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The ultimate...

Improvement and Contractors Guide

Quaker still looking ahead nearly 75 years later Page 2

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Unterrified Democrat

INSIDE: Over 40 Contractors and Businesses

SPECIAL SUPPLEMENT TO:

Quaker still looking ahead nearly 75 years later

BY COLIN WILLARD ADVOCATE STAFF WRITER cwillard@wardpub.com

FREEBURG — As Quaker Windows and Doors prepares for its 75th anniversary next year, the company is celebrating its recent growth and achievements.

Over the last three years, Quaker has grown at a rate of 83 percent, which earned it a spot on Inc. Magazine's list of the 5,000 fastest-growing privately owned companies in America.

Quaker's Chief Marketing Officer Bill Sifflard said the company is one of the oldest businesses on the list.

"Most of the companies you find on the Inc. 5,000 started between 2015, 2016 and 2019," he said. "They're not even 10 years old, and we're 75. We're going into our diamond jubilee."

Sifflard said Quaker's expansion took off after the Great Recession in 2009, which impacted the housing and construction markets. Ten years ago, Quaker only had the main campus and the glass facility in Maries County. In those 10 years, it has gone from a \$50 million



QUAKER WINDOWS and Doors manufactures aluminum, vinyl and wood window and door products in Osage, Maries and Miller counties.

company to a \$300 million company. Employment has increased at a similar rate from about 300 people to more than 1,500 employees.

Looking Back

Quaker began in 1949 as Quaker Shade Co. Founders Harold and Marge Knoll started the business in St. Louis before moving it to Marge's hometown of Freeburg within its first year. At that time, the company's primary product was Venetian blinds.

In the mid-1950s, Quaker introduced its first alumi-

num storm windows. This preceded a critical market shift in 1961 when the company introduced its first aluminum replacement windows. The products quickly drew public attention, and the magazine Life named Quaker a nationally recognized window brand the following year.

Quaker acquired more than six acres in Freeburg in 1982 to accommodate a boom in business. A few years later, the company began producing vinyl windows. By the end of the 1980s, Quaker was one of the first compa-

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nies manufacturing aluminum, vinyl and wood windows all under one roof.

The largest building on Quaker's Freeburg campus opened in 1996 at 55,000 square feet.

Sifflard said some members of the Knowles family remain involved in various capacities with the company. The daughters and daughters-in-law of the founders are part of the ownership group. Younger family members have also joined the company.

"We have a third generation that is involved," he said. "They're all taking on different roles whether it's in IT, sales and operations, manufacturing, training. It's great that the third generation is actively involved and keeping that culture of the family-owned business."

Even with a milestone anniversary approaching, Quaker is more focused on the future than the past.

"The real story isn't so much where we've been," Sifflard said. "It's about where we're at and where we're going."

Many Markets

Something that sets Quaker apart in the window-anddoor industry is the company's multi-faceted approach to its production and markets. Many companies specialize in one market: residential, commercial or luxury. Quaker produces products in all three. Recently, the company has begun selling luxury products on the West Coast.

"We have our doors and window systems going into multi-million dollar homes owned by the stars," Sifflard said. "They don't want you to take pictures a lot of times because they're a little private about it, but it's really amazing some of the stuff we've seen now on the luxury side."

Quaker sells its commercial products coast-to-coast. At the time of the interview in September, Quaker was



QUAKER MANUFACTURES products for residential, commercial and luxury markets.

supplying products to a large commercial project in Hawaii. Sifflard said the company trucks the products to the West Coast where they go on ships for transport to Hawaii and use in the multi-million dollar project.

"We've done all 50 states," he said. "People have shipped stuff to islands and other parts of the world that wanted to use our products."

Quaker focuses on selling its residential products, often vinyl windows, in what Sifflard calls the "Goldilocks Zone." He describes the Goldilocks Zone as the area where Quaker could send a truck in a single day. The Goldilocks Zone is about a 500-mile radius, which is about the same for most companies that use trucking routes. Companies that specialize in one part of the market might also limit themselves to one primary product, such as only wood windows or only aluminum windows.

"What makes Quaker unique is that we play in both worlds," Sifflard said. "We offer aluminum, vinyl and wood windows and door products, which nobody really does unless they've tried to buy a company and then assimilate it."

Other companies might integrate into another market by buying out a smaller company and operating plants around the country.

"We've done it organically," Sifflard said.

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Sometimes Quaker's products combine the materials. Wood windows come with an aluminum-clad exterior to improve structural and thermal performance while lasting longer with windows with wood exteriors.

Sifflard estimated that by volume, vinyl windows make up about 40 percent of Quaker's production. Aluminum makes up another 40 percent and wood windows make up about 20 percent.

"Some of the new technology we're coming out with for our wood windows, we're seeing a lot more growth and interest," Sifflard said. "Especially with some of the areas that we're moving into with the luxury wood windows."

Sifflard said the different divisions of the company each have their workload change with the economy.

"The light commercial side, which is hotels and multi-family housing, will take off sometimes," he said. "Residential, when interest rates are low like a couple of years ago, we couldn't make enough windows. We were working two full shifts, and orders were going crazy."

Sifflard described the market changes as a "give-and-take" because Quaker's diverse line of products keeps a downturn in one side of the market from having too much of an effect on the whole company.

"That's a real positive," he said. "We've diversified so not only are we in those dif-

ferent markets, but we offer a variety of product solutions to meet the ever-evolving needs of our customers."

Sifflard said that from year to year, the company's work in each market fluctuates. He estimated an average split of about 50-50 for Quaker's residential and commercial work. The luxury division has only been around for a few years, but luxury sales have more than doubled each vear.

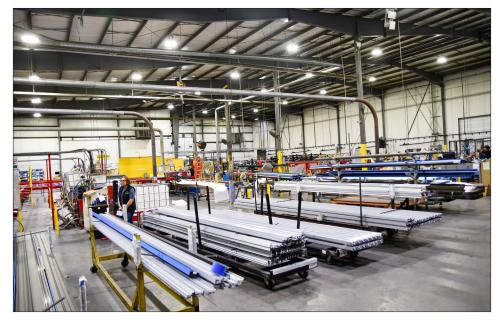
Facilities

Quaker's Freeburg campus focuses on residential production. The facility produces vinyl windows and doors, wood windows and doors and residential aluminum windows and doors. Originally, Quaker's commercial work happened at the Freeburg campus.

"At one point in time, everything was here (in Freeburg)," Sifflard said. "In the old days, you didn't need the big, long (production) lines. Now, for the lines we put in, they're \$1 million each or more because of the automation, the robotics, everything in that respect. It just takes a lot more space to run it."

Sifflard added that Quaker still needs people to run the production lines, too.

"It reduces the wear and tear on the people," he said. "Some of these windows are huge. We have a lot of equipment now, so rather than having six people try to pick up a window, they just have a mover. They use suction cups to clamp onto it and



QUAKER'S ALUMINUM plant at the Freeburg campus houses 2.7 million pounds of aluminum. The company keeps some regular sizes in stock and orders other sizes commercially to fit project needs.

they just move it across and bring it to the next spot."

Eldon's campus opened in 2020 with an initial area of about 200,000 square feet. Last year, Quaker completed a 250,000-square-foot expansion to the campus to add more manufacturing capacity and a fully automated glass line onsite.

"It's 500,000 (square feet) over there now," Sifflard said. "It's all together, so it's quite a nice little walk. You get your steps in if you tour it."

The Eldon campus focuses almost entirely on commercial production. It makes aluminum products and some vinyl for places such as hotels. The facility also features a design center where Quaker plans new products, especially for the luxury market.

"None of the products that are there existed five years ago," Sifflard said. "We've

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redesigned and created so much new product innovation that our core products are young."

The planning of the Eldon campus means Quaker could expand by another 250,000 square feet at that location. Sifflard said in the future it could be the site of new paint, glass and manufacturing facilities.

"We planned it out and laid it out for the long term," he said. "That would just focus on growing our capacity to support the commercial side."

Sifflard said the expansion of other campuses and the movement of some operations to other sites does not mean a loss of jobs at the Freeburg campus. It just means the focus shifts to new equipment or the expansion of other facets of the business, such as residential and luxury products.

The Eldon campus has created about 500 jobs in Miller County since it opened.

The Maries County campus, about two miles south of Freeburg, opened in 2004. At the time, it was Quaker's largest facility at 65,000 square feet. It housed glass manufacturing and tempering.

In 2016, the vinyl building on the site opened. It is 185,000 square feet. The wood building followed shortly after that.

A future 100,000-square-foot expansion at the Maries County campus will allow for more capacity to produce doors. The expansion will create more space on the Freeburg campus that Quaker plans to turn into an engineering and innovation center for prototyping and testing.

"We're really excited because we'll be able to not only have the area to go ahead and design new technology for our windows but also do the testing," Sifflard said.

Orders

Quaker makes all its products to order.

"We don't make standard stuff, like when you go to Home Depot and see a bunch of windows," Sifflard said. "Everything gets done through our automated system. (Customers) put in the sizes they want (and) the types of material, whether it's aluminum, vinyl or wood. Then, we build them to order and ship it out."

He estimated the company makes about 300,000 windows in one year.

"And every one is unique, so there isn't a standard that we're going to do 1,000 of this (type)," he said.

When a customer places an

online order with Quaker, the order goes to the scheduling program. Computers will send out the orders to the appropriate plants including the number of windows, sizes, colors and other specifications.

After the plants receive an order, the employees begin cutting the frames to fit the requests. At the same time, the glass plant receives the order and workers there prepare the proper size sheets for combination with the frames.

"The same day (the frames) are going down the line being produced, the glass shows up and they just drop them in," Sifflard said.

From the time customers place an order, Quaker can have their products delivered in as little as two weeks. Bigger, more complex products may take longer.

Quaker buys its glass in jumbo sheets. If the glass plant has any material that it cannot use, the company recycles the glass. A truck takes the glass to a recycling center that grinds up the glass. Then, another truck drops off the ground-up glass and Quaker sells it.

"We're not just throwing stuff out into a landfill," Sifflard said. "We're going ahead and recycling whatever's leftover or whatever we don't use."

Innovations

Some of Quaker's innovations so far include its patented OptiCore and SolidCore technologies, which changed how it produces aluminum windows. The technology started with use in commercial products, such as 40-story buildings. Then, Quaker adjusted the technology to also fit with residential products.

Windows receive ratings from the Fenestration and Glazing Industry Alliance that denote their strength on a scale from R (residential) Windows to AW (architectural windows).

"We have products that are AW 100 rated," Sifflard said. "We've taken those products, we've had the design flexibility and we've created a line that has the same bone structure, but now we've made it for the residential and luxury markets."

By bringing the technology to the residential market, Quaker has brought more opportunities to build homes with large-scale glass without sacrificing the strength of the buildings.

Sifflard said two factors contribute to a window's overall performance: structural performance and thermal performance. Structural performance includes



QUAKER'S CHIEF Marketing Officer Bill Sifflard (above) points to a label while explaining the workflow in the company's manufacturing plants. Once products reach completion, they are put on trucks twice daily for shipment to customers.



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a window's rigidity, which is the ability to fill a space in a building with glass without losing any of the building's structural integrity. Thermal performance includes how a window supplies heat to a building.

Quaker's OptiCore and SolidCore technologies help enhance thermal performance in its windows. The company also offers a variety of glass packages to fit the product to a customer's needs. The market for Quaker's products is nationwide, so customers in the South will not have the same concerns about keeping heat inside the building as customers in cooler climates. Paint the company adds to its products for warmer markets contains powder coating similar to what the automotive industry uses to keep frames from getting too hot to touch. Instead, it reflects heat from the sun. That technology also helps prevent heat from entering structures. Regulating the temperature of the windows also helps to prevent wear.

Measuring the thermal performance of windows requires a variety of tests. The testers create harsh weather environments to test qualities such as if the window is leakproof. Other tests judge how much impact a window can withstand by shooting projectiles at the products.

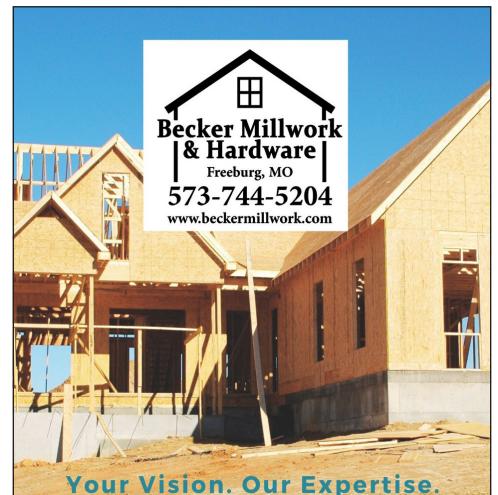
Sifflard said the powder coating on aluminum windows is more environmentally friendly than liquid paint. Quaker treats the windows to clean them before the coating. The process also microscopically etches the windows. The addition of the powder creates a little electrical charge so the powder adheres better. Then, the window goes into an oven where it gets an even powder coating.

"We can match any color someone would want," Sifflard said. "We get people saying 'I want my door to be the same color as my new sports car.' We say 'Give us the color chip.""

Sifflard said Quaker is always trying to stay ahead of the market. Two years ago, the company started attending the International Builders' Show, which is the largest light construction industry trade show in the country. At the show, more than 1,000 booths showcase products and innovations in the industry.

Another market Quaker serves is the historical and renovation market. Sifflard said Quaker is a "strong player" in that market. People and organizations can sometimes receive tax credits for renovating historic buildings while keeping the buildings' original looks. Through the production of aluminum windows, Quaker can replicate the look of steel windows that were once a common feature in buildings now deemed historic. It can do the

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same for wood windows.

"We improve the structural performance," Sifflard said. "We improve the energy performance. But we maintain the same looks, and it blows people away that it looks like when it was first built."

People

Sifflard said Quaker's longevity is a testament to the people who work there. The company always has openings on the manufacturing side, but it also has career opportunities in fields such as engineering, marketing, sales, accounting and human resources.

Quaker's substantial size compared to the small communities where it operates means the company sometimes struggles to find employees to keep up with its growth.

"There are only 450 people that live in Freeburg," Sifflard said. "You could probably talk to all 450 and they're connected to Quaker: a family member worked there, they work there, they used to work there, whatever it is working at the facility."

Sifflard said he thinks something the communi-

ty sometimes overlooks is that Quaker offers people a chance to build a career in the area where they grew up. If they love Osage County, they do not have to leave to find work and start a family if they work at Quaker.

"We've always gotten great support from the community to find good people," Sifflard said. "I've dealt with companies all over the country, and the work ethic and the commitment to excellence... you have a unique breed in Missouri with people who just work really hard and take pride in their work."

<image>



QUAKER USES glass manipulators (left) to move large glass units in the manufacturing facility. Chief Marketing Officer Bill Sifflard said the equipment helps keep workers safe and prevent strain while working with heavy materials. "Number one for us is safety," he said.



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How to make outdoor living spaces more comfortable

Private backyards are now go-to spaces for recreation and entertainment and great places to recharge the body and mind.

One ripple effect of the COVID-19 pandemic was more time spent outdoors, even if it was predominantly on one's own property. OnePoll, in conjunction with the lawn care company TruGreen, surveyed 2,000 American homeowners and found participants spent 14 hours outside every week in 2021, which was three hours more than prior to the pandemic. In addition, respondents admitted that time spent outdoors was therapeutic.

A separate survey conducted for the International Casual Furnishings Association found that people now spend more time relaxing, gardening, exercising, dining, and entertaining outside than in years past. Though COVID-19 may no longer dominate headlines, the desire to enjoy outdoor spaces has not waned.

While enjoying outdoor living areas, homeowners can do all they can to make these spaces comfortable and welcom-

ing. The following are some good starting points.

Get all lit up

Outdoor spaces can be enjoyed no matter the hour when there is ample lighting. That could be why the International Casual Furnishings Association reports those who plan to renovate their outdoor spaces list outdoor lighting as a priority. Outdoor lighting not only sheds light on entertaining spaces, but also makes spaces safer and more secure.

Increase privacy

No matter how friendly homeowners are with their neighbors, there comes a time when privacy is paramount. Fencing, whether it is wood or vinyl, or even a natural fence made from closely planted hedges, can ensure residents feel comfortable venturing outdoors to swim, take a cat nap or even star gaze in private.

Address the elements Homeowners should note the direction



their backyard faces and the typical daily conditions of the space. For example, a yard that faces southwest may get plenty of strong sun during the day, requiring the addition of shade trees, covered patios or arbors to cut down on the glare and heat. If the yard is often hit by winds, trees or bushes planted strategically as windbreaks can help.

Sit comfortably

High-quality comfortable seating increases the liklihood that homeowners will want to stay awhile in their outdoor spaces. A deep seating set complete with plush chairs, outdoor sofa or love seat and chaise lounge chairs gives people

See **OUTDOOR SPACES** on Page 11B



Unterrified Democrat

Siding materials to consider for your home

xterior renovations consistently top the list of projects that offer maximum return on investment, according to Remodeling magazine's annual "Cost vs. Value Report." Siding replacement is a popular exterior renovation and one that can completely transform the look of a home

Siding comes in a variety of materials, and homeowners can explore the pros, cons and affordability of each to make the most informed decision when replacing their existing siding. Factors to consider apart from price include durability, maintenance and aesthetics.

Vinyl

Vinyl siding is one the most popular siding materials in North America. That popularity is perhaps due to the relatively low cost of vinyl siding replacement, which Forbes Home estimates is between \$6,150 and \$15,900 to install for a 2,000-square-foot home. A wide array of color options as well as weatherproof protection makes vinyl siding worthy of consideration.

PVC, which is what vinyl siding is comprised of, also is quite fire-resistant. Potential pitfalls of vinyl are that it can fade more quickly than other siding materials and is sensitive to excess UV exposure.

Engineered

Engineered materials cost more than vinyl but are considered very durable. They can be advantageous in damp climates or ones where insects are problematic. LP Smart-Side[™] is a type of engineered hardwood that is very durable, so much so that a 50-year warranty often is offered for the product, according to First American Roofing & Siding. This material can be painted if homeowners desire a change of color down the line. This siding costs around \$2.50 to \$4.50 per square foot for siding and all trim accessories with an additional installation cost of \$5.50 to \$12.00 per square foot. The product is made of wooden strands that have been coated with wax for moisture resistance. A special zinc-based solution is added to protect against rot and insect infestation.

A similar product, HardiePlank[™], is engineered from a blend of cement, wood fibers, fine sand, and water. It is similar in price point to the SmartSide and offers resistance to rot and insects. HardiePlank also can be repainted.

Engineered products can be more expensive to install and generally are not DIY renovations, which may deter homeowners working on tight budgets.

Wood siding

Wood is one of the oldest siding materials. It can be stained or painted and comes in a variety of styles, from boards to shingles. It's a popular choice in historical homes or ones with classic, architectural details.

It's important to note that wood is a combustible material that can be susceptible to water and insect damage. It also needs to be maintained continuously to look its best.



This makes wood siding a true commitment on the part of homeowners. The cost is midrange between vinyl and engineered sidings.

Metal

Those interested in one of the most energy efficient options in siding can look no further than metal siding. Metal isn't just for roofing. According to Colonial Contracting, Inc., metal siding creates a uniquely modern appearance and comes in a variety of styles that complement homes.

Unlike fiber, wood or vinyl products, metal siding reflects the sun's rays and keeps interior temperatures cooler in the summer, a boon in hot climates but maybe not the most insulating option for cold climates. One potential pitfall is the possibility of rust, which would make metal siding a less ideal choice for those who live near the ocean. The cost of metal siding is comparable to other siding products, at around \$10 per square foot.

These are a few of the siding options homeowners can investigate if they're revamping the exteriors of their homes



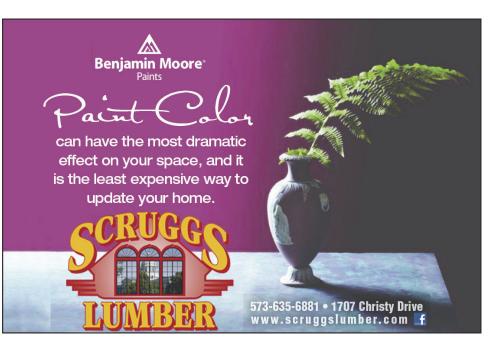


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What to know about replacing gutters

ertain home renovation projects are more glamorous than others. A remodeled kitchen is sure to garner its share of "oohs and aahs," while a newly paved driveway is much less likely to dazzle guests.

A gutter replacement is another job that might not have the wow factor. But fully functioning gutters are a must and can help to prevent potentially expensive roof damage. Gutters rarely draw attention, but homeowners can keep an eye out for signs that indicate gutters need to be replaced.

Signs gutters should be replaced

Various signs indicate it's time to replace existing gutters. Homeowners should act promptly if any of the following signs arise, as poorly functioning gutters can make it hard for water to get into the downspouts, ultimately pushing it backward and likely underneath roof shingles, where the result can be costly water damage.

- Peeling paint
- Cracks
- Pooling water in the gutter

• Mildew in the gutter, which can sometimes be seen even from the ground

• Water damage: Water damage on the gutter can be limited to certain spots and will be noticeable on the underside of the gutter

- Soffit damage
- Sagging gutters

• Detached gutters, which can be detached from other pieces or the house • Rust

Kust

Who should replace gutters?

Many home improvements can be completed successfully by skilled do-ityourselfers, but a gutter replacement is best left to the professionals. Homeowners who live in single-story homes may be able to replace gutters on their own, but the issues that can arise when gutters are

See **GUTTERS** on Page 22B

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3 potentially low-maintenance trees to consider for your property

ew things in nature are as breathtaking as a beautiful landscape. That beauty is perhaps one reason why many homeowners spend so much time and expend so much effort on their lawns and gardens.

Though plenty of homeowners love spending time in the yard, others may not be so inclined. For the latter group, low-maintenance trees can be just what the doctor ordered. Low-maintenance tress can provide the beauty nature-loving homeowners desire without all the extra work of more needy plants. It's always best to consult a local landscaping professional prior to planting to ensure a tree will thrive in a given climate. In preparation for that consultation, homeowners can study this list of three low-maintenance trees while recognizing that all trees may need a little extra TLC in extreme weather.

1. Jacaranda: Instantly identifiable by its purple blooms, the jacaranda tree is native to South America, which makes it ideal in warm climates. The jacaranda tree is considered a shade tree and if or when it sheds it leaves, those leaves can typically be mowed, saving homeowners the work of raking them. However, the online home and garden resource The Spruce notes that jacaranda trees can require substantial maintenance when planted near surfaces where people walk, such as driveways and patios. So when planting jacaranda trees, it's ideal to do so in locations where falling leaves will land exclusively on grass.

2. American arborvitae: The Arbor Day Foundation® notes that the American arborvitae requires almost no care when it's used as a hedge or a screen. That's a popular use for this versatile specimen with a narrow, pyramid shape. Though it does not provide the bright blast of color offered by the jacaranda, the American arborvitae creates an elegant look that offers considerable privacy as well.

3. Japanese red maple: The Home Depot notes that the Japanese red maple are very low-maintenance trees that can adapt to various soil types and grow in an assortment of light conditions. During dry periods, however, the ADF notes the importance of keeping soil consistently moist. Various types of soil can accommodate the Japanese red maple, so this is a consideration for any homeowner looking to

Outdoor spaces • from page 11B

more opportunity to sit and stay awhile.

Take a dip

A pool can be the perfect gathering spot on a warm day, while a spa/hot tub can bridge the gap to cooler weather. According to the Family Handyman, soaking in hot tubs can relax tired muscles after a long day, loosen up stiff joints, improve cardiovascular health, and reduce the time it takes to fall asleep.

Bite back at bugs

Homeowners may want to consider using a professional exterminator to get rid of ticks, mosquitoes and other nuisance insects from outdoor spaces.

As people spend more time enjoying their properties, they can consider the many ways to make outdoor living spaces more comfortable.

add some color to their lawns without a lot of extra work

When consider new trees for a property, homeowners can easily be persuaded by the beauty of the tree. Though that's worthy of consideration, homeowners who want low-maintenance trees should speak to a gardening professional about the work required to maintain a tree's beauty throughout the year, especially during periods of drought or other adverse conditions. In addition, ask the gardening pro to recommend non-invasive trees. Planting invasive trees can be harmful and cause damage to surrounding plants, which can be costly and time-consuming to address.



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The benefits of energy-efficient homes

onsumer efforts to be more eco-conscious are more and more noticeable. For proof of that, one need look no further than the increase in vehicle charging stations. Such stations are more accessible than ever and illustrate that consumer preference is increasingly leaning toward products that leave as small a carbon footprint as possible.

Another indicator of a growing interest in eco-friendly products is the popularity in energy-efficient homes. In fact, a recent survey from the National Association of Home Builders found that energy-efficient features are among the most sought-after "musthaves" among homebuyers. Among those surveyed, 83 percent desired Energy Star-rated windows, 81 percent wanted Energy Star-rated appliances and 80 percent preferred energy-efficient lighting.

Though eco-conscious sensibilities compel millions of homeowners to make their homes more energy-efficient, that's not the only reason to upgrade your home. The following are a handful of the many benefits of energy-efficient homes.

• Save money: Inflation was one of the biggest stories of 2022, as the cost



of living rose dramatically in the wake of world events. According to data from the U.S. Bureau of Labor Statistics, inflation led to an overall 6.5 percent increase in prices. But that increase was dwarfed by the cost of electricity, which increased by 14.3 percent in 2022. Energy-efficient appliances can help homeowners overcome that spike, as the U.S. Department of Energy indicates upgrading to such products can help homeowners reduce their energy costs by as much as 30 percent.

• Improve resale value: As the NAHB survey indicates, modern homebuyers want energy-efficient homes. They're

homes. Research from the mortgage lender Freddie Mac found that homes with energy-efficient ratings sold for nearly 3 percent more on average than homes without such ratings.

• Live healthier: The benefits of energy-efficient homes aren't just economic, though health-related benefits certainly produce an economic incentive as well. According to the American Council for an Energy-Efficient Economy, insulation and air sealing protect individuals from heat waves and other ripple effects of climate change. The ACEEE notes that weatherization can improve indoor air quality and comfort, a notable benefit for asthma sufferers and seniors. In fact, the ACEEE estimates that integrating energy efficiency programs in homes could reduce seniors' risk for falls in their homes, potentially saving \$2 billion in fall-related health care costs over the next decade, and improve asthma outcomes, which could reduce health care costs by as much as half a billion dollars.

Energy-efficient products and practices pay numerous dividends, making them a worthy expenditure for any homeowners looking to upgrade their homes.

5 luxury features buyers desire

he real estate market has been something of a roller coaster ride over the past few years. Historically low interest rates coupled with a surging interest to move to communities with more outdoor space during the height of the pandemic led to a lot of movement and inventory - as well as some of the highest home prices in some time.

The tides have started to change in recent months, as the housing market has been tepid at best since interest rates have increased. In the week ending August 24, 2023, the national average 30-year fixed mortgage rate pushed to 7.23 percent, while the National Association of Realtors said the median existing-home sales price was expected to surpass the all-time high of \$413,800. The stagnation of the market is caused by high interest rates, sellers not wanting to budge on prices, individuals wanting to sell but not being able to afford other homes, and a general decline in inventory related to each of these factors.

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3 modern kitchen features to consider

t's well documented that kitchens are the most popular rooms in many homes. Kitchens are where families tend to congregate during holiday celebrations, and many a child has tackled their homework as mom or dad prepares dinner just a few steps away.

With so much time spent in the kitchen, it's no wonder kitchen renovations are popular. In fact, data from the National Association of Home Builders indicates kitchens are the most popular room to remodel. Whether homeowners are planning a full scale remodel or a few tweaks to update the room, the following are three popular features of modern kitchens

1. Kitchen island

A recent survey from the interior design experts at Houzz found that kitchen islands are popular for a variety of reasons. Fifty-eight percent of respondents indicated they enjoy eating at kitchen islands, while 49 percent reported they like islands for entertaining. Forty-five percent of respondents like socializing around kitchen islands. Islands provide a versatile functionality that comes in handy when preparing meals on typical weeknights and when hosting friends



and family on special occasions like the holidays and birthdays. Islands come in a variety of shapes and sizes and can be customized to fit just about any space. Mobile islands can be utilized in small kitchens when homeowners want the extra prep space but think the kitchen would be too cramped if a permanent island were added.

2. Deep sink

The popularity of farmhouse style sinks is proof that large and deep sinks are sought-after among today's homeowners. Farmhouse sinks may be best suited to a particular aesthetic, but a 2021 study from the National Association of Home Builders found that side-by-side double sinks and walk-in pantries were the most popular of 30 listed kitchen

features. That study surveyed more than 3,200 recent and prospective home buyers. Deep sinks are especially useful for people who love to cook, making them a solid addition to any kitchen where home chefs ply their trade most nights of the week.

3. Storage

As the NAHB study indicated, kitchen storage space is sought after among modern homeowners. As home cooks expand their culinary horizons and cook more elaborate meals, they need extra places to store specialty pots and pans, ingredients and other materials. Homeowners looking to add more storage in the kitchen can consult with a local contractor about how to create such space. A walk-in pantry can do the trick, but homeowners with kitchens where space is more limited may need to get a little more creative. Sliding-door pantries and roll-out shelving in existing cabinets can add functional space in kitchens with close quarters.

Modern kitchens are visual marvels and highly functional spaces. A new island, a deep sink and some extra storage space can help homeowners transform their existing kitchens into spaces that cater to their every need.



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Signs a roof must be repaired or replaced

he exterior components of a home, such as the siding and the roof, help to protect its occupants from the elements. While many roofing materials can last for decades, at some point in time homeowners will likely have to repair or replace the roof on their home.

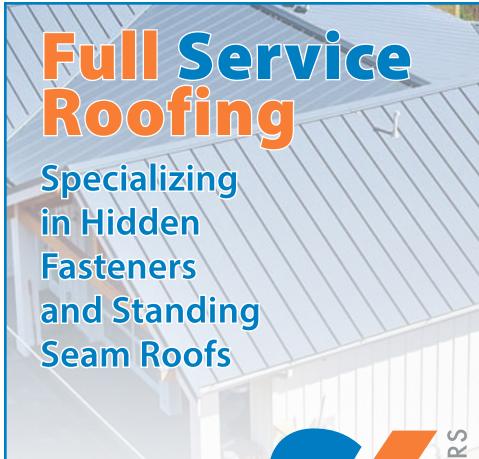
Roof wear and tear may not always be so evident, particularly because most homeowners do not make it a point to get on their roofs very often. The first sign of roof damage typically is a leak that is noticeable from the indoors. It may include a browned spot on the ceiling or even pooling water in the attic. Leak from storm damage or something minor like a water intrusion through a nail hole or from a lost shingle typically can be repaired easily enough. However, additional indicators may necessitate a complete roof overhaul. Here are some signs a roof is in need of repairs or replacement.

• Sagging roof: If the roof is sagging, it could be due to excess loads, such as water-damaged shingles or even weakened roof structure. A professional will need to restore the integrity of the roof.

• Cracking and buckling: It is likely that shingles will have to be replaced if there is cracking or if shingles are buckling and warping.

• Exposed nails: Exposed nails may rust and contribute to a leaky roof, says Family Handyman. How long the nails were exposed could indicate if the roof can be re-

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paired or if everything should be redone.

• Lost granules: Asphalt roofing shingles have small granules on the surface. Over time these granules will slowly degrade and fall off. If there are many granules in gutters or if one can see that portions of the shingles are bare, it is likely time for a new roof.

• Visible light: Homeowners who can see light streams coming into the home need roof repair. This is indicative of holes, cracks or spaces in the roof.

•Growth on the roof: Mold and mildew on the roof is a sign that the roof needs to be repaired or replaced. Such growths contribute to rot that jeopardizes the integrity of the roof.

A durable roof protects a home from the elements. Various symptoms signal that it is time to repair or replace a roof.





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Kitchen cabinets: reface or replace?

he kitchen is a busy room in many homes. That popularity likely has something to do with why so many homeowners spend sizable sums renovating their kitchens. According to highlights from the 2022 U.S. Houzz Kitchen Trends Study, the median spend on major kitchen remodels grew by 14 percent from the previous year, and minor remodels increased by 25 percent. Spurred on by increased time spent at home during the pandemic, the main impetus for kitchen remodels according to the study was that homeowners wanted to make these improvements all along and finally had the time and means to do so.

There are many aspects of a kitchen that homeowners can change. Houzz found 94 percent of renovators either fully or partially replaced cabinets in their improvement plans. Cabinets are a major component of kitchen layouts. Cabinets help to establish the aesthetic of a kitchen and serve a useful function, providing necessary storage space to ensure the room does not appear cluttered.

Homeowners have different options when it comes to cabinet renovations, and they may need to decide if they need to replace or reface their cabinets.

Replacement

Cabinet replacement involves removing all of the existing cabinets before new cabinets are leveled and installed. According to the home improvement resource The Spruce, homeowners can expect to pay between \$13,000 and \$30,000 for contractor grade cabinets. Cabinet replacement is a good idea when homeowners want to add more cabinet space or create a new layout



in the room.

Refacing

Cabinet refacing is less messy and less disruptive than replacement. All cabinets remain the same size and in the same location. The cabinet boxes must be in good shape to facilitate a refacing. The process involves installation of new drawer fronts and cabinet doors, as well as veneering of the cabinet boxes. New hardware typically is installed as well. The insides of the cabinets typically remain the same. The Spruce says cabinet refacing can be 30 to 50 percent cheaper than a replacement.

Most people call in professionals to change their cabinets. Cabinet replacement can be a do-it-yourself job, but it involves measuring and ensuring everything fits and is leveled appropriately. Homeowners who choose to reface their cabinets themselves may opt to paint or restain. Wood veneer or a new door and drawer panel installation can be complicated and is best left to qualified contractors



What to know about kitchen countertop materials

itchens are the busiest rooms in most homes. Kitchens have become more than just places to prepare meals, with many functioning as gathering spaces and even go-to dining spots in homes that do not feature formal dining rooms.

So much time spent in the kitchen makes it worthwhile to invest in these popular spaces. Kitchen renovations are high on many homeowners' to-do lists, and there's many decisions to make once they commit to redoing the room. When renovating a kitchen, homeowners will have to choose which countertop material they want to install, and the following rundown of popular options can help simplify that decision.

Quartz

Quartz is considered a low-maintenance and durable countertop material. The home improvement experts at This Old House note that quartz countertops are typically 94 percent ground quartz and now come with an honed, sandblasted or embossed treatment, which makes them appealing to homeowners with varying ideas on the ideal look of a kitchen countertop. Quartz can crack if it's not handled properly, and edges and corners can chip over time. Rounded edges can minimize the risk of chipping. Costs vary by location and product availability, but quartz typically costs about the same as natural stone.

Granite

Consumer Reports notes that no two slabs of granite

are the same, and that uniqueness has long appealed to homeowners. Tests run by Consumer Reports found that heat, cuts and scratches did not harm granite, though this material, like quartz, can crack around edges and corners. Granite is a durable material that, if properly maintained, can last several decades. Granite also is nonporous, which makes it resistant to bacteria.

Laminate

Laminate countertops appeal to budget-friendly homeowners and Consumer Reports notes that they're easy to install. Home Depot also notes that laminate countertops come in a wide range of colors, textures and designs. Laminate countertops also are durable, which helps budget-conscious homeowners stretch their dollars even further. Laminate countertops are easily maintained, though it's also easy to permanently damage them with knives, so Consumer Reports recommends always using a cutting board when preparing meals on laminate.

Butcher Block

Butcher block countertops are among the more unique options homeowners may consider. Sometimes referred to as "wood countertops," butcher block countertops are made from wooden strips that are fused together. The home improvement experts at BobVila.com note that butcher block is among the more affordable materials, but the final cost will be dictated by location



and availability. BobVila.com notes that butcher block countertops are highly sensitive to liquid, so exposure to moisture should be limited. Sealing butcher block countertops immediately after installation can help protect against bacteria and warping. Though butcher blocks can be high maintenance, many homeowners find the unique look is well worth the extra elbow grease.

Kitchen countertops can define how the room looks, and homeowners have many options to choose from when designing a new kitchen.



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The facts about insulation and home efficiency

nsulation can go a long way toward making a home more comfortable. Insulation reduces the transfer of heat from indoors and outdoors so homes stay more comfortable in both the winter and summer. Insulation also can block exterior noise. A properly insulated home is a must, particularly in the wake of rising energy costs. Insulation will help a home be more energy efficient.

Insulation is easily taken for granted. The following are some facts about insulation and home efficiency that illustrate how much homeowners can benefit from upgrading their insulation.

• Insulation is made from a variety of materials, including fiberglass, wool, cellu-lose, and spray foam.

• Unless damaged, insulation lasts for the life of the building. Some settling of insulation may occur, particularly with loose-fill type insulation, and gaps can be filled in.

• During the Middle Ages, walls of homes were stuffed with straw and mud to help keep out the cold. It is one of the first documented types of insulation.

• According to the U.S. Environmental Protection Agency, insulation saves more than 600 times more energy each year than compact fluorescent lights, Energy Star Appliances, and Energy Star windows combined.

• For every Btu consumed in the production of insulation each year, 12 Btus are saved by the use of insulation, says A+ Insulation of Kansas City.

• An insulating material's resistance to heat flow is measured in terms of its thermal resistance, or R-value. The higher the R-value, the greater the insulating effectiveness. An insulation contractor can let a homeowner know how much insulation and

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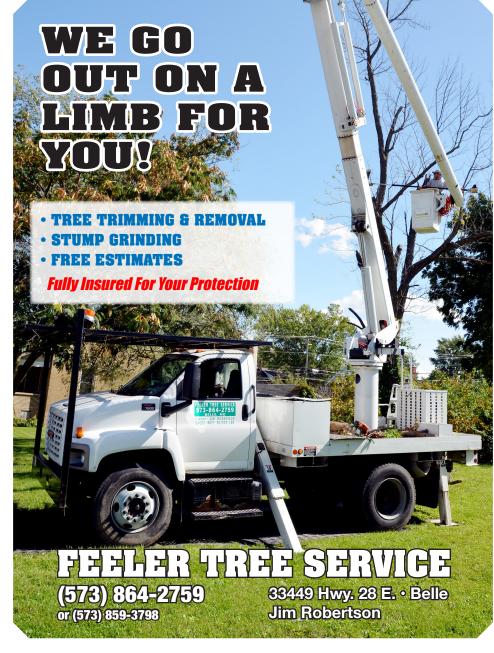
Insulation • from page 18B

what R-value is recommended for his or her climate.

• Manufacturers continue to experiment with insulation materials. Environmentally friendly options include recycled cotton denim, paper or plant cellulose, and sheep's wool.

• Large pieces of insulation are called batts. Traditionally they are made from pink fiberglass, which is extremely fine woven glass. It's important to realize fiberglass insulation can release small particles or fibers in the air when disturbed, so respiratory protection and gloves should be used when handling to reduce risk of irritation.

Insulation is a key investment in home comfort and efficiency.





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Small renovations that make a big difference

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Fall Home Improvment

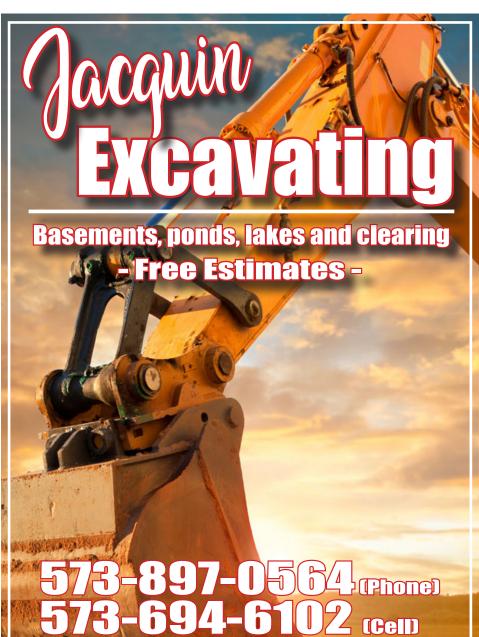
ome renovation projects were high on homeowners' priority lists during the early days of the COVID-19 pandemic. Throughout much of 2020, people across the globe were forced to spend much of their time at home as leaders and governments across the globe sought to prevent the spread of COVID-19. More time at home compelled millions of homeowners to invest more in their properties, thus sparking a renovation boom.

By early 2023, the renovation boom that marked the initial days of the pandemic appeared to have burst. In May 2023, the popular home improvement retailer Home Depot reported its sales had fallen by 4.5 percent in the first quarter of the year and that its income had fallen by more than 6 percent from the same period a year earlier. That marked the end of what Home Depot CEO Ted Decker characterized as "a three-year period of unprecedented growth" in the home improvement sector.

Home Depot's decline in sales was attributed to a number of factors, including a pivot among homeowners from large projects to smaller renovations. Inflation and the looming threat of a recession have led many homeowners to emphasize smaller projects. With that in mind, the following are some small renovations that can have a big impact.

• Storage addition: Regardless of where storage is added, be it the kitchen or a home office or a laundry room, extra space to keep items out of view can dramatically alter the look of a home. Unused kitchen walls can be transformed with some inexpensive,

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easily hanged shelves, while some laundry pedestals with storage drawers can help keep washrooms clear of clutter.

•Polish floors: Elbow grease might be the biggest expenditure when cleaning hardwood floors. The wood flooring experts at Bona® advise homeowners to polish their floors once every two to four months depending on how much foot traffic the floors get. A fresh polishing can make floors look brand new and ensures dirt and dust are not hanging around as uninvited houseguests.

• Paint: Painting is another inexpensive option for budget-conscious homeowners who want to update their homes. There's no shortage of places in a home, both inside and out, where a fresh coat of paint can make a statement without breaking the bank. Fading paint on bedroom walls and kitchen cabinets can be painted over with a fresh coat of the same color or even something more vibrant. Outside, apply a fresh coat to a wooden deck or paint over brick siding to create a whole new look.

• Molding: Crown molding can add a touch of elegance to any room. Rooms can be transformed in a single weekend with the installation of new or replacement crown molding. A simple molding installation is a task many do-it-yourselfers can handle on their own, while homeowners with less DIY experience may benefit from hiring a contractor to create a layered molding look.

Homeowners are pivoting away from costly renovations to more budget-conscious projects. Various less expensive undertakings can transform spaces at a fraction of the cost of more extensive renovations.

Exterior renovations that boast the best ROI

Remodeling with a return on investment in mind can be a smart strategy for homeowners, whether one is thinking about moving in the next few months or further down the road. Though this approach is an inexact science, in many instances, it's savvy for homeowners to consider what buyers may want when planning home improvements.

Homeowners may be surprised to learn which renovations garner the best ROI at resale. The home loan and refinancing company RenoFi indicates that overall home improvement projects provide a 70 percent ROI on average. Many high-ROI projects add functional space and improvement. The following are some exterior renovations that help homeowners recoup the most money at resale, according to Remodeling magazine's "2022 Cost vs. Value Report."

1. Garage Door Replacement: 93.3 percent recouped of \$4,041 cost

2. Manufactured Stone Veneer: 91.4 percent recouped of \$11,066 cost

3. Siding replacement (Fiber Cement): 68.3 percent recouped of \$22,093 cost

4. Window replacement (Vinyl):67.5 percent recouped of \$20,482 cost5. Siding replacement (Vinyl): 67.2



percent recouped of \$18,662 cost 6. Window replacement (Wood):

66.3 percent recouped of \$24,388 cost 7. Deck addition (Wood): 64.8 percent recouped of \$19,248 cost

8. Entry Door Replacement (Steel): 63.8 percent recouped of \$2,206 cost

The majority of renovations on Remodeling magazine's list of the best investments are exterior renovations, making this area of a home a particular point of interest for homeowners. The only interior project that cracked the Top 10 ROI for projects was a minor midrange kitchen remodel.

Exterior renovations perhaps add the most bang for your buck because they're not only functional, but also because they add immediate curb appeal. Much in the way it has been said people eat with their eyes first — which is why chefs spend so much time on elaborate plating — buyers will judge a property by how it looks when they arrive, even before they've stepped inside a home. In essence, home buyers often judge a book by its cover. A worn exterior may indicate to potential buyers that the home was not maintained, however false that assumption may be.

It's important for homeowners to consider all factors before beginning a renovation. Certain projects offer a stronger return on investment than others, and that's a significant consideration for homeowners thinking of selling their homes.



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Gutters • from page 10B

not functioning at optimal capacity make this a job best suited to professionals, even in residences without high roofs.

Some gutters may be under a manufacturer's warranty, so homeowners can check to see if their gutters qualify for a free upgrade. Experience is one of the best reasons to work with a professional gutter installation team. Experienced professionals can identify which gutters are the best fit based on a host of factors, including the pitch of the roof, local conditions and the size of the house. In addition, gutter installation requires the use of various tools that many DIYers may not have on hand, which can cut into the cost savings of doing the project yourself.

Homeowners also should not underestimate the challenges of working on ladders that are high up off the ground. Professionals are accustomed to such challenges, while DIYers may not be comfortable or used to climbing ladders with materials and tools in hand.

A gutter replacement is a worthwhile investment that can ensure rain water efficiently and effectively runs through gutters and away from the roof. Leaving this task to the professionals can ensure the job is done right.



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Luxury buys • from page 12B

Individuals who are in position to buy right now may be more selective in what they are seeking in homes, particularly if they're spending top dollar. Current homeowners planning to put their homes on the market may want to consider these five luxury renovations to set their properties apart.

1. Smart home features: It's now common for new home builders to include smart home technology when building. Advanced home tech, like facial recognition for doors, intuitive home assistants, smart lights and outlets to control appliances from a smartphone app, and similar offerings can make a home more attractive.

2. Modern open floor plans: Even though there has been some shift to buyers wanting homes with delineated borders, most still are drawn to those with open concepts. Those who are selling may want to investigate where they can open up rooms or take down walls to recreate these features.

3. Outdoor kitchen: A luxury indoor kitchen is still a major draw for buyers, but increasingly people are seeking properties that also maximize outdoor entertaining spaces. Having an outdoor kitchen with built-in grill, sink, counters for food preparation, and a refrigerator or wine chiller



may be coveted. When an outdoor kitchen is near amenities like a spa, grand patio, pool, and other outdoor living spaces, the home really will beckon buyers.

4. Saltwater pools: Pools have both pros and cons at resale. Therefore, sellers should speak with a realtor before installing a pool simply to make a home more appealing. However, if there already is a pool, converting the set-up to a saltwater system may win over buyers. Saltwater systems rely on fewer chemicals and proponents say the water feels more silky and less irritating.

5. Upgraded owner's suite: An owner's suite complete with luxury spa bath, walkin closet with built-in storage, sitting area, and potentially access to an outdoor space will win raves with buyers.

Selling a home today is a bit more challenging, but luxury home features can tip the scales in sellers' favor. Got home improvement projects? Use your Home Equity Line of Credit to help you get the job done!

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