



**Sharon Cardwell**  
REALTOR®

**“Knowledge. Experience.  
Dedication.”**



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**DEADLINE FOR ORDERING THE MARCH ISSUE:**

**5:00 p.m. MONDAY • FEBRUARY 15**

**QUESTIONS? Call Brett Koller at 303-567-6677**

Dear Friends:

Traveling along with the winds of March will be some interesting opportunities in our Colorado market. With the upcoming expiration of the homebuyer tax credits, I expect to see a whirlwind of last minute activity between now and April 30.

Based on some early signs in Front Range statistics, I'm hopeful that the winds of change are in the air, leading to a stronger market than last year. With St. Patrick's Day around the corner, a little "luck 'o the Irish" never hurts, but as a buyer or seller, "luck" shouldn't be one's strongest strategy. Regardless of what happens, smart sellers and buyers will get themselves thoroughly prepared before setting foot in the market...and this is where I can be of tremendous help.

If you're thinking of buying or selling soon...call on me for the facts...depend on me for details and guidance...and count on me to get the job done.

**Have a Happy St. Patrick's Day and a wonderful month!**



*Sharon*

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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.

MARCH 2010

### Window of opportunity closing on energy-efficient home tax credits

It's that time of year when homeowners start planning their home improvement projects for the upcoming warmer months. And this year, making those improvements has an extra incentive in that there are some serious tax credits available for qualifying projects. To encourage energy conservation, homeowners can get substantial tax credits for making energy efficiency improvements or installing alternative energy equipment. However, these tax incentives expire on December 31st of this year. (Some less common of the tax credits for home improvements will be around all the way until 2016.)

#### What is it?

The IRS will allow you a 30% tax credit on a qualifying improvement to your personal home, up to \$1,500.

#### What qualifies?

A variety of products are eligible for the tax credit, however, you need to be careful that your specific product is eligible. Some of the products include: doors, windows, water heaters, HVAC (heating/ventilation/air conditioning) components, insulation, biomass stoves, certain roofing materials and more. For a full listing, including qualifying details, see: [http://www.energystar.gov/index.cfm?c=tax\\_credits.tx\\_index#chart](http://www.energystar.gov/index.cfm?c=tax_credits.tx_index#chart)

#### A Colorado rebate program

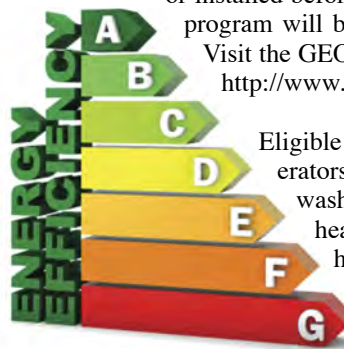
There's more! Beginning this March, the Governor's Energy Office (GEO) will offer rebates to Colorado residents who install energy efficiency and renewable energy measures. These rebates will not be retroactive which means that measures purchased or installed before the GEO launches the program will be ineligible for rebates.

Visit the GEO web site for details:  
<http://www.colorado.gov/energy/>

Eligible products include refrigerators, clothes washers, dish washers, gas storage water heaters, gas tankless water heaters, gas furnaces, and gas boilers. The Colorado rebates are going to be offered

statewide on a first-come, first-serve basis through 2012, or until funds are exhausted. For general questions, contact the GEO by sending an email to: [rebates@state.co.us](mailto:rebates@state.co.us).

Is your air conditioner on its last leg? Do your windows leak like a sieve? Fixing up your house will make it more appealing to future buyers, and help increase your sales price. But even if you have no intention of moving, replacing some of your older, inefficient, about-to-die units now can save you a tidy sum of cash in tax credits.



**MARCH 2010**

## NewsBriefs

▼ Starting February 1, 2010 the US Department of Housing and Urban Development allows homebuyers to use FHA-insured financing to purchase foreclosed properties. The one-year waiver program will only apply to forward mortgages and includes conditions to protect borrowers from predatory "flipping" practices. Other government initiatives are attempting to boost the real estate owned (REO) sale process in order to clear out vacancies. The governor of Colorado will try to push new legislation through the 2010 state session, which will provide a minimum of four months for lenders to sell an abandoned property.

▼ Forbes magazine recently compiled a Top Ten list where it's better to buy than to rent. The Denver-Aurora-Broomfield areas of Colorado was #5 on the list. To determine what cities are smart buys, Forbes computed the premium and also identified locales where economists predict home prices will go up the most over the next

five years. We hope their predictions are right on!

▼ Don't forget: Home buyers who want to take advantage of the tax credits have to hold a signed contract by April 30 and close the deal by June 30. First-time buyers can receive a tax credit of up to \$8,000. The temporary tax credit for repeat buyers is up to \$6,500.

▼ The Federal Housing Authority (FHA) recently announced several changes that will impact buyers and sellers. Here are a few of the most significant changes:

- Borrowers will have to pay a higher initial insurance premium. The new premium will be 2.25% of the value of the loan, up from 1.75%.
- Starting this summer, sellers will not be able to offer as much help to buyers to pay their closing costs. The maximum amount of assistance will drop to 3% of the value of the property, from the current 6%.
- Home buyers seeking FHA-insured mortgages will have to have a FICO credit rating score of 580 in order to qualify for a loan with just a 3.5% down payment.

*A safe home is no accident:*

## Making your home a safer place to live

Home, sweet home. For most of us, home is the place we most like to be. It's also the place where most of us feel the most safe and secure. But according to the National Safety Council, we're 11 times safer at work than we are in our own homes.

Every 16 minutes, there is a fatal injury, and every 4 seconds a disabling injury in some home in the U.S. "Falls" ranked as the number one cause of accidental home deaths.

Fortunately, an overwhelming majority of home accidents can be prevented with a little common sense and some basic safety practices. Considering that the average American spends most of his or her time at home, it seems silly to not do everything we can to ensure our homes are as safe and secure as they possibly can be.

The two surest ways to reduce injuries due to falls are to keep traffic lanes, stairs and hallways well-lighted and free of clutter. This means picking up toys, clothing and other obstacles immediately, tacking down slippery rugs, and wiping up spills completely.

### The most dangerous room

The kitchen is the most dangerous room in the house--with its sharp blades, electrical appliances, hot cooking surfaces, wet and greasy conditions and slippery floors.

Anytime electricity meets water, you've got a dangerous situation--a combination most often found in

the kitchen and bathroom. From hair dryers and curling irons to electric can openers, extreme caution is advised when you're holding an electrical appliance and water is in the vicinity.

Other serious injuries occur from scalding-hot water, especially with children. Check your water temperature and lower the water heater to no more than 120 degrees.

The bedroom seems like a safe, quiet room, but many injuries result when sleepy people stumble over furniture and piles of laundry on the way to the bathroom in the middle of the night.

### How safe is your home?

If you know what dangers to look for, it's easy to dramatically improve the safety and security of your home. So this month's free HOMEOWNER REPORT contains a room-by-room safety checklist to make the task quick and easy. The checklist includes general safety, along with age-specific safety tips for children and elderly residents or guests. Would you like to know the #1 thing you can do to improve the safety in your home? How about the 4 safety items no home should be without? These questions and more are answered in the March Colorado HOMEOWNER REPORT entitled "Creating the Safe Home." Just call or email for this free Report.



## COLORADO CORNER

### March is a Great Time for Wildlife Viewing

If you've got an interest in viewing wildlife, then you're living in the right place. Colorado has seven National Wildlife Refuges, and several of them are located within 30 minutes of downtown Denver.



The bald eagle population in the United States is soaring, according to The National Wildlife Federation. The distinctive birds have increased in numbers thanks to successful conservation efforts. In 2007, bald eagles

were even taken off of the endangered species list.

Check out the seven Refuges at this web site:  
<http://www.fws.gov/mountain%2Dprairie/refuges/co/>

If you can make it down to the Monte Vista or Alamosa area, there are two Refuges that are known for viewing eagles, and the late winter/early spring is a great time to spot them. Call 719/589-4021 and follow the prompts to receive an update on what wildlife can currently be seen at these two Refuges.

Can't get out to watch the eagles in person? You can watch their daily activities, February through May, with a live "eagle cam" at:  
<http://birdcam.xcelenergy.com/birdcam.asp>.

Check this site for great locations where you might find bald eagles around the state:

<http://wildlife.state.co.us/Viewing/Features/ViewingBaldEagles.htm>

### The Safe Home: A room-by-room checklist

**A SAFE HOME IS NO ACCIDENT**



**Call or email for this free report: "Creating the Safe Home"**

**Here are just a few things you'll discover:**

- A room by room safety checklist.
- The 4 safety items every home must have.
- The #1 thing you can do to make your home a safer place for everyone.
- Resources for consumer safety information and safety products for your home.

**MAKE YOUR HOME A SAFE HAVEN FOR YOU AND YOUR LOVED ONES.**

**Call or email for this FREE home safety information!**

**Use the phone or email numbers shown on the front and back of this newsletter.**



## GREEN IDEAS FOR THE COLORADO HOMEOWNER

### Plants that clean the air at home

What better month to "go green" than March. And when you load up on the right plants at home, all that greenery not only helps clean the air, but everyone can breathe a little easier. Consider this:

Living plants add natural beauty to our homes and workplaces. But in addition to their beauty, houseplants are also a valuable weapon against indoor air pollution. They can absorb harmful chemicals and improve air quality, making our home or office a more pleasant place to live or work.

The most common harmful airborne chemicals found in the average home or office are formaldehyde, benzene, trichloroethylene, and carbon monoxide. Even in low concentrations, these chemicals can cause a variety of health problems.

It is suggested that one plant should be allowed for approximately 10 square yards of floor space, assuming average ceiling heights of 8 to 9 feet. This means that you need two or three plants to contribute to good air quality in the average domestic living room of about

20 to 25 square yards.

Research has shown that these 10 plants are the most effective all-around in counteracting chemicals released from carpets, furniture, and other items within our homes.

- Areca palm
- Reed palm
- Dwarf date palm
- Boston fern
- Janet Craig dracaena
- English ivy
- Australian sword fern
- Peace lily
- Rubber plant
- Weeping fig



When positioning plants, try to strike a balance between light and ventilation. The effect of plants on indoor air pollution appears to be reduced if they are set in a draft.

A comprehensive list showing which plants remove specific chemicals can be found at: [http://en.wikipedia.org/wiki/List\\_of\\_airfiltering\\_soil\\_and\\_plants](http://en.wikipedia.org/wiki/List_of_airfiltering_soil_and_plants)

# I BELIEVE

**I believe . . .**  
The happiest of people don't necessarily have the best of everything, they just make the most of everything they have.

**I believe . . .**  
That heroes are the people who do what has to be done when it needs to be done, regardless of the consequences.

**I believe . . .**  
That it isn't always enough to be forgiven by others. Sometimes you have to learn to forgive yourself.

**I believe . . .**  
That two people can look at the exact same thing and see something totally different.

**I believe . . .**  
That you can keep going long after you think you can't.

**I believe . . .**  
Maturity has more to do with what types of experiences you've had, and what you've learned from them, and less to do with how many birthdays you've celebrated.

**I believe . . .**  
That our background and circumstances may have influenced who we are, but we are responsible for who we become.

**I believe . . .**  
That either you control your attitude or it controls you.

**Q** Name the Colorado town that once was known as the "Richest Square Mile on Earth" because of the half billion dollars of gold mined there.

## Real Estate Trivia

the gaming industry.

**A** 1991 the town has turned to a "new gold" in the form of Central City (located 34 miles (55 km) west of Denver.

### Improve your home's curb appeal with this simple chore

Whether you consider March to be late winter or early spring, it's "Mulch Time!" You may think of mulch as something you toss around the garden bed to make it look pretty, but it's much more than that. Let's take a quick look at what mulch is and why it's so important.

Mulch can come in the form of grass clippings, wood chips, leaves, bark, gravel and stone. Each has its advantages (and disadvantages) but they all serve the same purposes.

**Conserve moisture.** Water evaporates more quickly from soil that is left bare, so mulch shades the soil from our hot Colorado sun. An organic mulch will also soften the earth and improve aeration as it slowly decomposes,

softening the dirt and encouraging plant roots to grow deeper where they are more likely to find moisture on their own. This means less watering on your part through the season.

**Maintain constant soil temperature.** Our Colorado weather can give us a 3-day freeze, followed by a virtual heat wave. Those sudden and vast temperature changes cause plants to be heaved from the ground, causing uprooted or dislodged plants. Mulch will protect your plants from sudden temperature swings, which are common in Colorado's early spring.

**Smother weeds.** Heavily applied mulch keeps weed seeds that may blow into your garden/flower beds from sprouting up. The deeper you mulch, the more weeds you'll block. Most mulches can be spread 2 to 3 inches deep.

**Improve the looks of your home.** Mulch evens out those dips, rises, rocks and plant debris found in every garden. It's like a "coat of paint" for the garden. And if you're planning on selling your home this year, mulch goes a long way toward greatly improving the curb appeal of your home. It's a relatively small investment that can pay big dividends.

Here's a good web site for detailed information on mulch types and proper application: <http://www.savvygardener.com/Features/mulch.html>

Beginning in April, many Colorado cities offer free mulch (mostly from recycled Christmas trees). Call or check the web site of your local city government offices to see if your community will be offering free mulch through the upcoming season.



# LUCK

Luck is when  
preparation  
meets opportunity.


*You don't need the "luck 'o the Irish" when it comes to buying or selling a home in today's market. You just need me by your side!*

2010

*Sharon*

**SNAPSHOT OF MY BUSINESS PHILOSOPHY:**

**Think "outside of the box" to find the best solutions to my clients' real estate needs.**



**YOUR BUSINESS AND REFERRALS ARE GREATLY APPRECIATED.**



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