



Sponsored by

JOHNSON
FINANCIAL GROUP®

VIRTUAL VIEWING
October 1, 2023 -
July 31, 2024

Plus:
DAILY DEALS
MEGA RAFFLE
EVENING VIEWING



BUILDERS • DESIGNERS • LANDSCAPE

PARADE *of* HOMES

SEPTEMBER 21, 2023

11am - 5pm

SEPTEMBER 22, 2023

3pm - 8pm

SEPTEMBER 23 - 24, 2023

11am - 5pm

WWW.SCWBA.COM



BLACKHAWK
COMMUNITY
CREDIT UNION

#1 MORTGAGE LENDER IN ROCK COUNTY

To learn how we can help support your search for a dream home, visit us at these locations for the 2023 Parade of Homes:

2709 Laurel Ave., Janesville

9349 N. Raven Ct., Milton

Federally
Insured
by NCUA



SCAN FOR
MORE INFO

Welcome



Welcome to the 2023 South Central Wisconsin Builders Association Parade of Homes! Our dedicated members have been featuring the latest industry products through newly constructed and remodeled homes for the past 36 years. We have also included outdoor living spaces to showcase what consumers can do to enhance any new or existing home.

This year's Parade includes 10 new homes, 1 remodeled home and 2 outdoor spaces. Along the tour, you will find a wide variety of

the newest materials, the latest styles and trends in technology. Take time to experience each builder's unique touch that suits the many needs and tastes that go into the diverse range of homes in the Parade.

As you make your way through the tour, take the opportunity to meet and connect with the area's leading home professionals. Although this is just a small example of what we can offer, we have all worked very hard to present these beautiful spaces to you. When you are ready to take that step to creating your dream home, these are the people to help make that dream a reality! As always, please be respectful of the owner's home and property.

Congratulations to all of the builders, associate members and supporting staff for all their hard work. A job well done by all. Thank you to the Parade of Homes Committee for organizing this year's parade and especially our Executive Officer Heidi Van Kirk for her endless efforts to make our parade a huge success. A very special thank you goes out to all the homeowner's for opening your doors and allowing SCWBA members to present their craftsmanship and products.

I hope you enjoy the 2023 Parade of Homes and remember, when considering your next outdoor space, remodeling project or new construction home, contact SCWBA to find a local trusted professional. For professional results, hire a member!

Enjoy the Parade and thank you for attending!

TESSA DONGARRA
2023 SCWBA PRESIDENT



PARADE COMMITTEE MEMBERS

CO-CHAIR
TESSA DONGARRA
CABINET COUNTRY

AL HERBST
FIRST NATIONAL BANK

CHRIS ENGSTROM
ADVANTAGE HOMES

TOM NAATZ
NAATZ CONSTRUCTION

GARY OEHLBERG
MAIN STREET CABINET CO.

STEVE LAUBER
JANESVILLE GAZETTE

ANDREA MROZ
JOHNSON BANK

PRESTON LAWS
JOHNSON BANK

BRENDA KNIGHTON SLATTER
REALTY EXECUTIVES PREMIER

CO-CHAIR
BRIAN KAISER
KAISER DESIGN/BUILD

JANINE BIRKHIMER
REALTY EXECUTIVES PREMIER

PAM HEINECK
KNIGHT BARRY TITLE

ASHLYN ELLEFSON
REALTY EXECUTIVES PREMIER

ALEXIS BOSTON
BANK OF MILTON

SARAH LANDHERR
RH LANDSCAPE & DESIGN

SHANNON STORLIE
BRABAZON/TITLE TEAM

KEVIN FERGUSON
FERGUSON CUSTOM HOMES

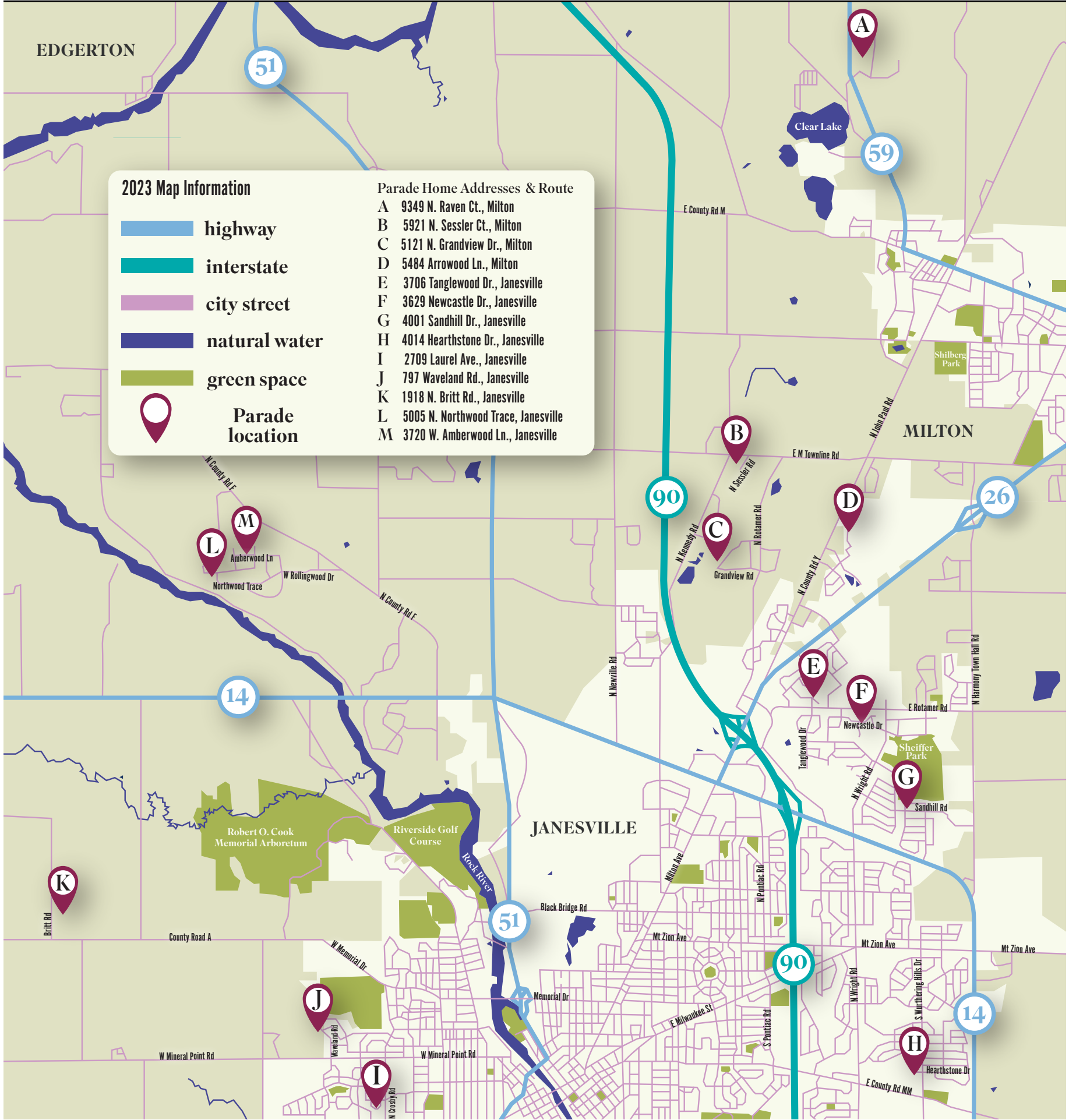


4450 Milton Avenue, Suite #105
Janesville, WI 53546

608-752-8075
scwbaoffice@gmail.com

The South Central Wisconsin Builders Association (SCWBA) is a not-for-profit professional trade organization, which unites people involved in the building industry in order to encourage high standards of professionalism and service, promotes attainable quality housing and improves our community through active involvement.

SCWBA was chartered in 1947, and is affiliated with the Wisconsin Builders Association and the National Association of Home Builders.



2023 Map Information

- highway
- interstate
- city street
- natural water
- green space
- Parade location

Parade Home Addresses & Route

- A 9349 N. Raven Ct., Milton
- B 5921 N. Sessler Ct., Milton
- C 5121 N. Grandview Dr., Milton
- D 5484 Arrowood Ln., Milton
- E 3706 Tanglewood Dr., Janesville
- F 3629 Newcastle Dr., Janesville
- G 4001 Sandhill Dr., Janesville
- H 4014 Hearthstone Dr., Janesville
- I 2709 Laurel Ave., Janesville
- J 797 Waveland Rd., Janesville
- K 1918 N. Britt Rd., Janesville
- L 5005 N. Northwood Trace, Janesville
- M 3720 W. Amberwood Ln., Janesville

Contents

SCWBA WELCOME & COMMITTEE MEMBERS	3
ADVANTAGE HOMES MILTON LOCATION	7
ADVANTAGE HOMES JANESVILLE LOCATION	8
STEPS TO TAKE BEFORE APPLYING FOR A MORTGAGE	9
EGGE CONSTRUCTION	10
EVERGREEN DESIGNS	12
OPTIONS TO HOME IMPROVEMENTS	13
FERGUSON CUSTOM HOMES	14
CUSTOM HOME-BUYING TIPS FOR FIRST TIMERS	15
JC BUILDERS	16
NAATZ CONSTRUCTION JANESVILLE LOCATION	18
NAATZ CONSTRUCTION MILTON LOCATION	19
NAATZ CONSTRUCTION STUDENT BUILD	20
PROS AND CONS TO OPEN-CONCEPT HOMES	21
HOW TO COMPARE CONTRACTOR'S BIDS	22
NEXT GENERATION	23
5 PATIO PROJECTS TO ENHANCE OUTDOOR LIVING	24
WHAT TO KNOW ABOUT OUTDOOR LIVING SPACES	25
RH LANDSCAPE	26
HOW TO PICK THE RIGHT TREES FOR YOUR PROPERTY	27
TERRA YARD CREATIONS	28
WHY IT PAYS TO HIRE CONTRACTORS FOR YOUR RENOVATION	29
5 SIGNS IT'S TIME TO RENOVATE	29
SOCKNESS BUILDERS	30
TURN YOUR NEW HOUSE INTO A HOME	31

Tickets
\$10

Children 15 & up | 14 & under free

ADVANCE TICKETS SOLD ONLINE AT:
WWW.SCWBA.COM

TICKETS AVAILABLE FOR PURCHASE AT EACH PARADE HOME.

REGISTER TO WIN
\$200

Simply complete the information on the back your Parade ticket and drop it in the entrybox at any Parade Home. Drawing held on 9/24/23 at 4450 Milton Ave, #105, Janesville, WI. Need not be present to win.



KEEPING IT LOCAL.
JUST LIKE YOU.

For more than 140 years, we've worked for the financial success of our neighbors, helping families grow and businesses gain new ground.

Switching to First National Bank and Trust is easy.



Stop By
16 Local Branches



Call Us
800.667.4401



Visit Us Online
bankatfirstnational.com



First National Bank and Trust Company

Member FDIC 

Experience the Advantage Homes Difference!



New Condo Building Sites
Starting at \$65,000
Phase 2 NOW OPEN!

Deluxe condos with an accessible location, flexibility, low-home maintenance, and a sense of community.

Terneus Estates

New Home Building Sites
Starting at \$64,900

Convenient access to schools, parks and shopping areas located in northeast Janesville.

THE RIDGES

New Home Building Sites
Starting at \$52,900
Phase 2 coming soon!

Inviting neighborhood in a rural-like setting on the north-east side of Janesville, within the Milton School District.

What Makes Us Different?

- Attention to Detail
- Finest Quality Materials
- Affordability
- Proud Partner with Focus on Energy
- Custom Design Services
- 10 Year Structural Warranty
- Serving Janesville for Over 50 Years

BuildAdvantageHomes.com

608-756-2989 x141

Showroom on corner of Hwy 14 E
 & Harmony Town Hall Rd
 Open Monday - Friday
 8:00 - 5:00

Model Home Open
 Sundays 10:30 - 1:30
 Except Holiday Weekends



Our Partners





ADVANTAGE HOMES

2017 N. HARMONY TOWN HALL RD.
JANESVILLE, WI 53546
608.756.2989 EXT 141

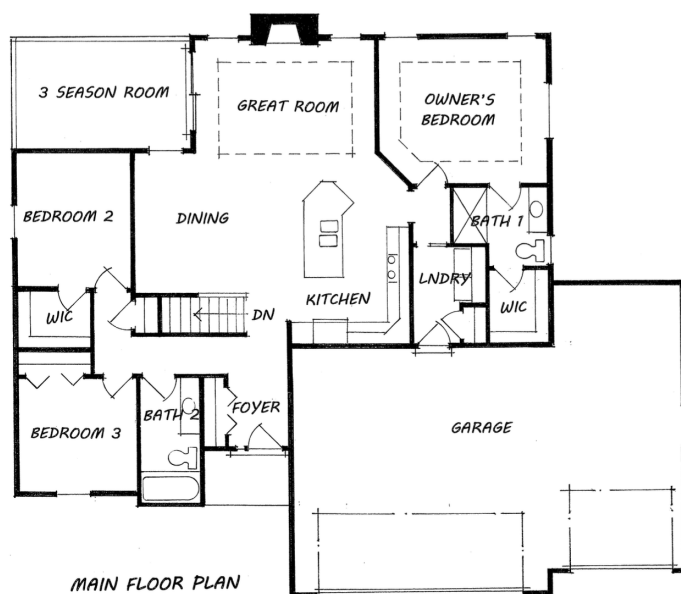


Advantage Homes brings you the Bradenton. Located in The Ridges sub-division, where you can enjoy an inviting neighborhood in a rural-like setting. This attractive home plan is complimented by an airy and open design that is great for entertaining.

5484 Arrowood Lane Milton

SQUARE FEET: 1,510 | BEDS: 3 | BATHS: 2

A Must-See, Charming Custom-Built Ranch



Home Features:

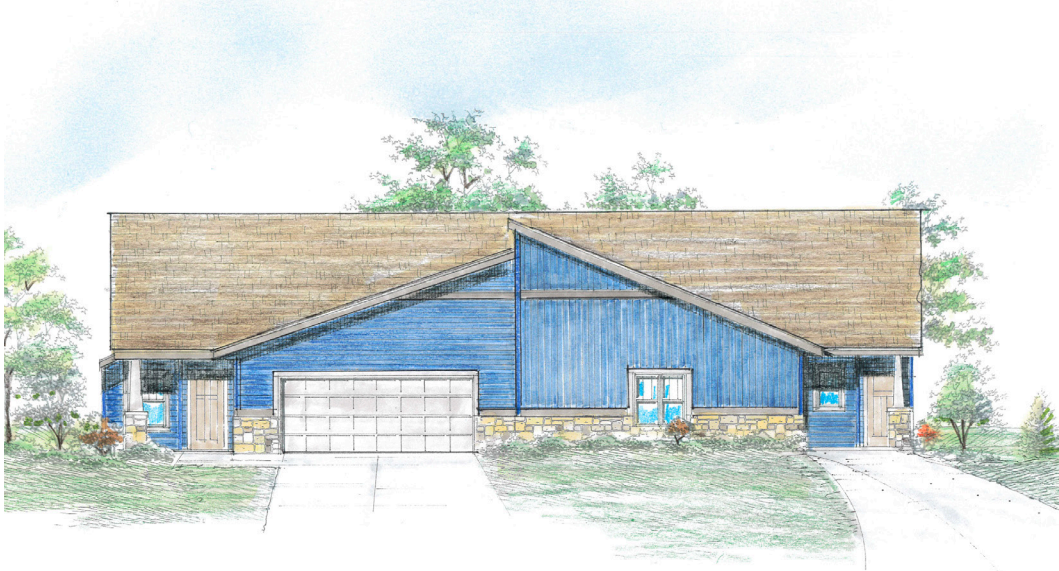
- TRAY CEILINGS IN OWNERS BEDROOM AND GREAT ROOM
- 9' CEILING ON MAIN FLOOR
- 16' x 10' THREE-SEASONS ROOM
- DIRECT VENT GAS FIREPLACE WITH FACING TO MANTLE
- OWNER'S SUITE WITH LARGE, WALK-IN CLOSET
- SPLIT-BEDROOM FLOORPLAN
- QUARTZ KITCHEN COUNTERTOP
- MAPLE STAINED DRAWERS AND CABINET DOORS
- 3-CAR GARAGE

www.buildadvantagehomes.com



ADVANTAGE HOMES

2017 N. HARMONY TOWN HALL RD.
JANESVILLE, WI 53546
608.756.2989 EXT 141

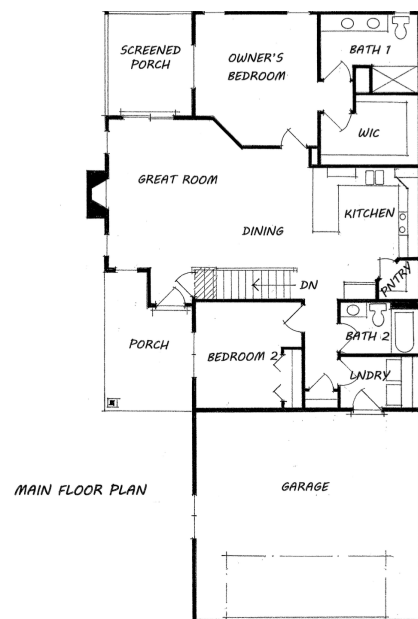


Located in the Huntington Place Condominiums II development, Advantage Homes brings you this modern condo with a contemporary feel and all homeowner amenities. Perks include accessible location, flexibility, and low-home maintenance.

**3629 Newcastle Drive
Janesville**

SQUARE FEET: 1,416 | BEDS: 2 | BATHS: 2

A Must-See, Charming Custom-Built Ranch



Home Features:

- 9' CEILINGS ON MAIN FLOOR AND PLASTER WALLS
- QUARTZ KITCHEN COUNTERTOPS
- MAPLE STAINED CABINETS AND DRAWERS
- GAS FIREPLACE IN GREAT ROOM
- LARGE KITCHEN PANTRY
- CULTURED MARBLE BATHROOM COUNTERTOPS
- FIRST-FLOOR LAUNDRY WITH CABINETS
- 10' X 12' FULL-SCREEN REAR PORCH
- 10' X 12' CONCRETE FRONT PATIO

www.buildadvantagehomes.com

STEPS TO TAKE BEFORE APPLYING FOR A MORTGAGE

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

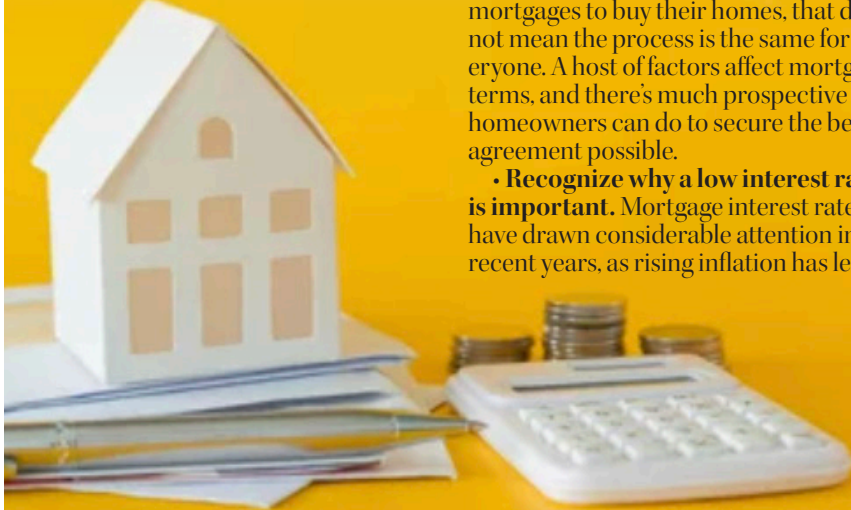
to rates that have reached their highest point in more than a decade. Even a seemingly small difference in interest rates can save or cost homeowners thousands of dollars, if not tens of thousands, over the course of a loan. For example, the financial experts at Bankrate.com note that the difference 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% 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 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.

Mortgages enable millions of people to buy homes each year. Some simple steps before applying for a mortgage can help prospective homeowners secure the best terms.



BUILD LOCAL.

BUY LOCAL.

BANK LOCAL.



L-R Alexis Boston NMLS#2458983, Steve Hein NMLS# 422862, Danny Ozga NMLS#1728841, Amanda Benway NMLS#422858

Bank of Milton

323 Parkview Dr., Milton 608-868-7672

Bank of Edgerton
A Branch of the Bank of Milton

102 N Main St., Edgerton 608-884-9622



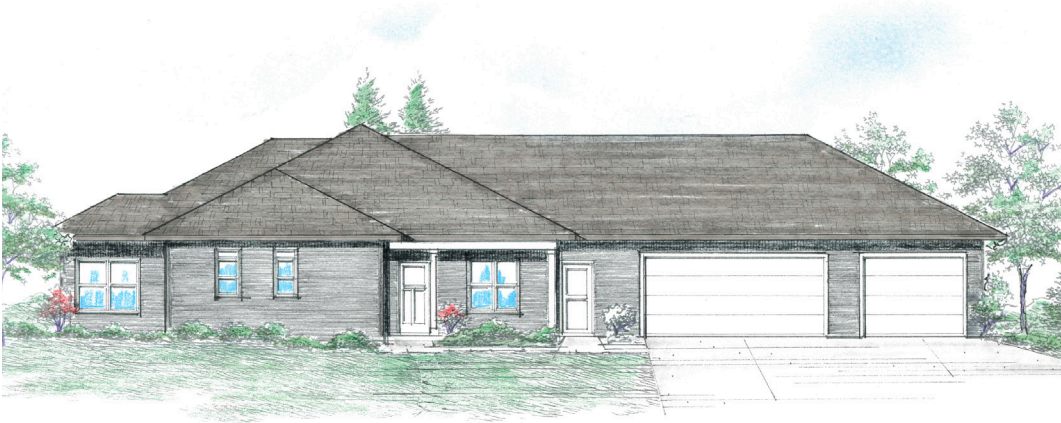
Stop by and see us at Ferguson Custom Homes location B & Advantage Homes location D.





EGGE CONSTRUCTION

6522 W RIDGE VIEW CT
JANESVILLE, WI 53548
608.449.0910

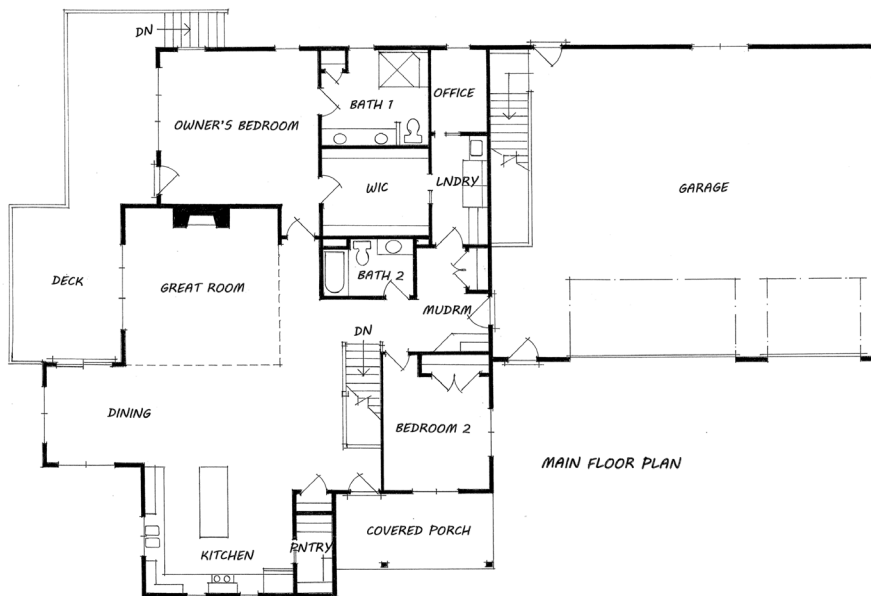


Welcome to this beautifully designed open concept home with lots to offer. Homeowners and builder worked together to create a custom ideal living space ready for entertaining. Let Egge Construction help you design, remodel or build your dream home.

**1918 North Britt Road
Janesville**

SQUARE FEET: 2,188 | BEDS: 2 | BATHS: 2

Quality Custom Built Home with a View



Home Features:

- ZERO CLEARANCE ENTRY FROM GARAGE
- ZERO CLEARANCE TILED MASTER BATHROOM SHOWER
- TRAY CEILING
- CUSTOM AMISH BUILT-IN CABINETS AND GRANITE COUNTERS
- FULLY EXPOSED BASEMENT WITH GARAGE ACCESS
- SCREENED PORCH WITH TREX DECKING
- CUSTOM WALK-IN CLOSET WITH BUILT-INS
- OPEN CONCEPT KITCHEN/DINING/LIVING SPACE

www.eggeconstructionjanesville.com



NELSON-YOUNG LUMBER COMPANY



Roof & Floor Truss Design



Cabinet Design Services



Trex and Azek Decking



Serving the building community since 1913

Edgerton
(608) 884-3316

Evansville
(608) 882-4960

Deerfield
(608) 764-8608

Nelson Truss
(608) 884-6141

www.nylumber.com



4113 N. COUNTY RD. F, SUITE 82
JANESVILLE, WI 53534
608.868.5959

AFTER



Come check out the makeover on this master bath and the finishing of the lower level. Thank you to our 2023 Parade homeowners for letting us showcase their beautiful remodel and to the dedicated subcontractors.

**4014 Hearthstone Drive
Janesville**

**AREA REMODELED: MASTER BATH, LOWER LEVEL
SQUARE FEET: 1,487**

Welcome to Evergreen Designs 2023 Parade of Homes Remodel!

BEFORE



Home Features:

- **MASTER BATH REDESIGN**
- **TILE SHOWER**
- **FINISHED LOWER LEVEL**
- **3/4 BATH**
- **WET BAR**
- **GAME ROOM**

www.evergreendesignsinc.com

OPTIONS TO FINANCE HOME IMPROVEMENTS

Renovating a home is a great way to impart personality indoors and out. Improvements can make spaces more livable and address safety issues. Home renovations often take residents' lifestyles into account, and changes can be customized to accommodate a growing family or an empty nest.

No matter the job, home improvements tend to be costly. According to the financial resource SoFi, on average, the cost to renovate or remodel a whole house runs between \$10 and \$60 per square foot. Certain rooms demand a higher cost, with a kitchen or bathroom remodel costing around \$100 to \$250 per square foot due to electrical and plumbing needs. Figuring out how to pay for the improvement project is as essential to the planning process as picking out materials and contractors.

The following are some financial considerations and financing options for homeowners looking to renovate their properties.

• **Consider if the investment is worth it.** Remodeling magazine routinely assesses common improvements and how much

homeowners can expect to recoup on the investment in its annual "Cost v. Value" report. In 2022, a homeowner spending \$4,000 on a garage door replacement recouped 93.3 percent of the investment, whereas adding a midrange bathroom at \$63,000 would only offer a 51.8 percent return. Homeowners must decide if they want to go forward with the project if they're likely to get just a \$33,000 return when they choose to sell the home later on.

• **Refinance the home mortgage.** Homeowners can use a cash-out mortgage refinance as a way to access thousands of dollars for a remodel. This taps into a home's equity. Keep in mind that the mortgage will then be a new mortgage at the current interest rate and an outstanding balance higher than what was the current one. Typically 20 percent equity in the home is needed to refinance.

• **Take out a personal loan.** For those who do not want to refinance, a personal loan or home improvement loan can be good for midsized projects, according to American Express. Personal loans for home renovations typically require no

collateral and one's credit score determines the interest rate.

• **Utilize a home equity line of credit.** A HELOC is a form of revolving credit, like a credit card. Homeowners borrow against the credit line granted with the home being the collateral. As a person pays down what is owed, he or she can borrow more. This is a good idea for recurring or long-term home improvements.

• **Try a home equity loan.** Home equity loans use the home as collateral like a HELOC. The home equity loan is an installment loan for a fixed amount on a fixed monthly schedule for a set term. These are sometimes called second mortgages.

• **No-or low-interest credit card.** Smaller projects can be financed using credit cards. Many will offer introductory rates with no interest for a few months. This is generally only preferable if a person can pay off the balance before interest is charged.

These are the primary ways to finance home improvement projects when costs exceed available cash on hand.

Your lower rate loan is in reach.

Finance your home purchase, refinance, or next big project.

advia
credit union

partnered with



Adjustable-Rate Mortgage (ARM)

- Lower introductory fixed rate for up to 7 years¹
- Lower monthly payment up front
- Rate changes limited after fixed rate period

Home Equity Fixed-Term Loan

- Fixed interest rate
- 5, 10, and 15-year terms
- Fixed low monthly payment
- Additional tax deductions²

Home Equity Line of Credit

- Intro promo rate for 12 months³
- Interest only payments for 10 years
- Easy access for 10 years
- Additional tax deductions²

Visit adviacu.org/loans or call 844.ADVIA.CU to get started.

You'll find the best loan options are right here.

¹ Adjustable-Rate Mortgages are variable, and your Annual Percentage Rate (APR) may increase after the original fixed-rate period. The First Adjusted Payments are based on the current Constant Maturity Treasury (CMT) index, plus the margin (fully indexed rate) as the stated effective date rounded to the nearest 1/8th of one percent below. Mortgage Rates current as of 2/9/2023 and assumes a 5/1 adjustable-rate loan of \$150,000.00 for 30 years has a starting payment of \$760.03. Interest rate remains fixed at 4.5% for 60 months (5 Years), after that time the interest rate is expected to change by 2% every 12 months. In this scenario, the highest monthly payment would be \$1,184.87. Payment does not include property taxes/insurances; actual payment will be higher. Terms are subject to credit and mortgage approval. ² Under the 2017 Tax Cuts and Jobs Act, homeowners can deduct the interest on home equity loans and lines of credit if the money is used for home improvements. Consult a tax advisor regarding tax deductibility which is subject to change at any time. ³ Promotional APR with combined loan-to-value of 70% or below on Advia's Interest Only Home Equity Line of Credit for first 12 billing cycles after closing. Estimated monthly payment for a \$10,000 HELOC during the promotional period for the following APR: 7.24% = \$60.33 (interest only). Minimum credit score of 700. Following the promo period of 12 months, APR will revert to a variable rate, which may change quarterly based on the value of the index of Prime Rate as stated in the Wall Street Journal as of the last business day of each quarter. A quarter is defined as a calendar quarter beginning 1/1, 4/1, 7/1, and 10/1. Your APR is equal to as low as the Prime Index + or - a margin. Ask about current rates. An increase in the index will result in an increase to your APR (including a lifetime interest rate cap of 8% over initial loan rate). Variable rate tied to Prime Rate for both the draw and repayment periods; based on credit score of borrower(s) and Combined Loan to Value (CLTV) of secured real estate at time of application. All loans subject to approval. Other restrictions may apply. All offers and rates subject to change at any time.



Mortgage Center
NMLS #282701



NMLS #401863

Ferguson

CUSTOM HOMES

740 S. JANESVILLE ST., SUITE 101
MILTON, WI 53563
608.295.7800

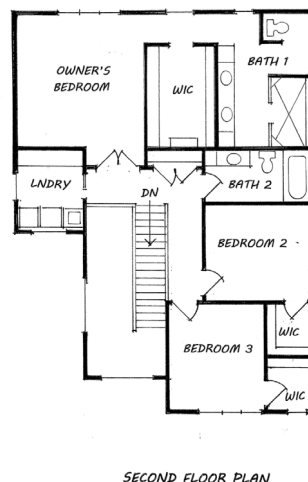
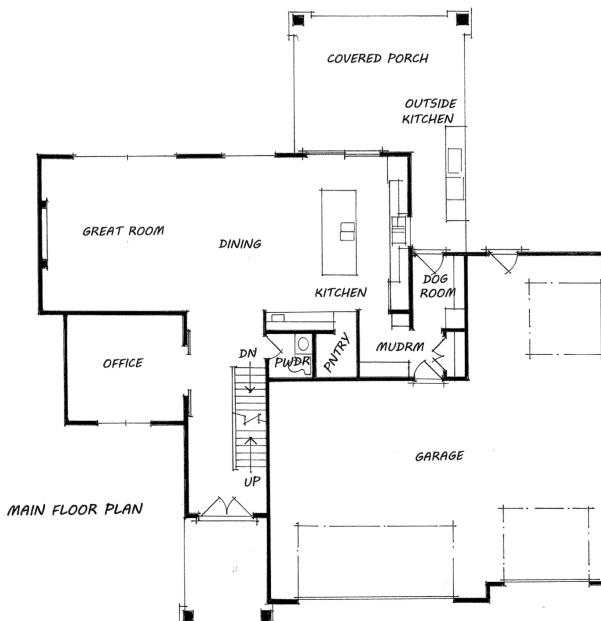


Like all of our homes, this custom designed and built home is unique and one-of-a-kind. This Contemporary home offers many modern elements. The first floor offers 10' ceilings with large windows and a custom designed and built floating staircase. This home has white oak hardwood floors, custom milled trimwork and Bertch cabinets with a walk-in hidden pantry. Floating vanity and wall hung toilet in the half-bath. The second floor offers 9' ceilings, open hallway with 2 guest bedrooms, bath, laundry room and master suite. The master bath offers floating cabinets and a large walk-in shower, a must see!

We would like to thank our subcontractors and suppliers for all of their hardwork and dedication. We hope you have enjoyed the Ferguson Custom Homes, Inc. 2023 Parade home, where ethics, quality, and service are "always" the standard.

**5921 N. Sessler Court
Milton**

Yes a Contemporary House in Milton!



Home Features:

- 10' CEILINGS ON FIRST FLOOR
- 9' CEILINGS ON SECOND FLOOR
- 3/4" WHITE OAK HARDWOOD FLOORING
- LARGE TILED SHOWER
- BERTCH CABINETS
- CAMBRIA COUNTERTOPS
- CUSTOM FLOATING STAIRCASE
- CUSTOM MILLED TRIMWORK
- OUTSIDE KITCHEN

SQUARE FEET: 2,803 | BEDS: 3 | BATHS: 3

www.fergusoncustomhomes.com

CUSTOM HOME-BUYING TIPS FOR FIRST TIMERS

Even considering being able to design your own custom home is an exciting prospect. Whether you're ready to take the plunge or just exploring your options, here are tips to keep in mind.

Know what you're signing up for. Building a custom home is a significant undertaking and a major life decision. It's a big commitment in terms of time, money and energy. While this shouldn't scare you away from your dream home, it's important to know what you're getting into. If you're feeling overwhelmed with the kids or busy caring for an ailing parent, it may be best to start this later.

Hire the right professionals. You may be a DIY pro, but this isn't a project you want to take on yourself, even partly. Key professionals you'll need to

work with include an architect, plumber, electrician and more. Consider also working with a designer who can help with the interiors to make sure the space is as functional as it is beautiful. Do your research to find quality pros — this isn't the time to skimp on labor.

Think about furniture layout early. While it may seem a bit premature to start decorating your living room before the foundation is laid, knowing how you'll want to use and lay out each room can help you during the building and design process. For example, you

can save time and money down the line when you know from the get-go you'll want a window seat and two large couches to face the fireplace.

Know where to save and spend. Costs can quickly add up, so it's important for you to decide early on what matters most to you, and what's worth investing in. You can always upgrade your flooring or cabinetry, but you can never change the foundation. Build your home to last longer and perform better with innovative building materials like

insulated custom forms (ICFs) from Nudura. This alternative to wood framing can withstand fire and high winds and provides superior insulation, leading to significant savings on your energy bills year after year.

Prepare for the unexpected. Building a new home is a process, and you can minimize stress by embracing that it will be unpredictable and can change throughout the journey. Plan for things like weather delays and higher costs. The unexpected can also lead to positive changes in your plans. For example, you might come across a new flooring material that's more eco-friendly, or a smart home automation system might hit the market and you'll want to integrate it into the design. **Be flexible.**



Ferguson

CUSTOM HOMES

608-295-7800

FERGUSONCUSTOMHOMES.COM

FERGUSONCUSTOMHOMES.COM

608-295-7800

JANESVILLE, WI



**CABINET
DESIGN
STUDIO**

CABINETDESIGNSTUDIOLLG@GMAIL.COM

608-295-1250

NOW FEATURING BERTCH
CUSTOM CABINETS



J C
BUILDERS
INC.

JC BUILDERS

P.O. BOX 1038
JANESVILLE, WI 53547
608.755.7722



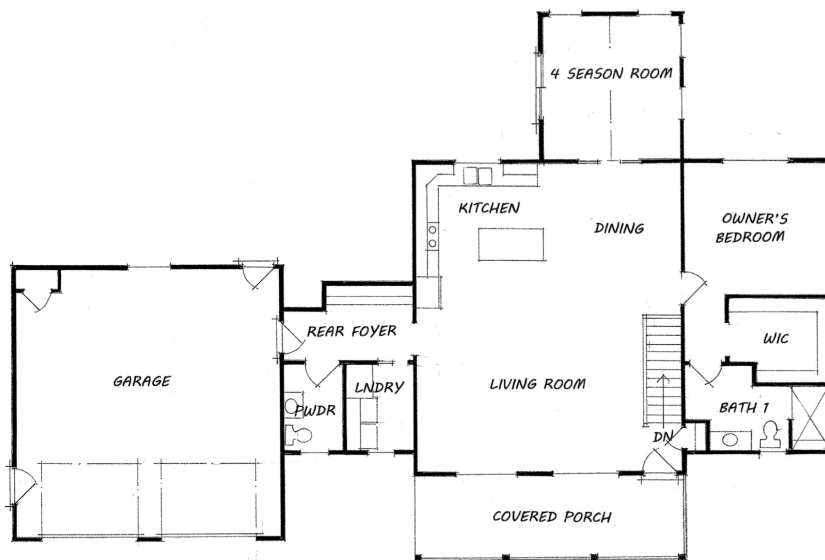
JC Builders Inc. welcomes you to this owner-occupied retiree's paradise!

Featuring an open floorplan, this handicapped accessible dream home come true puts comfort and style to the forefront without sacrificing accessibility. Aging in place is becoming a both popular and necessary trend in homebuilding. Come see for yourself how you can truly have it all!

2709 Laurel Avenue
Janesville

SQUARE FEET: 1,566 | BEDS: 2 | BATHS: 2.5

Cape Cod Style Home with Accessibility in Mind



MAIN FLOOR PLAN

Home Features:

- HANDYMAN'S HEATED GARAGE WITH SINK AND EXTRA TOUCHES
- EPIC 50 AMP RV SETUP COMPLETE WITH BLACKTOP PAVED SLAB, WATER SUPPLY, AND GREY/BLACK WATER DUMP
- EXQUISITE OPEN FLOOR PLAN THAT ALLOWS YOU MOVE FROM ONE ROOM TO THE NEXT WITH EASE
- FOUR SEASONS ROOM WITH CUSTOM CATHEDRAL CEILINGS, CLEAR GLASS PRIVACY DOORS, HEATED FLOOR, AND GAS PARLOR STOVE.
- PAVED BACKYARD PATIO OFF THE FOUR SEASONS ROOM.
- OWNERS ENSUITE COMPLETE WITH BARRIER-FREE SHOWER WITH HEATED FLOORS AND SEAT
- FIRST FLOOR LAUNDRY ROOM WITH FREEZER AREA, HALF BATH, AND CUBBY STORAGE BENCH
- 9' CEILINGS WITH DORMER LIGHTS IN MAIN LIVING AREA
- LARGE 8' FRONT PORCH
- KITCHEN WITH QUARTZ COUNTERTOP, BONUS CABINET FEATURES, AND LARGE ISLAND WITH SEATING
- LOWER LEVEL 6-FOOT BATHTUB TO SOAK YOUR ACHES AND PAINS AWAY

www.jcbuilds4u.com

Together, We'll Find the Perfect Loan For You!

Our experienced mortgage lenders are conveniently located across Jefferson, Rock, and Walworth Counties. We understand the complexities of the home building and purchase processes and we are committed to delivering a streamlined financing experience.



Brian Armstrong
NMLS# 489497
(920) 542-1067
Fort Atkinson



Mark Catton
NMLS# 489503
(920) 542-1385
Jefferson & Sullivan



Joel Kohl
NMLS# 1496495
(262) 458-2930
Janesville & Whitewater



Matt Lee
NMLS# 489528
(920) 542-1138
Fort Atkinson



Tom Merfeld
NMLS# 454248
(920) 542-1402
Johnson Creek



Steve Schafer
NMLS# 489527
(920) 542-1148
Fort Atkinson



Silvia Donday-Selenske
NMLS# 553374
(608) 743-9874
Janesville
(Habla Español)



Tim Shortreed
NMLS# 764474
(608) 352-6640
Janesville

**Learn More
About Us Online**



BankwithPremier.com



Naatz
CONSTRUCTION

NAATZ
CONSTRUCTION

130 W. FOOTVILLE HANOVER RD.
JANESVILLE, WI 53548
608.876.4164

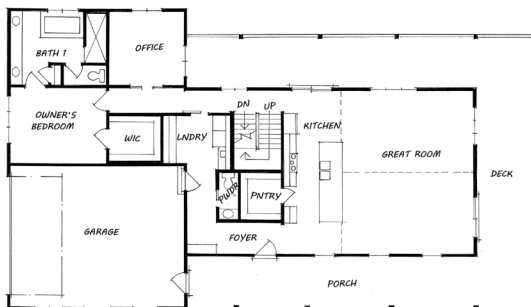


For more than 45 years, Naatz Construction has worked hard to earn a reputation for excellence in building custom homes. Unique in our ability to balance the best of the past with the most innovative ideas of the present. Welcome to our 2023 Parade Home.

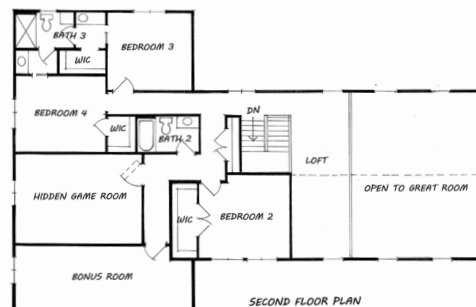
5005 N. Northwood Trace
Janesville

SQUARE FEET: 3,752 | BEDS: 4 | BATHS: 3.5

Modern - Industrial Home in a Wooded Setting



MAIN FLOOR PLAN



SECOND FLOOR PLAN

Home Features:

- IMPRESSIVE GREAT ROOM
- LOFT OVERLOOKING THE GREAT ROOM
- STUNNING OPEN TIMBER STAIRCASE
- CABLE RAILING ON STAIRCASE
- UNIQUE WALK-IN TILE SHOWER
- GRAND CEDAR POST AND BEAM
- WHITE VERTICAL SIDING
- LARGE WRAP AROUND COMPOSITE DECK

www.naatzconstruction.com



NAATZ CONSTRUCTION

130 W. FOOTVILLE HANOVER RD.
JANESVILLE, WI 53548
608.876.4164



For more than 45 years, Naatz Construction has worked hard to earn a reputation for excellence in building custom homes. Unique in our ability to balance the best of the past with the most innovative ideas of the present. Welcome to our 2023 Parade Home.

**9349 N. Raven Court
Milton**

SQUARE FEET: 2,373 | BEDS: 2 | BATHS: 2.5

Unique Modern Home in a Tree-laden Neighborhood



Home Features:

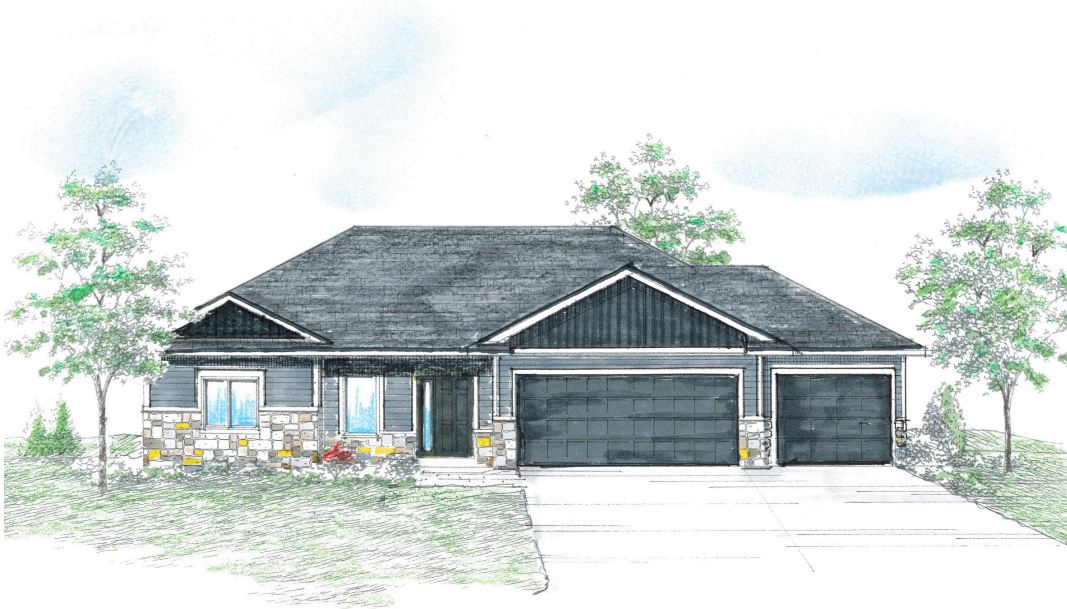
- OPEN CONCEPT LIVING
- GOURMET KITCHEN WITH GRANITE COUNTERTOPS
- GREAT ROOM WITH FLOOR TO CEILING STONE FIREPLACE
- CUSTOM BUILT FLOOR TO CEILING LIBRARY SHELVING WITH ROLLING LADDER
- SOLID MAPLE HARDWOOD FLOORING
- LARGE COMPOSITE DECK WITH SEPARATE SCREENED IN PORCH
- TILE WALK-IN SHOWER IN PRIMARY SUITE
- HARDIE PLANK SIDING
- 3-CAR GARAGE WITH SEPARATE WORKSHOP AREA

www.naatzconstruction.com



NAATZ CONSTRUCTION

130 W. FOOTVILLE HANOVER RD.
JANESVILLE, WI 53548
608.876.4164



Naatz Construction, General Contractor for this home along with Joe Kruser, Janesville School District Technical Education Instructor, provided an outstanding educational opportunity for this year's students.

The student build program originated in 2007 as a collaboration of the South Central Wisconsin Builders Association and Janesville School District's Craig and Parker Advanced Construction Classes.

The program is designed to be a working classroom and mini apprenticeship program, exposing students to every aspect of the new home construction process. Formal hands-on training ensures students learn the proper techniques and methods used by licensed, SCWBA professional construction trades contractors. SCWBA is proud to say the program has been the foundation of numerous student's career opportunities in the trades business.



SCWBA Student Build Program

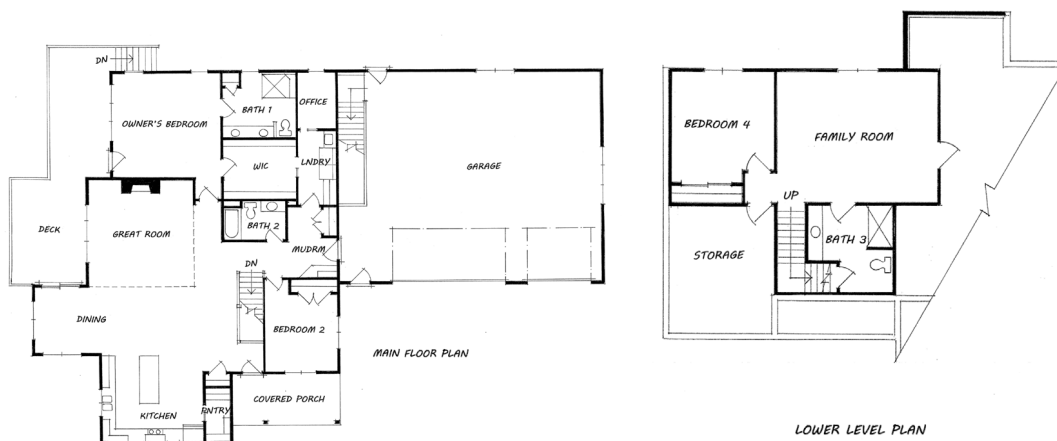
Invested in the Community since 2007

797 Waveland Street Janesville

Home Features:

- OPEN CONCEPT LIVING
- L.P. SMART SIDING WITH STONE FACADE
- BEAUTIFUL CRAFTSMAN BLEND STONE FIREPLACE WITH BARN BEAM MANTEL
- CUSTOM OAK CABINETRY WITH GRANITE COUNTERTOPS
- WALK-IN SHOWER WITH GLASS DOORS
- WALK-IN CLOSET
- COMPOSITE DECKING
- 3 CAR GARAGE
- FINISHED LOWER LEVEL

SQUARE FEET: 2,379 | BEDS: 4 | BATHS: 3



www.naatzconstruction.com

www.scwba.com

PROS AND CONS TO OPEN-CONCEPT HOMES

Open-concept homes have become increasingly popular in recent years. An open-concept home is one in which the rooms flow into one another with limited obstruction from walls or other barriers. According to the National Association of Home Builders, 84 percent of new single-family homes have fully or partially open layouts.

While they may seem like a new trend, open floor plans are anything but. Early American homes featured open, often one- or two-room units built around the central kitchen/hearth. This maximized warmth and functionality. Homes evolved as incomes grew, and soon homes had several smaller rooms with specialized functions.

What's old has become new again. However, before diving head first into a new home purchase or a big renovation to realize an open-concept dream,

consider the pros and cons of this type of setup to determine if it's really right for you.

ADVANTAGES OF OPEN FLOOR PLANS

Open floor plans facilitate the flow of natural light throughout a space and can promote air flow, helping to reduce warm or cool pockets of air in otherwise closed-off rooms.

Open homes make socializing easier, even when people are doing different things. While someone is cooking dinner in the kitchen, he or she can still interact with someone else playing video games in the family room or paying bills in the home office. Entertaining also is easier, as mingling with guests is much more convenient when walls are not getting in the way.

A smaller home can feel much larger if it employs an open concept. The square

footage is not divided into smaller quarters, which sometimes are rooms (such as formal dining rooms) that are only used a few times per year. This eliminates underused spaces and opens up sight lines in the layout.

The value of real estate has risen dramatically since the onset of the COVID-19 pandemic, and prospective buyers may prefer an open-concept plan because it can help them minimize building costs.

DISADVANTAGES OF OPEN FLOOR PLANS

Open layouts are not for everyone. The same sense of space that occurs when walls are taken down may make rooms feel cavernous and less cozy, particularly in homes with ample square footage. In addition, privacy can be hard to come by when all rooms feed into one another.

When the kitchen is not separate from

the family room space, that makes it easy for noise to compromise the area's comfort levels. There is no hiding from noise in an open floor plan, as sounds from voices, television shows and appliances tend to echo and blend together. And if the home is a single-story layout, those noises from the main living areas also may carry to adjacent bedrooms.

Smoke and smells are another thing to consider. When something on the stove spills over, a small range hood will not be practical for clearing smoke from a large space. Though the aroma of freshly cooked food is enticing, it can make it hard for cooks to keep guests out of the kitchen.

Open-concept homes are popular, but homeowners should weigh the pluses and minuses to see if this trend is truly right for them.



CONSTRUCTION. REFI
START PLANNING. WE'LL TAKE CARE OF THE REST.



608.313.8911
CALL OR TEXT



First Community
Credit Union
firstccu.com

A+
Insulation LLC

**WE ARE AN OWNER OPERATED
BUSINESS IN JANESVILLE**

**SERVING Rock County and South Central
Wisconsin for over 10 YEARS**



INSULATION



INSULATION- Residential & Commercial

**Professionalism and client satisfaction
are our top priorities.**

CONTACT US TODAY AT
608-778-3233

HOW TO COMPARE CONTRACTORS' BIDS

Home renovation projects are significant undertakings. It is common for homeowners who may not have the time nor the expertise to do the work themselves to call in professionals to tackle these jobs.

According to the home improvement resource HomeGuide.com, for a bathroom remodel, which is one of the more popular improvement projects, installation and labor accounts for 10 to 25 percent of the total project cost. In general, many contractors pay themselves \$300 to \$500 for an hourly rate, while helpers may make \$150 per hour.

Materials used account for the other components of an overall project cost. Homeowners negotiate the best rates possible by obtaining a number of bids from contractors, spelling out both labor and material costs and determining their best option. Here's how to

compare bids.

CHECK AS MANY REVIEWS AS POSSIBLE

Go online, ask friends for recommendations, or rely on the Better Business Bureau to find reliable contractors. A contractor who seems too good to be true will not necessarily be so, but it's still best to vet each professional thoroughly prior to signing a contract.

COST BASIS VS BID BASIS

Certain contractors will produce an estimate based on the best guess of the cost of supplies then add on a flat fee or percentage for their services. This is called a cost basis bid. Others will create a bid that includes all their anticipated supply and labor costs, known as a bid basis bid. Know what you're getting to make the most accurate comparison.

Create a master itemized checklist. It's easy to explain the project differ-

ently from one contractor to another when doing so verbally. That may result in a different plan and price. Rather, make a checklist of what you want done and have several copies to give to the contractors with whom you meet. This makes it easier to compare costs line by line.

Have specific materials in mind. Make sure bids are based on the same materials and tasks. For example, if you're comparing window replacement quotes, be sure that each quote is based on the same window material and coating. Vinyl replacement windows may not cost the same as fiberglass or wood.

It is much easier to compare pricing when contractors provide estimates reflecting the same materials.

SMALL VERSUS BIG CONTRACTING COMPANIES

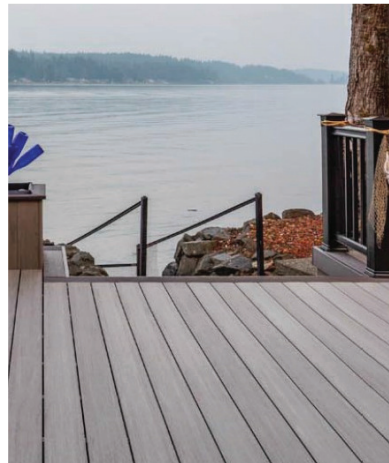
Some bids may differ based on the

manpower of the company. One contractor may view a project as an easy one that can be slipped right into the schedule. Another may have to devote more time and effort if it is being undertaken by one or two people. This can affect cost in the quote. Furthermore, a contractor who does a lot of advertising in print, television or online, or has an office or warehouse space, may have extra overhead costs that are passed on to the customer.

DOING YOUR OWN DEMO

Figure out if the contractor will allow you to perform a portion of the tear-out, clean-up or other tasks to save on labor costs. Make sure this is included in the bid.

Comparing contractor work bids can be tricky, but it helps homeowners know they're getting the best value for their money.



Lumber and HomeWorks

Family Owned and Operated Since 1904

Janesville • Madison • Waukesha

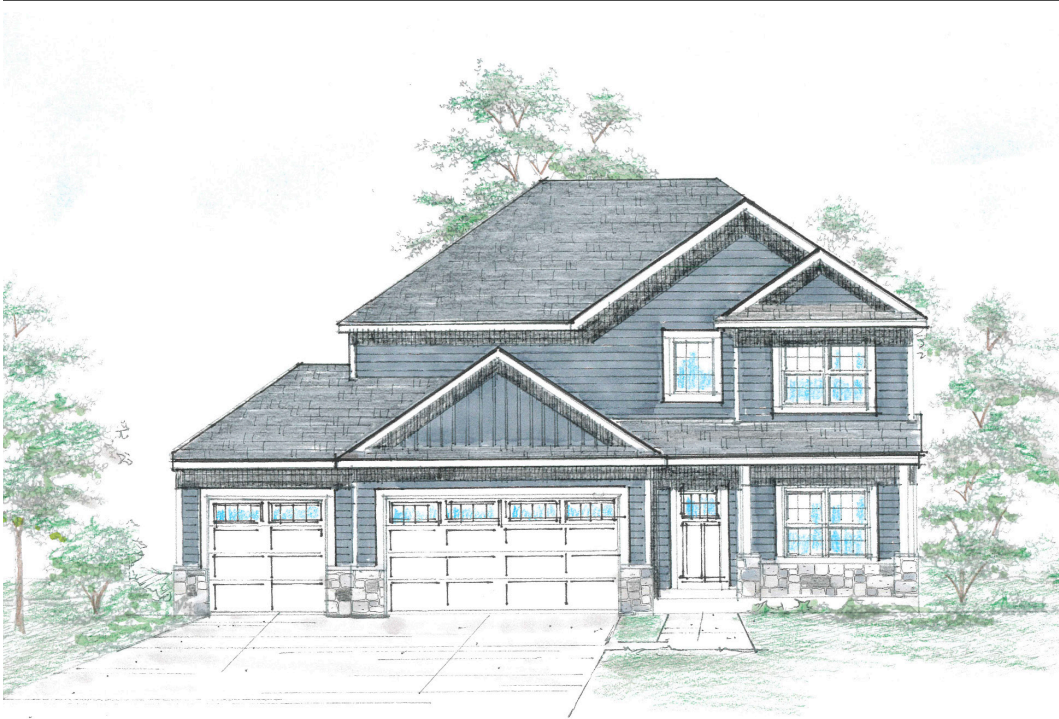
MARLING.COM

Windows • Doors • Cabinetry • Siding • Decking

Visit a showroom near you today.

NEXT
GENERATION

NEXT GENERATION

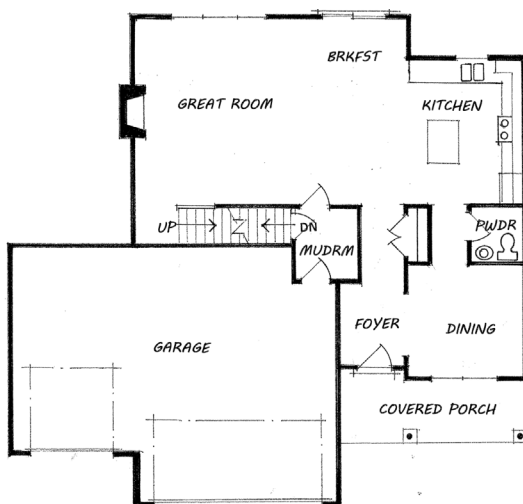
430 EAST GRAND AVENUE
BELOIT, WI 53511
608.312.2296

Welcome to our beautiful craftsman two-story home. Your family will enjoy the open concept, great room with stone fireplace, and custom trim accents throughout. Entertain in your eat-in kitchen and enjoy the quartz counters, stainless appliances, and custom cabinetry. Relax in your primary suite with walk-in closet, double vanity, and walk-in shower. Enjoy your outdoor living right outside your patio door.

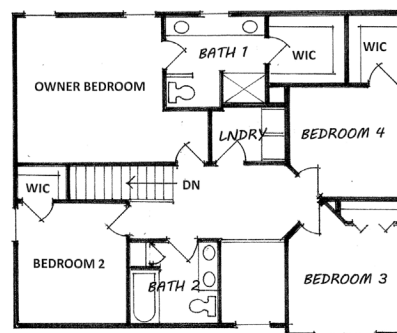
3706 Tanglewood Place Janesville

SQUARE FEET: 2,185 | BEDS: 4 | BATHS: 2.5

Quality new build in Briar Crest Meadows subdivision!



MAIN FLOOR PLAN



SECOND FLOOR PLAN

Home Features:

- 2 STORY, 4-BEDROOM HOME
- 2 FULL BATHS PLUS MAIN FLOOR POWDER ROOM
- MATCHING RECLAIMED WOOD FLOATING SHELVES ALONGSIDE THE FIREPLACE WITH NATURAL STONE LEADING UP TO A RECLAIMED WOOD MANTLE TOPPED WITH SHIPLAP TO THE CEILING.
- CUSTOM ACCENT WALL IN VAULTED 2 STORY TALL FOYER.
- EAT-IN KITCHEN WITH CENTER ISLAND, QUARTZ COUNTER TOPS, MOSAIC BACKSPLASH, AND CUSTOM CABINETRY.
- FORMAL DINING ROOM PLUS MAIN FLOOR MUDROOM WITH CUSTOM BUILT LOCKERS.
- PRIMARY SUITE INCLUDES CUSTOM ACCENT WALL, WALK-IN CLOSET, DOUBLE VANITY, AND WALK-IN SHOWER.
- UPPER-LEVEL LAUNDRY CONVENIENTLY LOCATED NEAR ALL FOUR BEDROOMS
- ELEVATED CURB APPEAL WITH STONE ACCENTS AND BOARD AND BATTEN

www.nextgenbuilds.com

5 PATIO PROJECTS TO ENHANCE OUTDOOR LIVING



Warm weather paves the way to more opportunities to enjoy fresh air. For homeowners who have the luxury of outdoor spaces, including private patios, now is the time to start thinking about projects to enhance these gathering spots.

A patio can be considered a transitional area that links the outdoors to the inside of a home. According to the home and lifestyle resource The Spruce, a patio is often an oasis for lounging and entertaining. And depending on homeowners' budgets and preferences, a patio can be just as comfortable and stylish as interior spaces. The following are five patio projects that can transform these valuable spaces.

1. Pretty pergola

A pergola is an open-air (traditionally wood) structure that adds a measure of shade and privacy without completely blocking views of Mother Nature. Installing a pergola over the patio helps define the seating area. Hanging plants can add to the ambi-

ance and string lights can make this a great spot to gather when the sun sets.

2. Patio fire pit

Build a fire pit right into the design with the same materials used to create the patio. For example, if the patio is brick or flagstone, build up to create an eye-catching fire pit. Fire pits not only look good, they also expand the time frame that the patio can be enjoyed, offering cozy spots to sit even when the weather chills.

3. Frame it in

Make the patio a true extension of the inside by putting up walls around three sides of the patio if it connects to the home. Leave the last open to the yard, or consider installing screens to mimic the look of popular lanais. The walls will offer more weather protection, meaning you can invest in high-quality patio furniture to make this a fully functioning outdoor living room. Hang a television that is rated for outdoor use for movie-watching under the sun or stars.

4. Ooh la la

Vintage bistro tables and chairs can turn a drab patio into one that calls to mind a Parisian courtyard. Whimsical lighting and accents that you would normally think to see indoors, like a gilded mirror, can add extra appeal. Soften wrought iron and other metals on the furniture by including plenty of flowers and greenery. Don't forget the candles and a place to stash a bottle of chilling wine.

5. Farmhouse chic

Transform a patio into an entertaining space that caters to guests. A large farmhouse style table flanked by benches and some upholstered chairs sets the scene for a dinner amid the fresh air. Watering cans filled with wildflowers and mismatched flatware establish a casual feel for gatherings in the space. For those who plan to cook and serve outside with frequency, invest in outdoor appliances so you'll never have to miss a beat with guests.

The options for transforming patios into stylish gathering spots is only limited by the imagination.

CONSTRUCTION LOANS?
**WE'VE
GOT YOU!**



Karen O'Brien
Residential Loan Officer
262-214-7991
Elkhorn • 10 N Lincoln St.
NMLS: 444298



With a fixed-rate construction loan, your mortgage payment is guaranteed—even before you break ground. That means you can enjoy your new home without worrying about a higher-than-expected monthly payment or rising interest rates.

Contact your local lender above to get started.

 **Associated Bank**
Your money works here.®

**LEADING LENDER
IN THE MIDWEST
FOR OVER A DECADE***

*The Leading Lender in the Midwest designation is based on originated, closed-end mortgage loan count, gathered from the Home Mortgage Disclosure Act data compiled annually by the Consumer Financial Protection Bureau. The results of the data were obtained through the Consumer Financial Protection Bureau Mortgage Database (HMDB), July 2023.

Loan products are offered by Associated Bank, N.A., and are subject to credit approval and involve interest and other costs. Please ask about details on fees and terms and conditions of these products. Property insurance and flood insurance, if applicable, will be required on collateral. Member FDIC (8/23) P09289



WHAT TO KNOW ABOUT OUTDOOR LIVING SPACES

Home trends come and go. What was popular as recently as a decade ago may have lost some luster in the eyes of today's home buyers. Though that's historically been the case in regard to real estate, outdoor living rooms are one relatively recent home trend that figures to have a longer shelf life, especially in the aftermath of a global pandemic during which people were encouraged to stay home as much as possible.

Real estate professionals and organizations like the National Association of Home Builders note the popularity of outdoor living spaces among prospective home buyers, and how that popularity has grown in recent years. Outdoor living rooms not only appeal to potential buyers, they also serve as a means for current homeowners to get more out of their properties. Homeowners mulling outdoor living space projects should consider various factors before deciding to go ahead with a project.

- **Cost:** The home renovation re-

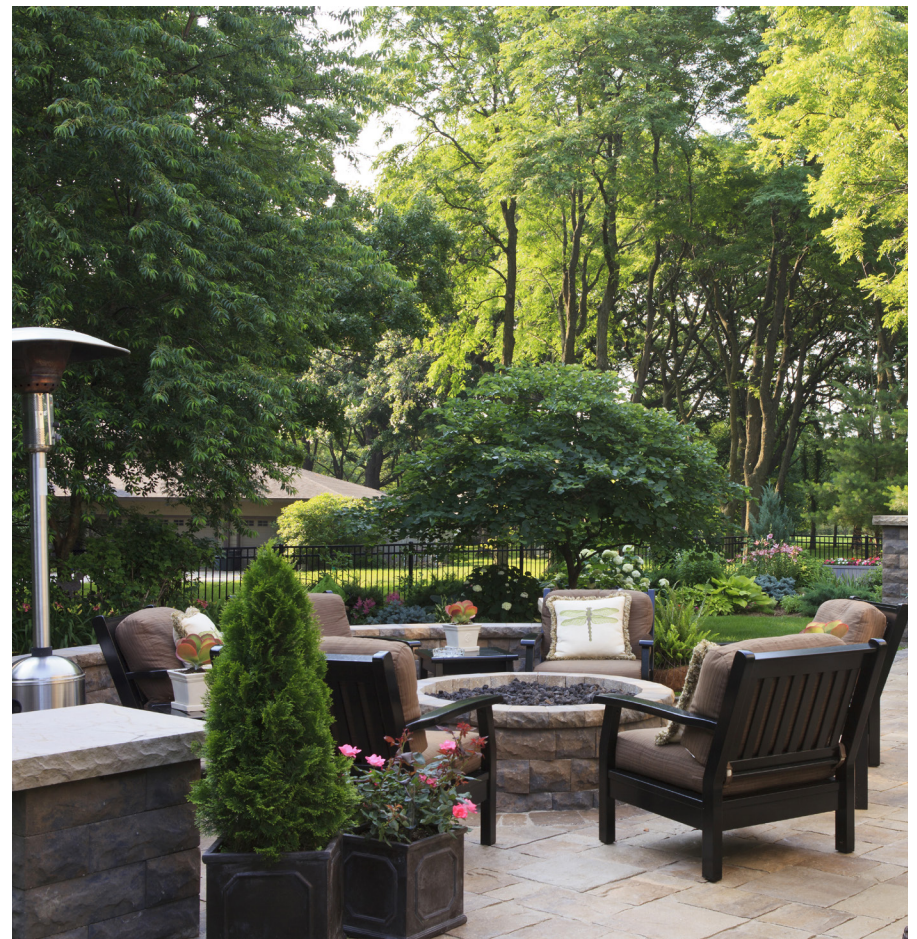
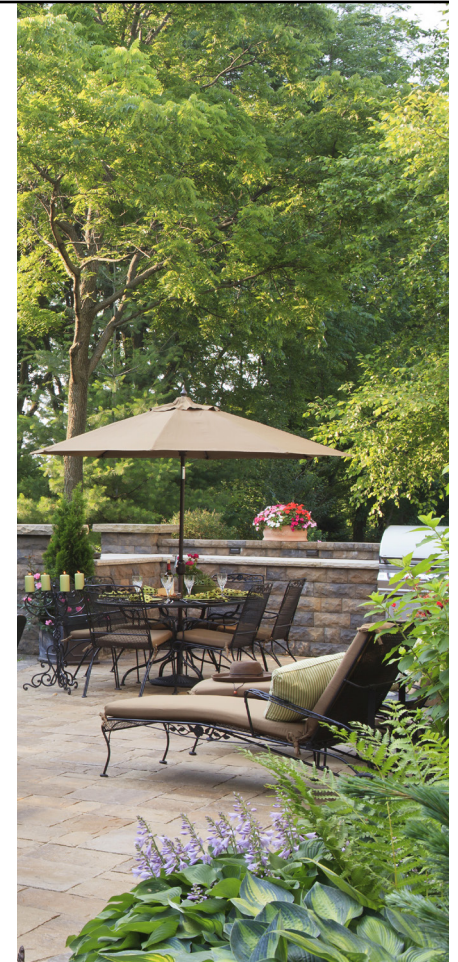
source HomeAdvisor estimates that the average cost of an outdoor living space is around \$7,600. That cost can easily go up depending on where homeowners live and the features they want to have in their outdoor living spaces. For example, including a built-in fire pit in an outdoor living space will cost more than purchasing a stand-alone fire pit that can be picked up and moved. But many homeowners feel a built-in fire pit makes an outdoor living space even more special.

- **Return on investment:** Return on investment is another factor for homeowners to consider as they try to decide if they should install outdoor living spaces and how to design those areas. Much conflicting data about the ROI on outdoor kitchens can be found online, but many trusted real estate organizations report that such additions do not mesmerize prospective buyers. Data from the American Institute of Architects indicates that outdoor kitchens are routinely ranked among the least desirable home features,

which means homeowners should not expect substantial ROI when selling their homes. But that built-in fire pit? Estimates from the National Association of Realtors suggest fire features recover around 67 percent of homeowners' initial investment. In addition, 83 percent of homeowners surveyed by the NAR who had installed fire features said they had a greater desire to be home after completing the project.

- **Space:** An outdoor living space may only be as relaxing as the space allows. The proximity of neighbors may affect privacy levels, which can make it hard to enjoy movie night outdoors or curl up to quietly read a good book. In addition, landscaping also may need to be addressed if drainage is an issue in the backyard. That can add to the cost, and drainage concerns may limit the materials homeowners can work with.

Outdoor living spaces are popular. Homeowners must consider various factors before deciding if such spaces are for them.



BRABAZON | Title Team
GROUP, LLC

TWO LOCATIONS TO SERVE YOU

2851 Liberty Lane
Janesville, WI 53545
608-741-7000

orders@brabazontitleteam.com

2225 Cranston Road,
Beloit, WI 53511
608-362-0330

info@brabazontitleteam.com

RH Landscape
Design·Install·Maintain

**3910 S WYOMING COURT
JANESVILLE, WI 53546
608.931.6395**

AFTER



This elevated backyard living space raises the bar with an incredible fire feature, bench seating, and element lighting at night. The L-shaped outdoor kitchen and bar allow for family-friendly, al fresco meal prep and dining. Meanwhile, the pizza oven brings a fun and unique cooking experience. With its fusion of numerous functional and timeless elements, this space truly becomes a backyard paradise. The RH Landscape family hopes you enjoy this space as much as we do!

**5121 North Grandview Drive
Milton**

**Entertainer's Paradise Complete with Outdoor Kitchen,
Distinctive Dining, and Relaxing Outdoor Features**

BEFORE



Backyard Features:

- **CUSTOM KITCHEN ISLANDS WITH GRANITE COUNTERS AND PIZZA OVEN**
- **BUILT-IN GAS FIRE FEATURE WITH BENCH SEATING**
- **SEGMENTAL RETAINING WALLS WITH INTEGRATED STEPS AND LIGHTING**

SQUARE FEET: 7,000

<http://rhscape.com>

HOW TO PICK THE RIGHT TREES FOR YOUR PROPERTY

Trees benefit a landscape by serving both aesthetic and utilitarian functions. A home surrounded by healthy green trees can be a sight to behold, and those same trees can benefit surrounding plants and wildlife at the same time.

As appealing as trees are, not all trees and landscapes make for the perfect match. The Arbor Day Foundation notes the importance of planning when designing a landscape. Planning ensures the trees homeowners ultimately choose for their properties will grow well in the soil and moisture present in their yards.

Careful consideration of a handful of variables can help homeowners determine which trees will make the best fit for their properties.

- **Height:** Homeowners must consider the projected height of a tree before planting it. Avoid trees that will bump into anything when fully grown,

as that can adversely affect surrounding greenery and pose a safety hazard. The ADF's tree sizing guide can be accessed at <https://www.arborday.org/trees/rightTreeAndPlace/size.cfm> and serves as an invaluable resource for homeowners who want to plant new trees around their properties.

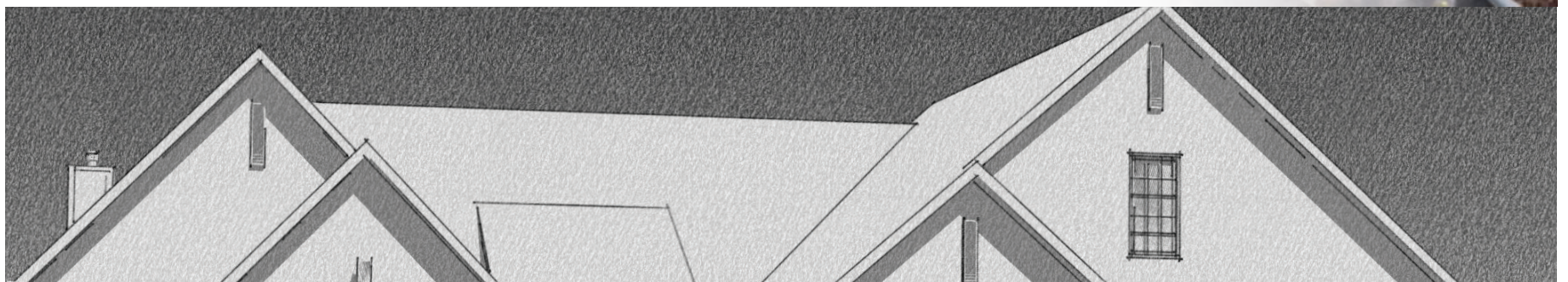
- **Canopy spread:** Trees grow out as well as up, so it's important to consider their potential width at maturity as well. The ADF sizing guide can help homeowners get an idea of how wide a tree is likely to be at maturity. Trees that spread out quite a bit don't necessarily need to be avoided, but it's important that they're planted far enough apart so they don't adversely affect surrounding plants. In addition, wide trees that are planted too close together can make the landscape appear crowded, taking something away from its aesthetic appeal.

- **Growth rate:** Growth rate is an

important variable because it can affect how quickly homeowners will see changes in their landscapes. Homeowners who want to plant for privacy can consider trees with quick growth rates or purchase more mature trees that are already near full growth. Those who are not in need of instant transformation can try trees with slower growth rates, which the ADF notes typically live longer than fast-growing species.

- **Requirements:** Different trees require different amounts of sun and moisture and different soil components to thrive. Homeowners can have their soil tested to determine which trees will thrive in it. Local garden centers can be a great resource for homeowners who want insight as to which trees will thrive in their local climates.

Trees serve many functions on a property. Choosing the right trees for a landscape requires careful consideration of a host of variables.



New Construction Parade Home 2024!



IS INSPIRED SPACES
Interior Design by Betsy Pelsue

Beyond Your Expectations



Follow this project @GoldenRidgeHome

Richards
CONSTRUCTION
BUILDER



TERRA YARD CREATIONS

202 GRANT STREET
ELKHORN, WI 53121
608.365.8195



Come see how we revitalized this space into a complete outdoor entertaining area!

Terra Yard Creations believes in designing from the outside in. Your outdoor living space should be a natural extension of your home. We are full-service design and install landscape company. Let us help you turn your dreams into reality!

**4001 Sandhill Drive
Janesville**

Revitalized For Outdoor Entertaining



Yard Features:

- **OUTDOOR KITCHEN**
- **FIRE PIT**
- **OUTDOOR LIGHTING**
- **NATURAL STONE PATIO**
- **WATER FEATURES**
- **WOOD FIRE BOX**

SQUARE FEET: 1,000

www.terrayardcreations.com

WHY IT PAYS TO HIRE CONTRACTORS FOR HOME RENOVATIONS

A sense of pride comes from a successful do-it-yourself home improvement project. However, quite often inexperience and time constraints lead homeowners to turn to professional contractors to make sure jobs get done correctly and on time.

Allied Market Research reported in 2021 that the home improvement services market is predicted to reach \$585.3 billion by 2030. The following are some reasons why renovation-minded homeowners benefit from the services of professionals.

- **Tasks can be overwhelming:** A home remodel is a large undertaking with many different steps. Contractors who have been around the block a time or two understand how to organize and manage time to get the job done. Plus, they're devoting all of their attention and time toward the remodel when on the job. This differs from when a do-it-yourselfer tries to work on a remodel in between other responsibilities.

- **Network of suppliers:** A good general contractor will have a list of material suppliers he or she routinely uses. Often contractors become preferred sellers, which means they get a lower wholesale rate, and will often pass those savings on to the customer.

- **Licensed and bonded protection:** Licensed and bonded contractors not only have the skills for the

job, they have insurance protection behind them. Therefore, if an injury occurs or the job goes awry, the homeowner will be protected from liability. A license means the contractor will have to uphold licensing standards, which could mean staying current on trade practices and skills.

- **Expertise:** Experienced contractors have done the work they have been hired to do many times, which means their skills are fine-tuned. Knowing the correct way to do a job results in fewer errors (and thus fewer repairs), shorter time periods to get the work done, and potentially lower costs overall.

- **Frees up time:** Homeowners who hire out for remodels can utilize their time in other ways, such as on the job or spending time with family.

- **Reduces stress:** Putting the work in capable hands means homeowners do not have to educate themselves about how to do the task, purchase tools, prevent injuries, and/or deal with potentially negative outcomes. Certainly having extra people in the house can be challenging, but it may not equal the stress caused by tackling a job on one's own.

There are many advantages to hiring contractors to renovate a home instead of taking the DIY route.

5 SIGNS IT'S TIME TO RENOVATE

Homeowners renovate their homes for a variety of reasons. Renovations can increase the value of a property and make homes safer and more comfortable for their occupants. Improvements also can be made to stay current with the times or to give a home a new vibe.

Statista projects \$510 billion will be spent on home improvements in 2024. The home improvement market is generating significant revenue. In fact, nearly a quarter of Americans opting to renovate their homes will spend an average of \$10,000 on their projects. According to a Home Stars Renovation report, 8 percent of Canadian homeowners who have renovated have spent more than \$20,000 on a home improvement project.

Kitchens and bathrooms often get the most attention when it comes to home improvement. However, every room and space in a home may need a renovation at some point, and the following are five signs it's time to renovate.

1. AGE

The National Association of Home Builders states that 50 percent of U.S. homes are over the age of 40. That means that age alone could dictate a need to renovate, particularly if some materials are original to the home. For example, asphalt roofs typically last 25 to 30 years, while window frames can last 20 to 50 years depending on how well they have been maintained.

2. INCONVENIENT LAYOUT

Some homeowners scratch their heads when faced with awkward floor plan layouts. While one may live with the inconvenience for some time, typically a floor plan that isn't working for the homeowner is a major driver of renovations.

3. OUTDATED LOOKS

A home can look dated even if it is a relatively recent build. That's because trends change quickly. For example, dark, cherry cabinets that were popular just a little while ago have now been replaced by lighter color palettes. Homeowners whose homes do not match the looks emulated in design magazines may consider a change, particularly if they're planning to sell soon.

4. DETERIORATION

Signs of water, storm or structural damage should be addressed as soon as possible. Any deterioration should be a strong indicator that it's time to renovate.

5. EFFICIENCY

Escalating utility bills could be indicative of an inefficient home. Homeowners can conduct energy audits and then improve the areas where energy loss may be occurring, such as windows, doors, siding, and insulation.

Homeowners can renovate their homes when they see fit, but various signs may warn that it's time consider updating or remodeling a home.



Stability for Eternity



1801 West Court St. • Janesville, WI

608.752.7463 • 800.348.1632

www.janesvillebrick.com





Sockness
Builders, Inc.

**133 FIRST STREET
MILTON, WI 53563
608.868.6228**

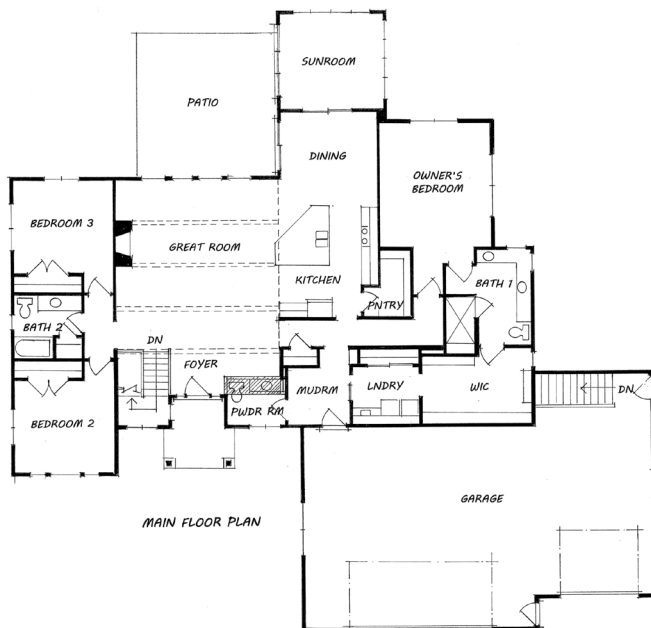


This year's home is everything you hope to see when visiting the Parade of Homes. The bold exterior and low-profile roof lines are just the beginning. This home showcases an inviting open concept design, and too many elevated features to count. You don't want to miss this stunning home. As always, Sockness Builders would like to thank our crew for their unmatched craftsmanship, our amazing subcontractors and suppliers, and this year's homeowner.

**3720 W. Amberwood Lane
Janesville**

SQUARE FEET: 3,853 | BEDS: 4 | BATHS: 4

Modern Prairie Meets Luxury



Home Features:

- SMART SIDING EXTERIOR WITH STONE ACCENT
- FOUR-SEASON SUNROOM LEADING OUT TO TEXTURED CONCRETE PATIO
- ZERO ENTRY AT GARAGE, PERFECT FOR AGING-IN-PLACE LIVING
- CLEARSTORY WINDOWS IN GREAT ROOM
- FIREPLACE WITH STONE FACADE TO CEILING
- ANDERSEN 400 SERIES WINDOWS THROUGHOUT
- HARDWOOD STAIRS LEADING TO FINISHED LOWER-LEVEL
- CUSTOM, CERAMIC TILE SHOWER IN OWNER SUITE
- FINISHED GARAGE WITH COATED FLOOR

www.socknessbuilders.com

TURN YOUR NEW HOUSE INTO A HOME

Historically low mortgage interest rates are helping to drive a new wave of home sales. Data from the U.S. Census Bureau indicates roughly 14 percent of the population, or around 40 million people, move every year for various reasons. Statistics Canada's Canadian Housing Survey found about half of Canadian households have either moved within the past five years or intend to do so within the next five.

While people may be inclined to move far from their current residences, the moving resource Move.org notes that some U.S. states are seeing an influx in people leaving while others are absorbing new residents. Illinois, Alaska, New Jersey, New York, and West Virginia are the top five states Americans are leaving, while Idaho, Nevada, Arizona, Oregon, and Montana are gaining residents.

People relocate for various reasons. After moving into a new house, it can take some effort to turn that house into a true home and feel comfortable in your new environs. These steps can help that

process along.

- **Create at least one complete and serene space.** Focus on setting up the bedroom so you can retreat at the end of the day. Invest in new furniture or get new bedding to give the room this comforting feeling.

- **Create an organizational plan.** It can be tempting to want to throw everything in closets and unpack quickly, but give yourself time to fully analyze where you want to store items, where you may need to paint or reconfigure spaces, as well as any home improvements you want to make before taking out all of your stuff. When you fully unpack, you can immediately enjoy your hard work.

- **Hang artwork.** Hang a few select pieces of artwork or family photos shortly after moving in. Surround yourself with things that make you feel good.

- **Bring mementos.** Your first home may bring about warm feelings. While you can't recreate it entirely, you can use a piece of furniture or a few family heirlooms to make your new space feel

homey.

- **Rely on familiar scents.** Break in the new space with familiar aromas, whether it's preferential air fresheners, scented candles or baking your favorite chocolate chip cookie recipe.

Moving into a new home can be exciting. Certain touches can help make the new space feel more like home.



artistic + functional + responsive
design to meet your needs start to finish



CABINET COUNTRY LTD
CABINETRY & DESIGN

1515 Newport Ave. • Janesville
608-756-5196
www.cabinetcountryltd.com



Proud to Sponsor the SCWBA Parade of Homes

Every Dream House *Needs a Plan*



**One-Time Close | Long-Term Fixed Rates | 5% Down Payments | Loans Up To \$3,000,000
0.25% Rate Discount or Up To \$425 Off Closing Costs**

Before blueprints, you'll need to plan your loan — that's where we come in.

View the construction special offer using the QR code or visit JohnsonFinancialGroup.com/SCWBA.



JACKIE BORGWARDT
NMLS 397881 | 608.743.4072
jborgwardt@johnsonfinancialgroup.com



ANDREA MROZ
NMLS 742571 | 608.743.1546
amroz@johnsonfinancialgroup.com



DUSTIN WOHLFERT
NMLS 1124226 | 608.741.3848
dwohlfert@johnsonfinancialgroup.com



ANDY DONGARRA
NMLS 1592732 | 608.743.1552
adongarra@johnsonfinancialgroup.com



DIANE RUE
NMLS 272170 | 920.568.5641
drue@johnsonfinancialgroup.com



JASON BOTHUN
NMLS 764475 | 262.363.1414
jbothun@johnsonfinancialgroup.com



 **JOHNSON**
FINANCIAL GROUP®

Products and services offered by Johnson Bank, Member FDIC, a Johnson Financial Group Company. Loans are subject to credit and property approval, bank underwriting guidelines, and may not be available in all states. Other loan programs and pricing may be available. The term of the loan will vary based upon program chosen. Certain conditions, terms, and restrictions may apply based on the loan program selected. Property insurance is required; if the collateral is determined to be in an area having special flood hazards, flood insurance will be required. Scan the QR code to view additional legal disclosures for loan products for which the Construction discount applies.

