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New listings rebound, increasing sales and home prices statewide

Housing report for July released by state realtors' association

New listings bounced back in July after an unexpected decline in June listings and home sales. July's bounce back helped grow existing home sales statewide.

Specifically, new listings rose 2.7% over the past 12 months, which led to 4.8% growth in sales over that same period. This pushed the median price up to \$324,900, which is an 8.3% increase compared to July 2023.

On a year-to-date basis, both sales and prices rose 7% compared to the first seven months of 2023. Total sales increased to 37,374 closed homes, and the median price rose to \$305,000.

Every region saw year-to-date sales grow, with growth in the range of 10% to 12.6% in the north, northeast and central regions. Growth ranged between 6.1% and 7.3% in the west and south-central regions, and growth was moderate at 3.8% in the southeast region.

Year-to-date median price increases were more consistent across the regions, rising between 6.5% and 8.9% compared to the first seven months of 2023.

For the second straight month, the 30-year fixed-rate mortgage improved. After rising to an average of 7.06% in May, it fell to 6.92% in June and 6.85% in July. This puts the July 2024 rate just one basis point above its level in July 2023.

Weak inventory continues to show a strong seller's advantage statewide with just over 3 1/2 months of supply, which is well below the six-month benchmark signaling a balanced market. Homes at lower price points – below \$350,000 – had less than three months of supply. Inventory was



According to a recent report from the state realtors' association, year-to-date median price increases were more consistent across the regions in July, rising between 6.5% and 8.9%, compared to the first seven months of 2023. And for the second straight month, the 30-year fixed-rate mortgage improved.

FILE PHOTO Homes & Design

higher for homes selling in the \$350,000 to \$499,999 price points at 4.1 months, and those \$500,000 and higher have enough supply to be considered balanced.

Members of the Wisconsin Realtors Association weighed in on the latest numbers.

"It was good to see new listings rebound in July after falling unexpectedly in June," Mary Jo Bowe, 2024 Chair of the WRA Board of Directors said.

"Even though our inventory growth has been modest, it is vital if we are to achieve sustained growth in existing home sales," she added.

Tom Larson, WRA President and CEO, said even though affordability remains low, there are some reasons for optimism.

"Rising home prices and higher mortgage rates are primary reasons that affordability has suffered the last couple of

years," he said.

Larson said the recent increase in new listings has led to a slight moderation in price appreciation over the last year.

"And although mortgage rates have remained stubbornly high, we've seen the 30-year fixed mortgage rate fall for a second straight month," he said. "Hopefully these trends continue and lead to improved affordability."

Dave Clark, Professor Emeritus of Economics and WRA consultant said the latest numbers reveal more signals of moderating inflation.

"The Fed's preferred indicator of inflation is core inflation measured using a broad index of prices called the Personal Consumption Expenditure index," Clark explained, adding that the

• CONTINUED ON PAGE 6

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Dos and don'ts of bathroom renovations



Bathroom renovations are significant undertakings that cost homeowners sizable amounts of money. According to Remodeling magazine's "2024 Cost vs. Value Report," the average cost of a mid-range bathroom remodel across the United States in 2024 is around \$25,000. Homeowners who want an upscale remodel can expect to spend around \$80,000.

Such a large financial commitment underscores the significance that homeowners get their bathroom remodels right. Mistakes will only increase the already substantial financial commitment homeowners must make, so it can help to keep these dos and don'ts in mind.

What you should do

- Work with a certified, reliable contractor. YouTube tutorials can give a false impression of renovation projects in relation to their degree of difficulty.

Renovations as significant as bathroom remodeling projects require the skills and experience of professionals.

- Pay attention to the details. Planning a bathroom renovation can be overwhelming, as homeowners have many decisions to make before the project even

begins.

For example, homeowners will have to choose a vanity, fixtures for the vanity, light fixtures, toilet, showerhead, and an assortment of additional features when planning the project.

Contractors work with clients to show them all of their options, and some will offer advice on products or materials if asked. But homeowners are ultimately the ones who will have to live with the choices they make during the planning process, so these details merit ample consideration and should not be treated as trivial.

What you should not do

- Ignore return on investment. There's no denying certain projects provide a better return on investment than others.

The upscale bathroom remodel with a nearly \$80,000 price tag noted above may prove awe-inspiring, but homeowners looking to get as much of their money back at resale should know that such a renovation recovers 45% of homeowners' initial investment.

By contrast, the mid-range bathroom remodel yields a 74% return according to Remodeling magazine.

Though return on investment may not be the deciding factor for every homeowner, it definitely merits consideration when planning a project.

- Emphasize cost over quality. Homeowners should do their best to establish a renovation budget and stay within that budget, but quality materials should take precedence over cost.

Many budget-friendly furnishings and accessories are durable and aesthetically appealing, so homeowners need not enter a bathroom renovation thinking high-end products are their only options. But it's important that homeowners recognize the conventional wisdom that buyers get what they pay for when it comes to home renovations.

If homeowners try to cut costs on materials, they may need to update or redo the bathroom much sooner than they would if they invest in quality furnishings and accessories the first time around.

Bathroom renovations can be costly. Remembering some simple dos and don'ts can give homeowners the peace of mind that their renovation investment will result in an impressive, durable space.

(METRO CREATIVE)

Mistakes during a bathroom renovation will only increase the already substantial financial commitment homeowners must make. It can be helpful to follow tips such as working with a reliable contractor and paying attention to the details.

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NEW LISTINGS REBOUND

• CONTINUED FROM PAGE 3

May and June PCE annualized inflation rates came in at just 2.6%.

“While this is still above the Fed’s target rate of 2%, it has improved significantly over the last year. Given the weak job growth in July, the prospect of one or more short-term rate cuts has likely increased,” Clark added.

About the WRA

The Wisconsin Realtors Association is one of the largest trade associations in the state and is 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 association is under the direction of a statewide board of directors, comprised of members from the top real estate firms around the state.

All county figures on sales volume and median prices are compiled by the WRA and are not seasonally adjusted. Median prices are only computed if the county recorded at least 10 home sales in the quarter. All data collected by the WRA is subject to revision if more complete data becomes available.

Beginning in June 2018, all historical sales volume and median price data from 2015 forward at the county level have been re-benchmarked using the Relitix system that accesses MLS data directly and in real-time. Data prior to January 2015 is derived from the Techmark system that also accessed MLS data directly.

The Wisconsin Housing Affordability Index is updated monthly with the most recent data on median housing prices, mortgage rates and estimated median family income data for Wisconsin. Data on state foreclosure activity is compiled by Dr. Russ Kashian at the University of Wisconsin-Whitewater.



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How to make a home more cozy

Simple changes can make a space more inviting, comfortable

The meaning of the term “cozy” varies as it pertains to home decor. For some, cozy may mean intimate spaces with lots of quilts and throws. For others, cozy could indicate bright and airy spaces enhanced by plenty of fresh foliage.

Regardless of how they define cozy, homeowners typically want their homes to be inviting and comfortable. With that in mind, the following are some ways to impart a cozy vibe to any living space.

Make use of a fireplace

Flames lapping wood (or faux wood in the event of gas-powered fireplaces) can put anyone in a tranquil state of mind. Fireplaces add instant ambiance and make great places for people to congregate and engage in conversation.

During warmer months when the fire isn’t blazing, decorative candles can be lit to mimic the same feel.

Add some texture

Texture can be anything from a raised pattern on wallpaper to a knotty area rug to a mosaic piece of artwork. A home with texture tends to create cozier impressions than one with all sleek and smooth surfaces.

Enjoy a soft rug

Although many design experts say hardwood floors or laminate options are easier for allergies and keeping a home clean, a soft rug underfoot can be welcoming.

Rather than wall-to-wall carpeting, place area rugs in spots that can use some cozying up, such as beneath beds and even under the dining table.

Light candles

The warm, flickering light of candles adds cozy vibes in spades. According to The Spruce and Paula Boston, a visual merchandiser for Festive Lights, candles can be used throughout a home to create instant atmosphere.

Exercise caution with candles and fully extinguish them before retiring for the evening.

Try seasonal bedding

Crisp and light cotton and linen are cozy materials when the weather is warm. But

when the temperature starts to dip, flannel or jersey bedding makes a bed that much more inviting, says Real Simple.

Invest in lots of pillows

Pillows can instantly make a spot cozier, whether it’s the living room sofa or an outdoor lounging nook.

Look for materials that are durable for the space in which they’re being used.

Consider warm lighting

The transition from incandescent light bulbs to halogen and LED is beneficial from an environmental standpoint. However, LEDs illuminate with a more stark, blue light that can seem clinical in home spaces.

Look for bulbs where the “temperature” can be customized. The more the color spectrum leans toward warm light, the cozier a space will feel. This can be enhanced by putting some lights on dimmer switches and toning down the brightness as needed.

Install a bookshelf

Even for those who are strict devotees of e-readers, a shelf full of actual books interspersed with some well-placed knickknacks can make a room feel more cozy. Books add texture, the feel of hallowed halls and libraries, and visual appeal.

Making a home more comfortable and inviting doesn’t have to be complicated. A few easy modifications can improve interior spaces.

(METRO CREATIVE)

Regardless of how they define cozy, homeowners typically want their homes to be inviting and comfortable. The good news is there are many ways to achieve that feel by making some minor changes.

Pros & cons of renting vs. buying

People typically have two options regarding a place to live: rent or buy. There are pros and cons to each option, and what is best depends on the person and the situation.

Choosing to rent or buy is a decision with many moving parts, says NerdWallet. But home ownership is not right for everyone and careful consideration of owning versus renting can help people decide which option is best for them.

Home ownership

Purchasing a home is a large undertaking that requires a significant financial investment. People often buy a home because they want stability and an asset that maintains value and even appreciates in the long run. There's also more freedom over the living situation when a person buys, as he or she is not beholden to the rules of the landlord.

People may be drawn

to buying because they know precisely what they will pay each month in living expenses, provided



taxes remain relatively stable. Furthermore, setting down roots can help a person feel like part of a community.

Home ownership has

some disadvantages. It's a large financial investment that requires a potentially sizable down payment up front. Owning comes with an inherent, though not ironclad, lack of flexibility, as a person cannot simply move to a new geographic location on a whim. There's also the

responsibility of paying for all maintenance and handling any additional issues that arise.

Renting

Renting can be a more affordable short-term option than buying. Renting enables a person to get a residence at a lower monthly expense and with no down payment. Those who rent have more flexibility if they want to change homes and there's much less responsibility.

Expenses may be less because there's no need to pay property taxes, and some utilities may be covered by the property owner.

There's a sentiment that renters are throwing away money each month because they are not getting any equity. Rental costs also may not be fixed, as a landlord can increase rent with each lease renewal. Renters must abide by the rules and regulations of the landlord while renting and that could mean restrictions on parties, noise after a certain time, pets, and more.

There's no clear-cut answer as to which is better so people must identify their own priorities and needs when making the decision.

(METRO CREATIVE)



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Flipping homes: an overview of the basics



In recent years, home sellers have experienced record profits as the value of real estate has risen dramatically. Bankrate indicates the median home price across the United States is around \$486,000.

According to WOWA, a personal finance resource in Canada, the national average price of a home in Canada was \$657,145 CAD in December 2023.

Flipping homes gained popularity prior to the spike in real estate prices, but that increase has led some novices to consider flipping more closely.

Though it's true the chances at turning a large profit are substantial in a market where high prices are the norm, potential flippers may benefit from a rundown of the practice before they decide if it's something they want to do.

What is flipping?

Flipping works when an investor purchases a property with the intention of selling the home (or business) for profit without actually using it.

The basic premise of flipping is to find a property at a low price and sell it at a much higher price, typically after renovating the home. Investopedia says it is important

to complete this transaction as quickly as possible to reap the greatest return on investment.

Time and money

Many new flippers overestimate their skills and knowledge and lose money in the process. Common mistakes include thinking that a project will cost less or the home will be turned around quickly.

It can take months to find the right property, and then there will be time needed to renovate. Costs involved include the initial sale, renovations, holding costs, and capital gains tax when the sale goes through. All of these can eat into profits.

Inventory will play a role

It can be challenging to find a good deal as everyone seemingly wants to be in real estate these days. With fierce competition in a low-inventory market, flipping can be like finding a needle in a haystack.

Tax benefits vs. tax risks

According to Tresa Todd, founder of the Women's Real Estate Investors Network, flipping may be less tax-efficient in the United States than getting into investment properties.

Flippers will be paying short-term capital gains instead of long-term capital gains. According to NerdWallet, capital gains taxes are paid when one sells an asset for profit. The rate at which capital gains is taxed is based on whether you hold an asset for less than a year or longer than a year. Long-term capital gains tax rates are generally lower than short-term capital gains tax rates.

Follow the "golden rule"

Most home flippers follow what's referred to as the 70% rule. This says one should pay no more than 70% of what the house's estimated ARV (after-repair value) will be, minus the cost of the repairs necessary to renovate the home, says Rocket Mortgage.

The ARV is calculated by adding the current property value plus the added value of any renovations. The formula is: $ARV \times .70 - \text{Estimated repair costs} = \text{Maximum buying price}$.

Flipping may seem like a good idea, but prospective flippers should fully understand the process, including the financial commitments it requires, prior to purchasing a home.

(METRO CREATIVE)

Potential flippers may benefit from a rundown of the practice before they decide if it's something they want to do. While it's possible to turn a large profit, there are many factors to be considered.

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On the garden path

Plant a garden in the shade

It is possible to brighten up those shady spots in your landscape. It is all about proper plant selection, planting, and care.

Start by evaluating the sun and shade patterns in your gardens. Monitor the amount of sunlight different areas receive throughout the day and at various times of the year. You may be surprised the space gets more sunlight than you thought.

Make a list of plants you have successfully grown and those that failed in the shady location you are landscaping. Use this information to help you select other plants with similar light requirements.

As always, select plants that thrive in your climate and tolerate the amount of sunlight, moisture, and soil in the proposed garden location. Look for plants that provide attractive foliage all season long and flowers at various times.

When planting under or near trees be careful not to kill the tree when creating your shade garden. Plant a foot or more away from the tree trunk and don't cut or remove surface roots that create entryways



By **MELINDA MYERS**
Contributor

for insects and diseases.

Dig as small as possible planting holes to avoid disturbing the roots and for easy planting. Avoid adding soil over the tree roots and against the trunk as this can lead to tree decline and even death. Skip deep cultivation that damages the roots, the majority of which grow within the top 18 inches of soil with 50% of them in the top six inches.

Add seasonal color and vertical interest with shade-tolerant annuals like impatiens, begonias, and coleus. Avoid damaging the tree roots by planting these in containers and setting the pots on the soil surface amongst perennial shade-tolerant groundcovers or on mulched beds under the trees.

Once you've planted your garden, adjust the care to compensate for the limited light conditions. Plants growing under large trees or overhangs must be watered more often, especially during the first year or two until the plants become established. The dense canopy of many trees and impervious overhangs prevent rainfall from reaching the ground below. Plus, the extensive root systems of trees and shrubs absorb much of the rainfall that does make it through, so check soil moisture several times a week and water thoroughly as needed.

Spread a layer of organic mulch over the soil surface and away from the tree trunk and crowns of the plants. Organic mulches

help conserve moisture, suppress weeds, and improve the soil as they decompose.

Tree and shrub roots also compete with plantings for nutrients. Use a low-nitrogen, slow-release fertilizer that promotes balanced above- and below-ground growth. Apply it at planting and early each spring as needed.

Avoid high nitrogen, quick-release fertilizer that promotes lush succulent growth that is more susceptible to insects and diseases. Plus, limited light is a potential plant stressor that can further increase the risk of problems.

Sometimes there is just too much shade to grow even shade-loving plants. Consider mulching the area to suppress weeds, support the tree's health and protect the soil. Then relax and enjoy the shade on hot sunny days.

*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.*

Placing shade-tolerant container gardens below tree canopies is a way to beautify shady spots without damaging the tree roots.

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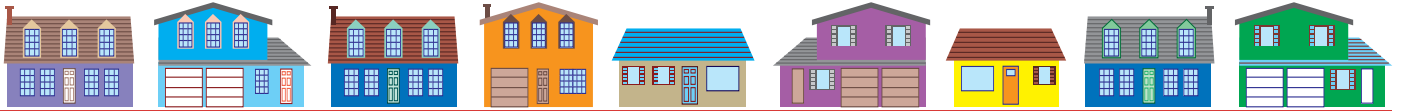
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home and property sales

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.

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- 1734 Kings Oak Rd..... \$700,000

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- 2832 97th St..... \$245,000
- 8409 Kingsway Ln \$435,000
- 9530 Hawthorne Dr \$435,000
- 15714 Braun Rd \$695,000

Burlington

- 13312 Fairview Ct \$100,000
- 465 Hawthorn St \$245,000
- 325 W Chestnut St \$251,300
- 116 S Main St..... \$260,000
- 532 West State St..... \$280,000
- 740 Larkspur Ct..... \$267,000
- 424 Woodlawn Ave..... \$295,000
- 233 Amanda St #299,900
- 650 Meadow Ln..... \$299,900
- 29516 Plank Rd..... \$351,000
- 424 Rose Ann Dr..... \$342,000
- 3721 Maple Rd..... \$365,000
- 8120 Monroe St..... \$380,000
- 304 Shervin Dr \$392,000
- 1300 Serena Ln..... \$462,000
- 1401 Old Spruce Rd..... \$450,000
- 1525 Serena Ln..... \$575,000
- 2225 Springwood Ln \$675,000
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- 26134 Windermere Dr..... \$575,000
- 907 Foxwalk Dr..... \$600,000
- 27421 Le Mays Ct \$625,000
- 4324 S Loomis Rd S \$699,900
- 7035 Sandy Ln \$701,000
- 25523 W Loomis Rd..... \$1,200,000

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Kansasville

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- 9700 Rayne Dr 6 \$190,000

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- Lt178 Greenleaf Dr..... \$15,000
- 2249 Ravenswood Rd Lt83... \$106,000
- Lt1 Sharp Rd..... \$158,000
- Lt2 Sharp Rd \$155,000
- Lt1 S English Settlement Ave \$250,000

Union Grove

- 328 Kiddie Ln Lt26 \$99,900
- Lt0 N Raynor Ave \$260,000

Waterford

- Lt2 Jensen Pkwy \$82,000

Caledonia

- Lt4 Westfield Way \$330,000
- 6425 Westfield Way \$349,000

Kansasville

- 1921 Seminole Dr \$305,000

KENOSHA COUNTY

SINGLE-FAMILY HOMES

Trevor

- 10493 270th Ave \$330,000
- 27138 99th St..... \$335,000
- 28504 107th St..... \$351,000
- 24319 118th St..... \$417,500
- 25020 Runyard Way E..... \$600,000

Twin Lakes

- 212 Hillside Dr \$138,000
- 702 Hickory Rd..... \$259,900
- 583 Oakwood Trl \$355,000
- 219 Walnut Rd..... \$409,900
- 523 Oakwood Trl \$399,000
- 229 Christie Ln \$415,000
- 721 Bayhill Ave \$430,000
- 32900 120th St..... \$425,000
- 34117 118th St..... \$475,000
- 2117 Mathew Ave..... \$600,000

Salem

- 6705 235th Ave \$132,825
- 7551 Shorewood Dr \$180,000
- 8197 Riverside Dr..... \$260,000
- 24909 73rd St..... \$333,000
- 23212 81st Pl \$360,000
- 25824 93rd St..... \$340,000
- 25141 85th St..... \$345,000
- 21918 83rd St..... \$425,000
- 23302 86th Pl \$514,900

Silver Lake

- 117 E North St..... \$239,900
- 109 W Wisconsin Ave \$280,000
- 1003 Eastwood Dr..... \$300,000

Bristol

- 11724 187th Ave \$250,000
- 19715 83rd St..... \$255,000
- 8410 207th Ave \$491,100
- 22223 117th St..... \$995,000

Genoa City

- 39909 93rd St..... \$325,000
- 39015 89th St..... \$410,000

CONDOS

Salem

- 25011 87th St 2 \$220,100
- 25151 87th St 1 \$230,000
- 9000 226th Ct 6A \$429,900

Twin Lakes

- 512 Bay View Ave 8..... \$435,000

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.



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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@slpublishers.com.**

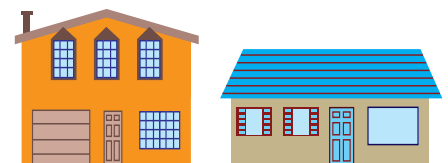
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Other Real Estate

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WALWORTH COUNTY

SINGLE-FAMILY HOMES

Elkhorn

- 433 W Rockwell St \$234,000
- N6637 Juniper Rd \$275,000
- W6785 Lake Shore Cir \$299,900
- W6530 County Road A \$315,000
- 539 S Woodpine Dr \$405,000
- 905 Susan Ct \$436,000
- W4748 Overlook Dr \$439,000
- W6757 Lake Shore Cir \$530,000
- W5191 Ida Hall Ln \$570,000

Genoa City

- N1320 Catalpa Rd \$215,000
- W1039 Golden Glow Rd \$222,000
- 606 Park St \$280,000
- 704 Pintail Pl \$320,000

Lake Geneva

- W4005 Longfellow Dr \$175,000
- 3673 W Oakrest Ave \$180,000
- W3619 Oakrest Ave \$285,000
- 416 Haskins St \$275,000
- 936 Clover St \$300,000
- 1720 Monte Vista Dr \$539,900
- W3665 McDonald Rd \$550,000
- 521 N Boulder Ridge Dr \$659,500

Whitewater

- 417 W Forest Ave \$153,000
- 409 E Milwaukee St \$160,000
- 454 S Douglas Ct \$233,000
- 229 S Dann St \$260,000
- N7729 Alden St \$960,000
- N7431 Ridge Rd \$943,500
- N7416 Ridge Road \$1,425,000

Delavan

- N6649 Larch Rd \$220,000
- 222 Elm St \$249,330
- 217 S 6th St \$245,000
- 1710 Whispering Pines Dr.. \$275,000
- 4209 Central Blvd \$418,000
- 2134 Blue Heron Dr \$975,000

East Troy

- 2084 Mill St \$226,000
- 2837 Austin St \$339,900
- 2147 Church St \$390,000
- 3256 Central Ave \$390,000
- 1703 Steeple Dr \$433,000
- 2692 Red Oak Ln \$492,900
- W2470 Troy Hill Ln \$645,000

Walworth

- 324 Madison St \$174,000

- 916 Williams St \$300,000
- 621 Devils Ln \$340,000

Darien

- 214 W Fremont St \$230,000
- N3725 Old Highway 89 \$575,000

Sharon

- 105 South St \$130,000
- 167 Martin St \$265,000

Williams Bay

- 81 Highland St \$310,000
- 462 Circle Dr \$467,500

Fontana

- W1203 Wolf Way \$665,000

CONDOS

Fontana

- 271 Fontana Blvd 275' \$251,000
- 271 Fontana Blvd 1164 \$327,500
- 1033 Briarwood Dr \$700,000

Lake Geneva

- 1790 Cottage Dr 7-01 \$207,500
- 644 Geneva National Ave N 6-33 \$246,000
- 1779 Cottage Dr \$289,000
- 110 West St 2 \$340,000
- 1428 Highland Dr \$373,000
- 403 Cadence Cir \$375,000

Delavan

- 525 Lawson School Rd 6 ... \$159,000
- 1505 S Shore Dr 301 \$189,900

Elkhorn

- 251 E 3rd Ave \$220,000
- 606 E Market St 103 \$295,000
- 819 Ryan Ln \$315,000
- W5135 Sterlingworth Ct 30... \$563,000

Williams Bay

- 2205 Williams St 5 \$239,900
- 55 Stark St 10 \$257,000
- 91 Potawatomi Rd C-3R \$366,900
- 91 Potawatomi Rd D-2R \$360,000
- 218 Elmhurst Ct 1A \$362,000

Genoa City

- 409 Parker Dr A \$240,000

East Troy

- 2820 Edwards St D \$305,000
- 1952 Edwards St D \$325,000

VACANT LAND

Lake Geneva

- Lt0 Poplar Rd \$17,000
- Lt9063 Beaver Dr \$64,250

Delavan

- Lt13 Lake Trail Dr \$350,000

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