

# The Complete Homeowner's Guide To Siding & Roofing



Trilogy Exteriors LLC

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# The Complete Homeowner's Guide To Siding & Roofing

If you're considering investing in new siding or a roof for your home there are some important things you should know BEFORE you hire a company to do the work. Hastily rushing in without first educating yourself about what's involved with your project, the concerns, costs, etc. oftentimes does not end well for most homeowners.

Chances are you've never bought siding or a roof before, so you're probably not familiar with what's even available, let alone which choice is best for you in your situation. Plus, with the volume of siding and roofing contractors in any given area, simply getting several bids is no guarantee that you will find a reputable contractor with a quality product and proven installation skills.

So we hope you learn from and enjoy our book. It's designed to empower you to be able to make the best decision possible for you and your loved ones.



## Siding Explained From A to Z

Are you a homeowner who is tired of painting your home? Do you have outdated aluminum or vinyl siding, which has long lost its lustre and is taking away from the value of your home? Are the panels

falling off? Is air and moisture infiltrating your home? Have you recently suffered hail damage? Or, do you simply want to improve the overall appearance and value of your home?

Well we wrote this guide to help you understand the various options for siding your home that most people don't consider before buying. Chances are you've never bought siding before, so you're probably not familiar with what's even available, let alone which choice is best for you in your situation. Plus, with the volume of siding contractors in your area, getting several bids is no guarantee that you will find a reputable contractor with a quality product and proven installation skills.

**Something important to know, when purchasing siding, you are not just purchasing one product. You are purchasing a system.** A comprehensive system will include the following components:

1. Moisture Barrier and/or Insulation (Depending on Building Codes)
2. Trim (Windows, Doors, Posts, etc.)
3. A Certified Installer
4. A Comprehensive Lifetime Guarantee on Materials and Performance

Moreover, you may need to replace rotted wood where moisture has been trapped. **It is also very wise to replace or cover the soffit and fascia when purchasing a new siding system.**

## Five Siding Terms You Need to Know

**Fullback Insulated Siding** is the best option if you're making energy efficiency a priority. This is because it features something called contoured insulation, specifically designed to fill the gap between the siding and your home. It's durable, it's not at all hard work, and it'll prevent large amounts of energy from escaping your house.

R-value is a term used to describe the quality of insulation in your house. The higher the R-Value the better, as it means less heat will be escaping through it. R-value is largely determined by the type of material used in your insulation, although there are other factors as well, such as climate, your heating and cooling system, and the actual sections of the house you plan on insulating.

**Reasonable Life Expectancy** refers to the length of time the vinyl in your siding should continue to work for. On average, vinyl's RLE is an impressive 20 years, more than five times that of paint. It reinforces the fact that an investment in vinyl will leave you with much less work to do long term than paint will.

**PATH** attributes are the main features that vinyl siding can boast. For example, structural protection would be considered a PATH attribute because the vinyl serves as an extra layer of reinforcement for the structure of your home. The flexibility of vinyl counts as another PATH attribute.

**ASTM Standard D3679** is the label you should look for when buying vinyl siding, as it certifies that the product you're looking at is up to accepted industry standards in areas such as weather resistance, impact resistance, extreme temperature resistance, and product uniformity.

## Types of Siding to Choose From



**1) .040 Gauge Vinyl Panels** are, at the very least, cheap. For that reason, if you're not planning on staying in your current location for long but still urgently need to replace or reinforce your vinyl siding, this might be the best option for you. If you're planning on making a house a home however, you can do much better than .040s. They're far too thin and prone to buckling and groaning and creaking and cracking. If possible, you should get something a fair bit thicker

**2) .044 Gauge Vinyl Panels** are a step in the right direction- they're much thicker and wider and generally sturdier. Still, if you get the wrong company making or installing them you can still have problems with .044s, so it's really worth checking on the credibility of the siding company you're considering employing if you're planning to get this type of vinyl.

**3) Fiber cement composite** - Fiber cement composite siding systems look beautiful when finished and mimic the appearance of real wood without the pitfalls of rotting and insect infestation. Fiber Cement Composites have become popular because they don't burn rot, or get eaten by insects. You'll enjoy minimal energy savings with fiber cement composite because it's very thick, just like cedar siding.

It is one of the most expensive siding systems available and it does require more frequent painting, yet it gives you the opportunity to change the color of your home. Pre-finished fiber cement composite manufacturers typically guarantee the finish for 15 years. This is a good product for a homeowner who has a lot of money, wants the aesthetics of wood, wants the siding to last a long time, but doesn't mind the maintenance of painting or additional energy costs. Plus, wavy panels may be an issue with over-settled homes.

**4) Insulated vinyl** is another vinyl category where the quality really varies, so again you should do your research as to what exactly you're buying. If you get a reputable supplier and installer, you

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should be very happy with your purchase- the foam that backs up the vinyl is strong and resilient and does a good job of conserving energy, which of course will save you money on bills in the long term. These products do have some advantages over the regular 12 foot panels. They will have less seams showing. Always remember fewer seams equal energy savings. There are many options and grades of vinyl siding. So be careful to choose the one that will best suit your needs and budget. Remember fewer seams will pay back in energy savings.

**5) Seamless Steel Siding** - As well as being delightfully alliterative, takes care of one of the main problems of systems like insulated vinyl that try and marry vinyl with other protective materials, namely, seams. Seams are not particularly attractive to look at, so for a little extra money, Seamless Steel Siding offers a combination of robust insulation and a clean, neat appearance. These products are more expensive than vinyl products, less expensive than fiber cement products, and around the same cost as the insulated products. Vinyl Coated Seamless Steel Siding is priced around the same as insulated siding. Vinyl Coated Seamless Siding may be a little more expensive, but it adds aesthetics and insulation to your home.

## SCHEDULE YOUR FREE SIDING ESTIMATE



# Top Tips for Finding a Quality Contractor



Unless you have a trustworthy relative or a good friend in the business, it will be necessary for you to do business with a siding contractor. Your success in finding a reliable, honest, and dependable siding company will most likely dictate your ultimate level of happiness or disappointment in the project.

When evaluating a siding contractor, make sure you work with a reputable contractor that will give you:

- Numerous Customer References and Job Photos
- A Detailed Proposal With Specific Costs of Work To Be Done
- Written Warranties For Product and Workmanship
- Appropriate Liability Insurance
- Proof of Long-Term Service Reputation
- Financing Options
- Written Standards For Installation and Installation Crews

Beware of companies that offer very low prices just to get into your home. Once in your home, they deliver a high pressure speech to convince you to spend more money. Many times, the siding they sell you is of mediocre quality.

Just so you know, an exact price for a complete installation should involve the following:

- A Moisture Barrier and/or Insulation
- All Trim for Windows, Doors, Posts, etc.
- Installation By A Certified Installer
- A Comprehensive Lifetime Guarantee on Materials and Performance

Once the siding company and you have agreed to and approved the proposal, there should be no additional expenses. At this point, any unforeseen expenses should be the responsibility of the home improvement company, not you the homeowner, unless you specifically request more work.

# Financing Your Siding Job



There are many options available to you when it comes time to pay for your new siding, yet be careful, financing can be tricky. A reputable siding company should be able to educate you on all the available options, and secure the best possible method of financing for you.

For some people there is simply no other way to afford siding as a home improvement. So it pays to consider all the financing options that are available to you.

For example:

- Is the best option for you dividing the payments up month by month?
- What monthly payments are you comfortable with, and for what period of time?
- Can my new siding be financed through a home improvement loan?
- How soon will my payments begin?
- Are my interest payments tax deductible?

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And know that only a reputable siding company will offer financing for it's customers. Most lenders will only partner with siding contractors that are clearly above average and have good reputations since they are assuming the liability for the work after the completion of the job.

# Roofing Guide – *Everything You Ever Wanted To Know About Roofing Yet Were Too Afraid To Ask*



When you're finally able to buy your own home, a lifelong dream comes true. You've achieved financial stability to take this huge step. However, and no matter how good your home is, it can always give you some problems that translate into you spending money.

One of the most ignored places in a home is the roof. Even when you're about to buy a house, you never ask to see the roof, ask about the materials, or when it was the last time it was remodeled or replaced. However, you check everything else. Unfortunately, many homeowners only notice something is wrong with their roofing when there is a leak or a problem with the shingles. And this is when you'll realize that you have some problems there.

Despite it being possible to put off a roof replacement for awhile, it's not always the best solution. The longer you wait the more damage tends to be done resulting in the cost of repair or replacement increasing dramatically.

With this in mind, we decided to create this homeowner's guide to roofing, so you'll understand all you need to know about roofing, the differences between roofing companies, how much a roof can cost you, among other things. By the end of this guide, you should be able to decide on the kind of roofing that you want for your home as well as what you need to look for in the roofing company.



# #1: The Basic Components of a Roof

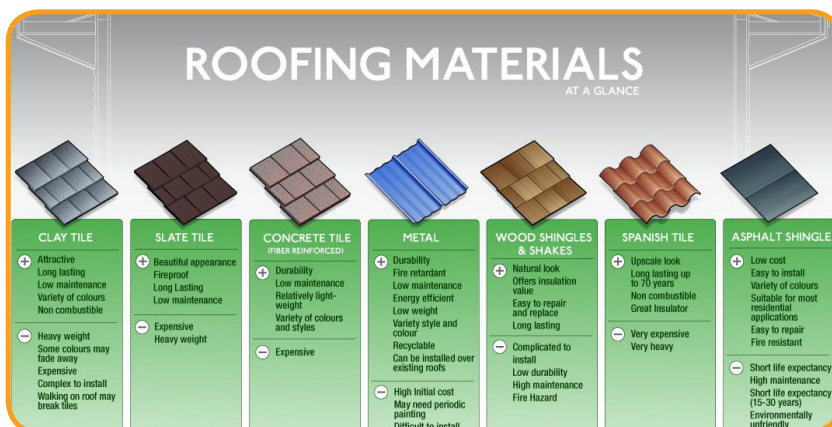
Before you just grab the phone and hire the first roofing company listed, you should understand the kind of roofing you need and want. When you understand this, it will be easier to talk to the roofing contractors and explain to them exactly what you want.

The roof structure, or the bones of the roof, is composed by trusses and rafters. This structure is what supports the entire roof. The sheathing, which is on top of the roof structure, covers the home using sheet material or covers. It serves as a base for the roof covering. After the sheathing, comes the roof covering, which can be constructed from tiles, slate, metal, or shingles. This is the part of the roof that you can actually see from the street.

Besides these main components, the roof still needs to have flashing and drainage to make it resistant to every kind of weather. Flashing is usually built using sheet metal and is placed on the valleys and joints to protect your home against any water leaks. The drainage is created to allow the water to drain quickly out of the roof. When your drainage system isn't working very well, the water tends to accumulate on the roof and the risk of leaks greatly increases.

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# #2: Choosing the Right Materials for Your Roof



There are many different variables that influence the materials you choose for your roof. The first one you're probably thinking about is the price. However, there are others like the aesthetics - not all roofs are the same -, the durability each material can provide you, as well as the maintenance each material needs to have.

## Here are the different materials that you can use to replace your roof:

\* **Metal Shingles or Panels:** The metal is lightweight and it's known for being weather and fire-resistant, as well as for lasting a long time. This is usually the chosen material if your roof has a steep slope. One of the greatest advantages of this material is that you can arrange it in a way that it looks absolutely amazing and looks a lot more expensive than it is. So, aesthetics with these types of materials aren't a problem.

\* **Composite Shingles:** This is definitely the most popular material used on roofs. It has a fiberglass thin layer and is surrounded by ceramic granules and asphalt. As you can imagine, the price is usually lower than with the other options. Definitely a plus when you're considering this roofing material.

But besides the price itself, the composite shingles are also known to be extremely durable when dealing with bad weather conditions like strong winds, rain, and sunlight. When you're looking at this material, you also need to be aware that there are also the architectural shingles. These are made of asphalt and they are much heavier. Despite them lasting longer, they're also more expensive.

\* **Clay or Ceramic Tiles:** These types of tiles provide amazing decorative looks for your home and are very long lasting. Just know that they also tend to be the most expensive choice.

Although you now know more about the different roofing materials you can choose, it's always a good idea to talk to your roofing contractor before you make the final decision. They're the best person to evaluate whether your home can handle the weight of some of these materials.

## #3: How to Choose the Right Roofing Contractor



You should take some time to evaluate the different roofing contractors that you can find. After all, installing a roof is something that you hardly ever do, and since you'll have to invest money in it, it will be better if you award the job to a reliable, roofing company with a good track record and an excellent reputation.

**Here are some of the things you need find out to choose the right roofing company:**

\* **The Contractor's Past Work History:** The best guide that you can have about how the roofer will deal with replacing your roof is to look at their previous work. Ask them for pictures of their past jobs. Also ask them for references and testimonials from their past customers. If you know someone (ex. Neighbor, friend, relative, etc.) who just had to replace their roof, they can point you in the right direction as well.

Also, make sure that you read some of their online reviews in sites like Home Advisor, Yelp, etc.. These are very helpful in that you get to read actual feedback from their customers from reputable sites that verify their customers' information and reviews. This will enable you have a much better idea about the roofing company you're considering hiring.

\* **Be Specific:** Now that you have used the criteria above to whittle down the number of roofing contractors on your list, it's time to discuss some details with each one. **You need to make sure they have all the licenses in place and that they have insurance.** Please note that the laws may be different from state to state so you need to check the exact licenses the contractor needs to have to be able to replace your roof.

\* **Guarantees and Warranties:** When, by any chance, your new roof has any defect or is faulty, you want to have the warranties and guarantees that you won't be the one paying for it. Usually, you're looking for some kind of warranty that makes sure that in case the roof is faulty or has some defect, the contractor is obliged to repair it for free, for the lifetime of the roof or the stated period of the warranty.

\* **Sign a Written Contract:** When you're dealing with making a large investment for your home, it always pays to have everything in writing. This precludes any misunderstanding down the road. It ensures that you get everything that you want and if anything goes wrong, you have the assurance that you're covered.

## #4: Paying For The New Roof:



And finally, you need to know about the prices. As you are already aware off, the final price that you pay will depend mostly on the materials you choose, as well as on your home structure.

Replacing your roof can cost you anywhere from \$5,000 up to \$25,000. The average price most homeowners pay is about \$12,000.

Even though you might not need a \$25,000 for your new roof, any significant outlay of money is not easy to do for some homeowners. So, many homeowners turn to financing. **And here you have different options:**

\* **Home Equity Line of Credit:** You can use the equity you established in your home and borrow part of it to replace your roof. Then, depending on the agreement you have with your bank, you can pay it off over time.

\* **Credit Cards:** Some of roofing companies offer you the possibility to pay for their services using their credit card without interest fees. In case the roofing company you choose doesn't have this option, you can always apply for a zero-interest credit card. However, you need to know that you need to pay the total amount within 12 months. If you're not able to, you'll need to pay interest rates for the total balance amount that you requested.

## SCHEDULE YOUR FREE SIDING ESTIMATE



# Roofing Financing



\* **FHA Title I Loan:** If you don't have enough equity in your home that allows you to borrow the money that you don't have, and you don't want to use the zero-interest credit card, you still have another financing option: the FHA Title I Loan.

The FHA Title I Loan is funded by the bank of your choice but is insured by the Federal Housing Authority. You simply have to meet certain income guidelines to qualify.

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<http://www.trilogysidingandroofing.com/feedback-2.html>

## #5: Maintenance For Your New Roof:

Once you get your new roof, you just can't sit and forget about it again. Maintaining your roof is crucial to making sure you get your money's worth on this investment. You should have an inspection done, at least once a year. Ensure that leaves are removed from the gutters and carefully check for compromises in the structure of the roof. In case there's severe weather, it's better to be safe than sorry and check to make everything is as it's supposed to be.

Taking excellent care of your roof will extend the life of the materials used, allowing your roof to protect your home and belongings for years to come.

# Here's What To Do Next:

Now you have a much better understanding of what it entails to get new siding for your home or even a new roof. **If you'd like to have a FREE evaluation done for your home's siding or roof, as well as a FREE Quote, simply give us a call at (913)669-0526.**

## Check Us Out:



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