

# 7 things to know before replacing home windows

The decision to replace windows often comes down to aesthetics and necessity. Drafty windows can reduce energy efficiency in a home, requiring HVAC systems to work harder to keep interiors comfortable. The harder the HVAC must work, the more homeowners will pay in energy costs.

Old windows also may be points of entry for water and insects. Despite the importance of windows, Money magazine advises that new windows make up only a fraction of the home's total exterior "envelope," resulting in only about 5 to 15 percent of total energy savings.

But there are still plenty of reasons to invest in new windows.

1. Vinyl or aluminum may be best. Lumber is farmed rather quickly today and solid wood products may not stand up to elements as well as wood used a half-century ago. To avoid rot, vinyl windows often are an affordable and durable choice. Homeowners also have the option of wood windows with aluminum cladding, which are long-lasting.

2. Moisture problems indicate windows need to be replaced. Condensation that shows up as fogging

between double-pane windows or on the inside of windows indicates that the windows are starting to fail. If installing a vapor barrier in the basement or crawl space, ventilating properly when showering or cooking, or using a dehumidifier indoors does not remedy the situation, it might be time to replace windows.

3. Windows add curb appeal. Beyond functionality, replacement windows immediately update the look of the home and can improve curb appeal since they are one of the most prominent features on the exterior of a home. If a house needs an update, replacing windows and can be a quick and affordable update.

4. Consider other energy-efficient upgrades. Sometimes older windows can be salvaged, especially if they are not damaged and only moderately drafty. Replacing panes, sash cords, weather stripping, and even glazing may be less expensive than replacing a window. Plus, older homes with attractive windows complement one another. To keep energy bills down, think about adding insulation to the attic and basement — which is a good idea even if you are replacing windows.

5. The wrong windows can adversely affect home value. The National Association of Realtors says homeowners get about 73 percent of their replacement window investment back when they resell a home. But choosing the wrong windows might lower the value of the home. It's important to match the look of the original windows, including window material and the divided light pattern (the number of panes in each window) with the original windows.

6. Think about soundproofing, too. When upgrading windows, also think about how certain windows can cancel out noises and make homes more soundproof. Some windows can help reduce outdoor distractions like leaf blowers or lawn mowers.

7. Proper installation is key to longevity. Replacement windows are only as good as their installation in many cases. Poor installation and orders of standard rather than custom sized windows could result in poor fitting and seals. Homeowners should carefully vet and review window replacement contractors to find the best professionals for the job.

## How to cut costs on home renovations

Do you still have an avocado green kitchen? Is your living room dank and dark? Perhaps there is only one bathroom for a family of six?

Answering yes to any of these questions could serve as the catalyst for a home renovation project.

Home improvement projects come in all shapes and sizes — some with huge budgets and others that are more cost-conscious. Regardless of what homeowners hope to achieve with their renovations, a common goal across any price point is a desire to save as much money as possible. Home renovations can be expensive, but there are ways to cut costs.

- Assess the merit of the project. Remodeling magazine annually publishes a "Cost vs. Value Report" that lists the average cost and return on investment homeowners can expect of various types of projects. If you're planning to sell your home soon, it may be best to focus on repairs and renovations that will generate the most substantial ROI.
- Hire a contractor. Even

avid do-it-yourselfers can sometimes benefit from a contractor's expertise, particularly for complex tasks. Don't waste money by trying tough jobs yourself; rely on an experienced contractor who can get supplies for less money and will do the job right the first time. Compare bids from several different contractors and figure out the best value.

- Refurbish existing features. Rather than a complete gut and rebuild, figure out where you can revitalize existing fixtures and more. For example, refinishing existing cabinets can save you up to 50 percent compared with the cost of new cabinetry, according to Angi (formerly Angie's List), a cost comparison and business review resource.
- Choose midgrade materials. Certain materials may be all the rage but they come with a higher price tag. Angi reports that granite counters could be \$60 to \$100 per square foot. However, a composite or laminate that looks like granite and wears well may be \$10 to 40 per square foot. Figure out where you can choose

middle-of-the-road materials for maximum value.

- Avoid peak seasons. You'll pay more to install a deck or a pool right before the outdoor entertaining season. There also may be a premium to get work done right before a major holiday. Therefore, consult the calendar to find an off time for a renovation and book it then to save.
- Do some prep work. You might be able to save by doing some of the demolition and preparatory work yourself. For example, you can tear up old carpeting before the installation of new tile floors. Perhaps you can mend and patch up walls before a paint job.
- Buy a display item. Former showroom kitchens and baths often are sourced at a fraction of their recommended retail prices, according to Real Homes, a home remodel guide based in the United Kingdom. Retailers often update their displays and you may score existing showroom items at a discount.

Renovations can be expensive, but there are many different ways to cut costs.

## Signs a roof needs repair or replacement

Many homeowners believe a roof is a once-in-a-lifetime investment. But roof damage can force homeowners to replace a roof regardless of how much time has lapsed since the roof was installed.

The average life span of a roof depends on when the roof was installed and the materials it is made from. According to Central Homes Roofing, three-tab shingles may last between 10 and 15 years, architectural shingles can endure for 15 to 20 years, and tile may last between 35 and 50 years. RPS Metal Roofing indicates a metal roof may last as long as 70 years. However, climate and color of the roof also will affect its longevity.

Homeowners would be wise to consider these factors when determining if a roof is in need of repairs or replacement.

- Roof age: The age of the roof is a major factor in determining if it will need to be replaced or if repairs can

be made to isolated damage. Individuals who live in neighborhoods where neighbors are now replacing roofs will likely find it is time to consult a roofing company. Homeowners also can check to see if they have any receipts that indicate the roof's installation date so they have an idea about its age.

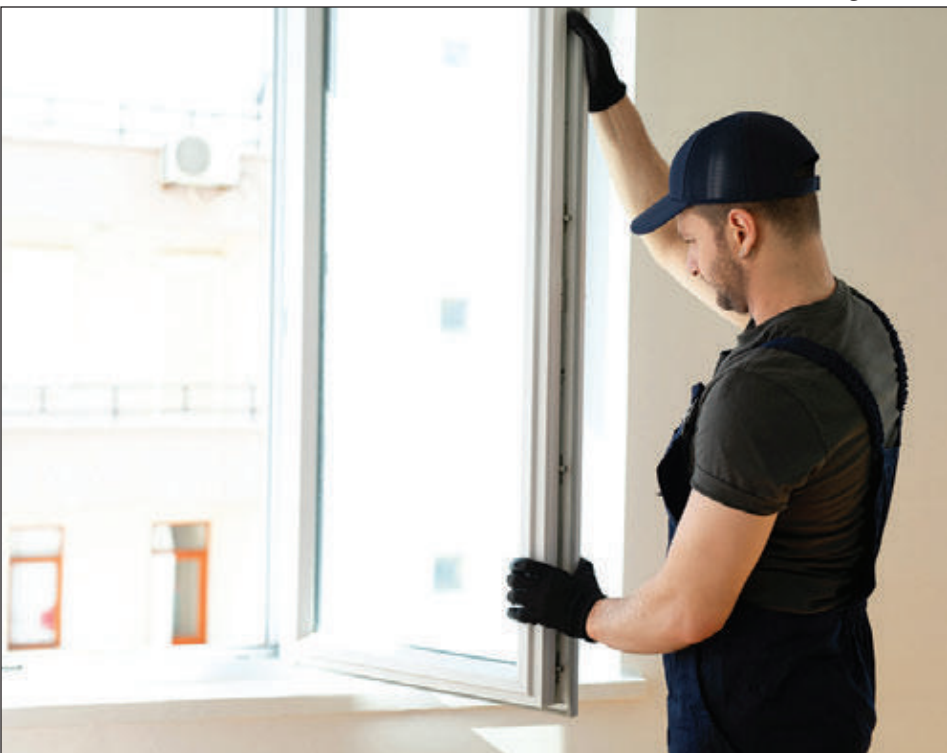
- Grain in gutters: Roofing shingles are designed to overlap, and sealant keeps them steady. Friction, weather and atmospheric changes can impact sealant and cause degradation. Gutters with grainy material in them could indicate worn out sealant and shingles.
- Ridge damage: Ridges are spots where two separate areas meet and often are important to the structural integrity of the roof. If the roof ridge is showing signs of wear, it could be time to repair or replace it.
- Curled shingle edges: If shingle tabs are curled or cupped, the shingles may need to be replaced. But

if curling is extensive, a whole new roof may need to be installed.

- Bald spots or lost portions of the roof: Missing granules and missing shingles are reasons to consult a pro for a roof evaluation.
- Leaks indoors: Homeowners who find dark streaks or moisture in the attic may discover that water is penetrating the roof underlay. Water often comes in around chimney flashing. Other water signs are blistering and bubbling in walls.

- Incoming light: Look up through the attic and see if any light is coming through the roof, which may indicate there are cracks or holes in the roof.
- Aesthetics: If a homeowner doesn't like the look of the roof from a design standpoint, a replacement also may be warranted.

Roofs can last many years, but the presence of certain signs indicates replacement or repairs will be necessary.



**REPLACING WINDOWS** — There are plenty of reasons to invest in new windows, from drafty windows and moisture problems to adding to curb appeal.

Serving all of West Tennessee

**Financing Available**

**(731) 749-0365**

KylesRefrigeration.com

Kyle Agee, Owner/Operator

**For your Driveway Repair or Landscaping Needs, Call**

# Farmer's Lime Company

- Mulch
- White Rock
- Red Rock
- Top Soil
- Fill Dirt
- Septic Rock
- White Sand
- Fill Sand
- Lava Rock
- White Marble Chip
- Bulk Lava Rock

**Lime and Fertilizer, Seed and Chemical**

**FARMER'S LIME COMPANY**

Martin Highway • South Fulton

Pickup and Delivery Available  
**CALL 731-479-3827**



## Buying and Refinancing just got easier.

Denise has served our community for years, helping people like you buy a home to call your own. Lineage Bank Mortgage offers many home loan choices matched with sound lending advice. At Lineage Bank Mortgage, we will work with you every step of the way from start to finish. Call Denise Today!

**Conventional • First Time Home Buyer • Rural Development • FHA • VA**

# Lineage Bank Mortgage

**NMLS # 795340**

800 East Reelfoot Avenue | Suite 100-A | Union City, TN 38261

## 731-595-9963

denise.houston@lineagebank.com

Apply online at [www.denisehouston.net](http://www.denisehouston.net)

Donate your Car, Truck, RV, Boat, Plane, or Real Estate to help people needing organ transplants on [MatchingDonors.com](http://MatchingDonors.com)

Our 501c3 nonprofit benefits by receiving the proceeds of the donation, and you receive the great tax deduction!!

**Cars4Kidneys**  
1-800-385-0422

# BUILDERS SUPPLY

111 Forestdale South Fulton, TN 38257  
M-F 6:30-6:00 / Sat: 7:00-4:00  
**SOUTH FULTON**  
**731-479-3140**

## Best Rental Center

buildersupply.doitbest.com

**Call Now**  
**731-479-3140**