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Catherine & Dylan Rogers

Catherine (970) 988-1030 clrogers@frii.com

Dylan (970) 214-6968 dylanrogers@frii.com



Market Update



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available in CO for Energy Star appliances



homeowners will have an extra incentive to upgrade announced. home appliances to those that are energy-efficient. The Governor's Energy Office will be handing out rebates to people who purchase certain Energy Star appliances that qualify for the program.

of the Recovery & Reinvestment Act of 2009 where each participating state is granted a set For new construction homes, certain Energy Star amount of money available for rebates. Colorado compliant homes may also qualify for the rebate. was granted \$4.7 million and will be used until the money is gone.

As of now, the program does not have a definite rebates@state.co.us launch date, but is expected to happen sometime in March. The program also does not cover the retroactive purchases—so hold off on purchasing

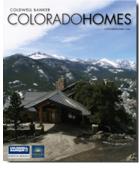
Starting sometime in March, Colorado any items until all the details of the program are

The program will tentatively include refrigerators, washers/dryers, dishwashers, gas storage water heaters, gas tankless water heaters, gas furnaces, and gas boilers. However, double check that the specific The money used for the rebate program is a part model you plan on purchasing will qualify for the rebate, as not every Energy Star product qualifies.

> Questions about specific standards that apply can be sent to the Governor's Energy office at:

> Continue to follow the Governor's Energy Office web site as the plans and specifications for this program continue to develop.

Announcing...Coldwell Banker Colorado Homes magazine



Our new proprietary magazine, Coldwell Banker Colorado Homes, will make its debut the week of February 22. The Coldwell Banker Colorado Homes March issue will showcase 40 pages of beautiful properties throughout Colorado

and will be directly mailed to more than 10,000 homes along Colorado's Front Range. Coldwell Banker listings advertised in these publications will have a combined distribution of more than 42,000, with a total readership of over 90,000. This listing exposure is something our competition just can't touch! Additionally, a digital magazine will be created for Coldwell Banker Colorado Homes which will be posted to our company websites, blogs and social networking sites.

Check back in February for the first edition at: www.coloradohomes.com to view the digital edition, or contact Catherine & Dylan today to subscribe to the print magazine.



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Hot Listings

Frank Farm, Milliken



Click Image for video

377 W. Hawthorne Street \$180,000 | MLS 615825

Charming, spacious ranch-style with open and flexible layout. New wood floors throughout, finished basement, new roof and no HOA!

Top 10 Famiy Dogs

This is Dogguide.net's top 10 list of dog breeds that generally are a good fit for homes with young children. Click here for full article.

- Newfoundland
- Staffordshire Bull Terrier
- Labrador Retriever
- Keeshond
- 6. Golden Retriever
- 7. Collie
- Standard Poodle
- Bernese Mountain Dog
- 10. Bulldog

Hot Listings

Tuscany at Montevista, Evans



Click Image for more info.

312 Lucca Drive \$113,500 | MLS 616648

Adorable end-unit condo in Evans with special layout that includes full utility area with closet. Covered front porch and no neighbors behind!

Analyst: Housing a Good Investment in 2010

Reprinted from Realtor Magazine

Forbes housing reporter and analyst Francesca Levy makes some thought-provoking predictions in the latest issue of the magazine.

She predicts:

- · Real estate will be an attractive investment strategy in 2010 with wealthy investors devoting an increasing segment of their portfolios to it.
- Loan modifications will result in more people who should probably be facing foreclosure slipping deeper into debt.
- · Cities like Omaha, Neb., and Buffalo, N.Y., which avoided the housing bubble and most of the bust, will be models for cities trying to avoid another bubble.
- Financial troubles in Dubai will ripple through the U.S. luxury market, creating energy in a market that has been stagnant.

Source: Forbes, Francesca Levy (12/28/2009)



Last month's question: What famous Western showman's grave is located on Lookout Mountain in Golden?

William Frederick Cody, a.k.a. "Buffalo Rill"

This month's trivia: Denver businessman Loius Ballast trademarked what All-American food in 1935 at the Humpty Dumpty Drive-In?

Check back next month for the asnwer!

Healthy Home

sustainable includes what we bring into our home even the foods we eat. Which is our monthly healthy home tips topic: organic foods.

The biggest benefit to eating organic foods can come from lower pesticides and harmful chemicals entering our body; but the growing of organic crops also has astronomically beneficial impacts on our environment. Yet, many people may not always see the benefits of organic food, solely because they can't get beyond the cost factor. While it is true that organic foods to cost more, there are some very smart budgeting tips you can consider when buying organic food.

Firstly, always make sure that the food you buy is certified-organic. The USDA now has the "National Organic Program" which sets the rigid standards that farmers have to follow in order to be a certified-organic food. And while the USDA sticker may not always accompany some foods in the grocery store, such as fruits and veggies, you can also use the PLU code system to determine which produce items are certified organic. The PLU system was originally implemented in the 50s to speed up the checkout lines at the store by allowing cashiers to scan items (instead of manually entering foods one by one into the register). The neat part about the PLU codes is that it can tell you which items are organic based solely only the number of digits on those stickers. If there are only four numbers on the code, then the produce was conventionally-grown. If there are five digits, the produce is either organic genetically-modified. Genetically-modified produce codes will start with the number "8", while

Next, when you're shopping on a budget, it is good knowledge to know which foods have the worst and the least pesticide content in them when

A big part of keeping our homes healthy and they are conventionally grown. The Environmental Working Group published their lists of the "Dirty Dozen"(the worst level pesticides in produce) and the "Clean 15" (the best level pesticides in produce). Among the list, the five produce items that contain the most pesticides when conventionally grown are peaches, apples, sweet bell peppers, celery, and nectarines. On the flip side, the five produce items that contain the least amount of pesticides when conventionally grown are onions, avocadoes, frozen sweet corn, pineapples, and mangoes. So determining which foods have lower levels of pesticides, you can budget more according by deciding which foods you really should buy organically.

> Another thing to consider if you're buying on a small budget is what foods you actually eat the most in your diet. So if you don't eat a lot fruits, buying them organically might be a hindrance to your budget. The Growing a Green Family blog site gives some good tips for foods you should always buy organically—and those that you only buy based on your individual diet. They recommend always buying potatoes, lemons, oranges, limes, spinach, and soy beans organically, as far as produce is concerned. They also recommend you always buy any food items that contain grains (bread, pasta, rice) organically. Just buying whole wheat products doesn't necessarily reduce the amount of pesticides used in the growing process, and, grains are the one food group where the cost of certified organic grains is relatively closer to prices of conventional grains.

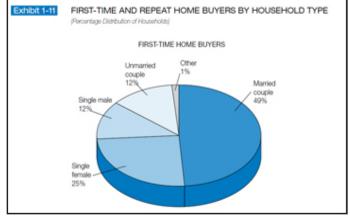
So next time you're grocery shopping, take these the true organic produce codes will begin with a "9". tips into consideration when deciding what makes the cut for your organic budget. And remember, every food you buy organically is not only healthy in the home, but also leaves less of an impact on our

NAR Profile of Home Buyers and Sellers 2009

In turbulent times, buyers and sellers appreciate the knowledge and expertise of real estate professionals who can guide them through step of the transaction. One indicator of client satisfaction is that a majority of both buyers and sellers report that they would use the same real estate agent again or recommend that agent to others.

Each year, the National Association of Realtors® compiles data from the entire year to create their "Profile of home buver

and sellers". Here are a few of the highlights from this year's report:



Forbes' Best States for Business

A recent report published by Colorado as the 4th best state for business across the country. The study consisted of variables including costs, labor supply, regulatory environment, current economic climate, growth prospects, and quality of life. Data for the study was provided from nine different sources, including Economy.com's Moody's.

Overall, Virginia was ranked the No. 1 state, and other area states were ranked as follows:

3rd- Utah

4th-Colorado

9th- Nebraska

11th- Iowa

15th-Kansas

20th-Oklahoma

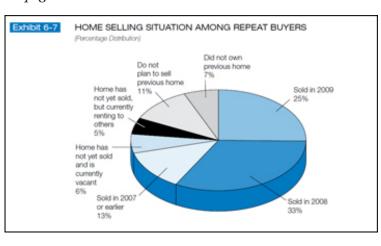
22nd- Wyoming

27th- New Mexico

36th-Arizona

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- 47 percent of recent home buyers first-time were home buyers
- The typical firsttime home buyer was 30 years old; the typical repeat buyer was 48 years old
- 21 percent of recent home buyers were single females; while 10 percent were single males



- One-third of first time home buyers reported toward bouncing back from the economic recession. their desire to own a home
- The typical home purchased was 1,800 square feet in size and was built in 1991.
- was listed or advertised on the Internet

Overall trends this year have shown that the housing market continues to slowly make progress

the main reason for purchasing a home was The biggest downfall this past year has been the overwhelming job loss. The next biggest hardship was the loss of home equity, which relates back to job losses, and the battling stock market. For most homeowners, their greatest asset is their home eq-90 percent of sellers reported that their home uity, which creates struggles when that value diminshes. Another trend from home owners has shown the emergence of paying off debts, and saving more of their paycheck this year.

Alice P's Market Update

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