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The residence of Dale and Kathleen Sihrer in Conway, SC. The Sihrers did their building-science research to find products that are energy efficient. Kathleen explained, "We asked for additional insulation value in the main part of the house. We did vinyl siding, but it's insulated with polystyrene and it's just phenomenal how little energy we use because of that." The board & batten siding creates vertical lines, which also makes it easier to wash. The high R-value and high-impact value of the siding also appealed to them.

Jason Repak (left) visits with homeowner's Dale and Kathleen Sihrer. Kathleen said, "Jason was willing to go out of his comfort zone to put in the things we asked for, and I thought that was pretty cool. The house is beautiful, more than I dreamed. The people that he hired to do the work were amazing. He was picky about who he allowed to work on the house."

as a button." The back part was supposed to be used for storage but Teresa thinks now it's too pretty for that. Perhaps the best testament is that the Skippers recommended Hudson Builders to Ken's cousin, who is now building a home with Hudson Builders in Pawley's Island. ■



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Now Is An Ideal Time To Buy Or Build A Home

by Sara Sobota

The COVID-19 pandemic has affected virtually every aspect of our lives, including the housing market. However, as Senior Loan Officer Trippett Boineau of Citizens One Home Loans points out, not all of those impacts are negative, particularly in this area.



Trippett Boineau

and more open spaces. As normalcy returns, we'll see a greater influx of buyers to our area, which will help the building industry and the resale home industry."

Boineau said the pandemic had affected lending, as guidelines have tightened, and greater scrutiny is given to the effects the virus has had on each particular sector of the economy. However, the long-term effects should be minor.

"We are probably looking at a V-shaped recovery in housing," said Boineau, "because as COVID evolved, building and real estate were considered essential services in most states, including South Carolina. We saw a

dip in early April of contracts and activity, but that dip did not last long, and since then, we've seen a very robust buying and building market. Folks are not sitting on their hands and are looking at houses both as a safe investment and a place where a lot more time, business and personal, will be spent in the future."

The influx of buyers will reflect a post-COVID reality that includes less airplane travel and more road trips.

"We are a perfect drive-in community for the majority of the East Coast population, and I think people will elect to drive longer distances rather than to fly," said Boineau. "I also think you're going to see RV sales pick up and boat sales pick up -- those are some ancillary things that will happen given the new normal. Another winner in this market is going to be lower-cost, non-metro areas,

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which positions us well going forward."

Boineau recommends that builders consider home buyers' revised needs, which were evident while being quarantined in their homes.

"When you're talking to people who want to build, you're probably going to be discussing larger homes," said Boineau. "Many families have one or both partners working from home, so they'll want their own

(Continued on page 30)



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office. They're going to want more recreational areas, theatres, outdoor living spaces, more room for kids who are being taught at home, or just for spending more time there. Other factors are backyards with more space and more outdoor amenities. All of these features will become very popular."

For homeowners, whether considering a

larger or a smaller home, Boineau said the time is right to move.

"Rates are historically low. 30-year fixed rates are now in the low 3 percent range, and 15-year rates in the high 2 percent range. If you think about an after-tax rate for that money, it's incredibly low and affordable."

Other market indicators suggest now is

an ideal time to buy or build a home.

"Builders are expressing more confidence, which is a sign they are seeing more traffic, and they're anxious to build homes," said Boineau. "I can't imagine a better set of circumstances than where we are in today's market. It's a perfect storm in a good way."

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Stay informed and up to date on the latest information about COVID-19 and additional tips of containment by following reliable sources of information: Federal Trade

Commission, Centers for Disease Control, U.S. State Department Travel Advisories, Department of Labor and World Health Organization.

As a business owner or manager, we have additional materials on handling crisis for you. If you are interested and want more information, please reach out to us.

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JULY / AUGUST ISSUE 2020

- OUTDOOR LIVING SPACE ~
Landscaping / Irrigation / Pools & Spas / Hardscapes / Outdoor Kitchens / Lighting
 - EXTERIOR PRODUCTS ~
Roofing / Siding / Specialty Products
- Space Reservation: July 24 Material Close: July 31

SEPTEMBER / OCTOBER ISSUE 2020

- Distributed to show attendees @ the 2020 HGHA September Home Improvement & Outdoor Living Show from BIS booth in the lobby close to the front entrance to the show in the Myrtle Beach Convention Center, September 18th – 20th.
- BATHROOM & KITCHEN DESIGN
 - MILLWORK ~
Doors / Windows / Specialty Products
- Space Reservation: August 21 Material Close: August 28

NOVEMBER / DECEMBER ISSUE 2020

- HOME AUTOMATION / SECURITY / ELEVATORS / ACCESSIBILITY EQUIPMENT
 - WINDOW COVERINGS & TREATMENT ~
Exterior & Interior
- Space Reservation: October 16 Material Close: October 23

JANUARY / FEBRUARY ISSUE 2021

- Distributed to show attendees @ the 2021 HGHA February Home Show from BIS booth in the lobby close to the front entrance to the show in the Myrtle Beach Convention Center.
- LOCAL BUILDING SUPPLY
 - ENCLOSURES / SUNROOMS
SCREEN ROOMS / AWNINGS
 - SITE WORK / BRICK / CONCRETE / PAVING
- Space Reservation: January 15 Material Close: January 22

MARCH / APRIL ISSUE 2021

- FLOOR COVERING
 - ENERGY EFFICIENCY ~
HVAC / Propane / Solar / Water Heaters
- Space Reservation: March 12 Material Close: March 19

MAY / JUNE ISSUE 2021

- PROPERTY MAINTENANCE
- Space Reservation: May 14 Material Close: May 21

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