

## Upgrade your lifestyle

Warm weather opens doors for fixing up and adding on to your home. Take advantage of exterior home improvement opportunities and increase your home's value – as well as your quality of living. We'll take it from the top and guide you through some important decisions regarding your roof, windows, siding, landscape and sunroom addition

According to the National Association of the Remodeling Industry (NARI), when it comes to home improvement, low maintenance and high-energy efficiency solutions top the wanted list. But there's also a gradual movement toward "green" remodeling, including a push for locally produced products, whether they're natural or manufactured. "Durability is equally as important as recycled content, and products that combine both offer a big environmental bonus," says James Hackler of the U.S. Green Building Council. Research is currently being conducted on such products and improving your home in an environmentally friendly fashion is in the near future, but for now

### What's up in roof remodeling?

Replacing your roof is essential not only for curb appeal but for home safety. And it's not just about the material that covers it. Proper ventilation and insulation play critical roles, particularly for asphalt shingles--which make up the majority of residential roofing materials nationwide, as well as in Michigan. According to Bill Thomas, a registered roof consultant with Roofing Consultants, Inc. in Royal Oak, "A properly designed and installed ventilation system maximizes the life of the shingle by minimizing heat build up." "Heat wears out shingles prematurely and even adversely affects the plywood underlayment," says John Maloney, owner of Boa Construction and past chairperson of the Remodelers Council. "And ice dams are caused by either not enough ventilation or not enough insulation." Effective roof ventilation can even lower your air conditioning bills. Though neither Maloney nor Thomas can say how much longer a roof will last with sufficient ventilation and insulation, they agree that without them, you'll significantly shorten your roof's life.

As you can see, a cooler roof can be beneficial. Of course, if your roof is light in color, it helps reflect the sun's rays, just like a white shirt does on a sunny day. But now even darker roofs can be made more reflective, thanks to innovative technology. One example of that technology is Cool Roofing Granules, from 3M. ElkCorp has incorporated these granules into its shingles, creating the Elk Cool Color Series of reflective asphalt shingles. To learn more about this cool new choice, go to [www.elkcorp.com](http://www.elkcorp.com).

As we all know, looks do count. And great looks are why dimensional, sometimes referred to as "architectural," asphalt shingles are rapidly becoming the shingle of choice for remodelers. "I'd say ninety percent, or more, of my customers are choosing dimensional shingles as opposed to the standard three-tab kind," says Maloney. He believes this is a trend nationally, as well as in Michigan, and he attributes it to their handsome appearance rather than to any real performance advantage. "Dimensional shingles don't have the cut-out slot (rain track) that three-tabs have, so they may be a bit

more moisture resistant.” However, both Maloney and Thomas say that they don’t tell people to expect more from dimensional shingles. Well, maybe more compliments.

Talk about looking good, no one likes to see dark streaks on their roof. You can avoid those by specifying algae-resistant (AR) shingles. “For some reason, the algae problem seems a lot more common now than in the past,” says Maloney. Frank Farmer, president of American Metal Roofs, attributes it to the fact that today’s shingles “have less oil in them. That’s why you see more curling and cracking, too.”

Asphalt shingles do require regular inspection and maintenance in order to last. Estimates of how long an asphalt roof will last vary, with Farmer on the low end, stating that you need to replace it every twelve years or so. Thomas says that in his experience, a properly installed mid-level shingle will last fifteen to twenty years, and higher-end shingles up to thirty years. “I tell customers they should expect to get about eighty percent of the lifespan stated in the warranty,” says Maloney. “In other words, a 25-year shingle should be good for twenty years.” Maloney also cautions that a second layer of roofing won’t last as long, so plan to do a complete tear-off.

As far as warranties, it’s remodeler beware. Most warranties only cover the cost of the shingle if the materials are found defective (not underlayment, nails, drip edge, etc.), and then that cost is prorated. A few manufacturers have gone to a full system (labor plus materials), no-dollar-cost limit (NDL) warranty, but this depends on installation by approved contractors and inspections after installation. It’s a thorough, but more costly, way to go.

If you’re looking for extremely low-maintenance roofing options, metal, clay tile and slate are all durable materials that are fire safe; resistant to hail, wind, rain and snow; and last a lifetime. Metal and tile roofs both offer a variety of styles, including ones that resemble cedar shakes and slate. However these materials, together with cedar, make up less than 10% of Michigan’s residential roofing, according to Thomas. Cost may be the reason. “Standard three-tab shingles (material only) cost about \$35 per square (or 100 square feet); two-ply dimensional run about \$50 a square; tri-laminate or high-end dimensional shingles go for \$100 to \$150 a square,” says Maloney. A metal roof (aluminum is the best choice because it doesn’t rust and it’s energy efficient) costs about \$300 a square, or \$700 to \$1,200 a square installed, according to Farmer. Slate and tile cost approximately \$800 to \$1,000 a square installed.

So you see, a roof over your head is more than just that. Take the time to visit manufacturers’ websites and compare pros and cons for yourself.

### **Windows: Taking the pain out of choosing panes**

When replacing windows, energy efficiency is a major factor, so checking the U-factor rating should be your first step. Simply stated, U-factor measures a window’s rate of heat loss; the lower the number, the less heat escapes through the glass. In our area, the U-factor should be less than or equal to 0.35 according to the Energy Star $\Delta$  properties listed on [www.efficientwindows.org](http://www.efficientwindows.org). U-factor is designed to rate the whole window’s

performance, but Maloney has noticed that some manufacturers use it only for a center-of-the-glass measurement. Make sure you ask what exactly is being considered in your window's U-factor rating.

Part of what contributes to heat loss is emissivity, the ability of the window to absorb certain kinds of energy (think infrared) and radiate that energy through itself and out of a room. That's where low-e (low-emissivity) glass comes in. It lets in visible light (so you can see), but blocks and reflects some ultra-violet (UV) and infrared (IR) rays, keeping your furnishings from fading and your energy money from going out the window. It does this by using a thin metal coating on the glass or a plastic film between the panes of glass. This latter type of low-e glass insulates the best and is one of the most energy efficient.

Another consideration is the number of panes: The more panes of glass in a window, the less pain when it comes to energy bills. The Efficient Window Collaborative lists double- or even triple-pane glass, filled in between with argon gas, for Detroit-area windows, since they meet or exceed the U-factor recommendation. When compared with single-pane windows, double-pane windows with low-e coating can reduce heating bills by 34 percent in cold climates according to the Sustainable Energy Coalition.

And if you're living on a golf course or in a tornado-prone area, you may want to consider impact-resistant (IR) glass as an added measure of safety. It helps with sound deadening, too.

As far as window frames, insulated vinyl or insulated fiberglass are best in terms of energy efficiency and low maintenance. All vinyl frames have color (limited usually to whites, beiges) all the way through. Therefore, they don't have a finish coat that will deteriorate or that can be chipped or scratched, so the surface is maintenance free. Fiberglass is stronger than vinyl, and you can paint fiberglass frames, making color possibilities greater, but then you lose that low-maintenance feature due to the need for periodic repainting or touch-ups. If you love the look of wood on the inside, but hate the maintenance on the outside, buy wood windows clad in vinyl, fiberglass or aluminum.

The Efficient Windows Collaborative Window Selection Tool at [www.efficientwindows.org](http://www.efficientwindows.org) is a great way to research energy costs and savings. The site also allows you to search for manufacturers, making it easier to compare window costs. For starters, here's an approximate price guide, given by John Maloney: \$750 per opening, installed, for a vinyl or aluminum clad double-pane low-E argon-filled glass window; and \$400, installed, per opening for the same type of vinyl window.

Look for the Energy Star $\Delta$  label to ensure that the window meets the energy performance criteria set forth by the Department of Energy (DOE) and the Environmental Protection Agency (EPA), and use the National Fenestration Rating Council (NFRC) label to make comparisons among Energy Star $\Delta$  products.

### **Are you siding with the trends?**

Wood, brick, stone, vinyl, fiber cement, engineered wood and even liquid siding, plus variations on these themes – lack of choice certainly isn't an issue when it comes to siding.

On the top of the maintenance-free list is vinyl. “Approximately seventy-five percent of my customers want vinyl siding,” says Maloney, who believes this is pretty true for all of Michigan. No wonder, since it's relatively inexpensive, long lasting, durable, comes in many colors, styles and textures, and there's even a seamless variety. Insulated vinyl siding can significantly improve your home's R-value (resistance to heat loss). Resource Materials Corp. says their InsulSiding cuts heating and air-conditioning bills by twenty percent, and Alcoa Home Exteriors states that their Structure Premium Insulated Siding improves a home's R-value up to twenty-five percent. Insulated vinyl is also more impact resistant and reduces outside noise. Mid-level vinyl siding costs about \$55 to \$60 a square, and insulated vinyl is \$135 or more a square, says Maloney.

Fiber cement siding, often chosen for its more realistic wood look, gets high marks for low maintenance because it holds paint longer than wood (which needs to be repainted every five to seven years), is non-combustible, and moisture- and decay-resistant. Because of its durability, it helps the environment since it won't need replacing for a very long time and no old-growth trees are being used. To prove the point, fiber cement siding from James Hardie, one of the most well-known brands, comes with a limited transferable warranty for up to fifty years, and their ColorPlus™ Collection of pre-finished siding has a fifteen-year finish warranty. Fiber cement is approximately \$110 a square.

Brick and stone are the longest lasting of all siding materials, often giving useful service for over one hundred years because they are so resistant to the elements. As far as the environment, they can be recycled. But there's a price to pay for this durability and low-maintenance beauty. Brick is sold by the thousand, and stone by the ton. But adjusted to a per square price, you'll pay \$200 to \$300 a square for brick (add \$315 to \$350 a square to install) according to Cadillac Brick in Brighton, and Genesee Stone and Marble estimates prices starting at \$500 a square for stone (with installation beginning at \$2000 a square).

Liquid siding is a unique choice that may become available in the state soon. According to Donald Mears, Sr. Manager, Dealership Sales and Support for Liquid Siding of America (headquartered in Bellingham, Washington), “*The Original Liquid Siding's* combination of products produces a coating system that breathes, expands, contracts...is energy efficient...and is UV resistant.” This product is applied over any substrate except vinyl. Mears says that the appearance is “exactly like a high quality paint job.” It doesn't look like a thick vinyl coating and it doesn't have a rubbery texture. What it does have is a 25-year warranty. The 20-mil “skin” seals the structure so well that it reduces the loss of internal heat or cooling by 15-21%. The cost (barring any extensive repair of the original siding) is usually about three times the cost of a paint job, and about the same as high-quality vinyl siding. The downside? It's not yet available in Michigan, but there are several prospective dealers in the wings.

Curb appeal is only a surface reason for exterior home improvements; upgrading the quality of your home's roofing, siding and windows has great impact on home costs, resale value and safety performance. Take the time now to dress your home properly, and it won't only look good it will make living good.

Here's the average return on investment that you can expect for these home improvement projects:

**Siding replacement**

Cost \$7,129  
Resale value \$6481  
Cost recouped 90.9%

**Window Replacement, mid-range**

Cost \$9,794  
Resale value: \$7839  
Cost recouped: 78.4%

**Window replacement, upscale**

Cost \$16,082  
Resale value: \$11,793  
Cost recouped: 73.3%

**Roofing Replacement**

Cost \$12,697  
Resale value: \$9,029  
Cost recouped: 71.1%

Average are for the Midwest region, provided by Remodeling Magazine's "Cost vs. Value Report"©2005 by Hanley-Wood LLC

**HOW TO DO IT**

Finding a licensed and insured contractor is key to having a successful home improvement project. And when you're dealing with such essential elements as your roof, siding and windows, taking the time to research various companies is well worth it.

- Visit the Better Business Bureau Web site, [www.bbb.gov](http://www.bbb.gov), and search for contractors/companies in your area that are bureau members, which means they are licensed, insured and meet all government requirements.
- Meet with a few companies to shop for the best bid.
- Interview each potential contractor: Ask about experience and for references.
- Contact references: Ask they if the job was done well, were there any problems and how they were handled, and would they hire the contractor again. If the contractor won't give references, consider it a red flag.

- Once you narrow your choices to the contractors who meet the above requirements, select the company you fell most comfortable with having work on your home.
- Document any problems or altercations that may arise during the work period so you have written proof should any legal issues arise.
- Before you pay for the work, inspect the finished job and make sure it is to your approval.

## **SOURCES**

### **Trends**

James B. Hackler, LEED for Homes program Manager of the U.S. Green Building Council

[www.usgbc.org](http://www.usgbc.org)

National Association of the Remodeling Industry (NARI)

[www.nari.org](http://www.nari.org)

Larissa Marsh, Marketing and Communications Coordinator of NARI

[lmash@nari.org](mailto:lmash@nari.org)

[www.Real-Estate-Agents.com](http://www.Real-Estate-Agents.com)

[www.LexisNexis/housingzone.com](http://www.LexisNexis/housingzone.com)

[www.ServiceMagic.com](http://www.ServiceMagic.com)

[www.alcoa.com](http://www.alcoa.com)

Susan McLaughlin, Marketing Communications Project Coordinator for Alcoa Home Exteriors

John Maloney, owner of Boa Construction

[www.boabuilder@sbcglobal.net](mailto:www.boabuilder@sbcglobal.net)

Carl Seville, consultant on sustainable building as well as on general construction

### **Windows—taking the pain out of choosing panes**

[www.energystar.gov](http://www.energystar.gov)

[www.efficientwindows.org](http://www.efficientwindows.org)

[www.nfrc.org](http://www.nfrc.org)

Windows & Door Manufacturers Association

[www.wdma.com](http://www.wdma.com)

### **What's up with roof remodeling?**

William D. Thomas, Roofing Consultants, Inc.

James Riashi, Marketing Manager of Allen Brothers, Inc. (Roofing)

Frank Farmer, President of American Metal Roofs

Rick Olson, Technical Director of the Tile Roofing Institute

Carey Warner, Ludowici Roof Tile (marketing)

Tony Bonura, District Manager Northeast for the Cedar Shake & Shingle Bureau

[www.roofing-shingles-contractor.com](http://www.roofing-shingles-contractor.com)

[www.metalroofing.com](http://www.metalroofing.com)

[www.certainteed.com](http://www.certainteed.com)

[www.owenscorning.com](http://www.owenscorning.com)

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[www.alcoahomes.com](http://www.alcoahomes.com)

[www.resourcematerialscorp.com](http://www.resourcematerialscorp.com)

[www.sidinghelper.com](http://www.sidinghelper.com)

[www.siding4U.com](http://www.siding4U.com)

[www.vinylsiding.org](http://www.vinylsiding.org)

[www.lpsmartside.com](http://www.lpsmartside.com)

Cadillac Brick, 810-227-0900

Genesee Cut Stone and Marble, 810-743-1800