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MONROE COUNTY
HERALD

LOCAL REAL ESTATE RECORD

SPECIAL MONTHLY INSERT TO THE MONROE COUNTY HERALD

THURSDAY, JUNE 29, 2023 • PAGE 1

Commercial properties in Monroe County

By **KYLE EVANS**
Real Estate Record Editor

Over the past few years, many historical and long-time businesses have gone out of business leaving their properties to get filled by something else. In Sparta, Gamer's Sanctum took over the Arenz Shoes building, and Prestige Furniture took over the Mike's TV & Appliance building, both on Water St. downtown Sparta. The former Sparta Police Station is now Sparta Soda Works. In Tomah, the former site of the Teepee Supper Club is now Murray's on Main and more office space and apartments. Many other properties in Tomah have changed uses and/or owners over the past few years as well.

Now there seems to be more and more business with commercial property popping up in Monroe County. Most businesses are listed both ways- the real estate including the business or just the real estate.

In scouring the internet and some daily run-ins- in Sparta currently, Dairy Queen is for sale, and not open. The former Compeer Financial building at 114 E Wisconsin St. is for sale.

In Tomah currently, Tomah Cash Mercantile just came on the market recently. This is a historical business and one of the longest standing businesses in the County. The property was built in 1906. The four-floor building is listed at \$800,000 with an option to buy the retail business as well.

J & R Variety is also on the market, with the main floor retail space and apartments up above. The building is being offered at \$350,000, or \$435,000 including the business.

Another commercial property investment opportunity is an 18,000 square

'COMMERCIAL'

cont. on pg 4



ABOVE Tomah Cash Mercantile building is listed at \$800,000 or \$1,500,000 including the business. **RIGHT** The J & R Variety building is listed at \$350,000 or \$435,000 including the business. **BELOW** The Sparta Dairy Queen is listed for \$575,000. Contributed photos.



Monroe County Housing Authority helps elderly, disabled, and more

By **KYLE EVANS**
Real Estate Record Editor

The Monroe County Housing Authority (MCHA) offers assistance to anyone in need of income-based housing. They work with local organizations like Couleecap, Families First, Flock's Guardians and more to bring the people in need all the help they can get. Mostly, MCHA deals with elderly, disabled, and low-income families. The work with the US Department of Housing and Urban Development (HUD) along with Rural development.

MCHA has 138 vouchers per year for income-based housing, meaning 138 people can go through the MCHA to get housing.

Renee Shull has been the Executive Director for the Monroe County Housing Authority for almost 2 years and has learned a lot.

MCHA owns seven different properties with many apartment units in Monroe County, but they also work with seven more privately owned income-based apartment units. What people pay for these apartments varies

based on their income, according to Shull, "some people pay as little as \$69 per month, and some pay up to \$541. The full rent price stays the same at \$566 for a 1 bedroom and \$644 for a two bedroom."

Also, through those other local organizations, other utility assistance is available as well.

There are washers and dryers in each complex with a community room. The apartments include a kitchen, living room, bedroom (1 or 2), bathroom, and closet space.

Shull said, "people can

live in these places forever as long as their income doesn't change."

The Monroe County Housing Authority has three full time employees, two part time employees, including a caretaker in the Sparta area and the Tomah area. They renovate, clean and do everything themselves.

The properties that the Monroe County Housing Authority owns are:

Westwood Manor- Sparta,

'HOUSING'

cont. on pg 4



Pictured is a kitchen in one of the apartments in Sparta that the Monroe County Housing Authority owns. Herald photo by Kyle Evans.

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EDITORIAL

After a small battle, we got it done

In the last month I've looked at many residential properties with my grandmother and helped by having a local agent show her some homes.

We viewed multiple houses and even put in an offer on one for \$11,000 over asking price. We did not get that house. But we did find a trailer home for sale on Facebook and ended up getting that. My grandmother is grateful to be almost done with the process.

A couple nuances I learned about is, how to create a bill of sale, as mobile homes are considered personal property and not real estate. Another wrinkle is, the seller is purchasing a home and needs the money for a down payment on their new home before we can move in.

So, we have to pay beforehand so the seller of the

KYLE'S
REAL
ESTATE
FILES



trailer can close on his new house. Just a little wrinkle that isn't a major deal but still worrisome.

Buying a mobile home is a little different process than purchasing a property. The mobile home just deals with a title and a lease for the lot. Whereas a property deals with a deed and much more paperwork.

Needless to say, we are happy that we've found a place and can now move in soon. She is looking forward to a fresh start, close to her work. But with buying this trailer makes a big difference

in her situation. If she would have got the house that we offered \$11,000 over asking she would've still had to work. Whereas this trailer allows her the freedom to retire whenever she wants or whenever she's ready.

On the up and up and onto the next real estate adventure. I look at properties all the time to which I could buy and rent out, but with the interest rates the way they are it seems there is not much money to be made in a house to rent out.

I've been hearing things about buying "subject to," which means just taking over a current loan that's on the property instead of creating a new loan. I plan to look into this more and will have an article on it next month in the Real Estate Record.

See you next month!

GUEST COLUMN

Getting Your Ducks in a Row (Part 2)

By 1st CCU Mortgage Team
Contributors of the Real Estate Record

Last month we covered the first two tips for preparing to buy a home – (1) Choose your Mortgage Lender and (2) Choose your local Realtor.

Third, make a wish list and identify your priorities for the home you want to buy. Most properties will not have everything on your wish list, so you will want to make sure you get the ones most important to you. When viewing properties, remember this will be your home and

ownership gives you the opportunity to customize the home to your style. The home is just one factor to consider, you will also want to keep in mind the location, school district, proximity to work and amenities. Keeping a comparison checklist of the homes you view can be helpful.

Fourth, you have found the home to make your own. Work with your realtor to submit an offer to purchase. Rely on their expertise to present the best terms to help you win an accepted offer.

Fifth, Congratulations! You have an accepted offer!

Contact your mortgage lender right away to keep the process moving forward so you can close on your new home in a timely manner. Your lender and realtor will work together to help you every step of the way.

Sixth, we are ready for closing. The home purchase transaction will most likely take place at a title company. You, the sellers, your realtor and lender will attend the closing. There will be loan documents and property transfer documents to be signed by all parties as needed. You will receive the keys to your new home at this time.



Midwest Lifestyle Properties

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Rural Property Specialist



JAMES LANIER
Rural Property Specialist



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PENDING

N4281 TUCKER WAY DR. BLACK RIVER FALLS, WI
11+/- AC, 4BD, 2.5BA, LOG HOME \$474,900



PENDING

7367 CANINE RD SPARTA, WI
10+/- AC, 3BD, 2BA, W/SHED \$139,900



AVAILABLE

0 ENGLAND RD TOMAH, WI
138+/- AC TURN KEY HUNTING CAMP \$465,000

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"Coltyn, is a great individual to work with, very knowledgeable and professional. We purchased property through him and we would recommend him if your planning on purchasing or selling" *Randy*



"One of the absolute best in the business!" *Melli H*

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GUEST COLUMN

Embracing the Bounty of Rural Property Ownership

By Collyn Bettis & James Lanier United Country Midwest Lifestyle Properties Contributors of the Real Estate Record

Monroe County, Wisconsin – Nestled in the heart of the Midwest, Monroe County offers a tranquil and picturesque landscape that captivates the hearts of many. Amidst the rolling hills, fertile farmland, and serene small towns, lies a wealth of benefits waiting to be discovered by those fortunate enough to own rural property in this enchanting region.

As urban areas continue to experience rapid growth, an increasing number of people are seeking refuge in the peaceful and untouched expanses of rural America. Monroe County, with its natural beauty and abundance of lifestyle opportunities, has become a prime destination for those seeking a simpler and more fulfilling way of life.

One of the foremost advantages of rural property ownership in Monroe County is the unmatched connection to nature. With vast stretches

of farmland, scenic bluffs, and meandering streams, residents are blessed with the opportunity to immerse themselves in outdoor activities year-round. From hiking and biking along scenic trails to hunting and fishing public lands the county offers a playground for nature enthusiasts and adventure seekers alike.

In addition to the recreational opportunities, rural property owners in Monroe County enjoy a deep sense of community. Small towns dotted across the county send forth a friendly and neighborly spirit, fostering strong bonds among its residents. The tight-knit communities organize regular events, such as farmers markets, fairs, and festivals, where locals come together to celebrate their shared heritage and support local businesses.

Furthermore, owning rural property in Monroe County opens doors to a self-sustaining lifestyle. The region is known for its rich agricultural heritage, providing residents with access to fresh, locally grown produce and a thriving farm-to-table movement.

By tending to their land, homeowners can cultivate gardens, orchards, or even small-scale farms, ensuring a steady supply of wholesome and organic food.

For those with an entrepreneurial spirit, the rural lifestyle offers unique business opportunities. From vineyards and wineries to bed and breakfast establishments, rural property owners have the potential to create successful ventures that cater to residents, tourists and visitors alike seeking an escape from the bustling city life.

Monroe County's rural property market also presents a sound investment opportunity. As more people recognize the value of country living, the demand for rural properties in the area continues to grow. The allure of Monroe County's pristine beauty, combined with the increasing desire for sustainable living, has resulted in rising property values and a stable real estate market. For those fortunate enough to call this place home, the benefits of rural property ownership in Monroe County are simply unparalleled.

Cell phones are not a surveying tool

Contributed Content from Monroe County Register of Deeds

Wisconsin land surveyors have crafted a statement paper regarding the dangers of using cell phone apps to locate property lines. It is a one-page statement on why cell phones aren't nearly survey accurate. This document was developed at the request of a Register of Deeds who was made aware of an incident where someone relied on a cell phone app to locate their property line and found themselves some 80 feet from a legally property surveyed line. They then removed the survey stakes assuming the surveyor was wrong.

Here is the Statement from the Wisconsin Society of Land Surveyors.

“CAUTION: Your Cell Phone is NOT accurate enough to be used as a surveying tool!

Wisconsin Land Surveyors statement regarding the use of cellular telephone applications (apps) to locate property corners and boundary lines:

The Issue: Helpful cellular telephone applications (apps) can be a handy guide for users when it comes to outdoor activities like hunting, fishing, biking, and hiking. These apps can assist users in knowing their approximate location as it relates to boundary lines, roads, trails, bodies of water, and topographic features. However, assuming that these apps are capable of accurately locating property lines can often lead to misunderstandings,

disputes between adjoining landowners, and possible litigation.

Our Position: While handy, these recreational applications use a low level of Global Positioning System (GPS) accuracy and rely on available, and often ambiguous digital mapping sources for parcel boundary information. The GPS on a cell phone lacks the accuracy necessary to perform survey-grade work. This low level of accuracy in the hands of an untrained individual is not the correct way to accurately locate boundary lines and protect landowner rights. Only a licensed, Professional Land Surveyor utilizes the highly accurate equipment, knowledge, and skill set necessary to accurately locate property lines on the ground. We say this for the following reasons:

EDUCATION AND TRAINING:

Professional Land Surveyors are properly educated and receive real world training in legal principles and boundary control. Well trained surveyors have a strong skillset and apply principles of mathematics and consider title (e.g., deeds) data in establishing boundary lines. Surveyors apply years of experience to establish property lines and protect the ownership rights of landowners impacted by their work. They also adhere to state laws, administrative codes, and local ordinances in the performance of their work.

LICENSING: Professional Land Surveyors are officially

licensed in Wisconsin to serve the public to accurately locate and officially mark property corners and locate property lines. Those corners and lines are then drafted onto survey maps, which become public records.

EQUIPMENT: Professional Land Surveyors utilize the most advanced, highly accurate GPS equipment available. This equipment is capable of measuring to the nearest eighth of an inch. A typical cell phone app can be off by several dozen feet.

PROCESS: Professional Land Surveyors properly research their client's deed, adjoining property owner's deeds, and previous survey records to analyze and determine precise locations of property corners and property lines.

Who we are: The Wisconsin Society of Land Surveyors (WSLS) and the Wisconsin County Surveyors Association (WCSA) represent more than 1000 Professional Land Surveyors. Both organizations work to advance the profession of land surveying and protect the land ownership rights of thousands of Wisconsin landowners and taxpayers.

Connect with the Wisconsin Society of Land Surveyors here: <https://www.wsls.org/>

Connect with the Wisconsin County Surveyors Association here: <https://wsls.org/wcsa>

Find a surveyor in your area here: <https://www.wsls.org/find-a-surveyor?>

KME'S FIXER UPPER OF THE MONTH

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Listed by:
Wayne Stockwell 608-343-2729
VIP Realty



March 15, 2023 there was a fire that damaged the front porch. This also caused smoke and some water damage. The home had been fuses, at least the main floor should be rewired due to possible heat damage to the old wiring. The appliances stay but are not guaranteed. There is some PEX plumbing. The large backyard has convenient alley access. The electricity is off so please bring a flashlight. The seller wishes to sell “as-is” but the price is negotiable.

Monroe County Land Transfers 6/22 – 6/27

Town of Angelo

A-94 Llc, A Wisconsin Limited Liability Company To Jay Ambe, Llc, A Wisconsin Limited Liability Company - 711 Avon Rd - \$25,400

Town of Byron

Todd L. Forrest To Karen A. Forrest - 28318 Epee Avenue - \$111,450

Village of Cashton

James Kingslien To Suzanne Kelly - Charles St - \$150,000
Jsk Rentals Llc To Kyle R. Snodgrass - 439 Schneider Street - \$202,500

Town of Clifton

Christopher Moxon To Dean And Jonine Berger - 31704 County Highway A - \$15,000

Town of Ridgeville

Robert C & Jacqueline M Keller To Ronald W. Lueth And Donna Marie Lueth Revocable Trust Dated February 17, 2021 - 16109 Landmark Road - \$175,000

Town of Sheldon

Ada J & Melvin G Miller To Simon M & Sadie B Miller - 16668 Cth F Norwalk Wi 54648 - \$320,000

City of Sparta

Anthony Wayne & Lindsey Genevieve Adams To Melody A & Dale E Brueggeman - 1735 Clearview Drive - \$249,900

Carol J & Johanna T Katosciak To Derek & Katherine Bullard - 1411 W Montgomery Street - \$432,500

Susan M Rettler To Andrew C & Arnold W Rettler - 518 W. Oak St. - \$78,753

Cody A & Shania M Nordby To Zenaida Velasco Velasco & Jose Hernandez Cruz - 911 Jefferson Avenue - \$265,000
Jeffrey Ray Klein To Jeffrey

J Klein - 414 E Oak Street, Sparta Wi 54656 - \$148,000

Jtk Construction, Llc To Sarah & Matthew Huck - 1120 Boldon Avenue - \$350,000

Estate Of Paul E. Kuester To Elizabeth J & James F Lavelle - 523 Lincoln St, Sparta Wi 54656 - \$220,000

Town of Sparta

Michael R & Cindy M Seichter To Russell G & Sharon M Daines Ii - 18788 Ibsen Rd - \$525,000

City of Tomah

Donald & Rhonda Killgo To Kendric, Desiree & Marie Nelson - 312 W Monowau St - \$196,000

Joseph E.O. & Summer A.F Minney To James Halverson & Misty Robinson - 1311 Superior Ave Tomah Wi 54660 - \$208,500

Stephen P. And Josefina I. Murrell To Alex H. Kivimaki & Colleen O. D'amico - 426 Alyssa Street - \$430,000

Big Al's Investments, Llc To Christopher & Jennifer Popp - 309 Superior Ave, Tomah, Wi 54660 - \$450,000

Marlene J. Parks Trust To Bruce W. & Wendy S. Gilson - 100 Superior Avenue, 104 E. Washington Street And 106 East Washington Street - \$130,000

Michael C. And Kalli M. Damrow To Edward Van Ravenstein Iii - 423 W. Monowau Street - \$150,000

Town of Tomah

Dalton J A/K/A Dalton Lunde To Dalton J & Jenna R Lunde - 26395 County Highway Ca - \$247,100

Village of Warrens

Deanna M Shanahan To Dale F Heacox - 603 Railroad Street - \$36,700

Morrie's Retreat Llc To Jeffery Stange - 213 Maple St - \$190,000

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Steps to take before applying for a mortgage

Contributed

A home is the single biggest purchase most people will ever make. That's perhaps become even more true in recent years, when the cost of homes has increased dramatically.

The sticker price of a home may come as a shock to first-time buyers, but few homeowners purchase their homes in cash. Mortgages are a vital component of home ownership for the vast majority of buyers. Mortgages are loans obtained through the conveyance of property as security. When homeowners pay off their mortgages, the title of the property officially transfers to them from their lenders.

Though most homeowners utilize mortgages to buy their homes, that does not mean the process is the same for everyone. A host of factors affect mortgage terms, and there's much prospective homeowners can do to secure the best agreement possible.

• Recognize why a low interest rate is important. Mortgage interest rates have drawn considerable attention in recent years, as rising inflation has led to rates that have reached their highest point in more than a decade. Even a seemingly small difference in interest



rates can save or cost homeowners thousands of dollars, if not tens of thousands, over the course of a loan. For example, the financial experts at Bankrate.com note that the difference between a 5.5 percent interest rate and a 6 percent interest rate on a \$200,000 mortgage is roughly \$64 per month. That might not seem like a lot, but over the course of a 30-mortgage the borrower who gets the 6 percent loan will pay in excess of \$23,000 more in interest than the borrower who secures the 5.5 percent loan. Recognition of

the benefits of securing the lowest interest rate possible can motivate prospective buyers to do everything in their power to get a low rate.

• Work on your credit score. So how can borrowers get the best possible rate? One way to go about it is to improve credit scores. Average mortgage interest rates vary significantly by credit score, with higher scores earning borrowers significantly lower rates. According to data from FICO, as of mid-February 2023 borrowers with a FICO score

- Research and watch for low rates. Do the math - even a tenth of a percent can equals hundreds of dollars over 30 years.
- Increase your credit score to get the best possible interest rate. The higher the score, the lower the interest rate, and it can vary by a whole percent, or even more.
- Be realistic about what you can afford and add up all expenses. Leave some wiggle room for emergencies - and don't forget about closing costs.

of 760+ earned an average interest rate of 6.06 percent, while those with scores between 620-639 secured an average rate of 7.65 percent. By bolstering their credit scores before applying for a mortgage, prospective homeowners can improve their standing in the eyes of mortgage lenders, which can potentially save them tens of thousands of dollars over the life of the loan.

• Identify how much you want to spend. Prospective home buyers may be approved to borrow much

more money than they think they will qualify for. That's because lenders do not consider factors like utilities, insurance, day care, or other expenses everyone has. That means it's up to borrowers to determine how much those expenses will be, and how much they should be spending on a home. Though it might be tempting to borrow up to the amount lenders approve you for, in general it's best to stay below that amount so you can capably meet all of your additional obligations.

'COMMERCIAL'
cont. from page 1

ft. building at 910 Wisconsin Ave. in Tomah. This property has an existing tenant and is listed at \$900,000.

Also, the Tomah Shopping Center, a strip mall located at 224 W McCoy Blvd in Tomah is on the market as well with no price listed.

There have been many changes in the retail industry in the past few years and the effect can clearly be seen on local businesses, causing more and more to want to sell or go out of business. But, the retail industry is still very relevant here in Monroe County.

There are new thriving business opportunities that can go into these commercial properties, it's just hard to find buyers for.

Here are most of the commercial listings in the area:

Sparta:
770 S Black River St- no price listed

1050 Hoeschler Dr.- \$1,700,000

2700 Riley Rd.- \$799,000

620 Industrial Dr.- no price listed

Dairy Queen- 914 W Wisconsin St.- \$575,000

114 E Wisconsin St.- \$730,000

820 Industrial Dr.- \$1,344,133

445 Holtan St.- no price listed

Tomah:

Tomah Cash Mercantile- 914 Superior Ave- \$800,000/ \$1,500,000

J & R Variety- 1006 Superior Ave.- \$350,000/ \$435,000

910 Wisconsin Ave.- \$900,000

1825 N Superior Ave- \$1,600,000

1704 N Superior Ave.- \$925,000

25177 Hwy 12- \$899,000

20671 State Highway 27- \$795,000

E832 WI-21- \$269,900

904 Superior Ave.- \$200,000

1030 E Clifton St.- \$749,000

114 W Juneau St.- \$600,000

202 & 210 Superior Ave- \$2,300,000

1108 Townline Rd.- \$580,000

1010, 1106, 1108 Townline Rd.- \$1,080,000

111 Andres St.- \$375,000

1106 Townline Rd.- \$260,000

11215 Flagstaff Rd.- \$589,000

Kendall:

233 S Railroad St.- \$600,000

601 Spring St.- \$350,000

Cashton:

911 Main St. - \$49,000

Bangor:

W1704 State Rd. 16- \$389,000/ \$589,000

Likely, there are more than just these commercial properties for sale, it's likely that most business owners in Monroe County would say that anything is for sale for the right price.

If you like to invest in property, there are some deals to be had here in Monroe County. Reach out to a local real estate company to have them show you some properties.

'HOUSING'
cont. from page 1

Eastwood Manor I- Tomah, Eastwood Manor II- Tomah, Hillcrest Manor- Cashton, Wilcrest Manor-Wilton, Hilltop Apartments- Warrens, Oakdale Apartments- Tomah, and Kilbourn Apartments- Tomah.

The MCHA also works with Brookside Apartments, Sparta Arms, Heritage Haven, Tomah Manor, Courtyard at Willow Woods, Norcrest Apartments, Kenview Apartments, and more. The MCHA is not a county run entity.

Tomah also has their own Housing Authority that has 20 vouchers per year plus 150 Veterans Affairs Supportive Housing (VASH) vouchers and they own Tomah Manor.

To get more information or to apply for assisted housing call the Monroe County Housing Authority at 608-269-5017 or stop into their office at 1108 W. Wisconsin St. Sparta.

To get more information or to apply through the Tomah Housing Authority call 608-374-7455 or stop into 107 E Milwaukee St. Tomah.

Turn the key to your next vacation rental

Contributed

Vacation time is included in many full-time professionals' benefit packages. Too often, however, employees feel that personal time off is a luxury they cannot afford to use. When looking at vacation as a necessity rather than a luxury, workers may be more inclined to start planning time off.

The Harvard Business Review reports that data supports the notion that those who take more than 10 days of vacation are 30 percent more likely to receive a raise. Those who vacation often have greater job satisfaction. The World Health Organization found working 55 hours or more per week was associated with a 35 percent higher risk of stroke and a 17 percent higher risk of dying from heart disease than a standard work week. Studies have found that taking regular vacations may help reduce the risk for metabolic syndrome, which raises an individual's risk for various diseases.

People have different choices when planning vacations, and that includes a bevy of lodging options. The following is a breakdown of the types of properties vacationers can choose from.

• **Rental by owner:** Various



companies facilitate the relationship between rental owner and renter. These include Airbnb, HomeAway and Vrbo, among others. These properties are stand-alone or in shared buildings. They're frequently large and feature cooking spaces and multiple bedrooms, and typically do not come with the extra fees that some other vacation accommodations may tack on, such as paid parking.

• **Bed and breakfast (B&B):** A B&B rental is

in a private home or inn. While accommodations may vary, one may get a private bedroom in the residence that may or may not include a private bathroom. B&B accommodations are smaller in scale than hotels, but offer a measure of personalized attention. B&B staff can help plan excursions and give opinions on attractions or restaurants in the area. As the name implies, breakfast is likely included in the stay, but guests may need to ferret out other meals.

• **Hotel:** A hotel is one of the more familiar vacation rentals that customers may encounter. They traditionally are large buildings that house many rooms. Shared spaces can include restaurants, gyms, pool areas, bars, and conference spaces. Some meals may be included in a hotel stay, like a continental breakfast. Perks may vary depending on the property.

• **Motel:** Motels are smaller and tend to be less luxurious than hotels. However, they can include basic

accommodations that are perfect for short-term stays or breaks from long drives.

• **All-inclusive:** All-inclusive rentals generally are housed inside resort facilities. One price tends to cover the room, meals, activities, and sometimes even spirits. All-inclusive properties can cater to adults only or families. If the desire is to drop your bags and relax, an all-inclusive resort may be a place to consider.

• **Time share:** Technically not a rental, a time share, according to Investopedia, is a shared ownership model of vacation real estate. Multiple purchasers own allotments of usage of a property, which means they are allowed to use the property during certain times of the year — typically one-week stays. Those who purchase a time share may be restricted to one hotel or condominium, or those part of a larger company may be able to mix and match stays among a number of different properties for their designated weeks.

Vacation rentals enable people to get away throughout the year, which is good for individuals' overall health and can even help them be more productive at work.



What's a short sale in real estate?

Contributed

In real estate, a short sale occurs when a homeowner sells their home for less than they owe on the mortgage. This often happens when the homeowner is in a difficult financial situation and can't keep up with payments.

A short sale isn't the same as a foreclosure. In a foreclosure, the lender forcibly repossesses the property and then tries to sell it for enough to recover its costs. In a short sale,

the homeowner voluntarily chooses to sell the property and then gives the lender all the proceeds. The lender can then either forgive the difference or get a deficiency judgment, which requires the homeowner to pay what's left over.

Homeowners may decide that a short sale is right for them for various reasons. For example, a short sale does less damage to your credit score than a foreclosure. If you want another mortgage, you may

have a much shorter time to wait after a short sale than after a foreclosure.

Moreover, a short sale allows you to stay in your home until the sale is completed, whereas a foreclosure forces you to vacate immediately. It also allows you to retain the dignity of knowing you sold your home.

If you're having money trouble, reach out to a financial professional in your area to help you get back on track.

4 signs tiny home living is right for you



Contributed

Tiny home living is becoming increasingly popular across North America. As real estate prices continue to rise, people are turning to creative solutions to live debt free. Here are four signs that downsizing your living space may be the right move.

1. **You want to live a minimalist lifestyle.** Storage space is at a premium in tiny homes. Therefore, you'll be forced to get rid of things you don't need.

2. **You can't see yourself settling in one place.** Many tiny homes are built on trailers with wheels. This allows you

to take off whenever you want and drive to a new destination.

3. **You don't want to be stuck paying a large mortgage.** Although a tiny home requires an upfront investment, it costs much less than a conventional home. Utilities, maintenance and repair costs are also considerably more affordable.

4. **You care about the environment.** Tiny homes are much more energy efficient and environmentally friendly than full-size houses. For example, living small uses less fuel, electricity and water.

If you're ready to downsize, contact a contractor or real estate agent in your area.

The dos and don'ts of taking listing photos

Contributed

If you're selling your home and want to save a bit of money, you may want to consider taking the listing photos yourself. Here are some dos and don'ts on how to make your abode look its best in photos.

• **Do get rid of clutter.** Tidy up your home and remove personal belongings like knick-knacks, fridge magnets, family pictures and children's toys. Display only essential pieces of furniture so people can picture themselves in your home.

• **Do pick the right time of day.** Take pictures in the morning or early afternoon when the sun is shining into your home. This way, everything is brightly lit and visible.

• **Do choose the right angle.** Keep your photos straight and at eye level to avoid any

distortion. When people look at the pictures, they should feel like they're standing or sitting in your home.

• **Don't overedit the images.** You can minimally retouch your photos to adjust aspects like lighting and clarity. However, the pictures should accurately depict what your home looks like.

• **Don't take too many photos.** Avoid overwhelming potential buyers with hundreds of pictures of every single room in your home. Pick general shots that capture the best angles of your house, including critical spaces like the kitchen and bathrooms.

Finally, poor-quality photos can make or break a potential buyer's perception of your home. Therefore, if you aren't confident in your abilities, contact your real estate agent for help. They'll put you in touch with a professional photographer.



THANK YOU FOR READING THE HERALD'S LOCAL REAL ESTATE RECORD

Comments, questions, concerns?

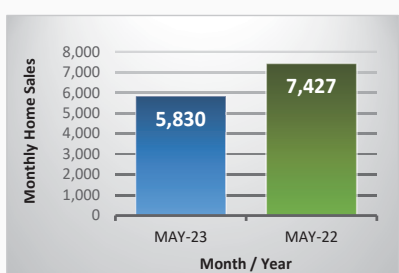
Email Kyle @ kyle@monroecountyherald.com or call (608) 269-9797



May 2023 WI Real Estate Report

Report Criteria: Reflecting data for: May 2023 | State: WI | Type: Residential

MONTHLY HOME SALES

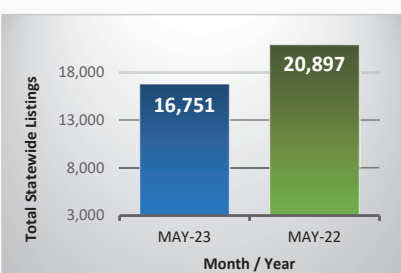


May 2023
5,830
HOMES SOLD

May 2022
7,427
HOMES SOLD

from last year **-21.5%**

TOTAL STATEWIDE LISTINGS

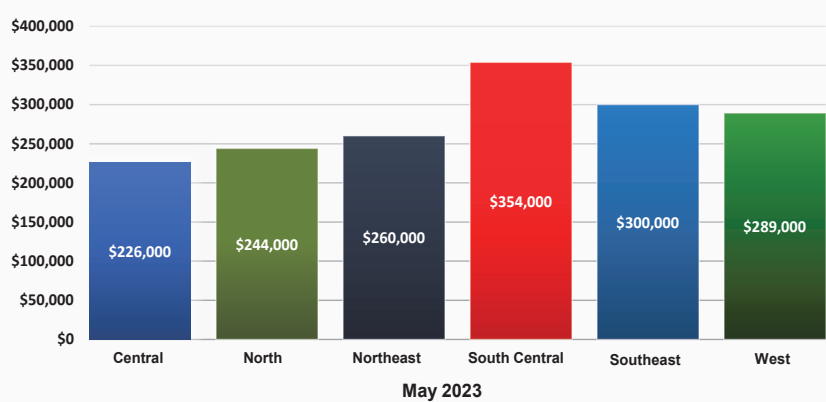


May 2023
16,751
ACTIVE LISTINGS

May 2022
20,897
ACTIVE LISTINGS

from last year **-19.8%**

MEDIAN PRICES BY REGION



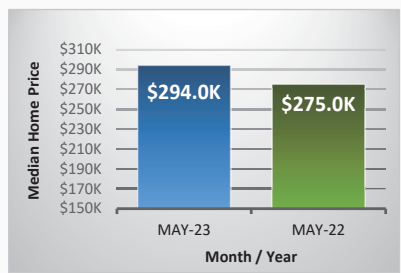
Average rates Jun 27, 2023

30-yr fixed
7.449%

15-yr fixed
6.584%

10 / 6 ARM
7.538%

MEDIAN HOME PRICE



May 2023
\$294,000
MEDIAN PRICE IN WI

May 2022
\$275,000
MEDIAN PRICE IN WI

from last year **6.9%**

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MATTERPORT 3D Tours:

This technology creates a fully immersive interior 3D tour of your home that can be viewed from any buyers device. They can tour your home, see it's blueprint and even measure room sizes. 3D tours dramatically increase exposure and that's why we offer it at no charge to all our listing clients.



Drone Video and Aerial Photos

Drone-attained aerial imagery will set you leagues apart from traditional photography, **allowing the buyer to get a much better feel for the lay of the land.** According to multiple listing service (MLS) statistics, properties with aerial imagery are **68% more likely to sell** than those without it! That's why we offer it at no charge to all our listing clients.



360 Video Virtual Tours

These videos incorporate video from our gimbal mounted camera and drone to create beautiful video tours showcasing the finest features of your home. These videos are a smashing hit on our social media platforms and offer all buyers a unique view of everything your home has to offer. That's why we offer it at no charge to listing clients.



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“Is there a way to lower my closing costs?”

COLTYN BETTIS & JAMES LANIER United Country Realty Midwest Lifestyle Properties

Lowering closing costs can help you save a significant amount of money when purchasing a property. Here are three out-of-the-box ways to potentially reduce your closing costs:

First, closing cost assistance programs: Research and inquire about closing cost assistance programs available in your area. These programs, often offered by local or state government agencies, nonprofits, or lenders, provide financial aid specifically for covering closing costs. Eligibility criteria may vary, but they can be a valuable resource to help lower your closing costs.

Second, alternative lenders or mortgage brokers: Consider researching non-traditional lenders or mortgage brokers who may offer more competitive rates and reduced closing costs.

Third, negotiate with the seller: Negotiate with the seller to cover a portion

of the closing costs. This approach may require effective communication and a mutually beneficial agreement between you and the seller.

Remember, it's important to consult with professionals to explore the best options for your specific situation, taking into account factors such as location, property type, and market conditions.

LYDIA HONE Coulee Real Estate & Property Management

If you are looking to buy or sell your home, closing costs can take you by surprise! However, there may be some things that you can do to get your closing costs lowered. It's important to remember that closing costs can be anywhere from 2-5% of the sale price of a home. As a real-estate professional it is my job to ensure that my clients are informed on how to get the best bang for their buck!

As a buyer the big negotiable items when dealing with closing costs are loan origination costs, home owners insurance, and buyer's agent

fees. So, be sure that you shop around to find the best price and coverage for you. Not all agents charge a buyer's agent fee, be sure to ask the agent you are looking to work with if there are any fees associated with them working for you.

As a buyer, another great option to make closing more affordable is to ask for seller concessions to cover your closing costs. This is typically negotiated through the offer you make on a home with the help of your real estate agent. For government loans up to 3% of the loan amount can be asked for back at closing to cover costs, and for conventional loans, that number goes up to 6%!

As a seller the largest area where you can negotiate the cost to close is going to be commission to your selling agent. Commission is negotiable! Make sure that when you are interviewing agents to sell your home, ask what their plan is, what are they offering you? How are they going to get you the most value for your home? And always remember that you can negotiate with agents.

ASK THE EXPERTS

MARY SCHLEICHER Hometown Real Estate

Tips for reducing closing costs:

Shop around for a lender by comparing and negotiating lender fees. Your lender is required to produce an itemize estimate of your closing costs in the three-page Loan Estimate™ form within three days after you apply for a mortgage, but you can ask them to produce an estimate when you first ask for a loan qualification letter. Do some comparison shopping.

A seller may consider contributing toward your closing costs; but this may not be possible in a hot market. You might want to be prepared to add the seller's contribution to the sale price.

Try to close at the end of the month. If you close at the beginning of the month, you pay the per diem interest for each day until the last day of the month. If you close at the end of the month, you eliminate that amount from your closing costs.

If you qualify for a Rural Development mortgage or a VA loan, you can avoid the down payment entirely and some of the closing costs can be rolled into the mortgage. There are also other loans that require less money down. Don't be

afraid to ask lenders what programs they offer.

ASK QUESTIONS! You can reduce the charges you pay by asking questions and by comparing lenders.

1ST CCU MORTGAGE TEAM

1st Community Credit Union

Yes, there are ways to lower your closing costs. Closing Costs include items such as the appraisal, title work, flood certification, credit report fees and recording fees. These items are generally standard charges. You may also see processing, underwriting and points fees. (Points are a percentage of the loan amount for example 1-point equals 1%) These can vary from lender to lender. Local lenders tend to have lower closing costs than brokers and national lending companies. It is usually beneficial to work with a local financial.

If you prefer, it is possible to negotiate with your seller to have them pay some or all of your closing costs. Please work with your realtor to help you write this in your offer to purchase.

Please send questions you'd like answered by the experts to kyle@monroecountyherald.com

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