

PERSONAL BUSINESS

WEALTH MATTERS

Upgrading a Deck to Avoid Headaches and Add Value

By PAUL SULLIVAN

At its most basic, a deck is an extension of your house. You open your door, walk outside and there you are in what feels like an outdoor room. But let's be real: Some decks have become much more than that — a manifestation of the homeowner's aesthetic taste, desire and ego laid out over vast expanses of wood (or products meant to look like wood), stone and lighting. Some decks could be mistaken for helipads if helipads had pergolas and open-air kitchens.

Any deck that aspires to be more than something that leads into your yard does not come cheap. Even the most basic wooden deck — one now seen as passé — can cost about \$10,000. At the upper ends, decks can cost well beyond \$100,000.

Pete Ciaraldi, a deck contractor outside Boston, said he recently installed a multilevel, well-lit deck that cost \$148,000 in Wilbraham, Mass., a modest suburb of Springfield. What surprised him

Non-wood decking costs more, but saves on maintenance.

wasn't the price of the deck — he puts in lots of expensive decks — but that the house it is attached to is worth only \$485,000.

"They want to make it like an outdoor extension of their home," he said.

And it had better be, since the deck is now a quarter of the value of the entire home.

While decks are becoming grander and more expensive, what are people getting for their money? And if you're like me, with an old wooden deck that needs to be repainted every couple of years, how and why should you think about upgrading?

"There are three aspects to any deck," said Vic Araco, an owner of Decks Only, which serves Long Island and New York City. "One, it's got to look good. Two, it's got to be functional. Three, we have to build it to your budget."

Aesthetics first. Pretty much any deck is going to look good when it is first built. But a lot happens in the first five years.

If you listen to deck builders, at least in the Northeast, the only people putting in decks made out of pressure-treated lumber are contractors trying to make some quick and easy money. The decks are comparatively inexpensive and look



KATHERINE TAYLOR FOR THE NEW YORK TIMES

great for the first couple of years.

But then, the maintenance starts. Paint chips and fades, wood warps, and mold and mildew discolor the boards.

Marion Timberlake, a 63-year-old retired Air Force fighter pilot who lives in Fredericksburg, Va., had a wood deck on a previous home. "We had to clean it, stain it and reseal it," he said. "We were on a two-year cycle with the weathering and everything we were getting. With the seasons we have here, wood does its normal thing and bows and warps."

Yet he had the time to do it himself.

When he and his wife moved to their current home, it didn't have a deck. They added a composite deck.

The leading makers of these decks are Trex and TimberTech, and they create the boards out of a combination of recycled materials, including wood and plastics. And

while they have different product grades, they come with warranties against fading and warping that can last several decades.

The benefit of these decks is that they are largely maintenance-free. No painting or staining needed; they just have to be washed free of mold and mildew. But they are two to three times the cost of a wood deck, said Dave Toht, an expert who has written several books on decks.

Deck builders said the added cost of the composite options would be made up in five to 10 years, largely in reduced upkeep expenses.

"A deck takes more sunlight than any other part of your house," said Kevin Shevlin, a carpenter in Oxford, Conn., who installs only composite decks. "Most of our customers are older people who have had a deck before. They want maintenance-free. They understand it costs more."

The manufacturers of these decks also argue that their decks are durable. Nick Mitropoulos, who travels considerably for his job at a life-sciences company, had a two-story deck on his home outside Boston that had started to rot. It was his second wood deck since he owned the home.

He decided to tear it down and pay for the top-of-the-line Trex Transcend. (All the composite manufacturers have products at different prices.) Mr. Ciaraldi installed it with a gutter system so the first-floor deck stayed dry in the rain.

But Mr. Mitropoulos said what also impressed him was how solid the deck and railings were and how easily Mr. Ciaraldi could make adjustments to ensure the railings were secure.

The look of a composite deck isn't for some homeowners, though. It's fake, after all, and some homeowners

Marie and Nick Mitropoulos decided to replace the two-story deck on their home outside Boston when the wood began to rot. Their new deck is made with a composite material.

ers want real wood. The high-end option is hardwood, like mahogany or ipe, a Brazilian wood.

"Basically, you get the longevity of the composite with a hardwood, and it's gorgeous when stained and maintained properly," said Mark DeMarco, general manager for Decks Unique in Commack, N.Y.

That elegance costs twice as much as composite decks, Mr. Toht said. And at that price, chances are you're going to pay someone to maintain it.

And that's just for the basic deck. "There are so many options you can put on the deck — outdoor kitchen, a pergola, hundreds of different railing options," Mr. DeMarco said, options that "can take a price of a deck from \$10,000 or \$12,000 to \$40,000."

Mr. Araco, who said his company recently installed a several-thousand-square-foot deck, said many features were more expensive than people would imagine.

He said an outdoor kitchen — with a 15-foot granite top, stone backing, stainless steel grill and wine and beer coolers — could top \$20,000. A 12-by-14 foot pergola giving shade over the top could be another \$20,000. And if someone wanted actual shades to pull down when the sun was shining, that could be \$3,000 to \$4,000 more.

One defense of such spending, at least by the people selling these decks, is that it increases the value of the house.

It's hard to say if the value of that home in Wilbraham, Mass., has increased to \$633,000 because it now has a super deck. But some in the decking business say a well-crafted deck can add about 80 percent of its cost to the resale value of your home.

Whether homeowners expect to sell their home and profit from the deck, they can run into trouble with over-the-top design elements or add-ons that they grow tired of. Mr. Toht said that one of the big regrets was installing a spa, which can cost from \$2,000 to \$10,000.

"People use outdoor spas a lot for the first two to three weeks and then it becomes a maintenance headache," he said. "Limiting the bells and whistles is a good idea."

Another miscalculation is lighting. "If you're in a buggy area, these lights are going to attract all the bugs," he said. "If you have a buggy season, maybe you want an enclosed porch with a proper roof to enjoy meals out of doors."

Still, no matter how fancy the deck, it is an outdoor space. And when constructing one, Mr. Toht tells people: "Bear in mind what we don't like about the outdoors — intense sun, bugs and darkness."

RETIRING

Team Efforts in Making Decisions on Elder Housing

By JOHN F. WASIK

After her husband's death in 2007, Mary Jane Renninger, a retired nurse, began having occasional dizzy spells and even passed out on one occasion as she was painting her patio. She was not found until 12 hours later.

As much as she valued her independence, it became increasingly clear she could no longer live alone in the over-55 community in Jacksonville, Fla., where she and her husband had moved 15 years earlier to be closer to one of their daughters.

But for elderly people like Ms. Renninger, now 83, deciding what to do next can be an almost overwhelming task. Is it time to move to a nursing home or some other type of assisted living? Or will home care with a variety of support services work?

It is an issue millions of people — especially baby boomers and their parents — are grappling with now. The choices are so complex that more and more people are finding they cannot make the decisions alone. As a result, with the number of Americans age 85 and older growing faster than any other age group, as the Congressional Budget Office reports, so is the demand for elder care specialists.

Ms. Renninger and her family sought the advice of Dr. Carolyn McClanahan, who helped narrow down the choices. Dr. McClanahan, who is both a family medicine and emergency physician as well as a certified financial planner, not only helps clients with financial decisions but can also advise on the broader issues of health and aging. She had been working with Ms. Renninger's family for years.

With her help, Ms. Renninger and her daughter Reagan Alonzo found an apartment in a graduated-care community in Jacksonville called Cypress Village. It seemed like a good fit, because residents can start in independent living arrangements and later, depending on their needs, receive assisted living care, memory care or skilled nursing.



RICK WILSON FOR THE NEW YORK TIMES

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"I enjoy Cypress," Ms. Renninger said. "I made a lot of friends and joined clubs. I also feel comfortable about the money situation, so I don't have to worry."

Choosing the right living situation is crucial.

Of the 44 million people age 65 and older in 2013, only about 1.5 million (or 3.4 percent) were living in institutional settings such as nursing homes in 2013, according to the Administration on Aging. The rest either lived alone or with family members in a wide variety of housing arrangements.

Too often, decisions about a next step take place when a health emergency occurs — when an elderly parent has fallen, for example — or when bills go unpaid, housekeeping falls behind or there is some other evidence of failing memory. But experts increasingly warn against waiting that long.

Ruth Finkelstein, associate director of the Robert N. Butler Columbia Aging Center at Columbia University,

said such emergencies can lead families into a mélange of uncoordinated private and public services that vary from region to region, state to state and even community to community.

"We're stuck trying to navigate a nonsystem," Dr. Finkelstein said, "Long-term care can't be covered by one strategy."

So then, what is the best way to locate and manage the services that parents or relatives might need to make a successful transition? Many times this requires a team of people — a financial planner, a lawyer and a family physician who understands aging issues. The Administration on Aging also provides lists of community organizations and services.

If a team seems unwieldy — and too expensive — another option is to hire an expert in elder care. This is not without its own complications.

An organization called the Aging Life Care Association provides guidelines for choosing someone with the proper skills to advise on

Experts warn against waiting for a medical emergency to start planning.

elder care. Membership in ALCA is open only to qualified people with specialized degrees and experience in human services, including social work, psychology, gerontology or nursing. Those at the advanced level of membership hold one of four ALCA-approved certifications. Only members of ALCA can call themselves Aging Life Care Professionals.

Jeffrey S. Pine, president of the Aging Life Care Association, says these specialists are trained to evaluate health, financial status, disability and housing issues.

Foremost on an aging life expert's radar screen are "safety issues," he said, "What would it be like to live independently and well?" That means evaluating whether a person can live alone — with or without assistance.

Although the elderly person is officially the counselor's client, the counselor often works closely with the entire family to make decisions. Counselors generally charge \$75 to \$120 an hour, according to Mr. Pine's organization, depending on the region. The Northeast and Midwest are more expensive than the Deep South and West.

"Geriatric care managers are great with helping to determine placement options," Dr. McClanahan said. "The best combination is to have fee-only financial planners evaluate the financial end of the deal while the geriatric care manager manages the actual placement issues. It is important that the person helping with placement is not compensated based on where they place the elderly person."

Other professionals can provide crucial aid as well.

Lawyers can draft directives that give children or trusted advisers

power of attorney in the event of mental or health disability, so that medical decisions can be made and bills can be paid.

Financial planners can help a client decide what living arrangements are most affordable and recommend financing for long-term care. Medicare will pay for some in-home care, but only limited amounts for skilled institutional nursing. The program does not pay for long-term custodial or unskilled care.

Family doctors, particularly those specializing in gerontology, are also essential in reviewing mental and physical health.

It is important to plan as a family, if possible, so that good decisions are made. "Starting the family discussion should take place as soon as possible and be a recurring event," Dr. McClanahan added. "Outline the ideal living situation, what factors will instigate a move, and the finances of the move."

If higher levels of care are needed — say, a visiting nurse — working with a care manager or elder specialist is advised to see what other services are needed. "The most important step," Dr. McClanahan said, "is to align the elder's thoughts of the ideal living situation with their finances and the practicality of what they want."

"For example, Mrs. Renninger's ideal situation was to stay in her previous home," Dr. McClanahan said. "From a financial standpoint, it would have been O.K. She could have hired people for the upkeep, but her independent personality and dislike of having people come in her home made that impossible. It was only by her daughters coming together to encourage the move — and then finally the 'passing out incident' — that made her make the transition."

No matter how the transition is approached, it is important to keep in mind that there is no one-size-fits-all solution. It will probably be necessary to consult a number of specialists before arriving at a customized approach, which may have to change over time as an elderly person or family members age.