

# Replacement Home Windows Buying Guide

For San Diego Homeowners

We've created this six step guide to aid San Diego homeowners with the process of purchasing vinyl replacement windows for their home. Our hope is that you'll find it both informative and thought-provoking. We made a special effort to identify potential pitfalls and increase awareness for homeowners who may be new to the process of buying new windows.

## 1. Should I buy new windows for my home?

For many homeowners, the question of whether to buy new home windows can be a big decision. New windows can have a great impact on both the look and functionality of the home. Installed correctly, new windows will improve the attractiveness of the home, and technology has afforded the creation of highly energy efficient windows that help maintain interior temperatures and save on energy costs. But replacing the windows in your house may be a substantial investment.

First look for signs that your windows need replacing by considering these questions.

- Is your energy bill higher than it used to be or higher than you expect?
- Is your furniture faded from direct light through the windows? Replacement windows can be selected with low emittance (Low-E) coatings to minimize damaging radiation.
- Can you hear or feel a draft around the windows? Do the blinds move even when the window is shut?

New windows will not only correct these problems and improve the look of your home, but modern window products offer features that simply didn't exist until recently. In addition, replacement windows can dramatically increase the value of your home. A recent study by Remodeling Magazine found that **window replacement is one of the highest return on investment home improvement projects**; the fourth highest in fact.

## 2. I want to replace my home windows, where do I start?

Replacing the windows in your house is an investment. You should begin the process by doing a little homework and getting ready. It's worth taking the time to be organized and prepared. First, create a project folder that will contain everything you collect, from research to estimates, and finally the written warranty for the completed project.

Now that your folder is ready, let's begin.

- Consider any HOA concerns. If your home is covered by a Home Owners Association you'll need to check with them or consult your documents to determine if there are any limitations or approval requirements before having new windows installed. It's common for San Diego area communities with HOAs to require pre-approval.
- How many windows do you want to replace? All of them or just a few? Make a quick list of the windows to be replaced and the location of each.
- What's the budget? Many homeowners don't set a specific budget early on because they don't know how much new windows will cost. But they sometimes find that all the estimates are more than they can afford. It's best to identify your maximum budget before contacting companies for estimates. That way you will quickly know if you need to scale back the project or replace fewer windows.

- How will you be paying – cash, credit, financing? Your payment type may affect pricing. Many companies give the best pricing to cash customers because it avoids additional costs like credit card processing fees and financing.

### **3. I've done my homework, what's the next step?**

Now that you know which windows you want to replace and how you plan to pay for them, it's time to start researching companies. Ask friends and co-workers if they've recently had their windows replaced. It's always helpful to hear first person experiences. Ask them who they used? Did the process go smoothly; are they happy with the result? Would they recommend the company? What questions do they wish they had known to ask at the beginning of the process? Do everything you can to learn from their experiences, both positive and negative, and use those experiences to help you make your decisions.

Beyond personal referrals, researching online will yield several options. Use Google to find replacement window companies in your area, San Diego, Poway, La Jolla, Carlsbad, etc. We recommend identifying 8 – 10 companies to research in more depth. Once you've found some companies, start by comparing their websites. See what they say about their services and products. How long they've been in business and what makes them different from other window companies in the area. Compare what they say on their website with consumer reports and review sites like Yelp (<http://www.yelp.com>) and the Better Business Bureau (BBB) (<http://sandiego.bbb.org/>). If you find any inconsistencies, or a number of negative reviews, move on to another company.

Remember, the goal is to research a total of 8 – 10 companies and ultimately select the 2 - 3 you will invite to provide estimates on your project.

As you continue researching companies, make sure to compare apples to apples. What kind of warranty do they offer? Does in-house staff handle all functions from sales and selection to installation and support, or do they outsource various parts of the project to sub-contractors?

In a struggling economy it's important to look at a company's history as well. Many companies have gone out of business and started again under a new name. When a company goes out of business or files bankruptcy the customers are often left with a worthless warranty and no support. Make sure you're checking out reputable companies who began prior to the economic downturn in 2008 and who have maintained a strong reputation through the housing crash.

Consider the products they offer as well. Ultimately, the product and installation are what you care the most about. Consider material choices like fiberglass, aluminum and vinyl. Vinyl windows generally offer the best warranty for San Diego homes due to the materials and construction, and because they are the most durable. Vinyl replacement windows also hold up great in salty environments like the coastal cities of Encinitas, Carlsbad, La Jolla, Del Mar and Oceanside.

Lastly, make sure each window company is licensed and bonded. You can use the California State Contractors Board License Search (<http://www.cslb.ca.gov/Consumers/CheckTheLicenseFirst.asp>) to find a company quickly. It's easiest to search by license number, which should be displayed on the company's website.

Now that you've researched 8 – 10 companies, select 2 or 3 that you feel most comfortable with.

#### 4. I've selected 2 or 3 window companies to consider. Now what?

With 2 or 3 companies selected, you're prepared to gather estimates. You know which windows you want to replace and how you'll pay for them, and you've already researched each company's website, Yelp reviews and BBB complaints. You know what they and others say about their window products and services online. You've checked their insurance and bonding, and you don't see any red flags that indicate a recent bankruptcy or an inexperienced company. Now it's time to meet with them and make sure everything matches. Call each of the companies and request an estimate. Set up a time for them to meet at your home to discuss your project.

Remember, the sales person's job is to explain the product options and make sure you're comfortable with their company. Their goal is to win the project, but beware of pushy sales pitches and "hard sells". That's an indication of a company that's desperate and may not be financially stable. You shouldn't hire them.

Let the sales person explain their product options and listen to their recommendations. But make sure their message matches with what you've learned about their company so far. If you encounter any inconsistencies be sure to ask more questions until you're confident that they are knowledgeable and honest. Ask them who will be performing the installation. Is it their team or do they hire it out to sub-contractors. Ask about insurance and their company's history.

But above all else, focus on the product. **You must see and feel physical samples of the window products they are recommending.** Looking at pictures is not good enough. Many companies will bring window profile samples and corner cut samples to your house. If not, you need to visit their showroom and see them. Make sure you evaluate both the exterior look and the apparent quality of the materials used. Let the sales person answer any questions you have and explain what you're looking at and what makes it a quality product.

#### 5. How do I evaluate the estimates and select the best window company?

While evaluating estimates remember to consider the value equation. That is to say, consider both quality and price. In most cases you get what you pay for, so it's okay to be price conscious, but choosing lower quality products to save money will prove to be a big mistake just a few years down the road. Identify which company is offering the best balance of price, quality products, professional installation, customer service, warranty and trustworthiness.

Consider the level of comfort you had with the sales person. Most people are a good judge of character so trust your intuition. Did they seem to have a high level of knowledge and competence? Did they present their company and products in a professional manner without being pushy?

Again, the window products and installation should be the deciding factor – that's what will be in your home for years to come. Consider who will be doing the work in your home, and the timeline they've presented.

Make sure the contract is very detailed. When hiring a contractor to work in your home it's important to be cautious. The contract should include:

- A specific payment schedule
- Who (specifically) will be doing the installation

- Project timeline
- Energy efficiency ratings for the windows
- Dimensions for each window
- Location within the house for each window
- Hardware details (colors, materials)

Be wary of contracts that don't include all of these details. Also, make sure everyone who signs the contract has the legal authorization to do so. It must be an owner or registered contractor with the company. If not, the contract will not be legal. Again, you can check the CA License Board to see who is listed.

Lastly, as the homeowner, it's important to know that you can be held liable for injuries that occur on your property in some circumstances. Ensure that the window company lists any contractors they use under **their** insurance. If not, hiring them is a major risk.

#### **6. I selected the company. What else do I need to know?**

Be available the first day of installation, there may be a few decisions to make early on and it will help if you're there to take care of it right away.

Once your project is complete, make sure you receive:

- A copy of the written warranty that includes the order number, installers names, dates, company and address
- A receipt showing that you paid in full – keep copies of all checks
- A copy of the Unconditional Waiver and Release Upon Final Payment. This shows that the window company paid the manufacturer for the windows installed in your home.

If you have followed the recommendations that we have suggested and put in the time and effort it will take to make this very important home project a success you should be happy with the outcome. With a little knowledge and confidence in your purchase you can sit back and enjoy your new windows for years to come.