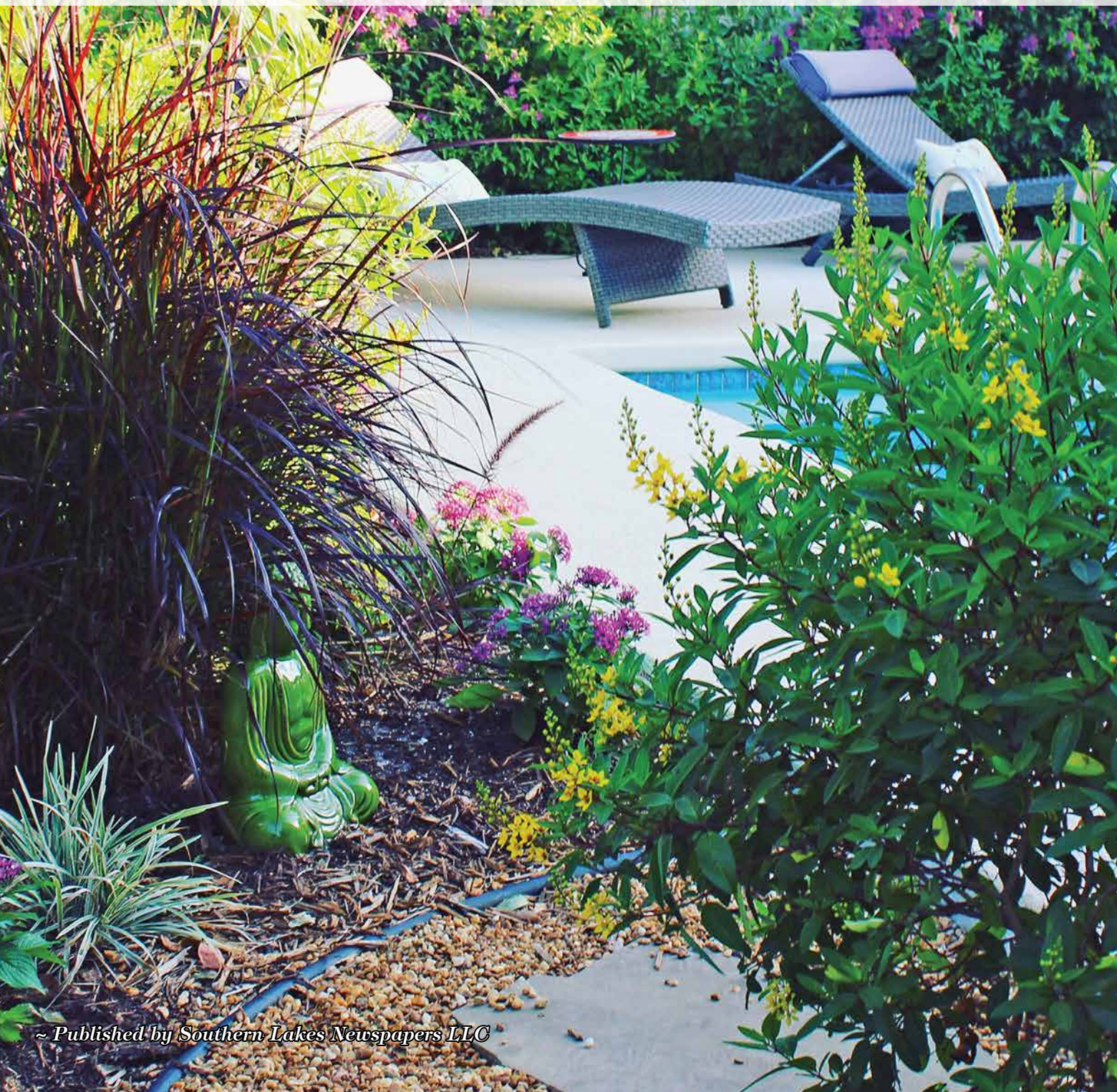


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# Reasons to replace aging windows

Windows in a home are easy to take for granted. Unless windows are showing signs of wear and tear or so dirty that it's hard to see through them, it's easy for them to go unnoticed. However, replacement windows can add value to a home and even save homeowners a substantial amount of money.

Much of the savings that can be attributed to new windows is related to energy efficiency. The Office of Energy Efficiency and Renewable Energy estimates that as much as 30 percent of heating and cooling energy can be lost through heat gain or heat loss, and aging, inefficient windows contribute to such losses.

Replacing those windows can save homeowners substantial amounts of money, with one expert at Angi estimating that installation of energy efficient windows can help trim energy bills by as much as 12 percent.

Cost savings are often noted when firms promote replacement windows, but homeowners should know that replacement windows also provide numerous additional benefits.

In fact, the following are three great reasons for homeowners to consider upgrading their windows today.

## **New windows help reduce carbon footprint**

The U.S. Environmental Protection Agency reports that replacing single-pane windows with ENERGY STAR certified windows can help to reduce CO2 emissions by a significant margin.

The EPA reports that such windows can save the equivalent of as much as 6,200 pounds of CO2 emissions thanks to reduced energy consumption associated with the new windows.

## **Brighten up the home's interior**

Natural light brightens a room and can make it appear larger. Homeowners who have grown accustomed to old windows may not realize how little light such windows let into their homes.

Aging windows can become foggy over time and prevent natural light from getting



Replacement windows can add value to a home as well as saving homeowners a substantial amount of money through energy savings throughout all seasons but especially the extremely hot and cold stretches.

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into a home. That can create a gloomy feel and force homeowners to turn up the thermostat on cold days.

New windows brighten the home and the natural light that pours in on a cold day can help heat the home at the same time.

## **Cut down on noise**

Window manufacturers are always on the lookout for ways to produce windows that make homes more comfortable.

Noise reduction is one way to accomplish that goal, and Consumer Reports notes that triple-glazed windows can help to

dramatically reduce outside noise.

Homeowners who currently have single-pane windows may be astonished by the difference in outside noise levels when upgrading to triple-glazed windows, which contain a third layer of glass.

That third layer of glass significantly reduces noise levels, making triple-glaze windows ideal for homes on busy streets or those in urban areas with lots of foot traffic.

Replacement windows pay numerous dividends. Homeowners can reap these rewards and others by replacing aging windows.

(METRO CREATIVE)

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There are numerous things potential home buyers can do to help themselves as they seek to secure the lowest mortgage interest rate possible.

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## What buyers can do to get the best mortgage rate

Mortgage interest rates have been headlining financial news segments for several years running. Much of that news has been met with less than open arms, as rates have risen dramatically in recent years.

Despite being a couple of years removed from the pandemic – which was partly behind the increase, high interest rates have held steady.

Mortgage interest rates did not immediately spike after the World Health Organization declared a global pandemic more than four years ago. In fact, data from the lender Freddie Mac indicates mortgage rates were still well below 4 percent as recent as two years ago.

However, those rates hovered around 7 percent by the end of that 2022 and were still around that level at the start of 2024.

With such high interest rates, it's understandable if prospective home buyers

feel helpless.

However, there are several things buyers can do to help themselves as they seek to secure the lowest mortgage interest rate possible.

- Read your credit report and improve your score, if necessary. Many prospective home buyers save up for years in anticipation of the day when they will purchase their own home.

During this period, buyers can read their credit reports and address any discrepancies while taking steps to improve their credit scores.

Lenders consider a host of variables to determine an applicant's credit worthiness, and credit history and credit scores bear significant influence.

The higher an applicant's credit score, the more favorable mortgage rate he or she is likely to get.

- Take control of your debt-to-income ratio. Debt-to-income (DTI) ratio refers to what you owe in relation to how much you earn. The lower your DTI, the better you look to lenders.

According to Bankrate, lenders typically want to avoid issuing mortgages to individuals if the monthly payment will exceed 28 percent of their gross monthly income, and people who may be near that threshold for a given home may be denied a mortgage if their DTI is high.

Prospective home buyers currently carrying significant debt, including consumer debt like credit cards and/or student loan debts, should make a

concerted effort to pay down that debt prior to applying for a mortgage. Prioritize paying off consumer debt before applying for a mortgage.

- Maintain a strong employment record. Steady employment and consistent earnings make mortgage applicants more attractive in the eyes of lenders.

If you are currently shopping for a home or about to make an offer, now might not be the best time to switch jobs. Self-employed individuals and freelancers working multiple jobs can still qualify for a good mortgage rate, but they may need to provide more extensive documentation that indicates their earnings going back several years.

Individuals who have been working full-time for the same company for years may only need to provide W-2 forms from the two most recent tax years.

- Shop around for rates. Rates may not fluctuate much between lenders, but it's still worth shopping around for mortgage rates.

A study from Freddie Mac found that the benefits of shopping around for a mortgage rate were especially notable in 2022 compared to the decade prior, saving borrowers who took the time to shop for rates substantial sums of money.

Mortgage rates remain high compared to a half decade ago, but prospective home buyers can take steps to increase their chances of qualifying for a favorable rate.

(METRO CREATIVE)



# Renovations that help sell homes

*There are several updates that can be done without high costs*

The adage “there’s a lid for every pot” suggests that, even in relation to the real estate market, there’s bound to be a buyer for every home on the market.

Price is a significant variable in the minds of potential buyers, but there are additional factors that can affect the impression people get of a given home.

Certain home features can tip the scales in favor of sellers. In fact, various renovations can help sell homes more readily. And these renovations need not cost a fortune.

Putting a home on the market can be stressful, but these renovations may help it sell fast.

## **A fresh coat of paint**

Although painting is relatively inexpensive and a job that some do-it-yourselfers can tackle, it’s not a task relished by many.

Painting is messy, it takes time, and requires moving furniture. In fact, prepping a room for painting often is the toughest component of any painting job. But fresh coats of paint can create a strong first impression.

Choose a neutral color and get painting. Jennie Norris, chairwoman for the International Association of Home Staging Professionals, says gray is a “safe” color that has been trending in recent years.

## **Minor bathroom remodel**

Remove dated wall coverings, replace fixtures, consider re-glazing or replacing an old tub, and swap old shower doors for fast fixes in a bathroom.

If there’s more room in the budget, replacing a tub, tile surround, floor, toilet, sink, vanity, and fixtures can cost roughly \$10,500, says HGTV. You’ll recoup an average of \$10,700 at resale, making a minor bathroom remodel a potentially worthy investment.

## **Redone kitchen**

The kitchen tends to be the hub of a home. This room gets the most usage and attention of any space, and it’s a great place to focus your remodeling attention.



Putting a home on the market can be stressful, but there are several renovations, including some that can be done quickly and without a great deal of cost, that may help it sell fast.

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The National Association of the Remodeling Industry estimates that homeowners can recover up to 52 percent of the cost of a kitchen upgrade upon selling a home. Buyers want a functional and updated kitchen.

Trending features include drawer-style microwaves and dishwashers, commercial ranges, hidden outlets, and wine refrigerators.

## **Updated heating and cooling system**

Better Homes and Gardens reports that homeowners may be able to recoup 85 percent of the cost of new HVAC systems when they sell their homes.

Heating, cooling and ventilation components are vital to maintain. You don’t want buyers to be taken aback by an older

system, and many millennial buyers are not willing to overlook old mechanical systems.

## **Fresh landscaping**

A home’s exterior is the first thing buyers will see. If they pull up to a home with eye-catching landscaping and outdoor areas that are attractive yet functional, they’re more likely to be intrigued.

Often buyers will equate a home that features an impressive exterior with upkeep inside as well.

The American Nursery Landscape Association says the average homeowner may spend \$3,500 for landscaping.

Improving a home’s chances to sell quickly and at a higher price often comes down to making smart improvements that catch the eyes of buyers.

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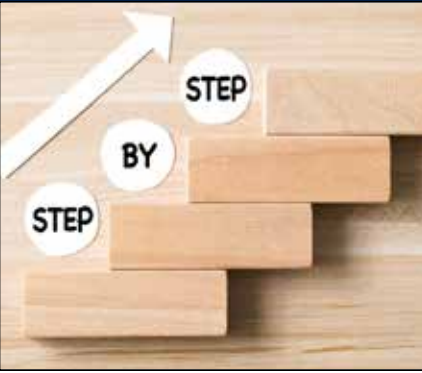
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# Strong demand increases home sales and prices

*Sales are up but high mortgage rates have reduced affordability*

The Wisconsin REALTORS Association said in its March 2024 Wisconsin Real Estate Report that existing home sales rose 3.2% compared to March 2023, and the median price rose 10.1% to \$299,900 over that same 12-month period.

On a year-to-date basis, existing home sales increased 5.6% in the first quarter relative to Q1 2023, and the median price rose 6.7% to \$280,000 over that same period.

Supply conditions remain very tight, with just 2.9 months of available supply in March. This is well below the six-month benchmark that signals a balanced market. Still, months of inventory improved in every region of the state due in part to more listings.

Mary Jo Bowe, 2024 chair of the WRA Board of Directors, noted that growth in listings fueled first quarter sales.

“Total listings have been improving since October, and they’ve been up by double-digit margins on a year-over-year basis for the last two months,” Bowe said. “This has helped push first quarter sales up for the first time since 2021. Hopefully this trend continues as we move into the all-important summer sales period.”

WRA President & CEO Tom Larson highlighted how high mortgage rates have reduced affordability.

“The 30-year fixed mortgage rate

continues to hover near 7%, which, combined with higher median prices, has pushed statewide affordability down by just over 10%,” Larson said. “Strong demand from millennials is driving up sales but also putting pressure on prices. We really need to see rates come down if affordability is to improve.”

David Clark, Professor Emeritus of Economics and WRA consultant, discussed the prospect of multiple rate cuts in 2024 is fading.

“A soft landing of the economy may still be possible, but clearly the runway is a long one, and the prospect of multiple rate cuts in 2024 is fading. The problem is that progress on inflation has stalled. The Fed’s preferred measure is core inflation, which factors out the volatile food and energy sectors,” Clark said.

“The annual core inflation rate remained at 3.8% in March, which is only slightly lower than the 4% rate of last October. This combined with a resilient labor market operating at full employment makes the prospect of multiple rate cuts by the Fed in 2024 less likely,” Clark added.

Highlights from the report include the following:

- As the first quarter of 2024 ends, both existing home sales and median prices rose by solid margins compared to a year earlier. This reflects robust demand conditions even as supply remains tight.

- March existing home sales rose 3.2% compared to March 2023, and the median price rose 10.1% to \$299,900 over that same 12-month period. On a year-to-date basis, existing home sales increased 5.6% in the first quarter relative to Q1 2023, and the median price rose 6.7% to \$280,000 over that same period.

- Supply conditions remain very tight, with just 2.9 months of available supply in March. This is well below the six-month benchmark that signals a balanced market. Still, months of inventory improved in every region of the state due in part to more listings.

- New listings were up 4% statewide between March 2023 and

March 2024, and total listings grew 10.6% over that same 12-month period.

- Mortgage rates rose throughout the first quarter. The average 30-year fixed mortgage rate rose to 6.82% in March, up from 6.64% in January. It is also higher than the March 2023 rate of 6.54%.

- Higher prices and higher mortgage rates have hurt affordability. The Wisconsin Housing Affordability Index shows the percent of the median-priced home that a potential buyer with median family income qualifies to purchase, assuming a 20% downpayment with the remaining balance financed with a 30-year fixed-rate mortgage at current rates. The index fell 10.6% over the past 12 months to 126. This puts affordability close to its lowest point in nearly 15 years, recorded last year when it fell to 123 in August and September.

## About the WRA

The Wisconsin REALTORS Association is one of the largest trade associations in the state, headquartered in Madison. The WRA represents and provides services to more than 17,500 members statewide, made up of real estate sales agents, brokers, developers, appraisers, inspectors, bankers and other professionals who touch real estate. The WRA is under the direction of a statewide board of directors, comprised of members from the top real estate firms around the state.



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# Tips to revitalize a garden this spring

Gardening is a rewarding hobby that pays a host of significant dividends. Many people love gardening because it allows them to spend time outdoors, and that simple pleasure is indeed a notable benefit of working in a garden.

The National Initiative for Consumer Horticulture notes that gardening provides a host of additional benefits, including helping people get sufficient levels of exercise, reduce stress and improve mood.

With so much to gain from gardening, it's no wonder people look forward to getting their hands dirty in the garden each spring.

As the weather warms up, consider these tips to help bring a garden back to life.

## Discard the dead weight

Winter can take its toll on a garden, even in regions where the weather between then and early spring is not especially harsh. Discard dead plants that have lingered into spring and prune any perennials that need it.

Branches that fell during winter storms also should be removed at this point if they have not previously been discarded.

## Test the soil

Soil testing kits can be purchased at local garden centers and home improvement retailers. Such tests are inexpensive and can reveal if the soil needs to be amended to help plants thrive in the months to come.

## Mulch garden beds

Mulching benefits a garden by helping soil retain moisture and preventing the growth of weeds. Various garden experts note that mulching in spring can prevent weed seeds from germinating over the course of spring and summer. That means plants won't have to fight with weeds for water when the temperature warms up. It also means gardeners won't have to spend time pulling weeds this summer.

## Inspect irrigation

Homeowners with in-ground irrigation systems or above-ground systems that utilize a drip or soaker function can inspect the systems before plants begin to bloom.

Damaged sprinkler heads or torn lines can deprive plants of water they will need to bloom and ultimately thrive once the weather warms up.

## Tune up the tools

Gardening tools have likely been sitting around gathering dust since fall. Serious



There are many ways homeowners can help bring a garden back to life. Suggestions from experts include discarding dead plants, pruning perennials needing a trim, testing the soil, mulching garden beds, inspecting irrigation systems, and tuning up garden tools.

STOCK PHOTO *Homes and Design*

gardeners know that tools can be expensive, so it pays to protect that investment by maintaining the tools.

Sharpened pruners help make plants less vulnerable to infestation and infection. Well-maintained tools like shovels and hoes also make more demanding gardening jobs

a little bit easier, so don't forget to tune up your tools before the weather warms up.

It's almost gardening season, which means gardeners can start on the necessary prep work to ensure their gardens grow in strong and beautiful this spring.

(METRO CREATIVE)

# Credit score basics for renters

*What those interested in renting need to know*

By Veronica Greco  
CONTRIBUTOR

As the peak rental season is getting closer, your credit score becomes more important than ever. Whether you're a first-time renter or a seasoned tenant, knowing how to meet credit score requirements for renting is key.

Credit scores might seem complex, but they're pretty straightforward. Simply put, your credit score is a number that comes from analyzing your credit history and it shows how reliable you are financially.

That said, the importance of credit scores in renting is paramount these days. Your credit score acts as a first impression, especially if you're a first-time renter – and even more so if you're looking at apartments for rent in hot rental markets, where this number could be the deciding factor in a landlord's decision.

More and more landlords are using detailed credit score checks. They're examining not just the overall score but also specifics like how much of your credit card limit you're using, whether you pay your bills on time, and how much debt you're carrying. As a renter, if you take the time to comb through your credit report before applying for an apartment, you can really set yourself apart.

Plus, with digital transactions becoming more common, even things like your utility bills and streaming service payments could start to influence your credit score. It's smart to keep an eye on these regular bills because they can show whether you're good at managing your money.

## Credit score essentials for apartment leasing

Now that we've covered the importance of credit scores



in renting, let's dive into what makes up a credit score, especially from a landlord's point of view. Remember, this will be extremely useful in preparing your credit score for rental applications.

- **Payment history (35%):** This is the biggest part of your credit score. The payment history now also includes rent payments and utility bills, thanks to newer credit reporting technologies and expanded data sources. Making sure you pay all your bills on time is key to maintain a healthy credit score.

- **Amounts owed (30%):** Also known as credit utilization, this part looks at how much of your available credit you're actually using. The lower this number, the better it is for your score. Thanks to advanced tools for managing balances and tracking

your finances in real time, it's easier to keep this ratio in good shape.

- **Length of credit history (15%):** The age of your oldest account and the average age of all your accounts show lenders how seasoned you are at handling credit. So, as Gen Zers start to hit the rental market, the importance of building a solid credit history early on is paramount.

- **Types of credit (10%):** This factor takes into account wider ranges of credit types, including digital payment solutions and subscription services, reflecting broader trends in how people are spending their money these days. Having a variety of credit types can really help boost your score.

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## On the garden path

# Boost the beauty, comfort of outdoor spaces

Add some comfort and beauty to your outdoor spaces this year. Look for options that fit your lifestyle, budget, and schedule. Even simple changes can make a positive impact on the time you spend relaxing and entertaining on your patio, deck, or other outdoor spaces.



By **MELINDA MYERS**  
Contributor

Freshen up the look and comfort of these areas with some new furniture. Look for comfortable pieces made of durable materials guaranteed to provide years of enjoyment. If this is not within your budget, consider refurbishing something you already have, are gifted from a friend, or find in a thrift shop. Adding a bit of paint, new cushions, or even colorful pillows can transform older pieces into something special.

Add some shade. A strategically placed umbrella can provide needed relief from the sun. Make sure it is stable and secure, especially in windy locations. Consider shade sails not only for the shade they provide but also for their aesthetic appeal. Whichever you choose, make sure it is securely anchored and supported, properly managed during harsh weather, and made of fire-retardant fabric if this is a concern in your location.

Pergolas are more permanent structures. Train deciduous vines up and over this structure for added shade in the summer. Then enjoy the warming sunlight when the vines drop their leaves during the cooler months of the year.

Create some privacy with strategically placed plantings and containers. Tall grasses, narrow upright shrubs, and vine-covered trellises can help block unwanted views while creating a private space outdoors. Consider the views you want to keep and those you want to block. Screen unsightly views and areas where neighbors can see into your space. You may only need a vine-covered trellis, several hanging baskets, a couple of pots, or a section of fencing rather than a long hedge or length of fencing.

Soften the look of fencing with some wall-mounted planters, a few potted plants or shrubs, and in-ground plantings if space allows. Use a diverse selection of plants when creating a living screen. This provides more seasonal interest and makes it easier to replace that one failed



Fountains add serenity and noise-blocking sound to gardens and outdoor entertainment spaces. There are a variety of options to consider to fit lifestyle, budget and schedule.

PHOTO COURTESY MELINDA MYERS *Homes and Design*

plant in a mature hedge of evergreens like arborvitae.

Water is another way to add a bit of serenity to your space. A wall-mounted fountain, small container of water plants, or container fountain will add noise-blocking sound and a sense of serenity to any space.

To control pesky mosquitoes in water features (or in any standing water), add a mosquito control like Mosquito Dunks and Bits (SummitResponsibleSolutions.com) that contains a naturally occurring bacterium called *Bacillus thuringiensis israelensis* to the water. This active ingredient kills mosquito larvae, preventing them from transforming into biting adults. Mosquito Bits quickly knock down the mosquito larval population, while the Mosquito Dunks provide 30 days of control. They both are safe for pets, fish, wildlife, and children.

Extend the time you can spend outdoors by adding a heat source for those chilly days and nights and a fan to keep air moving and the space cooler on hot days. Adding a fan also provides some relief from mosquitoes. These weak fliers can't fight the breeze which will keep you out of their reach and much more comfortable.

Include lighting so you can enjoy your outdoor space in the evening. Consider a string of lights overhead, rail lights

around the deck, or strategically placed illuminated plant containers. Create a more intimate experience with a few votive candles displayed in unique holders like old punch cups.

Light a few citronella candles for a bit of ambiance and mosquito control when enjoying your outdoor space in the evening. Citronella oil and the scented candles have some mosquito-repelling properties. Scatter lots of candles throughout the space when entertaining. Position the candles within a few feet of yourself and your guests for some short-term relief from these pests.

Start with a list of improvements you want to make. Then get busy researching the various options so you will be ready to boost the comfort and enjoyment of your patio, deck and other outdoor spaces this year.

*Melinda Myers has written more than 20 gardening books, including the *Midwest Gardener's Handbook, 2nd Edition* and *Small Space Gardening*. She hosts *The Great Courses "How to Grow Anything"* instant video and DVD series and the nationally syndicated *Melinda's Garden Moment TV* and radio program.*

*Myers is a columnist and contributing editor for *Birds & Blooms* magazine. For more information, visit [www.MelindaMyers.com](http://www.MelindaMyers.com).*

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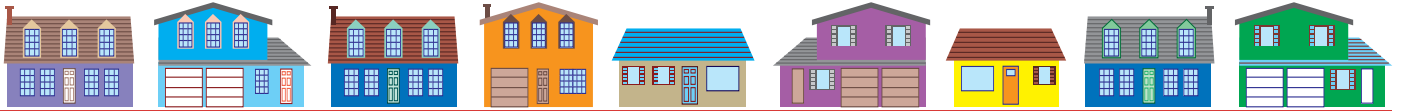
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- 217 N Perkins Blvd ..... \$ 316,000
- 30810 Weiler Rd ..... \$ 315,000
- 101 Chapel Ter ..... \$ 315,000
- 332 S Elmwood Ave ..... \$ 345,000
- 281 N Kendrick Ave ..... \$ 375,000
- 452 Storle Ave ..... \$ 369,900

#### Waterford

- 200 S Jefferson St ..... \$ 294,000
- 24904 Breezy Point Rd .... \$ 307,000
- 920 Foxwalk Dr ..... \$ 399,900

#### Franksville

- 8628 4 Mile Rd ..... \$ 220,000

#### Sturtevant

- 3030 92nd St ..... \$ 245,000
- 3139 92nd St ..... \$ 244,911
- 2825 87th St ..... \$ 287,000
- 8916 Citadel Ter ..... \$ 435,000

#### Wind Point

- 5150 Hunt Club Rd ..... \$ 373,000

#### Caledonia

- 5035 State Highway 38 - \$ 471,002.5

#### Racine

- 3823 Washington Ave ..... \$ 155,000
- 1620 Carlisle Ave ..... \$ 157,000
- 1528 Maple St ..... \$ 145,000
- 1925 Kearney Ave ..... \$ 156,150
- 3017 16th St ..... \$ 167,000
- 4500 Republic Ave ..... \$ 165,000
- 1827 Chatham St ..... \$ 175,000
- 1536 Flett Ave ..... \$ 175,900
- 1905 Kremer Ave ..... \$ 175,000
- 700 Belmont Ave ..... \$ 183,000
- 2526 Rosalind Ave ..... \$ 181,100
- 1616 Deane Blvd ..... \$ 205,000
- 2509 Hayes Ave ..... \$ 215,000

- 4410 Washington Ave ..... \$ 205,000
- 923 Hayes Ave ..... \$ 220,000
- 808 Montclair Dr ..... \$ 209,900
- 3608 Sovereign Dr ..... \$ 205,000
- 5114 Kinzie Ave ..... \$ 235,000
- 1201 Indiana St ..... \$ 225,000
- 2927 Winthrop Ave ..... \$ 229,000
- 2812 Orchard St ..... \$ 231,000
- 4525 Victory Ave ..... \$ 225,500
- 2204 Tara Dr ..... \$ 225,000
- 2717 Concord Dr ..... \$ 233,000
- 1013 Sycamore Ave ..... \$ 235,000
- 4000 Victory Ave ..... \$ 240,000

### CONDOS

#### Sturtevant

- 1513 92nd St ..... \$ 144,900
- 1661 Wisconsin St 2 ..... \$ 193,700

#### Mount Pleasant

- 1441 Oakes Rd 2 ..... \$ 151,500
- 5803 Cambridge Cir 2 ..... \$ 171,000
- 5811 Chukar Ln 102L ..... \$ 170,000
- 1203 N Sunnyslope Dr  
205/U ..... \$ 190,000
- 7205 Mariner Dr 13 ..... \$ 200,000
- 1041 Prairie Dr 204 ..... \$ 205,000
- 855 Lannon Ter 1503 ..... \$ 205,000
- 6611 Mariner Dr 8 ..... \$ 235,000
- 925 Hunter Dr 45 ..... \$ 280,000
- 9336 Hollyhock Ln ..... \$ 380,000

#### Racine

- 111 11th St 2-DS ..... \$ 188,500
- 35 Harborview Dr 113 ..... \$ 198,000
- 700 Waters Edge Rd 16 ... \$ 375,000
- 5222 Briarwood Cir ..... \$ 404,900
- 333 Lake Ave 104 ..... \$ 465,000

#### Wind Point

- 137 Lakefield Ct ..... \$ 245,000

#### Waterford

- 300 Foxwood Dr 125 ..... \$ 255,000
- 7915 W Wind Lake Rd #6. \$ 335,000
- 614 Park Dr ..... \$ 324,900
- 622 Maple Tree Dr A ..... \$ 315,000
- 240 Marina Ct 20 ..... \$ 337,000
- 613 Anney Park Cir ..... \$ 391,500

## WALWORTH COUNTY

### SINGLE-FAMILY HOMES

#### Whitewater

- 1041 W Highland St ..... \$ 265,000

#### Delavan

- 405 Herman St ..... \$ 227,000
- 3231 Chicago Club Dr ..... \$ 222,000
- 408 McDowell St ..... \$ 239,900
- 4305 South Shore Dr ..... \$ 250,000
- 602 Tyrrell Ave ..... \$ 285,000
- 409 Breezy St ..... \$ 268,000
- 225 S 2nd St ..... \$ 287,900

#### Elkhorn

- N6644 Laurel Rd ..... \$ 350,000
- 1322 Robincrest Ln ..... \$ 365,000

#### Walworth

- 242 Randolph St ..... \$ 296,000

#### Fontana

- 815 Odsila Way ..... \$ 365,000
- 816 Shabbona Dr ..... \$ 525,000
- 844 Sauganash Dr ..... \$ 580,000

#### Spring Prairie

- W1968 County Rd D - ..... \$ 840,000

### VACANT LAND

#### Lake Geneva

- Lt2992 County Rd H - ..... \$ 14,500
- Lt1 Narcissus Dr & Park .... \$ 58,000
- Lt1 Summit Dr ..... \$ 280,000
- Lt7 Lakeview Glen Dr ..... \$ 295,000

#### Sharon

- Lt2 Walworth St ..... \$ 23,000

#### Elkhorn

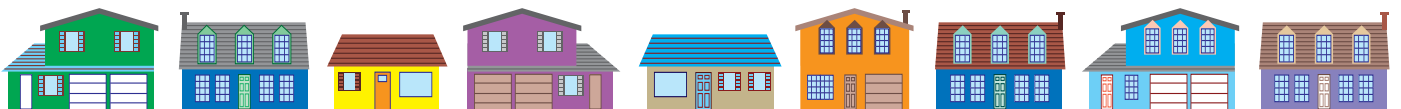
- Lt22-27 Maple Dr ..... \$ 25,000
- Lt0 Birch Rd ..... \$ 29,000
- Lt14 Hill View Rd ..... \$ 80,000
- Lt2 Hazel Ridge Rd ..... \$ 79,500

#### Whitewater

- Lt4 Cedar Ct ..... \$ 62,500

#### East Troy

- Lt46 Troy Hill Ln ..... \$ 94,900
- Lt49 Harmony Ln ..... \$ 125,000
- N9099 Bakavi Way ..... \$ 1,700,000



# home and property sales

Here is a listing of recent single-family home, condominium and vacant land sales in Kenosha, Racine and Walworth counties. The information is provided through the Multiple Listing Service.

## KENOSHA COUNTY

### CONDOS

#### Kenosha

- 318 57th St 308..... \$ 174,900
- 4207 81st Pl 17-D ..... \$ 175,000
- 1262 Village Centre Dr 4 .. \$ 210,000
- 7311 98th Ave K..... \$ 206,000
- 7409 98th Ave K..... \$ 205,000
- 1520 24th Ave 26 ..... \$ 210,000
- 2830 21st St 17 ..... \$ 219,000
- 409 55th St A ..... \$ 269,900
- 6831 53rd St 147..... \$ 275,000
- 8610 30th Ave 204 ..... \$ 252,000
- 2816 55th Ave 46 ..... \$ 299,900
- 3223 55th Ct 66..... \$ 295,000

- 9164 41st Ave..... \$ 300,000  
**Pleasant Prairie**
- 8411 Lexington Pl 11..... \$ 200,000  
**Bristol**
- 7926 Williamsburg Ct 103 \$ 354,900  
**Racine**
- 141 S Lakeshore Dr A3.... \$ 357,000

### VACANT LAND

#### Twin Lakes

- Lt3 Esch Rd..... \$ 69,900
- Lt7 Majestic Way W ..... \$ 130,000
- 3190 400th Ave ..... \$ 160,000

#### Kenosha

- Lt2 88th Ave ..... \$ 275,000

#### Salem

- 23919 75th St..... \$ 1,300,000



## CREDIT SCORE • CONTINUED FROM PAGE 10

•New credit (10%): Inquiries for new credit can temporarily lower your score, because it might look too risky. However, newer scoring models can tell the difference between potential financial distress and shopping for the best rates.

### What credit score do landlords require?

It's important to know that the minimum credit score required for renting apartments can vary significantly from one landlord to another. Moreover, the minimum credit score required for renting is likely influenced by local market conditions and the landlord's own criteria. So, making sure everything is accurate and clearing up any old debts can bump up your credit score, making you look even better to potential landlords.

According to myFICO, most credit scores range between 300 and 800. Here's a general breakdown of how credit scores might influence your rental opportunities:

**Excellent** (800-850 or more): With a credit score in this range, you'll likely have your pick of rental apartments. Landlords view tenants with excellent credit as highly reliable, often resulting in favorable lease terms and minimal security deposits.

**Very Good** (740-799): A good credit score opens up a wide range of rental options. You're seen as a low-risk tenant, which can help you secure leases with reasonable deposit requirements.

**Good** (670-739): Renters in this range may face more scrutiny. Some landlords might still approve your application, but you could be asked for a higher security deposit or additional references.

**Fair** (580-669): If your credit score falls in this range, renting can become challenging. This means you will likely need a cosigner, larger deposits, or pre-paid rent to mitigate any potential risks.

**Poor** (300-579): With a score in this lowest range, your rental options are quite limited. It's likely you'll need to look for landlords who don't require credit checks or find alternative ways to prove financial stability, such as showing a history of savings or that you have a stable job.

As you can see, understanding how credit scores work and how to meet credit score requirements for renting is vital in today's apartment market. Especially for those new to renting, managing your credit can make the process of finding an apartment much smoother. Remember, a strong credit score not only broadens your rental options but also strengthens your position when negotiating lease terms.

*Veronica Greco is a senior creative writer and researcher for RentCafe. With more than 10 years of experience in the real estate industry, she covers a variety of topics in residential and commercial real estate, including trends and industry news.*



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## FOR RENT

### Vacation Rentals

**LAUDERDALE SHORES** 2 BR, 1 bath, mobile home, fully furnished, central air, screen room, Boat Ramp, fire pit, beach. \$995 month, 4 month minimum. Available May - October. No Pets. (262) 949-6997.

## FOR SALE

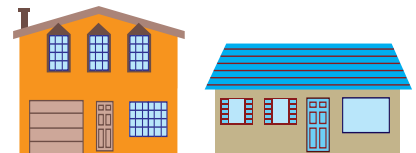
### Burial Needs

**7 CEMETERY PLOTS** Willing to sell as a group or individually. Located at Roselawn Memory Gardens 3045 WI-67, Lake Geneva, WI 53147. **This is a private sale. Contact Randy, the seller at randy@spublishers.com.**

## REAL ESTATE

### Other Real Estate

**PUBLISHER'S NOTICE** All real estate advertising in this newspaper is subject to the Fair Housing Act which makes it illegal to advertise any preference, limitation or discrimination based on race, color, religion, sex, disability, familiar/ status or national origin, or an intention to make any such preference, limitation or discrimination. Familial status includes children under the age of 18 living with parents or legal custodians, pregnant women and people securing custody of children under 18. This newspaper will not knowingly accept any advertising for real estate which is in violation of the law. Our readers are hereby informed that all dwellings advertised in this newspaper are available on an equal opportunity basis. To complain of discrimination call HUD toll-free at 1-900-669-9777. The toll-free telephone number for the hearing impaired is 1-800-927-9275. EQUAL HOUSING OPPORTUNITY





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