Let’s Get the Lead Out

By Anna Chang-Yen | Green Shoot Media

Approximately 9,000 homes in Kenosha have lead water service lines that deliver municipal water from the Kenosha Water Utility’s cast iron or plastic water mains located in public streets to individual homes that is used for drinking, bathing and cleaning. These lead service lines that connect the fresh water mains to nearly 100,000 residences in the city have been discovered to leach lead into the drinking water, and go unnoticed as it makes its way into our bodies when it is consumed.

The best way to reduce lead poisoning through water consumption in a residential home is to replace the lead service line to the home. If a homeowner is uncertain if the home has a lead service line, contact the Kenosha Water Utility or a plumber to inspect the water line entering into the home. If it is discovered that a lead service line exists and the desire to replace it is known, the Kenosha Water Utility will coordinate the work with the homeowner’s private plumbing contractor.

In most cases, the water line from the street to the property line will also be made of lead and both will need to be replaced at the same time. The Kenosha Water Utility will incur the cost of replacing the service from the main up to the residential private property line, and the homeowner will be responsible for the cost of replacing the service lines from the new service box installed in the public right of way to the water meter located inside the home.

Dependent on the location and condition of the old lead water service, a private contractor may be able to pull the new water service line with minimal excavation. If not, the homeowner will have to retain an excavator to bury the new service line more than four feet from the surface in order to prevent it from freezing. While the price to install a new service line is costly, it is cheaper in the long run compared to buying bottled water for consumption, constantly running the water to flush out the lead before using it, and dealing with the unnecessary health care costs of lead poisoning.

Offer Savvy

By J. Michael McTernan

The listing price is only the icing on the cake when it comes to negotiating the final sale price of a home. Putting in an offer that will help seal the deal is both a science and an art.

The Science

The list of factors that determine whether you should make an offer above or below the listing price — and how far. Is the listing price fair according to your agent’s market analysis? Is your local real estate market flourishing or flailing? What’s the down the road? New businesses moving in? A large employer closing its doors? Is it springtime, when the market is starting to slow, or during the holiday season when most marketers and property owners are on vacation or the holidays are near? What condition is the property in? Is it move-in ready, or does it need tons of dollars of work? How many days has the home been on the market.

Pay attention to how many days a home has been on the market. If the for sale sign has been hanging on the lawn for nearly a year, the seller may want to make a deal now; if the price is lower than they’d quote. (Be careful here, because the seller may want to get above the listing price and hold them to it.)

The Art

Sellers who need to sell a home due to circumstances such as divorce or job loss may not have quite come to terms with letting the home go. As a result, they might list the home at a somewhat high price. Do yourself a favor and try to list the home for a realistic price — regardless of the actual value of the property.

A listing price that seems too low — especially in a seller’s market — might be intended to draw multiple offers. If a listing price seems too high, with no obvious inexpensive upgrades needed, consider whether this might be the case. The seller or his agent may not want the information you may make an offer to. A good agent knows how to ask the right questions, so you have all the information you need to put together a strong bid.

Wight Room

Remember that a first offer is not a make-or-break proposition. It’s the first serve that could result in more than a few volleys, so unless your local market is on fire with multiple offers for more properties, you probably have room to negotiate. The seller could counter-offer, proposing a price or terms that may be acceptable.

Each of these factors, of course, is highly dependent on your local market and particular circumstances. A competent, experienced real estate agent is your best resource in navigating the complicated offer process to get a good deal on your next home.

Housing Help for Vets

By ANNA CHANG-YEN | Green Shoot Media

Vets

A VA loan offers several key benefits for veterans, such as no down payment and no mortgage insurance. Disabled veterans and surviving spouses can get even more help with a waiver of the VA funding fee. According to VA.gov, this applies following severe injuries resulting in VA compensation for a service-connected disability, veterans who would be entitled to vocational rehabilitation, and other compensation for a service-connected disability if they did not receive retirement or active duty pay, and surviving spouses of veterans who died in service or from a service-connected disability.

Funds are available to help with many costs of homeownership, including property taxes, closing fees and adoption homes to accommodate veterans with disabilities.

If you are a disabled veteran who paid a VA funding fee while your disability case was pending, your may be entitled to a refund.

Adapting Homes

Several VA programs help disabled veterans who need help modifying their homes to accommodate their disability.

Severely disabled veterans can get about $7,500 to make their homes wheelchair accessible or make other changes that help them live comfortably in their homes. The program, called Specialty Adaptive Housing, also can be used to help with accessibility-related costs of constructing a new home.

Another program, the Special Housing Adaptation Grant, helps veterans with mobility issues afford mobility-related improvements to their homes with grants of about $15,000.

The VA also offers funds when a disabled veteran will be living temporarily in a friend or family member’s home, as well as funds to modify that home’s facilities so that the veteran can receive treatment or training.

More Information

The best place to start looking for information about these programs is the VA. To get information about applying for a VA loan, visit www.hud.gov.

You can apply for grants for specially adapted housing benefits through your local VA Regional Loan Center, or apply online via the veterans portal at www.disability.va.gov.

If you live in an area with a large military presence, ask your real estate agent or lender about connecting you with local programs for service members and veterans.