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Start by doing what's **necessary**, then do what's **possible**, and suddenly, you're

# DOING THE IMPOSSIBLE!

FRANCIS OF ASSISI



## ►► publisher's note

### HAPPY VALENTINE'S DAY!

February is a short month but can be very sweet! *Real Producers* is planning another event for the end of the month, Thursday, February 28, from 6-9 p.m.

We will be at the Cordera Community Club House, and we expect this to be our biggest event yet! We have many fun things planned, and I sincerely hope all of you can make it! We chose February for this event as the holidays are long over, the lull of winter is setting in, and business will be picking up for the spring market, so **let's celebrate!**

You will find in this issue an invitation with all the information, and I will also be sending out an evite two weeks prior; watch for it in your e-mail. Come mix and mingle, eat and have fun!

Interested in where you rank as an agent in Colorado Springs? We will have the **year-end rankings** in the March 2019 issue. If you want your production numbers printed in 2018 year-end final numbers, please don't forget to send them in to [Mark.Vanduren@realproducersmag.com](mailto:Mark.Vanduren@realproducersmag.com).

Have a memorable Valentine's Day, and tell someone you love and appreciate them. I hope to see you at the event!

**MARK VAN DUREN** • Publisher  
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# LEAD FACTS

By Mark A. Zablocki, Compass Home Inspection LLC

## Did you know the following facts about lead?



**Fact:** Lead exposure can harm young children and babies even before they are born.

**Fact:** Even children who seem healthy can have high levels of lead in their bodies.

**Fact:** You can get lead in your body by breathing or swallowing lead dust, or by eating soil or paint chips containing lead.

**Fact:** You have many options for reducing lead hazards. In most cases, lead-based paint that is in good condition is not a hazard.

**Fact:** Removing lead-based paint improperly can increase the danger to your family.

### Health Effects of Lead

Childhood lead poisoning remains a major environmental health problem in the U.S. Even children who appear healthy can have dangerous levels of lead in their bodies. People can get lead in their body if they: put their hands or other objects covered with lead dust in their mouths; eat paint chips or soil that contains lead; or breathe in lead dust, especially during renovations that disturb painted surfaces.

Lead is even more dangerous to children than adults because: babies and young children often put their hands and other objects in their mouths. These objects can have lead dust on them; children's growing bodies can absorb more lead, and children's brains and central nervous systems are more sensitive to the damaging effects of lead.

If not detected early, children with high levels of lead in their bodies can suffer from: damage to the brain and nervous system; behavioral and learning problems (such as hyperactivity); slowed growth; hearing problems; and headaches.

Lead is also harmful to adults. Adults can suffer from: difficulties during pregnancy; other reproductive problems (in both men and women); high blood pressure; digestive problems; nerve disorders; memory and concentration problems; and muscle and joint pain.

### Where is Lead Found?

In general, the older your home, the more likely it has lead-based paint.

### Paint

Many homes built before 1978 have lead-based paint. The federal government banned lead-based paint from housing in 1978. Some states stopped its use even earlier. Lead can be found: in homes in the city, country and suburbs; on apartments, single-family homes, and both private and public housing complexes; on the interior and exterior of the house; in the soil around a home. Soil can pick up lead from exterior paint and other

sources, such as past use of leaded gas in cars, and in household dust. Dust can pick up lead from deteriorating lead-based paint and from soil tracked into a home, and in drinking water. Your home might have plumbing that uses lead pipes or lead solder. Call your local health department or water supplier to find out about testing your water. You cannot see, smell or taste lead, and boiling your water will not get rid of lead.

If you think your plumbing might have lead in it:

- Use only cold water for drinking and cooking.
- Run water for 15 to 30 seconds before drinking it, especially if you have not used your water for a few hours.

### On the job.

If you work with lead, you could bring it home on your hands or clothes. Shower and change clothes before coming home. Launder your work clothes separately from the rest of your family's clothes; in old (vintage or antique) painted toys and furniture; in food and liquids stored in lead crystal, lead-glazed pottery and porcelain; from lead smelters and other industries that release lead into the air; with hobbies that use lead, such as making pottery or stained glass, or refinishing furniture.

In folk remedies that contain lead, such as "greta" and "azarcon" used to treat an upset stomach.

### Where is Lead Likely to be a Hazard?

Lead from paint chips, which you can see, and lead dust, which you can't always see, can be serious hazards. Peeling, chipping, chalking and cracking lead-based paint is a hazard and needs immediate attention.

Lead-based paint may also be a hazard when found on surfaces that children can chew or that get a lot of wear-and-tear. These areas include:

- windows and window sills;
- doors and door frames;

- stairs, railings and banisters; and
- porches and fences.

**Note:** Lead-based paint that is in good condition is usually not a hazard.

Lead dust can form when lead-based paint is dry-scraped, dry-sanded, or heated. Dust also forms when painted surfaces bump or rub together. Lead chips and dust can get on surfaces and objects that people touch. Settled lead dust can re-enter the air when people vacuum, sweep or walk through it.

Lead in soil can be a hazard when children play in bare soil, or when people bring soil into the house on their shoes.

### Your Home

You can get your home checked in one of two ways (or both):

- A paint inspection tells you the lead content of every different type of painted surface in your home. It won't tell you whether the paint is a hazard or how you should deal with it.
- A risk assessment tells you if there are any sources of serious lead exposure, such as peeling paint and lead dust. It also tells you what actions to take to address these hazards.

Have qualified professionals do the work. There are standards in place for certifying lead-based paint professionals to ensure that the work is done safely, reliably and effectively. Trained professionals use a range of methods when checking your home, including:

- a visual inspection of paint condition and location;
- a portable x-ray fluorescence (XRF) machine; lab tests of paint samples;
- and surface-dust tests.

**Note:** Home test kits for lead are available, but studies suggest that they are not always accurate. Consumers should not rely on these tests before doing renovations or to assure safety.

### Are You Planning to Buy or Rent a Home Built Before 1978?

Many houses and apartments built before 1978 have paint that contains lead (called lead-based paint). Lead from paint, chips and dust can pose serious health hazards if not taken care of properly. Federal law requires that individuals receive certain information before renting or buying pre-1978 housing.

### Residential Lead-Based Paint Disclosure Program

LANDLORDS have to disclose known information

on lead-based paint and lead-based paint hazards before leases take effect. Leases must include a disclosure form about lead-based paint.

SELLERS have to disclose known information on lead-based paint and lead-based paint hazards before selling a house. Sales contracts must include a disclosure form about lead-based paint. Buyers have up to 10 days to check for lead hazards.

If not conducted properly, certain types of renovations can release lead from paint and dust into the air.

### Pre-Renovation Education Program (PRE)

RENOVATORS have to give you a pamphlet titled "Protect Your Family from Lead in Your Home" before starting work.

Take precautions before your contractor or you begin remodeling or renovations that disturb painted surfaces (such as scraping off paint or tearing out walls).

Have the area tested for lead-based paint.

Do not use a belt-sander, propane torch, heat gun, dry scraper or dry sandpaper to remove lead-based paint. These actions create large amounts of lead dust and fumes.

Lead dust can remain in your home long after the work is done.

Temporarily move your family (especially children and pregnant women) out of the apartment or house until the work is done and the area is properly cleaned. If you can't move your family, at least completely seal off the work area.

If you have already completed renovations or remodeling that could have released lead-based paint or dust, get your young children tested and follow the steps outlined to protect your family.



▶ style to sell...

# GET READY FOR SPRING MARKET

## ATTRACTING THE MILLENNIAL BUYER



The decision to pull the trigger to buy a home is often an emotional response. Styling a home to sell can create the desire to buy. Kim Gaston, owner and principal story teller at Front Porch Interiors, takes the art of staging up a notch to sell a lifestyle to your client's buyer demographic. And, Millennials are poised to dominate, according to realtor.com 2019 National Housing Forecast.

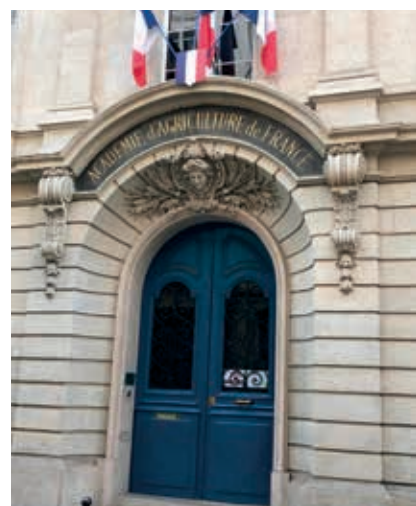
**I got my start...** in advertising surrounded by bright, creative, smart leaders who taught me about the power of visual arts. After graduating in Illinois with BA in Communications/ Journalism/Marketing, my career as project manager led me to Dallas, Chicago, and Grand Rapids working with and traveling for Fortune 500 companies.

**My staging philosophy...** Hit buyers with high impact as they walk in the door, and take them on a ride they won't want to get off.



**Interesting fact about myself...** I'm a REALTOR®, but your clients

will never know unless you tell them. You hire me to only wear my staging hat – and I respect that boundary. Having that background, I find it helps me better understand your client's buyer demographic and gives you a better end result with our staging.



**I am inspired by...** beautiful, classic architecture. From gorgeous,



design-centric Paris where we visited last summer, to simple, casual front porches.

My family and our mischievous pups. By the way, our front door was indigo blue before we traveled to Paris.

### What's new in staging?

Targeting the Millennial demographic buyer. I've been researching what they want and respond to in the housing market. They're obviously smart-home device-savvy, crave customization and are much more influenced by color than previous genera-

tions. I'll be staging this spring keeping in mind color palettes and textures that reflect this buyer's preference.

**Tip:** If painting a front door, a powder room or focal wall scares you or your seller, we're happy to help specify a fresh paint color during our walk-and-talk staging consultation. It might be the easiest \$150 listing tool you offer your client.

Do you need help telling your clients' story? Contact a certified, home staging professional. We're mindful to consider your buyer demographic whether they're a Millennial or an old Boomer, like myself.



**Kim Gaston and Lisa Mullins of Front Porch Interiors. Both design-addicted, professional home stylists of Colorado Springs' staging firm, Front Porch Interiors, accredited by the Southern Colorado Chapter of the Better Business Bureau since 2011. We welcome you to review our portfolio at [www.frontporchinteriors.com](http://www.frontporchinteriors.com) and contact [kim@frontporchinteriors.com](mailto:kim@frontporchinteriors.com), (719) 661-6987, with your clients' staging needs.**

*Cheers to a happy client and successful sale!*



## ►► up and coming real estate agent

Pictures provided by **Heidi Mossman** with Capture Life Photography. To schedule your own portrait session, please call 303-877-1279.

# ERIC ESTRADA

Father of six, family man, leader, REALTOR®, a compilation of testimonials, reviews and notes from my clients over the years. My name is Eric Estrada. Local real estate professional but most importantly a father of six beautiful, intelligent and loving children. Sibling to two amazing brothers (Chris and Jose) and a sister (Wendy). I ask myself how I have been fortunate enough to have been blessed with such abundance each and every day. I go to bed every night giving thanks and prayers for the life God has given me, for my children, my partner, Michael, my family, friends and for this beautiful career I admire so much. To enjoy working in and for our local communities across the Colorado Front Range is an honor. When you cherish waking up each and every day, you know you are right where you need to be.

I am a Colorado Springs native, born and raised. I have a beautiful life filled with opportunity and freedom because of my late grandparents, both of whom migrated here from Mexico. This change in country, in life, was a strong feat, and one that many do not truly understand or appreciate. My grandparents gave my parents, my siblings and my family the opportunity to live and grow in this beautiful country. Not a day goes by that I do not appreciate the effort they made to better their family for generations.

Both of my grandparents were hardworking, real hands-on labor individuals, working countless hours to make a living for their families. We didn't have it all, but we had everything growing up. My grandfather (from my father's side of the family), Jose Estrada, worked on his ranch in Mexico prior to moving to the United States. Upon moving to the U.S., he worked tirelessly and never took a break. For a majority of his life, he enjoyed his employment as a janitor at Colorado College and never once did he complain. He was blessed with health for so many years and used that to his advantage. My grandmother (on my mother's side of the family), Guadalupe Orozco, was identical, always worked hard labor, never stopped providing; she worked until she couldn't physically do it anymore. She was a strong independent woman who raised her children as a single mother. She overcame obstacles none of us will truly understand, without complaints, always put a smile on her face, most of the time. Both of my grandparents were so powerful physically, emotionally and mentally. They endured so much in life and never truly had much to their name. They were givers; they gave to the church, their community and to their family, and for them that was fulfilling.

They gave but never took a dime from anyone or anything. Both citizens of the United States never relying on government assistance, they did it all on their own.

In my younger years I was fortunate; I grew up in a very loving and supportive family, one with incredible parents who have walked alongside me through both ups and downs. They've never set limits on my ideas, my ambitions and always believed in me for who I was. To this day they support me in so many ways and are both incredible grandparents to our six kids. Looking back to the day I told them we were adopting our first three children, I was terrified they would think Michael and I were crazy, but nothing but pure joy and support came from their reaction. They are the best parents, real parents with imperfections but with such strong love. I remember at a young age, my dad would come home with Hot Lays potato chips or Snow Balls from the convenience store, never forgetting about his kids. He would take us to school every morning, and I remember clearly every Saturday was "domingo" day. Domingo means Sunday in Spanish, but it was also a term my father used for "allowance day." A dollar here, sometimes even five or 10, we would use it for snacks at the convenience store, to upgrade our schools supplies and other things. I personally liked to buy gifts for people with my domingo. At times these gifts were unusual items, like toilet paper, plastic plates, tin cans. I know it sounds weird, but all with good intentions. My mother, on the other hand, is very special. She was

•••



•••

always there for my brothers, sister and I growing up. She was our go-to for school, activities and events but also worked full time. She has always been a diligent worker and spent every dime she could for our school clothes, to give us things she didn't have growing up, and, simply put, to provide. Teaching us to be compassionate, to love with no barriers and to have strong relationships with our siblings. When she would get upset with us, it was the worst thing imaginable; she would give us the silent treatment. I remember writing her little notes asking her if she was still mad at us and to circle "yes" or "no." Not having her approval for things we could've done better or poor decisions we made was agonizing. The one thing I could say is that she is the reason I like to give, the reason I love so hard, and the reason I work so hard. Just like most kids, I am a little biased; she is the best mom anyone could ask for.

Growing up I was also blessed with another parent figure in my life, someone who was like a second mom, Rosanne Palermo. She became my Godmother through Baptism and throughout my life quickly become my rock and my inspiration. Rosanne always pushed me, even when I felt I could not be pushed anymore. At times it was challenging; every so often I felt like I couldn't do better, but she was always there to help me break through my self-doubt and would help me to the finish line. I attribute a lot that I have accomplished in life, including the man I have become today, to this woman. She encouraged me to grow beyond limits I did not think existed. Rosanne took us around the country, traveling regularly and showing us things we had never had the opportunity to experience. She introduced us to her extended family in New Jersey and for a while made it a yearly vacation to the East Coast. Her family quickly became our family, and the rest is history. I graduated with a bachelor's degree in Business Management and a master's in Business Administration with an Emphasis in Leadership from Grand Canyon University. I truly believe and understand that because of her constant motivation and tough love, I accomplished these great milestones in my life. Rosanne taught me to never cap my success and always to strive for more, while staying humble and to giving back even when we ourselves are struggling. She too was always there for me and my family. I knew she would be another grandmother to my children someday when I had them and would always be in my life. She was influential, she was family, and she was my other mom. I was her little Indian, her little piggy.

Then something happened, something that shook my life to the core; she was diagnosed with breast cancer in my teenage years. This was devastating, especially coming from an immediate family that had never truly experience death or something close to it. Rosanne was strong and a fighter; she battled the cancer for many many years. She lost that battle in 2009. Shortly after I had made a brief move to Albuquerque, NM, she unfortunately passed. I sit here and cry typing this because to this day I know she waited to stop fighting up until the day she knew I was ok, the day she knew I had opened my wings and could fly on my

own. She was an incredible woman. She endured so much pain towards the end of her life and did it all for us, and especially for my younger brother (Chris) and myself. I would not be who I am today without her love, encouragement and support. I owe a huge chunk of my life to her. I hope that she looks down on me and is proud of what I have accomplished and where I have my sights set on next. While I regret her not being here to meet my children, to enjoy their laughter, their smiles, I know that she watches over us in spirit.



The years proceeding Rosanne's death were life-changing. The most turbulent but eye-opening of my life. In 2010, just a little over a year after losing Rosanne, I lost my best friend, my youngest brother, Chris, to suicide at the young age of 19. The black hole, the void, the pain, the anger, the guilt, the sadness and the regret this event brought to my life was almost unbearable. I could never forget the day, that moment when my older brother, dad and I waited at the police station in Woodland Park. Watching the wood door open and a police officer walking through the doors. For a split second I had hope as she said, "We found him." A sense of relief, happiness but suddenly a sense of fear, pure terror that was to follow. Three grown men with no control at that moment in time, embracing each other, holding each other, the world had crumbled around us. Time didn't move, it couldn't move, we wouldn't allow it. Life as we knew had changed forever. Chris was a tough guy but with the biggest heart. He was a boxer and trained day in and day out with aspirations to someday

become a professional. My brother would have taken the shirt off his back for anyone; he'd be the first to let an elder, woman or child take his seat no matter where we were. I could confide in him, tell him things many did not know for years to come. He was my best friend, my brother, my brudda. We were as close as siblings could get. I miss him each and every day but know he is in heaven with Rosanne and others who have gone before us.

Just a few years following, I also lost my grandmother Guadalupe and my grandfather Jose. Two more blows to an already crushed heart. While my grandmother and grandfather had lived long lives, loss is never easy; even if we store all of the emotions away in a bubble it never really gets easier. We learn to cope, to continue living in a different way. However, losing so many loved ones taught me to keep those I love even closer, to love stronger and to appreciate life much more. Our faith got us through these difficult times in our life, and that's all we had for many years.

During and after a very dark couple of years, life started to evolve into many blessings. My brother Jose and Lisa had my nephew Lucas. A beautiful, funny and loving boy. Sensitive like me and just the cutest personality. He is so outgoing, has his own style, and never tries to fit in; he is cool in his own way and a best friend to my son Caden. Lucas was the first of many blessings as you will read ahead. Then came my twin nieces and now god-daughters, Wendy and Destiny, both miracles to our family. My sister and my brother-in-law had struggled for many years trying to have children, but it seemed impossible; nothing worked. We all believe that Chris, Rosanne and my grandmother blessed my sister with these little miracles. Wendy is a fun, energetic ball of joy. Also sensitive but so loving and likes to enjoy every second of life. Destiny is quiet and not so energetic, but just as loving and

ing to my life. In addition, Michael and I initially grew our family with several pups, Chulo (the king of the house and miniature Chihuahua), our late Jack Russell Terrier Papi, Buddy (a big lovable mutt), and most recently our little Hunter (mini Aussie).

Then comes the story of two adoptions and six kids – yes, you heard that correctly. It sounds crazy, but, somehow, some way, Michael and I made it work. In 2013 we started the process getting certified for foster care and adoption, and after a year long journey, in December of 2014 we were introduced to a sibling set of three awesome kids, Caden, Alex and Jamie. To this day I remember the call on the cold fall afternoon from our caseworker. She said, "I know this might sound crazy, and I know you only said one, but hear me out." We grew to love these three kids, and they are our own. The love I have for them is an incredible love. I never really understood what people meant when they said the love for their kids is the most powerful love you can have. Caden is a crazy, goofy boy who loves football and ice hockey, but he has a soft side too. He loves to read (a lot) and is the best brother to all five of his sisters. My son makes me so proud academically and personally, a straight-A student and a great kid. Then there is Alex – oh, where do I start. Alex is your typical teenager (now), outgoing, crafty, sassy at times, and has such a creative and fun personality. She is currently pursuing a career in acting and recently went to Las Vegas for a big acting and modeling showcase. She is ambitious and ready to take life by its horns. Straight A's for as long as she has been in our lives and a beautiful soul. Jamie is our oldest and in 2020 will make her dads proud as she will become a high school graduate. Jamie was tough to come around at first, but she has always been open about her feelings. She never holds back and could care less what others do or say about her (in negative situations). She has softened up quite a bit over

To this day I remember the call on the cold fall afternoon from our caseworker. She said, "I know this might sound crazy, and I know you only said one, but hear me out." We grew to love these three kids, and they are our own. The love I have for them is an incredible love.

a pretty awesome little dancer. Her beautiful curly hair sets her apart, a little Moana. Both Wendy and Destiny are best friends to my youngest girls. Then there is my nephew Eli. Where can I even start with this kid. A recent high school graduate, singer, guitar player and just the coolest cousin to my older girls. He has such a bright future ahead of him, and I am so proud of where his mind is and where he is headed. The world is his to take. All my nieces and nephews are beautiful in their own ways. All a bless-

the years, and I think all it took was love, dedication and encouragement. Jamie probably went through the most in her young life prior to coming into our home, but she has overcome it tenfold. She has straight A's, loves art and psychology, and is renewed. She makes me so proud.

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So I know what everyone is thinking, you said six kids, and, yes, there are three more. Just when we thought we might close the door to our certification with the state, we were introduced to three more siblings in early 2017, Nessella, Luna and Mia. Man, if life couldn't become more interesting (in a good way), let me tell you. These three girls are so unique in their own ways. Nessella is the youngest, loves anything Disney princess, and pink is her favorite color. She has such an adorable personality, says the funniest things, is sensitive, so very loving and a little bundle of joy. She hears everything though, she will repeat anything and everything we say, and we can't sneak anything past her; she will remind us when we least expect it. Then there is Luna, my little ball of energy. She can go 100 miles an hour, but we love it. She is so fun and a little sassy too. She loves everything Nessella loves or vice versa, and she is tiny; everyone thinks her and Nessella are twins. Mia, on the other hand, is calm, collected and loving. Mia also overcame a lot in her young life but has made great strides. She loves crafts and science, which I can relate to, and says the most beautiful prayers at the dinner table. She has an outgoing personality, and like Jamie is her own person and doesn't let negativity around her bring her down. All in all, how we ended up with six of the coolest, funniest, most loving kids in the world, I don't know. They all make life so much more enjoyable, and together we love traveling, trying new things and just being us. The love in our home is unlike anything I have ever experienced. God had a plan for us, and I think he might have liked The Waltons, because I can't really explain our family any other way.

Now to the boring stuff, a little bit about me. Prior to real estate I was in banking for four years and currently just over 10 years in real estate. I operate a team, The EG Group at Keller Williams Partners, which proudly serves the Colorado Front Range and combined have 40-plus years of real estate experience. I got into the business in late 2008/2009 – rough times for those who remember the recession. I was a young, ambitious kid, always pushing the limits and always striving for something bigger and better. The recession was both a challenge but also a blessing in disguise. I started my career in real estate at ERA Shields and was there for five years. I focused on business administration, leading the business development, marketing and technology departments. I had the opportunity to work alongside some of the greatest in the industry. I learned so much, and together we achieved incredible things during my tenure there. We lead a strong community engagement committee, were on stage at multiple international business conferences, moments I will always cherish. We made the best of the recession, staying strong and pushed forward.

Years later I transitioned to a larger ERA firm, the Herman Group, and, boy, was that an incredible ride. Led a team of upwards of 1,000 real estate professionals at one point in time, was Vice President with a major focus on regional operations, business development, training, marketing, acquisitions, expansion projects, and so much more. In 2014 I moved my family to South Florida with the Herman Group, helped grow that region, and had the opportunity to work with some incredible professionals and

now friends. We had a great experience out there, lived in Plantation, FL, then moved back almost two years later to help grow the Herman Group's Colorado Springs region.

Most recently, about six months ago after 10 years with ERA and The Herman Group, which became an independent firm, I made a move over to Keller Williams Partners Realty. I currently focus and hold the titles of REALTOR, Employing Broker for Keller Williams Partners, Principle Partner at Keller Williams Freedom, and a certified continuing education trainer with the Northern Colorado College of Real Estate. I would also like to make a quick shout-out to my best friend who has supported and grown with me over the years and now my businesses partner, Shawn Gius. Wherever we go, he goes; he always comes along for this crazy fun ride, and it makes life that much more enjoyable. The best friend a man could ask for.

I live each and every day for my kids, my partner and my family. I thoroughly enjoy being challenged, and real estate does just that. The industry is fast changing, and every day is a new day of obstacles, successes and learning opportunities. I take a different approach to business. I don't look at real estate as a sales business but more as a relationship business. When you focus on sales, I think you lose. That shouldn't be why anyone is in business. If it is one thing life has taught me, it's the reality that tomorrow is not for granted. We should enjoy life more, slow down and enjoy every moment. Never say tomorrow; always do today. I live by these words; making money is not about having more but instead being able to give more to those you couldn't live without.



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**Answer:** Beyond the friendships made it would have to be the first time home buyer. To be a small part of the someone's journey to achieving the American Dream is something that will never get old.

**Question:** Outside of work, what is your favorite hobby?

**Answer:** Spending time on the golf course with good friends!

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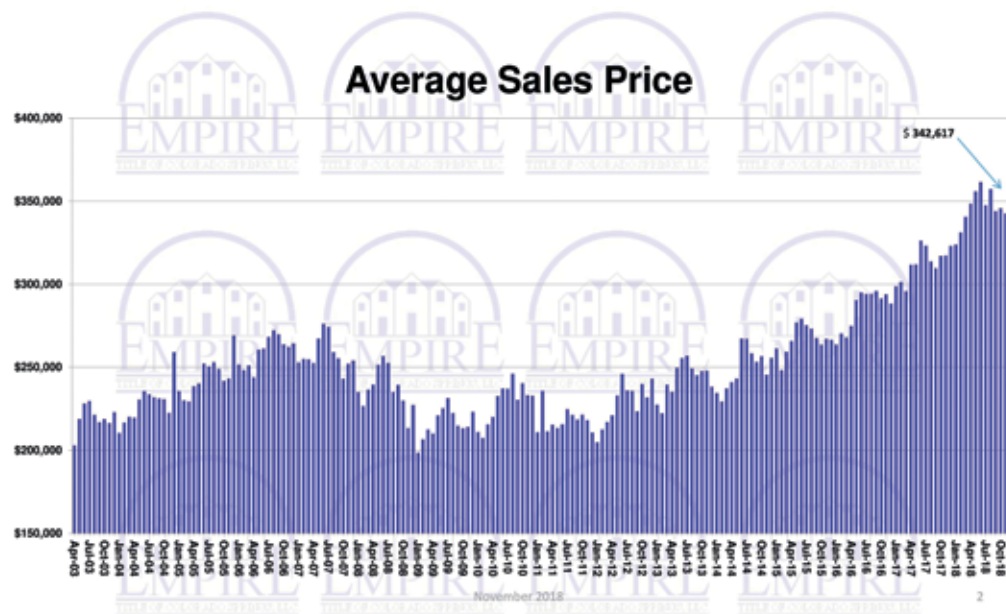
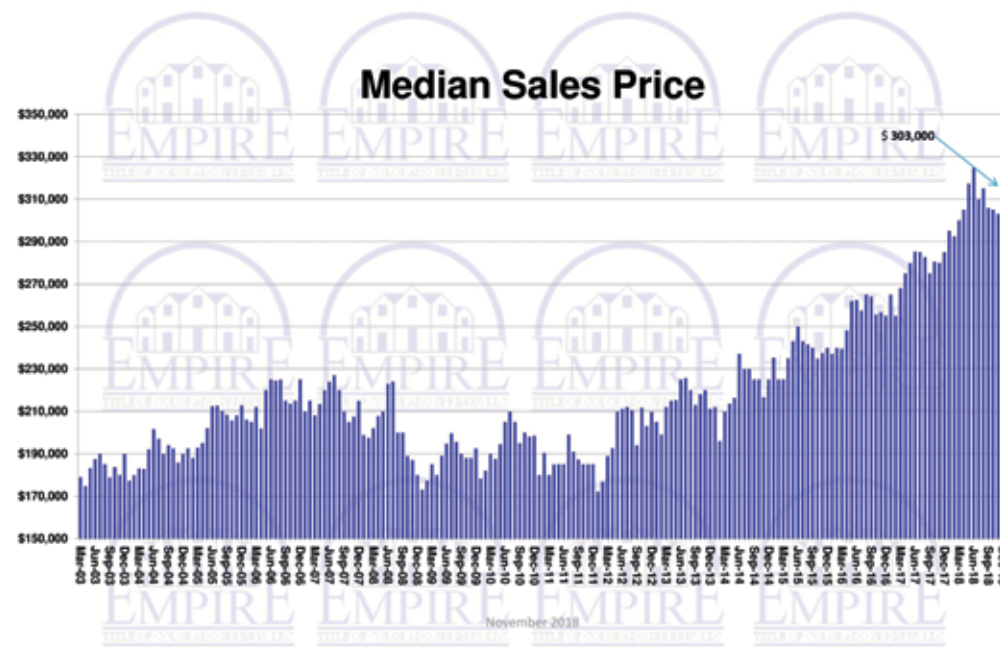
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# THE YEAR of the SHARK



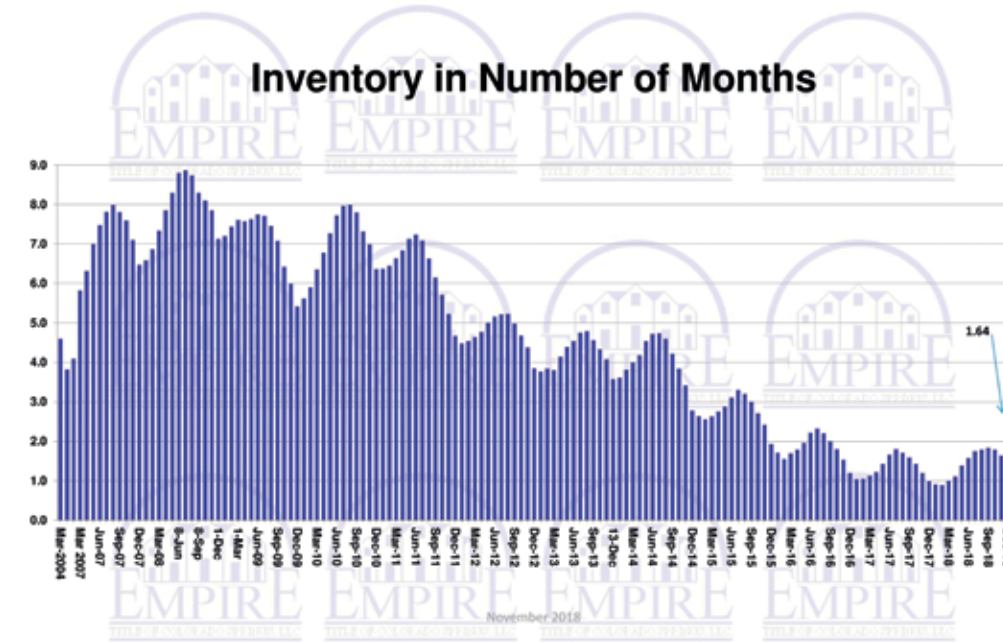
By **Bill McAfee**, President, Empire Title of Colorado Springs LLC

Sharks have been known to have group attacks on prey, which is called a feeding frenzy. Another definition of feeding frenzy is “an episode of frantic competition or rivalry for something.” 2018 may become remembered as the year of the shark. During this year we saw four straight months of record median prices (see slide: Median Price). We saw five consecutive months of record-breaking average price, peaking at \$361,499 (see Average Sales Price slide). We saw an inventory level of .89 months (see Inventory slide). We enjoyed a month which had only 21 days on market (see Days on Market slide). This turned out to be one of the hottest markets Colorado Springs has ever had. The frenzy let sellers choose



from multiple offers, sometimes 25 or more. It was a feeding frenzy that left some buyers chewed up and wounded. In some cases they left the market all together and swam for safer waters. The frenzy we saw may settle a little over the coming year. Buyers may venture back into the water to see if they can survive.

We still have incredible metrics at work. Low unemployment and high employment is a reality in today’s market. Interest rates, though rising, are still historically low. Denver and Castle Rock still continue to drive our market as housing prices there are driving them here. For buyers, the water is becoming safer to swim in.



The frenzy we have witnessed may slow because of several factors. One factor is we now have seven straight months on a running average of increasing listings (see slide Previous 12 Month Listings). During this same timeframe we have eight consecutive months of declining home sales on a 12-month running average (see slide 12 Month Average Sales). Another factor that is affecting the market is the

increase in interest rates. This takes purchasing power down and monthly payments up. This will affect buyers but may have more of an impact on sellers because some people will not qualify now, which pulls some of the competition out of the market. Because demand and supply are nor-

malizing, the frenzy sellers have had will begin to decrease, affecting the market that sellers have enjoyed over the past several years.

Buyers will likely get the opportunity to swim in the shark infested waters. The difference will be the Great Whites have changed their feeding areas. Now buyers will be able to swim only fearing the Grey Tip Reef Shark, which is much more docile and unlikely to inflict harm.

The 2019 real estate market will likely be more balanced between buyers and sellers. The feeding frenzy should slow, but not to panic. There will still be buyers for sellers to work with, but not at such a frenzied pace; instead of 25 offers, you may get four. Sellers who would have enjoyed incredibly low days on market will see this increase, but only to a point of balance. Buyers will have a chance to acquire homes without the fear of being eaten alive during a feeding frenzy.





A new study says an overwhelming majority of millennials want to be homeowners, but

# STUDENT LOANS ARE HOLDING THEM BACK

By Courtney Connley

For many millennials, the idea of homeownership is still a big picture dream, with a new study saying 89 percent plan to purchase a home in the future — but simply can't because of student debt.

According to a recent study released by Apartment List, 6,400 millennial renters nationwide were surveyed in regards to their plan for owning a home. Despite the majority of young people wanting to migrate away from renting, 48 percent have nothing saved for a down payment.

One of the leading reasons, according to Apartment List, is because of the staggering amount of student loan debt many millennials carry.

"Student debt is keeping homeownership out of reach for many millennials," the authors of the study wrote. "We estimate that 23 percent of college graduates without student

debt can save enough for a down payment within the next five years, compared to just 12 percent of college graduates who are currently paying off student loans."

Here's how much you need to make to buy a home in these U.S. cities.

For millennials without a college degree, the odds of having enough money to purchase a home are even lower. Just 6 percent say they're able to save enough for a down payment in five years, the study revealed.

Apartment List's findings echoed separate studies illustrating how the student debt overhang is reverberating across the economy. A study released last year by the Federal Reserve Bank of New York showed that over the past decade, student loan debt in the U.S. has increased by 170 percent. Today, the average borrower has \$34,000 in loans.

The Fed study also estimated that the average monthly payment on a student loan increased from \$227 in 2005 to \$393 in 2016. This means that with the rising cost of education, more young people are

having an increasingly harder time saving for a traditional 20 percent down payment on a home.

As a solution, 19.4 percent of millennials surveyed said they are relying on financial assistance from a family member in order to make home ownership more attainable. However, the amount of assistance that a young person receives varies greatly based on income.

For millennials who make \$100,000 or more, Apartment List found they expect to receive over \$50,000 in financial assistance from a family member, which is more than the down payment needed for an average U.S. condo that costs \$224,100. This number is also more than twice the amount of assistance individuals who make between \$50,000 and \$75,000 expect to receive from family — and it's over 10 times the assistance that individuals who make less than \$25,000 expect to receive.



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# Tammi STUART

Growing up the youngest in a household of three girls was an adventure: who got the bathroom, who was charged with the more difficult chores, who got to ride in the front seat of the car. But being the baby of the family

held distinct advantages, like being predestined to receive the favor of both Mom and Dad. My siblings on the other hand, weren't perhaps always quite as appreciative of having a baby sis about. And there were plenty of occasions where I didn't necessarily appreciate having two older siblings either.

A story we have recounted through the years, albeit through different perspectives, is one where I was tagging along on a walk. My older sisters thought it a good idea to deposit me in a Goodwill collection box at the end of the block to explore the inside of the playhouse-looking structure. Once the deposit was made, there was sudden realization that getting me out of the box presented a more difficult challenge than hoisting me

in. Hearing our dad approaching, they panicked, and quickly abandoned the rescue running home the back way, leaving me to fend for myself. Understandably, my view of the event from inside the box was much different. I still think they were hoping the Goodwill truck had made a pickup that day.

There is a natural competitiveness with siblings of the same sex, and I guess so was the case with us. But I quickly learned how to stack the deck in my favor through masterful negotiation and the art of persuasive speech. From convincing my sisters that I was the grand winner of our competitive cantaloupe eating contests, to challenging debates over whose fault it was for Momma's broken cup I wasn't supposed to be using in the first place, I learned to hold my own. Still, along the way, I always had a pal to chum-up with or argue with, and someone older than me to blame when things went wrong. The blessing is that for all our shenanigans, over time my opponents became my first best friends.

Our sibling rivalry made for a lot fun, but my most cherished memories are of growing up in a musical family. My dad, Junior Daugherty, is a fiddler, guitarist, singer and songwriter, former Navy Sonarman, and fourth generation New Mexico cowboy. He is known as one of the top western fiddlers in the world. Over the last seventy years he has performed for audiences as diverse as Cowboy poetry events to Carnegie Hall. At 88 years young, he not only is still playing, he continues to frequent music events around the country.

With a strong county and western influence, we spent our childhood listening to legends like Bob Wills, Ray Price, Merle Haggard and Patsy Cline. We learned how to two-step at the community VFW Hall in Alamogordo, New Mexico, where Dad and his band regularly played for dances when we were young. As we got older, he taught us to play the songs we'd grown up with. Making music together was our family's main

entertainment. Jam sessions that went late into the night were a common occurrence. We spent many week-ends and most summers traveling to fiddle contests and festivals across the country, playing for dances and performing as a family. The sound of music was always in our house and in our hearts.

As it turned out, I had a strong desire to carry on the fiddle legacy that has been in our family through generations. Inspiration came from watching the man I called "Daddy" win the hearts of new generations of fiddlers. In 1968, our family traveled to Weiser, Idaho to attend our first National Oldtime Fiddlers' Contest. It's was a week of intense competition between the top fiddlers in the nation, and provided endless hours of jamming with people from across the country and from all ages. Dad was an instant hit, especially with the younger crowd. He easily shared both of his time and knowledge, spending hours with anyone who wanted to improve their ability, or just learn a new lick. The contest was a highly competitive environment and many held to their craft tightly, believing that sharing meant losing their competitive edge. Dad's willingness to share his experience was rare, particularly among the high-caliber of players competing at this level.

The week had a profound impact on me. I'd been immersed in listening to fiddling my entire life, but I'd always viewed fiddlers as old men. Looking back, I guess at that age everyone seemed old. I'd just never considered playing. It wasn't common back then to see kids that knew how to play the fiddle, and even more rare to run into a female fiddler. My perspective all changed that year at Weiser.

Loretta Brank, a young girl from Winlock, WA became one of Dad's biggest fans. At nine years old, she was a serious contender and played circles around many of the old-timers. We quickly became pals. Loretta ended up winning the Junior Division in the competition. My desire to play was sparked by her impressive young talent and watching her made me want to play. Our family hadn't even made it back home to New Mexico when Dad had taught me my first fiddle tune, "Boiling Cabbage Down."

We competed in the contest every year in June for the next eleven years. I ranked in the top five in the Ladies Division in 1980, my last year in attendance. Dad always placed in the top five to ten fiddlers in the Grand Championship rounds. Winning was nice, though his heart wasn't in competing so much as it was in playing - and it showed. His most cherished award was "Best Liked Fiddler," which he was honored to receive three years in a row.

As naturally as I picked up the fiddle, my sisters too had found their way to the instruments of their choice. Penny, the eldest, has been a singer for as long as I can remember. Soft-hearted and passionate, she's a gifted songwriter and plays both piano and guitar. Middle sister, Voni, who didn't care for the spotlight at the front of the stage, taught herself drums by banging on cardboard boxes one Christmas while listening to Dad playing in another room. Truth is, the natural talent passed on through our lineage provided an ability for each of us to be able to pick up whichever instrument or genre that suited at any particular time. Mother wasn't particularly musical, but her natural gift of managing and marketing allowed our number one fan to promote us, both publicly and privately. She truly was the wind beneath our wings.

The musical calling extended far beyond our immediate family. Dad's only sibling, Ruby, was also an accomplished musician. By the time the two of them were teenagers, they along with Cousin Maynard, were playing throughout the small mountain towns of New Mexico. My grandfather, great-grandfather, and great-great-grandfather, as well as their kids, aunts, uncles, and cousins were all musicians. The Daugherty family, in fact has been famous for making music tracing all the way back to the roots of old time music in 1200 A.D. Ireland.

Our musical heritage provided many significant opportunities throughout my young adult life. At 18, I was a student at New Mexico State University and teaching old-time fiddling as part of the university's continuing education program. The following year, Dad and I were invited by the State Department to be part of a goodwill tour to the Middle East and North Africa. Our western swing band, together with Virginia-based bluegrass group, Doyle Lawson and Quicksilver, spent five weeks entertaining dignitaries at US Embassies





across Bahrain, Algeria, Tunisia, the United Arab Emirates and Yemen.

During my 10-year marriage to former husband, singer/guitarist, Lou Reid, I lived on the inside world of the country music industry, with back stage concert passes to major award ceremonies and international travel. Time spent in the Nashville music scene lead to an appearance as the wife of Lee Greenwood in his first music video, "IOU" in 1983. I shared the stage with my family at amazing venues like Wolf Trap National Park for the Performing Arts in Vienna, VA. Those experiences introduced me to other cultures, gave me a glimpse into the world of "the rich and famous," and cultivated a new level of social savvy, poise and confidence.

Growing up in a musical family also taught significant life values. Learning discipline, patience, perseverance, responsibility, cooperation, self-esteem, how to lose, and how to win, were all part of our musical journey. The times spent, and all the experiences and lessons that went along with them, influenced our lives in important ways and helped to shape who we ultimately became as adults. Not only encouraging strong character, music forged a powerful connection between us while teaching us the value of family.

The strength and depth of our family bond provided support and gave us courage to face the challenges when Mother was diagnosed with stage III breast cancer in 1983. Processing a diagnosis like that is a personal thing. I'm sure Mom cried in the dark, but we never saw her. In our eyes, in her battle she seemed stronger than we had known her to be before her diagnosis. She fought the disease with tenacity, grace and dignity, and the same amazing character she'd always shown us.

Mom was all about taking care of business. She approached cancer in the same way. She got up every morning, got dressed, put on her makeup, and went about the business of getting better. And we all thought she would. Sadly, in less than two short years she was gone.

Death seems to give meaning to our existence, as it reminds us of just how precious life is. I learned at a tender age how our world can change in an instant. Mom and I shared a strong connection. The price for that kind of kinship is vulnerability and the potential for feeling extraordinary loss - the loss of my closest friend, the loss of all our shared experiences, and the loss of a lifetime of memories that will never be.

You can't surrender someone like that in your life without it having a powerful impact. Losing Mother forever changed my perspective. I questioned what was important and what was not. The uncertainty of life became a reality forever present in my mind. I thought about everything that was good in her and about the things I so admired and respected in her. Remarkably, those dark days created a strength in me born out of her death. The sun continued to rise and set, and I began to recognize how much of her was still with me, and how much of her was in me.

At 23, I learned the wisdom that death had to offer. It was a secret teacher that helped me to discover what matters most, and to not take

those things for granted. It was encouragement to live moments deeply engaged, to not wait to do and say the important stuff. I learned to not hold my own opinions, desires, and identity so tightly. It made me want to be kinder, more compassionate, and more forgiving. In doing so, I celebrate and honor the legacy Mom left behind. Death it seems, taught me more about life than living.

And so, like Mom, I went about the business of getting on with life. My son, Sean, was born a year after her death. Six months later, I began working for a new home builder in Northern Virginia. Real estate was always an interest of Mom's. She wasn't in the business, but in an organic, resourceful sort of way, Mom was an investor. She and Dad owned a rental house, built a new home, built a commercial building and bought another one all while us girls were still living at home. Her interest in real estate was one I also discovered, and I was compelled by her example.

It was turbulent learning to navigate as a 24-year-old, unlicensed female in the "good old boy" world I found myself in in 1986. I worked with two building companies within 12 months and didn't stay with either. By that point though, I was hooked. Driven by my new-found passion, grit, and sincere heart to make a difference, I earned my real estate license. Thus, began my career as a Realtor at age 25.

Over the next 10 years, I continued to work in Northern Virginia solely in new home sales. During that time, we experienced double digit interest rates, the savings and loan crisis, and an economic recession. Despite challenges, I went on to be closely involved in the industry, serving on the board of the local Sales and Marketing Council, completing the Institute of Residential Marketing courses for MIRM designation, and receiving the Lifetime Million Dollar Award by the NAHB National Sales and Marketing Council for eight consecutive years of distinguished sales. I sold everything from starter homes to high-end custom homes.

I loved the industry and enjoyed the folks I worked with, but battling the constant pressures of the road and the entertainment industry with Lou finally took its toll. It culminated in us splitting in 1994. Wanting a better life for Sean, missing my family, and wanting to be closer to my roots, I sold our house, packed up my 10-year-old and moved to Colorado in 1996.

I settled in Lakewood near Voni and joined The Genesse Company, a large Denver homebuilder constructing over \$70 million in homes a year. Starting as their marketing director, and promoted soon after to division sales manager, I oversaw the company's sales throughout their multiple locations over the next three years.

In 1998, I married Robert Stuart, also former a Navy man, a salesperson,



... an entrepreneur, and single father of Rebekah. Our daughter, Mikahla, was born a short 16 months later and I made the decision to leave Genesee. Combining our families and skills in Colorado Springs, we opened a large retail store, Springs Spas & Home Recreation, Inc. For the next 14 years I focused less on real estate and more on being mom and VP of the company. We grew that start-up to one of the largest stores of it's kind in the US.

When the recession hit in 2008, affecting many small-box retail stores, I leaned on real estate to help make ends meet. It sparked a longing to be back in that world, but the real estate industry was also struggling. We stuck it out through the recession and what seemed like constant other challenges: never-ending employee issues, I-25 road construction closing major access to our location, and a serious health scare with Robert being diagnosed with renal cell carcinoma resulting in removal of a kidney.

By 2013, we were ready to sell. Both melancholy and excited, it was difficult to think of letting go of what we'd worked so hard to build. At the same time, it was satisfying to think of seeing what we'd started from nothing continue to grow in someone else's hands. We also looked forward to enjoying some rest and seeing the financial fruits of our labor. Proverbs 16:9 reminds us, we can make our plans, but the Lord determines our steps. As it turned out, he had us on a different journey.

In July of that year, Robert and I escaped for a long weekend together to celebrate our 15th wedding anniversary. It was a tradition we had started several years earlier to give ourselves a break from the craziness of business ownership and just enjoy each other. We'd pick a scenic destination, get on his BMW R1200 CLC and ride. This particular year we chose the western slope of Colorado.

The Million Dollar Highway is one of the nation's most spectacular drives.

With its steep cliffs, narrow lanes, and lack of guardrails, it can be a dangerous choice in the winter. But it made for the perfect leisurely summer ride. We started out in Ouray and spent the morning enjoying spontaneous stops to explore creeks and vistas, snap pictures, and visit various shops along the way. We turned around after a late lunch in Durango so we could be back before dark.

I was fixated on the miles of breathtaking views. Past all of the hairpin turns and sharp drop-offs, only a few minutes outside of Ouray and back to our hotel room, the unthinkable happened. A doe jumped from out of nowhere directly into our path. Slamming into the bike and Robert's chest, in seconds we were sliding on the pavement. Robert suffered ten broken ribs and a lacerated spleen. Remarkably, my single injury was a severely crushed left hand.

Hospital stays, multiple surgeries, and months of therapy ensued. We were both home recuperating through early 2014. Without us at the store to drive sales and operations, our financials suffered and we were no longer in the same position to sell. Robert could have revived the business, like he'd done so many times before. I didn't have it in me. We made the difficult decision to close our doors in March of that year.

No man is broken because bad things happen to him. He's broken because he doesn't keep going after those things happen. Gaining enough mobility in my fiddling hand to play again, and getting back on our feet financially were both hard-fought battles. As difficult as it was, we kept going.

Intent on rebuilding my real estate business, I made the decision to move my license to Keller Williams Client's Choice the end of 2016. I brought Sean with me, now grown and a licensed agent himself. 2017 was keenly focused on generating sales, culminating in just over \$24M in volume. Knowing how important

it was to get systems, structure and the customer experience dialed in, we focused more on the business in 2018. We are grooming a great support staff, bringing on additional agents and excited to grow our team this year.

The musical roots haven't been forgotten. Destined for musical greatness, Sean has become one of the most accomplished electric bassists in the region. He also plays impressive guitar. We still travel every year for events like Ashokan Music & Dance Camps' Western and Swing Week in Olivebridge, NY, where Dad has been a western swing instructor for 35 years. Three generations, including my Dad, myself, and Sean, get together to play and share our music whenever we can.

It's not in spite of, but sometimes because of life's curves and bumps in the road that we find ourselves where we are, and who we are. We don't always get to decide the journey, but we do get to choose what we do with what we've been given. We are defined in this life not by our resume or accolades, and not by our good fortune or bad, but by our reactions to those things and who we become in the process. Like the Goodwill collection box, there is the event itself, and there's the story we tell ourselves about what it means.

Watching Dad turn 89 in a few months, living out his last chapters as he continues to travel and make the music he loves, I have grown to appreciate things I once took for granted. Penny was diagnosed with terminal lung cancer last year at only 63. Both are living life to the fullest capacity. Like



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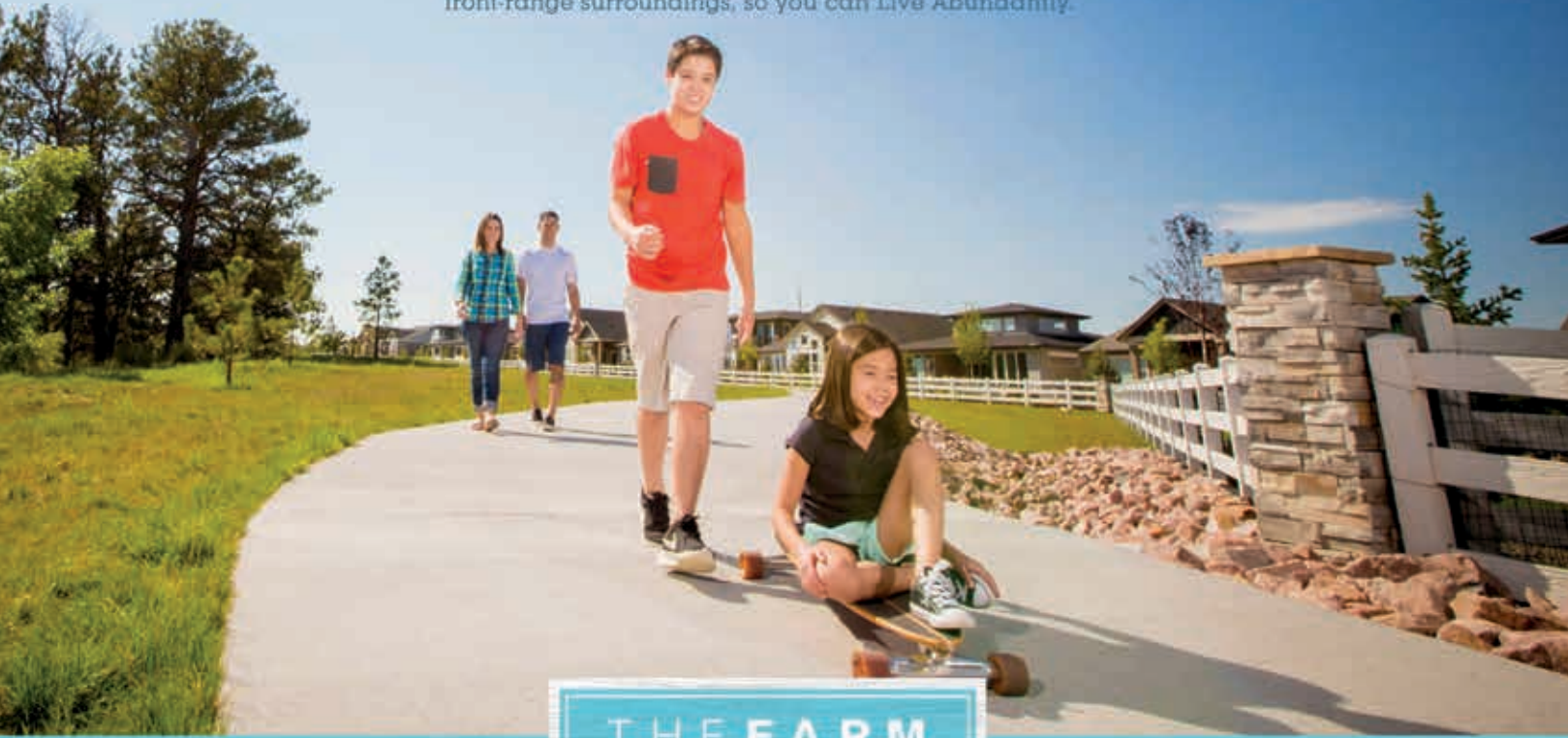
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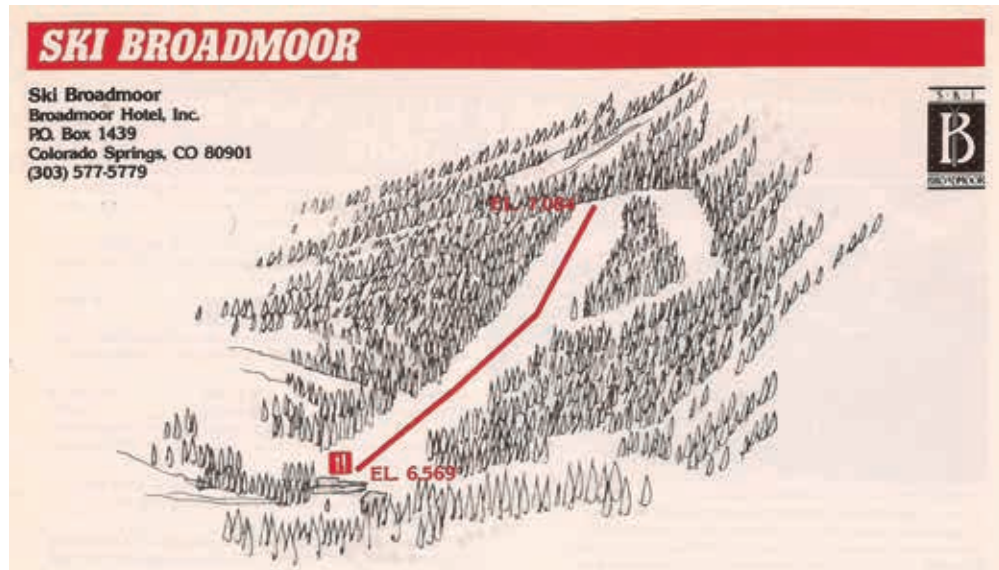


By Robert O'Brien,  
Real Producers Reporter

» what was it?

IT WAS SKIING RIGHT  
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# BROADMOOR STYLE



We were recently asked about the demise of the ski resort once operated by The Broadmoor. So, we looked into it, and here's what we found.

It was called Ski Broadmoor, and it was located on the slopes of Cheyenne Mountain. According to ColoradoSkiHistory.com, <http://www.coloradoskihistory.com/lost/broadmoor.html>, here are the stats:

- Dates of Operation: 1959-1991
- Elevations: Summit 7,084; Base 6,569; Vertical Drop 600 feet
- Slopes: Beg. 60%; Int. 20%; Adv. 20; Longest Run 3/4 mi
- Lifts: 1 double (Riblet); 1 tow; Capacity 600 p/h
- Season: Thanksgiving-March; opened six days per week from 10 a.m.-10 p.m. (night skiing)
- Ticket prices: Adult \$11 (adjusted

for inflation; \$11 in 1959 is equal to \$93.83 in 2018).

The site goes on to say that the site was built by the Broadmoor Hotel organization and then sold to the City of Colorado Springs in 1986, which operated the "resort" for two years when it was bought by "Vail" (no further description) in 1986. Apparently due to the "low elevations," the resort was required to rely on snowmaking "100 percent," and ultimately the enterprise was a money-loser. It closed in 1991. The snow-making equipment was sold to the "defunct" Magic Mountain Ski Area in Golden.

One person we know of who is familiar with the history of the ski resort said, "It had some of the best ice skiing in the world." Okay, but is that a good thing? We found one website

that described icy skiing conditions this way: "Snow which falls at low altitude is usually very moist and easily turns to ice when the temperature drops below freezing - this holds true for a lot of man-made snow also." That would seem to describe the common condition of the snow at what once was "Ski Broadmoor." And why it is no more.

[We thank ColoradoSkiHistory.com](http://www.ColoradoSkiHistory.com) for this information.



Ski Broadmoor



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Homes from the \$400's - \$900's



By Robert O'Brien,  
Real Producers Reporter

# WILDFIRES!

What's the risk to your home, your clients' homes, businesses?  
And what about the cost of homeowners' insurance?



We've all seen the devastation, on TV, in newspapers, in our own communities here in Colorado and Colorado Springs. Thousands of buildings destroyed in ever-increasingly devastating wildfires engulfing and threatening communities large and small, rural and metropolitan. Colorado's population is ever-expanding, putting pressure on all resources: land, water, infrastructure. Federal, state and local governments are struggling with possible solutions to the increasing threat of fires in what is called the "wildland-urban interface."

In an article in the November 27 edition of *The (Colorado Springs) Gazette*, it was reported that "About half of Coloradans now live in wildfire-prone areas, a nearly 50-percent increase from 2012 to 2017, say data released Monday by the Colorado State Forest Service." The article goes on to point out that right here in Colorado Springs' own wildland-urban interface area, there have been two devastating wildfires with which most residents are tragically familiar: Waldo Canyon, 2012 (the Waldo Canyon Fire left two people dead, destroyed some 346 homes and burned 18,247 acres, 28.511 square miles, in the Pike National Forest and

in Colorado Springs) and Black Forest 2013 (starting on the northeast side of Colorado Springs, the fire killed two people, destroyed 486 homes, and damaged 37 others in June of 2013).

In the above-cited *Gazette* article, City Council President Richard Skorman notes, "Those living in the wildland-urban interface should be very concerned." Skorman lives in the "wildfire zone" and deems the high risk as "the community's most important issue," the article says.

The article goes on to note: "Mitigation is crucial, but so is fast response to fires," Skorman said, noting that the city has improved its mutual-aid pacts with other jurisdictions. "We're only going to be able to mitigate ourselves out of fire risk so much ... we have (over a) million acres at our western border; we have a lot

of built environment in our wildland-urban interface," he said. "The fuel buildup is so great that we will never not have the risk. The hope from my standpoint is that we can identify fires quickly and rapidly respond."

*Real Producers* profiled one such response tool this past year, the fact that the world's largest aerial firefighting tool is home-based in Colorado Springs, the so-called "Supertanker."

It is clear, based on the facts, that folks are going to continue to move to Colorado from throughout the U.S., in good, marginal and bad economic times, and that many will be seeking

the "dream of the West," which is memorialized in the line from the Cole Porter song, "Don't Fence Me In":

"O give me land, lots of land, and the starry skies above."

As we all know, the land in and around Colorado Springs is one of two kinds, the mountains and the rangeland. Both offer wildland-urban interface situations. One, forest fires. The other, grassland fires. Both can be devastating, as we have seen.

## SO, GETTING DOWN TO BUSINESS, HOW IS THE INCREASING RISK OF WILDFIRES IMPACTING HOMEOWNER AND BUSINESS INSURANCE, AND ARE INSURANCE RATES AFFECTING REAL ESTATE SALES?

As it turns out, the Colorado Association of Realtors and The Rocky Mountain Insurance Information Association have been working together on a project called "Project Wildfire," which is described on the Colorado Association of Realtors website, <http://www.coloradorealtors.com/projectwildfire/>, this way:

"Over the past two decades, frequent, large, destructive wildfires have claimed hundreds of thousands of acres of land, damaged or destroyed hundreds of homes and structures, caused deaths and injuries and displaced residents for extended periods of time. With continued development throughout the state's Wildland Urban Interface (WUI) areas, estimated to grow by 300 percent in the next 15 years, the wildfire threat is real and it is not going away. Project Wildfire is designed to reduce and/or prevent the destruction of land, property and lives by raising awareness and educating residents throughout our state."

So, there is fire mitigation, about which most of us have no doubt heard. Preventing property damage in

the face of a wildfire. Tied in with that, very closely, is what any property owner is going to be charged for their homeowner's insurance. Every property is rated by every relevant insurance company for the risk of fire. Those of us living in the WUI's (wildland-urban interface) are aware of the insurance issues related to where our property is located and the fire-resiliency of the dwellings on that property.

The Rocky Mountain Insurance Information Agency, located in Denver, is working closely with many agencies, including the Colorado Association of Realtors to develop and disseminate information to property owners, both homeowners and businesses, to help minimize the dangers of wildfires to life and property. On their website, [http://www.rmiiia.org/catastrophes\\_and\\_statistics/Wildfire\\_and\\_insurance.asp](http://www.rmiiia.org/catastrophes_and_statistics/Wildfire_and_insurance.asp), you will find this under the heading "Wildfire & Insurance":

"Wildfire is a growing threat in the Rocky Mountain Region, where the population is booming in the mountains and foothills. People often don't realize the dangers of living in the Red Zone (dangerous wildfire area). They're drawn here by the breathtaking views, but they don't always see the potential for losing their homes to wildfire. To help protect themselves and their property, homeowners need to be aware of the importance of mitigating wildfire hazards AND be aware of the insurance impact of living in high-risk areas."

*Real Producers* spoke with Carole Walker, Executive Director of the Rocky Mountain Insurance Information Association. She told us that a dominant issue for her and her organization is "looking at wildfires and finding ways to keep homes insurable and helping to keep that insurance affordable."

The RMIIA has a downloadable and printed brochure available to every Realtor in the State. It can be found at [http://www.rmiiia.org/downloads/2018%20Wildfire%20and%20Insurance%20brochure%2022x8.5\\_2018%20FINAL.pdf](http://www.rmiiia.org/downloads/2018%20Wildfire%20and%20Insurance%20brochure%2022x8.5_2018%20FINAL.pdf).

The RMIIA says this about homeowners insurance in Colorado ([http://www.rmiiia.org/homeowners/CO\\_market.asp](http://www.rmiiia.org/homeowners/CO_market.asp)):

"Colorado is experiencing a 'new normal' as it now ranks second in the nation for homeowners' insurance catastrophe claims. This is a result of what Coloradans have lived through in recent years – season after season of widespread damag-

ing hailstorms and the state's most destructive wildfires. Since this volatile trend of catastrophic insured losses is unprecedented, it requires homeowners to better understand how this is impacting Colorado's insurance marketplace and what steps they can take to protect their finances and property.

### KEY FACTS:

From 2009-2013, Colorado experienced a 179-percent increase in the average claim payment per insured home compared to the previous 12 years – the largest percentage increase in the U.S. (Source: Insurance Research Council.)

Colorado has nearly 100 companies selling homeowners insurance, so despite a pattern of costly hailstorms and increased threat of catastrophic wildfires, a competitive, stable insurance market still exists.

With spiking claims costs and increased risk, Colorado homeowners' insurance premiums are rising, however the average premium remains about \$1,000 annually.

There is no evidence of widespread homeowner's insurance cancellations and non-renewals in Colorado. The average non-renewal rate for the majority of insurance companies remains less than 1 percent of insured policies.

State law mandates insurance premium increases be justified and not unfairly discriminatory. Rates and underwriting guidelines (basis for insuring homes) are highly regulated by the Colorado Division of Insurance.

Homeowners who live in higher risk properties, especially in the Wildland Urban Interface (WUI), may have to shop to find insurance and pay a higher premium that reflects increased risk, however there is no evidence





...

that insurance is unavailable. Some may have to move to a higher risk or surplus lines insurance company that specializes in high risk.”

After this article was written and submitted for publication in this issue of Real Producers, we received the following press release from Carole Walker, Executive Director of the Rocky Mountain Insurance Information Association regarding an important update on “Project Wildfire.” Here is a portion of that release:

“With one of the most destructive wildfire seasons in state history burning homes and endangering communities, the Colorado Association of REALTORS®(CAR) has teamed

up with the Rocky Mountain Insurance Information Association (RMIIA) and other state wildfire prevention and insurance stakeholders to create a consumer-focused Colorado Property and Insurance Wildfire Preparedness Guide.

Digital and hard copy guides featuring best practices in wildfire mitigation, safety and insurance preparation for property owners, frequently asked questions, as well as direct links to a wide range of local community resources for residents are available through the program’s website:ColoradoProjectWildfire.com.

“Working in partnership with RMIIA, Colorado State Forest Service, Colorado Division of Insurance, Colorado State Fire Chiefs, Firewise USA, the Colorado Division of Homeland Security and Emergency Management, RealFire, Wildfire Partners and other Colorado stakeholder organizations,

our Project Wildfire team has created a unique, comprehensive resource guide with key wildfire and insurance recommendations for Colorado homeowners,” said CAR Project Wildfire Chair Mike Budd, a Vail REALTOR® who has been instrumental in driving access and information about programs and resources in Wildland Urban Interface (WUI) communities throughout the state.”

*Real Producers* understands that this story will continue to develop. Also that, as much as wildfires have been in the news lately, it is actually hail in Colorado that is the biggest driver in insurance claims and rate increases. So, in the future, we will profile that story as well.



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### The HBA looks forward to carrying out the following Strategic Priorities in 2019:



## 2019 STRATEGIC PRIORITIES

At the end of each year, the Housing & Building Association of Colorado identifies Strategic Priorities that are adopted into our annual business plan for the following year. Informed by the most critical issues impacting our industry and our community, these Strategic Priorities serve to uphold the mission that has guided our association for more than six decades.

## MISSION STATEMENT

The Housing & Building Association of Colorado Springs promotes policies that allow for the production of safe and affordable housing and enhances the environment for the housing and building industry in El Paso County.

### ADVOCATE FOR HOUSING

The HBA will continue to build positive relationships with local associations, organizations and elected officials. We will participate in the housing affordability conversation and will push for market-driven solutions that address the need for housing for the working class.

We will remain proactive in regulatory reform, including building codes, EPA regulation, the Colorado Springs Comprehensive Plan, and the statewide limited growth initiative.

### BUILD COMMUNITY

We will continue to expand our nationally-recognized Careers in Construction program into local classrooms at the high school

and college level, with the goal of empowering more students to graduate and move into the workforce.

The HBA's Leadership Development program will engage the next generation of industry leaders to teach them the depth and breadth of the HBA, and enable them to become a vital part of the Association and the community.

### ENHANCE THE VALUE OF MEMBERSHIP

The HBA will offer more education and training opportunities that our members want and need to help them stay safe, competitive and current in their business.

We will offer exciting new events and venues that allow members to make valuable connections, grow their networks and enhance their business.

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# INDIVIDUAL STATS

Information is self-provided and current as of 1-11-2019

To learn how you can get your stats onto this page, please contact Mark.VanDuren@N2pub.com.

#	Name	Office Name	List Side	Sold Side	Total Sides	\$ Volume List Side	\$ Volume Sold Side	Total \$ Volume
1	Kevin Patterson	The Patterson Group	55	24	79	\$39,793,200	\$17,919,727	\$57,712,927
2	Mark Ewell	Turner Associates	175	0	175	\$55,121,291	\$0	\$55,121,291
3	Edward Behr	The Platinum Group, Realtors	66	59	125	\$22,497,140	\$22,669,003	\$45,166,143
4	Kathy Loidolt	Flying Horse Realty	55	43	98	\$19,961,900	\$19,839,236	\$39,801,136
5	Dean Weissman	The Platinum Group, Realtors	29	31	60	\$20,946,449	\$14,858,176	\$35,804,625
6	Mike MacGuire	The Platinum Group Realtors	44	39	83	\$17,322,615	\$16,005,092	\$33,327,707
7	Michael Turner	RE/MAX Real Estate Group	53	19	72	\$23,075,699	\$6,427,900	\$29,503,599
8	Mark Salas	Best Realty, Inc.	35	73	108	\$8,244,500	\$17,578,178	\$25,822,678
9	Nathan Johnson	RE/MAX Real Estate Group	20	60	80	\$5,114,500	\$17,650,977	\$22,765,477
10	Kim Klapac	Coldwell Banker Residential Brokerage	29	30	59	\$7,996,350	\$10,630,236	\$18,626,586
11	Mike	Great Colorado Homes	22	31	53	\$7,281,750	\$11,006,050	\$18,287,800
12	Taryn Simental	RE/MAX Properties	13	50	63	\$3,225,000	\$14,858,943	\$18,083,943
13	Michelle Fisher	RE/MAX Properties, Inc.	31	21	52	\$9,423,300	\$7,928,474	\$17,351,774
14	Scott Coddington	Pulse Real Estate Group, LLC	27	22	49	\$9,436,750	\$6,907,275	\$16,344,025
15	Dustin Kimberling	Keller Williams Premier Realty	25	27	52	\$7,844,700	\$8,021,000	\$15,865,700
16	Peggy Ulmer	ERA Shields	14	29	43	\$4,698,800	\$10,399,002	\$15,097,802
17	Angela Fugate	MacKenzie-Jackson Real Estate	29	22	51	\$8,275,800	\$6,459,400	\$14,735,200
18	Ashley Wilson	RE/MAX Properties, Inc.	25	23	48	\$7,377,500	\$7,311,605	\$14,689,105
19	Chris Clark	Pikes Peak Homes and Land	37	10	47	\$11,207,603	\$3,210,000	\$14,417,603
20	Dave Sanders	Re/Max Real Estate Group	14	29	43	\$4,668,500	\$8,358,478	\$13,026,978
21	Yegor Beljovkin	Summit Ridge Group	26	20	46	\$6,000,000	\$6,500,000	\$12,500,000
22	Jamie Krakofsky	Remax Real Estate Group	14	24	38	\$3,940,500	\$8,100,400	\$12,040,900
23	Jennifer Montoya, MBA	Coldwell Banker Residential Brokerage	18	16	34	\$6,440,850	\$5,206,967	\$11,647,817
24	Melanie Casey	Ashford Realty Group	36	2	40	\$10,565,000	\$529,250	\$11,094,250
25	Rhonda Brennan	Mountain Desert Realty	13	15	28	\$5,803,480	\$5,069,992	\$10,873,472
26	Meri Burgess	MacKenzie-Jackson Real Estate	25	13	38	\$7,040,200	\$2,523,300	\$9,563,500
27	Linda Lafferty	The Platinum Group	12	11	23	\$4,056,000	\$5,158,597	\$9,214,597
28	Brett Weldon	The Springs Team	20	8	28	\$6,390,400	\$2,640,500	\$9,030,900
29	Veronica Gurule	Red, White & Blue Realty Group	14	14	28	\$4,589,454	\$3,746,000	\$8,335,454
30	Larry Knop	MacKenzie-Jackson Real Estate	8	20	28	\$2,336,528	\$5,264,900	\$7,601,428
31	Eric Estrada	Keller Williams Partners	7	19	26	\$1,553,950	\$4,635,578	\$6,189,528
32	Wanda Wood	MacKenzie-Jackson Real Estate	7	12	19	\$1,801,900	\$2,806,900	\$4,608,800
33	Carrie Miller	Your Neighborhood Realty, Inc	16	13	29	\$1,778,600	\$2,657,250	\$4,435,850
34	Jeannette Stevens	MacKenzie-Jackson Real Estate	4	10	14	\$1,334,000	\$2,371,000	\$3,705,000
35	James Sherrell	MacKenzie-Jackson Real Estate	2	12	14	\$614,800	\$2,836,400	\$3,451,200

Year to Date January 2018 through December 2018

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**TEAM STATS**

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#	Team Name	List Side	Sold Side	Total Sides	\$ Volume List Side	\$ Volume Sold Side	Total \$ Volume
1	The Clement Group	77	72	149	\$34,180,207	\$35,660,252	\$69,840,459
2	Lana Rodriguez, RE/MAX Properties, Inc.	76	124	200	\$22,393,856	\$35,071,540	\$57,465,396
3	Pulse Real Estate Group, LLC	64	93	137	\$20,541,450	\$29,484,718	\$50,026,168
4	Nathan Johnson Team	49	137	186	\$13,206,500	\$36,202,149	\$49,408,649
5	MacKenzie-Jackson Real Estate	64	88	152	\$18,664,828	\$22,726,000	\$41,390,828
6	Roshek Group	68	72	140	\$21,628,667	\$17,211,989	\$38,840,656
7	The Sanders Team	33	76	109	\$10,683,642	\$23,757,841	\$34,441,482
8	The Bobbi Price Team	66	22	88	\$18,573,447	\$8,141,718	\$26,715,165
9	Jason Daniels & Associates at RE/MAX Millennium	32	47	79	\$9,453,900	\$14,416,557	\$23,870,457
10	Mike Slaback The Team/ Your Neighborhood Realty, Inc	42	33	75	\$8,089,803	\$9,889,384	\$17,979,187
11	Christy Dunfee	24	28	52	\$6,151,186	\$6,992,945	\$13,144,131
12	The EG Group at Keller Williams Partners	18	30	48	\$2,401,152	\$5,605,930	\$8,007,082

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