



# My Place

Advertising Supplement to the Kenosha News

## Let's Get the Lead Out



By J. Michael McTernan

Approximately 9,000 homes in Kenosha have a lead water service line that delivers fresh municipal water from the Kenosha Water Utility's cast iron or plastic water mains located in public streets and rights of way, into individual homes that is used for drinking, bathing and cleaning. These lead services lines that connect the fresh water mains to more than 9,000 families were installed prior to 1936 when it was unknown that clean Lake Michigan water was actually causing lead pipes to corrode and slowly contaminate the water people were drinking in their homes.

As a result, the City of Kenosha (and communities around the country) banned the installation of lead service lines and required developers to install copper piping (and other non-lead piping) to connect water service lines to homeowners. Kenosha began banning lead piping for potable water use in 1936, and the use of lead water lines sharply declined after World War II when communities began to appreciate and better understand the dangers of lead poisoning in children and adults caused by leaching lead pipes.

Researchers discovered that over time fresh drinking water that runs through lead pipes actually dissolves or wears away the lead because of a chemical reaction that occurs with the water and the lead in the pipes. This corrosion causes harmful lead to leach into the drinking water, and go unnoticed as the lead in the water can't be seen with the naked eye. In an effort to minimize the potential of deteriorating microscopic lead particles infiltrating into the drinking water, the Kenosha Water Utility adds a corrosion inhibitor to the water that acts as a barrier layer to the inner surfaces of lead (and copper) pipes to prevent lead (and copper) from leaching into the water and into our bodies when it is consumed.

The Kenosha Water Utility routinely monitors and tests the water to make certain that it properly maintains its anti-corrosive agent in the water to prevent lead from leaching into the drinking water. This was not done in Flint, Michigan, when the local water utility switched their source of water from Lake Huron (and paying the City of Detroit to

deliver it) to the Flint River (a much cheaper source, and also notoriously filthy). Flint made the switch during a time when they were almost bankrupt. They intended the switch to only last 2 years as they were waiting for the new state-run supply line to be finished that would restore their supply of water from Lake Huron at a cheaper price.

The problem was that the water from the Flint River is 19 times more corrosive than the water from Lake Huron. It appears that the Flint Water Utility did not appreciate the impact untreated water would have on the lead service lines. By not adding the corrosion inhibitor like Kenosha does, the Flint water supply quickly became toxic as more than half of all homes have lead service lines.

### How a Residential Homeowner Can Guard Against Lead Poisoning.

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 licensed plumber to inspect the water line entering into the home. If it is discovered that a lead service line exists and the desire it to replace it, 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 line from the new utility box installed in the public right of way to the water meter located inside the home.

Depending 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 enormous health care costs of lead poisoning.

## Offer Savvy

By Anna Chang-Yen | Green Shoot Media

The listing price is only the ice breaker when it comes to agreeing on 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 can 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 flagging? What's down the road? New businesses moving to town or a large employer closing its doors? Is it springtime, when the market is just starting to awaken for the year in most markets and properties for sale are plenty, or are you making an offer in the winter, when fewer properties are on the market and buyers are scarce? What condition is the property in? Is it move-in ready, or does it need tens of thousands of dollars worth of work?

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 sellers could be eager to make a deal, even if the price is lower than they'd prefer. (Be careful here, because it also could mean they don't need to make a sale and are holding out for a high offer.)

### The Art

Sellers who need to sell a home due to situations 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 an unrealistically high price.

Do-it-yourselfers might be reticent to let a home go for a steal, considering all the blood, sweat and tears they've put into it — regardless of the actual value of the repairs.

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 good to be true, with no obvious expensive repairs needed, consider whether this might be the case.

The seller or his agent may not volunteer the information you need to make an artful offer. A good agent knows how to ask the right questions, so you have all the information you need to put together a strong bid.

### Wiggle 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 most properties, you probably have room to negotiate. The seller could counter-offer, proposing a price or terms that make everyone happy.

Each of these factors, of course, is highly dependent on your local market and particular situation. 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

Loans guaranteed by the Veterans Administration make it easier for those who have served our country in uniform to own their own homes. While many people are aware of this program, there are many more avenues of assistance for veterans struggling to afford this crucial part of the American dream.

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

### Property Tax Exemptions

Most states offer property tax exemptions for veterans, meaning one of the biggest components of a monthly mortgage payment outside of principal and interest could be reduced or eliminated. Some states offer benefits only for elderly or disabled veterans, while others offer benefits to all who have served. Additionally, some states consider a veteran's income level in awarding property tax exemptions. Some states, such as Illinois, base the amount of the tax exemption on the level of disability, while others, such as Massachusetts, also consider military service awards in their calculations.

Veterans United Network provides a list of benefits by state at <http://bit.ly/2eeGQT3>.

### Funding Fee Waivers

VA loans offer several key benefits for veterans, such as zero down payment and no mortgage insurance. Disabled veterans and surviving spouses get even more help with a waiver of the loan funding fee. According to VA.gov, this applies following people: veterans receiving VA compensation for a service-connected disability, veterans who would be entitled to receive 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.

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If you are a disabled veteran who paid a VA funding fee while your disability case was pending, you 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 \$73,000 to make their homes wheelchair accessible or make other changes that help them live comfortably in their homes. The program, called Specially Adapted 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 \$14,000.

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 their home's facilities so that they can receive treatment at home.

### 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.benefits.va.gov/homeloans](http://www.benefits.va.gov/homeloans).

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.ebenefits.va.gov](http://www.ebenefits.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.

We can help you navigate through any real estate transaction or dispute, no matter how complex.



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