

LET'S TALK ABOUT WINDOWS

The "Stimulus plan" is offering federal tax credits for the purchase of super efficient windows. What kind of windows do you need? How do you go about doing this?

New windows have 2 stickers on them. These stickers will indicate the U factor (how much heat loss it allows) and the SHGC (Solar Heat Gain Coefficient) rating. As of June 1st, 2009, both of these numbers must be .30 or less. Numbers even below .30 will offer you more savings on your heating/cooling. If greater than .30, they do not qualify. Be aware that most "Energy Star" windows although energy efficient do not qualify. Frequently a film or coating must be included in the window. For example: Andersen windows offers "SmartSun" glass; Pella offers "SunDefense" glass. The added cost for this is not substantial, particularly if it qualifies you for the credit.

Be aware that other circumstances also come into play. Sometimes different types of window grilles, size of the glass, the type of spacer between the glass, even an area other than the Northeast, are factors that may eliminate the windows from qualifying. There are added rules for areas with extreme heat or cold. Frequently "sliding" windows do not qualify because they are less airtight. Whether you select vinyl windows, fiberglass, wood with exterior cladding - you still must be careful in your selections. Your initial investment may be more but it's a win, win situation. You will receive a credit from your income tax and will definitely save on your heating & cooling bills. In addition, there may be other savings if using approved contractors with the Keystone HELP Energy Efficiency Loan & Rebate program.

Once you purchase windows that do qualify, you must save the stickers mentioned above for proof; you must have a certification letter from the manufacturer stating that your windows qualify; and you must have a invoice from your contractor listing the price of the windows only. You cannot include installation, tax, mulling of double windows or trim. Once that price is determined, you may take 30% of that cost (up to \$1500). Tax form #5695 will need filled out and sent with your federal income tax. The other items are not to be sent, but retained for proof if needed. The tax credit will be deducted from the income tax you owe*. An example: Window Cost \$4000 less Tax Credit of \$1200 less Keystone HELP rebate of \$500 = \$2500 bottom line plus utility savings.

All windows are not alike. Low price window companies (5% of the window market) do not teach you about the benefits of better windows. Their advertised low price window is usually a generic double hung window with no insulated glass, no low E or argon, no capping or trim, screens or locks and does not meet the Pennsylvania building codes (not legal). These are "add ons" and the price goes up and up for features that are included at no cost with other windows. Installation doesn't include insulation, sill, jamb, exterior trim and disposal. They allow scratches, pitting, bubbles, dirt and stones in the glass. Are they better than your 80 year old windows? Yes. Will they need replaced again in years to come - yes. Better windows usually come as a package including the items most homeowners select, meet the energy codes and offer service long after the product is installed. Installation includes insulation, trim materials, caulk and disposal of the old. Make certain as you comparison shop that you understand exactly what

you're getting for the cost. Replacing windows should add value to your home - be sure they compliment the style of your home and that you are getting your money's worth.

This stimulus program runs for 2009-2010 and provides the homeowner a great opportunity for substantial savings. Maybe it is time to consider window replacement.

Sue Clark
Clark Construction Company

*Consult with your tax advisor for credits & rules.

3180 Industrial Boulevard
Bethel Park, PA. 15102
Phone: (412) 833-7222
Fax: (412) 833-2959
URL: <http://www.clarkremodeling.com>