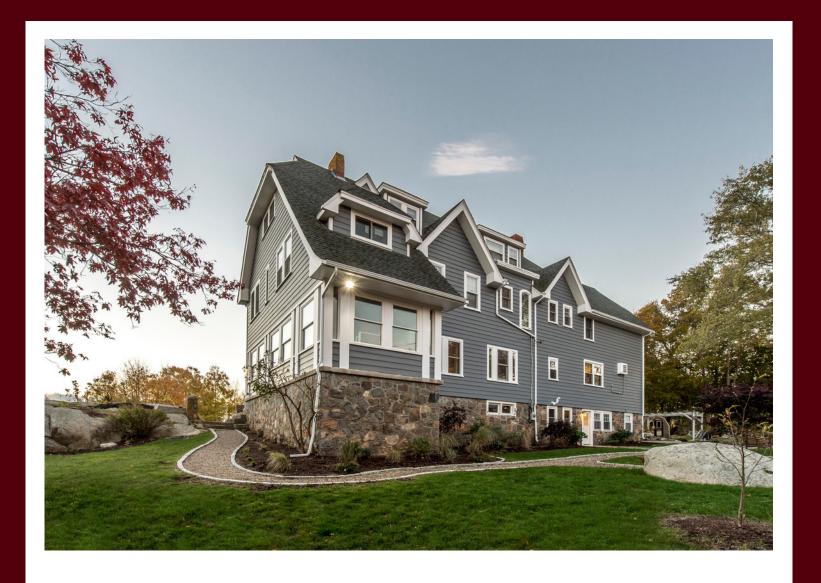
SIDING COMPARISON GUIDE

Comprehensive Homeowner E-Book

A guide detailing today's most popular siding options.







GUIDE TOPICS:

- Popular Siding Options
- Curb Appeal
- Upkeep & Maintenance
- Moisture Resistance
- Warranty
- Resale Value
- Initial Cost

BRIEF INTRODUCTION

THIS GUIDE WAS CREATED BY

UNITED HOME EXPERTS™ TO HELP
HOMEOWNERS CONFIDENTLY CHOOSE
THE BEST SIDING FOR THEIR NEEDS,
STYLE, BUDGET AND PROPERTY.



How do I know what siding is best for my home?

After 20 years of working with New England homeowners and building committees on their siding replacements, this is still the question we get asked most. Information on what is available to you and the what will work best on your home is scarce and a siding replacement job has many factors to consider as it's not a change you can easily make.

In this guide, we have done the research for you by pulling together information on today's most popular siding options and how to decide which siding is the best for your home, your style and your budget.

Let's begin.



COMPOSITE

Never needs paint, thick clapboards, looks just like wood, excellent curb appeal, no overlapping seams, boasts a high resale value.

Great for harsh weather climates.

FIBER CEMENT

Less maintenance, widely installed, comes in many shapes and styles. Best suited for dry climates to ensure longevity.

WOOD (CEDAR)

Beautiful, classic, versatile and is the most widely used siding in history. Comes in many forms and styles making it a popular option across the world.

VINYL (PVC)

An excellent value and comes in many styles.

Insulated vinyl provides extra insulation for heating & cooling savings.

CURB APPEAL

When it comes to the aesthetics of new siding, homeowners consistently say these 3 things are important:

- 1. The seams
- 2. Long-term appearance
- 3. The likeness to real wood

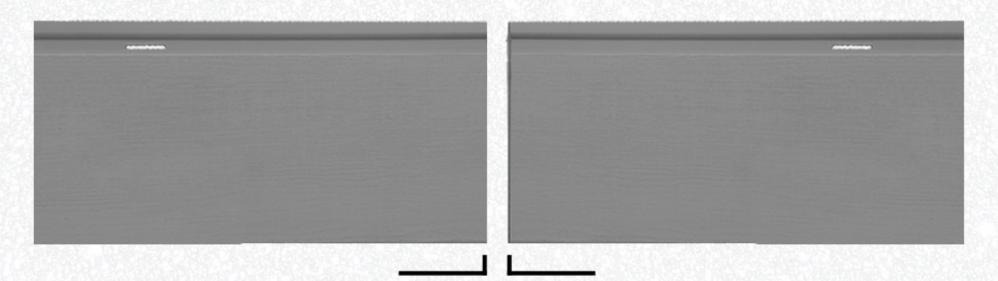


1. THE SEAMS

(WHERE THE TWO ENDS OF SIDING MEET)

When choosing a siding product, make sure you consider how the seams between two pieces of siding will meet.

There are several ways to adjoin siding together. The manner in which the siding is connected can dramatically affect the appearance and durability of the siding system.



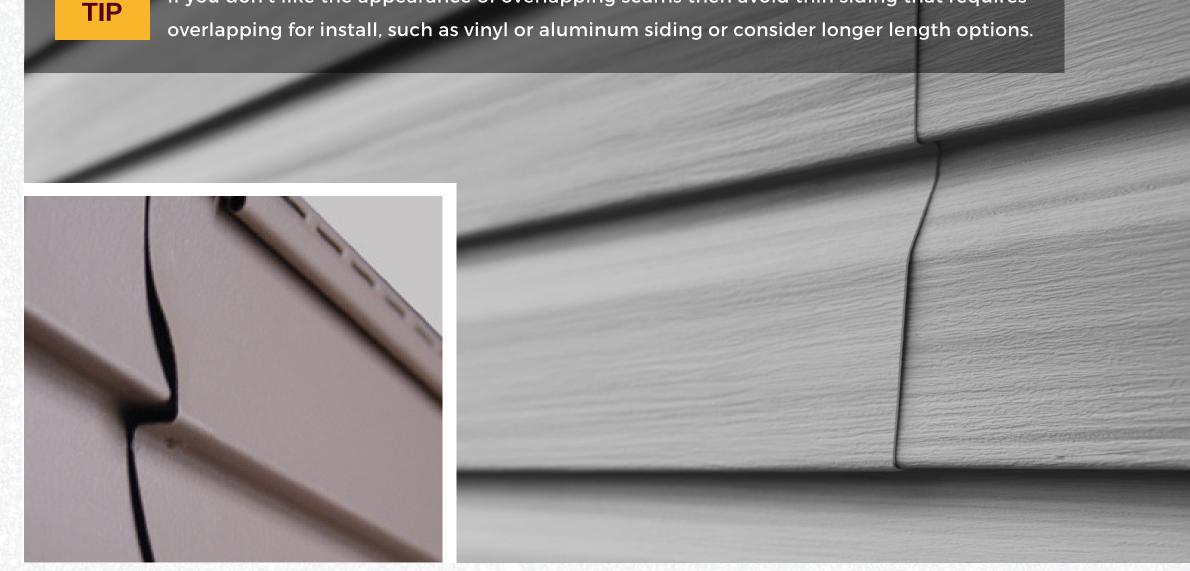
End to end seams that abutt rather than TIP overlap appear seamless. (Product shown: Everlast Composite Siding)

(COMPOSITE SIDING SHOWN ABOVE)

OVERLAPPING SEAMS

Vinyl and aluminum siding seams overlap.

Vinyl and aluminum are typically less than 50/1000 of an inch thick (about as thick as a credit card) and therefore cannot be just left end-to-end otherwise a gap would exist allowing elements and pests in.



If you don't like the appearance of overlapping seams then avoid thin siding that requires

EXAMPLE: Overlapping vinyl siding seams may leave an undesired look.

Another issue is that vinyl has a very high rate of expansion and contraction causing seams to open and close. Thus, the seams need to overlap to avoid exposing the wall underneath. Any attempt to join the seams has failed, though different systems have been tried, including applying sealant and adding a joiner piece to hold the adjacent siding lengths in place.

A more recent alternative is longer vinyl siding, which lessens the need for seems on many style houses. Traditional vinyl siding planks are 16 feet long, but some newer products reach 24 feet in length, reducing the number of times you see overlap on each side of the house.

Keep in mind, these higher grade vinyl siding options come at a premium cost.

END TO END SEAMS

Traditional wood clapboard siding is lined up butt end to butt end and usually sealed with caulking before being painted.

The purpose of joint sealant is to minimize water wicking through the end grain of the wood.



EXAMPLE: End to end clapboard seam

Advanced Composites and fiber cement (concrete siding) are installed in a similar fashion. With a product like Everlast Composite siding, which does not contain any wood particles, there is no need to seal the end joints. A composite like Everlast Siding has minimal expansion and contraction which means the seams stay thin despite temperature fluctuations.

Fiber cement also has minimal expansion and contraction. Just like wood clapboards, however, the end joints need spot painting or sealing and painting to avoid damage to the plank from water absorption, which is a major concern for homeowners and longevity.

If you don't like the appearance of weathered caulking at the seams then consider a product that doesn't require sealant such as vinyl siding or a composite siding, like Everlast.

2. LONG-TERM APPEARANCE

HOW WELL DOES EACH PRODUCT MAINTAIN IT'S BEAUTY?

Dimensional stability, resistance to moisture damage and pests, and resistance to impact damage are the factors that affect how well a product stands up against the elements over time.

Siding that has good dimensional stability isn't affected by atmospheric changes or when a house shifts, unlike other other types of siding that will bend, break, rot and are susceptible to harsh New England weather.

Painted or stained cedar siding is beautiful when first installed, but it loses integrity and beauty quickly because it is so heavily affected by temperature and humidity.

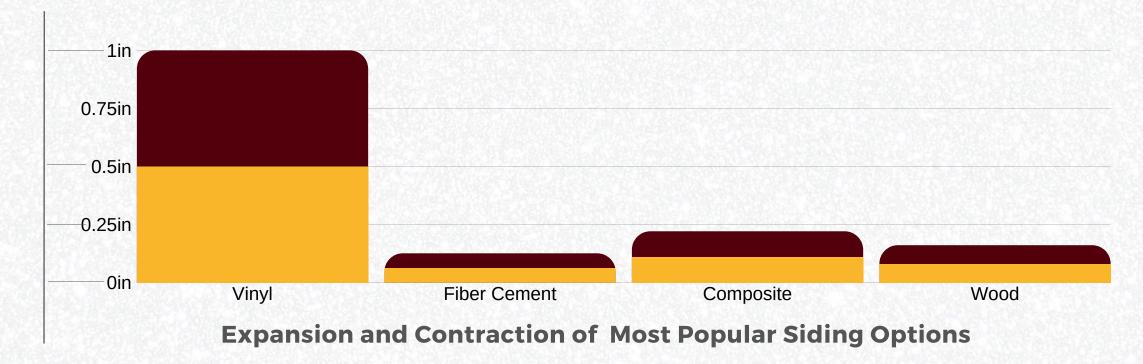
2A:

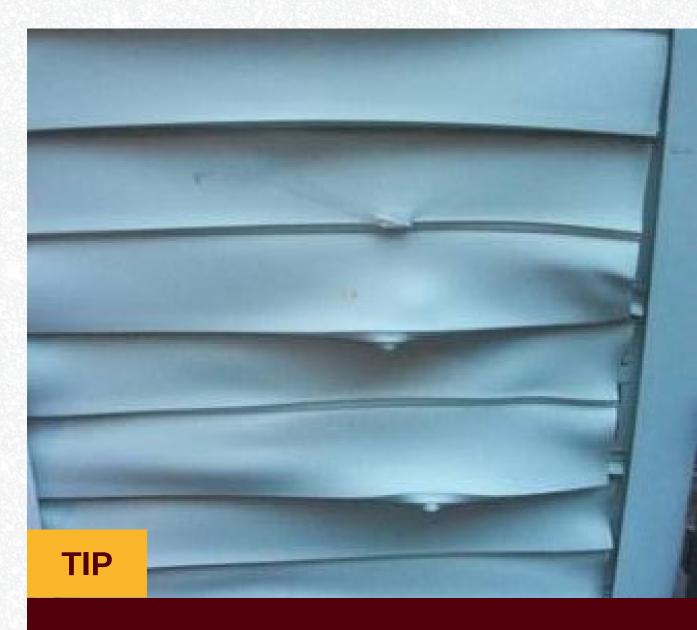
DIMENSIONAL STABILITY

Vinyl siding (made almost exclusively from PVC) has a very high rate of expansion and contraction. Vinyl siding can expand and contract up to a full inch between extreme warmth and cold.

This constant fluctuation means vinyl siding often degrades in appearance quickly.

See the chart below see the expansion and contraction rates of vinyl, fiber cement, composite siding and wood.





If you are concerned about long-term appearance, avoid products that are not dimensionally stable like wood siding and products with a high rate of expansion such as vinyl siding.

2B:

RESISTANCE TO MOISTURE DAMAGE

The second factor to consider when evaluating long-term attractiveness is whether or not a product is prone to moisture absorption. Any product made from or containing wood has the inherent risk of moisture absorption.

Moisture absorption will cause the surface paint to peel, deterioration, and delamination of layered products such as fiber cement.

Fiber cement, like wood clapboards, has minimal expansion and contraction, however, the end joints need spot painting or sealing and painting to avoid damage to the plank from water absorption. Water absorption is one of the leading causes of siding failure for these products.

See photo to right of a common sealing issue with fiber cement.



If you are worried about peeling, delamination, and deterioration, then stay clear of products made from or containing ANY wood particles such as wood clapboards, pressed particle board, and fiber cement. The best option for this case is a composite.

2C:

RESISTANCE TO IMPACT DAMAGE

Most homeowners fail to remember how much abuse one's siding will actually face over time. Siding can be damaged not only by weather, including hail, wind, ice and sleet, but also falling tree branches, sunlight, balls, rocks kicked-up from lawn mowers or passing cars, and many other projectiles.

Painted products may hold up to the impact, but will often show a chip in the painted surface thus revealing the off-color material underneath the paint.

According to the Consumer Report's "Siding Buying Guide" of 2016 in which various siding products were tested for impact resistance based on simulated 150-mph winds, "The thickest siding tended to perform best."

If durability is the goal, consider a composite, like Everlast which is 500x thicker than vinyl.



Always consider the long-term durability of the siding product you choose because your siding will have to endure a substantial amount of weather and unpredictability over the course of time.

3. THE LIKENESS TO REAL WOOD

SIMULATING THE BEAUTIFUL APPEARANCE OF WOOD

As a homeowner you always have the option to choose real wood clapboard or shingles, and some people still do. The likeness of siding to real wood is more important to some people than it is to others.

Unfortunately, over the years the bar has been lowered by the siding industry and homeowners have settled for the idea that if they want a low maintenance house it will come at the expense of aesthetics and curb appeal.

Real wood products offer excellent beauty when initially installed, but require the most expensive maintenance of any lap or shingle style siding.

In this case, we highly recommend a composite that closely mimics the beauty of natural wood clapboards.



3A:

THE EVOLUTION OF FAUX-WOOD SIDING OPTIONS

The goal of the siding industry has always been to create a low maintenance siding product, but low maintenance typically comes at the expense of beauty. That isn't the case anymore.

For the past 30 years newer products are paving the way, such as fiber cement, composite siding, and even vinyl shingles. Fiber cement siding has a reasonably realistic wood-like appearance and in most cases lower maintenance properties than wood. In the last 10 years, composite siding products have been developed to deliver siding that is beautiful and most realistic looking; the added benefit is that it doesn't require substantial maintenance or painting.

Additionally vinyl shingle products are designed to look like cedar shingles. Some manufacturers have delivered a reasonably good looking shingle alternative with lower maintenance requirements than wood or fiber cement.



If you like the appearance of real wood, consider a thicker product with a realistic embossed wood grain texture such as an advanced composite, vinyl shingles or fiber cement.

UPKEEP & MAINTENANCE

90% of homeowners today prefer a low maintenance siding option as traditional options such as wood shingles and clapboards have become a financial burden that require expensive upkeep.

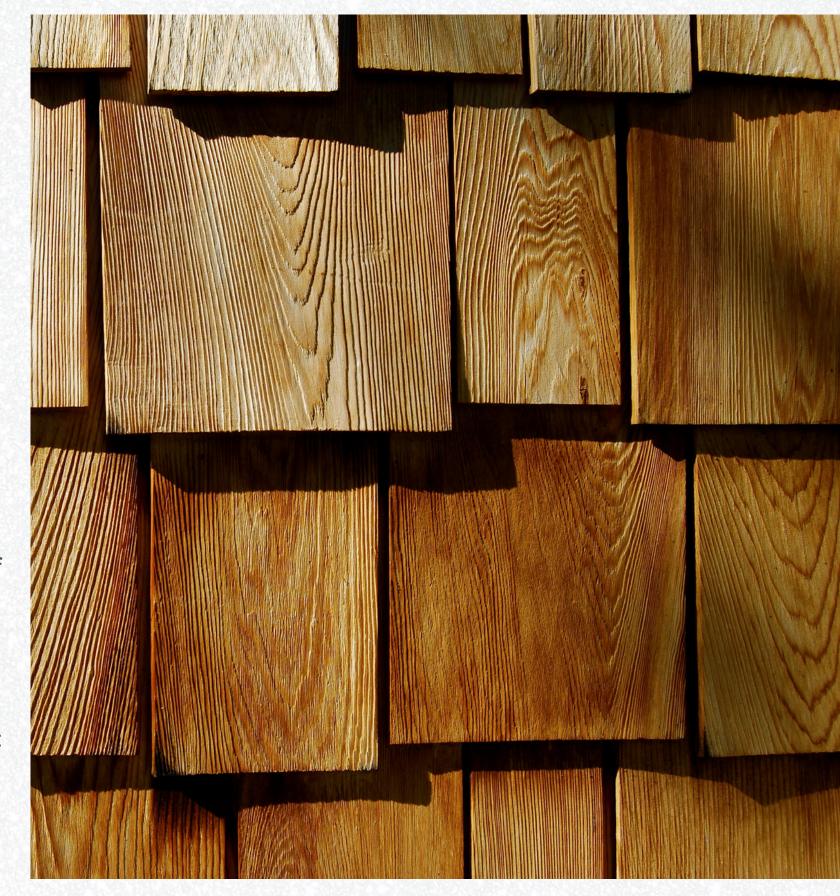


WOOD SIDING MAINTENANCE

For decades homeowners' only option was wood siding products. Homeowners had no choice but to repaint their home every 3 to 7 years.

Some homeowners opt to hire a painter and easily dish out \$5,000-\$15,000 for a single paint job only to do it again a few years later. As the EPA continues to regulate paint products and painting practices, house painting has become drastically more expensive. With even stricter lead paint laws proposed, the cost of painting will continue to rise.

Other homeowners decide to paint their own home, but the average house takes 100-200 hours to paint. With today's busy schedules, most people do not have that kind of time to spare. In addition to requiring repainting or staining, wood can warp, twist, and burn. It's also vulnerable to rot, insects, and woodpeckers.



VINYL SIDING MAINTENANCE

When introduced in the 1960s, standard vinyl siding was a reasonable alternative for some. Unfortunately, the formulation and appearance of vinyl siding has hardly changed in 40+ years.

Although vinyl products require less maintenance than wood, the sacrifice for homeowners is decreased curb appeal when standard vinyl siding is installed.

Some newer products have been developed to offer a more realistic appearance, but with added thickness and texture comes added cost. Most vinyl siding also fades and since most of vinyl is not much thicker than a credit card, the siding chips and cracks more easily and typically won't stand up well against high winds or hail.

Can you tell the right side picture is vinyl? At first sight, neither could we!



FIBER CEMENT SIDING MAINTENANCE

Fiber cement siding has lower maintenance properties than wood and takes a much longer time before you have to paint in the future.

Because it is a painted product, however, it will require re-painting another area for homeowners to keep in mind is ensuring the seams remain sealed, otherwise moisture can destroy fiber cement from the inside out. This is why we recommend fiber cement for dry climates where dense humidity isn't much a concern.

The factory finish warranty for the most common fiber cement products is a prorated 15 year warranty with a maximum payout of \$1 per square foot for the affected area. Please see section 4 titled "Warranty" for more details.

Since the cost of painting is expensive, most homeowners don't desire to repaint their siding in the future.



COMPOSITE SIDING MAINTENANCE

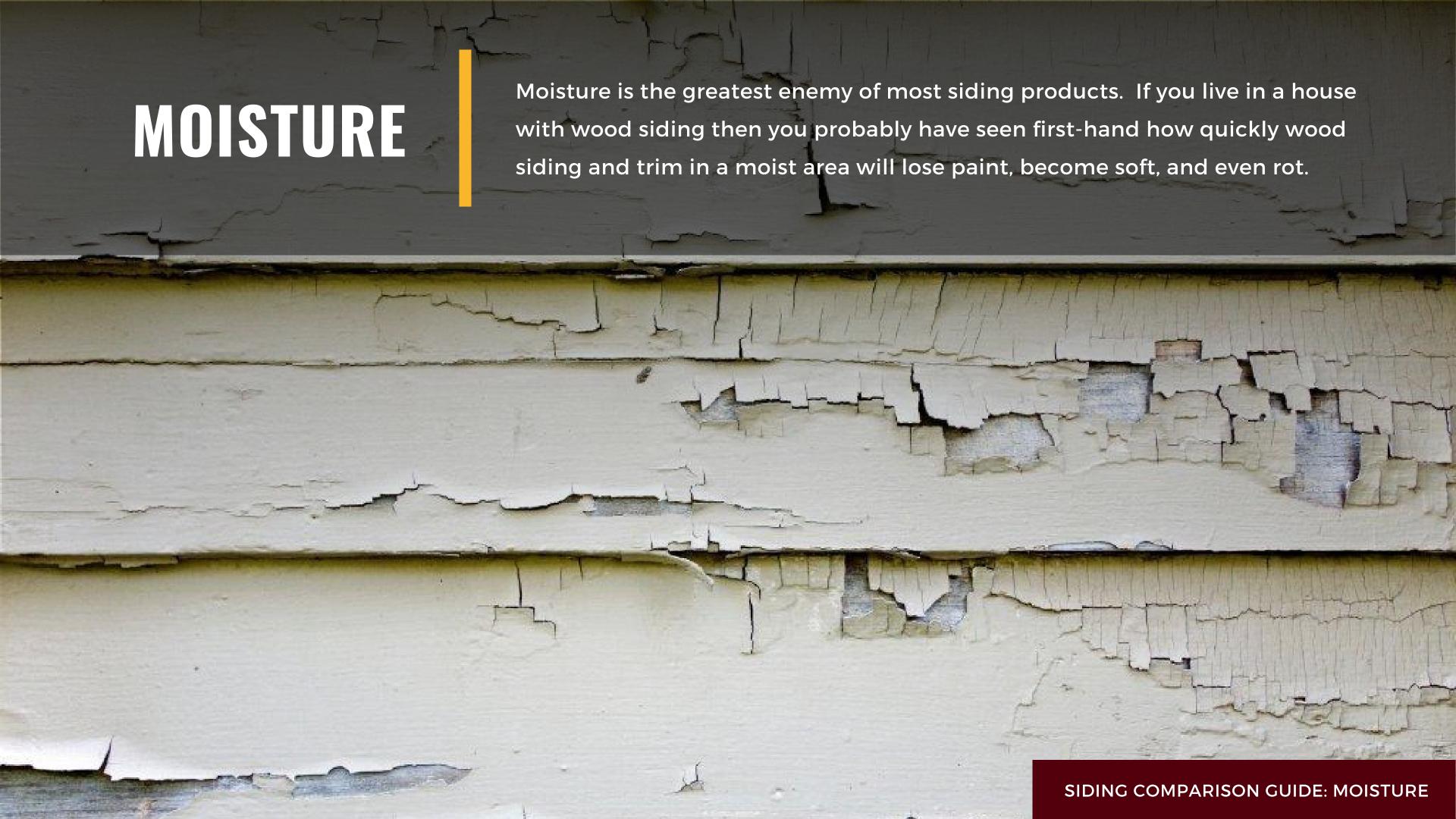
Composite Siding refers to products such as Everlast Composite Siding and Apex Fiberglass siding. Both are are different in formulation, but each requiring very little maintenance because they boast zero wood properties. A simple hose down a few times a year will keep the siding pristine.

These products are less vulnerable to water absorption and are incredibly durable. Some composites also have an acrylic cap which features superior fade protection, so your siding will look just as new many years after the original installation.

After 10+ years of these products being available to the market, early testing shows they require less maintenance than other composite alternatives such as wood siding, fiber cement, OSB siding, or particle board siding.



If your goal is a low-maintenance exterior and low cost of ownership then avoid siding products that require frequent repair and frequent painting like wood clapboard, shingles or fiber cement siding.



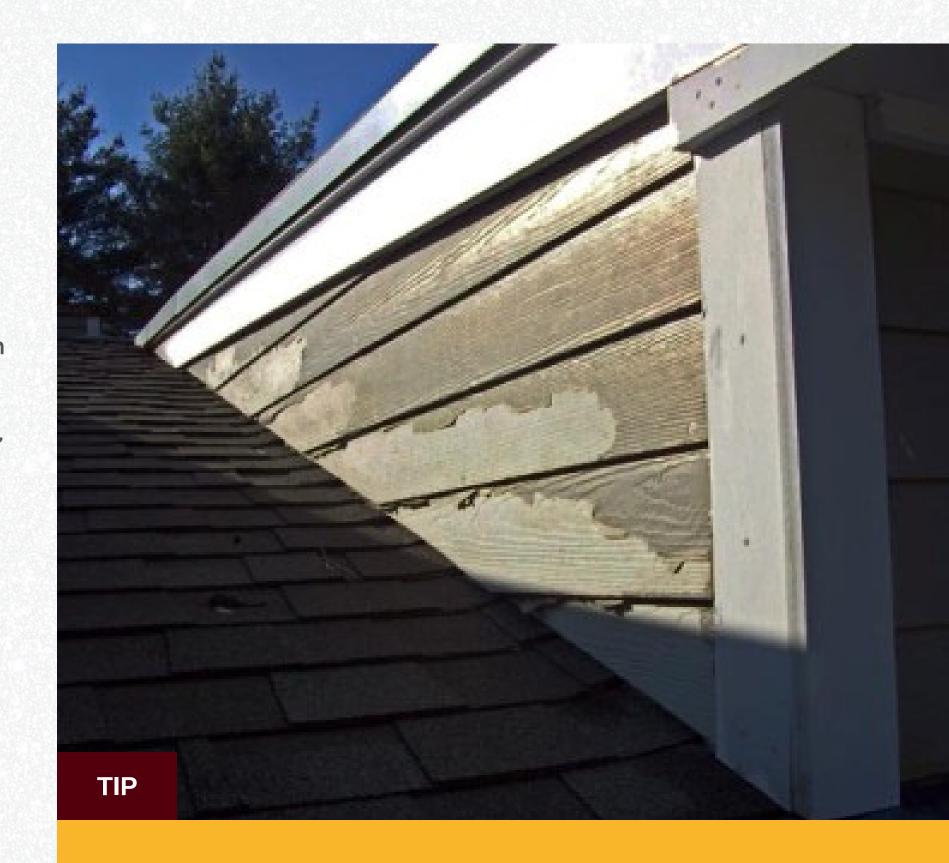
Moisture is the greatest enemy of most siding products. If you live in a house with wood siding then you probably have seen first-hand how quickly wood siding and trim in a moist area will lose paint, become soft, and even rot.

Since the sun doesn't dry all areas equally, most homes have a section with constant moisture problems. This issue is not only true for wood products, but also for any products containing wood particles such as Pressed Board, Painted OSB Siding, Hard Board Siding, and Fiber Cement.

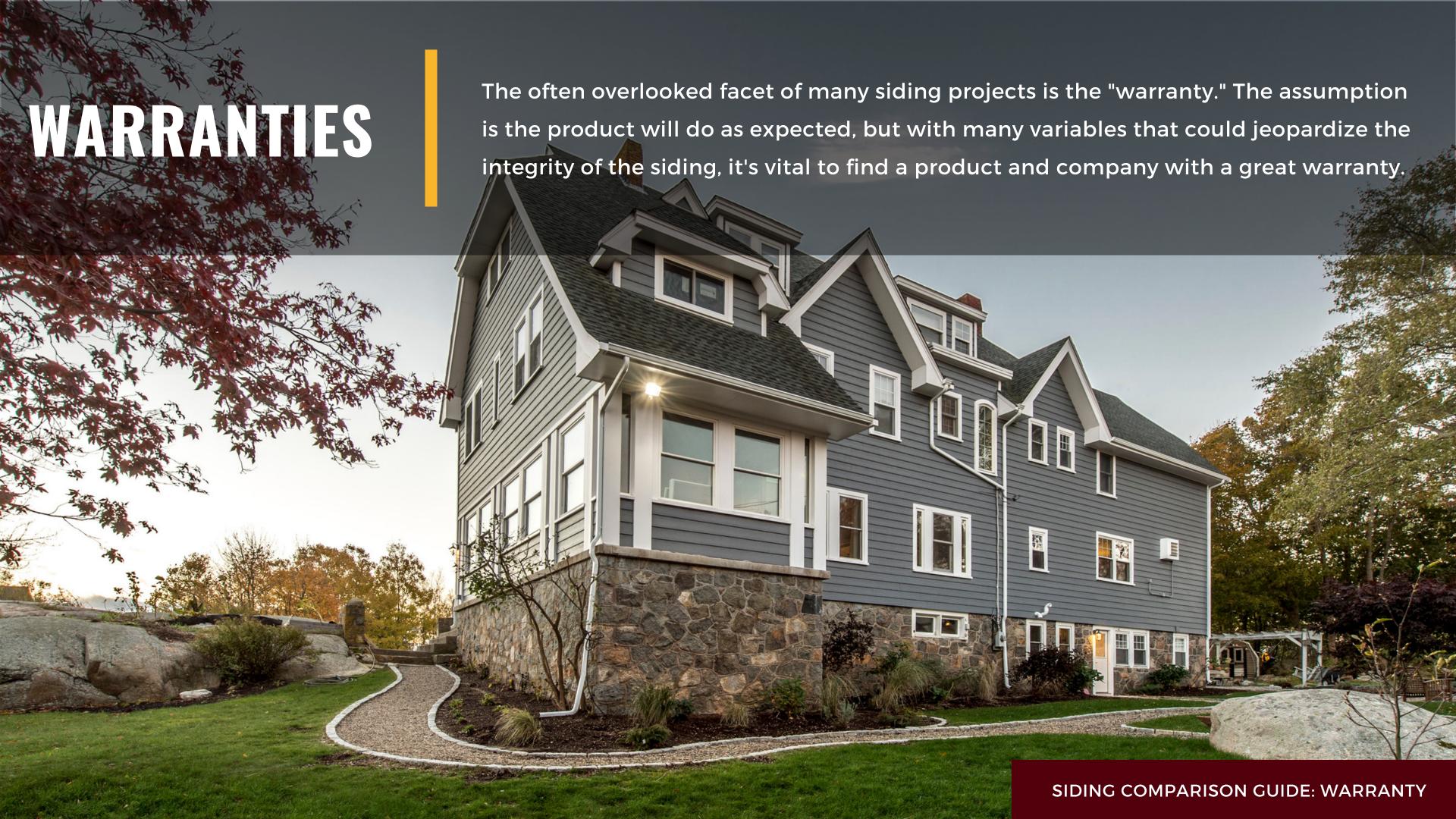
A "Siding Buying Guide" from Consumer Reports states: "Fiber-cement siding is insect-proof, but water can damage it during freezes and thaws.

Whether primed or pre-painted, fiber cement must be refinished." If any of the following apply, then avoid products that contain any wood:

- Are there areas of my siding that see little or no sun light?
- Do I have dormers close to the roof?
- Do areas of my siding come within 1 foot of the ground?
- Does snow accumulate next to the siding near the ground or my roof?



If you've experienced moisture issues in the past, then consider a siding product that is fully inorganic such as vinyl or a composite, like Everlast.





VINYL SIDING WARRANTY

Vinyl siding warranties vary greatly from manufacturer to manufacturer. It would be difficult to detail all the differences, but in summary most vinyl siding warranties do not cover things like hail damage and strong wind damage. They also seldom have protection to the homeowner if the siding fades significantly, and usually do not cover labor.

FIBER CEMENT SIDING WARRANTY

One caveat to be aware about most fiber cement warranties is that if it is incorrectly installed, the warranty will be voided. The warranty is only valid if the product is installed in perfect compliance with the various manufacturers' installation guides which range from 60-150 pages in length.

The paint warranty for the most common fiber cement products is a prorated 15-year warranty with a maximum value of \$1 per square foot in the first year. As specified in popular fiber cement finish warranties, "During the 2nd through 15th year, the warranty payment shall be reduced by 6.67% such that after the 15th year no warranty shall be applicable." The proration schedule means that after 10 years your paint warranty is only worth about 33% of the original value (or 33¢ per square foot maximum), and in the 15th year it's worth 6% of the original value

The average home in America has between 1500 and 2000 square feet of siding, which means in the first year, your painted fiber cement warranty is only worth a maximum of \$1500 to \$2000 and decreases from there. As an example, if after 10 years of having fiber cement installed you had peeling problems on 25% of an average size home (1500 square feet), you would receive no more than about \$125 to fix it (1500 ft. x \$1 x 25% x \$0.33 = \$123.75).

COMPOSITE SIDING WARRANTY

Some Advanced Composite siding products, such as Everlast Siding, include a limited lifetime warranty against any material defects including peeling, chipping, and cracking.

This warranty also provides protection against fading and extends coverage for hail damage when the damage is not fully covered by homeowner's insurance. Should the homeowner choose to sell or transfer the property, the Everlast warranty is transferable to the next owner. Please see the complete warranty for details.

Apex siding includes a 15-year warranty on the surface finish and a 50-year warranty on manufacturing defects. Proper installation of Apex siding requires the use of several different types of fasteners, clips, and flashing components. Some of these components may not be covered under the siding warranty. Please see the complete siding warranty for details.

TIP

No matter what you choose, new siding is a big investment. If you plan on staying in your home for any length of time then it be important to pay close attention to the warranty of the product AND installer.



RESALE VALUE

In addition to other factors, many homeowners opt to replace their home's siding as a way of increasing resale value. It's important to understand how products will affect curb appeal and resale value before making a decision.

According to Elizabeth Razzi, of Kiplinger Magazine, certain siding products such as some types of vinyl siding may actually have a negative effect on a home's resale value. This is due to the negative perception and decrease in curb appeal associated with lower grade products.

As detailed in the Remodeling Cost vs. Value Report, replacing your siding with upscale siding adds, on average, more than 12% greater value than replacing with mid-range siding. Siding can have a profound effect on both curb appeal and resale value of your home. When replacing your siding be sure to consider not just the initial cost but also the cost of maintenance, expected product life, and your homes adjusted resale value.

INITIAL COST

For many homeowners, the initial installation cost of a siding project is one of the top criteria. However, we urge you to consider all factors listed in this report before making a decision.

It's our experience that people who make home improvement decisions based solely on initial price, tend to be less satisfied and spend more on future repairs, maintenance, and premature replacement.

If the initial cost of your siding project is the sole factor in your decision making then consider the lowest cost products including vinyl siding, and pressed board (OSB) type products. In some situations, certain compromises can be made to lower or spread out the project cost while obtaining a higher quality product.

This might include minimizing the amount of trim that needs to be replaced, handling aspects of the project yourself, or doing the high priority areas now and leaving other areas until 1-2 years later.



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