

# Consumer's Guide to Plantation Shutters

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## Read This Guide and You'll Discover:

- **How to Avoid 3 Plantation Shutter Rip-Offs**
- **6 Costly Misconceptions about Plantation Shutters**
- **4 Mistakes to Avoid when Choosing a Shutter Company**
- **Understanding the Terminology**
- **The Importance of Value and Price**
- **Imported vs. Made in the USA**
- **Wood vs. Poly**
- **Delivery Times**
- **Warranties**

Dear Homeowner-

Choosing a shutter company is not easy. Why? Because, you're bombarded with misleading advertising, confusing claims, and misinformation. From pricing all over the map and unqualified installers to inferior materials and techniques, how do you ever find a qualified, competent, professional shutter company? You start by reading this consumer guide. In this fact-filled booklet, you'll discover what to look for and what to avoid in both a shutter and a shutter company.

The goal of this guide is to educate you in all things shutters, so that in the end you'll be able to make an informed, intelligent decision. If you have any additional questions, you're invited to call us at (214) 905-0011 or visit us online at [www.universalwindow.net](http://www.universalwindow.net). We've dedicated our business to educating consumers. We will be happy to help in every way.

Cordially,

Mike Coronato  
Universal Window Coverings  
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## Understanding Shutter Terminology

Before we get started, let's familiarize ourselves with the names of the various components that make up a typical shutter panel. There are stiles, rails, louvers, tilt rods and divider rails. The vertical **stiles** and the horizontal **rails** make up the framework of the shutter. Any additional rails other than



the top and bottom ones are called **divider rails** and are principally used to separate the **louvers** into upper and lower sections. The louvers are the slats that pivot in the framework. They are the heart and soul of the plantation shutter and are operated by a strip of wood that connects to all of them down the center of the panel. This is called the **tilt rod**.

### Stiles and Rails

Whenever someone in the shutter business refers to a „**frame**“, they're not speaking of the shutter panel itself but of the decorative wood molding that the shutter is mounted to. This will vary in style and shape depending on its purpose. On occasion a shutter is mounted directly inside the window opening without a frame; that is called an „inside mount“ installation. All things being equal, a framed installation is almost always superior to an inside mount. We will be going

into much deeper detail later but wanted the reader to be acquainted with these terms for clarity.

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## How to Avoid 3 Plantation Shutter Rip-Offs

1. **Companies that don't deliver**- this is the nightmare scenario and I've seen it happen a lot in this business. Inevitably, the culprit is doing a lot of volume at a low price. Too low of a price. The lack of profit eventually takes its toll and before you know it he can't pay his suppliers. They start to cut him off and he can't finish jobs, so delivery times start getting pushed back. All of sudden 6-8 weeks has become 10-12 weeks. It becomes a death spiral after that and soon he's out of business often taking many customers with him.

8-10 weeks is pretty typical for imported shutters but it's getting excessive for locally built ones. Although it could be that the company just has a healthy backlog, it's also a possible indicator of financial troubles. It's definitely worth it to do your due diligence with consumer groups like BBB to see if there are any complaints. If you're not sure, then make sure they take credit cards so that you're protected.

- 2. Substandard Components-** Be sure to ask the salesperson to explain what the shutters are made from and ask them if the sample they are showing you is representative of what you would be getting, especially in terms of the finish. Expressions like “engineered wood” and “composite” are red flags and can mean anything, so make sure they explain that in detail. Ask if any components are made of MDF (medium density fiberboard). Avoid shutters made of this unless they’re being sold for a very low price.
- 3. Generic Installation** – Back in the day, shutters did not come with frames- they were ordered a little big and cut to fit the window and if the window was out of square, then so too would be the finished shutters. Today, most shutter companies supply some kind of frame to go around the shutters. A good custom shutter company will make the frame fit the opening. That way the outside of the frame can be trimmed but the inside, where the shutters are hinged, remains square. Done correctly, this will look as though the shutters were always a part of the window and not retrofitted. Some companies, however, have neither the desire nor inclination to go to that much trouble. Instead, they follow a one size fits all, cookie cutter

mentality, just mounting the frame right on the face of the existing trim creating an unsightly „boxy“ look.

The same thing applies for window latches and cranks. Cutouts can be made on the inside of the frame to accommodate them so that the shutter can be kept to a reasonably low profile. Be sure to ask how your shutters will be mounted in your windows, especially those that have cranks and latches. The only time a shutter truly *needs* to be mounted on the surface of the wall is if you have windows that tilt in and there's not enough clearance between the tilting window and where the frame would be.

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## 6 Costly Misconceptions about Plantation Shutters

Let's dispel some of the misinformation out there that you'll hear from any number of shutter salespeople.

1. **You are required to have divider rails on shutters over 6 feet tall-** A divider rail's main purpose would be to add privacy and flexibility of use, but it also adds a traditional air to your shutters. It allows you to keep the lower section of louvers closed and the upper section open, or vice-versa. For instance- you enjoy eating your meals in the dining room but don't like it when people walking past your

home look in on you while you're having dinner. In this instance a divider rail would be built into the shutters at a particular height so that you can shut out the foot traffic but still leave the upper section open for light. Many shutter companies require them for structural support- if their panels are flimsy



**Shutters with Divider Rails**

it's relatively easy to take a tall panel and pull apart the stiles and drop all of the louvers out. Others would require them to prevent their panels from sagging. As a result, the manufacturer would require any panel over a certain height to have divider rails. There are exceptions to that rule- O'Hair Shutters out of Lubbock, TX can build a panel over **130" tall** without a divider rail. **And still warranty it!** That is phenomenal.

- 2. Windows over 36" wide must have 2 or more panels -**  
Up until recently 36" was the maximum width any shutter manufacturer would build a shutter panel and still warranty it. It's still the case for almost all of them. O'Hair broke that landmark as well, making panels up to **50" wide**. Now it's

possible to cover large picture windows with single panels without ever having to worry about them warping or sagging.

- 3. Wood shutters in the bathroom will warp** – No, they won't. Properly finished shutters will not warp in a typical bathroom setting. As long as they're not in physical contact with water itself, they will be fine. The only time it will be a problem is if a shutter is mounted directly on something like the deck of a tub where water could be splashed on it or it could wick up into the bottom of the panel or frame. That *will* damage the finish, causing the wood to swell and the paint or stain to peel off.

Wood shutters have been installed in bathrooms for eons without ill effect and so pose no reason for concern.

- 4. Poly Shutters are cheaper than wood** – Not necessarily. A good domestically produced poly shutter can sometimes cost *more* than a wood one. With the high cost of oil, the price of resins has drastically increased, so there are no bargains to be had in that area. That being said, as far as imported shutters go, poly shutters are generally less expensive than a comparable wood one. There are some cheap vinyl shutters, however, but you will definitely get what you pay for there.



- 5. Poly shutters will sag, turn yellow, etc.** – PVC (also known as Poly) shutters have been around for a couple of decades and if there were any bugs, they've certainly been worked out by now. The resins they're made out of are extremely stable and some brands actually have aluminum tubing in the middle of the shutter's components, adding to its rigidity and strength.
- 6. 4-1/2" Louvers are the largest you can get** - Actually, O'Hair has a 5-1/4" louver and I've heard that louvers as big as 7-1/2" can be had in California! Great big louvers like that make a grand presentation in large picture windows, especially looking out upon some beautiful landscape.
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## **4 Mistakes to Avoid when Choosing a Shutter Company**

The following is more of a list of things that would be mistakes *not* to do:

- 1. Make sure the installers are employees and not subcontractors-** in order to get the best quality control, the installers must be employees of the shutter company. Subs are paid piecemeal and are more motivated to get

done quickly than to do it correctly. They are also less likely to caulk around each shutter which accounts for at least 25% of the time of an installation. Sometimes a certain window requires a little more TLC than normal when installing shutters in it- it's important that the installer not be in a hurry at that point.

2. **Confirm that they have liability insurance** – This is pretty self-explanatory. Any time you have a contractor in your home – especially with large, heavy objects and power tools- you're going to want to make sure that they're properly insured in the event something gets damaged.
3. **Some sort of historical record with a consumer group like BBB or Angie's List** - it's always smart to go online and see what, if any, feedback the company has. It's usually beneficial if they're associated with one of the consumer referral groups.
4. **Do they take credit cards?**– sometimes, even if you have the money in the bank, it makes sense to put the purchase on the credit card, if for no other reason than to protect yourself and give you a little peace of mind. It's also at least a small indicator that the company you're about to do business with is somewhat financially stable.

## Value vs. Price

The most common and often the very first question I'm asked is "what's your square foot price for shutters?" in order to answer that we need to explore the different types of shutters that are available and what goes into building them.

If you were to do a simple search on plantation shutters you would find them to be priced anywhere between \$12 and \$30 per square foot. That's a huge difference in price. A disparity of that size causes a lot of confusion for the consumer. Nobody wants to spend \$30 for a \$12 shutter. On the other hand, assuming there's actually a shutter that's *worth* \$12 or \$30, what would be the differences between them?

**American vs. Chinese** – to gage the value of a particular brand of shutter fairly, it's important to divide the universe of shutters into two categories: those made in China and those made here. Due to economic advantages and low wages in China a good imported shutter will cost about 25-30% less than its counterpart here in the US. As a result, you can expect to pay somewhere between \$18 and \$20 per square foot for a good, painted imported shutter installed in the Dallas area (stained would add another couple of dollars). A similarly priced American shutter, however, would most likely be an inferior product. Since there are fixed number of worker-hours

that go into making and finishing a quality shutter panel (regardless of *where* it's made) and since the foreign companies pay their workers a fraction of what a reputable American company would pay, you would have to ask yourself "how can they sell for that price?" the answer to that question is "they can't" or at least they can't without cutting corners. I've seen companies take every possible shortcut in order to make a profit (or at least not lose money) at \$17-\$18/sf. They'd use latex wall paint- the cheapest stuff they could get at the paint store, or make critical shutter components such as the louvers out of MDF. It also depends on who's installing them. It could be the prettiest shutter in the world, but if it's installed by an incompetent installer, it'll be an eyesore. I remember once going on an appointment where the homeowner wanted to add more shutters to what she already had, and she took me to a room where the other shutters were so that I could try to match them. She was so proud of those shutters and was kind of excited to be able to show them off to me, commenting on how „beautiful“ they were. Meanwhile, there's **almost a 3/8" inch gap all around the panels** and the shutters were mounted **upside down!** Since there was no way I would be installing our shutters that way, I attempted to be as diplomatic as possible and said something like "yes ma'am, we can certainly match the *style*, umm, but we'll be installing your new shutters right side up. Oh- and do you mind if the

sunlight doesn't come in around the shutters as much?" I guess there's a lot to be said for the old saying "ignorance is bliss"!

It's discouraging. So many people have waited and saved for years- maybe for their „dream home“- to finally splurge for shutters, only to be disappointed. What went wrong? After all, the sample seemed ok, the salesperson was nice, and the price was *definitely* ok! But now the panels sag, there are light gaps around the frame and some of the shutters don't close correctly. What's worse is now the company that sold them to you won't return your phone calls.

You won't always know a good shutter by just looking at small samples but at least you can sort out the worst of them by checking out the finish and the heft of the panel. I would recommend you also **take a trip to the showroom or production facility** and make sure they've got a brick and mortar locale. That way you can see the product in a larger setting and see where it's produced. If they're imported, you can at least see some full size displays. A good rule of thumb is that a factory built shutter is going to have more consistent quality control than one built in a garage. The warranty is usually better too.

I call that a “two-tiered warranty”. Not only does the company that sold you the shutters stand behind them but so does the manufacturer.

**True story:** a large, Dallas based customizer of O’Hair Shutters went out of business leaving a lot of customers who had already paid deposits stranded. It’s important to note that this company was **not** affiliated in any way with O’Hair other than they sold their products. O’Hair asked me to complete the jobs and supplied the necessary shutters and framing free of cost to my company so that none of those people would lose their money. I can state categorically, that no other shutter manufacturer would have done that- and I’ve done business with a lot of them. It’s rare to see that kind of customer service and integrity in the marketplace. They are a fantastic company to do business with.

Pricing for a high quality, painted shutter made in the USA will start around \$25/sf (installed in the Dallas area) and go up from there. Add another 15-20% for stain.

High quality is defined by type of wood, how the shutter panel is assembled, the finishing process and just as importantly, how it’s installed. Let’s explore each of these separately:

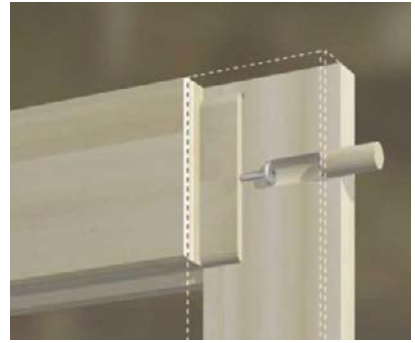
**Type or species of wood-** since it is beyond the scope of this guide to talk about ultra-premium shutters built out of exotic hardwoods, we will limit ourselves to the classic woods used in the industry today. The best shutters nowadays are built out of basswood, cottonwood, or poplar. All three are of the same family. They're all hardwoods that have a tight grain and take stain beautifully. Years ago most shutters were made of pine but there were a lot of problems with sap bleeding through the finish and also warpage.

**Shutter Assembly-** As stated earlier, shutters are made out of stiles, rails, louvers, tilt rods, and divider rails. Different manufacturers make these components in different ways which affects the overall appearance and durability of the finished product.

### Stiles and Rails

The stiles determine the thickness of the shutter and will typically run about 1-1/8" to 1-1/16" although some economy shutters are as thin as 3/4". The rails are often thinner, but not always. Heavy duty shutters will have 1-1/8" stiles and rails of the same thickness. The width, or face, of the stiles should be between 2" and 2-1/4" for maximum strength.

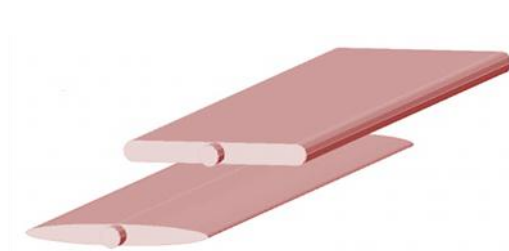
Joinery techniques are what set apart the very best shutters from the “good” shutters. A high end shutter will employ a **mortise and tenon** joint instead of dowels to connect the stiles to the rails. It’s super strong and allows the building of very large shutter panels or groups of panels without fear of racking (sagging).



**Mortise and Tenon Joint**

## Louvers

The louvers typically come in two profiles- flat or elliptical. There is no advantage of one over the other. It’s just a matter of taste. They also come in nominal widths of **1-3/4” 2-1/2”, 3-**



**Flat vs. Elliptical Louvers**

**1/2”, 4-1/2”** and even **5-1/2”**. Generally

speaking, the bigger the louver the more light it will let in when it’s open, and since there are less louvers, there will be

less light leakage when they’re closed. Most louvers pivot in the shutter on nylon pins which are inserted into holes drilled into the ends of the louvers; some manufacturers such as



O'Hair, mill the pin out of the wood of the louver itself making it many times stronger and resistant to breakage.

### Tilt Rods

Historically, tilt rods have always been attached with interlocking staples – one in the louver and one in the tilt rod; O'Hair, instead, uses a continuous metal linkage that is glued into the tilt rod which totally eliminates the problem of staples coming out of the tilt rods down the road.



**Tilt Rod with Staples**



**Tilt Rod with Linkage**

### Hidden or Side Tilt Rods

An increasingly popular trend is to **not have a center tilt rod at all**. This is accomplished by either a linkage in the back or special side tilt rods mounted to either end of the louvers. Some manufacturers have even managed to hide a gear

mechanism in the side stile. Regardless of the method, it creates a wide open, contemporary look and is especially effective with wide louvers.



**Shutters without Center Tilt Rod on By-Pass Track**

### Divider Rails vs. Split Tilt Rods

Divider rails, as we discussed earlier, were designed primarily to separate the louvers into two sections. If you like the idea of the divider rail but just don't like the piece of wood in the middle of your shutter, well, there's another option that's available. It's called a **split tilt rod**- it's pretty self-explanatory. The tilt rod is cut at a specific point on the shutter separating it

into 2 sections, allowing them to be operated independently of each other while still maintaining maximum openness.

Again, the main reason for a divider rail is aesthetics- if a shutter company is telling you that you must have divider rails, then it's because of either the way the panel is built or the strength of its components. That is not to say it's a bad product it's just not as sturdy.



**5-1/2" Plantation Shutters with Split Tilt Rods**

But at the end of the day, it really all depends on what you are looking for. If you want a more traditional look anyway and aren't going to ever use single panels over 36" wide then it's

kind of irrelevant. If your windows are all pretty much the standard 36" x 72", then you're not going to have a need for a panel that goes 130" tall without a divider rail. At that point it's more of a litmus test to determine which manufacturer is building you a better product and should also help you determine whether you're being charged too much ***or too little*** for the shutters they're trying to sell you.

**Finishing Process-** The best painted shutters are going to have 2-3 coats of lacquer or UV primer that have been sanded between coats followed by 2 more finish coats. Cheaper Chinese shutters may use a single coat of a primer called "gesso" (sounds like jesso) which acts as both a filler and a primer simultaneously. It's not bad, it's just a cheaper method- It's relatively thick and will have a tendency to crack at the seams. If you go the Chinese route, make sure you're getting lacquer or UV primer or at least be sure you're comparing apples to apples in that respect. Regardless of the primer, if the panel isn't properly filled and sanded prior to painting, it will be rough and show every imperfection. Not pretty.

Stained shutters are still finished using lacquer. Stain is applied with a spray gun and wiped off by hand. It then must be sealed, sanded and top-coated with two to three coats of

clear lacquer. A good finish should resemble a piece of furniture- it should be slick as glass.

**Installation** – I cannot stress enough the importance of a good installer. Challenging windows require a craftsman who can fit the shutter to the window in such a way that anyone inspecting it afterward would never suspect there was a problem. The finished product should appear to be a part of the window- blending in perfectly without any light gaps around the frame. Just as importantly (or more so) is the person responsible for taking final measurements. They should understand how windows work and be creative with their solutions so that your windows don't look like some aftermarket shutter atrocity. Craftsmen of this caliber do not come cheaply.

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## Wood vs. Poly

A good poly shutter is almost as good as a high quality wood panel. I say almost because poly has limitations whereas wood does not. Those limitations would include limited colors and the lack of a stained product. It's also more difficult to modify frames for special applications such as cut-outs for cranks and latches, often requiring a different and less than ideal installation

## Delivery Time

Delivery time is something that people are always concerned about when buying shutters. When a homeowner decides that they want plantation shutters, they usually want them tomorrow. They've waited so long for everything to be completed- they've got new windows, flooring and paint, or maybe a new kitchen or addition, but now they have this big fishbowl thing going on and they want their windows covered pronto! Unfortunately, plantation shutters take time- if you get an imported product, you're pretty much a victim of the fact that they're being built 5000 miles away. So figure that they will take somewhere between 8-10 weeks - there's simply no way of speeding up the process of getting them from there to your home and that is the price of getting a less expensive product.

With custom American made shutters, you can get them in as little as 3-4 weeks with some manufacturers, providing they have the facilities to produce a large amount of shutters in a short period of time, but can also take upwards of 8 weeks if the company is small or backlogged. It is important, therefore, to plan in advance so that as soon as your windows are ready to measure- i.e. all of the sheetrock is in and/or the trim installed –you can get your shutter company out there to measure and your shutters ordered!

## What about that Warranty?

There are a lot of warranties out there, but the fine print can be daunting. Most shutter manufacturers will warranty their shutters against defects in materials and workmanship to the original purchaser for as long as they own the home. What exactly that means is up to interpretation. The finish is usually warranted for a finite period of time like 5 years for paint and 3 years for stain. The structure of the panel itself is what's supposed to be warranted for life- protecting against any component warping or staples pulling out.

Some warranties are so vague that they're almost unenforceable. This is an actual excerpt from a local manufacturer's warranty: **"Humidity content must be maintained at 35% - 65%, in the shutter area at all times to validate this warranty"**. What does that mean? So if a louver warps, do they just blame it on humidity and void the warranty? What if a staple comes out of the tilt rod? Do they just decide that there wasn't *enough* humidity and void the warranty that way?? Do they bring Humidity Monitors into your home to make sure you're complying? Ok, probably not, but you can see where I'm going with this. What good is a warranty if it's worded in such a way that they can weasel out of ever having to fix anything?

It's important to find a company that has a reputation for great customer service. O'Hair's warranty is above and beyond the call of duty, not only protecting against such things, but also providing replacement parts free of charge just in case your dog chews a louver or two!

Plantation shutters are not only something that adds to the beauty and value of your home, but they're also something that you're going to look at and touch every day that you live there- so, you'd better love them! 10 years from now it really won't matter if you got a deal on some cheap quality shutters if you're no longer proud of them or you can't get them serviced.

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## Conclusion

Hopefully I was able to give you a pretty comprehensive understanding of plantation shutters and what's available. It's difficult to try to cram 20 years of experience into 23 pages, however, you are now better informed than most salespeople and certainly have the knowledge to make an informed decision. If you would like to learn more about our company, you can check us out at [www.universalwindow.net](http://www.universalwindow.net). Thanks!



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