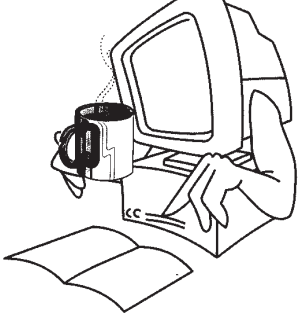




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REALTOR®



## "E-newsletter"

Dear Friends:

February brings us Valentine's Day which is a wonderful celebration of those we love. Love also brings change into our lives, and as our lives change, so do our housing needs. From the need for a larger home to house a growing family, to a no-maintenance home for the empty-nester, there is an evolution to our housing requirements.

Now that the holidays are behind us, February is a great time to evaluate your current lifestyle and consider any future housing needs. If you decide to make a change, there are many factors to consider, and numerous decisions to be made. Consequently, the sooner you start to prepare, the easier (and smarter) those decisions will be. If I can be of help to you, or any of your friends who may need real estate assistance this year, please don't hesitate to give me a call.

Happy Valentine's Day!

*Hanna*

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## COLORADO REAL ESTATE News & Views

*News and articles of interest to the Colorado homeowner*

If your home is currently listed for sale, this is not intended as a solicitation. February 2007

### Three Demographic Groups Set Housing Trends in Colorado

Here in Colorado we are witnessing the beginning of a major national housing trend. It's the development of communities known as "lifestyle centers." These centers incorporate retail, office and residential into a development reminiscent of a "main street" experience. Some of Colorado's new lifestyle centers are Bel Mar (formerly Villa Italia Mall), the Englewood City Center (formerly Cinderella City Mall), and Stapleton (our former airport). Let's look at what's driving this trend, and who will have a major influence on Colorado's future housing markets.

**The Baby Boomer:** The leading edge of 76 million Baby Boomers is approaching retirement age. As a healthier, wealthier and better educated generation than their parents, they are looking to live in places that offer cultural perks, restaurants, and dynamic diversity. With more than \$2 trillion in spending power, builders continue to court the Boomer with the development of a whole new breed of active retirement communities. However, the no-maintenance "lifestyle centers" popping up throughout the Front Range greatly appeal to this group, where business, shopping, and entertainment are easy walking distances from home.



**The Immigrant:** The past decade has seen unprecedented levels of immigration to our nation, with approximately one million new immigrants entering per year. Although immigration affects the rental market in the short term, according to a U.S. Census Bureau report, immigrants who have achieved U.S. citizenship have been as successful in becoming homeowners as native-born Americans. Over the next decade, 10 million immigrants will reach their peak home-buying years, fueling the traditional housing market, nationwide, and Colorado will be no exception.

**Generation Y:** As the children of Boomers, this generation of 73 million is turning 21 at a rate of 4 million a year. By 2015, Generation Y will make up 34% of the U.S. population, and their impact on housing will be monumental. They are mostly single, tech-savvy, and big into entertainment. They want to be close to activity, but need affordable housing, giving two "thumbs up" to the emerging "lifestyle center" developments. Look to see more of these "main street" towns rising from the ashes of aging Colorado commercial areas.

## NewsBriefs

▼ **Colorado is one of the least affordable states** when it comes to rent. A recent survey conducted by the National Low Income Housing Coalition names Colorado as the 12th "least-affordable" state in the nation for rental costs. With today's low interest rates and outstanding inventory, 2007 is a great time for renters to become owners. The full survey results can be obtained at: [www.nlihc.org](http://www.nlihc.org).

▼ **Arizona has beaten out Nevada** as the fastest growing state (from July '05 to July '06). Arizona ranked first for the highest percentage growth rate, but it was fifth in terms of the actual number of new residents.

▼ **Are you a total techie** who wants to bring all that high-tech into your home? If you have an extra \$15,000, march down to BEST BUY. The company recently started selling a "ConnectedLife.Home" package

that features a computer with software that will control a high-definition TV, lights, the thermostat, and remote cameras. For another \$19.95 a month, users can access the system through the Internet so they can check on the house from afar and adjust the thermostat.

▼ **We're going to hear a lot about falling real estate markets** in 2007, but don't look to Colorado. A recent survey showed that 24 of the Top 25 Overvalued Markets are found in two states: California and Florida. Colorado towns were listed in the "Fairly Valued" category. The survey can be found in the December issue of SmartMoney Magazine.

▼ **Latino home ownership** skyrocketed 81% between 1995 and 2005, according to statistics recently released by the National Association for Hispanic Real Estate Professionals. The Association also reported that ownership among non-Hispanic buyers gained just 19% during the same 10-year period.

## Quick and Easy Tips to Achieve Cleaner Indoor Air at Home

One of the great things about living in Colorado is that despite the fact that it is February, there will be days when we can open our doors and windows and let a little fresh air into our homes. Fresh air is a great idea because Environmental Protection Agency (EPA) studies have shown that levels of air pollutants indoors may be anywhere from 2 to 5 times greater than outdoors, and in some cases more than 100 times greater. With more time spent indoors these days, here are some simple suggestions to make your home a healthier place to be.

- Get fresh air circulating as often as possible by opening windows and doors, even for just a few minutes.
- Shoes track in pesticides and other contaminants, so wipe them off, or better yet, take them off when entering the house.
- Replace or clean furnace and air filters at least every two months. Use a "high efficiency particulate filter" (HEPA).
- Use ventilating fans over the stove and in the bathrooms, and be sure they are vented to the outside of the house.
- If you must smoke, don't smoke indoors.
- Keep ventilating fans clean.
- Use safe cleaning products, those without the signal words: *danger, warning or caution.*

- Frequently vacuum carpets and upholstery, wash linens weekly, and dust regularly to keep "dust mites" to a minimum. Dust mites are microscopic bugs that live in dust and our sloughed-off skin.

### Cleaner living through plants!

Though many chemicals released from carpet, furniture, fabrics, and cleaning agents are harmful to human health, some plants thrive on them and can remove their harmful vapors from the air. Plants that top the clean-air list include Peace Lily, Bamboo Palm, English Ivy, Spider plants, Gerbera daisies, and mums, all of which are easy to find and easy to care for. So even if you don't have a green thumb, you can still have a green home office. As a matter of fact, plants can clean up to 87% of indoor pollutants, given the right circumstances. The recommendation is one 6 inch plant per 100 square feet of interior space.



How can you tell if you have an indoor air pollution problem? Are you looking for more information on this subject? Here are two great resources:

- From the EPA: [www.epa.gov/iaq/](http://www.epa.gov/iaq/)
- American Lung Association: [www.lungusa.org/air2001/sota\\_map.html](http://www.lungusa.org/air2001/sota_map.html)

## Colorado's First Inhabitants "TRIBAL PATHS"

It's February--and even if you're an outdoor aficionado, the cold weather might send you in search of something interesting to do indoors this month. Look no further than the Colorado Historical Society at 13th and Lincoln, in Denver, for one of the most interesting museum experiences you've encountered. The new exhibit is entitled *Tribal Paths*, and it opened January 19th.



*Voices* left off, exploring various aspects of Native American life in Colorado, including:

- The road from peaceful interactions with the first settlers to a battle for survival of their culture and entire society.
- The revolutionary impact of the horse on American Indian life.
- The impact of government acts, policies and treaties.
- And a glimpse into the lives of Colorado's American Indians in contemporary society.

Plan a visit soon: Colorado History Museum 1300 Broadway, Denver, CO 80203, (303) 866-3682. Open Monday-Saturday (10-5), Sunday (12-5). <http://www.coloradohistory.org/>

## The Secret Most Homeowners Ignore when Selling in Colorado's Winter Market

What winter lacks in *quantity* of potential buyers, it makes up for in *quality*, because most people looking for a home in the middle of winter are serious buyers. So is it still possible to generate the kind of "curb appeal" that beckons buyers inside for a closer look, even though the grass is dead, the flowers are non-existent, and you've got a frozen mountain of snow on both sides of your driveway? The answer is a resounding "yes!" Here are just a few suggestions I highly recommend.



- Clean up the front door, paying attention to the corners where dirt gathers.
- Store the portable basketball hoop and stand.
- Replace all burned out exterior or light bulbs.
- Keep all the outdoor lights on in the evening.
- Make sure your screens are free of holes or tears.
- Keep all cars and bikes in the garage.
- Keep the garage door closed.
- Are your outdoor light fixtures out of date? Are they broken? You don't have to spend a lot to replace fixtures with something more attractive, but the effect will be dramatic.

Many sellers will ignore the importance of "curb appeal" during the winter months, providing an outstanding opportunity for smart sellers to increase their competitive edge. As a Colorado real estate specialist, providing my clients with insight into buyers' minds is just one of the many ways in which I can help clients achieve their real estate goals. So if you're thinking of jumping into the market, call me. Let's talk about an aggressive strategy designed just for you!

- Do an *exceptional* job of clearing snow and ice from your driveway, porch and walkway.
- Frequently sweep the front porch of leaves, debris and dirt.
- Add greenery to the front porch with an Evergreen container. (*Check Garden Centers in the Yellow Pages.*)
- Consider an attractive winter wreath on the front door.
- A beautiful, large container will add pizzazz to your front porch. (*Add some fake greenery if you like.*)
- Splurge a little on a beautiful front mat.

## Seven Simple Steps to Protect Your Identity and Credit

The Colorado Bureau of Investigation reports that identity theft (also known as identity fraud) is one of today's fastest growing crimes. Identity theft can destroy your credit capabilities, derailing the purchase of a home, a new car, or any purchase that requires a credit check. Repairing your credit costs an average of \$1,500, and is estimated to take nearly 200 hours of diligent, frustrating communication with financial institutions and credit agencies nationwide.

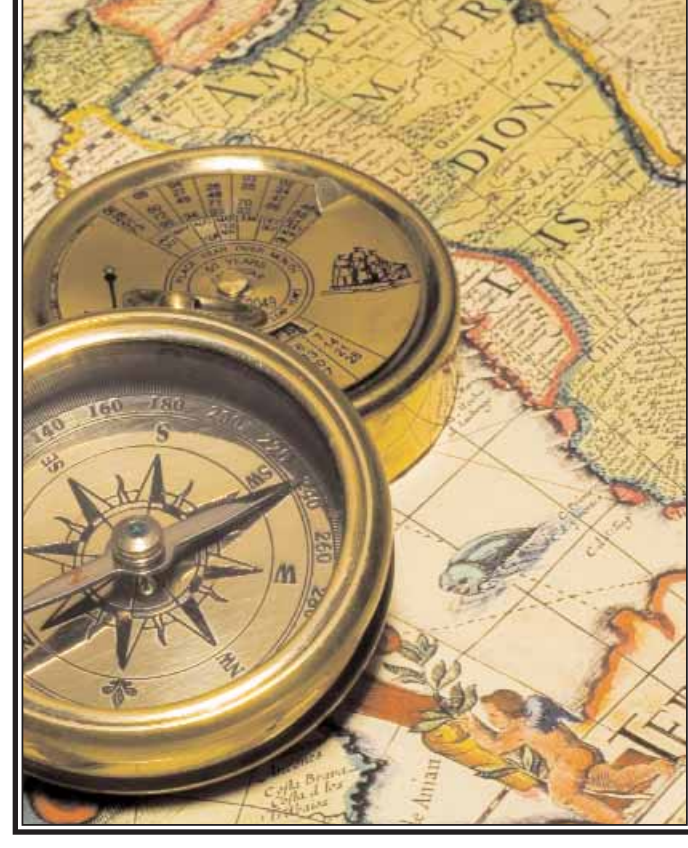
As the old saying goes: *an ounce of prevention is worth a pound of cure*, so here are some of the best (and easiest) ways you can help

protect your identity from being stolen, and your life from being turned upside down.

- Carry your Social Security card, extra credit cards, or your medical insurance card only if you need them that day. Same goes for your checkbook.
- Purchase a cross-cut paper shredder and shred statements, credit card numbers, new credit card offers, and other personal information before tossing them in the trash.
- Never put mail in your mailbox with the flag up. That's an invitation to thieves.
- On vacation, take only the card/s you must have. Keep the credit card emergency phone number separate from your wallet. If your wallet is stolen, you can quickly cancel the card.

- Never provide personal information over the phone, fax, or e-mail. If you use the Internet, make sure the site is secure. A secure site will start with "https://". (Note the "s" at the end.)
- If possible, place password protection on all credit accounts. Inform your credit card companies that anyone attempting access to your account must have the correct password.
- And most important of all--verify the accuracy of your annual credit information. Get a copy of your free annual credit report at: [www.annual-creditreport.com](http://www.annual-creditreport.com). This is the only site on which you can obtain a free copy from all three major credit reporting bureaus.

For details on this subject, go to: [www.consumer.gov/dtheft](http://www.consumer.gov/dtheft)



## A well-charted course is the foundation for successfully reaching any goal.

Our Colorado real estate market is constantly evolving, and savvy buyers and sellers looking for a successful transaction know they must be aware of these ever-changing conditions. As a Colorado real estate professional, I have the knowledge, the skills, and the technology to help clients navigate their course to a rewarding conclusion.

If jumping into the real estate waters is in your future, give me a call and let's talk!

**Hanna Johnson**  
REALTOR®, GRI

When it comes to navigating your Colorado real estate needs, or those of your friends, think of me as your experienced guide.

Your business and referrals are appreciated.



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