

The Home Improvement Triangle



Written by Peter Cooke



Preface

I wanted to share a quote with you - it's something I think about a lot as I work. The quote is from Pope John Paul II, taken from his book, "The Way to Christ". The book is based on the pastoral work that he did giving retreats to young people in Poland in the 1960 through 1970 timeframe before he became Pope.

"If work is not seen as an expression of service and love and is empty of human value, it can destroy the person. However, work can also promote those human values which promote human growth. We can feel and see it not as something extraneous to us, coming to us from the outside, but rather something of our own, something within us which we create.

The beneficiary of our work constitutes another aspect and this is where to a large extent we find the possibility of seeing work as service and love. There is no work which cannot bring us closer to God and our fellow human beings.

There are types of work that have people as their immediate beneficiaries (for example, the work of a doctor, nurse, teacher or priest) where as others are only indirectly concerned with them (for example, an engineer or builder).

Other people are involved wherever and whatever my work may be; if we take the installation of a furnace, the construction of spiral stairway, the painting of a house, each of these jobs in a final analysis useful in some way. It is useful to other people and therefore can take its place in the order of service and love."

On behalf of those folks now reading this book, I want to thank all of the many homeowners who over time were responsible for teaching me what I needed to know in order to write it. I hope that in some small way the knowledge I gained will continue to be of service.

Best regards,

Peter Cooke

East Quogue, New York

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Introduction

Peter Cooke rescued me from a home improvement nightmare.

I was trying to get some straight answers from my contractor to what I thought were some straightforward home improvement questions. All I got was the run around and the intimation that no matter what I asked for, it was going to:

- A. Cost more
- B. Take more time

In desperation I turned to what I know best - the Internet (I'm a technology geek). I found Pete's website (www.peterkcooke.com) and started reading it. It was a major eye opener. Finally I'd found a home improvement professional that was willing to explain *My House* to me in terms I could understand. I sent him an email describing my situation and asked him a couple of 'what next' questions. His answers were clear and concise and most importantly - accurate.

Now, Pete's business is 3,000 miles away from where I live. If he'd been closer I would've given my contractor the boot and hired Pete's company in a New York minute. But even at a geographical disadvantage, Pete was able - and willing - to equip me with enough *good* information that I made it through my home improvement project - on time and on budget. And with a much better result than I thought I was going to get. All because Pete shared the basics of what he called *The Home Improvement Triangle* with me.

I sent Pete a few pictures of the final result and thanked him. Half jokingly I told him he should write a book: I was sure that any homeowner could benefit from the information he shared and especially so if they were considering a home improvement project.

And guess what? Pete Cooke did. The Home Improvement Triangle is *the book* on the basics of what every homeowner should know about their house and what to consider if they are contemplating an improvement project.

Pete - a thousand thanks!

Homeowner (anonymous)
San Francisco, California

The Home Improvement Triangle

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Chapter 1

The Ten Things Every Homeowner Should Know

Instructions Not Included

It's too bad that your home doesn't come with an owner's manual.

Think about it. When you buy a house you are entering into a long-term relationship. Most people own their house an average of 7 years. Many people stay in their homes even longer, especially if they are raising a family and live in a community that provides access to good schools, reasonable shopping and offers them some attractive social opportunities (churches, clubs, gyms).

Why an owner's manual? Because owning a home is a BIG deal. Your house is:

- Probably the most expensive *and* biggest physical asset you will ever own;
- Has many "moving parts" that must work together to handle *all* the elements – earth, wind, water and fire – internally and externally, and;
- Something you will have a long-term (many year) relationship with.

But when you bought your house, did you get any instructions? Most likely not. If you are like most of us, when you bought your house, all you got (besides your mortgage) was a key and maybe some manuals for your appliances.

You Can't Fool Mother Nature

The inside of your home is a prime example of our ability to harness the incredible power of nature. Think about it: you've got raging water, lightning (electricity), fire, natural gas (depending), hot and cold air and climates ranging from arid desert dryness to freezing arctic cold to damp tropical humidity. All of the elements that you find occurring in nature have been controlled in some way in your home to make *you* more comfortable.

Your house is plumbed top to bottom in order to bring fresh water in and remove waste water in a safe, economical manner. Your home is an organized array of wiring that provides electricity to power your lighting fixtures, produce hot water and maybe even cook your food. Some houses have a combination of gas and electric power – more plumbing to deliver gas to the appliances that require it. Even the air that you breathe may be warmed or cooled depending on the season - and what type of appliances you might have.

Never before in the history of man (or woman) have we had so much know-how and technology at our disposal to keep us safe from the elements and beyond that – to make us snug as a bug in a rug.



There is a lot going on inside your home.

At the same time that nature's elements are being controlled by your home and put to good use to make your living space convenient, safe and pleasant, the *outside* of your home is locked in a battle - season to season - with those very same elements.

How big a battle is raging depends on where you happen to be living. Here on Long Island we face some severe elements because of our geographical location. This is especially true the farther east you go on the island. The north shore gets vicious wind driven rains, freezing temperatures and ice storms in the winter. Come summer time and we have 110 degree heat followed by late summer monsoon rains. Not only do we have to deal with extremes in a given season, but our houses have to stand up to the stark *transitions* between cold and wet conditions and then hot and dry conditions. We expect that our homes will automatically do this, season after season, year after year. Most of us don't give this process a second thought. Until something goes wrong, like a big roof leak that forces us to trot out the bucket brigade.

The Key

Hopefully your home was well-planned and built with materials designed to withstand these elements when it was first put up. If that is the case – you are time and money ahead of the game. If not, best be prepared in case some home maintenance issues show up earlier for you than for some other folks. If your home structure and design are solid, like I said, you are in good shape.

Now, let me give you the key that will help you continue to reap the benefits of that good structure and design: *timely and proper maintenance*.

This is the simple key to making sure that your home keeps its ability to shelter you. And, just as importantly - to help ensure that your home keeps (and increases) its value.

Do you know the history of your home? If you bought a new structure, what do you know about the materials that the builder used? If you bought a previously owned home, what do you know about the history of its maintenance?

Knowing the history of your home regarding its maintenance could save you money down the road. Not to mention that it will give you more peace of mind.

The Homeowner's Top Ten

Ok. Let's dive into the list now. This list describes the ten things every homeowner should know about their house. We will discuss some of these areas in greater detail later in this book.

But you *gotta* start somewhere and we are starting with the list.

1. Roof
2. Siding
3. Windows
4. Exterior Walls and Doors
5. Drainage
6. Electrical
7. Plumbing
8. Energy Efficiency
9. Interior
10. Foundation and Basement

1. The Roof

Two things you need to know about your roof are:

1. How old is your current roof?
2. How many layers are up there?

If you bought your house new, chances are you know the age of the roof. But if you bought it from a previous owner – did you bother to ask? Hopefully the answer to this question is “yes”.

Your roof requires regular check-ups and preventative maintenance to keep it in tip-top shape. It may also require spot maintenance depending on what you find during your yearly checks.

Age matters because a roof has a useful life just like your car or appliances. But while you can park your car in the garage to protect it or turn-off your appliances to conserve them – your roof undergoes 24/7 wear and tear just from being exposed to nature. The useful life of your roof will vary depending on what type of roof you have. The most common material for a sloping roof is asphalt shingle. However slate, wood, tile or even cement may be used as material for building a roof.

Now, most people at this point ask me what I mean by *layers*.

Excellent question.

Did you know that replacing a roof doesn't always mean taking the old roof completely off and replacing it with a new one? If you have had your roof replaced recently you may recall that at no time during the process did you look up and see blue sky and sunlight. Ok.

Putting a new roof over the existing roof is less expensive for the contractor. This is a common practice and not necessarily bad. Just be aware of what building codes in your area call for and make sure that the contractor

complies with them. Most building codes only allow for two layers of roofing before the old layers have to be removed.

What to Look For

1. Don't wait for a leak to check for water damage. Dry rot and mildew can damage your roof *way* before you see evidence of a leak. Also check your roof after an early rain to see if water is gathering in low spots. You may need to find ways to add better drainage to keep this from happening. If you do get a leak, be sure to have your contractor check flashing, chimney areas and windows – the leak might not be coming from a problem in your roof, but from these other areas.
2. Keep the green in your yard and away from your roof. There are a couple of reasons for this. Overhanging branches are turnpikes for raccoons and roof rats. You want to keep tree limbs well trimmed and away from the roof. The other reason to keep trees trimmed is because they drop leaves on your roof. Leaves clog your gutters. They also provide a nice home for termites. As if this wasn't bad enough, leaves provide a great growth substrate for moss and dry rot. Like I said, no leaves!
3. Check your gutters. Gutters need to be clear of debris and also free from damage that can be caused by ice and snow. Gutters serve a brilliant purpose: moving water off your roof and to the ground so your drainage system can move the water away from your home. Improperly functioning or damaged gutters can lead to serious problems down the road. For example leaks into your basement if you have one or damage to your home's foundation.
4. Make sure the vents are clear. Proper air circulation is also important for the health of your roof. An improperly vented roof can lead to issues with mildew, wood rot or water damage. It can also cost more to cool your home in the summer if the ventilation doesn't work the way it should. If you are going to replace your roof, this is also the time to have someone assess how effective your venting system is. Ideally you want a square foot of venting for about every 300 cubic feet of air you have in your attic: the goal is to have a balance between intake (soffit) vents and outflow (roof) vents. If you have done some previous home improvement, such as put up a *doggie dormer* or otherwise increased this space and you did not upgrade your venting system - put that on your "honey do" list.
5. Is your attic insulation properly installed? This is something else an expert can help you with. Attic insulation that is not installed correctly can contribute to roof venting problems. Also, if you have had a water leak, you might need to re-do some of your insulation. When insulation gets wet, it loses some of its heating and cooling ability.

If you are considering replacing your roof, this is a good time to decide if you want to include a space increasing structural element such as a dormer. Or a curb appeal element like a portico. Again, if you are going to increase your space, you will need to re-assess your roof's venting. You might also want to upgrade from a static vent to a more modern thermostatically controlled electric fan vent. It will depend on how much space you are going to end up with and of course, how much money you wish to spend. When you replace your roof, it is also a good idea to decide if you want more insulation. This is especially true if you live in an older house. Typically, older homes were built with less insulation than builders use in homes today. Improving your insulation can help you control energy costs as well as contribute to your family's comfort.

2. The Siding

One of my favorite childhood memories was of my Dad painting our house. I would sit for hours and watch him carefully apply coat after coat. Of course, time seems to pass differently when you are a kid, but it seemed to me like he was ALWAYS painting the house. I think that is how watching him became one of my favorite things!

Turns out there was a reason my Dad spent so much time painting our house. Any guess as to how long the average exterior paint job lasts?

The best paint job will start to lose its beauty in about 5 years. Even if you are a do-it-yourself guy like my Dad, chances are you have better things to do than take on the time consuming task of painting your home's exterior. And having a good contractor do the job – while recommended – is not inexpensive.

A popular alternative that you see on many homes today is vinyl siding. Vinyl siding requires a lot less maintenance (you just wash it off once a year). But it isn't 100% maintenance free: there are still things to look for during your home maintenance check-up if you want to avoid issues down the road.

What to Look For

If you have vinyl siding:

1. Check for cracks or holes. If moisture gets underneath your vinyl siding, it can lead to problems with the usual suspects: rot, mildew and bugs. It is especially prudent to check for cracks or other damage after you have had work done on the house - someone being careless with a ladder for instance – might damage your siding.
2. Where vinyl and trim meet. You want to make sure that caulking between your vinyl siding and any trim is in good shape. Also, window trim (unless the windows are vinyl) will still need to be painted. Take this opportunity to make sure the joints between the window trim and the siding are well caulked.

If your home exterior is painted:

1. Check for blistering and peeling. This is a sign that you have got moisture in the wood underneath the paint. The first thing you will need to do is find out where the water is coming from. Two choices here: outside water is penetrating the paint and getting to the wood below or inside water has penetrated the wood and is now causing the paint to blister or peel.
2. Peeling between coats of paint. This happens when the old and new paint aren't sticking together very well. If there is an adherence issue, you would typically expect to see it appear in between coats (when the painting job is in progress), but experts say this can happen up to a year after the paint job is done.
3. Look for mildew discoloration. Mildew is most likely to occur where there is poor air circulation and water, such as dew. How can you tell if a stain is mildew and not something else? Put a little bit of household bleach on it. The color will bleach out in a couple of minutes. If it does not, chances are it isn't mildew. If you do have mildew, you will have to kill it before repainting or else it will simply grow through the new coat of paint. Lovely.
4. Rust stains. You'll find these reddish stains around nails that aren't corrosive-resistant. Most likely unless you have a really old house, this will not be an issue you will find during your home maintenance check-up. However if you've got an old house or someone didn't use the right nails, Iowa State University recommends that you "countersink nails, caulk them, spot prime and top coat them".

We talked earlier about the elements and drastic changes in temperature that your home has to withstand. I want you to think about something for a moment. Paint and whatever surface preparation was done to prime the outside walls is all that is standing between damage to your siding and the next Long Island winter. Siding damage can be exorbitantly expensive to fix. This is why many homeowners switch to vinyl siding.

That and they just get tired of painting!

3. The Windows

By now you have read about the roof and the house siding. We spent a lot of time talking about what to do in order to keep those two structural elements intact and free from harmful factors like water, bugs, moss, mildew - the list goes on and on.

So now we are going to take our virtual buzz saw and cut a big square right through everything we just put together. Are we crazy? No, we're just making sure you have windows. Ah, windows!

Windows have to be able to keep all of nature's elements outside when you don't want them in and at the same time, give you the ability to welcome them inside when you do. That is a lot to ask from any structural element. And yet windows are a defining feature of any home's appeal.

How well your windows perform this function is somewhat dependent on how old they are. Window technology has come a long way since the 1950's. Given that, there is a limit to how much improvement you can get from your windows through maintenance. When I was in college in Boston, I rented this great old apartment. Gumwood floors, old radiators and double hung windows with a rope mechanism to raise and lower them. You know what Boston's climate is like. How many of those windows do you think were working? Let me tell you - not many. If your windows are older than dirt, I seriously recommend that you consider replacing them.

But meanwhile, what should you look for during your home maintenance check-up?

What to Look For

1. Check for window integrity. You want to see if there are any obvious cracks or broken glass; be sure to look for loose putty while you are at it. Also check the weather stripping if you have it to make sure it has not been damaged or come loose.
2. Trim. Make sure the trim fits tightly and is not working loose on your windows. Pay special attention to boundaries, anywhere that the structural elements change. For example, where the trim meets the siding, your foundation or a corner.
3. Screens, locks and hardware. Make sure all of these are in good repair and that they are in working order. This is a good time to lubricate any moving parts.
4. Proper closure. A window can't perform its function if it doesn't open and close properly. Best to find this out while the sun is shining than in the middle of the first downpour. Remember that all those little leaky spots add up. Fix them!

4. Exterior Walls and Doors

We've covered some of this already - when you are looking at exterior walls and doors, think *siding* and *windows*. Basically, you want to look for the same things. Of course there are a few other things you should check for. So let's add them to the list.

What to Look For

1. Cracks and buckling. There are a couple of hot spots where this is likely to occur.

- a. If you have bricks or cement blocks, check to make sure that the mortar is intact. You want to avoid loose joints affecting the structural integrity of the wall. This would be especially important in the case of your chimney. And speaking of the chimney, two bits of advice. Be sure to keep up on your chimney cleaning and remember to check the damper - open or closed.
 - b. Sidewalks, patios and driveways. Looks for cracks and buckling in the cement. If you have an asphalt driveway, also look for erosion or wear. These defects detract from the beauty of your home and also give way to plant growth. Growing plants equals larger cracks – you get the picture.
2. Check your retaining walls to make sure that they are in good condition and that the drainage or *weep holes* are not clogged. This is also a good time to look at your fences and gates to make sure that the structure is solid and that they work smoothly.
3. Porches and decks. If your porch is falling off your house, I'm hoping that you'd notice it way before you do your yearly home maintenance check-up. But just in case - check your decks (and porches).

5. Drainage and Moisture

A water feature – as landscapers love to call them – can add a pleasant touch to your home (think bubbling brooks) as well as increase its value. However it goes without saying that you want to avoid an unplanned water feature – torrents of water gushing off that dirt hill in the back of your house during a heavy rain. Or the hill giving way.

Did you know that chemists call water the *universal solvent*? That is because more things dissolve in water than anything else – strong sci-fi horror movie acid included. This is why you will hear and read and read and hear SO much about keeping water away from your home. This is a constant challenge for the homeowner.

It isn't just the obvious water that can cause problems. Moisture – condensation – can cause growth of moss or mildew. Moisture also attracts termites.

So not having good drainage and vapor barriers where you need them will definitely lead to expensive problems down the line. If you suspect that your drainage is not adequate or that you've got moisture issues – you need to have a professional evaluate your home and advise you. Once you have the right structural and landscape elements in place to give you proper drainage and keep moisture at bay, you will have to maintain them in order to preserve the investment you made in doing the right thing.

What to Look For

1. Avoid clutter. Water collects on ground leaves and branches that might have fallen off shrubs or tree. You want to keep your yard clutter free to limit this. It's a good idea to make sure that hedges and trees are trimmed so they don't abut your home: water will collect on plants and if they are next to your walls, on them as well. Plus having plants and trees too close to your house structure can hamper air circulation.
2. Fill holes. Look for areas where water can pool. This is particularly important if those areas are near your foundation wall. In addition to possible damage to your house, standing water is a breeding ground for mosquitoes.
3. Downspouts, faucets and lawn sprinklers.
 - a. Consider using splash blocks on your downspouts. In any event, you want to make sure that the downspout directs the water away from your home, not towards it.
 - b. Make sure that your faucets and any attached hoses are not leaking. Because the faucet is flush with the house, water leaks in this area can cause damage to your foundation. Same with hoses.
 - c. Adjust your sprinklers. Make sure that you are watering your lawn and landscape, not your house. Periodically check to see where sprinkler water is actually going and adjust as needed.
4. Location, location, location. The Real Estate Agent's favorite phrase. Where your house is located on your property and what type of terrain you are dealing with is important in making sure you have adequate drainage. If your home is at the bottom of a hill, you've got a different equation to deal with than the guy whose home is at the top of the hill above you. Your goal is to keep the grade sloping away from your house so you can take advantage of gravity in designing your drainage system. This should be the first order of business in any landscaping that you might be considering.

6. Electrical

So, the first thing I'm going to say about electrical stuff is that this is one area where you definitely want to engage an expert. While a plumbing mishap can leave you inconvenienced and maybe with a mess on your hands, electrical mishaps can kill you. Plain and simple.

That being said, there are a few things you should look for when you do your yearly check-up.

What to Look For

1. Extension cord jungle. These tend to grow over time. You get a new DVD player and a charger for your iPod and before you know it, one

plug is supporting a whole host of appliances. Do a yearly check to see if your extension cords have taken on a life of their own. If you need more outlets, this is a relatively simple remodeling job *when done by an expert, licensed electrician*.

2. Bulbs and fixtures. Fixtures indicate the wattage of the bulb you should use. Using a 75 watt bulb in a 60 watt fixture creates more heat than the fixture was designed to handle and can eventually damage your wiring.
3. Plugs and cords. Do a tour around your house to make sure that plugs are *all* the way into the wall. An exposed prong is a hazard, especially for kids or pets. If you have kids, you might also want to consider putting plastic 'dummy plugs' into sockets not in use. Kids are curious and like to poke things in holes. Avoid any disastrous consequences to a normal, healthy curiosity. Make sure that sockets and plug prongs match. A three prong plug can *only* be put in a three prong socket. Look for any wear on cords – these should be repaired.
4. Wires. There are some areas of your house where there is exposed wiring, such as the attic. Take a look during your annual check to make sure that the insulation is intact on these wires, and that no metal is exposed.
5. GFCIs. Ground fault circuit interrupters. These are the little red buttons you might find on some of your outlets near sinks or in the garage. You should check these periodically to make sure they are working, especially after a big lighting storm.

Depending on the age of your home, upgrading your electrical system may be something you should consider. Older homes were typically made with a 60 amp electrical system. This can easily get overloaded given the type and number of appliances found in the modern home. Consider upgrading to a 100 amp home system.

7. Plumbing

Your home may be plumbed for two types of functions – carrying water to and fro and bringing gas in to power gas appliances.

Gas plumbing is another one of those areas I'm going to suggest that you leave to the professionals. It's the same story as with electricity – the nature of gas is that it isn't very forgiving of mistakes. It's combustible.

So let's talk about your water plumbing. Upgrading the plumbing is something else that homeowners often consider when they think about remodeling. This is an area that has made great strides because of new types of pipe materials that last longer and don't leach chemicals into the water and soil like some of the old piping materials had a tendency to do. Upgrading can help

you take advantage of some of the water conserving bathroom and kitchen features that are available on the market these days.

What to Look For

1. Leaks. That is always the biggest issue with any plumbing system. Check faucets, washing machine hook-ups and your main water shut-off valve. Be sure to look behind your toilet as well. If you see any malformation on the wall, call a plumber immediately as your toilet seal might need replacement.
2. Drainage. Oh, that again. Yup. Make sure that drains are free from hair or other clogging material and that could slow them up.
3. Check the pressure relief valve on your water heater. Some experts also recommend that some water be drained periodically to remove tank sediment.
4. Water pressure. Speaking of pressure, check to see that faucets throughout your house have an adequate flow of water.
5. Dryer exhaust. While this is not plumbing per se, while you are checking for leaks around the washing machine, take a look at your dryer exhaust duct. Hair and lint can collect at the joint between the dryer and the venting pipe. While unusual, this can ignite and cause a fire; not a bad idea just to take a look periodically.

8. Energy Efficiency

I'll make this one easy for you – if you are going through your home maintenance check list annually, you will be doing the best you can given what you've got to work with.

What do I mean by that? We are not only a lot more conscious of saving energy these days; we know a lot more than we did thirty years ago when your home might have been built.

If you want to improve on this even further, consider upgrading a few of your home's structures and fixtures. Windows, insulation, energy efficient appliances, water saving low flow toilets – there are a lot of affordable options for the homeowner to consider. Talk to a reliable contractor about what might work for you.

9. Home Interior

We're getting towards the end of our list. By now much of this will seem like a repeat. That's actually a good thing – it means that by following a simple routine, you can accomplish your annual home maintenance check-up easily and efficiently.

Let's approach the interior of your home in top-to-bottom fashion – ceilings, walls, floors.

What to Look For

1. Ceilings. Look for the usual suspects once again: cracks, missing plaster, water stains that might indicate a leak or other discoloration (could be mildew). Pay special attention to corners, areas where trim is attached (like a crown molding) and the areas where the ceiling meets a vertical wall.
2. Walls. Same as with ceilings.
3. Floors. What you are going to look for is somewhat dependent on what type of flooring you have. Ideally, your floor should be level and quiet – minimal creaking when you walk. If you bought an older house, you might have inherited some "design features" (I'm being sarcastic here, folks) in the form of creaks or lumpy areas. Just note them and make a note if anything new appears. If you have tile, you will need to check that the tiles are all intact and that the grout is in good repair. Check grout for mildew as well. If you have carpet, make sure it is secure and not worn, especially on the stairs.
4. Got stairs? Make sure that your hand rails are solid as well as stair treads.
5. Vents, filters, fans. These will need to be checked more than once a year since if they are fulfilling their purpose (and taking the icky stuff out of the air you breathe), they will get dirty.

10. Foundation and Basement

I don't need to tell you how important your house foundation is. Again here, one of the biggest issues homeowners run into is water damage. Foundations are also subject to problems caused by extreme temperature changes and soil movement.

What to Look For

1. Leaks. Check walls and floors; also look for leaks around pipes and drains.
2. Cracks in masonry walls, including crumbling mortar.
3. Support structure. Floor joints, supporting columns and beams will be visible from your basement or crawl space. You should check to make sure that the wood is intact (no bowing or warping) and that there is no termite, rot or water damage.

Summary

What is that old saying? No one plans to fail, they just fail to plan? That would apply to what we are trying to accomplish here. You don't have to be a do-it-yourself expert to maintain your house. The main thing is to have a plan and do some regular inspection. If you find something that doesn't look right – or

if you aren't sure what you are looking at – call a good contractor to come and help you.

If you catch little problems and fix them, you can save yourself the headaches and cost involved when these little problems become big ones – and trust me, they will *if* you leave them unattended to.

Your home maintenance check-up will add to the longevity of your house, its living appeal and also its value.

Chapter 2

The Value of Home Improvement

Letter from a Desperate Homeowner

Dear Home Improvements Guy:

My wife and I took a walk the other day and we counted 37 houses for sale in our neighborhood. We had been talking about putting our house on the market, but after seeing the competition we decided it would be smarter to dig our heels in and do some home improvements.

Our house was built in 1984 which makes it over 20 years old. Between raising kids and keeping up with the mortgage - our modus operandi for years has been "if it ain't broke, don't fix it".

For starters, our roof is as old as the house. From the look of it these days I'm inclined to suspect it aged faster than the rest of the place. The roof is turning black and sagging in a few places. I noticed that the soffits * are peeling - I don't know if its burning off because we removed some trees a few years back or if its just coming apart because my house is in a subdivision and was probably built in about a week with the cheapest, builder's grade materials available. As if that wasn't bad enough, I noticed that my gutters are falling off the house.

The roof worries me the most, probably because me and the wife spend a lot of time sitting under it! But there are other problems. We've got a few skylights. The one in our extension is actually popping out of the ceiling. The others leak when it rains.

The paint in the living room is peeling. We have an electric attic vent that hasn't worked in years. The list goes on and on...

I have kept up with painting my siding - but it still looks pretty tired and I'm sick of painting it with no noticeable improvement in the appearance.

So what should I do?

And where do I start?

Yours Truly,

Desperate House Guy

* What's a soffit, anyway? The most common soffit in homes today is the horizontal (flat) area under the roof eaves. Soffits typically have vents to provide ventilation into the attic. Houses need to breathe too.

Dear Desperate House Guy:

Thanks for your letter. First, I think you and your wife made a wise decision in choosing to do some home improvement. More on that in a bit.

Second, you are not alone! We hear this story frequently. I agree with you that the housing market here on Long Island - actually across the entire country come to think of it - is going through some crazy ups and downs. During a down swing it is not uncommon for a house to be on the market for 10 months, see a drop in the asking price and then be taken off the market all together.

Even if you had decided that you were going to sell, it is important to remember that prospective buyers are going to expect that the house is in good repair. That is a given, not a point for negotiation. Any major item not in good repair - a sagging roof, leaking skylights or peeling paint for example - is going to give the prospective buyer an advantage you may not be keen to give away. One way or the other you will lose money - either off your selling price or from the out-of-pocket cost of the maintenance you will have to do in order to close the deal. Worse than that, a house in serious need of repair can be a complete buzz kill from the buyer's point of view. Many potential buyers will just walk away rather than deal with what they perceive as a major hassle.

The Best of Both Worlds: A Well-maintained Home with Curb Appeal

So let's talk about the value of this home improvement you are considering. I know that people tend to think about improving to stay versus improving to sell - or creating what is commonly referred to as "curb appeal" as two separate and distinct categories.

There are a lot of shows on television these days offering advice on how to sell a house. Don't get me wrong - these are entertaining programs and lots of the advice is solid. However most of the focus is on creating curb appeal - defined by how to go about adding to the selling price of your home by making some relatively small investments.

When most folks talk about curb appeal they are referring to things that *hook* people on an emotional level. It is about their first impression of a house. If you've bought a house - and since you wrote me I know you have - you know what this feels like. You see it and fall in love with it. Most of these *emotional gottchas* are related to superficial things, like flowers in a window box, new paint or lighting so the place looks warm and inviting at night. People relate to these things on an emotional level and it makes them want to make your house their *home*.

I think people are selling themselves short - literally - by having too narrow of a definition of curb appeal. I want to broaden what we are talking about here. In reality, true curb appeal has two components: structure and looks. It is the combination of these two that create your home's *value*.

The word "value" covers a lot of territory when we use it to refer to your domicile. It means that you and your family don't have to run around putting pots and pans under leaky skylights when it rains or watch your ceiling plaster buckle because the roof is sagging. It means you don't have to worry about mildew and mold because your roof is poorly ventilated. It means that your windows work, they look great and that they are energy efficient. Value also means that you enjoy living in your house - it has a nice appearance and it gives you pride to pull up in your driveway. And value means that if you do decide to sell your house - the fact that you have taken care of the structure *and* the looks puts you in the best position you can have given whatever the market will bear at the time you decide to sell.

Another thing I would like you to consider about the meaning of value is that value does go both ways. No one is going to do a television show about how to lose value in your home. But that happens every day! It is not unusual when two people are working and have kids that they just let their house go for several years. Or even 20. It happens. Think of home improvement as a way to keep the value of your house from going down.

So Desperate House Guy, the structure + looks = value equation is precisely why your decision to do some home improvement is so brilliant! You will end up with a well-maintained house with great curb appeal.

The Home Improvement Triangle

"How do I do that," you might ask? The way to address both your home's structure *and* looks is what I call The Home Improvement Triangle. This is the key.

The Home Improvement Triangle is a concept for replacing or remodeling your home's exterior starting with the basics: strong roof, protective siding and durable windows. There's more, but this is the foundation for creating and maintaining value:

Structure + Looks = Value. Plain and simple.

Protecting Your Home's Value

When people begin to think about remodeling, they usually have some specific benefits they would like to gain as a result of the time and money they plan to invest.

One traditional way that many people think about remodeling is as a way to add space or update features that have gone out of style. They may also be looking to take advantage of new technologies that become available to replace

old ones. After all remember that once upon a time stoves burned wood and the “ice box” actually was just that - a box with ice in it. Home technology becomes obsolete in the same way that pink Formica and wet bars went out of style.

Another way that people think about remodeling is as a way to increase the value of their home while at the same time, increasing its living appeal.

Energy efficiency is a consideration that you hear people talk a lot about these days, all though I could make the case that being energy efficient never went out of style, especially if you live in the climate we have here on the east coast.

When I talk to people about remodeling, I try to give them a balanced perspective. Adding value - whether to the potential sales price or to the enjoyment of living in your dwelling - is just one half of the equation.

It is just as important to consider how much value can be lost if key home maintenance – including projects you would consider a remodel – is not done.

It is the same issue you would run into with your car if you ignored regular oil changes or didn't fix other problems that popped up in a timely manner.

There are a few things that may cause some major problems for your home if not corrected. As a homeowner, you should be familiar with them. See my book, “The Home Improvement Triangle”, Chapter 1: *The Ten Things Every Homeowner Should Know*.

How to Get Started

You did ask my advice on where I thought you should start in your particular case. So here goes.

In terms of the timing, people do home improvement all year round depending on where they live - so it is always a good time. Your particular geographic locale may influence the phasing of your project.

If you live where you have a true winter, let me share that winter is a great time to schedule any major home improvements you have in mind. If you wait until spring to schedule you might as well just do it in the summer because at that point you are fighting the crowds. If you want to have a project going in the spring you *will* need to schedule it in the winter.

In your case it sounded like you have a failing roof on your hands for sure. One question to consider before you replace the roof is whether or not you want to make any additions to your home at this point in time. Once you make that decision, my advice would be to get started on that roof as soon as possible. The black spots and the sagging points are your house talking to you and it does not sound like good news. If I were to get on your roof and inspect your attic I would probably find a whole host of problems you would rather not know about. Remember that your roof protects everything inside and we haven't even

mentioned black mold and other contaminants in the house. When you do the roof, I'd also fix the skylights and get new gutters.

Next I'd plan on replacing the siding. This would be a good time to find out if the wall cavity of your house is packed with insulation. If not, use the siding replacement project as a way to add some insulation to your house to make it more energy efficient.

Last but not least in The Home Improvement Triangle are your windows. This is another opportunity to gain some energy efficiency. Besides, there is always something so appealing about nice windows on a house. They can really showcase a place as well as making it so pleasant to live in.

There's lots more, Desperate House Guy. But this will get you started in the right direction.

Yours truly,



Pete Cooke aka the Home Improvement Guy

Chapter 3

What to Expect from a Good Contractor

And what they will expect from you!

How much research did you do before you bought your last car? New or used, most folks would agree that a car is a pretty big investment. Picking one that doesn't suit your needs or getting a lemon can result in problems that linger for a very - long - time. Chances are you wouldn't dream of buying a car before checking out the car's track record and the seller's reputation.

Now why would you spend any less time making a decision about who to trust to work on the biggest investment you've got? I'm talking about your home.

This is a Job for Professionals

Professional is the key word here and you shouldn't expect anything less from the moment the sales process begins to the last item on the punch list is completed.

So what *should* you expect from a good contractor?

First Impressions

A colleague of mine shared this story from a California woman who learned first-hand that what you see is likely what you'll get.

"A friend of mine who owned a lot of rental properties gave me the name of her handyman - he was looking for contracting jobs and I needed some masonry and deck work done. From the beginning, there were a number of clues indicating that this wasn't going to be a good experience. The contractor was late and he arrived bare-chested and half dressed in an ersatz American Indian costume even though he wasn't a native. He brought his dog and boom box with him. The conversation started with him telling me about his girlfriend troubles, not talking about the work I wanted done. But I trusted my friend's recommendation so I ignored the obvious. We verbally agreed on a price and start date. While we were talking the guy confessed that he was living in the van he drove up in. Despite my better judgment I felt sorry for him and paid him for the entire job up front. He did at least show up for the start of the job. Not sure if that was a blessing or a curse given how things turned out. Even though I hadn't done much remodeling, I could tell right away that the crew he showed up with was not experienced - except maybe at breaking and entering.

*By this time I was starting to listen to my intuition and I wasn't getting a good feeling about all of this. But I let them get to work. I left my downstairs door open so they'd have access to a bathroom. My office was in my home at that point in time, also downstairs. I was upstairs attending to other matters when I got a call from a client on my cell phone. He had been trying to reach me in my office but couldn't get through. I thought that was odd since the phone should've rung upstairs. After I finished with my client, I went downstairs to see what was up with the phone. What was up turned out to be the contractor's feet on my desk! When I walked into my office, there he was talking trash on **my** phone, feet parked on **my** desk. When I walked in he waved me off with his hand - like, don't bother me. I told him to get off the phone immediately and read him the riot act. He acted contrite and went back outside. I'm sorry to say that things did not get better from there. I had to leave the house for a couple of hours to run an errand. I had given this guy specific instructions on what I wanted done. It was a very simple job. When I got home, the first thing I saw was a row of dead snakes, voles and mice lined up on my brick walkway. As I got out of my car, the contractor hailed me. 'Hey, look at all this stuff we killed from your yard!' he bragged. I wasn't paying the guy to do extermination and I had an issue with the critters in my yard being disturbed. But that wasn't the half of it. As I walked over to the patio, I noticed that the crew had excavated about 3 yards of dirt from against the side of the house, exposing my main sewer line. There it sat hanging in the air with nothing to support it (they'd dug all the dirt out from around it). 'I think you need to replace your sewer line,' the contractor said. 'Based on what?' I asked him, 'there's nothing wrong with it and I never asked you to look at it'. 'But there could be something wrong with it...' he began weakly. 'I think what I need to replace is my contractor,' I told him in no uncertain terms. I can't repeat the rest of what I said to him. I chased him and his crew off my property. One of my neighbors witnessed it and said after the fact that it was pretty funny - he said I looked like a crazed Martha Stewart jumping up and down screaming in my driveway. I never got my money back and I was left with a bunch of dead animals in my yard and a couple of hours of work shoveling the dirt back to secure my sewer line. I did end up getting a really good contractor after that, thank goodness."*

So...your parents were right when they told you that first impressions count. When you first meet your contractor or salesperson you should use the same standards you'd use when evaluating other professional people whose services you might hire.

Do you like the person? Trust your gut instinct here. Even the most professionally planned and executed remodeling job is going to have its moments. You will need to be able to talk to the contractor and feel confident that he or she will *listen* to your concerns. If you don't particularly like someone when your job is smooth sailing, you are not going to be a happy camper if something difficult comes up that you have to deal with.

Is the person clean and well dressed? Are they well-groomed? Is their appearance consistent? Even a fly-by-night operation can have a front man who's got at least one nice shirt and a pair of dress pants. Personally, I always check out their shoes. I know it sounds kind of odd. But if I'm interviewing a well-dressed person and their shoes don't jive with what they are wearing, that's a red flag for me and it should be for you. We're not talking latest styles here - old shoes are fine - they just need to look like they've been cared for. Ok, enough about shoes.

The Needs Assessment

There is a solid way to get remodeling projects off to a good start and a not so great way. Let me give you a hint: a good start doesn't involve any tools or demolition (that comes later). A professional contractor is going to start out with a discovery session or *needs assessment*. The needs assessment is like a survey. During this conversation a magical thing happens: your thoughts and ideas about your potential remodel, your wants and desires for your home and maybe even the last episode of DIY you watched get combined with the contractor's background, skills and experience. Like your doctor, the contractor is going to know what questions to ask to achieve two important outcomes:

1. Help you diagnose what might be needed to preserve your home's value, and;
2. Lend the benefit of his or her experience to help you set the goals for your project.

A good contractor knows which questions to ask to help you make decisions, define the scope of your remodel and break the project into phases - realistic chunks of work. For example, are you contemplating moving in a year? Have your kids left the nest and you want to refresh your living space? Has your home had the same look for the last twenty years and you're tired of it? Do you want to increase the value of your home? Does your home require some routine maintenance and repair?

The needs assessment survey is a good time for the contractor to gather information so they can make sure they are able to do your job and can give you

preliminary time and cost estimates. It's also a good time for you to decide if this contractor is someone you feel you can work with.

Showing You the Book and Demonstrating the Product

If you are hitting it off with your prospective contractor so far, great! However you still have a bit of prep work to do before you commit to your project.

Once he or she has an idea of your needs and has determined if they are a good fit for the type of work that will be involved, a good contractor is going to want to show you what they can do. There are two parts to this. One is showing you work that they have done for other customers, including references and testimonials. The second is doing product demonstrations. Let's talk a bit more about this.

In terms of previous experience, what you should be looking for is what contractors typically call their "book". A book will have *before and after* pictures of jobs that the contractor has done for other people. The contractor may have even done previous work in your neighborhood. By the way this is a great question to ask - have they done work in your area? If the answer is yes, by all means do a drive-by to check out their work in person. You might even be able to contact the previous client to see what they have to say about their experience working with the contractor.

Many contractors also have websites - look for a gallery of their past projects. Bottom line - you want to see examples of the contractor's work. In this case a picture *is* worth a thousand words. Don't trust the smooth talker who for this reason or that isn't able to come up with pictures illustrating what they have done for other clients.

A word about product demonstrations. Frankly I was amazed to learn that most people have no idea what they are buying in terms of roofing, siding, masonry, windows or painting even after they've agreed to a remodel project that might cost thousands of dollars. It goes back to the car example - you would never even consider buying a no-name, blue stripe generic car from a dealer. You would want to know who made it, what kind of suspension it has, what kind of gas mileage it gets - everything down to the interior design and gear shift knobs. So it stands to reason that you should know at least as much about the roof over your head.

If you enter "types of siding" into Google, any idea of how many hits come up? Over a million. Yup - 1,340,000 to be exact. That should tell you that not all siding is created equal. You are going to pony up good money to do your remodel project. Wouldn't you want to make sure that the materials that will be used in your job are going to meet your expectations? This is a rhetorical question and the answer is "yes".

Credentials

Did the contractor show you their license and proof of insurance? Laws vary from state to state, but generally speaking, contracting is a highly regulated profession. There's a good reason for this: people live in the houses that contractors build and remodel. You wouldn't let a doctor without a diploma and the proper medical training perform surgery on you. Why would you let some fool with a tool belt and no training or license put a new roof on your house? You and your family are going to sit under that roof for the next 20 years or so. Worrying about whether or not your roof is going to cave in is not the type of thing you want keeping you up at night. Make sure your contractor shows you their credentials before you show them the money!

Estimates and Contracts

At this point you've found someone you are comfortable working with. They have shown you before and after pictures of work they've done for other clients and you know they have the right credentials in terms of license and insurance. You've also checked out their references and gotten a good idea about the types of experience other folks have had with them. The contractor did a needs assessment and has a good idea about what your goals are. The contractor has also demonstrated the products that they plan to use for your project and you are satisfied that these products will meet your performance criteria. You have shared with the contractor when you'd like to do the project - and you are committed to moving forward.

The next thing a good contractor will do is start taking measurements and any other assessments they need to do in order to provide you with an initial estimate. Once you have agreed on the estimate, your project will move into the contract phase.

Here's another statistic you should know. Over 80% of the contracts in use by individuals that do replacement contracting do not comply with the Department of Consumer Affairs' requirements. Remember me mentioning that contracting is a highly regulated industry? That applies not only to how things are built and the materials that can be used, but also to how the contract is written. The contract should at a minimum provide details of the job to be done, the price, how long the price is good for and the breakdown of payments and the target completion dates for each phase. The contract should also provide the contractor's license numbers, address and phone numbers.

I want to say a bit more about pricing and payment. Be prepared to pay a deposit. The deposit should be in two parts: a small deposit when you agree to move ahead with the job. This is reasonable and fair. The contractor is going to schedule your job, commit his or her people, time and money resources - a small deposit is a *good faith* payment. When the materials for your job are delivered, you will be asked for the second part of the deposit to cover them. The rest of

the payment schedule is usually broken into thirds. One thing that is important for you to know is that the contractor is not supposed to use your money to pay for their other ongoing jobs. Unfortunately that tends to happen a lot in this industry.

How can you protect yourself? Some things to watch out for would be if the contractor asks you for too much money up front or for payments that do not reflect the work that has been done. You might ask if the contractor uses "subs" or if the people who will be working on the project are for the most part employees. Employees get a paycheck every Friday. What does this mean to you? It means that they will probably stick around until the job is done. That's a good thing. The other advantage to this is something that most people don't like to talk about. If your contractor's company has employees versus using all subs, they are most likely drug tested. Again, construction is a trade requiring not only training, but skill and precision. A client of mine told me about a contractor who showed up for an appointment after lunch to install window coverings. She smelled alcohol on his breath and asked him if he'd been drinking. He confessed that he'd had a couple of pops for lunch. She fired him. When she called me, she said she wasn't trying to be hard nosed about it, but just didn't want someone with impaired reflexes and judgment hanging the shades she'd paid a lot of money for and was going to be looking at day in and day out for the next ten years. A reasonable expectation.

I'm not suggesting you become a legal expert before you embark on your remodeling project, but you might ask your prospective contractor if his or her written contract is compliant. If they don't know what that means, chances are it isn't. Is this a deal breaker? Not necessarily. The point of a contract is to set expectations for both sides. It should give you peace of mind. If you see anything in a contractor's written contract that makes you uneasy you need to get to the bottom of it.

Let's Get This Party Started

So you're ready.

A good contractor will call you the night before the job is scheduled to start just to make sure you don't have any last minute questions. The day of the job, the foreman or head worker will show up with his or her crew and get started. If you worked with a sales person, they should show up later that day just to check in. It is reasonable to expect that a representative of the company will contact you throughout the job to make sure your expectations are being met - also to communicate any issues that have come up or to go over decisions that need to be made.

Do I have to let strangers use my bathroom?

Out of all the complex questions that could come up around remodeling, this is the one question that people ask me the most.

The first and foremost reason you want to pick a good contractor is that for the duration of your remodeling project, strangers will be in and around your home. That is tough to handle under the best of circumstances. What I tell people is that contractors and their crews are people too and they put their pants on the same way you do - one leg at a time. If you are inclined to be hospitable and offer them water on a hot day or a cup of coffee on a cold one - and access to a bathroom - they will greatly, greatly appreciate it. Everyone likes to be well treated. Chances are that crew will go above and beyond the call of duty for you. But please be aware that you are under no obligation. The folks working on your project are adults and know where to find a bathroom if they need it. I'm not talking about fertilizing your flower beds either. They'll find a local place where they can get food and take care of hygiene needs.

I hate Rap Music

Me too. Guess what? A good contractor will make sure that your remodeling experience does not include having to listen to music you don't care for blasting out of some huge boom box planted in your front yard. Or subjecting your neighbors to it. It's just not professional. Hopefully your contractor's crew is not going to show up with the big loud radio but if it happens - let the foreman or salesman know. That should take care of that.

The Yellow Pad

The yellow pad is your friend. During the job, the contractor will check in with you and keep a running list of things that aren't done yet or need attending to. Before the final payment, the contractor will do a walk-through of the job with you, including going through that list and showing you that everything has been checked off and taken care of. You should sign and date the list and get a copy. A good contractor is not going to ask you for the final payment until everything on that list - and the work specified in the contract - is complete.

What a Contractor will expect from You

Two simple things:

1. Be fair and expect that the contractor is going to need to make a profit while offering you the best price possible. They are in business: this is their livelihood and like you, they have a family to support. Remember that you get what you pay for. If the price seems too good to be true, it probably isn't. Good contractors get a lot of work from people who made the mistake of hiring the lowest bidder, only to end up throwing good money after bad in order to fix the mistakes that an unprofessional contractor made.
2. And speaking of professionals, a good contractor *is* highly skilled and knows what they are doing. It's absolutely fine and expected for you to ask questions as your project progresses. Just bear in mind that no

matter how many times you've watched "This Old House", you aren't an expert. That's why you did all that homework - so you could hire someone who is. Let them do their job. If you start micro-managing it is going to cost you more money and take more time.

Final Word...

Remodeling projects are exciting and stressful at the same time. There is something about seeing someone take a sledge hammer to your kitchen cabinets - no matter how old and tired they may be - that's a little unnerving. A good contractor knows that, has been through this with folks just like you before and will know how to help you get through some of the little anxieties that come up around home improvement. If you've got yourself a real professional, they might even take you out for a cup of coffee to get your mind off the pile of dry wall sitting on the tarp in the middle of your living room floor. My personal advice? Just keep your eye on the prize. When the project is over, you'll have something beautiful and it will all be worth it. Don't forget to breathe. And remember that you did your homework and you've selected someone who knows what they are doing and is a professional.

Chapter 4

The Home Improvement Triangle

The Home Improvement Triangle is a concept for replacing or remodeling your home's exterior, starting with the roof, siding, windows, trim and the addition of any exterior masonry, porticos, pergolas or decks. At True Quality Home Improvements we look at the big picture. We see how these things work together and how one project can affect another. It is an integrated approach.

Strong Roof

Your home is your most important investment. One of the most important steps in protecting your investment is to ensure that your home's roof remains sturdy. An old or damaged roof can cause leaks or other problems that can result in costly damage to your home. True Quality Home Improvements provides expert installation of superior quality GAF roofing systems - ensuring that the investment in your home remains protected.

GAF roofing systems carry the Good Housing Seal and feature integrated components to ensure that your roof provides an effective shield against the elements. GAF is the largest manufacturer of roofing systems in North America and their advanced roofing systems are on millions of homes.

GAF's roofing systems include:

- Leak Barrier: provides a watertight seal around your roofs most vulnerable areas – at the eaves, around chimneys and vents and in valleys.
- Roof Deck Protection: offers an extra layer of protection between your shingles and roof deck, preventing wind-driven rain and other elements from penetrating under your shingles.
- Timberline Ultra Shingles (the premier shingle in GAF's Timberline series): provides a unique wood shake look while offering exceptional protection. Timberline Ultra shingles received Class A fire and wind ratings from UL - the highest ratings possible!
- Ridge Vents: nearly invisible venting system that provides unsurpassed attic ventilation.
- TimberTex Ridge Cap Shingles: unique design accentuates the look of Timberline architectural shingles while providing extra protection at the highest stress point of your roof.

GAF roofing systems offer you a great combination of durability, good looks and current style at an affordable price.

Protective Siding

True Quality Home Improvements can help you get a great siding at a great price - and not have to worry about getting ripped off.

How can I make a claim that like? Simple. Big warehouse home stores often sub their siding projects out to the lowest bidder. You don't have a say in who does the work and you don't get a price break if the lowest price contractor is used. If the big warehouse home store sells you siding - complete with installation - for \$20,000, twenty grand is what you are going to pay. And they have an incentive to sub your job out to the lowest bidder - more profit. You might also be interested to know that the products they use are only builder grade. Some of these products look terrible once they are installed.

As a siding professional, I am often called in to fix poor workmanship and replace low quality product. I should really thank the big warehouse home stores! But I work for a living just like you do and I hate to see good money go after bad. It's a waste.

Vinyl siding should be an investment that will look great, save maintenance and add to the energy efficiency of your home. So let me share how we approach vinyl siding at True Quality Home Improvements.

Know what product your contactor is putting on your house.

It is rare these days that I have to sell anybody on vinyl siding. People know they need it or want it. If you do the math, a good paint job will cost almost as much as vinyl siding. I use a product that for as long as I can remember no one has ever called me back to say "this job is terrible" or "the quality of the product is garbage". So we have stuck with what works *and* I make sure that my clients knows the product inside and out before they sign the contract to start the work. There is never a question about whether the product is good or not.

What Should You Know about Vinyl Siding?

First of all vinyl siding does not conduct any heat or cold, making it a great insulator. With all the focus on energy efficiency these days, this is a tremendous benefit.

There is a wide variety of colors on the market that are tested, tried and true and won't fade the way older products have in the past. It is very similar to car paint. If you look at the way technology has improved over the years there are some beautiful car paint colors that were not available 20 years ago. The same thing is true with vinyl siding.

In the old days, siding had a tendency to fade in the sun, crack, warp or split. Now, no one can guarantee 100% that this will not happen. But modern, high quality products are much less susceptible to the problems that the older

products were prone to. This makes it doubly important to know what you are getting *before* it goes up on your home.

A high quality vinyl siding system will protect your house from Home Enemy Number One - Moisture. What goes into a vinyl siding system? Here are the components of a good system - follow these steps and you will end up with an attractive energy saving house.

Step 1- Tyvek Vapor Barrier™

There is a fallacy that this is insulation. In fact it helps the insulation by keeping air in and moisture, mold and mildew out - like the name says, it is a *barrier*. The siding system that True Quality Home Improvements uses has been adopted into building codes. We have already talked about how your home's worse enemy is the elements. Moisture and wind driven rain will cause wood rot and excessive moisture from condensation, which can lead to mold and mildew. Without a vapor barrier, once moisture gets into a wall, it can be trapped there for years. According to Dupont Laboratory, the average 2,500 square foot home has more than a *half mile* of cracks in the walls. This provides ample opportunity for air and water to get into your home. The vapor barrier "lets air in and keeps moisture out". It also helps stop drafts and lets the exterior moisture escape out so it can evaporate naturally.

Step 2 - Dow Styrofoam™ Board Insulation

Some contractors - that I don't happen to agree with - will tell you that white foam insulation (also known as coffee cup or cooler insulation) is all you need. Fact is, the white stuff is expanded polystyrene beads that do not provide any resistance to moisture or provide much in the way of insulation qualities.

True Quality Home Improvements offers a better option - ½ inch to ¾ inch Dow board insulation. Keep in mind there are other thicknesses: these only add to the amount of insulation and the overall cost of the job.

This type of insulation not only seals the house from wind driven rains and moisture. When added on top of the vapor barrier, the Dow board insulation will keep the structure dry and well insulated. Dow board is much thicker and holds up longer than ordinary *fan fold* (the white stuff with silver foil on one side) insulation. Dow has the trademark for Styrofoam. Styrofoam was originally patented in 1942 for the U.S. Coastguard as a flotation device. This means that it is not going to absorb any moisture making a nice addition to our second siding step for keeping your structure dry.

Fan Fold was originally designed to get to the jobsite easier because instead of coming in large 4' x 8' boards, you can fit all the insulation for a whole house in one small van. The fact that it folds makes it easy to transport. Transportability however is not a hallmark of insulating ability. The problem is when it folds it comes apart and worse of all it sucks up and retains moisture. It's

like wrapping your house with white coffee cups. If you fold a coffee cup, what happens? I once witnessed training for one of the largest siding and window companies in America that included an elaborate presentation designed to convince folks that the fan fold insulation was the best on the market. At the end of the day, all that company was doing was making a ton of money by offering a low quality, ineffective product to their customers.

A high quality siding system with heavy insulation underneath adds to overall strength and tightness of the siding as it hangs on the structure.

Step 3 - Galvanized Steel Starter Strip

Yes, you do need a starter strip. And you should be sure to ask what kind is going to be used. Vinyl siding is *hung* on a house and not nailed to it. This is because it must allow for expansion and contraction and this requires a little bit of give. This is accomplished by hanging the siding. Think of vinyl siding as an attractive looking rain coat for your house and you'll get the picture.

True Quality Home Improvements uses a galvanized steel starter strip. Galvanized steel doesn't rust and steel is much stronger than vinyl or wood. It is flexible - it will carry the siding over any curves or dips that may be in the wall. This characteristic prevents the sidings from dipping and gives the finished siding job a nice crisp and linear look. That's why we use it.

Step 4 - Siding Panel

Not all siding is created equal and in this case, the cheapest product is not the best. Stands to reason. But you'd be surprised by how many people ignore this fact.

If you have been in your present home more than two years and you are thinking about siding, you want to pick a product that is better than what the builder originally put on the house. That's why they call it *home improvement*. You want to pick a premium product. The key to remember is that siding offered by home depot or a builder's supply are *builder's grade*. So it is a cheap product that is designed to be as inexpensive as possible to install. Notice I didn't say it was *cheaper* - just that the quality was not as good. The savings is usually in the time and labor it saves the builder, and those savings are not typically passed on to you, the homeowner.

By improving your siding you want to take it to the next level and *kick it up a notch*. What should you look for in a premium product?

- It should be rigid and strong
- It must be able to withstand the elements
- Looks like real wood
- Looks great from the street
- Has a great warranty

- Be at least a .40" thickness
- Have a double wide nailing hem
- Be installed in a documented tried and true system

The product True Quality Home Improvements usually recommends has all of these features plus a zinc re-enforced curvature rod. This rod is actually built into the panel: this helps to insure rigidity and makes for clean straight course lines and even walls.

The nailing hem on siding is almost always over-looked. Make sure the siding you use has a thick double-layered nailing hem. The one we recommend will stay nailed in and has been tested to withstand 150 mile-per-hour winds. Someone looking at this panel from across the street or even down the block will see the depth and character of real wood. Between each board you can see a shadow which makes it look like freshly painted wood. These panels are so strong they can actually hold a heavy cinder block up while being suspended on the back of two chairs. Not that you would actually be inclined to perform this test, but you get my point.

You also have to watch the make-up of the vinyl itself. Many companies use a recycled vinyl in their panels. This will adversely effect how quickly the siding wears out. The products True Quality Home Improvement recommends are 100 % virgin grade and have Ti-pure™ titanium dioxide (an ingredient found in car paints) that prevents ultraviolet degradation. This means that even the hot summer sun won't damage the surface. The virgin grade is a patented mix and not recycled. The tried and true mixture will not warp, bend, shrink or swell and stands up to humidity therefore complimenting the system underneath.

Step 5 - Trim, Blocks, J-channels and Corner Posts

Have you been talking to someone about a remodel job and you don't know what these are? That may be because your installer doesn't want to spend the extra money to buy them.

Light blocks, vent covers, hose surrounds, gable vents, and j-channels – these are finishing elements that make sure your job looks clean and professional *and* that the warranty will be in full force. Without them your siding won't look as good as it was designed to look. Worse, it may actually start to deteriorate and fall apart.

The reason I bring this up is that we see this all the time. For example if your installer puts an exterior light fixture on your wall without a mounted light block and you ended up needing to replace the fixture, the only way to do so would be to remove the whole wall of siding instead of just the block. What a pity. All for an \$8.00 light block!

In addition to the essentials described above, trim and lineals, door surrounds and shutters will add to the value and curb appeal of your siding job. It

is like having crown molding for your home's exterior. Unfortunately many people stop before this finishing touch. It really is something you should consider. Perhaps you might consider putting a dental molding along the top of the home or grooved panels alongside each door with a keystone crown above the entry way. These accents will really add to the value your home.

Reputable contractors love an educated customer. Now you know more than most installers do. Remember that knowledge is power. It can save you money, help make sure that a quality product is used in your remodel job and that your job is well done.

Durable Windows

The fact is, there is just so much about windows! They add so much in comfort and value to your home. They are such a vital part of bringing the outside environment *inside* and they affect everything in your life - your mood, your health and even your prosperity according to Feng Shui practitioners (pronounced "fung shway", this is the ancient Chinese practice of placement).

Solid windows are critical to keeping the cold winter temperatures and harsh elements from entering your home. If your home's windows are old or damaged, replacing them can protect the investment in your home and can increase its energy efficiency. Furthermore, the savings in your energy bill over the course of several years can sometimes pay for the investment in new windows.

If you are thinking about replacing your current windows, or even adding some new windows to your home, your first question is likely to be, what kind of window is best for my house?

Windows can be as confusing to buy as mattresses or picking the right dentist. It is hard to tell who is giving you the straight facts. Our approach at True Quality Home Improvement is to offer factual information - everyone does that - but also to ask lots of questions. The answer to the quest for the perfect window - one that is right for your house and situation - will reveal itself during that process. Albert Einstein once said that he could solve any problem "if he had enough time and was able to answer enough questions." We'll give you the information you need to solve your window problem.

When you call True Quality Home Improvements for a window estimate, we will go through the complete discovery process (all those questions) and then cover all the window options that are available.

When it comes to replacement or new windows for your house there are a few questions that I will typically ask a homeowner.

1. Is this a replacement window?
2. Is this a new construction or a new custom shaped window?

3. When you think of the brand of windows you want to put in your home which brand do you think of first?
 - a. Anderson
 - b. Marvin
 - c. Pella
 - d. None of the above
4. What is the reason you are replacing your windows?
 - a. My house feels drafty
 - b. The old windows are inoperable
 - c. There is humidity between glass
 - d. They are just plain unattractive
5. Is a high energy rating like the nationally regulated Energy Star seal important to you?
6. Is this window for a special purpose like a plant box, bow window, or build-out bay window?
7. Have you considered replacing your double-hung windows with more modern looking casement windows?
8. In terms of importance what factor is most important to you?
 - a. Price
 - b. Insulation (energy efficiency)
 - c. Curb appeal (how they look)
9. Will you install them your self or will you have someone install the windows for you?
10. What will you do with your old windows?

Answering these questions usually provides a pretty good idea of what you might be trying to accomplish with your window replacement / addition project.

The next question I usually hear from the homeowner is whether they should go with vinyl or wooden windows. First, be aware that there is also the option of wood inside and vinyl outside or clad windows. For this purpose since we are primarily dealing with homes on Long Island we are going to limit our discussion to vinyl and wood windows.

Many people are replacing their original wood windows in a home and want to consider vinyl windows because of the savings and overall insulation value they offer.

By contrast, you might not realize that wood windows are considered new construction. They are installed from the *inside* and require the removal of molding and sometimes sheetrock repair. Many of the windows can be

constructed together. Most people think that you can get this window at your local warehouse home store. Although sometimes this is possible, the reality is that many times you won't be able to get them - the windows will have to be specially ordered. Special orders cost more, so beware.

If you are looking to get a great quality window at a medium budget, consider Anderson windows. As of this writing, Anderson Windows start at \$1,200-\$1,500 installed per regular size, double-hung window.

Anderson is a great name and a quality product. To make sure you optimize your investment, be aware that you will need a very good carpenter and a painter who is also good at sheetrock repair in addition to the installers.

Personally, I have a bias towards wood windows. I love the way they look. And like I said, Anderson makes a nice looking window for sure.

That being said, if I have a choice and money is not an object, I will go with Marvin wood windows even though there are about three times as expensive. They blow away Anderson every day of the week and twice on Sundays. However if you want to stay on the low side of your budget, think about Alside Excalibur windows. They are less expensive to install than Anderson (or Marvin) and they are made with fabulous updated technology: they have Energy Star approval and they have ranked #1 every year. And they have the Good House seals of approval.

True Quality Home Improvements provides expert window installation and features the Alside Excalibur series of products. The Excalibur series provides:

- A beveled mainframe and sash design for a slim and refined look
- Tilt-in sash for easy cleaning
- Fusion welded with metal reinforcements for added strength and durability
- Multiple insulating air chambers
- Constant force balances that eliminate the need for sash cords, weights or pulleys

True Quality Home Improvements can improve your home's look, strength and energy efficiency by installing new Excalibur windows.

What about vinyl windows? One thing I always look at is the warranty for these types of windows. True Quality Home Improvements uses windows that have a lifetime warranty on every part of the window, parts, labor and glass.

You also want to check out the thickness of the glass and make sure you have a low emissive coating. Pay attention to the amount of insulation between the glass panes. And most importantly, find out whether or not the window has a solid or hollow spacer bar. These are all things that are super important when choosing a vinyl window.

Again, in order to figure out which of these things matter the most to you, we will spend time with you to find out what you have in mind and then we walk you through all the options.

I want to say a more few words about vinyl window installation.

About 60% of our new window installations are on windows that have been replaced already. Homeowners usually have a variety of complaints. The replacement windows are not working right, will not close properly, are drafty or have humidity visible between the glass. All of which is a shame because they have already spent good money.

When you install a replacement window you just pop off the stop molding and remove a few nails and the window just comes out from the outside. That is the beauty of a replacement vinyl window because you don't have to deal with all the molding and the sheetrock inside keeping labor and material costs down. I can't tell you how many jobs I see where brand new windows have been installed improperly.

Installing your new custom vinyl windows is a snap. The key is to have a custom made window. The good news for me is that my window has metal in the window sashes so they never lose their shape. A custom size is the right size for your home. All homes expand and contract differently over years of settling, freezing and warming. So basically we just remove the old window, replace any rotted wood with a treated wood, install the new window, secure it in place with finish nails and build a new frame and cap with new PVC coated custom trim.

This makes your windows look brand new for years to come. Your windows will look nice and straight and brand new like a new home. Not crooked and messed up looking - caulking crumbling and cracked or unfinished.

Do it once. Do it right.

Chapter 5

Kitchens

The Jewel in the Crown

The kitchen is a gathering spot, a place in which to share a wonderful meal and good times with family and friends. Whether you want to show off your prowess as a master chef, or share some simple foods and a bottle of wine with good friends - the kitchen has come a long way from simply being a place to prepare food, clean-up and store items. Today's kitchens can set the mood for rest of the home.

As our lives become ever more complicated and our spare time even more precious - one thing that becomes abundantly clear is that we need to streamline our daily routines. We want to make sure we carve out time to relax and make that time we spend at home *quality time*. A well-designed kitchen can help make this possible.

A well-designed kitchen lets us grab a snack on the run if we need it, gives us a place to set-up our laptop and get those bills paid or provides a convenient desk area to process our mail. These days we multi-task in the kitchen, for example catching up on the morning news over a cup of coffee before heading for work.

A well-designed kitchen can also be an opportunity to bring some dramatic flair into a home - a real showcasing point.

Kitchens Have Changed

Kitchens used to be used for three things:

1. Food Preparation
2. Storage
3. Clean-up

In the '50s it was usually just the lady of the house who worked in the kitchen. No more. The modern kitchen needs to support more than one person as meal preparation and entertainment become a family affair that often includes friends and neighbors as well.

The classic triangle (the layout of refrigerator, stove and sink in a triangle), which older homes came with doesn't lend itself to multiple preparers working in the kitchen space. This issue can be addressed with a remodel.

Storage requirements for kitchens today are also greater than they used to be. The typical modern kitchen needs to be able to store nearly 1000 items. Older kitchens may not have enough cabinet space of the right type of cabinet

needed to accommodate the needs of today's family. Again, this would be something you would want to consider if you are thinking about updating your kitchen.

Finally, everyone's least favorite chore - clean-up. The good news about the fact that more people are in the kitchen means that there are more folks to pitch in to clean up. However there may also be more clean-up to do since today's family tends to have more kitchen-focused activities. We are less formal today so the dining room may get less action than the kitchen itself. The appliances available today really lend themselves to streamlining the amount of work that needs to be done to clean-up. In addition to being fast and energy efficient, appliances today are much quieter than their older counterparts - not to mention stunningly attractive.

Where to Start

The extent of your remodel will depend on what you are trying to accomplish and how much budget you have allocated to your remodel effort. Kitchen remodels have a reputation for being one of the best ways to add - or preserve - value in your home. Remodeling magazine periodically publishes a Cost versus Value report. In a recent report they said that kitchen remodeling can provide a whopping 81 percent return on investment. Even though many people remodel because they want a nicer, better functioning kitchen, it is comforting to know that the money you spend is working to increase your home's value even as you are enjoying your new kitchen.

Generally speaking, when I am giving an estimate for a kitchen my customers are thinking about paint schemes and cabinet colors while I am concentrating on the "bones".

Bones. The first thing to think about in developing a plan (and an estimate) is to figure out if your project will involve any changes to the structure: wall, doors or windows being moved or removed.

Next I try to help the customer develop a concept based on their ideas about their budget. For example if a customer wants to save money, I would recommend that he or she try to keep the sinks, oven and dishwasher as close to the existing configuration as possible. This will save the costs involved with replacing / re-routing gas and water plumbing as well as electrical rewiring. This isn't always possible: many older kitchens were designed as an afterthought and structural changes may be unavoidable. A good designer or contractor who specializes in kitchens can be of great value to a customer to help keep structural changes to a minimum - and help minimize remodel costs.

Cabinets

There are two types of cabinets routinely used in residential kitchens: framed cabinets and frameless. Frameless are also sometimes called European

cabinets. The design for European cabinets was started after World War II when England was trying to recover from the ravages of the German blitzkriegs. The frameless cabinets have their own unique type of hinges that hold onto the cabinet door very well. They are usually sleek in appearance and more modern looking than framed cabinets. Framed cabinets are more like traditional furniture in appearance.

Which one is better? This is 100% a matter of taste - which do you prefer? The best advice I can give you is to make sure that you choose a good manufacturer regardless of which style you select. I advise customers to stay away from bargain basement cabinets. Too often, you get less than you pay for.

Once you have selected a style of cabinet, you will need to consider what type of material you want your cabinet made out of - wood or laminate. Once again, this is also a matter of style preference. If your kitchen sees a lot of action you might want to consider laminate. Laminate cabinets are easier to clean and the material is not as soft as wood - it will not dent as easily. But if you have your heart set on wood, take heart. Material technology has improved greatly. The new coatings on wood cabinets are extremely durable.

The last decision on your cabinets will be what type of hardware you want. Hardware is very important - it has to work reliably and stand up to years of use (and abuse). Hardware can account for up to 50% of the cost of the cabinet. Sometimes during an upgrade in models of cabinets - the only change the manufacturer makes is to the hardware! This is another area that has seen a lot of innovation. You can now get drawer slides that are self-closing as well as hidden slides (heavy duty or standard). How can you tell if the hardware is high quality or not? Check out the hinges: better hinges are usually thicker than cheap ones. They operate more smoothly and are made of forged steel alloy versus less expensive stamped steel.

Other Kitchen Considerations

Once you know whether or not you will have structural changes in your kitchen and you have made some decisions around the type of cabinets you want - what else should you think about? A good contractor is invaluable in helping you go through the design process, pick quality products and come up with realistic estimates. Here is a brief list of some other kitchen elements you will want to consider.

Appliances

- Figure out what kind of cooks you have in your family and pick appliances that will fit your family's style.
- Remember that appliances will affect plumbing, wiring, venting and cabinet layout. Think about appliances in tandem with cabinet selection. Also, be aware that your decisions may require changes to your plumbing

or wiring. You might have to revisit decisions you've made about structural changes.

- Look for time-saving, quiet and energy efficient products.
- There are a number of luxury and specialty appliances on the market now. Be sure to weigh the additional cost of these products against the value they will add - but more importantly if they are something you will really use and enjoy.

Floor

- How much wear and tear do you anticipate? The good news is that modern flooring is durable *and* attractive so you won't have to trade one for the other.
- How much of your budget do you want to put into the floor compared to other parts of your kitchen?

Surfaces

In recent years there has been a huge surge in the amount of natural stone counter tops used in the home kitchen. There are endless colors and grain patterns of marble and granite. If that is not enough for you, there are also man-made surfaces that resemble granite, but that are made of quartz stone compressed under pressure and combined with epoxy. Look for Cambria, Sile Stone and Caesar Stone. These are beautiful counter tops which the manufacturers claim are resistant to bacteria and are approved for use in the food areas of commercial kitchens.

How to choose? It is a hard choice to make between these counter tops. Don't get hung up on the type of surface. They are all comparable. Pick your color first, and then worry about whether it is natural or man-made. Another thing to note is that the man-made items really have no competition. If you buy this type of product at a home center or a small shop, be prepared that the price will be fixed. On the other hand, marble and granite shops tend to have very competitive pricing. Sometimes these shops have great buys on pieces left over after a larger cut. If you have a small kitchen (or bathroom) you could find yourself getting an outrageously great deal.

Many people are choosing to mix materials in their kitchens. Materials to consider include wood, natural and engineered stone, metal, concrete, tile and laminates.

Think about what type of surface you want for the following:

- Countertop
- Islands
- Sink area

Final Word

Find a contractor that you trust and that you can work with. A good contractor can make sure that your remodel plan is solid and that it is well

executed. Mistakes made when remodeling a kitchen can be costly, not to mention inconvenient.

Chapter 6

Interior and Exterior Design

Home improvement projects involving the interior and exterior of your home are a great chance to enhance your environment as well as create a house that leaves a memorable impression.

Interiors

Chances are the layout of your house was designed by someone else without your input, so you've got a fairly set structure to work with. I say fairly set because you can *always* add or take away walls if you are so inclined. I've seen some folks take their houses down to the studs during a major remodel. But suffice it to say, most people want something a little less extreme. The good news is that there are lots of choices.

Dealing with Your Space

Think of your home as having four types of areas:

1. Living areas (kitchen, dining room, family room)
2. Private areas (bedrooms and bathrooms)
3. Storage (closets, basements, attics, cabinets)
4. Throughput (ways to move from one room or area to another)

Living versus Private Areas

Ideally, the private areas (bedrooms and bathrooms) are not visible from the living areas of your home. You still want easy access to bathrooms, though. Also, you do not want to have to walk through a room to get to a bathroom. Lastly, having a bathroom connected to the master bedroom has become a standard. If your home does not have a master bathroom, this might be an addition you should consider.

Bathrooms

We mentioned the master bathroom. Updated bathrooms - like kitchens - tend to add significantly to the value (and curb appeal) of a house. If you are considering a bathroom remodel, here are a few things to think about.

Do you have more than one bathroom? If not, what will you do during the remodel? If you have more than one, have a family meeting to figure out the logistics you will use to keep the peace during the remodel. Also, get a firm schedule from your contractor. This is one type of job where you do not want to pay in advance, except for items that the contractor must special order.

Storage

What about storage? This is a relatively easy thing to add. Did you know that clutter is not only unsightly - it isn't good for you? Experts in the interior design art of Feng Shui tell us that clutter makes for stagnant, stale energy. You don't need to be an expert in Feng Shui to know that having a place to put everything (and everything in its place) makes for a comfortable living situation. It just feels better!

Throughput

It is not a bad idea to walk around your house and get an idea of how traffic flows. For example when you walk through a room, can you walk to one side or does the structure (or your furniture) force you to walk through the middle? Do you have any rooms where you have to walk through one room to get to another? That is a structural issue you might want to address. Where is the dining room in relation to the kitchen and to the living room?

I would be the first one to tell you that moving walls around is a big deal. But simpler solutions, like pillars for room dividers can often be a cost effective answer if you find you have a traffic problem in your home.

Paint

Last but not least, color can really set a mood - good or bad - in your home. It is not a bad idea to read up on colors and mood and then take a look at what you currently have in your home. Don't be afraid of color. I had one client that had every wall of every house she lived in painted Navajo White until she moved to a nifty loft on the west coast. She picked a gorgeous palette of color that accented the space and her awesome view. Color is a wonderful tool and you should take full advantage of what it can do for your home.

Exterior

What impression do you want your home to convey? What would make you feel proud as you walk up to your house? Balance making an impression with being tasteful. And you want to be sure to get the right products and proper installation for any exterior design elements that you decide to add.

Porticos

These days everybody wants a portico on the front of their house. Although they do serve a great function and keep you dry while entering your home on a rainy day, it is easy to see that they also add dimension and character to any home that they go on. By the way did you know that most people do enter their home from their garage? Go figure.

Today's porticos are usually fair sized with rounded ceilings, a hanging light fixture and permacast pillars resembling wood that are composite and can be painted. They can project out of the front header of a two-story colonial: they can be reverse gabled - and make a nice addition if you are adding a roof. A

portico is usually placed on a stone base lime or blue stone steps. Sounds nice - how much? Expect to pay about \$4,500 for a basic portico.

Masonry

Do you want to increase the value of your home for a small amount of money?

The best bang for your buck is masonry. Whether you just fix your sidewalks or walk way or decide to do a bigger project such as replace your steps, add a patio or add a dramatic entrance like a cultured stone backed portico or wrap-around porch - you will be adding beauty and value.

Masonry along with nice landscaping is a surefire way to increase your home's curb appeal and value. These days it is very rare for a homeowner to request just plain cement, unless they are selling the house or they are making the adjustment because they need to. In many cases if a client is considering just cement I will recommend coloring the cement mix just to add some pizzazz to their job. This is something that has a nice impact for a minimal cost.

I want to say a few words about driveways. On Long Island just about every home has a driveway. Many are done in blacktop and have a Belgian block border. Although they are pretty nice, these days many homeowners are looking for something a bit different than what their parents had. The biggest misconception I have found with driveways is the same thing as with all home improvements - expectations about what it is going to cost! Gone are the days when you could repair your blacktop driveway a dozen or so times. Today's homeowner expects more. I don't think any reputable contractor will install blacktop over an existing driveway. The other big misconception is about the 3 day settling rule (see the steps below). Yes, the aggregate stone does have to settle. It is just like building a roadway, however have you ever seen them pull up the Long Island Expressway to repave it and let it settle for 3 -7 days? There would be mass killings in the street! The way they get around this is to bring in a steam roller and force-settle it. You may argue with me and say "but every summer there are 2 dozen driveways in my neighborhood that have caution tape across them not allowing anybody to use the driveways!" I agree - I've seen them too - and the only reason I can give you is - the tipping of my hat to big company marketing bravado. Why? Because the longer that driveway sits waiting for their crews to get that block, the more calls they get for new driveways! It is a way to create more business.

The right way to do any driveway, whether it is brick, blacktop or cement is to first break-up the whole driveway and haul away debris. Next, put down aggregate stone. Wet this down and let it settle for approximately 3 days or so. If you want to avoid the 3 days settle you can use a steam roller to force-settle the stone. Apply blacktop mix or cement (in case of brick apply dry pack and place cut in pavers).

You can also add driveway or walkway borders and aprons. Belgian block borders will never go out of style. One preference is a Belgian block border on a blacktop driveway with a matching Belgian block. These days many homeowners are doing paver borders up to 3 feet around a blacktop driveway with star or circle sets in the center or at the apron out of brick pavers that also match the home walk way steps and cultured stone at the home's entrance. It totally depends on what appeals to you. What I like about the brick borders is that they are at the same level as the driveway and have the effect of building up the look of the house from the street.

You can also use masonry to do patios and pool surrounds. You can easily add paver around any pool area over existing cement to make it look beautiful and not spend a lot of money. Pavers these days come in many different patterns sets, colors and shapes. I like to match them to the color of the house adding cultured stone entrances and portico to match.

There are few more areas to think about related to masonry.

- Patios. Think about how you want to use a patio. Patios can create privacy and space in a backyard. Make sure the design of the patio agrees with the design of the house – use traditional elements if your home is traditional and more modern if your home is modern. Make sure your contractor knows the codes for your area and uses materials that are safe. Patio or decks can make your home appear larger – especially the wrap-around style. You can even put a deck or patio on top of a house or garage if you are squeezed for space.
- Steps and Stoops. I never thought I would see the day but the stoops and steps that many of us grew up with in Brooklyn and Queens are making their way to Long Island. For years people would simply build a deck over their stoop instead of replacing it or build into a wrap-around porch. These days many clients are building full porches with cultured stone sides rather than redbrick walls on their steps. The old stand-by for a stoop for many years was a cinder block base cover with red brick and lime or blue stone tops. We used to call this our *100 year stoop* because if built correctly that is about how long it would last. Today's homes with a matching limestone "tread" are very impressive.
- Cultured Stone or Veneer. Today's most popular product is one that has been around for over 40 years. It is the staple ingredient on many local chain stores such as banks and restaurants. It adds a natural look to any structure and increases the value on any home it is properly installed on. Although there are many products on the market we only recommend a few of them. Recently many companies have come out with a product that looks like stone but is really just a foam siding product. It reminds me of the fake brick they had years ago. Stick to the real stuff, that's my

recommendation. The name "cultured stone" is and remains a trademark of Owens Corning and is by far one of the better looking products at the high-end of the spectrum. Today's veneer product looks great on any part of the house, interior and exterior. It looks good on the front of an entrance way or at the back of a Jacuzzi in the bathroom - or the atrium or fireplace. The list goes on and on.

Summary

From the time we are little kids until we are grown, we constantly hear people talking about the American Dream. It becomes something we aspire to and work hard for.

A *huge* part of that dream is home ownership. It is a major milestone most of us seek to achieve as adults. Owning a home often comes right on the heels of other big life events: getting married, starting a family - achieving career success. In America (and elsewhere) our homes mean more than brick and mortar and a monthly mortgage obligation to us. Our homes are a symbol of the freedom and democracy that gave us the opportunity to benefit from our hard work and make something of ourselves in the first place.

But motherhood and apple pie aside, once you've got a home - as any homeowner will tell you - you will find that you have taken on a big commitment to maintain that asset you have invested so dearly in. And given that our nature is to want to improve our lot in life - you will probably find yourself wanting to undertake a home improvement project at some point in time.

Home improvement and home maintenance are not rocket science but at the same time - they are activities best left to good professionals. My best advice is, do your homework, keep it simple and work with good folks. If you do this, you will find that you have a house in good repair with great curb appeal - maybe the nicest in your neighborhood - but most importantly, you will truly have a home that you and your family can enjoy for years to come.

God Bless.