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The Steel City Agent · Keller Williams Exclusive

SOUTHWESTERN PENNSYLVANIA HOMEOWNER SERIES

SIDING & WINDOWS GUIDE

Types, Costs, Pros & Cons — Everything You
Need to Know Before You Buy, Sell, or Upgrade
Siding and Windows in Western Pennsylvania

Presented by

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For informational purposes only.

Consult licensed contractors for
project-specific guidance.

The 4 Most Common Siding Types

Siding is the first thing buyers see — and inspectors scrutinize. Pittsburgh's wet, freeze-thaw climate is demanding on exterior finishes. Here's how each material holds up.

Vinyl Siding

TYPICAL COST (SWPA)

\$5,000 – \$14,000

Lifespan: 20–40 years

✓ PROS

- Most affordable siding option
- Low maintenance — no painting required
- Huge variety of colors and profiles
- Moisture and insect resistant
- Easy to repair or replace sections

✗ CONS

- Can fade, warp, or crack in extreme temps
- Cheaper grades look noticeably fake
- Can't be repainted if you change your mind on color
- Lower perceived value vs. fiber cement or wood
- Not as impact-resistant as other options

PITTSBURGH CONTEXT: By far the most common siding in SWPA. Premium grades (Certainteed, Alside) hold up well through Pittsburgh winters. Avoid builder-grade vinyl — the difference in cost is small, the difference in look and durability is significant.

Fiber Cement

TYPICAL COST (SWPA)

\$10,000 – \$25,000

Lifespan: 30–50 years

✓ PROS

- Looks like wood but far more durable
- Fire resistant, rot resistant, pest resistant
- Holds paint exceptionally well
- Strong wind and impact resistance
- Increases home value and curb appeal significantly

✗ CONS

- Higher upfront cost than vinyl
- Heavy — requires more labor to install
- Must be painted and repainted every 10–15 years
- More complex installation — fewer contractors specialize in it
- Can absorb moisture if not properly caulked and painted

PITTSBURGH CONTEXT: Rapidly growing in SWPA — especially in Mt. Lebanon, Upper St. Clair, and North Hills. James Hardie is the dominant brand. Buyers in higher price points increasingly expect it. Strong ROI at resale.

Wood Siding

TYPICAL COST (SWPA)

\$9,000 – \$22,000

Lifespan: 20–40 years

✓ PROS

- Beautiful, natural aesthetic
- Can be stained or painted any color
- Environmentally friendly (natural material)
- Can be repaired board by board
- Classic look on historic and craftsman homes

✗ CONS

- High maintenance — requires regular painting/staining
- Susceptible to rot, mold, and insect damage if neglected
- Pittsburgh's wet climate accelerates deterioration without upkeep
- Higher cost than vinyl
- Can be a flag for buyers concerned about maintenance history

PITTSBURGH CONTEXT: Common on older homes in Squirrel Hill, Shadyside, and historic neighborhoods. Beautiful but demanding. Without diligent upkeep, Pittsburgh's wet climate will shorten its life considerably. Inspectors always scrutinize it.

Brick & Stone Veneer

TYPICAL COST (SWPA)

\$18,000 – \$50,000+

Lifespan: 50–100+ years

✓ PROS

- Exceptional durability and longevity
- Virtually no maintenance once installed
- Superior fire resistance
- Adds significant resale value
- Timeless aesthetic — never goes out of style

✗ CONS

- Very high upfront cost
- Requires skilled masonry — fewer contractors
- Can be difficult to repair/match if damaged
- Mortar joints require occasional tuckpointing
- Heavier — may require structural consideration

PITTSBURGH CONTEXT: Pittsburgh has a deep brick tradition — many of our best neighborhoods are defined by it. Brick homes consistently command premium prices. Even brick accent on a fiber cement home significantly boosts perceived value.

Window Types, Costs & Performance

Windows account for 25–30% of a home's heating and cooling loss. In Pittsburgh's climate, choosing the right window isn't just cosmetic — it's a utility bill and comfort decision that lasts decades.

Double-Pane Vinyl Windows

\$300 – \$700 / window installed

Lifespan: 20–30 years

✓ PROS

- Most cost-effective replacement option
- Good energy efficiency — standard double-pane
- Low maintenance — no painting
- Widely available from local contractors

✗ CONS

- Lower-end appearance vs. wood or fiberglass
- Frames can warp slightly over time in heat
- Lower prestige in luxury home market

Note: Best value for most SWPA homes. Entry-level is fine for rentals and flips; mid-grade for owner-occupied.

Triple-Pane Vinyl or Fiberglass

\$500 – \$1,200 / window installed

Lifespan: 25–40 years

✓ PROS

- Superior energy efficiency — ideal for Pittsburgh winters
- Excellent noise reduction (great near highways)
- Lower utility bills — meaningful in SWPA climate
- Fiberglass doesn't expand/contract with temperature

✗ CONS

- Higher upfront cost
- Heavier — some frames need reinforcement
- Longer lead times for specialty orders

Note: Highly recommended for owner-occupied homes in Pittsburgh. The energy savings are real — expect 10–25% heating cost reduction.

Wood Windows

\$600 – \$1,500 / window installed

Lifespan: 30–50 years

✓ PROS

- Beautiful, classic aesthetic
- Can be painted or stained
- Strong insulation properties
- Required on many historic homes to preserve character

✗ CONS

- High maintenance — must be painted regularly
- Susceptible to rot and swelling in wet climates
- Pittsburgh's weather is particularly hard on wood windows
- Expensive to repair properly

Note: Common on historic homes in East End and older suburbs. Beautiful but demanding. Many homeowners opt for clad-wood (wood interior, aluminum or fiberglass exterior) for the best of both worlds.

Casement & Specialty Windows

\$400 – \$1,400 / window installed

Lifespan: 20–40 years

✓ PROS

- Casements seal tighter than double-hung — better efficiency
- Bay and bow windows add significant visual appeal
- Egress windows required for finished basement bedrooms
- Adds character and increases perceived home value

✗ CONS

- More complex installation — higher labor cost
- Specialty sizes/shapes are non-standard — longer lead time
- Bay/bow windows require structural header work

Note: Bay windows in living rooms and casements in master bedrooms are popular upgrades in SWPA. Egress windows are often required when finishing basements — know the code before you start.

FULL WINDOW REPLACEMENT — WHOLE-HOUSE COST ESTIMATES (SWPA, 15–20 WINDOWS)

Budget vinyl replacement (builder grade)	\$4,500	\$9,000	<i>Rentals, investor flips</i>
Mid-grade double-pane vinyl	\$8,000	\$16,000	<i>Most owner-occupied homes</i>
Premium double-pane vinyl / fiberglass	\$12,000	\$22,000	<i>Move-up and luxury homes</i>
Triple-pane vinyl or fiberglass	\$15,000	\$30,000	<i>Energy-focused, high-end</i>
Wood or clad-wood windows	\$18,000	\$40,000+	<i>Historic/luxury properties</i>

📄 REAL ESTATE IMPACT: WINDOWS







Buyers notice old windows immediately — foggy glass (failed seals), rotted frames, and rattling single-panes are instant red flags. New windows are one of the highest-perceived-value upgrades sellers can make before listing. In SWPA, **Energy Star certified windows** may qualify for federal tax credits and some utility rebates from Duquesne Light and Peoples Gas. Always ask your contractor about current incentive programs.

Repair, Replace & ROI — Siding + Windows







When does it make financial sense to upgrade? How do you pick the right contractor? And what do buyers and sellers need to know before a transaction?

SIDING: REPAIR VS. REPLACE

Repair Siding When...

-  Damage is isolated to one wall or section
-  Siding is less than 15 years old overall
-  Color match is still achievable
-  No moisture intrusion behind the panels
-  Structural sheathing beneath is solid
-  Cosmetic cracks or impact dents only

Replace Siding When...

-  Widespread fading, cracking, or warping
-  Multiple areas of moisture damage or rot
-  Siding is 25+ years old (vinyl) or showing failure
-  Mold or mildew behind panels
-  Energy bills are unusually high — poor insulation
-  Preparing to sell — full replacement often pays off

RETURN ON INVESTMENT — SIDING & WINDOWS (NATIONAL REMODELING AVERAGES)

Fiber Cement Siding Replacement	\$17,000–\$25,000	88–92%	<i>Top ROI</i>
Vinyl Siding Replacement	\$10,000–\$16,000	80–86%	<i>Strong ROI</i>
Window Replacement (vinyl, double-pane)	\$8,000–\$18,000	68–74%	<i>Good ROI</i>
Wood Siding Replacement	\$14,000–\$22,000	75–82%	<i>Good ROI</i>
Triple-Pane Window Upgrade	\$15,000–\$30,000	60–70%	<i>Energy Focused</i>

**ROI estimates based on Remodeling Magazine Cost vs. Value report averages. SWPA figures may vary.*

CHOOSING SIDING & WINDOW CONTRACTORS

PA Registration Required

All home improvement contractors in Pennsylvania must be registered with the Attorney General's office. Verify at paoag.gov/hic before signing any contract.

Get 3 Detailed Quotes

Specify material brand, product line, color, and scope in writing. Many contractors quote different product tiers — ensure quotes are truly apples-to-apples.

Manufacturer Certification Matters

James Hardie, Certainteed, and Andersen have certified installer programs. Certified installers get better warranties — ask specifically if your contractor is certified.

Watch for High-Pressure Sales

Window companies especially are known for high-pressure 'today only' pricing. Walk away from any contractor who won't give you 48 hours to decide. Legitimate contractors will wait.

Check for Permits

Full siding replacement often requires a permit in SWPA municipalities. Window replacement is usually exempt, but always verify with your local municipality before work begins.

Inspect the Sheathing

Siding replacement is the right time to check the underlying sheathing for rot and moisture damage. A quality contractor will flag issues before covering them back up.

TAX CREDITS & UTILITY REBATES — SWPA HOMEOWNERS

The federal **Energy Efficient Home Improvement Credit (25C)** offers up to 30% back (capped per year) on qualifying exterior windows, doors, and insulation. Energy Star certified products are required. Duquesne Light and Peoples Natural Gas also offer periodic rebate programs for qualifying upgrades. Check energystar.gov and your utility's website before purchasing — timing your project right can save hundreds.

BUYING OR SELLING? SIDING & WINDOWS AFFECT VALUE — AND INSPECTIONS.

Don't Let the Exterior Cost You the Deal.

Failing siding and aging windows are two of the most common sources of inspection surprises — and unnecessary renegotiations. Amanda has helped buyers and sellers across Allegheny, Washington, Westmoreland, and Butler Counties navigate exterior condition issues that would have otherwise killed the deal or cost thousands at closing.

She maintains connections with licensed, insured siding and window contractors who understand real estate timelines and can deliver estimates quickly when you're under contract.

Reach Amanda



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How Amanda Helps With Siding & Window Situations:

- ✓ Pre-listing exterior assessment — upgrade now vs. price accordingly
- ✓ Connecting sellers with trusted SWPA siding & window contractors
- ✓ Negotiating inspection credits for exterior deficiencies
- ✓ Advising buyers on true cost to remediate siding or window issues
- ✓ Evaluating whether seller replacement vs. buyer credit makes more sense
- ✓ Helping buyers understand energy efficiency implications at purchase
- ✓ Coordinating fast contractor bids when you're under a contract deadline



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Moving you from where you are now... to where you want to be!™

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