



Consumer Awareness Guide

Hiring a vinyl siding contractor

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What to know about the differences
in vinyl siding

Homeowner,

When I decided to create this free awareness guide, I wanted to accomplish one thing: Educate homeowners on what to look for when buying vinyl siding. It isn't as simple as you might think. There are a hundreds of contractors in the Kansas City area, and they all carry different product lines. Understanding what products are best for you and which contractor will do the best work can be a difficult decision.

This guide will help you make the right decision when hiring a siding contractor. In it you will find two specific questions you can ask contractors and the answers you should get, a detailed information section on the differences in vinyl siding, what to look for in a good siding contractor, an extensive frequently asked questions section, and a short checklist to use when you are ready to speak with a siding contractor.

I have included a list of reference websites at the end of the checklist on the last page. These are all great references and I have used them, as well as my own industry experience, to help write this guide. I encourage you to use them when you are collecting information on vinyl siding and home improvements in general.

I hope you find this guide beneficial and informative. I have made every effort to ensure its accuracy. Please feel free to contact me if you have any questions regarding this guide or if you would like to see any additions or changes to make it more helpful.

Good luck with all your future home improvements.

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How to hire an honest and reputable home improvement contractor.

One simple question you can ask:

1. Do you have General Liability and Workman's Compensation Insurance?

General liability insurance is a must. If the contractor does not have this, do not hire them. Without it you may be the one who pays for any mistakes that are made. For example, if your siding is damaged while they are installing your windows, who is going to pay for it? If the contractor has insurance, it should not be a problem. If they don't, you may have to fight them to get them to pay for the damage. General liability insurance is required in both Kansas and Missouri. If the contractor does not have it they are breaking the law.

Workman's compensation insurance is a little tricky. Not all companies are required to carry it. If the owner is the only employee the company is not required to carry workman's compensation. If the company hires a subcontractor to do the work and that subcontractor has more than one person working for them, you want to make sure that the subcontractor has workman's compensation insurance. Ask to see documentation on this insurance. Anyone who has it will have a certificate from an insurance company stating they are covered, how much coverage they have, and when the coverage expires. If you hire someone without workman's compensation insurance that is required by law to have it, guess who may pay for the medical bill should some one get hurt? That's right, you!

Do not hire a window contractor unless they have General Liability Insurance, Workman's Compensation Insurance (if required), and a business license in your city (if required).

Tips for hiring a home improvement contractor.

Here is a list of suggestions and tips you can use when hiring a home improvement contractor that will help increase the chances of a satisfactory siding installation:

1. Referrals

Ask your neighbors, friends, and relatives for referrals, not the contractor. If you don't know of anyone who has had siding installed on their home, the phonebook, internet, or some other form of advertising is what you may have to use to find a siding contractor.

2. Go local

A local contractor will typically have more to gain by doing a quality job, and more to lose by doing a poor job. With an out-of-town company you run a higher risk of not being satisfied or serviced after the installation. You also run into legal issues if you have to cross state lines to track down your contractor.

3. The bigger the company, the better?

It is your decision. Some people feel more secure in dealing with a larger company and others like small companies. There are advantages and disadvantages to both. You may pay more with a larger company. The larger the company the more overhead you pay for. Most of the large national siding companies are the highest priced companies out there. Keep in mind they are probably selling the same or similar, siding products as the smaller companies, and they are buying it at a much lower price. Smaller companies may give you a lower price and better service, but you may not get the security you want. The company you choose should ultimately be a company you are comfortable with. If you feel more comfortable with a larger company, then go with them. A smaller company may give you better service and a better value for your dollar.

4. Who represents the contractor? Here are a few things to think about when you visit with a sales representative.

a. How they are dressed?

In the home improvement industry you will see a wide range of people from a multitude of backgrounds. Some may dress in a suit and tie and some may show up in shorts and a tee shirt. Though it is not always possible for sales representatives to dress professionally, it is a good indicator of how important you are to them as a customer. Imagine yourself, in what ever profession you are in, showing up for a business meeting in shorts and a tee shirt. How would that go over? Even though a suit might not be necessary to give a siding estimate, a nice collard shirt and pants or khaki shorts shows you the sales representative wants to present his company well.

b. Was the representative prepared?

Obviously the representative knew he was coming to your home to talk to you about siding. Did they bring samples, literature, pictures, etc? You took time out of your schedule to have this representative come to your home. The least that representative can do is show up prepared. Forgetting presentation material is one thing, but not showing you samples at all should be a huge red flag. There are salespeople out there who don't believe you need to see what you are paying for. Imagine being told by a car salesman that a car will cost you \$20,000, but he doesn't show it to you. Would you buy a car that way? You shouldn't buy siding that way either. Make sure the sales representative shows the products you are purchasing. It takes more time, but expect the representative to give you a full and detailed presentation on the products and the installation techniques that will be used.

c. Was the representative attentive?

Try to find a representative who listens. We all have the picture in our minds a slick, fast talking salesperson who tries to sell you what they have instead of what you need. Those salespeople do exist. Find a representative who asks lots of questions and is genuinely interested in finding the right product for you. Sales people love to talk. If you are having a hard time getting a word in, don't be afraid to speak up. If you have questions, make sure you get a satisfactory answer before you let him move on.

The bottom line when hiring a contractor is to feel comfortable with the contractor you have chosen to work on your home. After meeting with the company representative you should have a good feel for the person, the company, the product, service, installation, and warranties. If you don't, get another bid.

5. What to know about siding and how it's installed.

a. Siding profiles:

There are two basic types of siding, vertical (up and down) and horizontal (side to side). Horizontal siding comes in two basic styles, clapboard and Dutch lap. You can also get specialty panels such as cedar shakes, scallops, and shingle in vinyl. Vertical panels come in either a V-Groove or a batten board style (see below). Ask your sales representative for more details on profiles or visit the manufacturer's website. Alside manufacturing has a great website with this type of information, www.alside.com. However, when checking the web, keep in mind that all profiles may not be available in your area. You should get a complete overview of products available in your area from your sales representative.



Dutch Lap Clapboard Batten Board V-Groove Shakes Scallops Shingles

b. The thickness of the siding:

Siding thickness is the easiest indicator of a quality siding panel. Thickness is measured in “mil” thickness. The mil thickness can range from below .36 mil to above .50 mil. The thicker the panel the better. Thinner panels will be more susceptible to cracking, warping, and fading. Do not choose anything below a .40 mil panel. If your budget can afford it, stay with a .46 mil on horizontal and a .50 mil panel on vertical. This will pay off in the long run. Since you probably don’t have a tool to measure the thickness of the panels you are shown, you can go to the manufacturer’s websites to find out if what you are being quoted is the true mil thickness.

c. What is the siding made of?

If you are buying vinyl siding, you’d think the siding would be made out of vinyl. The fact is that not all siding is made of pure virgin vinyl. Siding can be made out of recycled vinyl products. You do not want anything less than 100% pure virgin vinyl siding. Siding made of recycled materials is more susceptible to cracking and warping.

6. Insulation:

Insulation and home wrap are typical underlayers for vinyl siding. These products vary from “paper-type” house wraps to polystyrene insulation board. A “paper-type” house wrap is a house wrap designed to keep wind and moisture from getting onto the sub layers of the home. Insulation board acts in a similar way, but also adds an insulation value to the home. This insulation can vary from around an R1 for ¼” underlayment to R4 for ¾”. They higher the “R” value, the better the insulation. You can also choose insulation that is form-fitted to the contours of the siding panel. Form-fitted insulation gives you up to an R5 insulation value depending on the siding profile. Learn more about form-fitted insulation at www.choosefullback.com and more about house wraps at www.construction.tyvek.com. Below are pictures of a vinyl siding panel with form-fitted insulation and siding installed over Tyvek house wrap.



Alsides’s Prodigy Dutch Lap Siding featuring Fullback, form-fitted insulation.



DuPont’s Tyvek house wrap under typical vinyl siding.

7. What is the warranty?

- a.** You should ask for a panel that has nothing less than a lifetime warranty. Every manufacturer has a different warranty so read it carefully. Some will say “Limited Lifetime Warranty”. Make sure you understand what the “limited” parts are. Some manufacturer will prorate the warranty. This may leave you paying for some of the costs if your siding ever has any problems. Others will put the limit on the transference of the warranty. This means if you sell the house, the new owner may get the warranty passed to them at a prorated rate.
- b.** There should also be some type of labor warranty. This warranty protects you against the product being installed incorrectly. The manufacturer will typically only cover a labor warranty if the product is deemed to be defective, and it will only be good for one year. The manufacturer does not warranty against defects caused by improper installation. You should get an installation warranty from the contractor that is separate from the manufacturer’s warranty. These are typically only good for a year. If any installation issues arise, it usually happens within the first year. Make sure you get the labor warranty in writing from your contractor.

8. Installation.

This is one of the most critical aspects of vinyl siding. You can buy the best siding available, but if you have an inexperienced contractor install it, you may not be happy with the results. Installation is the one area of purchasing vinyl siding where you have to trust the contractor. Not all contractors use the same installation techniques. A good sales representative will give you detailed information on how they install siding. If they do not, then ask. Improper installation can void your warranty, so it pays to learn as much as you can. All manufacturers set guidelines on how their products should be installed. You may not be able to get your hands on this information, but you can learn about how to install vinyl siding on the VSI’s website, www.vinylsiding.org.

Frequently asked questions:

1. What is the best siding I can buy?

Answer: Unfortunately there is no right answer to this question. There are too many variables. What profile are you looking for, what type of insulation board do you want, what color are you looking for, what contractor are you hiring to do the work, how much money do you want to spend, etc.? For each one of these questions there may be a hundred different combinations of answers. The biggest variable is money. To give a general answer to the question, buy a siding panel that is at least .46mil thick with an insulation board of at least ¾” if you are buying a horizontal panel. If it is offered, the form-fitted insulation is even better. ¾” and form-fitted insulation gives your entire house approximately another R5 insulation value. Form fitted insulation will also give the siding a 300% better impact rating. Work with your sales representative to determine the siding that is best for you. Visit www.choosefullback.com for more information on form-fitted insulation.

2. How do I know I am getting quality siding and not the cheap stuff?

Answer: There is an easy way to know if you are getting a quality siding panel no matter who the manufacturer is. Make sure the panel is VSI Certified. VSI stands for Vinyl Siding Institute. This is a trade organization for vinyl siding manufacturers. Basically they are the vinyl siding police. They make sure that all siding panels meet the ASTM guidelines for vinyl siding. If they don't meet these standards, they won't be stamped VSI Certified. The VSI has a complete list of all certified panels on its website at www.vinylsiding.org. Since there are around 50+ different brand names of siding, this is truly the best way to make sure you are getting a quality siding panel. If the siding is not on the VSI's list, don't buy it.

3. How many bids do you recommend I get?

Answer: Get as many bids as you need to feel comfortable. If you feel like you need 10 bids, then get them. We have all been told to get at least three bids. Everyone is familiar with this rule because that is what all our insurance companies usually tell us to do. The problem with the three-bid rule is insurance companies want it so they can go with the cheapest bid. Going with the cheapest price when buying vinyl siding may cost you more in the long run. You will never find the best siding at the cheapest price. Make sure you are getting the best products and service available for the price you are paying. After all is said and done, you have to go with the company that you feel is going to give you the best work at a price that fits your budget.

4. How can I avoid getting ripped off by a siding contractor?

Answer: Ask the question listed above, “Do you have general liability and workman’s compensation insurance?” If the answer is yes, you are headed in the right direction. Most fly-by-night contractors won’t go through the trouble of getting insured. Verify the insurance by calling their agent if you are not 100% sure.

A lot of contractors will sell you the products and services and then hire a subcontractor to do the installation. That is normal for this industry. What you need to ask for is a waiver of lien signed by the subcontractor. This will protect you from the subcontractor putting a lien on you property if the contractor you hired doesn’t pay them.

Make sure you see what you are paying for. I have seen too many homeowners purchase siding without ever actually seeing what they are paying for. If you agreed to purchase the best siding panel made and didn’t see it to begin with, how do you know what is being put on your home. Again, would you buy a \$20,000 car without looking at it first?

You can also avoid being ripped off by getting all of the details of the work in writing. Contracts are as much for your benefit as they are for the contractor. Make sure the manufacturer’s name and the siding panel’s name are written down. This will help to avoid any confusion on the type and thickness of the panel you have agreed to purchase. If you make a change to the original agreement, get it in writing. You may also want to contact the Better Business Bureau to find out if any complaints have been lodged against the company and, more importantly, how those complaints were resolved. You can find them at www.bbb.com. In the end, it comes down to the decision you make on who you hire. If you do not feel comfortable doing business with a contractor, for whatever reason, then don’t. Your gut instinct may be your best friend.

5. What is the three day right to cancellation?

Answer: Kansas and Missouri both require anyone that is doing business anywhere other than their office to give the customer a three day right to cancel. This must be written on the contract and on a separate form titled Notice of Cancellation. If you get to the point that you are ready to fill out this form, you must have enough trust in the contractor to use him for your project. If the contractor gets all the way to this point and then does not notify you, both verbally and in writing, about your three-day right to cancel, the red flags should be popping up. Failing to notify you of your three day right to cancel is against the law and is punishable by up to a \$10,000 fine. Most contractors don’t like to give you the notice because it puts the idea in your head that you can cancel. The question you should ask your self is, if they are willing to break the law by not notifying me, what other laws might they break? If they fail to notify you of your right to cancel, do not do business with them and report them to the Attorney General’s Office.

6. I have some decorative trim pieces on the corners of my home and under the eaves of my home. What do I do about those if I want vinyl siding installed on my home?

Answer: This is a tricky question to answer. Usually when you have vinyl siding put on you are covering most of what is currently on the home. Some houses have decorative features that can be covered in some fashion without taking away from the home décor. On some homes, such as Victorian-style homes, some features cannot be covered. In this case you have a few options. 1) Install siding around these features and continue to paint them. 2) Remove them and do away with them completely. 3) Have them replaced with similar pieces that are made of vinyl or PVC materials. Vinyl siding has come a long way in recent years. You can find nearly any style of trim imaginable if you look hard enough. Most of your basic trim pieces are already available through your contractor. Ask the contractor for a list of decorative siding pieces when he comes to your home.

7. I was asked by a siding company to put 50% down. Is this normal?

Answer: Yes, this is normal. Most companies will ask for a down payment for two reasons: 1) They have to pay for the material from a distributor before they are delivered to your home and 2) Just as you are taking a risk in the contractor to finish the job correctly, they are taking a risk in that you will pay them when the work is complete. Under no circumstance should you ever pay more than 50% down, and never pay the remaining 50% until the siding installation has been completed and you are 100% satisfied. If you have any issues with the siding or installation, a contractor that is more willing to fix any problems if he knows he won't get paid until it's done to your satisfaction.

8. What do you know about the Tax Credit for home improvements?

Answer: First of all, it is not for all home improvements. Here is a short list of the home improvements that are covered:

- Added insulation to walls, ceiling, or other parts of the building envelope
- Replacement windows
- External doors

You cannot write off siding as a tax credit. You can, however, write off the insulation you put under the siding. The new tax credit specifically says that if the main purpose of the product is to provide a finished surface like drywall or siding, it does not qualify for the credit. The primary function of the product must be designed for reducing heat loss or gain. You have to pay attention to what you are buying though. There are manufacturers that offer an insulation that is glued to the back of the siding panel. That siding will not qualify for the tax credit since its main function is siding and not insulation. You also cannot write off the entire amount of the insulation nor can you write off the labor to install it. The tax credit only allows you to write off 30 percent of the cost of the insulation and none of the labor. Check with your tax advisor and the IRS to get the facts.

Visit http://www.energystar.gov/index.cfm?c=products.pr_tax_credits to get all the facts.

9. What is seamless vinyl siding?

Answer: A myth. This is just fancy marketing for a longer siding panel. There are companies that offer siding panels that are longer than others, but it is irresponsible to call any siding seamless. Siding panels come in a variety of lengths; 12', 17' 25', and 40'. 40' is the longest panel I am aware of and only one or two manufacturers offer it. If the longest panel available is 40' and your home is 42' wide, you will have at least one seam on your house per siding panel. Even if they made a 100' panel, there are homes out there that may be longer than 100'. That is why I think it is irresponsible to claim to have "seamless siding". What most companies advertise is "virtuously" seamless siding. Basically they are saying they are putting a longer panel on to minimize the seams on your home. One thing to consider when you choose a siding panel is the longer the panel, the more expensive it will most likely be. This extra cost is typically associated with the installation labor and shipping.

10. Why don't they make a true seamless siding?

Answer: Logistics and the properties of vinyl siding. If your house is 60' wide, how would you ship and install a siding panel 60' long? The shipping and labor to install a panel of that size would be a nightmare. The other problem with the theory of seamless siding is that the properties of vinyl siding force the siding to expand and contract with changes in temperature. The longer the panel, the worse the expansion and contraction. Think about it: If it were possible to make seamless siding without any quality issues, and make it affordable, why would they manufacture anything less?

With so many different lengths of siding, which one do you choose? Answer this question: "Do the seams on your house bother you now"? No matter what type of siding you have on your house now, you probably have seams. Whether you currently have lap siding or the 4x8 hardboard sheets that Kansas City is famous for, you have seams on your house. Most people think that the seams will be an issue without realizing that there are already seams on their house now. They just never noticed them. Whether you answered yes or no to the above question I would recommend the 17' panel. Most homes simply won't benefit by going longer. Since the expansion and contraction of a 12' panel can be up to 5/8", you can imagine the expansion and contraction you'd get with a 25' or 40' panel. A 17' panel is the perfect size to reduce seams and minimize expansion and contraction of the siding.

11. I asked the contractor for a list of referrals on projects he has done in the past. He told me he did not give any information out on previous customers. Should that concern me?

Answer: You may hear this from a lot of contractors and there are several reasons why. First, there is the issue of the Privacy Act. The Privacy Act is written in legal language that most of us don't comprehend, but basically it limits businesses from giving out any type of personal information without the consent of that person. So why don't contractors get the consent? People are justifiably reluctant to have strangers knock on their door several times a week? As happy as they might be with the work, they don't want to explain that to hundreds of strangers that show up at your home? If you give a contractor permission to give out your address that is what you might be opening yourself up to.

You also need to consider who the contractor would be referring you to. He is most likely going to give you the name of the homeowner that is suing him because he did a horrible job? No, he is going to give you the name of the one or two jobs in which he had a happy customer. If a contractor does 100 jobs in a year, he is bound to do a few right. Also, be skeptical if the contractor only gives you a phone number and not address. How do you know you are not calling his buddy instead of a happy customer?

12. I have had three different companies give me estimates on having siding put on my house. All of them seem expensive. Am I having the wrong companies give me estimates?

Answer: If you have never been quoted siding before, it will probably be higher than what you expect. Most people think it will cost them a little more than a professional paint job. If that is what you think, you will be very disappointed. Of the three estimates, were they all of a similar quality materials; meaning length, mil thickness, insulation thickness, etc.? If they were, and the prices were similar, I would say you received fair estimates. If they differed by five to ten thousand dollars, then you need to ask why. Did one estimate quote a .40 mil panel and another quote a .46 mil panel? A .46mil panel will be more expensive. Did one quote using a paper-type house wrap and the next quote a form-fitted insulation? Form fitted-insulation will be more expensive. Longer panels and form-fitted insulation may increase your labor cost as well. Make sure you are making an apples-to-apples comparison when comparing your estimates.

If a complete siding job is more than you are looking to spend, here is a tip to help bring the initial cost down. Do the project in stages. You don't have to side your entire house all at once. Siding is broken down into three main categories; the walls or "siding", the window and door trim or "wraps", and the eaves and overhangs or "soffit and fascia".

Let's talk about the siding first. Siding alone can be done in stages. You would be surprised at the number of homeowners that do not side their entire home at once. Maybe the south side of the house is the only one exposed to the sun, and needs siding worse than the other three sides. I knew a homeowner that had siding installed on two and a half sides of their house and finished the rest the next year.

You can also do your soffit and fascia later. Your soffit and fascia are better protected from Mother Nature and do not need as much maintenance as your walls. If you are planning to replace your windows within the next couple of years, have the window trim wrapped then. Having them wrapped when you replace the siding is fine, but if you then replace your windows you may pay for the wraps to be done twice.

You do not have to do it all at once. Look at the areas of the house that need the most attention and do that first. If you want it all done at one time and want it cheaper then you can always ask for a cheaper siding panel and insulation. I don't recommend it, but it is an easy way to reduce the cost and still get the entire house covered.

Siding will always be more expensive than painting in the short term. In the long run, you will see great benefits from siding. If you install $\frac{3}{4}$ " or form-fitted insulation you can expect to see a reduction in your energy bills. You will also eliminate wood rot issue, have the satisfaction of knowing you will never have to paint the house again, and most importantly, you just added value to your home. Remodeling Magazine estimated the return on investment to be around 95% for vinyl siding based on the national average.

Summary:

We hope this takes the confusion out of buying vinyl siding. Buying siding is a big task and it helps to do your homework. We created a checklist for you on the last page of this guide to help you to make sure you are asking the right questions and getting the best products suited to your needs. Remember, you make the final decision. Don't make it until you are comfortable. If you find the right contractor and the right product, you'll never have to think about your siding again!

References

www.vinylsiding.org	Vinyl Siding Institute
www.choosefullback.com	Progressive Foam
www.alside.com	Alside Manufacturing
www.ksag.org	Kansas State Attorney General
www.privacy.gov.au/act	Office of the Privacy Commissioner
www.energytaxincentives.org	The Tax Incentives Assistance Project (TIAP)
www.bbb.com	The Better Business Bureau
www.construction.tyvek.com	DuPont Tyvek

Siding Checklist

Does the company have:

- General Liability Insurance?
- Workman's Compensation Insurance?
- A license to work in you city?
- Waiver of subcontractor lien?

Did the sales rep give you a full presentation explaining and showing you:

- What type of siding panels they offer?
 - Manufacturer _____
 - Brand Name _____
 - Length _____
 - Profile _____
 - Siding thickness _____
 - Warranty _____
- Your options on insulation board?
 - Form fitted, $\frac{3}{4}$, $\frac{1}{2}$, $\frac{3}{8}$, $\frac{1}{4}$, other _____
- How the product would be installed?
- How soon can they start? _____
- How long will it take? _____

Most importantly: Do you feel comfortable doing business with this company?

- Yes? Then sign on the dotted line.
- No? Sleep on it or get another estimate.

Notes: _____

