



St. Croix Valley

Tour of Homes

ST. CROIX VALLEY'S PREMIER HOME TOUR
OFFICIAL FALL GUIDEBOOK

FALL 2017

OPEN: Sept. 9-10, 16-17, 23-24, 30, Oct. 1
Saturdays & Sundays: 12Noon-6pm



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HOMEOWNERSHIP: Opportunity is Knocking!

Homeownership is an important part of the American way of life. Today there are many opportunities in the housing market – including low mortgage rates and new homes that are built to fit your lifestyle – to find a home that is right for you. But market conditions can change, and these opportunities may not be around for long, so home buyers shouldn't wait.

Low Interest Rates

Today's low interest rates are helping home buyers find affordable housing options. But, it's important to keep in mind that interest rates are sensitive to market forces and can change quickly. Even a slight rate increase can push monthly payments to the point that a buyer might miss out on their first choice for a new home.

Large Downpayments Not Necessary

While lenders are looking more closely at borrowers today than in recent years, there are options for purchasing your home without a 20% downpayment. For example, the Federal Housing Administration (FHA) offers loans to first-time home buyers with downpayments as low as 3.5%. However, these loans require mortgage insurance.

To ensure that the process goes smoothly, buyers should consider pre-qualifying for a mortgage and having financing in place before shopping for a new home. Buyers also may find that some home builders have arranged favorable financing for their customers or offer financial incentives.

Built to Fit Your Lifestyle

Designed to accommodate today's busy lifestyles, new homes – including urban condos and single-family homes – feature open floor plans, flexible spaces, low-maintenance materials and other amenities that make them more appealing than ever before.

With energy costs near the top of consumer concerns, it's good to



know that new homes can be more energy efficient than ever. Innovative materials and construction techniques mean that today's new homes are built to be much more energy efficient than homes constructed a generation ago. Not only can they be more affordable to operate, new homes also are significantly more resource efficient and environmentally friendly.

And in many areas, prospective home buyers who wish to live in age-qualified communities for those 55 and older will find a large selection of homes tailored to the evolving lifestyles of the baby boom generation.

Benefits for Home Owners

Homeownership also provides important benefits to owners.

Tax Benefits: For Home Owners Only

Unique tax benefits that apply only to housing help lower the cost of homeownership. Both mortgage

interest and property taxes are deductible. Moreover, for married couples, profits of up to \$500,000 on the sale of a principal residence (\$250,000 for single taxpayers) are excluded from tax on capital gains.

The Advantage of Leveraging

Leveraging is another advantage of homeownership. A buyer can purchase a home and receive the full benefit of homeownership with a cash downpayment that is only a fraction of the total purchase price. This is called leveraging, and it makes the rate of return on a home purchase greater than on other purchases with the same value, such as stocks, where the buyer must put up the entire price.

Building Personal Resources

For most Americans, homeownership is a primary source of net worth and an important step in

accumulating personal financial assets over the long term. For most families, home equity represents the largest share of net worth.

There Really is No Place Like Home

Although there are many positive financial aspects to homeownership, a home cannot be valued in monetary terms alone. Not only can homeownership be a stepping stone to greater financial well-being, it provides a permanent place to call home and great personal satisfaction.

Academic research also shows that homeownership provides a wide range of social benefits and strengthens the nation's people and its communities.

Homeownership is truly a cornerstone of the American way of life.

Courtesy of NAHB



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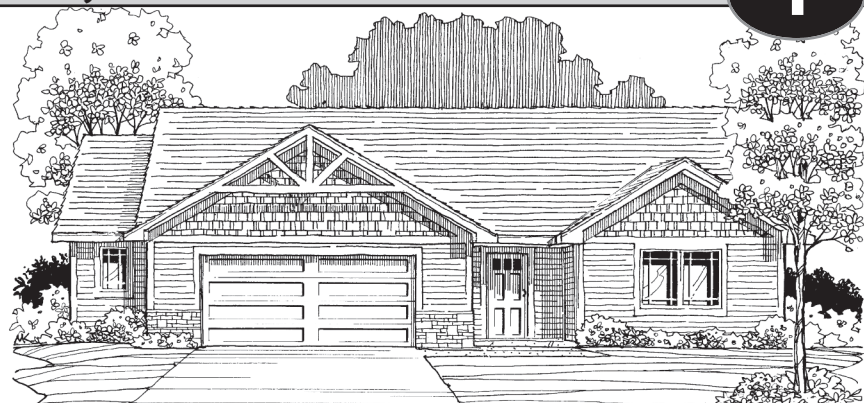
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C&J Builders

1



RIVER FALLS

1959 Lexi Street, River Falls, WI 54022

\$224,900 (Includes Lot)

Home will be partially furnished and decorated

Welcome to a brand new development, Spring Creek Estates South. This home is easy living at its finest. This 2 bedroom, 2 bathroom home has 1,288 square feet of one level living space. An open space with fireplace, kitchen with granite tops and higher-end appliances. All knotty alder cabinets, doors and trimwork throughout. Tiled bathrooms and industrial lighting. A spacious mudroom and laundry right off the kitchen/living area. Nice patio space off the dining area. You don't want to miss this single level living quality built home!

directions

West Cemetery Road west to Greenwood Valley Drive South. Go 1 block east to Michael Lane. House is on the corner of Michael Lane and Lexi Street.



C&J Builders, Inc.

316 Kamloops Place • Baldwin, WI 54022

715-222-9731 / www.candjbuilders.com

Lund Builders

2



RIVER FALLS

WOODLAND SPRINGS

WI2337 884th Avenue, River Falls, WI 54022

\$386,000 (Does Not Include Lot)

Home will be fully furnished and decorated

A Step out of the Ordinary. Lund Builders has mixed Turn of the Century Modern with Wisconsin Warmth then tucked it into a hilly and sprawling development. Simple and rich is achieved with white symmetry stone exterior carried through to the interior fireplace with white oak floors as well as Walnut kitchen cabinetry, trim and doors. You will see painted bath and laundry cabinets combined with the unique look of Marmoleum flooring as well as tile showers and granite counter tops throughout. An inspiration to every generation, this model is a unique expression of the diversity of Lund Builders' custom work.

directions

94 East to Carmichael Rd. exit, EXIT 2 toward Country Hwy-F. Keep right to take the ramp toward Prescott. Merge onto S. Carmichael Rd. Turn right onto Ilwaco Rd., turn left onto 890th Ave., take the 2nd left onto 1245th St., then 2nd left onto 884th Ave. Tour Home is on the right.

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1010 N. Main Street • River Falls, WI 54022

715-425-1130 / www.lundbuilders.com

Residential Construction Needs You



Construction companies hire Chippewa Valley Technical College Residential Construction graduates for their advanced skills, their overall knowledge of the construction industry and the leadership they can bring to the jobsite.

Graduates are trained on the latest construction methods and come to employers with experience in the trade. They also come with a desire to pursue a career in the construction field and demonstrate a strong work ethic.

CVTC has 75% of Residential Construction grads in the labor force and 88% employed in a related field.

Build your future with CVTC's Residential Construction program. Your construction training will be hands-on and will include building a full-scale home at 2766 Morningside Avenue, River Falls, under the supervision of an experienced instructor. You can earn a technical diploma in one year and start your career.

Get The Facts

\$40,621 Average Annual Salary

One-Year Technical Diploma

35 Total Credits

Financial aid eligible

\$7,753 estimated total cost



Program Details

10 month program

Start in August, finish in May

Offered in Eau Claire and River Falls

Employable Skills

Construction safety

Blueprint reading

Framing

Building stair systems

Roofing

Estimating (residential)

Installing Cabinets

Planning Construction

Building for sustainability

Installing doors and windows

Building for energy conservation

Finishing exterior and interior

Starting your own company

Careers

Commercial carpenter

Contractor/Subcontractor

Finish carpenter

Framing carpenter

Home renovator

Lumber Yard Sales/Estimator

Project Manager

Roofer

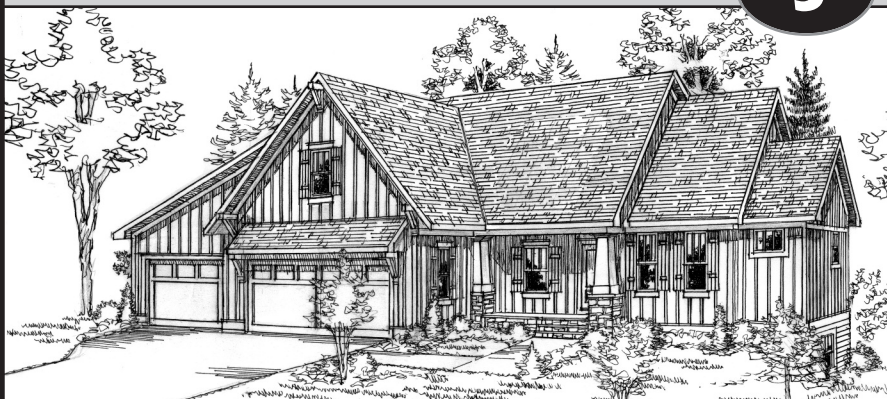
Learn more today

cvtc.edu/residentialconstruction

Eau Claire: 715-858-1866

River Falls: 715-426-8201

Courtesy Chippewa Valley Technical College



HUDSON

MEADOW VALLEY OF TROY

381 Meadow Valley Trail, Hudson, WI 54016

\$637,500 (Includes Lot)

Home will be fully furnished and decorated

We completed your wish list. You asked for it, we built it! Rambler on acreage, 4 bedrooms, study, walkout, fully finished, and in the growing Hudson school district. This model is truly custom from top to bottom! Featuring an Aspen wood ceiling in the kitchen, unique ceiling detail in the great room, both fireplaces having accents of stone and different wood species. And everyone's function favorites; custom built-ins, mudroom, additional drop zone, walk-in pantry, and an oversized garage. Meadow Valley in Hudson, WI is the premier new construction acreage neighborhood. Derrick Custom Homes hits it out of the park.

directions

South on Cty. Rd. F
from Hudson to
East Cove Road,
East to Meadow
Valley Trail, North to
home.



Derrick Homes, LLC

1505 Hwy 65 / PO Box 445 • New Richmond, WI 54017
715-246-2320 / www.derrickcustomhomes.com



HUDSON

MEADOW VALLEY OF TROY

373 Meadow Valley Trail, Hudson, WI 54016

\$675,000 (Includes Lot)

Home will be fully furnished and decorated

Visit award-winning Creative Homes and explore our Fremont floor plan in the Meadow Valley community. This spacious four-bedroom, two-and-a-half bathroom home features over 3,300 square feet with a wrap-around front porch that leads to a three-season porch. On the main floor, you'll find a large gourmet kitchen that opens up to the living area, as well as plenty of storage in the mud room. The second floor features a bonus room, nine-foot ceilings, and a luxurious master bath. This home is a must-see!

directions

I-94 to Carmichael;
south to East
Cove Road; east
to Meadow Valley
Trail; left turn into
neighborhood;
model home is the
second home on
right.



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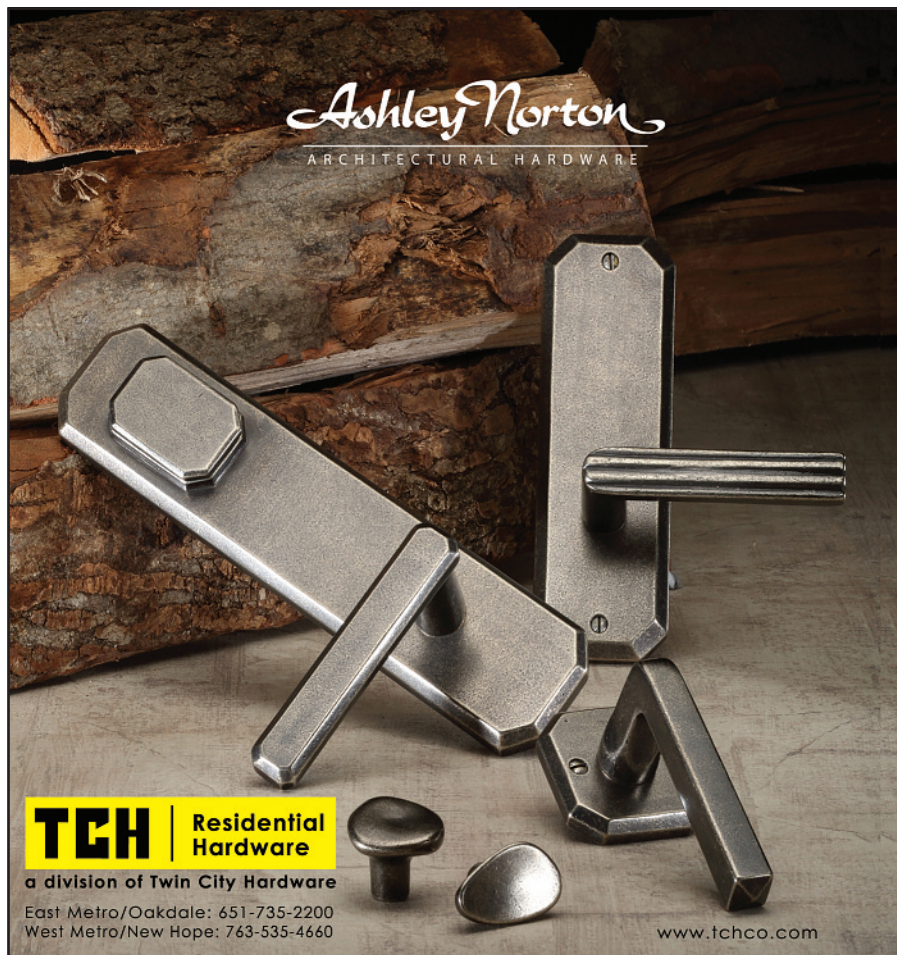


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HUDSON

THE RIDGES

1246 Vail Way N, Hudson, WI 54016

\$449,500 (Includes Lot)

Home will be fully furnished and decorated

Looking for the convenience of the new St. Croix River Bridge? Derrick Custom Homes has the neighborhood for you. Welcome to The Ridges, a quiet neighborhood with a park and sidewalks. Our 4 bedroom model with upstairs laundry is the perfect 2-story for you. All the quality and craftsmanship you have come to enjoy in a Derrick home is found here. You will love the foyer with bench and hooks, hardwood floors throughout the main level, walk-in pantry, and custom cabinets only to mention a few "Derrick Differences". Come see for yourself our "3 D's": Details, Design, and Dependability.

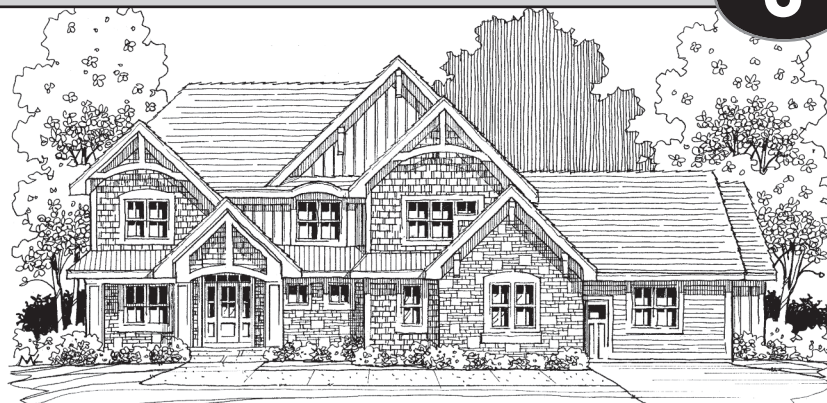
directions

Exit 1 Hwy. 35N
through
downtown
Hudson to
Krattley Lane, east
to 10th Street,
North to Vail Way,
North to model.



Derrick Homes, LLC

1505 Hwy 65 / PO Box 445 • New Richmond, WI 54017
715-246-2320 / www.derrickcustomhomes.com



HOULTON

ORCHARDS OF ST. CROIX

1432 25th Street, Houlton, WI 54082

\$1,395,000 (Includes Lot)

Home will be fully furnished and decorated

Hartman Homes presents Orchards of St. Croix, with acreage home sites, wooded backdrops, and rolling prairie views. Perched above the big pond and private backyard pool area, this stunning walk-out 2-story is hard to miss. This one covers most of the wish-list, including an exercise room, bar area, theatre, sport court, hidden room, open foyer and piano hall, Trex deck, sunroom with stone fireplace, gourmet kitchen, thoughtful pocket office, butler's pantry, steam shower, freestanding tub, expansive heated garage with stairs to a bonus area, built-ins and ceiling details throughout and much more. Minutes from the new Stillwater Bridge!

directions

From Hudson,
North on 35,
Right on V, Left
on E, Right on 25th
model on Left.

Home Open
Thursdays-Sundays
Noon-6pm



Hartman Homes

744 Ryan Drive, Suite 102 • Hudson, WI 54016
715-377-1555 / www.HartmanHomesInc.com

Growing Trends In Today's Homes

Although the heydays of the real estate boom of the early 2000s have not quite returned, things look positive. In the United States, 1,226,000 new homes were built in 2016, according to data from Consumer Reports. That was the most since 2007.

Resales also have been more promising. The National Association of Realtors® says the median number of days a home was on the market in April 2017 reached a new low of 29 days. However, low supply levels did stanch existing home sales somewhat. By mid-2017, the market was a seller's market, with more people in the market for homes than properties available. But sales during that time were still outpacing sales figures from a year prior. In fact, in May 2017, home sales in Canada increased to their highest level in more than five years, according to the Canadian MLS® Systems.

Low interest rates on mortgages

and more confidence in the economy has driven many people to make improvements to their existing homes. As is typical, the things homeowners are looking for in 2017 have evolved from years past. The following are some trends that are helping to steer the real estate market further.

SMALLER HOMES: Home sizes in the United States steadily increased for decades, eventually leading to an average of 2,453 square feet in 2014, according to U.S. Census figures. However, Realtor.com reported in 2015 that new construction homes have already begun to shrink by 40 square feet. There seems to be a slight trend toward more modest homes as people consider affordability and maintenance on larger properties. The National Association of Home Builders states buyers are now looking for smaller, more livable homes with flexible floor plans,



energy-efficient appliances and plenty of storage space.

MATTE FINISHES: Stainless steel and luster have been popular for years. However, the next big thing is matte finishes on faucets, appliances and even in countertops. These less flashy finishes are prized for their

warmth and elegance. While some high-end models with matte finishes have been available for several years, even less expensive models are now available.

SMARTER TECHNOLOGY: Many homeowners are embracing smart technology throughout their homes, but it's not just lights that turn on with voice command or more efficient thermostats. Innovative technology includes toilets that can autonomously stay clean and sanitized, refrigerators equipped with cameras so homeowners can see the contents inside and indoor food recyclers that can turn food waste into fertilizer.

Staying abreast of the ever-changing trends in home improvement and real estate can help consumers make the best choices with regard to buying and building their homes.

Courtesy of Metro Creative Graphics



SOMERSET

HIDDEN PONDS

925 216th Avenue, Somerset, WI 54025

\$422,000 (Includes Lot)

Home will be partially furnished

You'll love this gorgeous 2 bed, 2 bath custom rambler nestled in a beautiful wooded lot in Somerset, WI. This home features wood floors throughout, plus ceramic bathroom floors and glass shower from floor to ceiling. Take in the modern enameled millwork and enameled cabinetry. Take in the secluded surroundings and wildlife. Come see this charming rambler today.

directions

Cty. Rd. C North
out of Somerset
to 90th Street.
West to 216th
Avenue N. to Lot 10;
925 216th Avenue,
Somerset, WI.

Home will be closed
Sept. 30 and Oct. 1



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Meadow Valley
381 Meadow Valley Trail
Hudson, WI
(612-710-2058)

Woodbury

Twenty One Oaks
4933 Sunflower Drive
Woodbury, MN
(612-834-3040)

Baytown Township

Miller Farms
3590 Pete Miller Ave. North
Baytown Township, MN
(612-834-3040)

Lake Elmo

Lake Ridge Crossing
9914 8th Street North
Lake Elmo, MN
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