your home...you want to be proactive; it will save you money in the long run!

When selecting a local contractor for any of your home improvement work, you should always look closely at their track record. Don't be afraid to question them on their experience and work history with the products they represent and recommend to you.

Here are some guidelines you should follow, based

on the installation or replacement work you're having done.

At Weathertite Systems our forte is roofing. However, our crews are multifaceted and multitalented. In addition to installing the best roofs, we also install replacement windows, vinyl siding, gutters and gutter guards and other work directly related to these services. This includes damage inside your home, caused by problems outside, such as leaking roofs or gutters. We do this largely because our customers request it.

We live in a vastly populated area. Because our area is diverse with a population rich in family values and heritage it's no surprise there is a vast number of roofing and home improvement companies in our area. As a homeowner you have to be on the lookout for your well-being. As depicted earlier, there are 3 types of companies you'll meet when you begin your due diligence on your home improvement quest.

## Educate The Customer First



As a roofing and home improvement contractor in the area for more than 24 years our approach is unique to other companies. We were founded on taking the, 'What would I do if I were installing these improvements on my own home or that of my parent's home, or that of my closest, dearest friend?' ap-

proach with every project.

It may sound cliché, but approaching every project from this perspective allows us to remain completely engaged and committed to the customer, not the business side of it. Our responsibility to every customer is to first understand their needs, then advising him or her on the best options and choices available to them... based on their individual situation. You will find this to be a fundamental principle at Weathertite Systems. We know you have choices, and we want you to make the right choice in choosing the home improvement company that's right for you, even if it isn't Weathertite.

Here is some general information you need to know

to better understand the improvements as you begin your search. These are the areas we're seeing most important for the homes in your area.

**Roofing Basics:** Roofing terminology can be a bit overwhelming. When you look at your roof you see the shingles, but there's much more to a complete and efficient roofing system than just the shingles.

The primary function of your roof is to protect your home from the elements; snow, rain, wind, etc. A roof system that performs well will keep out these elements. The type of roof and materials you have will determine how well these elements are diverted.

The 4 basic components of your roof include the underlayment, ice and water barrier, flashing and shingles.

The question we hear most is, "Can we just lay on another layer of shingles or do we have to replace the roof completely?"

This is a valid question and the answer can be determined 2 ways. The condition of your roof and what the city building codes require.

Your roof may only need repair rather than having an entire roof replacement. This can easily be determined by inviting a reputable, local contractor out to give you an estimate based on your needs. Again, this is a different approach than most large, national brands or the Peter Pickup Truck guys. They're really interested in the big projects, the 'big scores'. Their commitment is to themselves rather than the community as a whole. That's not to say they're all that way, but we're sure you've run across these types of companies in other purchases you've made in the past.

Additionally, why should you subject yourself to an 8-hour high-pressure sales pitch when all you may need is a simple repair?

As for building code requirements, some municipalities allow a second layer of shingle be put over the first (your local contractor will be well informed and educated on the local city's building department codes in your city or town).

A better question to ask a contractor is, "Is layering shingles the best course of action for my home?" With the existing shingles a contractor should be looking for blistering, blow-offs, and buckling, to name a few. Just because code may allow a second layer of shingles to be applied, the condition and degradation of the existing shingles must be consid-

ered. A reputable contractor will be honest and let you know what the best course of action is. If you suspect they're telling you a second layer can be applied, but you suspect they're telling you that just to get the job you should reconsider the integrity of that contractor. If they don't tell you the truth here, what else won't they tell you if they do get the job?

In addition to the shingles, the roof often includes the wood sheathing, ice and water barrier, underlayment sheeting, and a soffit drip edge to manage water runoff into the gutters and prevent water from backing up under the shingles, causing unnoticed water damage. These are only a few of the additional materials that make up your roofing system.



A major aspect of the roof to consider is if there is any leak damage. This can be water that has penetrated beneath the roofing system and potentially found its way to the interior of your walls or interior of your home. This kind of damage can go undetected for several years. When you do finally detect this kind of problem the remedy and repair can be significantly expensive. A brief, simple inspection by an experienced contractor will reveal if this kind of problem is present or not.

With some roofing companies their work may be on only the 3 critical elements of the roof, underlayment, flashing and shingles. At Weathertite Systems we go above and beyond the expected. On every roof replacement we replace all the flashings, where the roof and siding intersect. We also run our ice and water barrier down on the fascia boards. We do this to try and eliminate the ice damming damage that can happen during our very cold winters. Every chimney has new flashing and our ice and water barrier applied. It is part of our complete roof replacement system. You should be aware of these aspects of the roof because some companies don't replace



these items at all and others charge you extra for them, when they are a necessity to provide you with a complete roof shielding from our harsh Connecticut elements.

In addition to these, you should also have ridge ventilation installed when having a replacement of your roof. Ridge ventilations should run from eave to eave on your home. Many companies will cut these corners to save on the price, but they're a necessity on homes today. Ridge vents are instrumental in ventilating the attic/roof space. This is especially important during the hot summer months when your air conditioning is working to cool your home, yet your attic and roof are in triple digit heat.

Roof ventilation is not just for the summer months. In fact, proper roof ventilation is of greater benefit in cold weather climates. During the winter when your furnace is working to warm your home moisture can become trapped in your attic and the underside of your roof. This moisture can cause unseen damage.

Lastly, with regards to the aesthetics, shingles are made from a variety of materials and not every shingle is right for every home. Fiberglass-based asphalt shingles are by far the most common roofing material, but not always the best choice. You also have a choice of styles and colors to compliment your home's value and curb appeal.

According to Home Remodeling Magazine you can recoup as much as 82.6% of your investment on the replacement roof at the time you sell your home. (see the chart at the end of this section)



**Windows Basics:** How difficult is it to clean your windows? Every time you think about spring-cleaning, do you break out in a cold sweat? How secure are they? Would they help protect your home and keep it safe from a burglar? How hard...or easy...

would it be to penetrate your home through your old windows and gain access to your personal possessions? How energy efficient are they? How much money could you save with better, more energy efficient windows?

You can purchase replacement windows off the shelf at your local home improvement or hardware stores and install them yourself, but installing any window properly requires a skilled craftsman, with the experience to install replacement windows. The old adage, "you get what you pay for" holds true here.

According to the Environmental Protection Agency (EPA), upgrading from single-pane windows to multi-pane windows in the northern region of the country can save you as much as 21% on heating bills in the winter and up to 31% on air conditioning bills in the southern and southwest regions in the summer. In a dollars and cents terms, if your monthly utility bill were \$100 and you reduced energy costs 31%, you'd only spend \$69 per month. That's a \$372 per year savings; nearly \$2000 in 5 years. Think of the money saved as a tax-free raise! Between the monthly energy savings and the money you may save on annual insurance premiums in your area, the pay-back from the improvements may ultimately cost you nothing, or at least be deferred over the life of your home.

According to Home Remodeling Magazine you can recoup as much as 90.5% of your investment on the vinyl replacement windows at the time of selling your home. (see the chart at the end of this section)

**Siding Basics:** The siding on your home serves 2 purposes. The first is for color and definition and the second is as a protective barrier to the structure. The first is decorative and the second functional. When your home was first built the siding was most likely consistent with other homes in your neighborhood.

However, construction companies will often select a siding that is inexpensive and effective. That's to say they'll pick a material that doesn't eat into their bottom line and is minimally effective against the elements. Their choices are not necessarily always made with the homeowner in mind. The advantage you have is being able to upgrade the siding; being able to improve the look and energy efficiency of the home, at the same time increasing its value.

The top 6 siding types are:

1. Vinyl siding
2. Wood siding

3. Brick siding
4. Fiber-cement siding
5. Stucco siding
6. Stone and stone-veneer siding

When speaking with a contractor, ask which siding type they recommend based on your home construction, as well as offering you the best energy to value ratio. Each siding offers its own unique benefits.



As with replacement windows, siding too has a range of product qualities and values. Each serves a specific purpose and market based on your needs and investment commitment. For example, fiber-cement siding will perform better over a long period of time, offer a high-energy efficiency and home value, but it also will be more costly than standard vinyl siding.

When considering siding styles and materials, a homeowner shouldn't only view what the cost of that material and installation will be on the project, they should weigh what the value of that product will be over its lifetime on your home.

As example, according to Remodeling Magazine homes with higher priced synthetic sidings, like fiber-cement or high grade vinyl siding retain their value longer, and provide the maximum return on investment, at the time of selling your home. You could initially invest more for the product, but in the long run it will be less expensive and return you more money on that investment. The cost vs. value becomes evidently clear. Your local contractor should be able to offer that comparison.

According to Home Remodeling Magazine you can recoup as much as 87.6% of your investment on the replacement vinyl siding at the time of selling your home. (see the chart at the end of this section)

**Gutter Basics:** According to Kudzu.com most homeowners don't spend a lot of time thinking about their gutters, but understanding their importance may prevent costly home repair bills in the future.



Gutters are an important part of your home's weather protection system. They funnel water off your roof and away from siding, windows, doors and foundation and are there to prevent water damage. While this sounds simple, many homeowners aren't aware of how much damage can be done and how costly that damage can be to repair if their gutters aren't functioning properly.

Water seeks the path of least resistance as it flows. Physical barriers are no obstacles to water. Though life giving, water also is a naturally destructive element. Consider the Grand Canyon. Millions of years ago it was flat land, but the flowing Colorado River carved one of America's great wonders into solid bedrock. It may be soft and peaceful, but water can leave a wake of damage in its path. For example, rainwater run offs not properly funneled away from the home can collect near your home's foundation, create standing water pools, penetrate the foundation materials, seep, causing cracks in slab and basement foundations; or worse cause flooding conditions.

Here's a general list of what gutters protect your home from:

- Home and basement flooding