



# Fall Home Improvement

## Growing a community

Mia Overton  
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Building a neighborhood that creates connections while enjoying the natural environment is the vision behind Sanctuary Village in Franklin.

"We are creating a community that has a sense of place," said owner-developer Tim Ryan. He added, "I'm the developer, but I'm not a developer. I'm doing this out of the love that I have for architecture and design and community building."

Ryan and his wife, Iva, bought 23 acres along Iotla and Crisp streets in 2006. They had discovered the property while on a vacation from south Florida, where Ryan worked in the produce business and Iva was a software engineer.

"I loved it," Ryan said. They sold

their business in Florida, bought the property and moved to Franklin.

"People are genuinely inviting and caring," Ryan said. "It's a wonderful place to be and an easy lifestyle."

The timing of their move ended up not being the best. The housing crash in 2008 and the following recession delayed the development of the community.

As Ryan said, they had to get "back to reality." They returned to Florida part-time and restarted the family's produce business, Square One Farms, which supplies produce, mainly asparagus, to stores such as Ingles, Harris Teeter and Publix.

"Everybody needs to eat, thankfully. I tell folks, eat more asparagus

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Press photo/Mia Overton

Sanctuary Village owner-developer Tim Ryan.



Buyers can choose their own home plan for Sanctuary Village, but it must meet community requirements. The lots range from those along the village center (above) to more wooded spacious sites. "Find a homesite that speaks to you," says owner-developer Tim Ryan.



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# The essentials of window replacement projects

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Windows in a home are easily taken for granted. Even though residents look through their windows every day, it's only when issues arise that people tend to give the windows much thought.

Even if windows may not be foremost on the minds of homeowners, they are a notable component of every home. New windows can be a costly addition to a home, so it benefits all homeowners to gain an understanding of window replacement projects before they start shopping around for new windows.

Bill Swift, owner of Franklin Glass Service has been in the business for 25 years and says they provide both complete window replacement along with retrofit window replacement, which is putting a new window into an already built frame.

Swift explained the process as "Basically just taking out the sash which is the operable part of the window and you're replacing that with a sash replacement or a pocket window, which would be a little miniature window or a window that's built to go inside the frame so that way you don't have to actually tear the whole window out and redo exterior and interior trim. We also do glass replacement, which would be just replacing glass, if a current piece has failed or broken in the window."

## Window materials

Windows are more intricate than new homeowners may realize. Homeowners will need to choose between three commonly available window materials when picking new windows for their homes. Vinyl windows typically are the most affordable option, and opinions vary considerably regarding these products. Some tout their resistance to moisture, but others feel they lack the aesthetic appeal of costlier alternatives like fiberglass. Vinyl windows also can't be painted, which some homeowners may find problematic. Fiberglass windows can be painted and are known for their strength and durability. Aluminum



Photo/Metro

If you are replacing or installing new windows consider materials, energy efficiency and your budget.

windows are strong and durable as well, but they may not provide as much thermal protection as some other options. Each window type has its own unique pros and cons, and homeowners are urged to do their homework to determine the best fit for them.

"If you're doing a new window or if you're doing basically a full replacement, I encourage people to go with a cladded window," Swift said.

He said cladded windows came about after manufacturers got tired of people hearing complaints from customers about having to paint their wood windows every few years. "Several window companies put kind of a roll formed aluminum cladding on the outside of the wood – just basically covered the wood on the outside with some metal that was about as thick as say gutter flashing."

He said some companies put vinyl on the outside of the wood and others put extruded aluminum on the outside of the wood, so there

isn't any wood on the outside of the window. "It'll actually just be a structural piece of metal," Swift said.

"What we found over the years is that vinyl is not a good product because you could you're really limited to light colors like white or a sandstone or tan color. If you try and go to a dark color, the tendency is for the vinyl to heat load and the color just fades out."

## Climate considerations

Consider variables unique to your home. Climate is an important consideration when choosing windows, and that of course is unique to each homeowner. How hot or cold the local climate can be will affect how well windows insulate a home, so a window that's best for one particular region may not be ideal for another. Homeowners are urged to investigate which window materials are best suited to their local climates. All windows protect against the elements, but some might provide more adequate insulation, which can help keep utility

bills low and everyone inside a home more comfortable.

Insulated glass is one of the best routes to go when it comes to the weatherization of your windows. "Single pane glass is just one piece of glass. An insulated unit is two pieces of glass that has a seal around their perimeter. Both of those pieces of glass are adhered to that seal, and there is an air gap in between that can be filled with argon gas. If it's bought brand new from a window manufacturer a lot of time they fill them with argon, which helps with ultraviolet protection," said Zack Lewis of The Glass Shoppe.

Swift mentioned a new technology, Low-E glass, that will eventually replace the argon-filled glass. "That stands for low emissivity which is basically a coating on the glass that is sort of like polarized sunglasses except it's tuned into the heat wave length of light so what it does is essentially bounce heat back to its source so in the summertime it's going to reflect the heat of the sun out of your house and in the winter time is going to reflect the heat of your furnace back into your house," he explained.

Swift says since parts of our region are considered a rainforest, more and more customers are requesting the cladded window frames to better fight off the elements and weather extremes.

"If you're having a big rainstorm, a customer doesn't want you to open a 6x6 hole on the side of their house, so you have to wait for good weather to do that. That can make a difference, but that's primarily the only issue. Another issue is if it's really cold, let's say it's in the 20s or below freezing, you can't really caulk things very well either so that can make a difference. We're fortunate that our business is diverse enough that we have interior work that we can do when we have bad weather," Swift explained.

## Replacement vs. New

Homeowners may need to decide between replacement windows or new construction windows. The window experts at Pella note that new construction windows are

the primary option for newly constructed homes or room additions. Replacement windows are typically installed when homeowners need new windows but do not want or need to remove existing exterior cladding or trim. Replacement windows tend to be considerably less expensive than new construction windows, but the latter option merits consideration before making a final decision.

Lewis said homeowners will often see the need to replace windows in the fall and spring. "We start seeing different extremes and temperatures during the day, cool evenings, hot afternoons, and that causes the windows to breathe a little bit more, which would then expose the failed seals," he said. "That's why you see the moisture in the units – they're expanding and contracting when the seals fail and are able to pull in the moisture. That expansion and contraction is accelerated by the extreme temperatures during the day," said Lewis.

## Staying on budget

It can be budget-friendly to replace more than one window at a time. Some, though not all, window installation companies charge a project fee, so it can be more financially savvy to replace more than one window at a time. Replacing windows piecemeal may require homeowners to pay the project fee for each installation, whereas homeowners who replace multiple windows at the same time will only incur that fee once. If homeowners know many windows in their home are in need of replacement, it can be financially advantageous to replace all that need it at once rather than breaking the project up and paying multiple project fees.

Window replacement projects require careful consideration so homeowners identify the best products for their home.

Franklin Glass is located at 401 Wells Grove Rd. Phone: 828-524-8208.

The Glass Shoppe is located at 3145 Old Murphy Rd., Franklin. Phone: 828-305-7222.

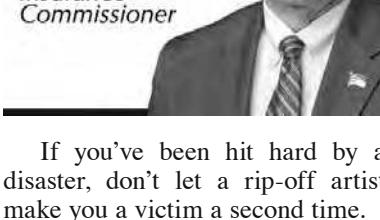
# Scammers will try to rip you off; don't let them

We're more than halfway through the 2025 hurricane season.

During the past year, tropical weather systems have wreaked havoc in North Carolina. Just recently, evacuations were ordered along the Outer Banks as Hurricane Erin churned its way up the Atlantic Coast. Back in July, Tropical Storm Chantal flooded many areas in our Piedmont region.

Many residents and businesses in the North Carolina mountains are still reeling from the devastation caused by Hurricane Helene last September.

There are a couple things we can count on when disaster strikes our state: 1) North Carolinians will come out in droves to help their neighbors, and 2) many scammers will use a disaster as an opportunity to con unsuspecting people in need.



**Mike Causey**  
 Insurance  
 Commissioner

If you've been hit hard by a disaster, don't let a rip-off artist make you a victim a second time.

In the days and weeks following a storm, when homeowners are looking for ways to repair the storm's damage, roofing scammers will come out of the woodwork to take advantage of consumers.

Often, a scammer will take a homeowner's money, including insurance money, but never deliver on the

services they promised.

Here are a few tips I suggest you follow before contracting for roofing services:

Beware of contractor or roofing representatives going door-to-door after a disaster.

Call your insurance agent or insurance company before signing a contract or paying for repairs.

Don't let the contractor work directly with your insurance company unless your agent gives approval.

Work with only licensed and insured contractors.

Get more than one estimate. Don't be pushed into signing a contract right away.

Get everything in writing. The cost and the type of work to be done, time schedule, guarantees, payment schedule and other expec-

tations should be detailed.

Require references and check them out.

Check out roofing companies through the Better Business Bureau or through online clearinghouses. Don't be afraid to Google the business.

Ask to see the salesperson's driver's license. Write down the license number. Also take down his or her license plate number.

Never sign a contract with blanks. Fraudulent contractors may enter unacceptable terms later.

Never pay a contractor in full or sign a completion certificate until the work is finished.

Here's a red flag: An unsolicited salesperson offering to go up on your roof to inspect it for storm damage. Some scammers will climb up on the roof alone and

create damage where none existed before.

This can seem overwhelming, especially when homeowners are trying to figure out how to recover from a disaster. If you're not sure what to do, call your insurance agent. Or you can call the Department of Insurance to speak to a specialist at 855-408-1212 Monday through Friday from 8 a.m. to 5 p.m. You may also visit us online at ncdoi.gov.

To report suspected roofing or contractor fraud, contact the Department's Criminal Investigations Division at 919-807-6840 or toll-free from anywhere in North Carolina at 888-680-7684.

Mike Causey is the N.C. Commissioner of Insurance. His office can be reached at commissioner@ncdoi.gov.



The community fire pit at Sanctuary Village is one of the planned gathering spaces designed to create connections with neighbors. The development, which will be 40% green space, also will include two parks, walking trails, a small café/coffee shop and community meeting room.

and wood siding.

Only trees within the home and driveway footprint may be removed. The village includes two parks, walking trails, a community fire pit and tree-lined streets with wide sidewalks. Ryan said about 40% of the community is green space. As an

added attraction, Sanctuary Village is three blocks from the Little Tennessee River Greenway and five blocks from Franklin's Main Street.

Ryan said they hope to attract a wide variety of residents from young families to retirees. "To have a real

community, you have to have

all walks of life." A family with school-age children are among the early residents.

The houses are designed to encourage "front porch"

living – harkening back to a time when people visited with neighbors on their porches and children played throughout the neighborhood. Ryan

said creating connections and relationships is important for people at all stages of life, but particularly as we age when isolation is often common.

"In general, it doesn't matter if it's a tractor or a person – isolation – if you just put them in the barn, they break down on you," Ryan

said. "And the opposite is if you live in an engaging, connected community. Even with eight homes, we already have community taking place."

In addition to community maintenance, the Homeowners Association will support village activities such as events in the parks. There are also plans for a small coffee shop or café. Ryan said they are looking for ways to inspire neighbors to get together.

"You can walk on the trail, and you meet your neighbors, and you get engaged," Ryan said. "It makes for a more enjoyable, connected life with your neighbors and allows you to remain independent much longer in life. And, hopefully, avoid the end-of-life scenario that happens to people where you end up in assisted living."

Before the end of the year they plan to break ground on a welcome center that will include the sales office, mail area, community meeting room, library, and other amenities.

"We're very committed to the plan and the vision and very uncompromising to our approach," Ryan said. "We want to build something that is very special for those who choose to live here, and for the town of Franklin, that will be here forever."