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**E-Newsletter**

Dear Friends:

September in Colorado provides more “change” than any other time of year. It can be sweltering one day, only to find snow falling the next morning. And this month, depending on the altitude where you live or visit, Mother Nature sends out a brilliantly visual reminder that change is in the air...as trees and shrubs turn vivid shades of orange, red and yellow.

This fall, as our attention turns to the changes we’re experiencing around us, I’d just like to send my own reminder that if life’s changes find you considering the sale of a home, or the purchase of real estate, don’t hesitate to call me for advice or assistance. I’ve seen plenty of changes in our market, and my local experience and expertise can certainly help you to accomplish your personal real estate goals in the coming months.

**Enjoy Colorful Colorado!**

*Jan*

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**Herman Group Real Estate’s**  
**Colorado Homefront**  
 A Complimentary Colorado Real Estate Newsletter.

If your home is currently listed for sale, this is not intended as a solicitation.

SEPTEMBER 2009

**Slash Home Energy Costs with National and Colorado Rebates**

September is the time to start thinking about the cold weather to come and what you can do to keep utility bills from going through the roof. After all, heating and cooling a home guzzles nearly half of the total energy used every year. However, just by installing a \$50 programmable thermostat to turn down the heat while you’re at work or sleeping will pay for itself in the first year.

Depending on your budget, there’s a lot we can do as homeowners to lower our utility bills. Many of these energy-saving steps are free, such as these simple suggestions:

- Vacuum the heat register grills to increase air flow.
- Don’t block heat registers with furniture or draperies.
- Close the heat register in any rooms that are not being used.
- Open draperies during the day to let our abundant Colorado sunshine in and help warm a room, then close them at night.
- Close the chimney flue when not in use and seal any unused fireplaces.

Other low-budget energy-saving tips include suggestions such as:

- Change or clean your furnace filter monthly for cleaner air and energy efficiency.
- Have a professional clean and tune the furnace every other year.

- Check the weather stripping on your doors and replace any strips that appear worn.
- Install a door sweep or a door bottom if you feel drafts in entry ways.
- Seal exterior walls around pipes and wires.



Currently, both the Colorado and the federal governments offer attractive financial incentives for installing products designed to make our homes more energy efficient. For example, the federal government allows tax credits up to \$1,500 for installing numerous energy efficient products such as insulation, water heaters, storm doors and windows, or for selecting energy-efficient appliances. In

addition to this generous tax credit, Colorado offers a number of additional financial incentives, as well as free energy-related services to homeowners who qualify. Many local utility providers also offer their own unique incentives, but finding all these programs and their details can be time consuming. To make it easy, I’ve compiled a handy report entitled

**“Get the Credits You’re Due: A Guide to Federal and Colorado Energy Rebate Programs.”**

Just call, e-mail or drop me a line to let me know if you’d like this free report and I’ll see that you get it immediately. There’s no cost or obligation. Just think of me as your personal Colorado real estate resource.



## NewsBriefs

▼ HUD recently announced funds available to fight homelessness in cities nationwide. Just over \$6 million has been allocated to five Colorado areas: Adams County, Aurora, Denver, Colorado Springs, and Pueblo. Contrast that figure to \$44 million for California.

▼ Data for the first quarter of 2009 from the Council for Community and Economic Research tied Pueblo with Fort Smith, Arkansas as the 2nd most affordable city in the U.S. Pueblo's cost of living is 16% lower than the national average. Colorado Springs is 8% below the national average, and Denver is 8% above average. Not surprisingly, New York City had the highest cost of living. With 100 as the average, the Big Apple had a score of 219.

▼ Congress is considering an extension of the first-time home-buyer credit due to expire this fall. Some in Congress are

even proposing to raise the credit from \$8,000 to \$15,000 and apply it to anyone who buys a home.

▼ U.S. News & World Report identified 10 places that it says are the best places for an entrepreneurial baby boomer to retire. Ft. Collins was the only Colorado city to make the list--ranking #5.

▼ Denver moved up from the 27th largest city in the country to 24th largest, according to the newest Census Bureau report. Denver and Aurora were only two of nine cities nationally to rank in the top 25 in terms of both percentage gain and overall numeric gain in population last year. The fastest growing Colorado town last year was Mead, with a gain of 8.4%, followed by Eagle (7.6%), and Lochbuie (7.5%).

▼ Money Magazine's 2009 list of Best Small Towns in America named Louisville, CO #1 in the country. The only other Colorado town to make their list is Superior.

## Why home health problems worsen in fall and winter and what you can do to help

It may be the beginning of fall, but don't let the nice weather fool you. Winter is not far behind. Along with Colorado's winter weather comes a dryness that affects more than just our skin: it affects our health. For many people, Colorado's dry air causes sinus pain and other respiratory problems.

Colorado's weather may be (for the most part) outstanding, but let's look at some of the health hazards associated with our dry climate. For example, the definition of a desert climate is an area that receives 10 inches or less of rainfall per year. The Front Range receives an average of just about 15 inches...so although we're not quite classified as a desert climate, we're pretty darn close. Now consider our altitude: less moisture can be suspended in air at high altitudes and in cold air, so 10% relative humidity in Colorado is drier than 10% in Phoenix. When you take our dry conditions and heat the air through the furnace which reduces the moisture even more, we can end up with humidity levels that are a fraction of what is recommended. The recommended level of relative humidity is 35%, the humidity level in Death Valley is 23%, the national average within a house is 13-16%, yet in the winter in Colorado, it can be as low as 3 to 4%.

should--and as a result turn up the thermostat, driving up your energy bills even more. Worst of all, breathing extremely dry air is a potential health hazard which can cause such respiratory ailments as asthma, bronchitis, sinusitis, nosebleeds, or general dehydration since body fluids are depleted during respiration. Skin moisture evaporation can cause skin irritations and eye itching. Then there are the irritative effects on your body, such as static electricity which causes mild shocks when metal is touched. And let's not forget the effect on wood furniture which dries and cracks in low humidity.

Fortunately, a solution to these problems is easy: add moisture back into the air via a humidifier. The best systems are retrofitted to a furnace, but even the inexpensive room humidifiers will be a tremendous help when it comes to solving these dry air issues.

Room humidifiers come in several different types and in a wide range of prices. To determine which type would best meet your needs, here's a web site that explains the benefits and features of the different units:

<http://www.allergybuyersclub.com/humidifiers.html>

This coming winter--make your home a more comfortable, healthier place to live. Add a little humidity into your life!



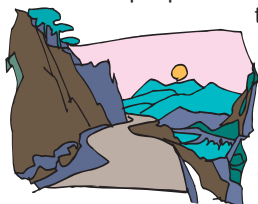
## COLORADO CORNER

### Ideas For Exploring Colorado This Fall

A great way to experience the beauty of Colorado during the changing of the aspens is to take a road trip into the mountains. Fortunately, Colorado offers a multitude of day trip opportunities that can combine not only the beauty of our state in fall, but some of Colorado's colorful history simply by visiting one of our many ghost towns.

Whether you're driving across state to visit friends or simply want to plan a day trip to see Colorful Colorado in the fall, to find a ghost town that's convenient to you and your schedule, start with a web site visit to: <http://coloradopast.com/ghosttowns/index.php>

One of the smaller yet best preserved ghost towns in Colorado is St. Elmo, west of Buena Vista. Although not completely deserted (about 3 people claim to live there), the town once held nearly 1,000 residents. The name St. Elmo is believed to have been derived from a popular novel.



There's a general store that operates in the area from May through October, and an area called Chipmunk Crossing that consists of a ladder of old railroad ties where visitors can feed the very friendly resident chipmunks. An interesting web site for pictures of this delightful little ghost town can be found at: <http://st-elmo-colorado.com/>

Low humidity causes rapid evaporation of moisture from the skin, so you'll feel colder than you



## GREEN IDEAS FOR THE COLORADO HOMEOWNER

### Make your own safe, non-toxic cleaning products

Using organic and natural products to clean your home means you aren't spreading chemicals around—making it safer for you, your family and the planet. You might need to put in a little more elbow grease or let things soak a longer period of time than you might be used to, but it is well worth the effort to get toxic conventional cleaning products out of your house. Here are some of the easiest, organic products you can make to tackle some of our most common household cleaning tasks.

**Glass cleaner:** Fill a spray bottle with a 50/50 solution of vinegar and water. For cheap, streak-free results, use newspaper instead of paper towels to dry glass.

**All-purpose cleaner:** Dissolve 4 tablespoons of baking soda in 1 quart of water to make a general cleaner. For stubborn stains, make a thicker paste and scrub gently. For a cleaner and disinfectant, combine 1 tbsp. borax, 1 cup of lemon juice and 1 cup hot water. Let it sit to cool and then use it to spray clean kitchen counters and bathrooms.

**Toilet cleaner:** For a sparkling toilet bowl, sprinkle baking soda into the bowl and squirt in some vinegar. Brush gently.

**Bathtub rings, vanities and sinks:** Sprinkle baking soda onto a damp sponge. For tougher grime, make a paste of baking soda and water, apply to the tub or sink, and allow to stand for 10 to 20 minutes.

**Drain cleaner:** Make a mixture of 1 cup baking soda and 1 cup vinegar and slowly pour it down the drain. Let it sit for a bit and then flush clean with hot water.

**Furniture polish:** Mix two parts olive oil to one part lemon juice. Apply with a soft cloth.

**Linoleum floors:** Just add a cup of white vinegar in a gallon of water. For a more powerful cleaner, add a quarter cup of baking soda.



## Fall in Colorado is ideal time to add value to your home

One of the fastest and easiest ways to increase home value is to create an attractive landscape to surround your home. In Colorado, September is an ideal time for planting because cooler weather is easier on young plants, and there's still time for roots to establish themselves before winter blanket's them with snow.

Landscaping is much more than pretty plants—a good landscape design can add 20 percent to the value of your property and save up to 25 percent in heating and cooling costs. However, landscaping goes beyond plantings, or softscaping, to include structural features like lighting, fences, garden paths, fire pits, and ponds. Outdoor rooms,

terraces, and decks are also high-yield structural or hardscaping investments.

Before attempting any landscape job yourself, seek advice from local nursery people, gardeners and landscapers. Even for modest landscaping jobs, it pays to seek the advice of local experts because they'll help you with an attractive plan, and advise you on plants that are best suited for your property. You can buy your own plants relatively inexpensively and install them yourself if you want to save money. For maximum value, the quality of the landscape should match the quality of your house. In some cases it may be worth the extra cost and effort to bring in mature landscape specimens.

In Colorado, with water such a precious resource, be environmentally friendly and design your landscape changes with water

conservation in mind. Drip irrigation systems, automatic timers and heavy mulch can save a lot of water and weeding. Consider reducing the size of your lawn, and incorporate low-maintenance, drought-tolerant ground covers and native plants as much as possible.

Could your home benefit from a few properly placed trees? According to the EPA, trees shading homes can reduce attic temperatures as much as 40 degrees. Another benefit is that well-placed plantings offer privacy and tranquility by screening out busy street noises and reducing glare from headlights.

Even if you're not currently trying to sell your home, now would be a good time to begin paying attention to your investment. If you think you'll be moving any time within the next few years, remember that most landscaping takes a while to mature.

## Denver Broncos '09 Regular Season Schedule

All times noted in MST: Mountain Standard Time

**AWAY:** Sunday, Sept. 13 / Cincinnati Bengals @ 11 a.m. MST

**AWAY:** Sunday, Nov. 15 / Wash. Redskins @ 11:00 a.m. MST

**HOME:** Sunday, Sept. 20 / Cleveland Browns @ 2:15 p.m. MST

**HOME:** Sunday, Nov. 22 / San Diego Chargers @ 2:15 p.m. MST

**AWAY:** Sunday, Sept. 27 / Oakland Raiders @ 2:15 p.m. MST

**HOME:** Thursday, Nov. 26 / N.Y. Giants @ 6:20 p.m. MST

**HOME:** Sunday, Oct. 4 / Dallas Cowboys @ 2:15 p.m. MST

**AWAY:** Sunday, Dec. 6 / Kansas City Chiefs @ 11:00 a.m. MST

**HOME:** Sunday, Oct 11 / New England Patriots @ 2:15 p.m. MST

**AWAY:** Sunday, Dec. 13 / Indianapolis Colts @ 11:00 a.m. MST

**AWAY:** Monday, Oct. 19 / San Diego Chargers @ 6:30 p.m. MST

**HOME:** Sunday, Dec. 20 / Oakland Raiders @ 2:05 p.m. MST

**AWAY:** Sunday, Nov. 1 / Baltimore Ravens @ 11:00 a.m. MST

**AWAY:** Sunday Dec. 27 / Philadelphia @ 11:00 a.m. MST

**HOME:** Monday, Nov. 9 / Pittsburgh Steelers @ 6:30 p.m. MST

**HOME:** Sunday, Jan. 3 / Kansas City Chiefs @ 2:15 p.m. MST



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Butch Cassidy's first bank robbery occurred here. Today the area is home to the skiing industry, but remnants of its history remain among its multi-million dollar homes. Name this Colorado town.

## Real Estate Trivia

Originally known as Columbia--the town is now called Telluride.

A



## To reach the goal line you've got to tackle a few problems along the way.

Whether it's football or real estate, a winning game plan starts by analyzing the opponent and knowing your own strengths and weaknesses. As a Colorado real estate specialist, one of the ways I can best help my clients is to analyze their situation, then create a strategic plan that is unique to them.

If a real estate move is in your plans, or if you have friends or relatives who are in need of real estate assistance, don't fumble around. Call me to develop a winning strategy that takes you to your goal.

*Jan*

### **Snapshot of My Business Philosophy:**

**My "Number One Priority" has always been to create an individual game plan designed to ensure that my clients achieve their personal real estate goals.**

**YOUR COLORADO REAL ESTATE RESOURCE  
FOR ANSWERS AND SOLUTIONS. CALL ME ANY TIME.**



**Thank you for your business and referrals.**



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