

FIRST THINGS FIRST [1](#)

THE BUILDING DEPARTMENT [2](#)

WHAT IS THE BEST SIDING FOR YOUR HOME? [5](#)

APPLYING INSULATION [7](#)

HOW MUCH DOES LABOR COST? [8](#)

WHAT TO EXPECT FROM THE IN-HOME DEMO [9](#)

HOW CAN I BUY THE SIDING MYSELF? [10](#)

CAN I INSTALL THE SIDING MYSELF? [11](#)

SHOULD I FINANCE THE SIDING FOR MY HOME? [12](#)

Copyright © 1998-2000 Home Remodeling Technology, Inc. All Rights Reserved

FIRST THINGS FIRST

By Clicking Here , you will find Measuring Instructions that will help you measure your home. It is **IMPERATIVE** that you know Exactly how many square feet of siding you will need to cover your home!

If you can't measure your home by yourself, get someone to help you-- **It Is That Important!!**

If your salesperson mis-measures your home by accident (or on purpose), it can be a disaster that costs you Money! If your don't know exactly how big your home is, you will never know how much you paid per square foot for the product or if you paid for product you didn t need.

If your home needs 1500 square feet of siding to do the job and your salesperson says your home is 1700 square feet and their selling price is \$500.00 per 100 square feet, Then You have just spent \$1,000.00 Without Realizing It!

The very first question you should ask the salesperson is how much siding it will take to do the job. If you already know the answer and the salesperson confirms the correct amount, you are headed if the right direction.

If their answer is not correct you need to find out why. The tape measure does not lie. Believe it or not, some sales people have been known to walk off the distance and not even use a tape measure.

REMEMBER: If the house is Over-Measured the Company will Make More Money and YOU Lose!!! Very rarely is a house under-measured.

AND, Siding is sold by the square foot, **NOT** lineal foot; **NOT** by the box and **NOT** by the wall. Square foot only!

BUYER BEWARE

THE BUILDING DEPARTMENT

Always check to see if there is a building department in your area. Building permits are usually required, and most of the time the fee is very reasonable.

Also check to see if there are any restrictions such as steel siding being installed near saltwater or near any coastline. When the time comes to choose a company, your local building department has a list of contractors licensed to do business in your area and they usually know who is reputable.

And, when your job is in progress you can call the building inspector to make sure the job is being done according to code.

If building permits are required, You Must Have One regardless of who does the work (that includes the homeowner). In some rural areas permits are not required. When that is the case, you need to spend more time investigating the company and its workmen.

In the event you decide to purchase the siding on your own and you are looking for someone to install it, your local building department usually knows of individual contractors who are reliable and responsible.

BUT...Always check references!!

BUYER BEWARE

HOW THE SIDING INDUSTRY WORKS

The Federal Trade Commission sets standards for companies to work by; however, it just does not have the manpower to keep track of every business or to be able to adequately police every industry.

Siding companies do not have to report to anyone regarding their conduct or ethics. We are not saying that siding companies are dishonest or unethical, but we are saying that the profits and commissions being made are sometimes astronomical.

Siding companies are usually made of three parts:

- The people who sell the product
- The people who install the product and
- The people who generate the leads for the salespeople

Sometimes the same person fills all three roles. Larger companies who have sales people almost always pay these salespeople on a commission basis.

The responsibility of the company to the salesperson is to build the job which includes buying the material, furnishing the labor, taking care of building permits, arranging for financing and collecting the money for the job.

For this the company usually takes a percentage of the selling contract: anywhere from 5%-15%, with some companies charging as much as 25% of the selling contract. They then pay for the labor, material and any other applicable fees and the remaining money is paid to the salesperson as commission.

The higher the selling price, the higher the commission.

If the company also furnished the lead or the names of the people sold, the company sometimes charges the salesperson for that lead. This can be a percentage of the selling contract (5%-15%) or sometimes just a flat fee (\$50.00-\$300.00). Some companies charge as much as \$500.00 for a lead if the job is sold.

Keep in mind that when you answer an ad, reply to a mailer, or talk to a telemarketer it has cost the siding company money for that advertising and those costs are passed on to you through the selling price of the job.

Companies that employ more than one applicator or carpenter almost always pay these people by how much siding they install on each job. They are paid a certain amount of money for each

hundred square feet of siding installed plus any out-of-the-ordinary work they do to complete the job.

The other aspect of siding companies is the one-man operation who sells and installs the job. This person may work out of his home and truck and can sometimes do a job for less. However, he is probably a handyman-type contractor and not a siding specialist.

Our job is to help you make a good decision, no matter what siding or insulation you choose.

There are national retail companies that advertise siding. These companies are not actually selling or installing the product; they let contractors or another company use their name to promote the product for a fee or a percentage of each contract sold. Always read your contract as to who the company really is before signing it.

In other words, know exactly who you are doing business with.

WHAT IS THE BEST SIDING FOR YOUR HOME?

The term "maintenance-free siding" first arrived with aluminum siding in the early 1950's.

There are three kinds of maintenance-free sidings:

- Aluminum
- Steel
- Vinyl

All three products are excellent for what they do.

Aluminum siding was an excellent siding in the beginning, especially in coastal areas where there was a lot of salt water. However, aluminum siding did not hold up well where there was a lot of hail.

Steel siding then became popular because it withstood hail better than aluminum.

Both aluminum and steel siding have painted surfaces. Each manufacturer has its own method of applying the paint process to the metal.

Vinyl siding is the most recent maintenance-free product. Vinyl siding, unlike steel or aluminum, is colored all the way through. Vinyl has probably become the most popular in recent years.

All three products come in various colors and widths in horizontal as well as vertical application. Before making any decisions, check your phone book for dealers and distributors and visit their showrooms as they can show you all three products in a wide variety of colors, sizes and finishes. Then you can decide which is best for you.

In rural areas you can call to request brochures and perhaps actual samples, as well or you can call Home Remodeling Technology and we will assist in getting samples to you.

Note: there are some companies that no longer sell aluminum siding.

In every neighborhood there has been some kind of maintenance-free siding installed. If you see a house you like, take the time to talk to the homeowner. They are usually more than happy to share what they know and what product they have. They can tell you the brand name as well as the company who installed it. There are those people who know exactly what they want by product name.

All sidings have a lifetime warranty and most include hail damage, and are also transferable to

the next homeowner should you decide to sell your home.

You should read each warranty for each product, as the product is only as good as the warranty behind it. All warranties can be found by going to the warranties page and clicking on the links.

All sidings have accessories that make your job complete such as, outside corner posts, starter course to start the first row of siding at the bottom of your home, J-channel to go around windows and doors, finish trim for the top row of siding, caulking to match the color of your siding and last but not least, Aluminum nails, **NOT** steel, as steel nails will rust leaving streaks of rust on your siding when you wash it down with the garden hose.

In short, if you have read the warranties and know the siding you like best, it eliminates the salesperson trying to sell you what he or she wants you to buy.

Now you know how much siding you need, what accessories the job will take and the kind and color you want. Home Remodeling Technology, Inc. will ship the materials directly to you or help you select an installer who can receive, deliver and install it for you.

BUYER BEWARE

APPLYING INSULATION

Use insulation as an underlayment for the siding. Adding extra insulation is a plus as it helps reduce utility bills and sound-proof the home.

The insulation used does not have an extremely high R-value; however, R-value can be misleading at times. In order to reduce your utility bills you must stop air infiltration and regulate hot/cold air flow.

Most insulations are made of styrofoam or polystyrene and some have a plastic or foil moisture barrier. A moisture barrier is an important feature because it helps keep the old wall dry.

When vinyl siding is used and a foil moisture barrier is used, it is best to have the foil face in or be next to the old wall as vinyl siding tends to get very warm during the summer and the foil facing out will sometimes cause warping of the siding. However, this is not the case when steel siding is used.

Most insulations are available in 4' x 8' sheets and besides insulating the home, they also help create a flat, even wall to work with.

In short, use insulation under your new siding. It will solve a multitude of problems.

BUYER BEWARE

HOW MUCH DOES LABOR COST?

Siding installers are usually paid for each 100 square feet of siding installed, which will include sheathing insulation under the siding.

Once again, the prices are based on average installations from East coast to West coast. On houses with bay windows, dormers and high gables, or if scaffolding is required on the entire job, you will need to add about 30% to the average price.

Vinyl siding is less expensive to install than aluminum or steel siding because less equipment is needed to do the job.

Vinyl siding with insulation, is approximately \$70 per hundred square feet, if the installer lives in the area and does not have to travel. In rural areas where installers must travel, you should add 20% for every 100 miles the workman must travel, plus motel expenses.

Steel and aluminum siding, under the same conditions, will average \$10 per hundred square feet more than vinyl.

The average 1500 square foot home should take two workmen about 3-4 days to complete. A good installer is worth every dollar he earns. Installation for the average 1500 square foot home is approximately \$1,050 for vinyl siding and \$1,200 for steel and aluminum siding.

Remember, these are average prices and could vary 10%-20% plus or minus, depending on the area. It should also be noted that these prices are for very experienced siding installers, and Home Remodeling Technology, Inc. will help you locate the very best installer for you. This can be done through our web site by clicking on the installer list for your area.

BUYER

WHAT TO EXPECT FROM THE IN-HOME DEMO

As indicated earlier in this report, siding companies are not ruled or governed by anyone and there are no set prices. Because 99% of the siding sales are made in the home and not in a retail store all the rules have changed.

Now that you have an idea of what labor and materials cost, you must decide what you think is a reasonable selling price, including sales commission and company profit. Siding companies are in business to make a profit. Sales people need to make a commission as well. Retail companies and sales people make up a huge part of the work force.

If sales people are extremely good at what they do, they are capable of generating larger dollar amounts for a product than those who are not as skilled. There is no question good sales people make more money than average sales people.

Remember there are no set fees for selling siding in the home. The bigger the sale amount, the bigger the commission.

There are two very important aspects of the Home Presentation:

1. The sales person Must Justify the Price
2. AND create an Urgency so you will buy Now

Each sales person has his own way of doing this. Personalities play a big part in creating the sale.

Most companies do not sell every brand name of siding. They may have an exclusive line or they may sell two or three different brands. In each case they will want to sell you the product they carry and Will Always present that product as being superior to that of the competition.

BE AWARE: You may obtain two estimates from two different companies, both selling the same product, and these estimates may vary from \$500 to \$3000.

The sales person who believes he can sell a product for more money than anyone else will ask for that price. There is an old sales proverb that says "If you don't ask for the price, you will never know if you could have received it".

When choosing an installer, **always, Always, ALWAYS** check references. Call their banker, call the Better Business Bureau, call your local building department and talk to your neighbors.

BUYER BEWARE

HOW CAN I BUY THE SIDING MYSELF?

- 1. Use the measuring sheet which is available [Here](#) , which explains how to measure your home and determine how much material you will need to do the job.**
- 2. Read the provided warranties and select the brand that best suits your needs**
- 3. Click on product comparison page to find the style that fits your budget**
- 4. Click on product page and receive instant pricing**
- 5. Fill out optional financing form and fax to us**
- 6. Fill out purchase order and E-mail to us**
- 7. All orders including tax and shipping will completed and confirmed by telephone with one of our representatives and shipped within three(3) business days.**

Then you will be ready to select a pre-qualified siding installer in your area with one click of the mouse or follow our simple do-it yourself guide

CAN I INSTALL THE SIDING MYSELF?

Click Here for Complete Instructions on how to install vinyl siding properly.

Steel and aluminum siding require more tools and are more difficult to install and because vinyl has become the material of choice throughout the U. S., these instructions can be followed very easily.

If you elect to have a company do the installation for you, you can follow along and know exactly what the installer is doing and why.

If you want to do the installation yourself but your home is complicated with many inside and outside corners and offsets, you might give this some thought. Even the most difficult job can be finished fairly easily once the basics are completed: starter course installed, and corner posts and J-channel in place around doors and windows.

If you have a local building department they will have a list of siding contractors. Call one who is reputable and get an estimate just for the above work. The work on most homes should not take over eight hours at \$25 per hour. You can then finish the rest of the home yourself.

Siding suppliers also have a list of contractors. Just make sure to check references. If you live in a rural area, place a small ad in your local newspaper for an experienced siding contractor. You should get a good response.

Follow this same procedure if you have purchased the siding yourself and want the total job installed. If you do this go back and check your labor prices as were discussed earlier.

With all the above choices there is no reason you cannot have the most beautiful home in your neighborhood.

BUYER BEWARE

SHOULD I FINANCE THE SIDING FOR MY HOME?

Financing plays a big part in the siding industry because the majority of people cannot afford to pay cash to side their homes. Most siding companies offer some type of financing but just like everything else, check it out, shop around, and call your own bank to get information on home improvement loans.

There are advantages with home improvement loans as opposed to other types of loans because interest paid on home improvement loans may be a tax deduction for some. Be sure to ask your accountant or tax person if you qualify.

If you have elected to use the financing provided by a siding company, and should there be a problem with the job several months later, you may call the bank and let them know you will not make payments until the problem is resolved.

This step should only be taken if your siding contractor has failed to follow the terms of your contract. Should you elect to use financing from a siding company, all of the paperwork will be completed in the home at the time of the sale.

There is, however, one document you should never sign until the work is completed and you are satisfied and that document is called a "completion certificate". Once this document is signed it allows the company doing the work to be paid.

Remember: most banks secure their loans with a mortgage or lien on the property. Shop for the best interest rate and make sure there are no prepayment penalties for early payoff.

NOTE: Some states will not allow siding companies to sell bank financing in the home. If that is the case, you may have to go into the bank personally or the banker may come to you to complete the paperwork.

BUYER BEWARE