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## A clear look at replacing windows

BY MARLAINA COCKCROFT

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Your windows are 50 years old, and you shiver every time you walk past them. You can't remember the last time you were able to pry one open. You might need to go window shopping.

Windows are among the most frequently recommended updates to a home to bump up the resale value and curb appeal, according to HGTV.com, which estimates that window replacement gives an average return of 89.6 percent at resale. But what type of windows should you get, and will they really lower your energy bill?

Bill Dunn, president of Home Supply Window & Door in Hawthorne, notes Bergen County's large stock of older homes makes it a prime location for new windows. Commonly, he says, he sees 40- or 50-year-old single-pane windows with no insulation around wood frames. They let cold air in, and they don't open or stay open.

Greg Catanzaro, production manager at Jamar Home Remodeling in Paramus, says, "Single-pane glass is kind of equivalent to having plastic sheeting over the holes in your house." Another reason to change out the windows, he says, is that "anything built before '78 most likely has lead paint on the window. ... So every time you open and close a window, this paint is just chipping off." He adds that old storm windows with tarnished silver borders don't help a home's curb appeal.

The glass used in new windows offers more protection. Dunn says the industry standard for the Northeast is double-pane glass, low-E 270. The low-E is a coating on the interior of the two panes. "That coating reflects heat. It's probably the most important technology that's been invented in glass.

"All winter, it's reflecting heat in, and all summer, it's reflecting heat out," Dunn says. The 2 refers to two coats of low-E, and the 70 refers to the percentage of light visibility through the glass. If you put a clear piece of glass next to a low-E 270 glass, he said, "you would notice the difference, but people are so used to the low-E 270 now, you don't even notice it on your house."

Catanzaro says the coating "knocks out the ultraviolet rays from entering your house, damaging your rugs, damaging your furniture, your floors."

Argon gas is placed between the panes as well, to make the glass more energy-efficient. "It's heavier than air, and it just slows the transmission of anything [across] the space. If cold air is trying to get in, it slows it down; if hot air's trying to get in, it slows it down," Dunn says.

He says another standard feature is that the windows tilt in for cleaning. "You almost have to tilt in or else no one will buy your window. Even though hardly anyone ever cleans their windows, you still have to tilt them in."

As for the frames, there are generally three options: wood, vinyl or wood with an aluminum "cladding" over it. Vinyl and cladded wood are both low-maintenance. Cladded wood is more expensive than pure wood, but the pre-painted finish is guaranteed for 20 years, up to four times longer than paint applied to regular wood, according to CNN Money.

Dunn doesn't recommend using pure wood anymore.

"The wood we use to build windows today is not as good as the wood they used 80 years ago," he says. "In the old days, the trees were probably old growth, 80 to 100 years old. So they were real hard, sturdy wood. Today, trying to make everything as cheap as possible, they use much softer woods, and the wood's not as durable."



Also, he says, while lead paint was dangerous, it did a better job of protecting the wood than modern paint. So wood windows now require much more maintenance. "The only time I use a wood window in a replacement situation is if the homeowner's completely committed that they want the true wood window, which is rare, or they live in a historic neighborhood where you have to use wood windows."

If homeowners want to stick with their old windows, it's difficult to make them energy-efficient, says Dunn, because they weren't designed for newer types of glass or for insulation. But there are times when he suggests leaving the windows alone, such as in a historic building where the windows add to the look of the house.

"I'm doing a job in Tenafly right now where they're building an addition, the house is probably 80 years old," he says. "They're putting brand-new windows in the addition, and on the second and, third floors of the house, we're [putting in] high-quality replacement windows. We're not touching the first floor, because they're so unique to the character of the house, they're so beautiful, that the cost of trying to match that would be so unbelievable that it's probably worth putting up with the pain of not having a good window."

Catanzaro estimates that lower-end vinyl windows with insulated glass would cost \$500 each, including installation, though he says some big window companies overcharge for services. He says people should get two quotes before making a decision. "I hate to see people paying \$1,200, \$1,400 per window, when they could've gotten [windows] for less than that."

Dunn says the average cost varies. "You could do a vinyl window for \$350, or you could do a high-end, extruded aluminum [cladded] window for \$1,200." It also depends on the grills on the window, which could be either metal between the panes (the "grill between the glass" option) or the pricier addition of an aluminum grill on the exterior plus a wooden grill on the interior (the "simulated divided light" option).

Dunn says, sometimes the windows are in such bad shape that he can't put in a replacement. "And we have to do what we call a new-construction window. You have to rip the existing window completely out and start over from scratch. That window doesn't cost much more than a replacement window, but the labor is three times the cost.

As for your energy bill, it might not change that much. New windows do save energy, according to CNN Money, but not nearly enough to pay for themselves. They'll produce about 5 percent to 15 percent total energy savings.

"The return on investment is not a short-term thing," says Dunn. "The biggest return on investment is the quality of your life from living next to the window. I built a house 20 years ago, and I had brand-new windows in my whole house. I moved, I bought a much smaller house [in Ridgewood]. The person selling the house just popped in vinyl replacement windows, as cheap as could be, to say, 'Hey, we have new windows.'" He built an addition on the back of the house, including new windows. "So the back of my house is great. But those original windows on the front of my house, they were installed so poorly, and they're not very good, that if you walk by my window, the blind moves. ... It's freezing on the couch next to that window." He's putting in better quality windows and adding insulation. "The vinyl replacements in my house probably cost \$175, but what I'm putting in costs \$650."

Dunn says the energy savings for homeowners could be \$100 a month, "but \$100 a month versus \$10,000, that's a long time. That's the tricky part."

The house will be warmer and quieter, since the added insulation and double panes will also block outside noise. "But those numbers are so hard to justify. I don't really try and kid people. You'll notice it more in your comfort."