



# How To Compare Window Quotes Fairly

And Avoid The Mistakes Homeowners  
Only Discover After It's Too Late.



**Graeme Unger**  
Owner & President - Unger Window & Door

# Before you Compare Prices, Understand What Matters

This guide isn't about selling you anything or rushing you to a number.

It's about helping you understand the decision first. What actually matters, what doesn't, and why different outcomes happen.

Pricing only makes sense after you understand what you're comparing.

## Maybe you're thinking:

- ▶ What actually affects comfort?

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- ▶ Why do these quotes look similar but feel impossible to compare?

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- ▶ Why might some rave about their new windows while others regret the decision?



## What This Guide Is

- ✓ An unbiased explanation of how window replacement decisions actually work

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- ✓ A framework for comparing advice and quotes fairly

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- ✓ A way to make this decision confidently, at your own pace

## What It's Not

- ✗ A sales brochure

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- ✗ A product catalog

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- ✗ A disguised pressure tactic

**You should be able to use this guide with any window company.**

## Who This Guide Is For



You're early in the process and don't know where to start



You've received conflicting advice and don't know who to trust



You have multiple estimates but don't know how to compare them



You want to avoid making a costly mistake

**After reading this, you'll feel more confident, less rushed, and better equipped to evaluate advice and make informed decisions.**

# What Actually Affects Comfort

Comfort isn't created by a single component. It's the result of how the glass, the window frame, and the installation work together. When one improves and the others don't, results can be uneven or disappointing.

Let's break down what actually matters.

1

## The Glass (What Do The Numbers Actually Mean)

When you look at a window quote, you may see numbers and ratings that aren't always explained clearly.



### U-Value

(Heat loss in winter, the **lower** this number the better)



### SHGC or Solar Heat Gain Coefficient

(Heat gain in summer, the **lower** this number the better)



### VT or Visual Transmittance

(How much natural light comes through)



Higher number = brighter room



Lower number = less light

Typically as performance increases, VT lowers

Glass improves performance but it doesn't guarantee comfort on its own.

If a quote doesn't clearly list them or can't explain how they apply to your home, it's difficult to know what you're actually buying.

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## The Frame

The frame does much more than hold the glass.

### It affects:


- ▶ Air Leakage
- ▶ Day-to-day operation
- ▶ Security
- ▶ Condensation behaviour
- ▶ Long-term durability



### Condensation Behaviour

Many homeowners assume condensation means their windows are failing. Sometimes that's true. Often, it's simply a sign that moisture is building up somewhere else in the home.

**The type of frame you choose can affect where condensation appears, how severe it becomes, and whether it leads to bigger problems over time.**

A detailed cross-section of a modern window frame, showing the internal structure, including the glass panes held in place by spacers, and the multi-chambered frame profile. The frame is white, and the glass is clear. The background shows a blurred view of green foliage outside the window.

The Windows aren't always the problem.  
Sometimes they're the warning sign.

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## The Installation

This is the part homeowners see the least  
**It's also the part that matters most.**

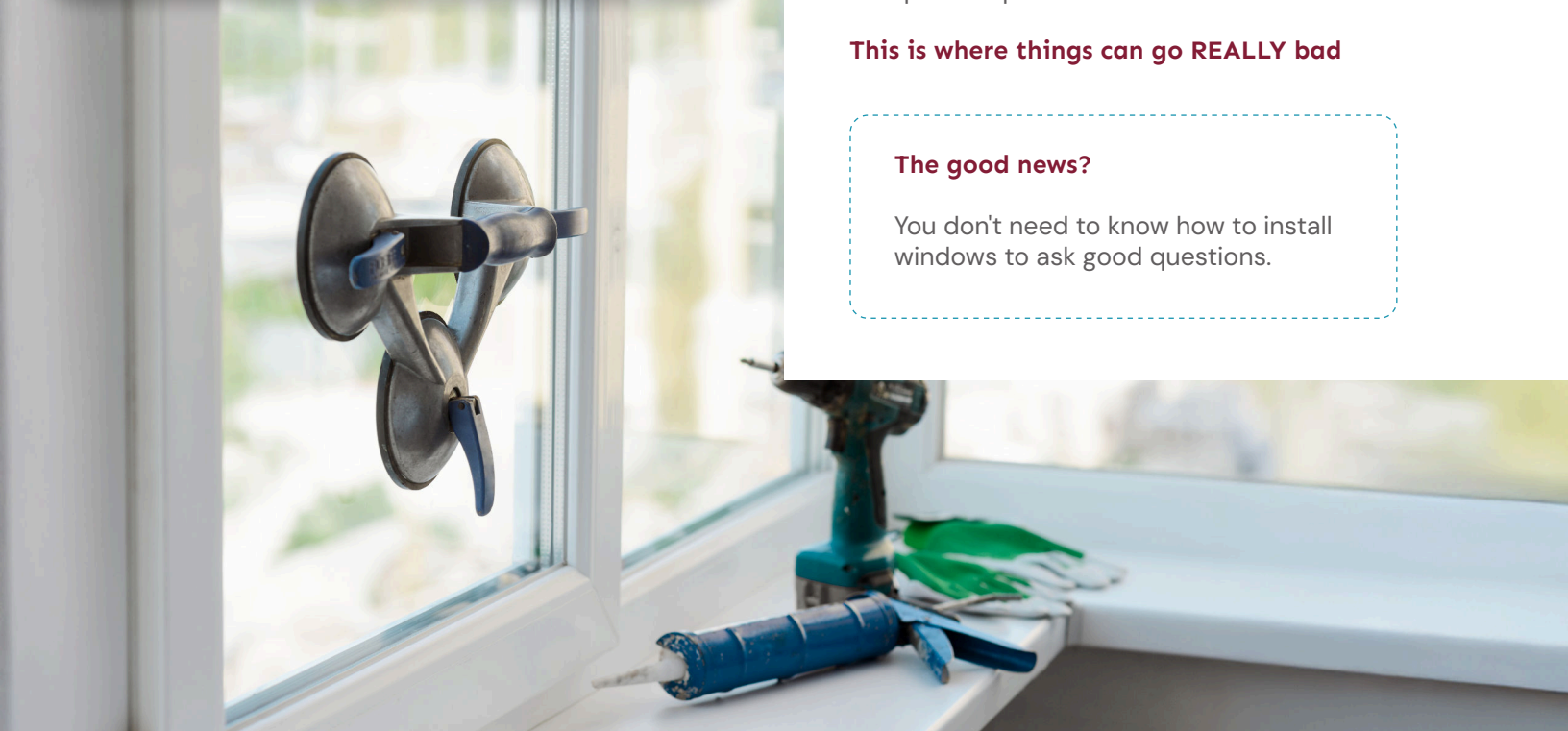
## Installation affects EVERYTHING

Nothing about the window performance matters if the window isn't installed properly. But not only that, an improper installation leads to way more long-term risk & expensive problems down the road.

## This is where things can go REALLY bad

### The good news?

You don't need to know how to install windows to ask good questions.



### The installation controls:

- ▶ Water management
- ▶ Air sealing
- ▶ Structural support
- ▶ Long-term durability

Windows will vary in performance, but they are an engineered product.  
**There is much less risk on the window compared to the installation.**

### Installation failures are often the most costly because:

- ❗ They're hidden
- ❗ They develop slowly
- ❗ Damage is usually discovered too late



When installation is **done correctly**, you'll probably never think about it again.



When it **isn't**, the consequences can be **EXTREMELY expensive**.

Most window failures aren't caused by the window itself.  
They're caused by what happens around it.

# Top 4 Questions to Ask About Installation



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## If Water Gets Behind The Siding, Where Does It Go?

Most homeowners assume the answer is: "It doesn't."

Hidden moisture around a window can lead to:

- ▶ Rot
- ▶ Structural Damage
- ▶ Mold
- ▶ Costly repairs years later

A good installation doesn't assume water will never get in. It assumes it might, and has a plan for getting it safely back out.

A knowledgeable contractor should be able to explain exactly how that works.



### Red flag answers:

- ▶ "The window keeps the water out"
- ▶ "We seal everything tight"
- ▶ "That won't happen"



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## If Water Ever Makes It Past The Window, How Am I Protected Against Long-Term Rot?

Serious moisture damage often develops quietly

Many homeowners don't realize there's a problem until:

- ▶ Paint starts peeling
- ▶ Drywall stains appear
- ▶ Trim feels soft
- ▶ Repairs become expensive

By that point, the damage underneath may be far worse than it looks.

A knowledgeable contractor should be able to explain how the surrounding structure is protected from moisture over the long term.



### Red flag answers:

- ▶ "Caulking"
- ▶ "We've never had an issue"
- ▶ "If it leaks, it's a window defect"



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### What Is Done To Prevent Drafts?

Many homeowners blame the window when a room feels cold, but the problem is often the installation around it.

#### Poor installation can lead to:

- ▶ Cold spots near the window
- ▶ Reduced comfort
- ▶ Higher energy bills
- ▶ Drafts around the window

A knowledgeable contractor should be able to explain how the space around the window is insulated and sealed to prevent air leakage.



#### Red flag answers:

- ▶ "The window is tight in the opening"
- ▶ "The air gap insulates"



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### If Something Goes Wrong Years Later, What Are You Responsible For?

Not every issue around a window is caused by the window itself.

#### When problems arise, homeowners are sometimes told:

- ▶ "That's condensation."
- ▶ "That's a manufacturer issue."
- ▶ "That's outside our scope."
- ▶ "That's unrelated."

Sometimes that's true. Sometimes it isn't.

A knowledgeable contractor should be able to explain how problems are investigated before responsibility is assigned.



#### Red flag answers:

- ▶ Defensiveness
- ▶ Vague responsibility
- ▶ Avoiding the concern

You don't need to be an expert. You just need to know what questions to ask. Experienced contractors won't be bothered by thoughtful questions, they'll be glad you asked.

Good contractors want informed customers.

# When New Windows Won't Fix the Problem

Not every window problem requires new windows.

In fact, replacing windows when it isn't necessary is one of the most expensive mistakes homeowners make.

Many of the issues people associate with failing windows, including condensation, drafts, and comfort problems, can have entirely different causes.

Before investing in replacement windows, it's worth understanding whether the window is actually the problem.

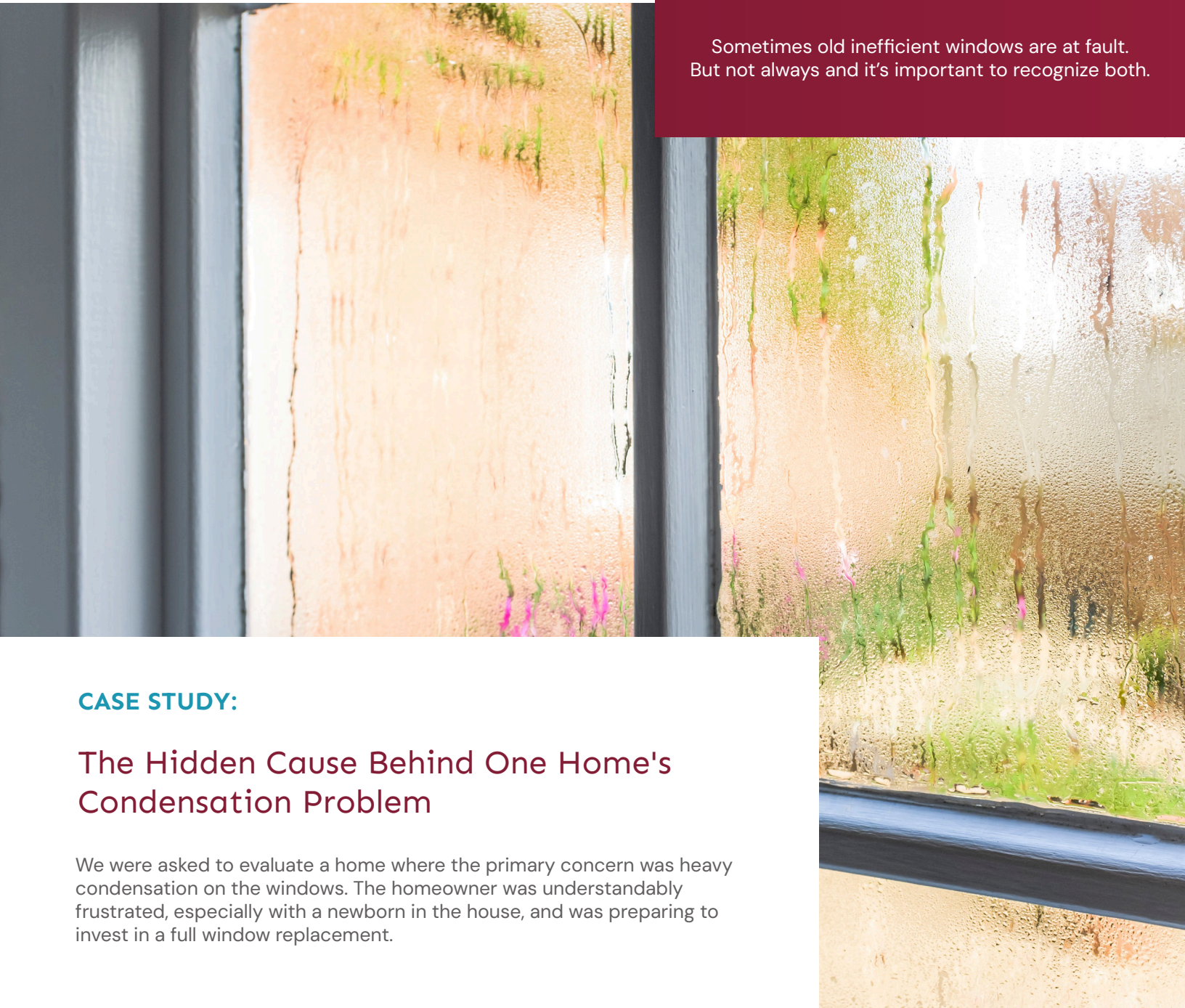
The real question isn't:

*"Why is there condensation on my windows?"*

It's:

*"Where is the moisture coming from, and why is it accumulating?"*

Sometimes old inefficient windows are at fault. But not always and it's important to recognize both.



## CASE STUDY:

### The Hidden Cause Behind One Home's Condensation Problem

We were asked to evaluate a home where the primary concern was heavy condensation on the windows. The homeowner was understandably frustrated, especially with a newborn in the house, and was preparing to invest in a full window replacement.

But when we looked closer, a few things didn't add up:

- ▶ The windows were wood (less common for moisture build-up on the frame)
- ▶ Condensation was appearing on both old and newer windows
- ▶ Moisture levels inside the home were unusually high

Instead of recommending new windows, we investigated further.

What we found was an improperly sealed crawlspace that was allowing moisture to rise from the soil below and migrate into the living space.

The windows weren't the problem.  
They were the warning sign.

Replacing the windows would have cost thousands of dollars without solving the real issue.

Instead of selling new windows, we recommended addressing the moisture problem first.

Once the source of the humidity was identified and corrected, the condensation issue improved without replacing the windows.

#### THE TAKEAWAY:

**Condensation is a symptom. Not a verdict.**

Sometimes the right answer is new windows.

Other times, the real issue is humidity, ventilation, or another source of excess moisture.

The most valuable window advice  
may have nothing to do with  
replacing windows.



# How to Compare Window Quotes

## Without Getting Fooled

Same number of windows

Same general product

?

Different Prices

The problem is that quotes often **look comparable** without actually being comparable at all.

### Window quotes usually focus on:

- ▶ Window brand
- ▶ Glass package
- ▶ Total Price

### What they often don't explain is:

- ▶ How the window will be installed
- ▶ How air and water are managed
- ▶ What assumptions are being made about the home
- ▶ What's included ... and what isn't



Those differences often don't show up on paper.

It's not because you're missing something, **it's because the quote isn't telling you.**

### Lower prices often come from:

Reduced installation steps

Fewer materials

Assumptions about existing conditions

Warranty / Guarantee (or the lack of)

That doesn't make the quote "bad."

But it does make it **different**.

The mistake is assuming a lower price represents the same scope of work.

# A Better Way to Compare Quotes

This is without a doubt the best thing you can do for yourself:

## Instead of Asking:

“Why is this one cheaper?”

## Ask:

“What’s being done differently?”

That simple question often reveals the biggest differences between quotes. It shifts the conversation away from price and toward what you're actually getting for your money.

## The objective here is to understand:

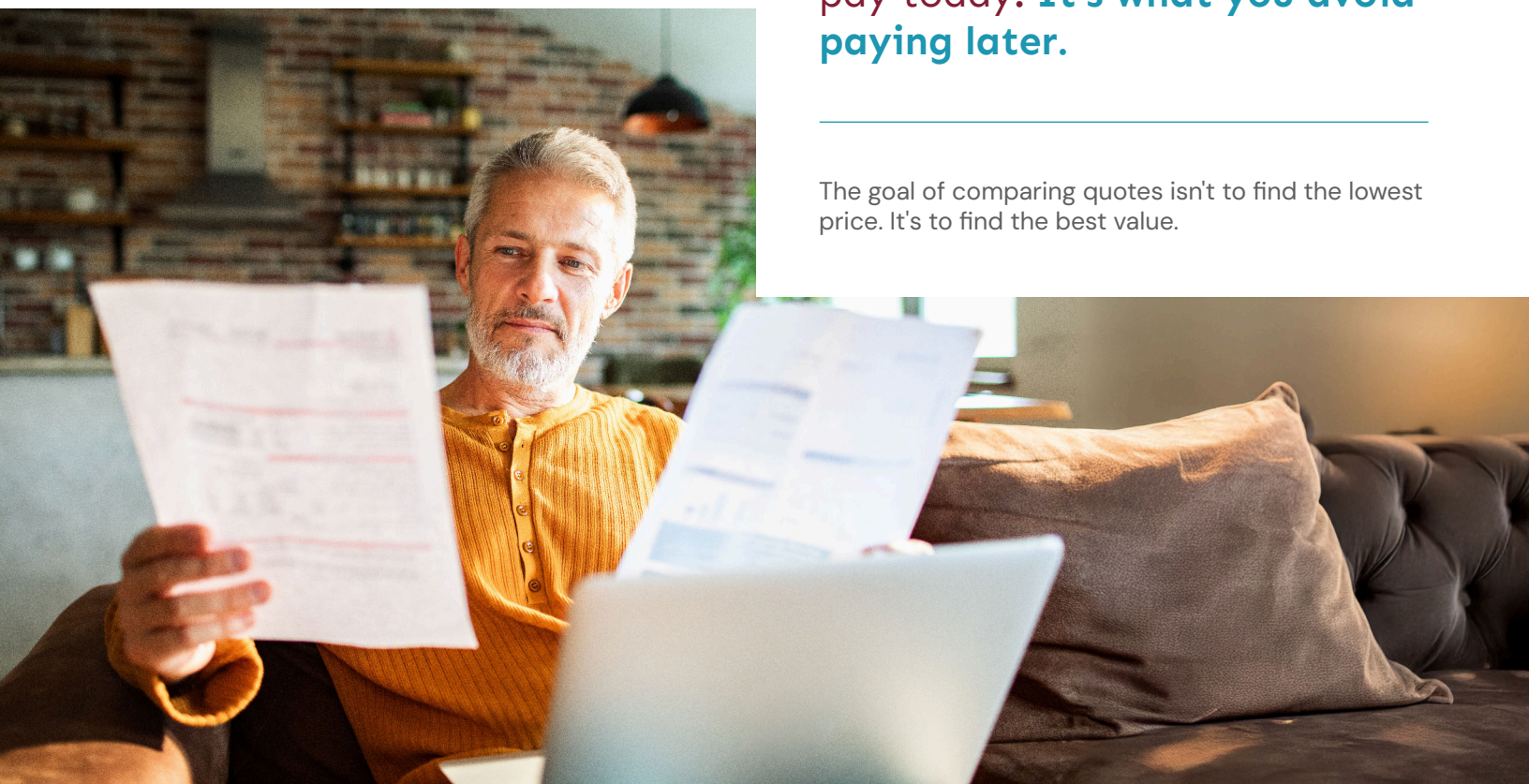
- ▶ What you're paying for
- ▶ What risks are being managed
- ▶ What's included and what isn't
- ▶ What happens if something doesn't go as planned

## Price matters, but value matters more.

The lowest-priced quote can still be a great choice if it aligns with your expectations and risk tolerance.

The true cost of a window replacement isn't just what you pay today. **It's what you avoid paying later.**

The goal of comparing quotes isn't to find the lowest price. It's to find the best value.



# What Comes Next?

Now that we've covered:



How windows actually perform



Why installation matters



How condensation can be misdiagnosed



And why quotes differ

The next step **isn't** more quotes.

**It's clarity.**



## Need Help Making Sense Of Your Quotes?

Not sure what to make of your quotes?  
**Let's walk through them together.**

I can help you:

- ▶ Understand whether your issue is actually window-related
- ▶ Identify scope differences and hidden assumptions
- ▶ Avoid spending money on solutions that won't solve the real problem
- ▶ Guide you through education

No pressure.  
No obligation.

**No estimate from us  
unless you ask for**

I genuinely enjoy helping homeowners understand how windows perform in real homes.  
Because confidence comes from understanding, not pressure.

[Help Me Compare My Quotes](#)