



Official publication of the Aurora Association of REALTORS®

Aurora Outlook

The Voice of Real Estate in Aurora, Colorado

NOVEMBER 2019

Holiday Magic **Annual Holiday Luncheon**

For more information on page 5



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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SUPPORT THE CAR FOUNDATION ON DECEMBER 10TH

Colorado Gives Day is an annual statewide movement to celebrate and increase philanthropy in Colorado through online giving. Join your fellow REALTORS® in supporting the Colorado Association of REALTORS® Foundation by scheduling your donation today!

Over the span of 25 years, the CAR Foundation has invested \$7.8 million to support Colorado nonprofits that encourage safe and affordable housing, promote homeownership, and provide disaster relief to Coloradans.

Watch the video by clicking here to learn how your gift to the CAR Foundation can make a positive impact in the lives of Coloradans!

As a thank you for your support, every donation on Colorado Gives Day over \$100 will receive the CAR Foundation's heart-shaped pin.

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

The holidays are a time of reflection and celebration

Winter has finally arrived and with it the holidays (and, yes, snow – ugh). While mainstream holidays, such as Christmas and Hanukkah, are well known in America, there are many other holidays that are also celebrated during this time by your neighbors, your friends, even other members of your family.

Many major (and lesser known) holidays fall within this season of celebration. Here are a few:

- November 20 & 21 – Mawlid el-Nabi – Islam
- November 28 – beginning of Advent – Orthodox Christian
- December 6 – St. Nicholas Day – Christian
- December 2-10 – Hanukkah – Judaism
- December 8 – Immaculate Conception – Catholic
- December 12 – Feast Day of Our Lady of Guadalupe – Catholic
- December 17 – Posadas Navidenas – Christian
- December 21 – Solstice – Pagan
- December 25 – Christmas – Christian
- January 24 – Rohatsu (Bodhi Day) – Buddhist

As families become more and more blended, people have found ways to adapt and accommodate many belief systems. For me, and for many of the people who subscribe to the beliefs of the celebrations on this abbreviated list, it's a time of reflection and giving. A time to celebrate all that has been given to us and to remember our fellow man (and woman and child) in a way that reflects our hope to do good, to be a better person.

At AAR we are blessed to have a diverse membership, a diverse community. During this time of reflection and celebration, I am going to look for opportunities to extend a kindness, to share a moment of acceptance with someone and to celebrate all the wonderful people I've been lucky enough to have in my life, no matter what their belief system. I would encourage you to do the same. Every time we reach out to another, our lives become richer, our world a little better.

From my family to yours, I wish you and your families a beautiful, blessed holiday season!

Making Colorado... Home.

Holiday Magic

ANNUAL HOLIDAY LUNCHEON



Enjoy an amazing holiday feast, door prizes & music by Rangeview H.S. Choir! Tickets are \$37 per person, your donations support the **Gateway Domestic Violence Shelter!**

Friday

6

DECEMBER
11 AM - 2 PM

HERITAGE EAGLE BEND
23155 E Heritage Pkwy, Aurora CO

The magic of the holidays is here again! Come in the giving spirit and stop by the Gateway Domestic Violence Shelter Donation Tree located at Registration!

Register online: <http://bit.ly/2019AARHolidayLunch>

More than Half Say 'Now Is a Good Time to Buy,' According to REALTOR® Survey



WASHINGTON (September 23, 2019) – New consumer findings from a National Association of Realtors® survey show that more than half of polled Americans believe that now is a good time to buy a home.

Optimism fared well in the third quarter of 2019 as 63% of people said they believe that now is a good time for a home purchase, with 34% of those respondents saying they believe that strongly.

NAR's chief economist Lawrence Yun said the favorable outlook also contains a degree of caution. "Mortgage rates are at historically low levels, so I see no sign of the optimism about home buying fading," he said. "However, the fact that slightly fewer are expressing strong intensity compared to recent prior quarters is implying some would-be buyers have concerns about the direction of the economy."

Among those that stated that now is a good time to purchase a home, the silent generation (those born between 1925 and 1945) were most likely to express that belief. Seventy-five percent from that demographic said that now is a good time to buy. They were closely followed by older boomers (those born between 1946 and 1954), as 72% from that age group agreed that now is a good time to purchase a home.

When NAR's third quarter [Housing Opportunities and Market Experience \(HOME\) survey](#)¹ asked whether now is a good time to purchase a home, of those who have an income under \$50,000, 54% answered "yes." Answers in the affirmative increased as household incomes increased. In the \$50,000 to \$100,000 bracket, 64% said now is a good time to buy a home, and among those polled who have an income of \$100,000, 72% said that it is currently a good time to buy.

"Not surprisingly, as incomes increase, the process of buying a home is less of a strain," said Yun. "This has always been

the case, but in this third quarter survey, we see it to an even greater extent – high earners are more open to buying a home."

The NAR survey also asked respondents about their thoughts on selling a home in the current market. Seventy-four percent of those polled said that now is a good time to sell a home – a modest increase over 73% last quarter. Of those respondents, 45% said they "strongly" believe now is a good time for selling a home, while the remaining 29% said they hold that belief "moderately."

Those in the West region were most likely to hold this sentiment, as 81% of the region's respondents said "now is a good time to sell." In comparison, in the Northeast, 67% said now is a good time to sell a home.

In regard to household income and thoughts on selling a home, the poll found that those in the higher wage brackets were more likely to state a belief in favor of now being a good time to sell a home. Among the surveyed who answered that now is a good time to sell, 82% of them earn more than \$100,000. However, of those who earn less than \$50,000, only 64% said now is a good time to sell.

Respondents were also questioned about their outlook toward the U.S. economy. Fifty-two percent of those surveyed said they believe the U.S. economy is improving. This is a decrease from the second quarter of 2019, when 55% said they believed the economy is improving.

Millennials (those born between 1980 and 1998) were the most pessimistic, only 49% said the economy is improving and 51% said it is not improving. Fifty-four percent of the silent generation – in this case, the most optimistic group – said the economy is improving. Forty percent of those in urban areas also believe the economy is improving, compared to 62% in rural areas.

Calendar of Events



REALTOR® Update Meetings – a great member benefit!

This benefit is another way the Association strives to serve you. Attendance is just \$1, except on the first Friday of the month when there is no charge and breakfast is provided by an Affiliate member. All AAR members are welcome.

MONDAY, DECEMBER 2

11:00am
Community Investments Committee

TUESDAY, DECEMBER 3

8:00am
New Member Ethics

1:00pm
New Member Orientation

WEDNESDAY, DECEMBER 4

12:00pm
Tech Talk Committee

FRIDAY, DECEMBER 6

OFFICE CLOSED **HOLIDAY LUNCHEON**
11:00am
AAR Annual Holiday Luncheon - Holiday Magic!

TUESDAY, DECEMBER 10

8:00am
NAR Code of Ethics Training

1:00pm
2019 Annual Commission Update (ACU)

WEDNESDAY, DECEMBER 11

1:00pm
Mortgage Math Camp

FRIDAY, DECEMBER 13

8:30am
Friday Marketing Meeting

9:45am
Education Committee

WEDNESDAY, DECEMBER 18

10:00am
Board of Directors Meeting

FRIDAY, DECEMBER 20

8:30am
Friday Marketing Meeting

9:30am
Industry Partners Committee

TUESDAY, DECEMBER 24

Christmas Eve

WEDNESDAY, DECEMBER 25

OFFICE CLOSED
Christmas Day

TUESDAY, DECEMBER 31

New Year's Eve



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Welcome New Members

Applications have been received from the following for membership. Any member who believes that an applicant is not eligible for membership in this Association should submit the objection in writing in accordance with the bylaws.

DESIGNATED SECONDARY REALTORS®

Karen Ricci
Coldwell Banker Res. Brokerage

Bret Pachello
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REALTORS®
Hector Menendez
Coldwell Banker Res. Brokerage

Christina Donohue
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Malin Strong
Keller Williams Realty Dtn.

Laura Douglas
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Shane Kazimier
Sellstate Ace Realty

Scarlett Reynaud
Keller Williams Preferred Real

Janice Taylor
The Servant Corporation

Michele Drumbor-Welch
Worth Clark Realty, Inc.

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360 Tour Designs

Keziah Aaliyah
Aaliyah Appraisals

Melanie King
Colorado Structural Repair

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Month - Time	Event	Speaker/Instructor	Cost & C.E. Credit
December 4, 2019 8:00am – 4:00pm	Generation Buy – An ABR Elective	Instructor: Mickey Sanders, North American Title	7 hours CE provided by the Colorado Assn. of REALTORS®

Registration is required for all courses.

Please visit

www.auroraassociationofrealtors.com

for a downloadable registration form.



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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.



NAR Commends Administration for Pushing GSE Reform Conversations Forward

Urge consensus on reforms that “protect taxpayers, support homeownership and maximize competition”



WASHINGTON (October 1, 2019) – National Association of Realtors® President John Smaby commended the administration for taking steps to further Fannie Mae and Freddie Mac reform this week. The U.S. Department of the Treasury and the Federal Housing Finance Agency on Monday announced that they will permit the Government Sponsored Enterprises to retain additional earnings in excess of the \$3 billion capital reserves currently permitted, a proposal outlined in the Treasury Housing Reform Plan released in early September.

“NAR appreciates the Treasury Department and FHFA’s work to advance housing finance reform and protect tax-

payers by increasing available capital within the system,” said Smaby, a second-generation Realtor® from Edina, Minnesota. “While Realtors® eye GSE reforms that ensure responsible, creditworthy Americans can secure a mortgage in all types of markets, we urge Congress and the administration to work together toward a consensus that will create a housing finance system that protects taxpayers, supports homeownership and maximizes competition. The [private utility model Realtors® proposed earlier this year](#) outlines the best possible path forward for the GSEs, and we will continue to work closely with policymakers to shape positive, pragmatic system reforms.”

**A FREE MEMBER
BENEFIT OF AAR**

Tech trends. Tech topics.

Tech Talk for 2019

Become a more tech-savvy professional in 2019.

To stay on top of business, you have to stay on top of trends in technology. What are the latest apps? Is a colleague tapping into a program that could benefit your business? Do you have some great info to share? Network with your colleagues as you stay on top of the latest trends, tricks and tips that can keep your business technologically sound at AAR's monthly Tech Talk. Bring a brown bag lunch.

AAR's Tech Talk

Wednesday, December 4, Noon – 1 p.m.
AAR Conference Center

Tech Talk typically meets the first Wednesday of every month.

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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.

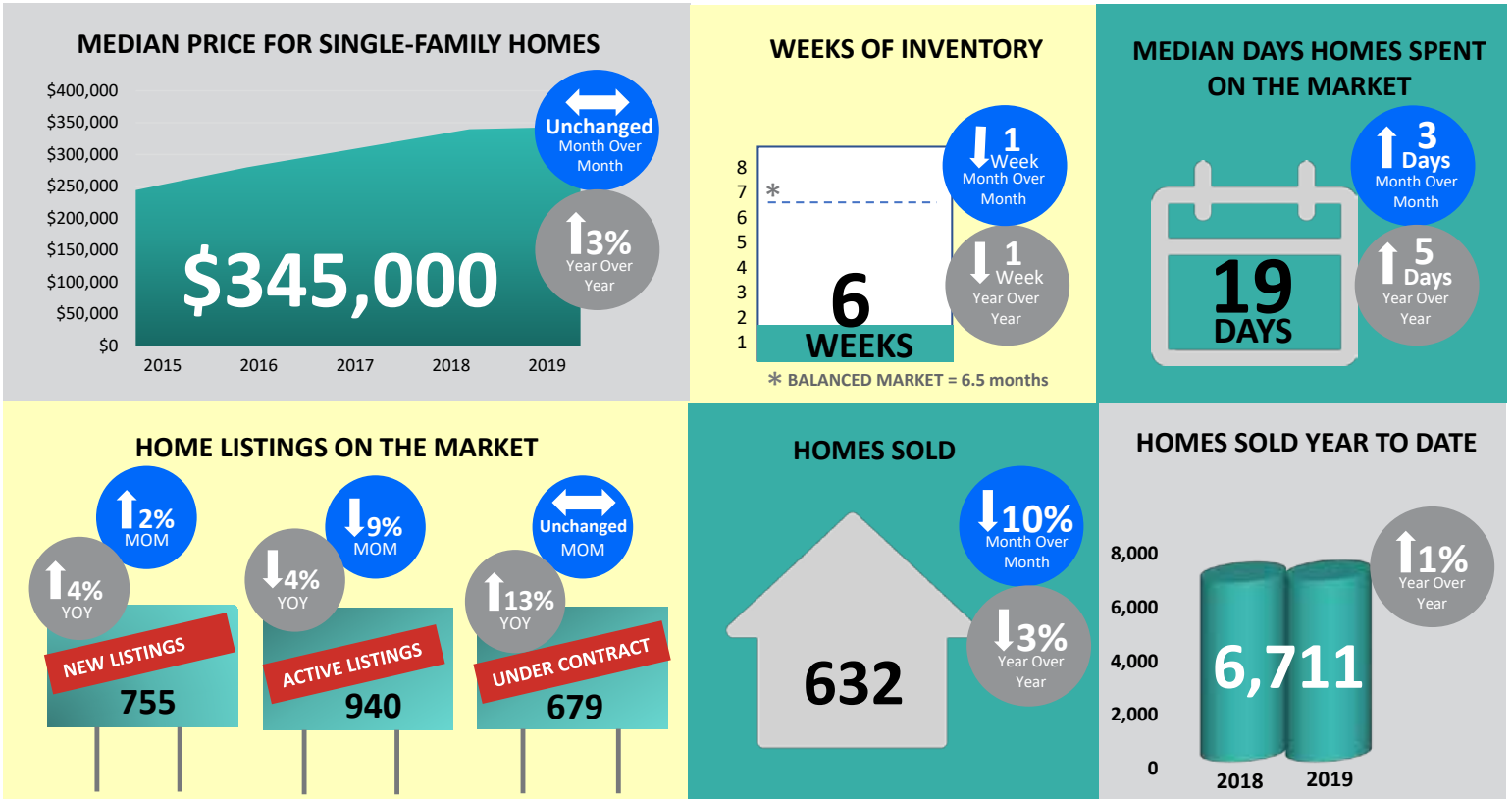
GREEN REGULATIONS How would you like every listing that you have required to have an energy rating before it can be sold? If this might be important to you and your business, then please contribute to RPAC.



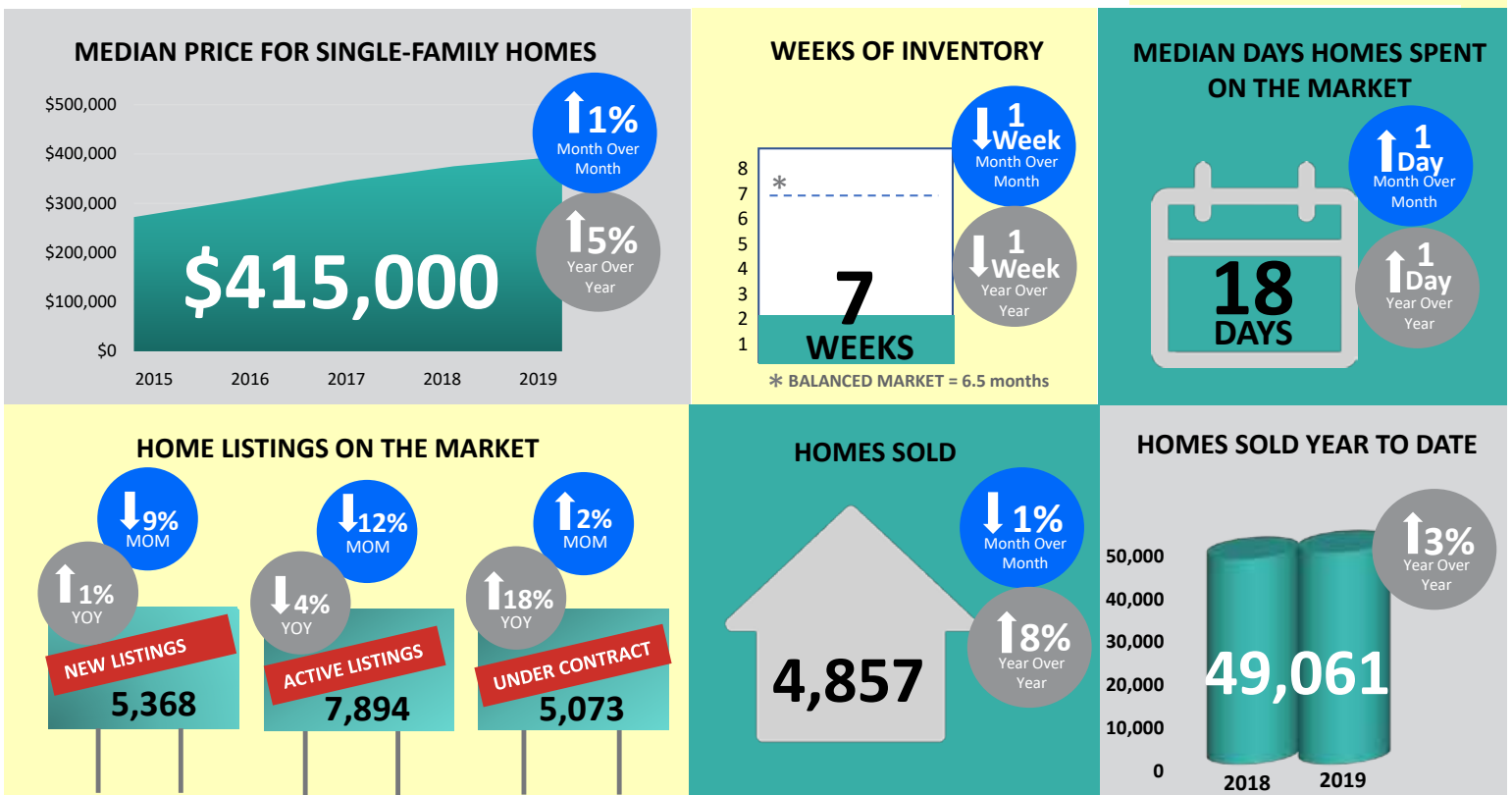
*Use your voice. Keep the industry vital and strong.
Make your contribution to RPAC today.*

HOW'S THE MARKET? | October 2019

There are three factors to determine the health of our market: 1- Appreciation, 2- Inventory count & 3- Days on the market. The year over year appreciation continues upward, although not at the record speeds of the past. The inventory remains low, although a bit higher than last year. The days on the market have increased, yet again. Is the market changing? YES. Is the market doomed? NO. All statistics show a healthier market going into this winter selling season. Serious buyers and sellers are out this winter!



8-COUNTY METRO AREA



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

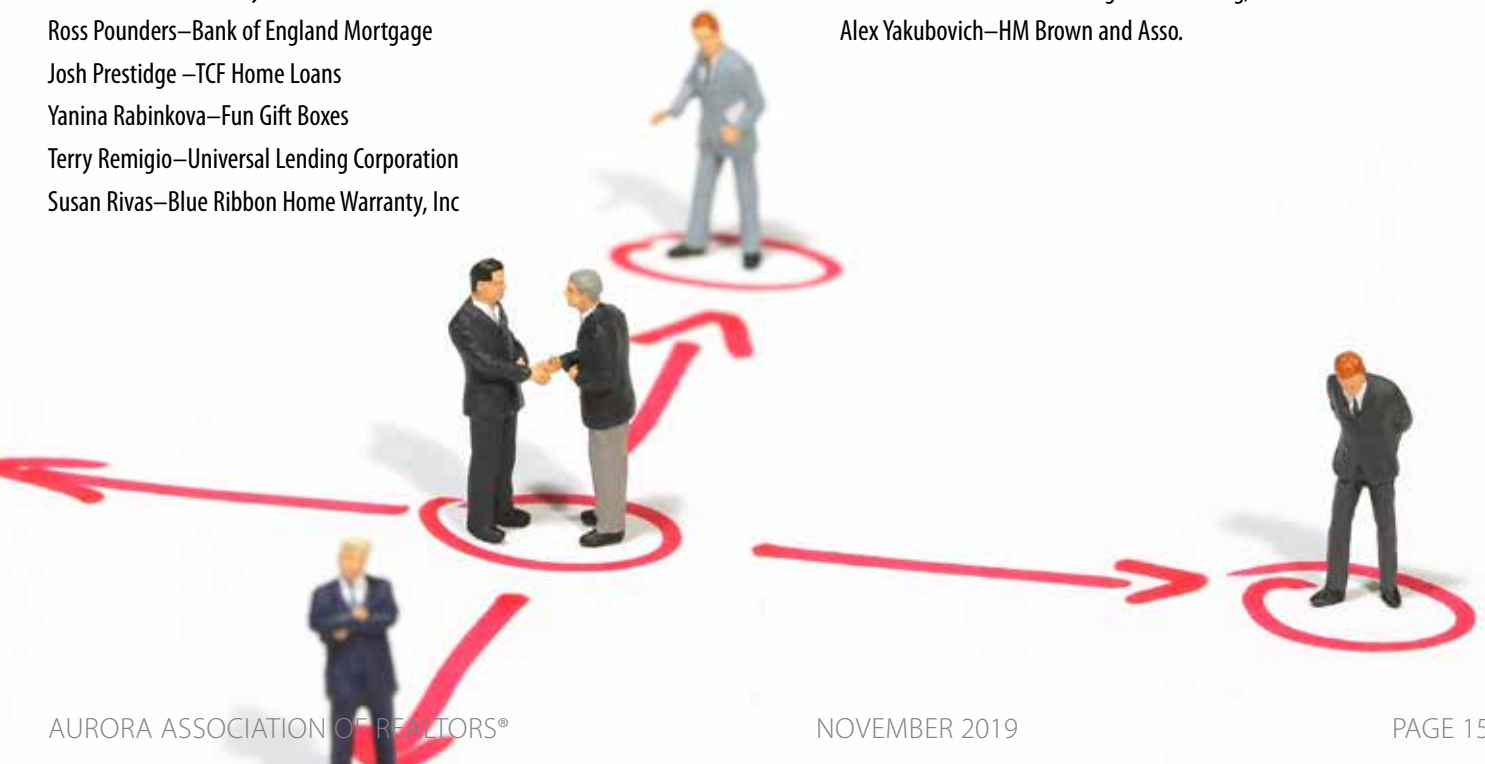
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Jayne Bail—Platte River Mortgage and Inve
Desiree Banka—New Home Title, LLC
Galina Bankina—Allstate Agency
Mike Barnhill—National Property Inspections
Ann Bartels—A Cleaner Carpet/Flood Masters of Colorado
Alex Beardsley—First Bank
Savannah Becerril—Quality Building Inspections
Michael Bedford—Castle Peak Mortgage
Randy Berg—The Randy Berg Agency
Cynthia Bethurum—Quality Fireplace Solutions
Emmanuel Bible—American Family Insurance
Debbie Blanc—Precision Transaction Management Corp
Cindy Bonick—Equity Title of Colorado
Don Booher—Colorado Escrow & Title
Rae Boyce—Integrity Building Solutions
Stacey Branch—Healthmarkets
Marissa Brennan—First American Title
Paula Budd—RE/MAX Alliance Relocation Division
Tim Burns—Home Team Inspection Service
Jodi Lyne Burkett—Redesign by Lyn
Cassandra Byrns—Heritage Title Company
Bonfilice Calderon—Bonfy's Cleaning
James Carey—PCM Heating
Christopher Carter—Structurecheck, LLC
Sean Choi—First Bank of Aurora
Justin Clark—Ent Credit Union
Scott Clarke—Metrolink Mortgage
Hector Cornejo—HMC Painting LLC
Geary Diltz—Master Odor Removal
John Dingess—Hamre, Rodrigues, Ostrander & Dingess, P.C.
Connor Dolan—My Way Mobile Storage of Denver
Tony Dorris—Mesa Moving & Storage
Andrew Dort—Bespoke Gifts
Erynn Dostaler—Arizona Tile LLC - Moving Makeover
Kandice Dougherty—Kandice Lee Designs
Mike Dyer—Blackstone Home Inspections
Ashley Eugene—Curly Girl Cleaning LLC

Doug Fast—Quality Building Inspections
Clay Fell—Fidelity National Title
Tim Flores—CoPro Home Inspection
Becky Fraser—After Hours Garage Door
Tish Gaddy—Heritage Title Company
Oscar E. Galloway—Able Financial Residential Lending
Drew Giffin—Aurora Federal Credit Union
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M. Jim Kdeen—Buisness Journals Corp
Terry Kerwin—Reliant Radon Solutions
Justin Key—Service Network Plumbing & Heating, Inc.
Sidney King—My Denver Mortgage Company
Robert Knepshield—RBS&K Home & Building Inspectors
Justyn Larry—Strong Financial Group
Elfriede Leicht—CO Housing & Finance Authority
Hank Leines—First Western Trust Mortgage
David Leonard—Universal Lending Corporation
Carrie Levy—Exodus Moving & Storage, Inc.



Deniece Loucks—Heritage Title Co.
Michael Lucero—Colorado Escrow & Title
Stephanie Martychenko—Sweet Green Photography
Benjamin Martin—Alliance Mortgage Group
Andrew Marquez—READY2SHOW
Annette Mastin—Fairway Independent Mortgage Corp.
Antonio "Tony" Mayorga—A&B Electric
Hank McClellan—JDog Junk Removal & Hauling
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Daniel Pearsall—Artistic Aerial Productions LLC
Dave Peterson—TCF Home Loans
Donald Peterson—Donald Peterson - Attorney - At - Law
Steve Pisano—Vacant Interiors, Inc.
Louis Plaven—LP Notary Services LLC
Ross Ponders—Bank of England Mortgage
Josh Prestidge—TCF Home Loans
Yanina Rabinkova—Fun Gift Boxes
Terry Remigio—Universal Lending Corporation
Susan Rivas—Blue Ribbon Home Warranty, Inc

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Bryan Rose—Rose Inspections Co.
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Kyle Seth—JetClosing
Tim Simon—Sewer View, LLC
Craig Smith—S and S Inspections
Robb Stenman—Point & Click Staging
Bailey Templeman—National Property Inspections
Cassandra Thacker—New Way Marketing
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