



Official publication of the Aurora Association of REALTORS®

Aurora Outlook

The Voice of Real Estate in Aurora, Colorado

DECEMBER 2019



Happy Holidays

From all of
us at AAR!

The purpose of AAR is to:



- provide its members the resources required to serve their customers and clients in a professional and ethical manner;
- advocate for private property rights;
- and actively support the communities it serves.

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Holiday Schedule:

December 17 - 11:15 am - 1:45 pm - AAR closed for staff lunch

December 24 & 25 - AAR Closed

December 27 - NO MARKETING MEETING

December 31 - AAR closed at noon

January 1 - AAR Closed





By **Karen Becker**
CEO of the Aurora Association
of REALTORS®

A hug and a warning

As I was driving into work this morning listening to my favorite group, Pentatonix, I realized how blessed I am. I have an amazing family. I have a job I love, working for members who are like family to me. I have friends who mean no less than the family I cherish. Every day when I get ready for work, I have two little granddaughters flanking me, waiting for their face lotion and blush. One who admires every necklace I own (cheap jewelry, all of them) with childish wonder and one who tells me every day how pretty I am (even if a little old... haha). I have a car that gets me from point A to point B safely. I have food on my table and a roof over my head. I think most of us can

count our blessings as we celebrate this wonderful season of giving.

Not everyone is so lucky. I think all of us know someone who is struggling and who feels it more keenly this time of year. It could be emotionally, financially or any number of things. Every year my son and his family invite people into their home to share their celebration with food, fun and gifts. I'm lucky to be a part of their tradition.

My challenge to each of us is to reach out in some way to make someone's life a little better this season and to count our blessings and be grateful for all we have.

Now on to the warning part of my article – this time of year is also when

criminals, including cyber criminals, prey on the unwary. Just so you know, neither Mitch nor I, nor any of the Board of Directors will ever solicit you for gift cards, money for relatives or bail money (not that I can imagine a scenario where this happens, but if I'm in jail, I'm going to call my son, not my members :). Right now I've got someone trying to extort me to send money or my image will be superimposed on porn models. As tempting as it might be (said tongue-in-cheek), opening it may open you to hackers. To learn more about preventing cybercrime from NAR Associate Counsel, Jessica Edgerton, [click here](#).

Making Colorado... Home.

In the Spirit of the Season

Over 120 members packed the room at Heritage Eagle Bend for AAR's annual holiday luncheon. It truly was "magic" with Chair Mitch Myers providing entertainment and David DeElena as the MC. In a joint effort between the Holiday Luncheon Committee and Community Outreach Committee, your generous donations resulted in \$3,562 going to Gateway Battered Women's Shelter, providing critical housing and essentials to women and children in desperate need of help. This is one of the reasons why we are proud to be known as the "family and community" association - because of members like you! I mean... WOW! Thank you!



A HUGE thank you to our Holiday Luncheon Committee, chaired by Patty Clark. We'd also like to thank our Industry Partners for their generous donation of gift baskets (a LOT of them!) to the event.

Cindy Bonick, Equity Title Alex Beardsley, First Bank
Joshua Stewart, First Bank Hank McClellan, J Dog Junk
Ann Bagwell, BOK Financial Removal & Hauling
Tom Gould, WIN Home Inspec Chris Tyrrell, Chris' Garage
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Theresa Huffman, Trade Pro Home Inspections
Mike Juliano, Farmers Ins. Quality Fireplace Solutions
Terry Remigio, Universal Lending
Desiree Banka, New Home National Title



Slower Growth, Price Gains to Continue



A group of prominent real estate industry economists today released a consensus economic and real estate forecast that projects continued but slowing growth in 2020. Meeting at the National Association of REALTORS® Washington, D.C., headquarters for the first-ever [Real Estate Forecast Summit](#), the economists said they expect the U.S. economy to continue expanding next year and real estate prices to keep rising. To create the forecast, NAR surveyed the economists Dec. 2-5, and their responses were compiled and averaged.

“Real estate is on firm ground with little chance of price declines,” says NAR’s Chief Economist Lawrence Yun. “However, in order for the market to be healthier, more supply is needed to assure home prices as well as rents do not consistently outgrow income gains.”

Yun is one of 16 economists participating in today’s Summit, along with Leslie Appleton-Young of the California Association of REALTORS®; James Chessen of the American Bankers Association; James Gaines of the Real Estate Center at Texas A&M University; Danielle Hale of realtor.com; Danielle Nanayakkara-Skillington of the National Association of Home Builders; Brad O’Connor of the Florida REALTORS®; and others.

Recession remains unlikely but not out of the question in 2020. The economists predicted a 29% probability of a recession with forecasted gross domestic product growth of 2.0% in 2020 and 1.9% in 2021. The group expects an annual unemployment rate of 3.7% next year with a small rise to 3.9% in 2021.

Asked what action the Fed might take in 2020, 69% of the economists said they expect no change in the federal funds rate (the rate at which banks borrow money), while 31% expect the Fed to lower the rate next year. The group expects the 30-year fixed-rate mortgage to average 3.8% in 2020 and 4.0% in 2021.

Coming Up at the Summit

- 12:55 p.m. EST – HUD Secretary Ben Carson and CNBC’s Diana Olick talk with 2019 NAR President John Smaby.
- 1:40 p.m. EST – Bloomberg’s Denise Pellegrini moderates a panel on apartment and commercial real estate issues.
- 2:35 p.m. EST – Round Robin: Commonalities and differences in the economists’ forecasts.

ALERT!



REALTOR®
SAFETY
PROGRAM

#REALTORSafetyNetwork



Members of the National Association of REALTORS® have reported receiving phone calls and text messages from the number 800-874-6500. This is the toll-free phone number for the National Association of REALTORS®; however, communications from NAR do not originate from this number.

Please share this message and be vigilant in protecting your personal information. If you receive requests via phone

or text originating from 800-874-6500, do not respond. If you have any concerns about the legitimacy of a communication or request, please hang up and contact our Member Support team by dialing 800-874-6500 directly or email: Contact NAR@nar.realtor. You can also access Live Chat through nar.realtor's [CONTACT US](#) page.

[More on protecting yourself from electronic fraud.](#)



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REALTOR® Day at the Capitol and Economic Summit

Registration is officially open for REALTOR® Day at the Capitol and Economic Summit, taking place on **February 13th & 14th in Denver**. Note that registration details are being sent to you nearly 4 hours prior to any information being sent out to the general membership to ensure you get the information first.

The REALTOR® Day at the Capitol luncheon will feature an Economic Development program with JJ Ament, CEO of the Metro Denver Economic Development Corporation, and chief economist, Patty Silverstein.

The Economic Summit will feature an Affordable Housing Panel including: Alison George, Housing Director of the Department of Local Affairs-Division of Housing; Ted Leighty, CEO of the Colorado Association of Home Builders; and Karen Kallenberg, Executive Director of Habitat for Humanity of Colorado.

[CLICK HERE](#) for registration and hotel links and for more information about programming and other event details. As always, please let us know if you have any questions.



If you go

REALTOR® Day at the Capitol and Economic Summit

Feb. 13-14, 2020

Brown Palace Hotel & Colorado State Capitol

For more information and to register visit the [Colorado Association of REALTORS®](#).

SAVE THE DATE FOR THIS TIMELY CLASS!

BE READY - IT'S COMING - NEW MATRIX!

This course will help you prepare for the switch. During this class, we will explore key fields that are changing to comply with the RESO Data Dictionary, which will include statuses, as well as all property types and subtypes and their new definitions. We will speak to the new dynamic listing input functionality, preview updated displays, and explain enhanced field functionality. In addition, we will let you know what isn't changing and what you need to do to prepare for the new REcolorado Matrix. To register [CLICK HERE](#).



**PUT IT IN YOUR
CALENDAR**

When: January 7, 2020

Time: 9 am - 11 am

**Where:
Association offices**

Cost: FREE!



In 2020.

**Set new goals. Aim for new heights.
Always remember why you do what you do.**

Take a moment to review the REALTOR® Pledge
and all that it stands for.

I AM A REALTOR®. I PLEDGE MYSELF:

To protect the individual right
of real estate ownership and to
widen the opportunity to enjoy it;

To be honorable and honest in all
my dealings;

To seek better to represent my
clients by building my knowledge
and competence;

To act fairly towards all in the
spirit of the Golden Rule;

To serve well my community, and
through it my country;

To observe the REALTOR® Code of
Ethics and confirm my conduct to
its lofty ideals.



Public School Enrollment Trends and Home Prices

By: Nadia Evangelou

Counties with public school enrollment gains experienced higher price appreciation in the last 7 years, a NAR analysis shows.

Across the country, hallways and classrooms are full of activity. More than three-fourths of the school-aged population, 48.2 million students, were enrolled in a public elementary and secondary school in 2018. Each year, the U.S. Census Bureau releases school enrollment figures that give a snapshot of where these kids choose to enroll.

Based on the data, between fall of 2011 and fall 2018, enrollment in public elementary and secondary schools declined 1.4% across the United States. While the number of students at each grade level is primarily influenced by population trends, enrollment in kindergarten had the highest decline of 5% followed by grade 1 - grade 4 (3%).

However, changes in enrollment vary by area. Among 810 counties, public school enrollment increased in 42% (339 counties) of these counties in the United States. An analysis of county data on school populations reveals that the following counties experienced the highest gains in public school enrollment within the last 7 years:

Parsing out by level of school, most of the counties above experienced a higher increase of public school enrollment in kindergarten, followed by middle school during 2011 and 2018. For instance, in Dallas County, IA, the number of students enrolled in a public school kindergarten in 2018 was 1.8 times higher than the number of

students in 2011. This also shows that the population of young kids (5 years old) in Dallas County, IA significantly increased in this area in the last 7 years. However, in Arlington County, VA, the greatest increase occurred at middle school. Students in grades 5 to grade 8 increased by 98% (3,997 more students) in 2018 compared to 2011. Thus, based on the school enrollment data, the population of kids between the ages of 10 and 13 rose in Arlington County during 2011 and 2018.

How does this increase in public school enrollment affect the local area?

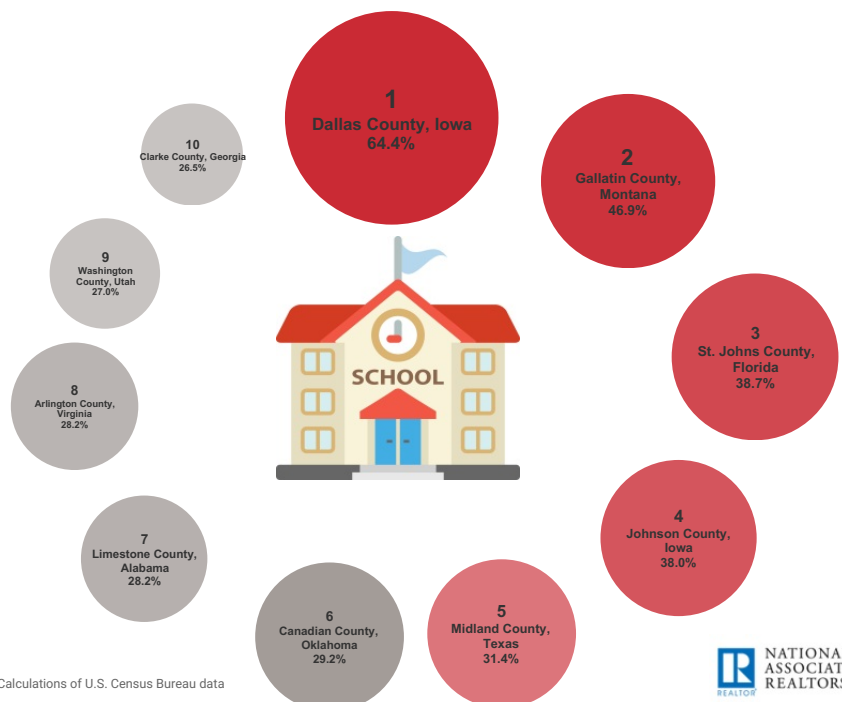
First of all, school enrollment growth

may reflect stronger local county employment as more new residents move into the region because of jobs and they bring along their school-aged children. At the most basic level, more labor means more goods and services being produced, so that local economic activity rises.

Literature review has shown that homeownership has positive effects on the academic achievement of children¹. Homeownership brings residential stability, and stability raises the educational attainment of children. According to a NAR Survey², over half of recent buyers with children under the age of 18 living in their home cited the

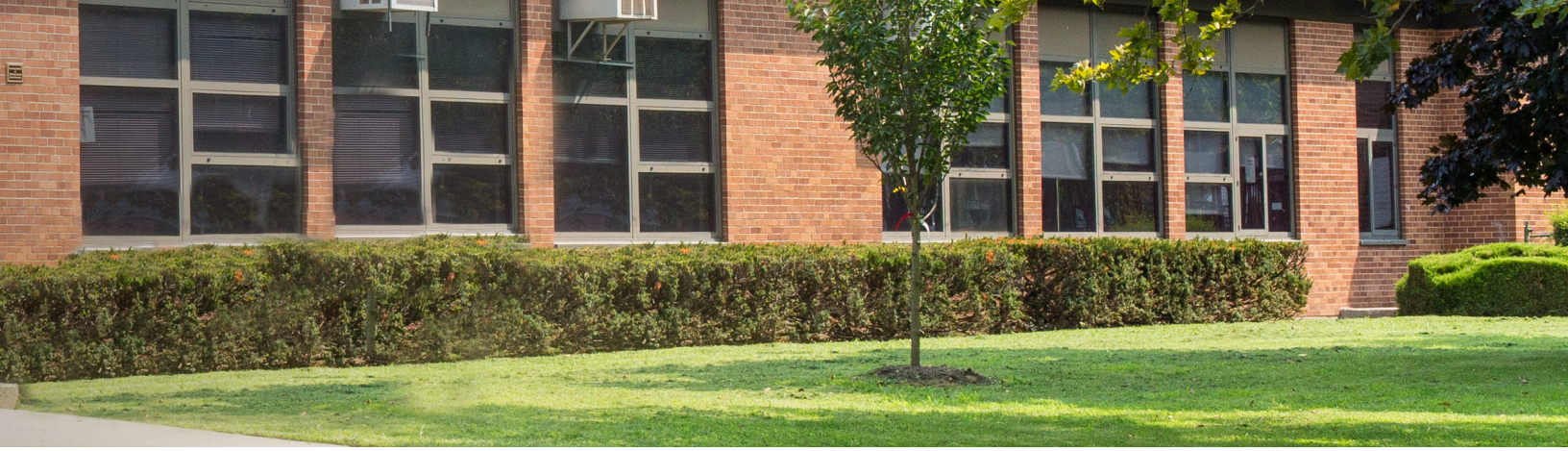
Counties with the fastest increase of Public School Enrollment

Here is where school enrollment increased faster in the last 7 years
[Hover over the circles to see what grade had the highest increase](#)



Source: NAR Calculations of U.S. Census Bureau data





school district as an influencing factor in their neighborhood choice. Therefore, since more people are moving to these school districts, housing demand is expected to increase.

Data shows that counties with enrollment gains experienced higher home price increases. In the last 7 years, home prices increased 33 percent on average in the counties with enrollment gains. Especially, in the top 20 counties with the highest enrollment gains, home prices increased 37 percent on

average. For instance, in Dallas County, IA, public school enrollment rose 64 percent while home prices increased 51 percent in the last 7 years. Respectively, in Midland County, Texas, public school enrollment increased 31 percent while home prices rose 52 percent. However, home prices rose 18 percent on average in the counties where enrollment declined during 2011 and 2018. Thus, ceteris paribus (with other conditions remaining the same), public school enrollment is estimated to have a positive effect on housing prices.

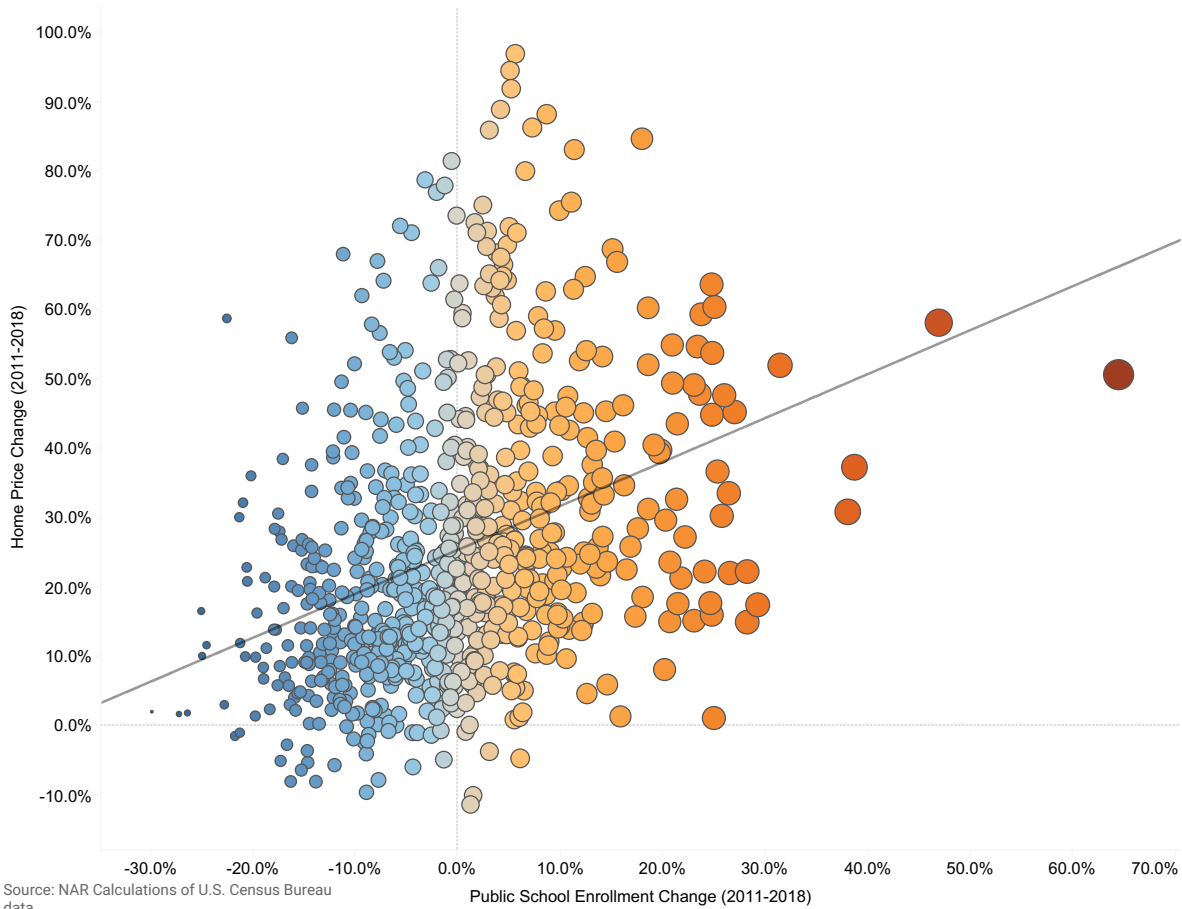
All in all, REALTORS® should expect busier activity in the counties where public school enrollment is rising.

The graph below shows the positive relationship between public school enrollment and housing prices.

1 Yun, L., & Evangelou, N. (2016). *Social Benefits of Homeownership and Stable Housing*. National Association of Realtors®.

2 2019 Profile of Home Buyers and Sellers. National Association of REALTORS®

Positive Relationship between Public School Enrollment and Housing Prices Hover over the circles to see the county





Requirements – NEW!

NAR's Board of Directors approved a change to the Code of Ethics training requirement, extending it from every two years to every three years. This extends the current cycle deadline from Dec. 31, 2020, to Dec. 31, 2021.

REALTORS® are required to complete ethics training of not less than 2 hours, 30 minutes of instructional time. The training must meet specific learning objectives and criteria established by the National Association of REALTORS®. View all courses below.

Training may be completed through local REALTOR® associations or through another method, such as home study, correspondence, classroom courses, or online courses. Read the consequences for failing to complete Code of Ethics training.

[Check Code of Ethics Status.](#)

Loan Limits Increase in 2020

By: Megan Booth

On November 26, 2019, the Federal Housing Finance Agency (FHFA) published the 2020 conforming loan limits for Freddie Mac and Fannie Mae. The baseline (national) limit will increase to \$510,400 from \$484,350 in 2019. In high cost areas, the limit will go up to \$765,600 (from \$726,525). The loan limits are based on FHFA's Housing Price Index, which increased by 5.38% since last year. Therefore, the baseline maximum conforming loan limit in 2020 will increase by the same percentage. Look up([link is external](#)) the loan limit in your area. The new limits take effect on Jan 1, 2020. FHA is expected to publish its loan limits in early December, which should mirror the FHFA limits.



Fair Housing Video Now Free

Providing equal service to all is the basic tenet of federal fair housing law and part of NAR's Code of Ethics. Following the troubling results of a newspaper's fair housing investigation, NAR is making its latest fair housing training video available as a free download to all associations and members. Make sure that your services and marketing are fair and legal. It's not worth the price of your license to do it any other way.

[CLICK HERE](#)



RPAC – REASONS TO CONTRIBUTE

REALTOR® Political Action Committee (RPAC) is a voluntary political action committee that actively and effectively protects the real estate industry by participating in government affairs at the local, state and federal levels. It exists solely to further issues important to REALTORS®, working every day on behalf of REALTORS® so that you can practice real estate with the assurance that someone is fighting for you and the real estate industry.

MORTGAGE INTEREST DEDUCTION How does it affect your business? If this might be important to you and your business, then please contribute to RPAC.

FLOOD INSURANCE Was anyone here in 2013 when parts of our state were under-water? Do you think flood insurance is important? If this might be important to you and your business, then please contribute to RPAC.

1031 EXCHANGES How many of you or your clients own rental property? What would happen if you or they could not do a 1031 exchange and would in turn have to pay capital gains when they sell? If this might be important to you and your business, then please contribute to RPAC.

INDEPENDENT CONTRACTOR How many of you are independent contractors? Did you know each of you is? How would you like to be somebody else's employee? If this might be important to you and your business, then please contribute to RPAC.

COMMISSION DISCLOSURE How would you like to be regulated and HAVE TO DISCLOSE your commission amount on every piece of marketing material you put out there? If this might be important to you and your business, then please contribute to RPAC.

CFPB Have you had issues with the Consumer Financial Protection Bureau, like delayed closings? If this might be important to you and your business, then please contribute to RPAC.

FAIR PROPERTY TAXES How would you like to see your property taxes double or triple in amount? Talk to your friends in New York or New Jersey. If this might be important to you and your business, then please contribute to RPAC.

DOC FEES Did you know every year the legislature wants to increase these fees? If this might be important to you and your business, then please contribute to RPAC.

CONSTRUCTION DEFECTS Wouldn't it be nice to have some affordable housing like condos and townhomes in Colorado? If this might be important to you and your business, then please contribute to RPAC.

HOME INSPECTORS Do you think it is important to know that your home inspector is regulated, licensed, insured, background checked and required to have some sort of continuing education in order to do the very best job for you and your clients? If this might be important to you and your business, then please contribute to RPAC.

LICENSING Is it important that someone is watching over the licensing regulations? If this might be important to you and your business, then please contribute to RPAC.

SIGNAGE How would you like to have to pay \$50 or more to get your signs out of sign jail in various parts of the city? If this might be important to you and your business, then please contribute to RPAC.

TRANSPORTATION Have you traveled Arapahoe Road and did it make your life easier? If this might be important to you and your business, then please contribute to RPAC.

EMINENT DOMAIN How would you like Regatta Plaza (Peoria and Parker Road) to look like a pothole for the rest of your real estate career? If this might be important to you and your business, then please contribute to RPAC.

SMART GROWTH How would you like a fence around the state of Colorado and not let anyone in? If this might be important to you and your business, then please contribute to RPAC.

GREEN REGULATIONS How would you like every listing that you have required to have an energy rating before it can be sold? If this might be important to you and your business, then please contribute to RPAC.



*Use your voice. Keep the industry vital and strong.
Make your contribution to RPAC today.*

The Aurora Association of REALTORS® is proud to feature its Affiliate Members
Reference these pages often and support the Affiliate members who support you.

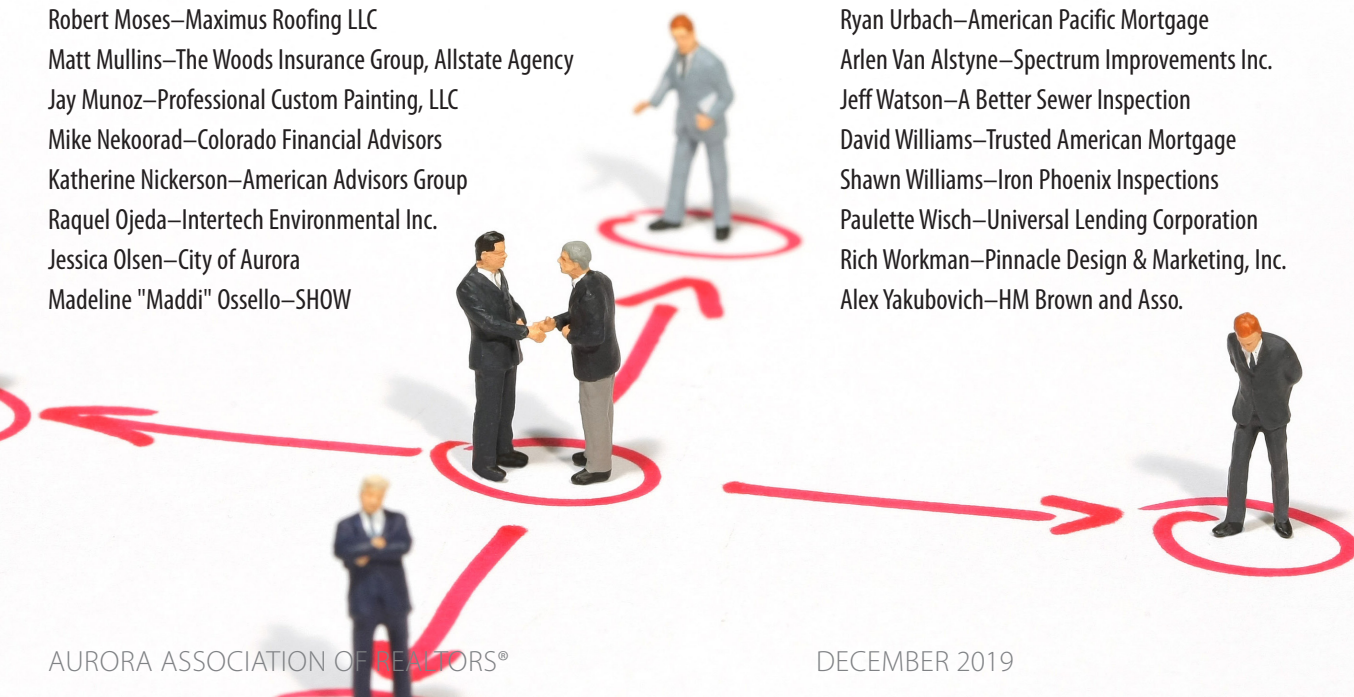
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Michael Bedford—Castle Peak Mortgage
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Tim Flores—CoPro Home Inspection
Becky Fraser—After Hours Garage Door
Tish Gaddy—Heritage Title Company
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Drew Giffin—Aurora Federal Credit Union
Thomas Gould—WIN Home Inspection
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Matthew Hiltner—Nationwide Home Loans Inc.
Simon Horowitz—Rubbish Removers, Ltd
Samantha Houchin—The Weather Changers, Heating & Air Conditioning
Theresa Huffman—Trade Pro Colorado
John Humiston—RMR (Radon Mitigation of the Rockies)
Karen Hyman—2-10 Home Buyers Warranty



Ronald Jett—Wanderful Carpet Care
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