



Sharon Cardwell
REALTOR®

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

Dear Friends:

It's difficult to imagine a more beautiful place than Colorado in September. Here's hoping you'll find time to get outdoors and enjoy the changing of the colors. And don't forget the camera.

Speaking of cameras, while the beauty of fall surrounds you, take photos of your house. If you ever find yourself ready to sell, your photos will help prospective buyers see the beauty of your home, especially if you're selling in the dead of winter.

As a Colorado real estate specialist, I've seen firsthand how small things can have a huge impact in getting a home sold. If you don't already have one, start a file folder of home photos that highlight the beauty of your home in all four seasons. Thinking ahead now can make a big difference in the future when it comes to selling your home. And whenever you're ready to talk about making a move, give me a call and get all the facts you'll need.

***Enjoy the magnificence of
fall in Colorado!***

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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.

SEPTEMBER 2010

Just how accurate are those online real estate estimates?

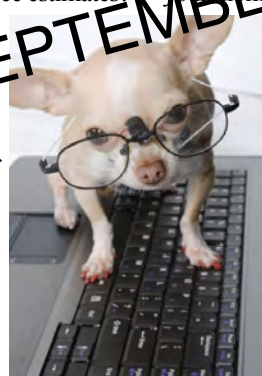
Over the past few years, numerous online sites have emerged with promises to provide sellers with an estimate of value on their home. Zillow may be the most well known of these Internet sites, but there are many others available. So how accurate are these free estimates?

All of these home value websites provide estimates based on data (property tax information, recent home sales, etc.). Unfortunately, the data used shows just a part of the picture. For example, the statistics found in courthouse records won't reflect things such as the view, landscaping, remodeling, condition and wear, curb appeal, fine fixtures and materials, floor plan, room sizes, neighbors and the appeal of neighboring properties, access, noise, odors, design, the owners' taste and all the other human factors that comprise a good chunk of a home's value.

Not to pick on Zillow, but a recent study by the Appraisal Institute compared Zillow's home values with the actual sale prices of 2,045 single-family homes in Arlington, Texas--the market where Zillow.com claims to have its highest accuracy rating. Zillow was off by an average of 11.7 percent, or \$13,576 above the actual sale price, with 40 percent of property values inflated by more than 10 percent, com-

pared to actual sales prices, the study shows.

If you really want to know what your home is worth in the current market, it's best to hire a professional appraiser. This person will visit your home and do a room-by-room assessment. They'll look at the lot, the view, the upgrades, etc. Then they'll factor in the recent sales data for the area for the most accurate appraisal of a home's value.



How much can you expect to pay for an appraisal in our Front Range market? Look to spend between \$300 and \$500, depending on the size of the home and property, among other things. Although appraisals aren't cheap, if you're serious about selling your home, they're well worth the money, considering you can make a home pricing mistake that can cost you tens of thousands of dollars simply by relying on a website estimate.

Internet estimating tools are fun to play with, but don't bet the house on it. If you're serious about selling your home, call me and let's talk about the resources I can offer when it comes to helping you sell your Colorado home. This market isn't perfect, but there's a lot I can do to give you every advantage you need in order to accomplish your goals.

NewsBriefs

▼ Denver is the "most improved U.S. housing market," according to a new report from Bloomberg Businessweek. It says Denver-Aurora-Broomfield metro-area home prices increased 5.8 percent in the first quarter from the same period of 2009 as sales grew and distressed sales fell, based on data from CoreLogic of Santa Ana, Calif. For the full breakout on the Denver area, visit: http://images.businessweek.com/ss/10/06/0610_home_prices/2.htm

▼ Colorado saw foreclosure filings on 50,514 homes in 2009, up a small fraction from 2008, but with foreclosures rising sharply in other states, Colorado's foreclosure-rate ranking among all states fell from fifth to 10th, according to an annual report by RealtyTrac Inc. Nevada had the highest foreclosure rate, with almost 6 percent of its homes, one in 17, receiving at least one foreclosure filing in the first half of the year, according to RealtyTrac.

Arizona and Florida were No. 2 and No.3. In terms of total properties in foreclosure, California, Florida, Arizona and Illinois together accounted for more than half of the nation's total in 2009, according to the report.

▼ Five Colorado cities ranked on Money magazine's recently published list of America's 100 best small cities. These cities, dubbed the "best places to live," were determined by complex calculations of financial, housing, education, quality of life statistics, as well as factors like leisure activities, culture and weather. The five cities are Arvada, Broomfield, Fort Collins, Loveland and Highlands Ranch.

▼ International homebuyers are increasingly attracted to property in the U.S., according to the Nat'l. Assn. of REALTORS®. In a survey of buyers from April 1, 2009 to March 31, 2010, international buyers came from 53 different countries around the world. The top four countries were Canada, Mexico, the U.K. and China/Hong Kong. Canada, representing 23%, remained the largest buying group in the past three years.

Harvesting housing opportunities in Colorado's fall real estate market

Yes--it's true that more moves are made during the summer months, but there are plenty of great reasons for making your move in the fall. Here are a few interesting thoughts to consider:

The truth about moving kids during the school year.

One of the faulty notions about real estate timing is that if you have children, it's best to sell your home and make your move during the summer months to avoid having the kids make a move in the middle of a school term.

However, the reality is that many child psychologists believe you may be better off making the move now than when school is out for the summer. The rationale is that at the start of a new school year, teachers have too much to do just getting everyone settled into their new schedule and a new year, making it difficult to give any individual child special attention. As a result, a child coming into a new school system at the start of a new year tends to get lost in the shuffle. By making the move during the school year, the teachers are aware of the special attention that new students typically need in order to successfully assimilate into the new environment.

On the Internet, there are a lot of outstanding resources to help you

make your move during the school year, and make it as easy as possible on the children. Here are two resources that are particularly helpful:

<http://www.123movers.com/guides/movingyourfamilytips.asp>

<http://kidshealth.org/parent/positive/talk/move.html#>

Greater bargaining room.

Moving companies report that nearly half of their moves occur between Memorial Day and Labor Day. By timing your move after their busy season, you stand a good chance of negotiating a better rate. Be sure to shop around and get multiple estimates for your move, as rates can vary significantly.

More comfortable.

Remember those near 100-degree days in July and August? If you sell your home in the fall, you'll appreciate the cooler weather when packing and unpacking all those boxes and cartons. If you're thinking of buying a home, now is certainly a more comfortable time in which to be checking out the market.

If you'd like to make your move, but are hesitant because you missed the summer market, let's talk. Once you have all the details to consider, your decision will be a lot easier to make.



COLORADO CORNER

Spectacular September Shindigs

September in the Front Range is always filled with lots of entertaining options, but two events stand out from the rest: The Oktoberfest celebration in the LoDo area of Denver, and cruising Colorado in search of spectacular fall colors. Here are some details to help you plan your own agenda.

Oktoberfest: modeled after Oktoberfest in Munich, Germany, Colorado's largest celebration will be held in Denver's "Ballpark Neighborhood" between 20th and 22nd Streets on Larimer Street, on back-to-back weekends, Sept. 17-19 and Sept. 24-26.

For details, visit this web site: www.oktoberfestdenver.com



Colorado's Fall Colors: If you're wondering where are some of the best places to view Colorado's brilliant transformation of the state's signature tree, the Aspen, visit:

- 1) Colorado's Byways: <http://www.byways.org/explore/states/CO/>
Click the map link on the left to find an area close to where you want to go. Then click on the specific byway to get details on the drive.
- 2) Channel 7's Suggested Routes: This comprehensive list will make you want to grab the keys and start driving. Visit: <http://www.thedenverchannel.com/weather/4955659/detail.html>
- 3) A great guide from the state: <http://www.colorado.com/Articles.aspx?aid=42023>

Is the air in your home making you sick?



Call or email for this free report: "Improving Your Home's Air Quality."

Here are just a few things you'll discover:

- Surprising sources of poor air quality indoors.
- No- and low- cost ways to eliminate indoor air pollution problems.
- Resources to help test your home yourself, and how to find a qualified air quality professional. . . . and much, much more!

Call or email for this FREE September Homeowner Report!



GREEN IDEAS FOR THE COLORADO HOMEOWNER

Stay warm . . . keep green this winter

Now that fall is in the air, the days start getting shorter and temperatures start dropping. So here are some easy and inexpensive ways to go green at home, and save some green, by reducing your heating costs.

• Use space heaters to heat only the rooms you're in, rather than a central system that heats the whole house.

• Turn the heat down to 55 degrees when you're not home.

• Wear more clothes. This may be obvious, but we all know people who keep their homes heated to the 70s and walk around with short-sleeve shirts and no socks.

• Change the filter. A dirty air filter in your heater makes your system work harder and run longer to get your home to a comfortable temperature.

• Close the damper to the fireplace when you're not using it, otherwise, heat will escape through the damper. Some sources say a home can lose 30% of its heat this way.

• Improve your home's insulation and seal leaks. This is a huge topic, so here's a great

website for detailed information and ideas:

<http://www.energystar.gov/> Look for the "Home Improvement" links.

• If you have window air conditioner units, if possible, remove them to prevent energy loss. Otherwise, use a tight-fitting cover to keep heated air from escaping.

• Homeowners can reduce energy bills by as much as \$180 a year with a programmable thermostat to lower temperatures

when you're gone or sleeping. At the very least, try to remember to turn temperatures down manually at night and when you're gone from the home.

• Rely on nature to help heat your home. Not everyone can afford to install solar heating panels on their homes, but you can open the drapes and blinds on a sunny day. The sun's rays will help warm the house.



SEPTEMBER

Batting a Thousand with Baseball Terms

Baseball season may be coming to an end next month, but the lingo of baseball permeates our everyday language. Just for fun, here are a few little reminders of how much baseball is a part of our lives, whether you're a sports fan or not.

And "right off the bat," of the many baseball terms out there, a few (just a "ballpark figure") spring to mind.

At one time or another, we've all been "shut out," "caught flat-footed," and then "left on the bench." Invariably, just when we thought we were "batting a thousand," we "choked" in the "clutch" and "struck out."

Oh, once we might have tried to "lay the field," maybe even "got to first base." But failing to keep an "eye on the ball," we found ourselves "out in left field" or even

"out of our league" altogether.

"In a pinch," we've probably "gone to bat" for a friend who had "taken his licks" and already had "two strikes against him." At work, we've tried to be "a team player," follow "the ground rules," "touch all the bases"--even when we've had to "play hardball." On occasion we've "taken a rain check"; sometimes we've "hit the dirt."



"You can't win 'em all," we've said more than once because we can only "call 'em as we see 'em." And in the end, I suspect, after all the "fouls" and "sacrifices," we'll "get our innings in"--still saying as we "head home," I was "safe by a mile"--but just "wait till next year"!

Courtesy of Paul Dickson's *The Baseball Dictionary* and Richard Normanist, About.com

Q

In 1861, this town was named the first territorial capital city of Colorado. Name the town.

Co. Real Estate Trivia

Colorado City, now a part of Colorado Springs. For details on this interesting bit of history, visit www.colorado.gov/dpa/doit/archives/cap/locate.htm

A

Is it a cold, the flu, or your home?

With cooler weather approaching, we'll find ourselves spending more time indoors. So now is an ideal time to analyze how clean the air is within your home. Although we tend to think of the air inside our homes as being safe, research conducted by various agencies such as the Environmental Protection Agency, has shown that the quality of indoor air can be many times worse than that of the outdoor air. Given the fact that many people spend as much as 90 percent of their time indoors, the health risk due to indoor air pollutants is a significant public health concern to everyone--but especially to children and the elderly.

From simple headaches to eye and skin irritations, coughing, sneezing, fatigue, dizzi-

ness and nausea, the air we breathe can literally make us sick. There are many potential sources of indoor air pollution in any home, such as furnishings, carpet, cleaning supplies, radon, pesticides, and other sources just to name a few. And while pollutant levels from individual sources may not pose a significant health risk by themselves, most homes have more than one source that contributes to indoor air pollution. There can be a serious risk from the cumulative effects of these sources.

The most dangerous air problem we face in our homes is carbon monoxide (CO₂). It's a silent killer, and every home should have a detector. In fact, if you're renting or selling a residence in Colorado, you are required by law to have a CO₂ detector installed within 15 feet of every room used for sleeping.

The easiest and most economical thing we can all do this winter is to air out our homes from time to time. Fortunately, because we live in Colorado, there are always days, in any month, in which the temperature rises enough to make it feasible to open the windows.

Since there's so much valuable information to give you on this subject, this is the topic of September's FREE Colorado Homeowner Report entitled: *"Improving Your Home's Air Quality."* Air quality issues become a worse problem in the winter, but there's a lot you can do to keep your family healthy this winter. So make sure the air within your home isn't the culprit of health issues this winter. Get the facts...and the solutions. This Report can be mailed or emailed to you at no charge--just for the asking!





RESULTS

*“The greatest results in life are usually attained by simple means and the exercise of ordinary qualities. These may for the most part be summed in these simple words: **common sense and perseverance.**”*

OWEN FELTHAM (1602-1668)

When it comes to obtaining real estate results, I've got the experience and local expertise to help you achieve your goals. Give me a call when you're ready to make your move.

Sharon

SNAPSHOT OF MY BUSINESS PHILOSOPHY:

Handle all aspects and details of my clients' transactions in a timely manner to maintain a steady forward progress at all times.

YOUR BUSINESS AND REFERRALS ARE GREATLY APPRECIATED.



Sharon Cardwell

REALTOR,[®] GRI

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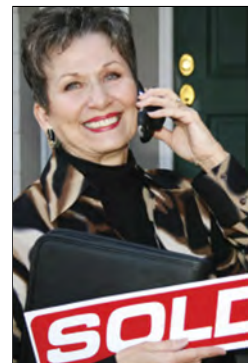
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