



Official publication of the Aurora Association of REALTORS®

Aurora Outlook

The Voice of Real Estate in Aurora, Colorado

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2020

• H A P P Y • N E W • Y E A R •

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

A new year a new, energized you?

January is traditionally a time of renewal and re-energizing. This is particularly true for those in the business of real estate. Whether you are helping buyers or sellers. Whether you are helping someone get a loan, title insurance, home inspection or any of a number of other services and products related to the industry. We are all fresh-faced with new goals that put a spring in our step.

So what tools are you using to get there? Have you considered some of the “freebies” offered by your brokerage, association or MLS? Might not hurt to check them out! After all, they say the best things in life are free...

Here are just a few from your Associations and MLS:

To get it going:

Free content for your websites, blogs, social media is auto populated using Houselogic.com. Ready-to-use articles on all aspects of homeownership, including buying and selling.

The new photofy app that lets you quickly and easily personalize a selection of content from the National Association of REALTORS® popular “[That’s Who We R](#)” advertising campaign to share on social media.

Know the Market:

Run quick market stats at REcolorado using the Info Sparks and Fast Stats icon on the REcolorado Connect

Dashboard. You can pull general statistics for a city or county, or drill into your specific territory. Use these statistics in your listing presentation to show your knowledge of the market or present them to buyers so you can help them negotiate the best offer.

Use [Public Records Search Results](#) to Increase your Business: Learn if a home is Owner Occupied or print mailing labels for your farm area.

Earn more Referrals by [Building your Brand](#).

To get the deal:

Choose one or all – REALTORS® are finding success with RPR. From listing presentations to working with buyers to helping clients with relocation to BPO’s to online lead generation – it’s all available to you FREE as an NAR member. [See how here](#).

Now that you’ve got the listing...

Use eProperty Watch from the REcolorado Connect Dashboard to send your clients ongoing price updates on their current home. It’s even automated so you don’t have to remember to contact them on a regular basis.

Oopsie:

Just in case... You have a get out of jail free card (Just kidding. Not if you’re really in jail). The [REALTORS® Legal Hotline](#) is a service that provides CAR members with direct access to a qualified attorney who can offer

information on real estate law, license law, commission regulations and related matters.

And, finally, keep track and keep in touch for more referral business. A few very simple tips that will keep you top-of-mind.

Track it:

Track your production in REcolorado Matrix Productivity Reports: Not only can you search your buy and sell transactions, total sales volume and total transaction volume, you can also search your fellow agents and brokerage offices to see their volume as well. Within REcolorado Matrix, hover over the Stats tab and then select Productivity Reports.

Use Listing Metrics to See Online Views of your Listings: From the REcolorado Connect Dashboard, click Listing Metrics to see all your active listings and how many online views they are receiving from each source.

Keep it:

Keep in touch with Clients: Use eProperty Watch from the REcolorado Connect Dashboard to send your clients ongoing price updates on their current home. It’s even automated so you don’t have to remember to contact them on a regular basis.

In closing - Happy house selling!



By **Theresa Huffman**
Trade Pro Colorado
theresa@tradeprocolorado.com

To paint, or not to paint, that is the question...

When my husband and I moved to Aurora four years ago and purchased our home, we were able to see past many of the “cosmetic” issues of our house, most notably the unattractive yellow paint throughout the main floor and basement. Not all buyers are going to have the resources or motivation to take on a project as we did.

As you are meeting with clients or potential clients about listing their home for sale, often the question will come up as to whether or not they should paint the interior and/or exterior of their home prior to listing. Painting is one of the easiest and most cost effective ways to spruce up the home before it goes on the market. Consider this: Does your seller want to get top dollar for their home? Do they want to stand out from other homes on the market that are in the same price range, thereby lessening the number of days on the market?

First impressions are important, so curb appeal is a high priority. A Consumer Reports study showed that painting the exterior can increase a home's value by 2-5%. When was the last time the exterior home was painted? If it has been more than 7-10 years, more than likely the exterior is showing signs of age and could benefit from a fresh coat of paint. Paint that is faded, peeling, or cracking, and areas showing signs of rotting could give the impression of deferred maintenance, which could cause potential buyers to question

what other items in the home were neglected. For homes built in 1977 and prior, consider that any peeling paint could be lead-based. In order to be considered for a VA Loan, all peeling surfaces must be properly scraped, cleaned and sealed with two coats of paint.

Is the house painted in an outlandish or outdated color? Neutral and earthy tones in lighter shades give the impression of a larger house and are more universally appealing to potential buyers. White or cream paint for the window frames, trim, and other accents are visually striking and make a great impression. Lastly, a front entryway door that is painted a bold color is attractive and inviting. Black, dark blue or red doors make a great statement and set the tone for the potential buyer as they enter the home.

On the interior, are there scuff marks, handprints and dirt on the walls showing signs of everyday wear and tear? Potential buyers will see that as a project that will need to be completed as soon as they move in, and may ask for concessions. A fresh coat of paint can have a significant return on investment. Are there odors from pets or from cigarette smoke? There are special paints and primers on the market that work to mitigate offensive smells that could turn off potential buyers.

Is the interior painted in bold, trendy colors? I personally LOVE a red wall, but potential buyers have difficulty imagining their personal belongings in a home that is not painted in their preferred style. It is best to depersonalize the space by painting in a neutral color that will allow the buyer to visualize themselves living there. Avoid painting the interior a stark white, as it is cold and lacks personality. Greys, beiges, and “greige” are go-to colors for creating cozy and inviting spaces, while white trim and baseboards create a clean contrast. Accents of color can be added with throw pillows, rugs, and other accessories.

Consider that when (if?) the market slows and buyers have more time to select and make an offer on a house they are more likely to purchase a home that is move-in ready versus a home that needs improvements. Referring your selling clients to a professional painting contractor to prepare their home for the market sets you apart as a rock star Realtor!



TRADEPRO
C O L O R A D O

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®](#).

Capitol Hill Update: NAR's 2019 Political Advocacy Efforts



Commentary by the National Association of REALTORS®

National home price increases toward the end of 2019 marked 91 straight months of year-over-year gains, signaling a strength in the housing market, while also highlighting the affordability challenges that are keeping countless American families and aspiring homeowners out of the market altogether.

The challenge of housing affordability is just one of the many issues that the National Association of REALTORS® (NAR) is working on in Washington, D.C., and in state legislatures across the nation—continuing its 120-year mission of protecting private property rights, defending U.S. consumers and promoting the value of homeownership.

NAR has spent much of the past 12 months emphasizing and leveraging industry partnerships to strengthen its advocacy efforts. After a four-year gap, NAR hosted a reunion this March of “The Group,” the informal name given to the four key industry trade leaders—the National Association of Home Builders, American Bankers Association, Mortgage Bankers Association and NAR. The Group met several times throughout the year and will meet again in April to build policy consensus and convey a united real estate industry.

On a more granular level, nearly a decade of NAR efforts culminated

in a Department of Housing and Urban Development announcement unveiling new Federal Housing Administration condominium loan policies. NAR is hopeful the changes will yield thousands of new homeownership opportunities and help increase access to credit, as condominiums are often the most affordable option for first-time homebuyers, small families and those in urban areas.

This rule extends certifications from two years to three and allows for single-unit mortgage approvals, among other reforms. After being officially implemented on Oct. 15, the changes are already being felt in many parts of the country where affordability and inventory concerns are the most significant.

While NAR continues to work toward long-term reauthorization and reform of the National Flood Insurance Program (NFIP), the group spent most of 2019 publicly lobbying for H.R. 3167, the NFIP Reauthorization Act of 2019. This legislation includes a five-year extension along with significant reforms to improve mapping, enhance mitigation and remove obstacles to private flood insurance, policy NAR believes “strikes a delicate balance between NFIP sustainability and affordability.” The bill was unanimously approved by the House Financial Services Committee earlier this year and is awaiting action in both chambers of Congress.

On the heels of the 75th anniversary celebration of the GI Bill, the Blue Water Navy Vietnam Veterans Act was signed into law in late June, increasing well-deserved resources for America’s veterans. This legislation eliminates the cap on home loans issued by the Department of Veterans Affairs and helps ensure our nation’s veterans have greater access to the American Dream of homeownership.

Finally, early this year, NAR unveiled a comprehensive vision for Government Sponsored Enterprise (GSE) reform—a private, shareholder-owned utility model. NAR’s proposal—unveiled at the group’s annual Policy Forum in February—prioritizes and protects a liquid mortgage market for Middle America and underserved borrowers alike.

While NAR eyes GSE reforms that ensure responsible, creditworthy Americans can secure a mortgage in all types of markets, its work with Congress and the administration will continue until consensus on reforms that protect taxpayers, support homeownership and maximize competition is found. NAR believes the utility model it proposed earlier this year outlines the best possible path forward for the GSEs, and 2020 advocacy efforts will be shaped by its collaboration with policymakers to secure these positive, pragmatic system reforms.

For more information, please visit www.nar.realtor.

Will 2020 be the year that YOU get involved?

The Community Outreach Committee declared loud and clear at the most recent Friday Marketing meeting, that there will be plenty to do as we commit to achieving NAR's Core Standards for our AAR chapter. This year our efforts will be directed towards **Family Tree** in Aurora, preventing and alleviating homelessness. Partnering in activities and goals together is a great way to get your membership to pay extra dividends! Get to know other members, partner in getting your listings sold, learn from fellow practitioners and enjoy the positive relationships available between the professionals that call AAR family. To investigate YOUR invitation to be a part of the posse, give Beth Gillard a call at 720-353-7015.



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NAR Explores Tech Trends Expected to Disrupt, Transform the Market in 2020



SAN FRANCISCO – Realtors® have a tremendous opportunity to capitalize on emerging technologies set to revolutionize the real estate industry over coming months – a message stressed during a Saturday morning session at the 2019 REALTORS® Conference & Expo. “NAR Talks Tech Trends to Watch in 2020” was led by National Association Realtors® Directors of Emerging Technology Dan Weisman and David Conroy. The duo analyzed technological developments that have the potential to dramatically alter business operations for NAR’s 1.4 million members.

Blockchain, artificial intelligence and virtual and augmented reality were among the topics discussed most thoroughly at the San Francisco, CA forum. Augmented reality, as Weisman and Conroy explained, adds digital elements to a live view, often with a phone or tablet. Pokémon Go, Snapchat and staging are all examples of AR.

“Augmented reality is here, and having virtual reality options for viewings of homes will continue to become more prevalent,” Weisman told the room of Realtors® on Saturday morning. “I’m not referring to a 3D dollhouse model, but rather the ability to completely immerse yourself into a house to see what it might be like if you live there. Agents should pay attention to how they can use virtual reality to market properties, and increase showings and appeal to the next generation of buyers.”

Virtual reality, in comparison, is defined by a complete immersion experience where a participant enters another world or space. Practical examples of the technology in the real estate industry include virtual walkthrough platforms like those offered by Immoviewer and Matterport. “Mixed reality,” which combines elements of both AR and VR, facilitates overlay images used for staging and remodeling depictions. Realtors® can expect the phenomena to become more common moving forward, Weisman and Conroy said.

“The benefits of decades of research in the field of artificial intelligence are now becoming available to startups and enterprises alike,” said Conroy, who spent more than a decade in technical roles assisting numerous real estate associations. “AI is powerful, affordable and will continue to enter the real estate space at a rapid pace. As an agent, you should be re-evaluating your toolkit to ensure that the products you are using are capitalizing on this new technology.”

Weisman and Conroy are part of NAR’s Strategic Business, Innovation & Technology team, which was created in 2018 to utilize innovation within the industry while cultivating the association’s business and technology relationships, all with the goal of increasing member profitability. NAR CEO Bob Goldberg, who oversaw the team’s implementation, weighed

in on the future he foresees for his association’s 1.4 million members.

“About 25 years ago, the real estate industry was at a crossroads, and we as an industry had to decide if we were going to adopt these new technologies for ourselves or fight to maintain the status quo,” Goldberg said. “But we took that potential disruption and turned it into an opportunity. Through the availability of new, reliable data and technology, Realtors® are increasingly able to identify and connect with target customers, determine more appropriate price points and projections, and even expedite the process of home buying and selling.”

As part of the effort to protect Realtors® and their clients during a time of rapid technological change, Weisman and Conroy expect the popularity of blockchain technology to continue rising. Blockchain transactions – which use online platforms to facilitate an agreement between two or more people – are valuable because they allow all involved parties to receive information in a secure way. When the parties agree to terms of a transaction, a “block” is recorded that indefinitely locks an agreement in place. This ensures data cannot be altered unless all parties agree to accept future changes – thus recording a new block in the “chain.”

New App Lets You Personalize, Share Social Media Assets

Photofy

For those who don't know me, I'm Roland Varesko, the Vice President of Digital Strategy for NAR. I've been in the role since July, and I am excited to be working with you. Many of you were at the REALTORS® Conference & Expo in San Francisco and had a chance to experience the new NAR+Photofy app at the NAR booth or to see it demo'ed at a committee meeting.

If you didn't, here's the scoop: NAR has partnered with Photofy, a content creation app, to develop a custom version that's preloaded with shareable social media graphics and videos from the popular That's Who We R advertising campaign.

One great feature of the NAR+Photofy app is that you can personalize a selection of the campaign's assets. With just a few taps, you can add your photo or logo, and contact information-then share the graphics on your social media accounts. That means you can amplify the campaign by helping your sphere of influence understand what the REALTOR "R" stands for. We'll be adding assets to the app as new campaign creative becomes available.

Our Consumer Communications Committee Chair, @Jay Mitchell, has called NAR's Photofy app a game changer, and I couldn't agree more.

You can get started with four easy steps:

1. At photofy.com/nar, use your NRDS ID to sign up for this free, members-only benefit.
2. From your mobile phone, download the app from the iOS or Google Play store, and sign in using your email and password you created in Step 1.
3. Open the app, tap on "NAR Member" at the bottom of the screen, and input your first and last name where indicated. (You can fill in the rest of the information later.)
4. Start sharing!

There are video tutorials at the signup page to help you get started. Please give it a try, and let us know how it's working for you. Thank you.



Realtor® Forum Discusses iBuying, Says Process Could be Beneficial



SAN FRANCISCO – Realtors®, housing professionals and other 2019 REALTORS® Conference & Expo attendees received a succinct but informative education on iBuying at the National Association of Realtors® Saturday morning session.

The forum, officially titled Coping with an Instant Buyer World, was hosted by Laura Brady, founder and CEO of Concierge Auctions. The company – with the goal of presenting a more efficient method for buying and selling homes – curates some of the most elite homes and properties worldwide, matches them with qualified buyers and then advances a market-driven transaction.

“As early as 2005, I starting looking at options for buyers and sellers, outside of the traditional method,” she said.

Brady and her company are not iBuyers – defined as an entity that uses technology to instantly make an offer on a home with the intention of then reselling it, presumably for a profit. However, she has followed the process and understands its draw and popularity. A constant in the home buying and selling process is that sellers want

to ensure they are getting the best possible deal in a given transaction, she said. But Brady added that there is another side of this transaction: home sellers who place more value on time and efficiency. In those cases, maximizing profit is not always the paramount concern.

“Unfortunately, there will always be the four D’s,” Brady said. “Those are people who need to sell [or buy] quickly because of death, disaster, debt or divorce.” In these instances, she says, iBuying can be the ideal route for a buyer or seller.

“For the real estate sector, the iBuyer is speaking to the convenience factor. Time is short. They need to know quickly and may ask, ‘what is someone willing to pay?’”

Brady noted that every iBuyer company, without exception, has yet to turn a profit. In 2018 alone, 6 million homes were sold – 99.8% were sold in a traditional manner, while 0.2% were iBuyer type sells.

Companies involved in iBuying – Zillow, Redfin, Opendoor and others – will grow, in Brady’s estimation.

As technology advances, she expects these companies to become bigger, more effective and perhaps one day be responsible for 10% to 15% of home sales.

That said, real estate agents and brokers need not fret, according to Brady. She doesn’t foresee a time when iBuyers will ever replace an agent. In fact, she thinks agents should use iBuyers to their advantage.

“To Realtors® who have concerns that iBuyers are hurting their bottom line, I ask this: How much would your bottom line be positively affected if you were able to generate more expedient sales? Your volume would rise, and your time would be freed to move on to the next transaction. It’s a similar question to ‘Would you pay a referral and reduce your fee if a deal were handed to you? Of course!” she said.

“At the end of the day, this business is about achieving our client’s goals as efficiently and effectively as possible,” Brady continued. “And if an iBuyer helps accomplish that, it’s our duty to be supportive.”

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.*

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 Louis G. Plaven—LP Notary Services LLC
 Mike Barnhill—National Property Inspections
 Bailey Templeman—National Property Inspections
 Bryan Rose—Rose Inspections Co.
 Justin Clark—ENT Credit Union
 John Humiston—Radon Mitigation of the Rockies
 Arlen Van Alstyne—Spectrum Improvements Inc.
 Christopher Carter—Structurecheck, LLC
 Ann Bartels—A Cleaner Carpet/Flood Master
 Cynthia Bethurum—Quality Fireplace Solutions
 Larry Dorsey—Big Dog Lock-N-Key
 Elfriede Leicht—CO Housing & Finance Authority
 Ricardo Herrera—MAX HARDWOOD FLOORS LLC
 Desiree D. Banka—New Home National Title
 Kristina Fischer—US Mortgages
 Robb Stenman—Point and Click Staging
 Jayne Bail—Platte River Mortgage and Inve
 Brendon Jump—Colorado Discount Heating & Cooling
 Simon Horowitz—Rubbish Removers, Ltd
 Benjamin Ruh—Alpine Building Performance, LLC
 Ashley Karros—Core Contractors
 Jason Glick—Positively Charged Electric
 Sam Sawhook—Songbird Maids
 Jeff M. Watson—A Better Sewer Inspection
 Donald G. Peterson—Donald Peterson - Attorney - At - Law
 Jerrod Paterson—First Alliance Title

Paula Budd—RE/MAX Alliance Relocation
 Dave C. Leonard—Universal Lending
 Paulette Wisch—Universal Lending Corporation
 Terry Remigio—Universal Lending Corporation
 Lori Hendrex—Get A Grip Resurfacing Denver LLC
 Cindy Bonick—Equity Title of Colorado
 Madeline Ossello—Show
 Alexander Kaminskiy—Copper Creek Construction
 Sean Choi—First Bank of Aurora
 Justyn Larry—Strong Financial Group
 Stephanie Martychenko—Sweet Green Photography
 Susan Rivas—Blue Ribbon Home Warranty, Inc
 Ryan T. Urbach—American Pacific Mortgage
 Michael R. Lucero—Colorado Escrow & Title
 Deniece Loucks—Heritage Title Co.
 Cassandra Byrns—Heritage Title Company
 Tish Gaddy—Heritage Title Company
 Amelia Meza—Heritage Title Company
 Priscilla Sandoval—Home Mortgage Alliance LLC
 John M. Dingess—Hamre, Rodrigues, Ostrander & Dingess, P.C.
 Tim Edwards—JetClosing
 Kyle Seth—JetClosing
 Stevie Hill—North American Title Co
 Kelsey M. McMaster—North American Title Co
 Mickey Sanders—North American Title Co
 Rich Workman—Pinnacle Design & Marketing, Inc.
 Erynn Dostaler—Arizona Tile LLC - Moving Makeover
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