



HOMEOWNER'S GUIDE TO **SIDING**

A Free Guide From **ALLIED REMODELING OF CENTRAL MARYLAND**

ALLIED
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OF CENTRAL MD, INC.



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DEAR HOMEOWNER,

This free informational report exposes the **truth**, the **deception**, and the stuff everyone in this industry simply wants to **keep under wraps**.

Are you a homeowner who is tired of painting your home? Do you have outdated aluminum or vinyl siding, which has long lost its luster and is taking away from the value of your home? Are the panels falling off? Is air and moisture infiltrating your home? Have you recently suffered hail damage? Or, do you simply want to improve the overall appearance and value of your home?

Hello, my name is **Paul Moravec, Owner of Allied Remodeling of Central Maryland**. Here at Allied Remodeling of Central Maryland, we take pride in offering the best insulated siding system on the market today. Now before you start getting the wrong idea about the partiality of this report, you need to know that I intend to be as unbiased as possible. Sounds hard to believe, I know.

See, I started my home improvement company, Allied Remodeling of Central Maryland, after already having worked on hundreds of consumers' homes just like yours since the early 80's. Back then, you could trust people and you could trust in their products. Unfortunately, times have changed and it's tough to believe much of anything that you see or hear in the media—especially when it comes to product performance. I understand that customers have become increasingly disappointed as a result of products not living up to their claims.

This trend in consumer skepticism led me to one conclusion—if I truly believe I have the best product on the market today then it is my responsibility to share what I know with the people. So that is exactly what I intend to do. If you are considering new siding of any kind—I **challenge you to read this report and find out what the rest of the industry doesn't want you to know**.



Sincerely,

Paul Moravec

OWNER

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INTRODUCTION

Know What You're Buying

This report was developed to give you important information about various options for siding your home that most people don't consider before buying. Chances are you've never bought siding before, so you're probably not familiar with what's even available, let alone which choice is best for you in your situation. Plus, with the volume of siding contractors in any given area, getting several bids is no guarantee that you will find a reputable contractor with a quality product and proven installation skills.

When purchasing siding, you are not just purchasing one product.

You are purchasing a system. A comprehensive system will include the following components:

- Moisture Barrier and/or Insulation (Depending on Building Codes)
- Trim (Windows, Doors, Posts, etc.)
- A Certified Installer
- A Comprehensive Lifetime Guarantee on Materials and Performance



Moreover, you may need to replace rotted wood where moisture has been trapped. **It is also very wise to replace or cover the soffit and fascia when purchasing a new siding system.** If you or someone that you know is considering new siding, please read this report. It will help you make an educated decision, and it will tell you what the rest of the industry doesn't want you to know.

GLOSSARY

These terms are useful to help you better understand the content of this report.

Better Business Bureau (BBB): This organization is very reputable and provides background information on companies and organizations. Some companies are members of the BBB, others are not. If a company is not a member, do not invest your hard earned dollars with that company. Members are required to pay a nominal fee and agree to abide by the strict code of standards and ethics set forth by the Better Business Bureau. For the low fee, there is little reason why a reputable company would not be a member.

Chalking: This term refers to a chalky film that develops and makes the darker colors on all types of siding appear to fade. The color of siding is affected by the reaction to oxidizing, pollution, and UV light. Chalk will often run down onto lower sections of brick causing very unsightly stains. Finishes with color stabilizers that are chemically inert will not oxidize or chalk.

Color Unit: Color units are referred to as Delta E or are more commonly referred to as Hunter Units (named after Richard Hunter, an optical engineer who developed a mathematical formulation for color appearance). Hunter Units are used to explain the amount of fading that is expected over a given period of time. Over a five year period, lower grade siding is guaranteed to fade no more than 7 Hunter Units. In other words, the siding color will change and look nothing like the original color. Average siding will have a guarantee for 3-4 Hunter units over the same five year period, while the premium products offer a guarantee for 3-4 Hunter Units over the lifetime.

Finish: Refers to the matrix that holds in the color of the siding material. Some finishes will hold up much better than others because of the type and the amount of stabilizer used.

Acrylic: Acrylic polymers are used in siding finishes because they don't oxidize and chalk. Pure acrylic finishes are usually guaranteed for 3-4 Hunter Units over a lifetime. Avoid finishes that incorporate styrene or butadiene rubber because these finishes will yellow when exposed to sunlight and moisture.

Titanium Dioxide: Titanium dioxide is the most common component in siding finishes. It will react with the atmosphere and will have significant chalking within a short amount of time. Larger amounts of titanium dioxide will hold in the color, but the performance is nowhere near that of the acrylic finishes.

Insulation: Foam insulation can be laminated directly to the siding or installed first before covering the house with the siding. In addition to the insulating qualities, foam insulation provides a smooth surface for siding installation, creates a moisture barrier, deters insects, and provides extra durability. Premium siding systems will have some form of insulation and will have R Values ranging from R-1 to R-2.5. Some systems will claim R-4 but this is only true at the widest point of the siding. Dutch Lap Insulated Siding potentially will have an overall rating of R-3.53 because of the amount of projection and the volume of insulation behind it. The integrity of the siding and insulation, and the quality of installation will have a major impact on energy efficiency.

Longevity of the Manufacturer: Longevity is important because colors differ from one manufacturer to another. If a manufacturer goes out of business and you need to replace a portion of your siding, it will be difficult to find another manufacturer that can provide another matching color. Moreover, if any defective issues occur (defective locks, weep holes, etc.) resolution will be complex.

Moisture Barrier: Moisture barriers are cloth-like coverings that are placed over the exterior walls before the siding is installed. These materials allow the home to breathe, while keeping out excess moisture and air infiltration.

Profile: Profiles are the various shapes of siding. The length that the profile projects out, the style of the profile, and the number of bends will affect the sturdiness of the panels. It's no secret that engineers use bends to make structures stronger.

Straight Profile:

A common profile that angles out and goes back in. The pattern is repeated two to three times in a panel. It gives the appearance of being flat on the home. Most manufacturers offer various lengths of projection. The wider the projection, the sturdier and more expensive the product.

Dutch Lap Profile: This profile angles out and then is flat. The pattern is repeated two to three times in a panel. This profile is very strong.

Insulated Dutch Lap panels also have a higher R-Value because of the amount of projection and insulating material behind it. However, not all manufacturers have an insulated version of the Dutch lap available.

Seams: Most homes with siding will have seams or joints where the two pieces of siding are overlapped or butted together. Seams take away from the appearance of the home by collecting dirt and moisture, promoting air and moisture infiltration, and causing panels to fall, warp, and droop. Siding manufacturers first attempted to minimize these issues by producing wider and longer panels, thereby reducing the number of seams. Manufacturers then produced seamless versions which are thin enough to accommodate transportable bending metal dies.

Overlapped Joints: Panels are overlapped and joined together by at least an inch.

Butt Joints: Two pieces of material, such as cedar or fiber cement composite panels, are installed adjacent or butted up to each other.

Cedar Siding: Real wood siding material that looks beautiful, and if properly treated, will last a long time.

Vinyl Siding: Polyvinyl chloride (PVC) siding materials are produced in various grades dependent upon quality desired. Durability and appearance can vary, and is based on cost. Vinyl siding, for a variety of reasons, is the most common siding system used in the USA.

Fiber Cement Composite Siding: This premium silica based material can be fabricated to look like cedar, can be pre-finished, and will last a very long time.

Metal Siding: Metal systems include products made from aluminum, steel, or Vinyl Coated Steel. These systems incorporate a vibrant finish and have a high durability.

Thickness: The thickness of a material will be measured differently for vinyl, aluminum, and steel, so the best comparison should be made between like materials. If a material is too thin, the siding will look wavy on the home. If a material is too thick, it will show shadow lines on the seams.

Trim: Trim is added to a home to cover exterior surfaces such as window frames (capping), entry door frames, and garage doors. Posts and other architectural structures may be covered as well. Trim limits the need for painting and protects wood. The soffit (underside of an overhang), fascia (trim boards where gutters are attached) and rakes (trim boards under the roof going up the peaks) are sometimes referred to as trim as well. Some trims, such as crown molding, are meant to enhance the appearance of the home, and not necessarily protect it.

SIX MAIN REASONS to Replace Your Siding

There are many reasons that people replace their siding. The number one reason is cosmetic. Other reasons include lowering maintenance, improving comfort, increasing energy savings, replacing weather-damaged walls, and increasing the resale value of the home. New construction is rarely a guarantee that your siding will satisfy your needs, because in most cases builders use low grade materials resulting in problems a few years down the road.

Purchasing siding should be an easy and comfortable process, one that allows the buyer to be in control. Over the next few pages, we've detailed an explanation surrounding the reasons why most people buy siding.

Eliminating Exterior Maintenance

Are "maintenance-free" siding products really maintenance-free? In the world of siding, many of us are familiar with the outlandish sales talk and advertising claims that we hear and see in the media everyday. The fact is, some types of siding do require paint and others can guarantee you will never have to paint again, saving you a significant amount of money, time, and hassle. Obviously, you should choose siding that is maintenance-free.

The Bottom Line: replacing your siding delivers large savings in maintenance costs and convenience because some siding doesn't require the constant upkeep of scraping and new paint.



Energy Savings

After windows and doors, your walls create the highest area of energy loss. Although your walls may have adequate insulation, you are likely unaware of the insulating condition that exists under your siding. After all, imperfections and mistakes can be covered up with the siding and you will never know the difference. It is common to find large holes in exterior walls after siding has been removed.

Cold air leaking in through the walls of your house can cause rooms to feel drafty and uncomfortable. This is called infiltration. As cold air is coming in through the leaks, warm air is escaping through other leaks. The same is true in the summer when hot air is leaking into the house and cool air is escaping. Does this sound like your home?

From 2004 to 2006, the price of natural gas has tripled. We all know that the price will never go down. For all our modern technology, electricity is not getting any cheaper. So it's a safe bet that upgrading your existing siding to an energy efficient siding system is a sure investment.

Some siding systems will be more energy efficient than others. New advanced technologies and designs have dramatically improved the performance of siding insulation options.

The Bottom Line: your choice of a siding system can have an impact on your home's energy use.

Ease of Cleaning

Ease of cleaning exposes another issue that most siding companies don't tell you or want you to know about. The truth is that siding systems

require cleaning, so these products are not completely maintenance-free. Moreover, some siding products are harder to clean than others.

Airborne particles and/or tree sap can stick to your siding, which creates a need for frequent washing. Beware—the finish on many sidings will be destroyed if abrasive cleansers are used.

The Bottom Line: if cleaning is a primary factor in your decision, then choose a siding that can be washed with little effort and without damaging the finish.

Comfort

When you get right down to it new siding offers more than just saving money on your energy bills. Out of 1,000 people surveyed by the Consumer Energy Alliance, 67% of the respondents said that HOME COMFORT was most important. Most people want their home to be comfortable. Don't you?

On cold winter nights, do you avoid chairs near exterior walls? Do drafts chase you from room to room? When temperatures drop to the single digits, do you find comfort only under several layers of blankets?

In the hot summer months, does your house seem like a sauna? Do you find yourself closing all of the blinds, turning off all of the lights - trying to keep your air conditioning unit from running 24/7?

The Bottom Line: no matter if you're battling the freezing cold or the dog days of summer, you can relax and be comfortable year round if you replace your siding with an insulated siding system.

Have Questions?

Need More Information?

Call (410) 828-1730 or (240) 232-7002
or **Visit** AlliedRemodelingOnline.com



Adding Value to Your Home

A recent national research study examined the cost of new siding in an average-sized home. They looked at how much the new siding would add to a home's value if sold a year later. This 2012 research study conducted by Remodeling magazine (a Hanley-Wood, LLC trade publication) utilized professional opinions of over 200 real estate agents and determined that in the [Your Location] area, new siding will add 88% of the cost of the siding to the value of your home.

The benefits start immediately when you replace your siding. New siding transforms a home from ordinary to outstanding,

especially if you take advantage of the many trim options available. Furthermore, new siding provides one of the best returns on investment of any home improvement project. You should never buy a siding system that is not backed by a full lifetime guarantee on the material and the performance. Read all guarantees carefully. What the large print gives, the fine print takes away.

The Bottom Line: carefully chosen, few investments can add more value to a home than new siding. New siding adds value from every perspective. But read the fine print of the guarantees carefully to make sure you are getting the best value for your home.

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Insurance Claim

Some areas of the country are subject to hail damage. Steel seamless siding has proven to withstand hailstorms much better than vinyl or aluminum siding.

If you do get hail, it would be wise to upgrade your siding to one that is more hail-resistant. Even though insurance will cover the cost of replacement, you will have the same problem—and another deductible—when the hail returns. You will benefit from purchasing a more durable siding, and paying the difference between what you get from the insurance claim and the cost of the replacement siding. The long-term benefit will not only save you money, it will improve the appearance and energy efficiency of your home. You can rest assured that the increased resale value and energy savings will more than compensate for the upfront investment.

Now, let's talk about Storm Chasers. Storm Chasers typically arrive in a neighborhood after a severe storm. Even though you might not have noticeable damage, they will entice you with the promise of new siding and roofing for only the cost of your deductible. They will promise to handle the filing of your claims.

They like to tell you that your area has been declared a "Disaster Area" (sometimes not necessarily true) and your rates are going up anyway (not necessarily true again) so you might as well buy new siding from us. This claim eventually becomes a self-fulfilling prophecy as more and more neighbors sign-up for the program.

In some cases, it works out well for the homeowner, for many it doesn't. Storm Chasers work for less profit due to the negotiation process with the insurance companies, and having to wait for their money. This results in lesser quality installation and materials. Commonly, problems arise soon after Storm Chasers are long gone, on their way to the next "Disaster Area". They depart and some homeowners find themselves with increased insurance rates. Worse yet, some homeowners find that they lose their insurance all together, and finding comparable rates after such an ordeal is highly unlikely.

The Bottom Line: with an insurance claim, deal with an established, reputable, local company. Take the opportunity to upgrade your siding since it will pay for itself over the long run. Don't settle for lesser quality product.



WHAT TYPE OF SIDING SHOULD I BUY?

Types of Siding Systems

Let's take a look at some of the different options and possibilities, so that you can determine the siding system that will be best for your home.

Early Systems

Aluminum siding was invented in the mid 1940's to save labor, time, and the expense of painting wood siding. The siding was made of a lightweight material, that could be custom formed into different styles. It was less expensive than exterior coverings such as brick, stone, and stucco.

On the other hand, there were disadvantages to early aluminum siding. It was still more expensive than fiber board siding, which was commonly used on new homes. The color in the siding faded and chalked over time, and it scratched more easily. Eventually it required painting, which negated the purpose of putting the product on in the first place. Moreover, the early aluminum products were structurally weak, which made it very vulnerable to denting.

As technology for extruding aluminum improved, the cost of aluminum siding dropped. Steel siding soon entered the market but this technology quickly showed rust as it aged. There was a massive growth of installation in the 1970's.

At that time, a new material, vinyl siding, became popular. Vinyl siding had one major advantage over aluminum. It was resilient. It was not a product that could be damaged easily. However, early aluminum and vinyl siding still had many problems.

Over time, major improvements and new composites such as insulated vinyl, fiber cement composite, and Vinyl Coated Steel Siding systems entered the market.

The Bottom Line: early siding was not much better than the alternative of painting, but new technology is delivering much better results and is now readily available.



The answer depends on what your needs are. What you see as "value" will determine what type of siding system you want for your home. There will be some products that offer a temporary fix. These products are best suited for homeowners that plan to relocate over the next year. Other products offer a beautiful appearance, but require a great deal of maintenance and offer little or no energy efficiency. Some products will be energy efficient, but will not be as esthetically pleasing as others.

As you can see, choosing the right siding is complicated. That's why it's so important to work with a professional that you like and trust. Many times, salespeople will sell you what's in their best interest instead of yours. I cannot emphasize this point enough. Find a reputable siding contractor that will help you choose the proper siding system based on your needs and your budget. We recommend a Certified VSI (Vinyl Siding Institute) installation company.

The Bottom Line: what you consider to be important will determine the siding system that is right for you.

FIVE COMMON TYPES of Siding



Cedar Siding

Cedar siding looks great on a beautiful home, but is a **maintenance nightmare**.

Cedar siding offers the best and worst of both worlds, it is esthetically pleasing, but it is also high maintenance. It must be sealed every couple of years, and the upkeep is expensive and time-consuming. It offers the natural beauty of wood, but it offers very little in the way of insulating quality.

If you are very wealthy and can afford the maintenance and extra energy costs, cedar siding is a great way to go.

Vinyl Systems

Vinyl systems are available in many different grades and styles. The cost of the product goes up as you move towards wider panels, longer panels, higher quality finishes, and thicker gauge. Even though these materials are more expensive, there is a savings. It is not worth discussing vinyl systems that are less than .040 gauge. Products that are less than .040 are not acceptable at any price because they are too thin.

Siding can range from .040 to .046 gauge with insulation. Note how the quality improves as the panels get wider.

.040 Gauge Vinyl Panels

.040 gauge vinyl panels are commonly offered in new construction, by truck and ladder guys, and by storm chasers (insurance contractors). Typically these products are guaranteed not to fade more than 7 Hunter Units within 5 years and in some cases are co-extruded with regrind plastic (grey-back). Because .040 gauge is inexpensive, it is a popular choice among homeowners who are planning on moving within one year. These .040 panels are thin and they will show the imperfections of a wall. Houses are not static. Over the years they settle and will not be straight. Thin panels will make the movement of a home more noticeable and less attractive. **Within 5 years, this product will dent, buckle, crack and lose its color.**

In the case of an insurance claim, such as hail damage, **you are better off to take the maximum that the insurance company will give you for the claim and upgrade to a better quality product.** Ironically, many insurance companies authorize the payment of products that will damage easily and are more likely to get damaged again, creating more claims after the next hail storm.

.044 Gauge Vinyl Panels

.044 gauge vinyl panels are thicker, wider, and dent-resistant, especially if it includes a foam backer board. The quality of the finish may vary from manufacturer to manufacturer. These products are worth the extra money, but read the warranties carefully to decide which product is the best value. The company standing behind the performance is critical.



Fiber Cement Composite

Fiber cement composite siding systems look beautiful when finished and mimic the appearance of real wood without the pitfalls of rotting and insect infestation.

Fiber Cement Composites have become popular and are actually code in certain areas of the country due to their fire-retardant capabilities. Cement doesn't burn. The panels are available unpainted or pre-finished. They don't rot, burn, or get eaten by insects. Best of all, the appearance mirrors that of cedar siding, and it does not come with all the hassles associated with cedar siding.

You will see minimal energy savings with fiber cement composite because it is very thick, just like cedar siding. As a matter of fact, this is one of the most expensive siding systems available and it does require more frequent painting, but as some manufacturers point out, it gives you the opportunity to change the color of your home. Pre-finished fiber cement composite manufacturers typically guarantee the finish for 15 years. Because there is no room for a foam backer board, the appearance may be wavy on a house that has over-settled. You will not find truck and ladder guys, or storm chasers installing these products. So you can count on quality installation with this product.

This is a good product for a homeowner who has a lot of money, wants the aesthetics of wood, wants the siding to last a long time, but doesn't mind the maintenance of painting or additional energy costs. Plus, wavy panels may be an issue with over-settled homes.

Insulated Vinyl

There are several insulated products on the market today. Vinyl manufacturers have begun laminating or gluing a foam backer to their siding panels to make them less flimsy or pliable. This was done to try and solve the problem of their siding breaking during a hail storm. This practice has been in use for a short period of time and has not yet been proven.

Many contractors try to promote these products to be seamless. While you will still have fewer seams in these products, you will still have some.

These products do have some advantages over the regular 12 foot panels. They will have less seams showing. Always remember fewer seams equal energy savings. There are many options and grades of vinyl siding. So be careful to choose the one that will best suit your needs and budget. Remember fewer seams will pay back in energy savings.



Seamless Steel Siding

Seamless Steel Siding systems combine both vinyl and metal siding without the issues of seams.

The rising cost of aluminum and steel has made producing a cheap metal system impractical. Large rolls of metal can be rolled out so they have the capacity to be extruded on site or made in very long panels (up to 150 feet). When seamless siding is jobsite formed the metal must be the correct gauge to accommodate transportable bending metal dies in order to form each panel on the job-site.

The finishes are typically polyvinyl coating polymers, which act as a color stabilizer. Similar to vinyl products, the finishes are vibrant, glossy and easy to maintain and keep clean. These sidings incorporate an insulating backing as a mounting platform, with R-Values up to R-2.5. The mounting platform also creates a flat and straight appearance on the home.

These products are more expensive than vinyl products, less expensive than fiber cement products, and around the same cost as the insulated products.

Raw materials and difficult seamless installation, which require very skilled craftsman, make the cost of these products initially higher. But like the insulated products, there is a return on investment from energy savings, and the added curb appeal leads to added resale value.

Vinyl Coated Seamless Steel Siding is priced around the same as insulated siding. Vinyl Coated Seamless Siding may be a little more expensive, but it adds aesthetics and insulation to your home.



TRIM WORK

Fancy trim work such as crown molding on the gables enhances the appearance of any siding job.

Soffit, fascia, window wraps, door wraps and other trimming should not be considered on the basis of price. There are many companies that will include these additions inexpensively. Make sure you ask for pictures of completed trim work. The real value lies in the workmanship. Trim material itself is just a commodity, and a bad job will spoil the appearance of your home. Only true craftsmanship will increase the value of your home.

Some of the more popular choices of trim are shutters, gable vents and unique gable siding options, such as fish scale. Some companies will offer crown or dentil molding around the trim. The up-charge for these items is minimal, and they add a great deal of curb appeal to your home.

Remember: the cost of the trim material is irrelevant in comparison to the quality of installation.

How to Choose the **Right** Contractor

Making a major home improvement purchase can be a scary proposition. Unlike buying a washing machine or even a new car, most homeowners rarely make major home improvement purchases. The lack of experience can easily bring about fear, uncertainty, and general uneasiness about making the wrong decision.

Unless you have a trustworthy relative or a good friend in the business, it will be necessary for you to do business with a siding contractor. Your success in finding a reliable, honest, and dependable contractor will most likely dictate your ultimate level of happiness or disappointment in the project.

If you know just seven critical characteristics of shady contractors, you can avoid 95% of the fly-by-night companies who give this industry a black eye. **To that end, make sure you work with a reputable contractor that will provide you with:**

- Numerous Customer References and Job Photos
- Detailed Proposal With Specific Costs of Work To Be Done
- Written Warranties For Product and Workmanship
- Appropriate Liability Insurance
- Proof of Long-Term Service Reputation
- Financing Options
- Written Standards For Installation and Installation Crews

An Important Note About Choosing Your Contractor

Beware of companies that use bait and switch tactics. In other words, some companies offer low ball prices just to get into your home. Once in the home, the sales rep delivers a high pressure speech to convince the homeowner to spend more money. Even then, the siding that is ultimately sold is of mediocre quality. This type of company loses all credibility by **lying** just to get into your home.

There are also many companies that will advertise cheap siding in the newspaper and/or other media. What the consumer doesn't know is the cheap price does not include the costs and/or components of installation. By the time the homeowner has purchased all the necessary installation components, the price of the siding is two to three times the advertised price. Again, this company has misled you to get into your home to give you a high pressure sales pitch. Companies that use these tactics cannot be trusted.

An exact price for a complete installation should involve the following:

- A Moisture **Barrier** and/or **Insulation**
- All **Trim** for Windows, Doors, Posts, etc.
- Installation By A **Certified Installer**
- A Comprehensive **Lifetime Guarantee** on Materials and Performance

Once the company and the customer have agreed to and approved the proposal, there should be no additional expenses. At this point, any unforeseen expenses should be the responsibility of the home improvement company, not the homeowner, unless you specifically request more work.

The Bottom Line: spending money for a quality product will be negated if it is installed poorly by a company that is not willing to stand behind their work. Research your contractor and ask for addresses and pictures of previous jobs before you sign a contract. Ensure that you are given a quote for all costs involved with the installation of your siding system.

Should I Finance My New Siding?

There are many options available to you when it comes time to pay for your new siding, but be careful, financing can be tricky. A reputable contractor should be able to educate you on all the available options, and secure the best possible method of financing for you.

Consider and ask these questions before you make a financing decision:

- What monthly payments are you comfortable with, and for what period of time?
- Can my new siding be financed through a home improvement loan?
- How soon will my payments begin?
- Are my interest payments tax deductible?

The Bottom Line: only a reputable contractor will offer financing. Most lenders will only partner with contractors that are above average since they are assuming the liability for the work after the completion of the job.

What to Do Next

Contact a siding contractor and arrange for a no cost, no obligation FREE QUOTE. Insist on a firm proposal. Never accept an "estimate" because this can give the contractor license to add up to 20% more. Your contractor should welcome your questions, and spend time to educate you and make you feel in control of the decision.



This report has been provided free of charge by:

Allied Remodeling of Central Maryland

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