



Only extraordinary service!

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Alice P's

Market Update



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5 Easy Upgrades that raise home value



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and open up the floor plan of your home.

The second recommended upgrade is to **add light**. Increased light in the home has many benefits—homes with ample natural light can save extra money on their monthly electric bills. Well-lit homes are also more calming and visually more pleasing than darker-lit homes.

The third recommended upgrade is to **put in green features**. There is now an endless amount of technology available to home owners when it comes to green appliances, and the benefits to making your home “green” are numerous. [Here](#), the EPA lists their top 10 steps to making your home energy-efficient.

The fourth recommended upgrade is to **replace the flooring**. Flooring is one of the top things that sees the most wear and tear in the home over long periods of time. [Better Homes & Gardens](#) provides a great overview of the many types of flooring, along with pros and cons of each type.

The final recommended upgrade is to **get rid of questionable features**. Every house has them—and they all need fixing. Some of these fixes may not be on the lower end of the cost scale, but replacing them yourselves, as opposed to hoping potential buyers will be “ok” with them may be the deciding factor in getting your home sold!

One thing many sellers want to know the answer to, is, “what can I do to raise the value of my home?” This may not always be an easy question to answer. There are many options home owners have to raising their home’s market value. The real question that needs to be answered is, which upgrades will give you the most bang for your buck?

Coldwell Banker’s [On Location](#) describes five easy, cost-effective upgrades any homeowner can use to increase their home’s market value.

The first recommended upgrade is to **create space**. Depending on the age and style of your home, this may or may not be a large project. According to the [National Association of Home Builders](#), Americans spent \$216 billion in home remodels in 2008 and projects that remodels will outpace new construction in the next 10 years. There are now many cost-effective ways to remodel various rooms

Catherine & Dylan named to Top Real Estate Performers of 2009

Maybe you saw our article in the one of many Northern Colorado newspapers? We were thrilled to be part of the [Top Real Estate Performers for 2009](#), and looking forward to 2010! 2009 brought with it a turn-around, coming out of 2008 and our rollercoaster economic situation, job loss fluctuations, the tax credit extension, inventory fluctuations in many local markets, and creativity-- problem solving as real estate transactions aren’t what they used to be several years ago. It was once said that in going through a recession, and coming out the other end it isn’t the same in the eye of the storm, change happens and reshapes the way we do business.



Last month’s trivia question: *What is the oldest surviving business in Fort Collins? City Drug--located on N. College Ave. & Mountain Ave. opened in 1873*

This month’s trivia: *What famous Western showman’s grave is located on Lookout Mountain in Golden?*

Check back next month for the answer!



Healthy Home tips

Making your kitchen the healthy heart & hub of your home

Some people say home is where your heart is. Many people also say the kitchen is the heart of your home. So why not give your home’s main hub a little TLC?

There are many facets you can research to

help make your kitchen healthier. Two great tips are to use eco-friendly cleaners and upgrade your appliances with more energy-efficient ones.

The web site [GreenHome.com](#) is a company that makes and carries a wide range of eco-friendly products throughout the home. Their site offers products ranging from small home appliances to furniture, skin care—and even children’s toys.

Many of the cleaners developed by GreenHome.com use organic methods for creating their home cleaners—as opposed to many other commercial cleaners who use chlorine.

As a special treat, this month’s Alice P’s readers get an additional discount on items ordered from GreenHome.com’s web site.

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Click image for short video demo of Greenhome.com's cleaning products.

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GreenHome.com is giving Alice P's readers an extra 5 percent off their entire order this month. Simply enter the "greencolorado" discount code when you go online to place your order.

One other "healthy home" bonus point for your kitchen is to include energy-efficient appliances. Here are four great tips for using energy-efficient practices in the kitchen:

1) Replacing appliances—especially the refrigerator. Of all the kitchen appliances, it's the one that uses the most energy. Energy Star

refrigerators use about 40 percent less energy than a standard refrigerator.

2) Dishwashers can definitely be more energy-efficient by using less water. Energy Star dishwashers use 1,000 fewer gallons of water than other dishwashers.

3) Natural gas stoves are more energy-efficient than electric stoves because unlike electricity the fuel is used directly for cooking.

4) Green cookware saves energy by requiring less heat for cooking, requires less connectivity so one can cook on a lower setting. All in all they change the look of the entire kitchen.

Mortgage Rates Update: The dangers of bottom fishing



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Many potential homebuyers have been waiting for precisely the right moment, like an alignment of planets, when interest rates reach their lowest point for the cycle, when home prices touch the cellar floor before beginning to firm again, and when sellers are still anxious enough for a sale that they will agree to most of the terms of sale the buyers propose.

It is a bit like waiting for the price of a share of stock to hit the floor before bouncing back because the company's profits have started to improve. One of the problems in this waiting game is that the bounce all too often comes at an unpredictable moment, and once the stock has started to gain in value, there is no turning back the clock. We too frequently end up wishing we'd just acted as soon as we saw that the stock's value was very good, rather than waiting for its price to go even lower.

Most important, as we look at real estate purchases, is the fact that interest rates, similarly, can turn on a dime. A bit of unexpected news from world politics, a problem in a seemingly benign Treasury security auction, or a gasp of anxiety that overtakes investors in the credit markets can

send interest rates higher (or, indeed, lower) on a moment's notice. Though rates may edge back to where they were before the precipitating event, they often do not, and the homebuyer is left with a higher interest rate and the feeling that he or she just missed the boat.

The purchase of a house is primarily motivated by the fact that you've found the home that will elevate the quality of your life in the present and in the future. You love it; you can afford it; you don't stand to gain that much by gambling on lower interest rates (and the possibility that someone else will scoop it up).

Some current market rates for loans include*:

Program:	Rate	APR
Conventional 30 Year	4.75%	4.901%
Conventional 5/1 ARM	3.75%	3.568%
FHA 30 Year	4.75%	5.373%

Let's talk about making today's financing work for you right now, while rates are still attractive and homes are affordable.

***Notes:**

- *Rates quoted based on 12/21 pricing--rates subject to change daily
- *Pricing assumes fully documented income, assets, and excellent credit
- *Pricing scenarios based on purchase money transactions
- *Minimum conventional and FHA program parameters apply.

*Top 10 Reasons
to Stage Your Home*

1. Maximize the sales price!
2. Fewer days on the market, easier for prospective buyers to get emotionally committed.
3. Attracts a broader range of buyers as they can visualize themselves and their belongings, furniture, etc.
4. Increase curb appeal.
5. Homes stand out above the competition.
6. Homes look better in print (photos), internet advertising, video, and for open houses (more traffic and showings!).
7. Homes are easier to show at the last minute.
8. Home inspectors view staged homes as well-cared for and maintained.
9. Home appraisers view homes at their best and are more likely to appraise at full market value.
10. Establishes a move-in condition



-from Catherine & Dylan Rogers