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MONROE COUNTY
HERALD

LOCAL REAL ESTATE RECORD

SPECIAL MONTHLY INSERT TO THE MONROE COUNTY HERALD THURSDAY, MARCH 28, 2024 • PAGE 1



From left: Chris Hardie, CEO of 7 Rivers Alliance asks Hetti Brown, Executive Director of Couleecap and Audra Larson, Director of Operations at the Parenting place a set of wuestions at the Monroe County Economic Development Conference last Friday. Herald photo by Kyle Evans.

Real estate sales in Monroe County

By KYLE EVANS
Real Estate Record Editor

The information in this graph was generated from the Wisconsin real estate transfer fees that the Monroe County Register of Deeds collects. At the time of recording conveyance documents in the Register of Deeds office, in addition to the \$30 recording fee there is a transfer fee due at the rate of \$3 per thousand for sales/transfers, unless those transactions are exempt from fee pursuant to 77.25 Wis. Stats.

Over the course of twelve years, real estate sales in Monroe County have increased significantly, with 2021 being the peak, at \$288,920,700 in total dollars, with 1,303 properties being transferred. But the last two years have taken steady drops in the number of transactions.

YEAR	SALE AMOUNTS	TRANSACTIONS
2012	\$157,161,600	903
2013	\$147,538,700	960
2014	\$146,736,600	935
2015	\$147,912,700	1004
2016	\$151,909,600	1040
2017	\$159,336,600	1094
2018	\$196,395,800	1113
2019	\$184,017,493	1137
2020	\$207,700,100	1221
2021	\$288,920,700	1303
2022	\$256,103,700	1117
2023	\$213,588,200	900

From 2012-2017, the dollar figures stayed relatively steady, but the number of transactions increased by almost two hundred. The transaction number includes lot purchases and other transfers of that nature.

The numbers impute that the average transaction in Monroe County in 2023 increased by \$8,000 from 2022, putting the average transaction dollar amount at \$237,320.

The real estate market is driven by buyers, and when there's more jobs in Monroe County, more people want to live in Monroe County.

'COUNTY'
cont. on pg 3

Couleecap looks to aid in community housing needs

By KYLE EVANS
Real Estate Record Editor

Last week, the Monroe County Economic Development Committee, along with other partners in the county held a Monroe County Economic Development Conference at Cranberry Country Lodge.

In one of the sessions, Chris Hardie, the CEO of 7 Rivers Alliance asked questions to Hetti Brown, Executive Director of Couleecap Community Action Agency.

Couleecap's mission is to fight poverty and promote self-sufficiency, economic development, and social justice. They are *People Helping People*, and every day our actions make a difference in the lives of people and families throughout the Coulee Region. Couleecap serves Crawford, Monroe, Vernon and lacrosse counties.

They have been an affordable housing development agency since the 1980's, including single family

home development, apartment complex development, and so much more.

"Our region and state has never recovered from the economic crisis of 2008, when building came to a halt, and we've been behind ever since," Brown said regarding the shortage of housing in our region.

She added, "In our region the median age of housing in our area is about 50 years old and 20% of the housing stock was built before 1939."

Most of the assistance programs that Couleecap initiates is based on an income threshold in which people that are considered low income. She explained the biggest struggle however is, the people just above the income threshold. She said, "there is a need for more help, more assistance to the main workforce income category."

With the increase in interest rates, we've seen a slowdown in homebuying especially in first time home buyers. This is really concerning because

home buying is one of the most effective ways people can build wealth. "We're looking at more programs and such for down payment assistance, but high interest rates make our job that much more difficult. You may be able to help someone get into a home, but they can't afford it on a month-to-month basis."

"There was an affordability gap and now that gap has widened even more," said Hardie.

According to Brown, our region needs everything from single family home, apartments, rentals, manufactured homes, senior housing, etc. "There's a need for both inventory to buy and inventory to rent," said Brown.

"As long as the housing stock remains low the prices will remain high. If interest rates go down, it helps get people into first time homes," said Brown.

With the aging population in this region, she said, "if we can provide more quality senior

housing where people can move and live independently might free up some housing stock for other families in the communities."

"When we're developing, we're thinking about long-term needs. We don't talk enough about manufactured housing. A lot of times it's the only affordable housing available to people and they can be a lot faster turnaround time. It can be a great use of resources," said Brown.

If you think your community needs housing in certain demographics or in general, the main thing is being in contact and making the connections to get projects like an affordable apartment complex, affordable single-family homes, etc. There are many ways projects get started, it could be a business who's having trouble getting people to move to where their business is located to work there, to not enough senior homes.

They explained how housing studies can be very

beneficial, it's hard to know what your community needs if you don't know what it already has.

Brown said, "the partnership between agencies like ours and a community group most of the time. And what we look for is what kind of assets do you as a group or business or community bring to the table and what are the goals, etc."

The most successful partnerships have been very flexible to where it's a win-win for Couleecap and the community. An example she gave "when we were working on a project in a municipality, lumber prices skyrocketed, and that municipality offered a construction loan at 0% which saved Couleecap \$20,000. This made the project continue and finish on time.

"Flexibility is key," she said, "from zoning, financing, parking and so many other ways to be flexible."

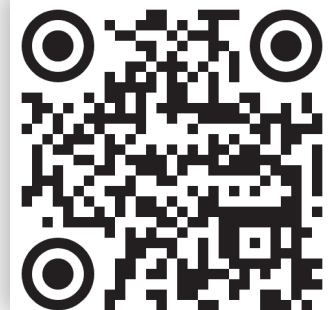
"As a whole, our area needs to have to focus on both rehabilitating and building new homes," said Brown.



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EDITORIAL

Buying Before Selling

The situation of being left in a lurch seems like a balancing game when it comes to real estate transactions. Back about five years ago now, we listed our home for sale by owner after getting our property surveyed to where we kept a few acres to build a home on. The struggle there was, when is the right time to sell.

We knew we wanted to sell our house before starting construction on the new house for the simple fact of being comfortable with our finances and having enough cash for the down payment. Looking back, the bank probably could've just used the equity in our old home as collateral and we could've stayed in there until the new home was built.

In the real estate world, it just amazes me how many things just get worked out, not by law but by the buyer and seller



ever made, it likely won't be the worst decision as you can try to sell the home at any time.

To me, it's just funny how many different scenarios there are like the closing dates are very rarely the same. So what do you do in those days or weeks in between closing, hopefully it's in your favor but sometimes it's not. But many times, the buyer and seller come to agreements on when they can move in, move out, etc.

Try to get the dates in your favor so you don't have to worry about it. Most of the time this is the biggest purchase of your life, so having an agent on your side is usually a good way to alleviate any issues with your situation.

Springtime has historically been the best time to get a quick lucrative sale, so if you're thinking of selling, call an agent today. See you next month!

GUEST COLUMN

Spring is in the Air

By 1st Community Credit Union Lending Team

Spring is in the Air, now is the time to start those home improvements and your local lender is here to help! There are several loan options available for funding your summer home improvement projects AND you can keep that great rate you have on your current mortgage.

A Home Equity Line of Credit is a great way to use the equity in your home for

whatever you want, a new bathroom, family room addition, debt consolidation, even a family vacation. The Line of Credit is flexible and can be used over and over again and features a monthly interest-only payment.

A Fixed Rate Second Mortgage is another option to put the equity in your home to use. The Second Mortgage offers a fixed monthly payment over a set period. These funds may also be used for various reasons,

a new deck or patio, garage addition, debt consolidation, travel, the choice is yours.

If you are in search of smaller amounts for a smaller job, a Secured or Unsecured loan may be the perfect fit.

Be sure to contact your local lender with any questions today, they will help you move those dream projects from "Someday....." to "Wow, this is Great! We should have done this sooner!"

Monroe County Land Transfers 3/20- 3/26

Town of Adrian
Linda Thomas To Linda M. Thomas Trust Dated 3/18/2024 - 16451 Hemlock Rd - \$300,000
Susan M. Porter Trust To Robert J. Feest, Jr. - 17997 Innswood Road - \$41,160

Town of Angelo
Norma M Arttus To Roland Arttus - 10011 & 10053 Heather Avenue & 10067 State Highway 16 - \$235,900

Town of Byron
Travis And Ashley Caswell To Jacob Schillinger - 12659 County Highway Pp, Tomah, Wisconsin 54660 - \$295,000

Town of Jefferson
Steve & Katie Troyer To Mervin & Susan Miller - 13025 Masot Ave - \$40,000

Town of La Grange
Roger L. Kratche To Carol J. & Roger L. Kratche - 26128 County Highway Et - \$121,400

Town of Leon
Allen B Herman To Kathryn L Herman - 4471 Jackpot Ave Sparta Wi 54656 - \$272,000

Town of Little Falls
Thomas E Schwantes To William Weber - No Address Listed - \$140,000

Town of New Lyme
Thomas R Woodworth To Arlan L. And Carmen J. Stello Revocable Trust - Land Off Anchor Ave, Sparta Wi 54656 - \$78,699

Town of Portland
Melissa Siekert To Janet Kotek & Mark D. Krueger - 25091 Manhattan Road, Sparta - \$580,000

City of Sparta
Barbara H. Rice Survivor's Trust To Ryan E & Michaelina A Hamel - 216 N Spring St Sparta Wi 54656 - \$330,000

City of Sparta
Jeffrey A Edwards To Kelly Funk & Cynthia Lockington - 1537 Torrey View Dr, Sparta, Wi 54656 - \$325,000

Town of Sparta
Norma M Arttus To Roland Arttus A/K/A Roland L. Arttus - 1101 E Wisconsin Street & 1228 Walrath Street - \$235,900

Town of Sparta
Olerud Real Estate Holdings Llc To Levi Miller - 409 Austin Street - \$141,500

Town of Sparta
Verle C. Erickson Estate To Beverly D. Erickson - 1010 S. Water Street, Sparta, Wi 54656 - \$179,900

& Kyle L Brooks - 8340 Ida Ave Sparta Wi 54656 - \$187,000

City of Tomah
Estate Of Mary Jean Marten To Jason D. And Judy Darlene Kennebeck - 411 Elm Street - \$225,000

Town of Tomah
Winners Investment Group, Llc, A Minnesota Limited Liability Company To Meeker Properties, Llc, A Minnesota Limited Liability Company - 1125 Townline Road, Tomah Wi 54660 - \$465,000

Town of Tomah
Annette K. Sparks To Cynthia L. Finch - Cty Hwy A - \$61,830

Village of Warrens
Cynthia L. Finch To Donald V. Marten - 25304 Cty Hwy A - \$154,575

Overlook Revocable Living Trust To Three Bears Living Trust - 463 Overlook Court - \$170,000
Bruce M. Moe To Ryan And Morgan Mccann - 207 Blossom Drive - \$195,000

Town of Wellington
Danny O. And Janelle Buchholz To Brian A. Buchholz - 23243 Millstone Avenue - \$516,620

These are real estate transfers filed in Monroe County. By law, some transfers are exempt from transfer fees; these properties are listed without prices.

These land transfers brought to you by...



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Happy Easter



McClain Realty

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'COUNTY'
cont. from page 1

The problem is, there must be sellers for there to be buyers. It's likely that many people who are locked in on a lower interest rate do not want to sell, as then they'd have to buy something at over double the interest rate. Which gives them less of a house at the same payment.

Buyers currently are willing to settle for what's on the market right now, instead of looking for a particular property, with particular amenities. And with a shortage of sellers, this drives the number of transactions down.

In talking with local real estate agents, the consensus is that the prices likely won't be coming down anytime soon. There is such a shortage of housing here in Monroe County. If interest rates come down, then it will likely just drive prices even higher, because most people buy on the monthly payment amount.

More homes are sold in the Spring than any other time, so local real estate companies are hoping for a busy Spring. If you are interested in selling your home, contact one of the local real estate offices listed in this issue of the Local Real Estate Record, and you may be surprised at what your house could sell for.

MORTGAGE RATES

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- 10 / 6 ARM **7.815%**

Renovations that help sell homes

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 reglazing 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. 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 even 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.

The basics of home inspections

The process of buying a home involves a number of variables that present at various times throughout buyers' search for a home. For instance, real estate professionals typically advise buyers to receive a mortgage preapproval prior to beginning their search for a new home. Once such preliminary measures have been taken care of, buyers can then search for a home and ultimately make an offer.

One of the more critical steps buyers can take when making an offer is insisting that the offer is contingent upon a home inspection. Home inspections offer a measure of protection that can save buyers from investing in properties that may look nice to the naked eye, but feature a host of costly problems beneath the surface. Individuals new to home buying may not know what to expect of the inspection process. In such instances, the following rundown can shed light on home inspections.

- **Recognize inspection may be mandatory.** Though it's not always the case, home inspections may be required by mortgage lenders. Lenders want to ensure borrowers can repay their loans, which might prove difficult if a home is in need of considerable repairs. That's why home inspections tend to be mandated by lenders, even if they're paid for by buyers. Estimates from HomeAdvisor indicate home inspections cost between \$279 and \$400 on average, but that cost is well worth the peace of mind of knowing you won't unknowingly be buying a money pit.
- **You choose your own inspector.** Buyers will choose

'BASICS'
cont. on pg 4



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“Should I sell my current property before buying a new one?”

TARA CAMPBELL Coulee Real Estate

The housing market looks very different in 2024 than it did during the pandemic boom. We are seeing an increase in home prices and interest rates. So while the market is currently favoring sellers, it's a much softer market than we saw a few years ago.

If the decision is made to sell, always look for a real estate expert to help you with the process. The experts have the tools to help you navigate through multiple scenarios.

If you found your dream house, but can't afford to pay for it until the sale of your own home closes, you can make a contingency offer. This means you will enter a contract on the new home when and if your home sells. Keep in mind that sellers don't look favorably upon this type of offer. In a seller's market, when competition is high, your offer may be declined because sellers don't want to wait around to see if you can sell your house before buying theirs.

Apply for a HELOC. The benefit of owning your home is the ability to use it as an asset to borrow against. You can open a Home Equity Line of Credit (HELOC) to pull funds for your down payment and mortgage payments on the new home. Also, you could apply for a Bridge Loan. To overcome that daunting debt and get around the problem of coming up with a down payment, if your credit score is high and your debt-to-income ratio is low, you may qualify. This is a short-term

loan designed specifically to bridge the gap between selling one house and buying another. Bridge loans are typically for 6 to 12 months long.

If your home sells before you find one to buy, you can opt for a “rent back” in which you rent your home from the new buyer for a specified period of time, usually no more than 60 days.

Extend the closing date. This allows the seller to remain in the house for a specified period of time. It's a riskier option, because, while the house is under contract, it's possible for the buyer to back out.

Finding Temporarily housing, staying with family, renting nearby, or a VRBO/AIRBNB property for short term housing.

The best scenario is to coordinate the sale of your new home with the sale of your old one. Using the same agent for both transactions can increase the odds of pulling this off by streamlining communication—a real benefit when you're trying to coordinate dates or have a contingent sale.

DIANE SIMONSON Simonson Real Estate & Auction Service

The standard WI offer to purchase has an optional contingency for sale of home. That means you could get an offer accepted with the stipulation of selling your home before closing on the new home. In recent years however, it's been difficult to get this type of offer accepted by the seller. They may not wish to delay the sale of their home in the hopes that you can

sell yours, especially because of the high buyer demand and likelihood of an offer coming in without that contingency. Therefore, we recommend marketing your home and at least getting an offer accepted before entering into a purchase contract. If the property you are looking to purchase has been on the market for a long time or you personally know the seller, you may have a better chance of doing simultaneous closings. Pre- or post-closing occupancy could also be an option with the right buyer and seller to help with that potential time in between closings. No one wants to move twice, so it's best to have help negotiating this tricky situation!

1ST COMMUNITY CREDIT UNION MORTGAGE TEAM

This depends on your current financial situation. If you have the ability to afford both mortgages you are not required to sell your current residence until you are ready. However, if you would like to utilize the equity in your home you will want to consult a local Lender to discuss the best plan for you.

BEN GRAMS American Family Insurance, Grams Agency

This can depend on your situation. If you are building a new home “ Dwelling Under Construction” coverage may be needed to protect your investment before you move in. If you know your close date on your new home, and that date it within the next 60 days, you

ASK THE EXPERTS

should schedule an appointment with your local agent. They will walk you through important coverage options and help design a policy to fit your needs and budget.

It can also be helpful if you plan to have a mortgage to bring your lender information. This way your agent can coordinate with your lender before closing. One less thing for your plate during this exciting, but super busy time.

BETH PENDLETON Assist2Sell

It really is ideal to sell your current property prior to making an offer on a new one. Absence of having a home to sell, also known as a “home-sale contingency” puts the buyer in the best possible negotiating position. If you are a buyer with a home-sale contingency, and you want to make an offer on a house that perhaps has other interested buyers, it's likely that your offer will not be able to compete with the others. Most sellers do not want to take on the unknown of whether your current house will sell or how long it will take. There also is the benefit of knowing exactly what your financial position is prior to offering on your next house. Without an actual sale of your current home, you are really just guessing at how much it will sell for and how much in proceeds you will have to use for the purchase of the next.

It certainly is possible to have an offer accepted on the next home, with a home-sale contingency, and then quickly put your current house on the market and hope it sells quickly. This scenario is most likely to occur if the house you wish to buy does not have any other interested buyers and you are not competing with anyone else.

Another possible option is that you may qualify for what is

called a “bridge loan” where the bank will finance the purchase of your new home before the sale of the prior home. The risk with that scenario is you could end up managing payments on both homes until the former sells. Seeking counsel of a well experienced Realtor is to your benefit as we can often gauge the outlook for the sale of your current home according to real time market conditions.

BECKY ORTIZ McClain Realty

The answer to this situation is unique to each seller and the potential scenarios are endless. If the seller has no remaining mortgage on their current property, the process of buying another home should be smooth due to the amount of equity that they hold. They can write an offer on a new property, negotiate a closing date, and then focus on selling once they have moved.

When a seller has a balance on their mortgage, they should speak with a realtor to determine the value of their current property and then a lender for a pre-approval. They can list their current home for sale and add a stipulation that the sale is contingent on finding a suitable replacement. If all goes well, they can negotiate a closing date for the new home, so they do not have to find interim housing.

If a seller is flexible and motivated, they could sell their home, put their household goods in storage and find a short-term rental or stay with family or friends before finding a new home.

A seller may also want to consult a tax advisor depending on how long they have owned their home, how long they have lived in the property, what their anticipated proceeds are and how long it may take to close on a new home.

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

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

'BASICS'

cont. from page 3

their own home inspector, so it can pay dividends to start asking people you trust for recommendations even before you begin searching for a new home. Realtors also may recommend inspectors they've worked with in the past. The International Association of Certified Home Inspectors® (nachi.org) also can help buyers find a home inspector.

You can, and should, attend a home inspection. It's wise for buyers to attend a home inspection. Doing so allows them to see potential issues firsthand. Some seasoned home inspectors even prefer

clients to attend an inspection so they can point out issues as they go through the house and answer questions directly rather than later on over the phone or via text or email. Though inspectors typically will answer questions off-site, it's easier for both buyer and inspector to discuss issues in person on the day of the inspection. And for buyers, this can be a great way to become more informed about the home inspection process.

Expect to spend a good deal of time at the inspection, and not necessarily with the sellers present. The National Association of Realtors indicates inspections can take as long as three hours, so this won't be an in-and-

out excursion. Buyers don't want to rush the process, so block out ample time on your schedule to attend the inspection. In addition, sellers typically are not home during an inspection, though it can happen. Buyers who don't want sellers present can request that they are not on the premises while the inspection takes place. There may not be anything to compel sellers to be off-site, but it can't hurt to ask.

Home inspections are a vital component of the home buying process. It's imperative that buyers take inspections seriously so they can feel confident they are not investing in a flawed property.

KYLE'S FIXER UPPER OF THE MONTH

309 E Milwaukee St, Tomah, WI 54660

3 beds • 1 baths
 2,150 sqft

\$49,900



On a corner lot in the bustling city of Tomah is this 3BD 1BA home. The ideal floor plan features a spacious living room, two bedrooms and full bathroom on main floor.

The upper level bedroom is spacious with adequate ceiling height. Built in closets in the hallway creates ample storage and the full basement offers potential for additional living space. A front deck and small bushes accent the façade and the front sidewalk connects with city sidewalks to enjoy a nice evening stroll around the block. Located close to where I-90 and I-94 connect make this location unbeatable for commutes.

Listed by: Terry R Mante 651-238-9183, Century 21 Affiliated*
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