

Daily Herald

EMPLOYEE-OWNED

A product of

NICHE

PUBLICATIONS

dh dailyherald.com

Homesaturday

Industry Insider

Beating the heat – and cold

BY JEAN MURPHY
Daily Herald Correspondent

Leave it to a hot summer like this one (or a cold winter, for that matter) to teach all of us the importance of keeping our homes at the temperatures produced by our air conditioning and heating systems.

Well-insulated windows and patio doors are a key to maintaining comfortable indoor temperatures. But beyond them, there is the insulation provided by window blinds and shades that assist with temperature regulation.

The latest improvement in that area are windows and doors that have integral blinds and shades between the panes of glass, said Iver Johnson Sr., owner of American Thermal Window of Chicago and Sahara Window and Doors of Niles (formerly of Mount Prospect).

"Shades and blinds, whether inside the glass or beyond it just inside your home, prevent the sun from beating in and heating up your rooms on hot days," Johnson said. "They perform the same job on those subzero days in the winter, keeping your rooms comfortable year-round."

"But there are definite advantages to having the blinds or shades between your panes of glass," he added. "They stay clean in that protected environment and they are also protected from the wear and tear inflicted by children and pets."

Homeowners shopping for replacement windows and doors (with between-the-glass shades or not) need to do their homework before choosing someone to supply those new windows and doors and then install them.

"You want to choose a company that makes sure your improvement project is completed to expectation, from the point of choosing the most suitable items with the help of knowledgeable reps, to the installation," Johnson said. "We only use our own very experienced installation crews and almost all of our manufacturers offer lifetime warranties."

His companies carry nine window lines, including Marvin, Anderson and Pella.

"We only offer the best. If it isn't up to our standards, we don't carry it," Johnson said.

"Window manufacturers are

Focus on:

American Thermal Window and Sahara Window and Doors

continually upgrading their products. Today's windows, which are generally available in wood, vinyl and aluminum, have much higher energy ratings than those being replaced, of course, so they save on heating and cooling costs."

In addition to selling windows, American Thermal Window and Sahara Window and Doors offer 58 door styles with 36 standard paint and stain combinations and more than 200 custom glass options. Custom colors are also possible.

Fiberglass is a common modern choice for outside doors because it is very durable, Johnson said, but his two companies also offer nationally recognized Simpson Doors that are made of solid oak, birch, cherry, poplar and other woods, produced in America. Doors that must be fire-rated, however, (like those between a garage and a home) must be metal and the showrooms also sell those.

Steel security storm doors are also part of the inventory for protection, as are garden windows for growing plants and fashionable doors with decorative glass options.

Johnson's companies also have a good following with condominium and townhouse associations because they are willing to attend association meetings at no charge. They also offer a wide variety of fire-rated windows and doors for mid- to high-rise residential buildings and commercial properties.

It is worth noting Johnson's crews work year-round "because we are capable of doing all of the windows in an average house in a day without causing undue temperature fluctuations."

All installation crews are employed directly by American Thermal Window and Sahara Window and Doors and they are highly trained and held to exacting standards. They arrive in company trucks and the average installer has a minimum of 15 years of experience, Johnson said.

"At American Thermal and Sahara, we all understand what it is to own a home, so we are easily



COURTESY OF AMERICAN THERMAL AND SAHARA WINDOWS AND DOORS
Top door and window manufacturers now make high-quality, airtight products that stand up to the elements much better than in the past. This patio door has internal blinds nestled between two panes of glass.

able to relate to our customers," he added. "We strive to make sure our customers receive a positive experience from beginning to end, from their initial phone call, to their interaction with the sales rep and the showroom staff, to their experience with the installation crews. We want nothing but positive experiences, especially after the difficult two-plus years we have all endured!"

Johnson is a former Chicago police officer who has been providing windows and doors to Chicago-area homeowners for 39 years. Both stores have retained their individual names, but the two showrooms function as the same company with identical offerings and crews that skillfully install a variety of products in single-family homes, townhouses, condominiums and commercial properties. Johnson's companies put high emphasis on both security and the aesthetics of their products.

Probably because of his law enforcement background, Johnson is particularly concerned about the companies now offering windows and doors that don't allow customers to see products in a showroom, but instead simply send representatives to homes with small samples and photos.

"These companies typically discourage customers from visiting showrooms because they want

to visit the customer's home and use high-pressure sales tactics," Johnson said. "They spend two to four hours in the home, bombarding the prospective customer with 'false discounts' and highly insulting and fake promises. And the customer doesn't have the option of walking away. So, we highly discourage customers from dealing with companies that don't have a showroom and instead choose to corner customers in their homes."

"We offer customers both ways of shopping — in their home or our showrooms," he said.

When you contract with a company it should have a long track record and high standing on rating services like Google and Yelp.

"You can't purchase those ratings. They must be earned. We have been awarded with excellent reviews from Google and have an exceptional rating on Yelp. Those ratings reflect the way our customers feel about us. We also have an A+ rating from the Better Business Bureau," Johnson said.

The American Thermal Window showroom is located at 5304 N. Milwaukee Ave. in Chicago and the new, larger Sahara Window and Doors showroom is located at 6619 W. Jarvis St. in Niles.

For more information, call (847) 259-9099 or (773) 774-3131 or visit saharawindowanddoors.com or americanthermalwindow.com.

Unit owner can be charged for insurance deductible

Q: I fell asleep in another room while filling the bathtub in my condominium unit. The water overflowed and damaged the drywall ceiling and walls in two units below my unit. The board is now telling me I am responsible for the association's insurance deductible portion of the damage. If the association purchased insurance with a deductible, shouldn't the association pay the deductible?



David Bendoff
Condo talk

A: Section 12(c) of the Illinois Condominium Property Act is clear on this issue. The board of directors of the association, in the case of a claim for damage to a unit or the common elements, has three options regarding the deductible portion of the association's property insurance.

First, the board can pay the deductible amount as a common expense. Second, after notice and an opportunity for a hearing, the board can assess the deductible amount against the owners who caused the damage or from whose units the damage or cause of loss originated. Third, the board can require the unit owners of the units affected to pay the deductible amount.

The second option is the one typically selected by a board under circumstances like yours. Deductibles can be many thousands of dollars. Unit owners such as yourself should investigate whether their own insurance covers, or if they can get insurance that covers, their responsibility for this deductible.

Q: The declaration for our condominium provides that the balconies, patios and terraces are limited common elements. It goes on to state that owners, not the association, are responsible for maintenance, repair and replacement of the limited common elements. Is that permitted?

A: Section 18.4(a) of the Illinois Condominium Property Act provides that "the powers and duties of the board of managers shall include, but shall not be limited to, the following: To provide for the operation, care, upkeep, maintenance, replacement and improvement of the common elements." Limited common elements are a portion of the common elements, per Section 2(s) of the Act.

Section 9(e) of the Act states that the "condominium instruments may provide for the assessment, in connection with expenditures for the limited common elements, of only those units to which the limited common elements are assigned."

There may be an issue with governing documents like yours that provide that unit owners are responsible for actually performing maintenance, repair and replacement of the limited common elements (as opposed to permitting the board to charge owners for the cost of such work performed by the association), given the above language in the Condominium Property Act. However, this issue has not been addressed in the appellate court.

Q: Our association is considering amending our declaration to address certain issues. The declaration requires amendments to be approved by a certain percentage of the owners. An issue has come up as to what the board can rely on to identify owners. Can the board rely on a certification signed by each owner?

A: Ownership of units should be confirmed by documents in the public record, meaning a deed. Owners can be required to supply such evidence of ownership. The identity of the owner of record of each unit can also be confirmed by the association by obtaining a tract book search for the units from a title company.

Some associations do their own search, and incorrectly rely on information from a county assessor's website. The assessor's records identify the name of the "taxpayer." The taxpayer may or may not be the actual owner of record. Further, information might not have been updated on such a website.

Similarly, relying on a statement from a purported owner may not necessarily be reliable.

• David M. Bendoff is an attorney with Kovitz Shifrin Nesbit in the Chicago suburbs. Send questions for the column to him at CondoTalk@ksnlaw.com. The firm provides legal service to condominium, townhouse, homeowner associations and housing cooperatives. This column is not a substitute for consultation with legal counsel.

Fitness, fun from the comforts of your yard

BY ERIK J. MARTIN
Content That Works

If high gas prices are keeping you home this summer, or if inflation has forced you to cut entertainment costs, there are still plenty of ways to enjoy activities in your own backyard.

You're only a few steps away from sports and games and energetic leisure activities when you have the right setup. From setting up a cornhole zone to adding a tetherball, installing a basketball hoop to building a play set, creating a bocce ball court to putting up a swimming pool, the options for summer fun are plentiful and sure to be popular among family and friends.

With many people having to cut back on travel, gym memberships, entertainment expenses and other costs as disposable income shrinks, they still need an outlet for things to do, says Trevor Bowers, owner of Punch List Pros in Columbia, South Carolina. He believes people still need the benefits of fitness and sports activities year-round.



Something as simple as a horseshoes set can provide hours of family entertainment.

"Playing together as a family can help increase camaraderie and improve the physical and mental well-being of all who participate in these pastimes," he says.

What's more, the right recreational additions to your home could increase its resale value when it's time to sell.

"Outdoor living spaces, as well as some outdoor sports features, are very popular and can add a lot of value to a property," says Cristina Miguelez, remodeling specialist for Wilmington, Delaware-based Fixr.com.

Dan Gutfreund, a real estate specialist with Signature Sotheby's International in Birmingham, Michigan, says alfresco exercise areas designated for yoga, meditation and stretching are trending right now in his market.

"Even though we only have about three months of summer-like weather here, outdoor workout areas are popular," says Gutfreund.

But you have to take a lot of factors into careful consideration before investing in expensive yard features, especially ones that can occupy a lot of precious real estate. "Ask yourself," Miguelez adds, "are you likely to use it? Is your home located in a family-friendly neighborhood? If not, it could be a waste of money and generate a poor return on your investment."

Take a pool, for example. HomeAdvisor reports that the typical cost to build an in-ground model ranges from \$35,000 to \$65,000 and up, versus \$1,500 to \$15,000 for an aboveground model;



STOCK PHOTOS

Spending more time in your yard this summer? There are a number of sports and leisure additions you can make to your home.

the average cost to install a tennis court, meanwhile, is \$65,000, according to Fixr.com; and a playground with a swing set can set you back around \$3,600 installed, per Fixr.com.

There are more economical choices, of course. A horseshoe set runs as low as \$30; a cornhole/beanbag set will set you back around \$120; portable volleyball net/set can be had for around \$100 to \$200; and a portable basketball hoop runs about \$100, while an in-ground permanent hoop can cost \$700 and up.

"Another smart idea is creating an outdoor putting green, which can be squeezed into just about any space," says Denny Putsch, chief editor of HittingtheGolfBall.com, who adds that a DIY kit can be bought for as little as \$200. "Unlike something like a backyard pool, if you decide you're ready to remove the putting green, you can easily and quickly take it down."

Ultimately, when it comes to home improvement, getting the most value for what you paid and recouping your resale costs aren't necessarily the most important factors.

"Life is short, and your home should be a place for you and your family to unwind and enjoy yourselves," Gutfreund suggests. "If adding one or more of these amenities is something that will bring you happiness and lead to more quality time spent together as a family, then it's likely worth it."