

# THE ULTIMATE GUIDE TO Window Replacement

There are certain milestones every homeowner comes to experience. Replacing your home's windows is a major one. If you're wondering where to start and what to look for, our guide was created to help you make well-informed decisions.

After reviewing this home window replacement guide, you'll be able to confidently buy replacement windows that fit your budget and check all the boxes in terms of your priorities.

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## When to Replace Your Home's Windows

To start, there are three basic things to consider when deciding if it's time to replace your home's windows: the age of your windows if there are problems with your windows, and the length of time you plan to live in your home.

Home windows typically have a lifespan of 15 to 20 years. Consider when the last time your home had new windows installed, and also consider how long you plan to live in your home. The older your windows, the more likely you are to have problems with them. If you plan to live in your home for the foreseeable future, the more advisable it is to replace your windows.

Replacing your windows often pays off immediately in comfort, enjoyment, and energy savings. Additionally, when you're ready to sell your home years later, you'll find new windows can increase the value of your home.

#### Top Reasons to Replace Your Home's Windows

- Insurance: You just purchased a home and insurance requires the windows to be updated to meet code.
- Hurricane preparedness: You want your windows to stand up to storms better than last season.
- Energy costs: Your energy bills are unusually high, even when you set your thermostat at reasonable temperatures.
- Drafts: You feel warm air seeping through even the tiniest cracks in the window glass or window framing.
- Difficulty opening or closing windows: Older wood windows can stick to the frame by layers of paint.
   The foundation may have settled, causing frames to twist, preventing the window sash from moving.
   Casement window hinges and latches may have rusted. Any of these might necessitate a full replacement rather than repair.
- Window painting and repair is impossible: When your windows reach the point where the paint is alligatored, cracked, peeling, or the wood is rotting and falling apart, it becomes more cost-effective to replace the windows rather than repair.

The only time window replacement may not be as good of an investment is if you plan to move out in a year. But if you're still on the fence, let's look at the benefits of replacing your home's windows.



A WINDOW REPLACEMENT PROJECT CAN BE OVERWHELMING. COMMON QUESTIONS YOU MAY HAVE ASKED INCLUDE:

- When is it time to consider window replacements?
- Will new windows save on energy costs?
- Will investing in windows improve the value of our home?
- ? How expensive are new windows?
- What type of windows would work best for our home?



"Sash & Sill did a great job on my windows and doors. They offered a great price and didn't use subcontractors. I would recommend them to all my friends and family."

- JEAN S.



## Benefits of Window Replacement

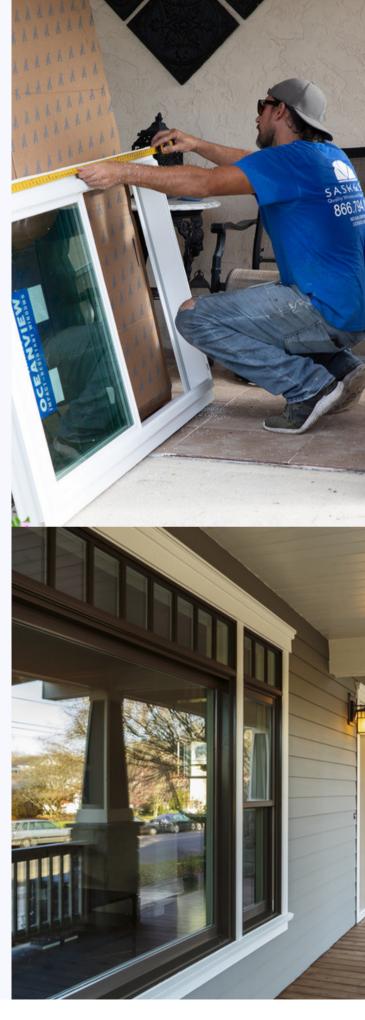
If your windows are a few decades old, just about any window replacement will be an upgrade. Newer windows have much more to offer in terms of insulation, energy-saving features, design, and even security.

Replacement windows would be more than just something fresh and new – the right windows can:

- Improve a home's energy efficiency. Newer windows are designed with energy efficiency in mind. Most are energy efficient windows can reduce your cooling costs by \$101 to \$583 a year.
- Help filter out exterior noise. If you live on a busy street or have loud neighbors, you can choose window designs that provide a better sound buffer.
- Provide greater security. New windows are designed to better protect you from intruders and major storms.
- Lower maintenance and improve longevity. You have options for very low maintenance windows, as in, you never have to paint them again! Better materials and design also mean windows last longer.
- Enhance a home's curb appeal. A home's windows are one of its most noticeable features. Great looking windows can make all the difference in how nice your house looks.
- Add to your home's resale value. Having newer replacement windows can increase the value of your home by 85% of what you paid for them. This is partly due to the curb appeal, but also the other benefits noted above become selling points.

If you're determined to get the most out of your investment in terms of performance, aesthetic appeal, and energy efficiency, you'll certainly want to do your research before deciding the type of windows you want and the company that will install them.

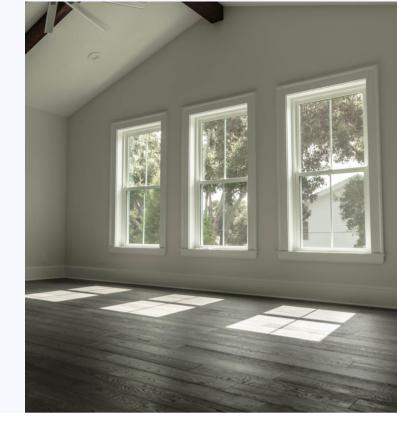
Let's take a look at the types of replacement windows that are available, the many features you may want your windows to include, and the entire process—from consultation to installation.



## Window Styles

When you start researching your replacement windows options, you will quickly realize that there are a lot of different types when it comes to style and materials. Advancements in window manufacturing have changed the game considerably. Now, you have several options to choose from—each of which offers pros and cons in terms of price, durability, and energy efficiency. Having a variety of options is a good problem, and you'll likely be able to find the best type of windows to fit your priorities and budget.

The following are popular styles of windows available with some information to help you consider which may be the best for your home.



#### **Casement Windows**

If you're looking to maximize natural light and ventilation, and reduce energy costs, casement windows are the best choice. They're a bit more expensive than other window types but may be well worth the cost. A casement window opens like a door, usually opening to the outside, operated by a crank. Unlike single or double hung windows, casement windows offer one large, uninterrupted pane of glass to increase natural light, and they seal tighter than other windows for better energy efficiency.

Casement windows are generally easier to clean. If they swing inward, you simply open to clean the outside as easily as you clean the inside. Windows that swing out have space between the window and frame to allow your arm to reach through to clean the outside.

Because they open like a door and can be large enough for a person to go through, they make nice emergency exits. The downside of that is they may also be easier for intruders to get through. If that's a concern for your area, second floor placement would be better than first floor.

## Window Styles

### **Single Hung Windows**

Single hung windows are the classic style, very common, and one of the most affordable options. The bottom sash opens vertically, the top sash is stationary. The bottom window generally tilts in for easy cleaning. The top sash has to be cleaned from the outside. Newer designs provide better energy efficiency than older single hung windows.

### **Double Hung Windows**

<u>Double-hung windows</u> are the most common window type. They cost just slightly more than single hung and deliver more benefits. They look just like single hung but both sashes slide up and down. You can open them from the bottom or top, or park them in the middle – you control the airflow. Both sashes tilt in for easy cleaning. They're especially great for upper floors of your house, eliminating the need to climb a ladder for cleaning.

Double-hung windows from Sash & Sill are built with ultra-durable construction, and some styles are maintenance free. You never have to repaint or reseal them.

Most homeowners choose either single hung or double hung windows. <u>Watch this video</u> comparing of the benefits of single vs. double-hung windows.

## **Awning**

Awning windows are like casement windows, only the hinges are at the top, so they swing out at the bottom. Even though they do not open as far as a casement window, they do provide excellent ventilation and natural light. Even better, awning windows can be open when it's raining, allowing natural air flow while keeping water out.

Awning windows are one of the most affordable options, so a great way to add some interesting style to your home, even on a budget. Their ability to seal well and keep out drafts is on par with casement windows, so for a lower purchase price, you can still get excellent energy savings. Because awning windows can open wide enough for an intruder to enter, they're often more suitable on a second floor or above.







## Window Styles

### **Sliding Windows**

This is an ideal option for window openings that are wider than they are tall. They're like a single/double hung window except they slide horizontally. You may have a large picture window that you wished could open. A sliding window would be ideal for that space or can be used in combination with a picture window.

A sliding window would provide your home with more light and ventilation than two single hung or double hung windows in the same space. If they open to a deck or patio, they're a better choice than casement or awning windows, as they do not extend to the outside for people to bump into. They simply slide on their track.

Sliding windows tend to have lower maintenance than other windows. They're excellent for security, as they can be open to a fixed width that allows for nice airflow, but too narrow for intruders to enter. They are also easier to open and close than other window types.

Sliding windows can be made to insulate well, but they cannot stop drafts as well as casement or single/double hung. Cleaning is very easy on the inside, but the outside has to be cleaned from the outside.



#### **Picture Windows**

A picture window can be of almost unlimited size and can make a beautiful statement in a room. While they look grand, they are actually one of the more affordable options. Because picture windows do not open and close, they're simply glass and frame, with no parts for maneuverability, they cost less to make. They're also more energy efficient as they can be fully sealed.

Are picture windows a good idea here in Florida, with all the heat and hurricanes? Actually, yes. While picture windows allow for a lot of natural light, they can also be made to block the radiant heat that comes with it. Picture windows can also be made with hurricane or impact glass, so regardless of size, they can stand up to the storm.



### **Specialty Shapes**

When considering window replacement, you can think outside the box. No need to limit yourself to squares and rectangles. You can dramatically enhance the look of your home with specialty shapes, such as an arched window above a rectangular window or row of windows. A round or hexagon window in a small space such as a closet, bathroom, or landing is a point of interest and provides natural light to what would be a darker area.

Your choice of window style isn't always so obvious. If you need help deciding, consider talking to an expert who can guide you on what would work best in your home. Watch our video on how to choose the right window style that works for you.

## Customizations

Homes around Sarasota, FL experience warm weather year-round – and we see more than our fair share of hurricanes. Homes in this area can also have gorgeous views homeowners want maximize. For these reasons, windows need to be customized to your preferences and the location's safety needs.



#### **Window Frames**

Whichever type of windows you choose, you'll also have a choice of window frames. This is an important decision, as it will have an impact on cost, color options, maintenance, and longevity.

Wood Frames: This is the traditional option, and by far, the most aesthetically pleasing – and most expensive. Some homes, because of their architecture, should always use wood frames when replacing windows. All other types of frames are made in the attempt to have the look and feel of wood. Pine is the most popular material because it's strong without being too rigid, and the most affordable. Wood windows frames are by far the best at insulating.

Because wood is a natural material, wood windows can decay, attract Florida pests, and rot over time if not properly maintained. They need to be repainted every few years to stay looking nice and preserved. A plus to this is that it's easy to change colors. There are as many choices for wood window frame colors as there are paint choices at the hardware store.

Vinyl Frames: Vinyl is much more affordable than wood and provides great insulation. Vinyl resists rot, mold, and pests. It's extremely versatile in its application – most any window, of any size or shape, can be made of vinyl. They come in a wide choice of colors, which never need to be painted. What homeowners love most about vinyl, besides the cost, is its durability and little to no maintenance.

Aluminum Frames: Aluminum is as low maintenance as vinyl, with a higher quality look and feel. Its cost will be somewhere between wood and vinyl. Aluminum does not insulate from the cold very well, but here in Florida – we don't have to worry about that. What we do have to worry about is hurricanes and corrosion from being so close to the ocean. Aluminum stands strong against hurricanes but is susceptible to corrosion. It's best to choose aluminum with a good paint coating, in whatever color you like.



## Customizations

### **Window Coatings**

Windows here in Florida should have Low E coatings for energy efficiency. Sash & Sill orders all our windows to fit Energy Star south requirements, which equates to three layers of Low E glass, to protects against the radiant heat from the sun without darkening the room.

## **Window Tinting**

<u>Tinting</u> is not the same thing as coating. It does nothing to improve energy efficiency. What it does do well is reduce glare and enhance privacy. The sun coming through the window will not be quite as intense and it will be harder for anyone outside to see in your windows.

#### **Decorative Touches**

To make your windows more customized to your own taste, you can add decorative elements such as grids, which give a larger window the appearance of having multiple panes. You can also get etched glass, which is not only very decorative but depending on the style can also add privacy. These are great for windows next to your front doors. They let the light in but anyone knocking on the door won't see inside.

A lot of thought goes into the selection of replacement windows. These customizations will take your windows from the merely functional to the downright fabulous.



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"Great work! They showed up on time, gave me a fair quote (I had multiple quotes out) and they got the work done quickly.

Everything I expected, they met."

- CHRISTOPHER E.

## **Storm Protection**

Here in Florida, it makes far more sense to prepare your home for the next hurricane than to deal with it after it hits. There are better, easier, and safer options than nailing plywood to your windows. In the long run, it's more cost effective to have quick and easy storm protection over your windows, or to install hurricane or impact windows.

#### **Hurricane Shutters & Fabric**

Two excellent options for storm protection are roll down shutters and hurricane fabric. These are cost effective options to add to existing windows, or to window replacements if choosing regular (non-hurricane) windows. If you have storm protection, and it's up to code, you do not need hurricane windows. But if you're considering window replacement, consider the cost and practicality of storm protection vs hurricane windows.

Hurricane fabric an excellent option and provides maximum protection – it's Miami-Dade rated.

Some hurricane fabrics need to be put up manually before the storm hits, which is not always ideal.

Some are made to be rolled down manually (which is better) and some connect to your smartphone allowing you to roll them down from your phone, from wherever you may be. While hurricane fabric is a great option, it can deteriorate with a lot of sun. So, if you plan to be away for months at a time, and leave them down, they're not going to last long. If you have the smartphone application, that wouldn't be an issue.

Roll down shutters look nice and do a great job of protecting. They stand up to our Florida sunshine much better, too. These are all made to connect to your smartphone, allowing you to put them down with a touch of a button, from anywhere in the world.

A major downside to storm protection options, especially if you don't have or use the remote feature on your smartphone, and you're away for several months, it advertises that you're not home. They can become an invitation for intruders.



## Storm Protection

#### **Hurricane Windows & Impact Glass**

While storm protection options seem <u>more cost</u> <u>effective</u>, in most cases, it's less expensive to buy hurricane windows rather than regular windows + storm protection. As for their use in real life, if you have hurricane windows, you don't have to put up anything when the storm comes, manually or with a smartphone. That's one less thing you have to deal with in a hurricane.

All hurricane windows from Sash & Sill are AAMA certified. Depending on where your house is located, we may recommend Miami-Dade rated windows. AAMA is the pressure code required by Florida counties. This means they're designed to stand up to the pressure of a hurricane. Miami-Dade is specifically for coastal areas and has a higher design pressure.

Do you need your hurricane windows to be Miami-Date rated? It depends on the location of your house and how it was built. If the windows have this high-level protection against a flying 2 x 4 piece of lumber, but your walls don't, it doesn't make sense to pay more for Miami-Dade approved windows.

Impact glass provides the same wind resistance as hurricane glass, but also protects from impacts. Large debris slamming into the window will not be able to penetrate. The glass may crack, in a thousand pieces, but it will stay in place in the window frame. You want to make sure you get the rigid type of impact glass – which is literally bomb proof – to protect against dangerous debris entering your windows.



## Window Manufacturers

Occasionally, a certain window manufacturer may catch your attention while you're researching options. Many window installation companies in the Sarasota area have relationships with the leading, renowned manufactures. This allows for quick order processing and reduced product lead times, saving you time and money on your project.

The main thing to look for is a window installer who focuses more on the window order process. There are so many options with each manufacturer – style, size, frame material, glass options, even hardware – it's most important to understand what you're ordering. Be ware of those who try to sell you on any specific manufacturer or window type. The main goal is to make sure your windows are going to work the way you hope they do in your home.





## Replacement Window Pricing & Financing

Because windows are a major investment into your home, most people look for financing of some type. Here are some popular options:

Home Equity Loan: If your new windows do not qualify for the Pace Program, you can still get a home equity loan from your bank or credit union. These generally have lower interest rates than personal loans, more in line with mortgage rates, and provide longer terms – often around 10 years.

Home Equity Line of Credit: If you plan to do more with your home than window replacement, a line of credit may be better for you. Instead of a lump sum loan, you borrow what you need when you need it, against the equity in your home. Rates and terms are usually similar to home equity loans.

Mortgage refinance: In some cases, it may make more sense to refinance your home. If current mortgage interest rates are more than a point or two lower than what you're paying now, and you intend to stay in your home for several years, you may be better off refinancing your home for the amount you still owe plus the cost of your window replacement. You can generally choose your term, 15-30 years, or something in between.

Personal Loan: This would be an option if you recently purchased your home and do not have enough equity in it for a home equity loan.

Credit Card: This would be the highest interest option, but with the lowest payments and most flexible terms.

Installation Company Financing Programs: Many window installation companies have their own preferred financing program that allows their customers to take advantage of great prices and payment benefits. Sash and Sill offers the Pace Program – a national program to promote energy efficiency home upgrades. It's based on the equity of your home, and not necessarily your credit worthiness. You can borrow up to 20% of your home's value and put it towards energy efficient windows.

ONE WINDOW ON AVERAGE CAN COST ANYWHERE FROM \$180 UP TO \$2,100, WITH THE NATIONAL AVERAGE FOR WINDOW REPLACEMENT COSTING \$564 PER WINDOW. THE EXACT COST DEPENDS ON MANY FACTORS INCLUDING:

- Window size
- Window type
- Number of glass panes
- Total number of windows needing to be replaced
- Materials
- Installation location
- The manufacturer brand
- Customization add-ons
- Custom-crafted options
- Window installation labor

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"I was very impressed with
the whole experience I had
with Sash and Sill. They
kept my house clean with
runners and were very
professional. I love the
windows that were
installed, but the
professional service by the
whole team was
outstanding. I will tell all my
friends and family to use the
team at Sash and Sill for
any window or door projects
they may have."

- COLE H.

## The Window Replacement Process

It's always exciting to embark on an adventure of increasing your home's curb appeal and value with new windows. That is, as long as you work with a contractor who makes you the center of their attention. Once you have an idea of what windows you're looking for, you'll reach out to window installation companies to go over your home window wish list and answer any questions you might have from your research.

In addition to getting a sense of where your budget aligns with their products and services, you'll have a chance to ask them questions when deciding which contractor to choose.

A good window installation company will offer you a free in-home consultation to give you an idea of exact costs.

If you have any questions about the window installation process, give our team a call at (941) 548-4449 or visit us at SashandSill.net.

Our experts have more than 90 years of combined experience and we pride ourselves on offering the best customer service.

**SCHEDULE A CONSULTATION** 

## HERE'S WHAT TO LOOK FOR IN A WINDOW INSTALLATION COMPANY

- Many positive 5-star reviews online
- Accreditations, licensed, insured, certified (like ENERGY STAR), and has recognitions
- Offers workmanship warranty
- Flexibility and willingness to work with your travel schedule – even if you're a snowbird
- Clear communication when it comes to expected timelines for getting the product, how long the installation will take, and progress along the way.
- Trusted, experienced professionals who don't use subcontractors

