

Don't throw your money out the 'window' this winter

If the windows in your home are worn-out, run-down and drafty, you're throwing money, well, out the window.

With winter here, and utility rate increases driving home-heating costs higher than ever, windows that have deteriorated—or worse yet, been improperly installed—can be costing homeowners thousands of dol-

lars per year. With natural gas prices predicted to increase as much as 30 percent this winter, now is a perfect time to inspect your windows.

It is time to replace your windows when they no longer serve their purpose—keeping the heat in during winter and the cold in during summer.

Consider this: if condensation

forms on the inside of your window and freezes in the winter-time, your home is losing as much heat through that window as it would if the wall had a hole in it the size of a brick.

And if you think that drafty windows are only costing you a few dollars a month on your heating bills, think again. According to a study conducted by the U.S. Department of Energy, by converting from single-pane to double-pane clear glass windows, an average homeowner can cut his or her heating bill by as much as 25 percent. By converting to argon-filled, double-

pane windows with a low-E coating, the heating bill could be cut as much as 35 percent.

When considering the long-term return on your investment (homeowners can expect to recoup 60 to 70 percent of the cost of replacement windows), you could easily be looking at thousands of dollars saved in less than five years.

How do you tell if your windows no longer work and need to be replaced? According to Stanford Blanck, co-owner of Taylor-based Wallside Windows, a manufacturer and installer of vinyl replacement windows, energy

efficiency in windows is a result of two factors—the window frame and the window glass. Blanck, who has more than 30 years of window replacement experience, said the following areas are what to look for:

The condition of the window frames

If your windows are loose and channels have deteriorated, and the window is no longer sealed properly. A loose sash means that the window's life is over—it needs to be replaced. Also, if you can actually feel air drafts around the window, whether in winter or summer, the window is not doing what it's supposed to do—it is time to replace it. Rotting wood and peeling paint are results of condensation—a sign that the windows no longer work properly.

If the frames are aluminum, you might consider replacing them with wood or vinyl. According to Blanck, aluminum is a conductive metal, and does a poor job of keeping heat in the house. Aluminum frames are found mainly on older houses, and are rarely installed anymore.

The window glass
Windows today are far superior to the single-pane windows of years past.

"Simply put, if you have single-pane windows—even if the frames are in perfect condition—you should replace the glass," Blanck said. "Single-pane windows are costing you money."

Why? "Energy efficiency," Blanck noted.

How well windows keep heat in and cold out is measured by something known as the U-Factor—the lower the U-Factor, the more energy efficient the glass.

The U-Factor for a single pane of glass is 1.30. Adding another pane of glass by installing a double-pane window reduces the U-Factor to .49, meaning heat loss is cut by more than half. If the double-pane window has a low emissions coating, the U-Factor drops to .34. And if the space between the windows is filled with an inert gas, such as argon, the U-Factor is reduced even further.

"The best window is the

one that is installed properly."

But the single most important factor in window efficiency, according to Blanck, is installation. "No matter how well a window is made," he said, "if it is not installed correctly, you bought a problem, not a solution."

If windows are not fitted correctly or properly installed, an excessive amount of the home's heat can be lost through even the slightest breach or opening.

To ensure proper installation, hire a professional. A good rule of thumb is to seek out window companies that have been in business at least as long their guarantee (see accompanying box for tips on selecting a window replacement contractor).

Remember, no matter how expensive your windows or how great they look in the showroom, you're wasting your money if they're not installed properly in your home.

Choosing a Contractor
Stanford Blanck, co-owner of Taylor-based Wallside Windows offers the following advice for choosing a reputable contractor:

1. Call the Michigan State Department of Commerce builder hotline, (800) 655-8374, and ask the following:

- Does the company have a builders' license?

- Does either the company or the licensed contractor have any violations? If so, what were they?

2. Call the Better Business Bureau in your area to see if any consumer complaints have been lodged against the contractor.

3. Visit the company's showroom. If they don't have one, find another company.

4. Get references. Ask for name, address, and phone number of previous customers. Get to those houses and decide if you like how the job looks. Then call the customer and ask them if they've had any problems with either the windows or the company's service.

5. Once you've selected a contractor, get in writing a start and completion date, and an itemized list of all material and labor costs. Set up a payment plan, being sure not to pay in full until the job is completed.

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