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66 SETTING GOALS

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TONY ROBBINS

▶ publisher's note



All the indicators are pointing to another fantastic year for the market in 2019 and beyond. While all things change, setting aggressive goals is critical to maximize the opportunity each of you has in this hot market.

We were very happy with the turn out for our event we held on February 28th. We were at the Cordera Community Center and had close to 200 attendees. This is our largest event yet! I want to give a big shout out to our sponsors who partnered with us:

- AmPro Home Inspections
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- Salt of the Earth Catering
- Cordera Community (La Plata)

These businesses were instrumental in making the event the best one yet! You can read all about it in this issue!

Please remember that the business partners that advertise in the publication have been "AP-PROVED" by our top agents. When in need of a business partner, look no further than the sponsors between these pages!

Blessings,

MARK VAN DUREN

Publisher
 Mark.vanduren@realproducersmag.com
 Real Producers

It's strange how important goal setting is, both in business and in our personal lives. I know we all would agree the process is critical and the better we get at it, the more success we achieve!



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MEET SUZANNAH MATTSON AND HEATHER KUNCE



Mattson and Kunce are excited to join Movement Mortgage after spending time with Caliber Home Loans and Wells Fargo. When looking at different mortgage companies, they made the switch to Movement because of the culture. They were looking for a company that would support their vision and values even in the midst of a demanding industry, looking for support to thrive both professionally and personally.

decision to make the move. "When working with our clients and referral agents, we know the most important part of the transaction is making sure we get to the closing table on time and efficiently," says Mattson. "While most lenders issue a pre-approval without a qualified decision maker's input, our Movement Buyer's Advantage program puts your buyers' income and credit information directly in front of an underwriter. Within hours* they could have an underwritten pre-approval letting them know exactly where they stand."



MOVEMENTMORTGAGE

Heather Kunce (NMLS# 418598) and **Suzannah Mattson** (NMLS# 408726) have more than 40 years combined experience in the mortgage industry and have helped thousands of families achieve their goal of homeownership and financial stability.

The two women credit their success to getting to know their customer's "why" instead of just looking at every client as a transaction. They take pride in their drive, self-discipline and maintaining a positive attitude.

Relationships are also key for Mattson and Kunce; a belief that goes hand-in-hand with Movement's culture of servant leadership. "We believe that Realtors are our most important and valuable assets," says Kunce. "We are constantly working on how we as loan officers can add value to our Realtors and their business. For a relationship to work it has to be mutually beneficial. Movement has provided us with a variety of educational courses like personal branding and social media effectiveness, that we can bring to our Realtors to enhance their book of business."

Since 2008, Movement Mortgage has grown into one of the 10 largest purchase lenders in America with a fresh process and unrivaled real estate relationships. Movement redefined corporate culture as a caring community and has invested \$40 million of profit back into both domestic and international communities.

Mattson and Kunce are thrilled to expand Movement's footprint in Colorado and look forward to continuing to serve families in the Colorado Springs area.

*While it is Movement Mortgage's goal to provide underwriting results within six hours of receiving an application, process loans in seven days, and close in one day, extenuating circumstances may cause delays outside of this window.

The efficiency of Movement's 6-7-1 process* was also part of their



ROB HENDERSON

I have found over the years that the majority of Realtors I have met started off on a very different career path, I too am one of them. I graduated from the University of Massachusetts Amherst in the early 1980s and was doing what you expect geologists do, living in Wyoming working in the oil industry. But in the mid-1980s oil prices plummeted and the industry shed many of its Junior Field Geologists and I, along with hundreds of fellow Geologists, was soon unemployed. I decided my next move should be to go back to school. I enrolled in the graduate program back at the University of Massachusetts Amherst. While studying for my Masters in Geophysics I met two classmates who were forming a solar energy business, Advanced Sun Technologies. They recruited me and I eventually became part owner. It was a tough decision to give up my graduate studies, but it was clear that the Oil Industry was going to be slow in recovering and lucrative jobs were not going to be available for many years.

As a partner in Advanced Sun Technologies I found the catalyst that would spark my inner entrepreneurial spirit. While I enjoyed geology, I felt my prior career did not match my new motivation. I wanted a place where I could be more in tune with the working world and in control of my destiny. I realized quite early that the corporate business model would never work for me. As the

solar business grew bigger I had the satisfaction of developing a successful company from the ground up. This partnership was short lived; however, as the Federal Tax Credits that supported the industry ended. I loved this business but without the Federal support we had to close our doors.

By 1986, with the lack of work options back in geology, I was still looking for change. I was interested in buying a townhome but surprised at the lack of answers I was provided by the real estate agents I spoke with. I decided to take a real estate class and from that point on I realized this could be the change I was looking for. I signed up for the full licensing program and earned my real estate license later that year. That's when my passion changed from rocks to real estate – a seemingly unconventional change of events, but one that suited me. “The light just came on,” and off I went in a new direction.

I was selling real estate part-time and, one weekend, I was sitting at a builder's model and I sold two houses. I realized that, financially real estate made sense but, most importantly, I was in a position where I could work with people and help them – that's really who I am. I knew then I wanted to be in real estate full-time.

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WE NEED TO STAY ON
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CHANGING RULES AND
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The career change not only put me in a position where I could craft my own business, but also help mold and develop a real estate company. Affiliated from 1994 to 1997 with J.W. Riker, the top independent Rhode Island company, my colleagues and I owned 49 percent of the business and the entrepreneurial spirit began to grow within me once again, bigger than before. “This was a unique opportunity to learn the business and have a say in where and how it grew.

As my real estate career blossomed, my personal life also began to look up. In 1993 I met my future wife, Fiona Holland. Fiona was an event planner for a Boston-based computer event and conference company. She was living just outside of Boston and we enjoyed splitting time between Boston and my home in northern Rhode Island. I never considered myself a city person but I truly loved spending time in Boston. Growing up in a small town in western Massachusetts the big city was always, and still is to this day, a pleasure to visit but not a place I could live in day to day.

As a real estate professional in Rhode Island with a thriving practice I still felt a void in my life. After my geology career ended, my love of the West didn't die. When the opportunity came up for Fiona to work in Colorado Springs, we jumped at the chance to come out West. The move would not come without a price. We both wanted a lifestyle change, but it was at the expense of giving up a safe and steady real estate practice in Rhode Island.

...





••• We knew no one in Colorado Springs. Like the explorer Cortez who burned his ships upon arriving in the New World, we had come to a new city with no options but to succeed and no easy return. So, after walking away from a 9-year client base in Rhode Island, Fiona and I headed to Colorado Springs.

I had to start over from scratch, it was back to square one again. There were no referrals, no sphere of influence on which I could rely, but it worked out to be the best thing I ever did.

I started with ERA Shields in June of 1997. I did what every other real estate professional must do at entry into real estate: open houses, taking over orphaned files from former agents and taking as much floor-time as I could. The back-to-basics approach worked for me, but it took several years to get going again. 10

year's prior experience helped but hard work and lots of hours were needed to get a foothold. Working at ERA Shields was a big help. The teamwork and support that was provided by fellow agents and staff was amazing. I found my home and have been there ever since.

When I restarted my business in Colorado I made a rather significant decision that has molded my career ever since. I realized the one of biggest reasons that agents failed was their belief that you must work 24/7 to succeed. I felt that if I followed that path I would soon burn out. I came out west to experience the outdoors and spend quality time with my wife. We planned on having a family and I was not going to miss out on that. Once I got through the early stages of getting the business set-up, I committed to working five days a week and a half-day every

other Saturday. You don't have to work 24-7, and if you do, I believe your family and personal life may fall apart. This single commitment has allowed me to be happier outside the office and allowed me to be stronger, more focused and work harder for my clients. When I am working I am 100 percent committed to my clients, but when I am home I am 100 percent committed to my family. In 2001 our family grew with the addition of our daughter Megan, and I have continued to follow my commitment to spend time with family. Being a Realtor has allowed me to include my daughter in some of my every day activities, such as going to Pikes Peak Association of Realtor Board Meetings and even occasionally showing homes. My wife's travel schedule required a very balanced approach to the parenting world. I was quite surprised by how many clients not only accepted this but embraced it.

Another big change for me was committing to the Ninja Selling process. This program works well with my personality in that it is more about being customer centric and implementing processes to be more efficient with time. I have been a Ninja for almost 9 years now and coincidentally those have been my y best financially. The tools that they provide Realtors is amazing and support is fantastic. Larry Kendall and this organization have been pivotal to my success and continued growth.

With the Ninja Selling system solidly in place it created time for travel and personal growth. It has allowed me to be able to volunteer and give back to the community. In 2017 I was honored to be asked to join the YMCA Camp Shady Brook Advisory Board. Camp Shady Brook is located in Deckers, Colorado just about an hour and 15 minutes northwest of Colorado Springs. The photos in this article were all taken at Camp. The Camp's mission is to effect positive change in our community by creating opportunities in the outdoors for personal growth, leadership and development and the building of rela-

tionships though exceptional camping experiences. These words could not be more in line with my personal beliefs. In a world where today's children and adults are exposed to 24-hour bombardment of information and instantaneous gratification, camp allows both young and old to slow down and take a breath. This is a special place where you can rock climb, learn to play a musical instrument, horseback ride or just hop in a hammock and read. The team that runs Camp Shady Brook takes professionalism and caring to the higher level. They know that through outdoor learning we all can become better communicators and listeners. I am grateful to have spent time with the entire team, it has made me a better father, friend and Realtor.

With 32 years of experience in the industry, I have earned the designations of CRS, GRI and ERS. I was the director for PPAR for five years, serving as chairman of government affairs, and the leadership development chairman and PSF chair. Education is critical to me. I am constantly taking classes on all aspects of the business. From radon to RESPA, we need to stay on top of the ever-changing rules and regulations.

Adapting to an ever-changing market, Realtors constantly need to be learning new skills and be forward thinking in regard to clients and our businesses. Our industry is more dynamic than ever and at a pivotal point of change. There are so many new players in the real estate world all vying

for our livelihood. I truly believe that the way we do business from here on out is about to change dramatically. Ibuyer platforms, OpenDoor and Redfin all have made significant inroads into our world and they are not going away. We will all need to adapt to these changes. Client loyalty is dissipating and as computer algorithms further alter the landscape we will need to change our behaviors.

I believe we all need to become a new dynamic breed of real estate agents: those who know that you must change with the times and constantly reinvent yourself to reach your targeted clients and build your business. After 32 years and counting I know that there are changes coming and am looking forward to these new experiences and challenges ahead.

Finally, I have been given the gift of time with Family. We have been able to camp, hike, travel and be a part of my daughter's interests her entire life. She is now 17 and heading off to college this fall, I can proudly say to my Alma Mater. The life as a Realtor is a good one and I am honored to be a part of this industry.

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I've been around the world, but I met God in Colorado Springs. It happened like lightning out of a clear sky, and I went from a solidly composed human being to a blubbering mess.

I didn't realize at the time it happened that I would call this city home one day. I was a visitor. I had come from Grand Rapids, Michigan, at the age of 16 to a youth conference called Rock the Nations that was held here at New Life Church. When I came to the conference, I was interested in God. The idea of him appealed to me. I liked the sense of knowing there was a plan and purpose for life. But God himself was an abstract and distant concept. He was the kind old man with the long white beard seated on clouds far far away who seemed a little sad at the condition of the world he had created.

On the first night of the conference as the music was playing, I began to feel each of the times I had wronged God, others, or even myself coming to mind. Specific moments of pride, words of judgment and bitterness, people I had torn down or belittled, all of these started flooding my thoughts without warning. The whole time, I could feel God's hands gently tugging at pain I'd carried for years, buried and unresolved. I could feel him asking without words for permission to take it away. I sobbed,

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“How can I accept this gift you want to give me?” And I heard his response in my heart, his voice as clear and loud as thunder, “It’s too late, you’re already mine.” Already his. And the gift was already mine. I released the pain, and then it was gone. Replaced by true joy and belonging like I’d never known.

That moment crystalized the beginning of a journey for me. An ultimate passion that has influenced every path I’ve taken since then. How can I help others have a similar encounter with

“**Catherine filled all the gaps in my leadership style, and naturally brought strengths to the table that I didn’t have. But above that, we had a blast together and encouraged each other beyond what either of us had experienced.**”

freedom? It’s a freedom not based on rules, or human achievement, or perfection. It’s not on how “right” you’ve lived, it’s based on how good he is. And it’s not just an emotional or spiritual freedom, but one that starts at the root of our lives and spreads outward to our finances, marriages, children, and ultimately to the legacy we leave behind. But it took me a while longer and a journey out of ministry and into the marketplace to get the full picture.

It was only two years later that we moved to Colorado Springs. My dad and I got here in August of 2001 to start looking for houses while my mom stayed back with the rest of my siblings until we had found the right place. That was one of my first house-hunting experiences, and it was exhilarating. I loved the variety of home layouts and styles and exploring different areas of the city. We particularly enjoyed the homes with “character,” like thick, red, 1960s shag carpet, or faux wood paneling covering every inch of the home. Though not our choice for a family home, they added

extra entertainment to the search. It took me a while to get used to Colorado Springs, though. I had grown up in Florida, where we had the ocean, and then Michigan, which had some of the most beautiful seasonal changes I’ve ever seen, but the mountains in Colorado weren’t singing for me. Not yet.

Once our family got settled here, I found myself working as a youth pastor for a new church called International Anglican Church, while also leading worship for a college group at New Life Church. We had between 50-70 people that met Tuesday nights at New Life, and one evening a beautiful girl walked in and came up afterward to ask if she could help with the worship team. Her name was Catherine. I

remember taking one look at her and being captured. Soon afterward I was taking my youth group to New Orleans to help with Hurricane Katrina relief and I needed a female leader. Everyone I knew was unavailable, so I asked Catherine if she could take time off work to help. I’m glad I asked. The experience of working together, leading together, and serving the youth and the people of New Orleans together was unparalleled. Catherine filled all the gaps in my leadership style, and naturally brought strengths to the table that I didn’t have. But above that, we had a blast together and encouraged each other beyond what either of us had experienced.

In the summer of 2006, Catherine and I began dating, and I began a pastoral internship at New Life Church. I believed I was on a path toward full-time ministry, but what that looked like for me had become clouded. My focus was on the platform up front and hopes of becoming a pastor, but my true motivations had more to do with feeling personally validated and respected than with actually serving people. I had lost sight of my original passion and love for seeing freedom grow in people’s lives. A few months after the start of my internship at the church, a news truck drove up to the senior pastor’s home, a scandal broke, and everything changed. My “shortcut to the top” quickly became what felt like a dead-end. People were broken and wounded around me, and I knew it was impacting our city as a whole.

The pastoral internship ended quickly, and I took over management of the church bookstore. For the first time in a while, I began to focus on helping other people pick up the pieces, rather than on myself. Ironically, I did far more “pastoring” after the internship was over than I did during it!

I married Catherine the following year in 2007 and began the process most young married men go through of learning what it truly means when two become one. Throughout the years, my wife has been one of my most incredible teachers, whether she’s intended to or not, and I’ve truly been shaped by my relationship with her. I married her because I wanted a true partner, and we got to experience that partnership, and many trials that would test it, just a couple years after our wedding when we decided to leave everything and explore and serve in other cultures around the world for nearly a year.

In January of 2010, Catherine and I packed our bags and left on a trip called The World Race: eleven months of serving the poor and sharing about Jesus in eleven different countries. We learned the haka ceremonial dance in New Zealand. We danced with the aboriginals in Australia. We hiked the hills of Kenya with children who had never seen skin or hair like ours before. We worked against human trafficking in Thailand and handed out food and medicine to the poorest of the poor in The Philippines. We served in orphanages in Malaysia and eastern Europe. And we came back different. We had served on the ground with people who had never known the comfort of having their own home. We got sick next to them with the same diseases. We ate the same food and slept on the same hard ground. Instead of what I could earn or gain from the

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“My wife and I have found ourselves in a place we never dreamed we would be. We have four amazing kids that we get to teach and learn from and grow alongside. We joined the pastoral team at KeyStone Church, and we’ve had the honor of helping people walk through some deep struggles, as well as incredible successes.”

...
people and organizations around me, I started to remember that I already had something to give. Seeing such a broad perspective of the world made us rethink what serving people in our city could truly look like, and we began to look at Colorado Springs and dream about how we could have an impact and contribute here.

Upon returning we found a small church-plant called KeyStone Church that modeled community, passion for our city, and appreciation for people of all backgrounds and walks of life. Our reintegration to American life was more difficult than we thought it would be, and the community provided a great place for us to decompress and process our experiences. It took us some time to rebuild our lives. We were essentially starting over, and we had no idea the path that lay before us.

Shortly after we returned, I had the fantastic opportunity to work at a local startup company called BombBomb before they had their 15th employee. I had no idea at the time how big they would grow, but it was clear from the start that this was a company that cared about people. They genuinely wanted to make a difference and the culture they created is still one of the best I’ve ever seen. While I was there, the company decided to make a shift in their target market and began to focus on real estate agents. It was there that I got my first behind the scenes peek at the professional world of real estate. The company took us through several of the best real estate workshops and courses to help us understand how agents and brokerages worked, and we suddenly found ourselves flooded with calls to and from real estate agents all around the country. My role was to train people in the software, as well as to provide coaching on how it could supplement their marketing and administrative needs.

Two things happened that began the next life-shift for our family. First, we found out we were expecting twins.

We already had a two-year-old daughter, who was a gorgeous gift from God, and also one of the most strong-willed children I had ever seen. Now, we were going to be instantly outnumbered! My wife and I had discussed the fun “what-ifs” of having twins, but neither of us expected it would become a reality. We knew our budget couldn’t support two more children, and something was going to have to change. The second thing that happened was as I spent time working with realtors every day on the phone, I found those memories of home searching with my dad beginning to come back to mind. I began to feel the intense innate need I have to work directly with people and to be in their lives, rather than being behind a desk on a phone. I thought about our own town-home purchase and how much I would have loved the chance to serve someone in our position: to provide experience, counsel, and skills to help in that often-scary moment of buying a home. I started developing a love for the idea of real estate, and another “what-if” entered my mind. My wife and I prayed and discussed with family and some trusted friends what it could look like if I launched into real estate. I still remember driving down the roads near our home with my wife as we discussed it. We felt like God was behind us and like this was the change he was leading us to. We committed to giving it five years minimum to see what could happen. And we prepared to start over once again.

We sold our town-home a couple months later and launched out with \$35,000 to live on for who knew how long, and I began a two-year mentorship program at The Platinum Group. I owe my current business to my mentors and the friends and family who trusted me to take care of them in those first years. The growth of new relationships I’ve built with my clients since then has been absolutely amazing, but growing a new business took time, and it came with setbacks as well as surprising breakthroughs.

One defining moment happened in 2016. I was barely a year and a half into my real estate career, and though I’d had a high number of closings for a first-year agent, our family expenses were piling up and things were getting very tight. I was feeling the pressure to provide, and only occasionally remembered to ask God for help. I had just recently closed a new Oakwood home in Banning Lewis Ranch and was invited to the quarterly realtor rally where they hold drawings for agents who have sold new homes in the community. I had to leave the rally early because my then five-year-old daughter had a concert recital at her school.

While I sat at the recital, I received a voicemail from Amy Kunce-Martinez, an agent who worked in my office, saying, “David, where are you? You just won the top prize! You need to get back here!” I was shocked and considered that she might have been pulling my leg, so I texted her to confirm. She wasn’t kidding. I had won \$7,500, and thanks to Amy’s intervention and help, I was able to keep the prize even though I was absent from the rally. That was part of a turning point for our family where we began to refocus our trust: from faith in my ability to provide what our family needed, to faith in what God wanted to provide for us. He began to confirm in tangible ways that the more we put our trust in him, the more prepared we would be to actually receive from him, instead of just what I could provide through my own strength.

I didn’t know it at the time, but that was also the beginning of some great new friendships and seasons that have led me to today. Amy and her husband Gary, along with Chris Cowles and Rob Edgin started The Cutting Edge, Realtors in 2017 and I had the honor of joining them a few months after they opened their doors. They took my foundational experiences and added a culture that went so far beyond the expected. An office where there’s genuine joy walking through the door, deep friendships, and real support and encouragement. The level of excellence of the agents is matched only by their willingness to go double the extra miles for their clients and for each other.

Ironically, I sold another home in Banning Lewis last Fall. At the rally this February, they went down the list of winners from the drawing and called my name for the second time for the \$7,500 prize. And I felt like I heard God laugh. We know without a doubt that God is good, and gifts like that aren’t just meant for our own comfort, but to be a blessing to our city and beyond.

That’s the heart and the focus of everything we do.

My wife and I have found ourselves in a place we never dreamed we would be. We have four amazing kids that we get to teach and learn from and grow alongside. We joined the pastoral team at KeyStone Church, and we’ve had the honor of helping people walk through some deep struggles, as well as incredible successes. It’s allowed us to pursue a unique model where the ministry we do is all volunteer-based, rather than paid staff, and I get to enjoy being a full-time business owner and entrepreneur.

I believe in Colorado Springs, and this incredible city takes my breath away daily. It’s a city that’s seen true heartache and turmoil, but also true greatness. I view my real estate business as a tool, not just to provide for my family, but to grow in relationships with people and to serve and bring my clients greater financial freedom and empowerment. We believe God is as interested in our health, our financial well-being, and our work as he is in our souls, and we’ve seen how easily freedom in one area spreads to the others. With that in mind, helping people achieve their financial goals and build wealth through real estate has become a passion. My wife works as my transaction coordinator and the chance to team-up together again has been amazing. I’ve been able to create a team and grow my business to a place where we can begin to give like we’ve always wanted to our city and to organizations that are making a difference in the world.

When I first moved here nearly 18 years ago, I wasn’t sure how long I’d stay. But I met God here, I met my wife here, and I’ve found an industry and clients that I love. I’m glad my children get to call this city their home, and I have great hope and excitement for what the future will bring. I’ve been around the world, but there’s no place quite like Colorado Springs.

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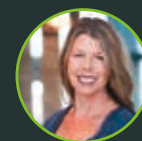
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HBA president Todd Anderson give the State of the Association update followed by John Covert from Metrostudy for the most important housing statistics tailored to builders and realtors.

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Todd Anderson

PRESIDENT OF SPRINGS HBA OFFERS INSIGHTS AND A GAZE INTO HIS CRYSTAL BALL



By **Robert O'Brien**, Real Producers Reporter

PART 2

Real Producers recently had an open-ended conversation with Todd Anderson, the President of The Housing & Building Association of Colorado Springs, exploring various topics dear to the hearts of builders, the HBA and residents of the Pikes Peak region.

In part two Anderson takes a “deeper dive” into the overall housing situation in the Pikes Peak region and will also discuss his new company and yet another initiative he has launched since leaving his successful career in the home building industry.



Kinship Landing, a new boutique “hostel” under construction downtown Colorado Springs. The new “cool factor” in the Springs for younger adults.

Picking up where Part I left off:

Real Producers asked President Anderson what his crystal ball shows him regarding home building activity in the next few years for the Pikes Peak region. Anderson notes there is a 26,000 housing unit deficit in the Pikes Peak region.

“I’m very bullish on it mostly because of the demand side of the equation. The economists that we listen to with metro studies and some of the other local folks are all saying that we’ve got a twenty-six thousand unit deficit on the supply side (in El Paso County). So, as an industry, when you add up the single family, the multifamily and the apartments and the rest, three to five thousand a year...maybe. But we’re constricted in terms of the trades and the ability to provide the homes and so that would suggest that we have at least a five-year runway out there if you lump in everything that gets built in El Paso County where somebody lives in it.”

“It’s a huge number. But I’ve heard it from more than one economist, and I think they’re smarter than I am. When I listen to the details of it, I think, well, that makes sense. You’ve got a market now in Colorado Springs that five years ago, ten years ago, you talk to some twenty-something and ask ‘where do you want to live,’ they wanted to live in West Highlands or LoDo or somewhere in Denver. Well now, in Denver is at about \$515,000 average sale price. Where here, we’re still able to provide homes in the high \$200,000s and low \$300,000s. So you’re talking a \$200,000 (difference) and we saw with Challenger Homes in the last three years a number of buyers that were still working in Denver and not just Tech Center but like out in Aurora and at the closing I would ask them what would motivate you to build down here, and they weren’t buying in Monument, either, they were buying down on Woodmen and Black Forest, and they would say, well, I got a bigger house and a bigger lot with views for \$150,000 less.

“I think that things shifted probably three, four, five years ago in terms of the “cool people” go and live in Denver and the older people come down to the Springs. A friend of mine just broke ground on a youth hostel.” Anderson went on to say that this friend spent a year traveling the world and stayed

in hostels and realized “we don’t really have that option here in the States.” What Anderson is referring to is a brand new 80-bed hotel, Kinship Landing, at 421 S. Nevada Ave. under construction in the Springs being built by Colorado Springs natives Bobby and Brooke Mikulas and described as a place “where locals and travelers come together in downtown Colorado Springs,” according to an article in the Colorado Springs Business Journal (<https://www.csbj.com/2019/01/31/new-boutique-hotel-coming-to-downtown-colorado-springs/>) “That’s kind of exciting in terms of something new and different, something that can really capture that adventurous spirit that we really have. I mean we’ve got Pikes Peak and all that National Forest that is just wonderful in terms of a place to call home or a place to visit”

“So what we’re seeing at the HBA and regional building we’re project-





Left to right, Claire, Noah, Barb, Todd, Katelyn, Ariana.

WHO IS TODD ANDERSON?

Todd Anderson, now the 2019 President of the Housing and Building Assoc. of Colorado Springs, after leaving Challenger Homes in 2017, formed Shepherds Staff Consulting, LLC, a company based in Monument which helps with leadership development and mentoring of young leaders, something Anderson describes as “a passion of mine for over twenty years.”

Mr. Anderson joined Challenger Homes in January 2008 as Vice President of Operations and provides 30 years of experience in homebuilding and development. In 2010 he was promoted to President. In 2014, Challenger Homes was the number 1 builder in the Colorado Springs market. In 2015 they developed over 550 lots and built over 300 homes. As they look toward 2020 they plan to develop over 1000 apartment units. As well as continue to develop and build 300-500 lots and homes. Prior to moving to Colorado, from 1985 through 2004, Mr. Anderson was employed by C. P. Morgan Co. located in Indianapolis, Indiana, which became the largest homebuilder/developer in Indiana with annual 2004 sales in excess of \$330 million. From 1992 through 2004, Mr. Anderson was the

Vice President of C.P. Morgan Co. with areas of expertise in product development, cost reduction, change management, associate training and development and structured problem-solving. Over his career with C. P. Morgan Co., Mr. Anderson was instrumental in leading the company through several growth stages and transitions, reduced warranty costs from 1.2% to 0.5% during a three year period, led the product development team to develop over 500 floor plans in six product lines and helped to create a web-based New Home Showroom application allowing customers to preview color selections from the internet. In 1985, Mr. Anderson received a B.S. degree in Construction Management from the University of Wisconsin - Madison. Mr. Anderson spends a portion of his free time mentoring young leaders, has served as a volunteer board member at the Pikes Peak Regional Building Department and currently has been elected to the board of the Colorado Springs HBA as well as other non-profit volunteer organizations. He and his wife Barb are actively involved in raising and educating their four children, where they enjoy the Colorado lifestyle, engaging in hiking, skiing, snowboarding, and camping.

... ing that permits will be about flat from where they were last year but last year was a thirteen year high. So if that happens it'll be because we're continuing to be attractive to employers. When it comes right down to it, of if there isn't a job created in a marketplace, there really isn't a need for another house. You're just trading real estate at that point. And there's always going to be that going on. So one thing we look at is called the EP ratio, or 'employment to permit,' so, if you are looking at primary jobs, that are living wage jobs, for every one of those jobs, really, it requires a house, apartment, a place to live. So we track that. And a nice static is one-to-one. Well if employment is outpacing permits that means you are supply constrained. And so, we see that at times. I'm not sure we're at that right now, exactly, because the jobs thing is kind of tricky. If you take a hundred jobs that are all call center jobs at nine dollars an hour that's not going to be a homeowner probably but

you see many of them doing group share kinds of things. If we can continue this, say 3,600, 3,800 single family premise's that's a very healthy, robust economy on the building side.”



Anderson has launched a new software company called Flash designed to stimulate sales from former clients of home builders. Anderson is looking at expanding the concept for Realtors. “Ninety percent of those interested in buying start their search online so we try to ‘grab’ them with some kind of an offer to entice them to fill out a form. Then, unlike one of the mega search engines like Zillow, we sell that lead to just one builder, not ten different people. That means the quality of the lead is higher and the conversion rates has approached 20 percent on the leads that we generate.”



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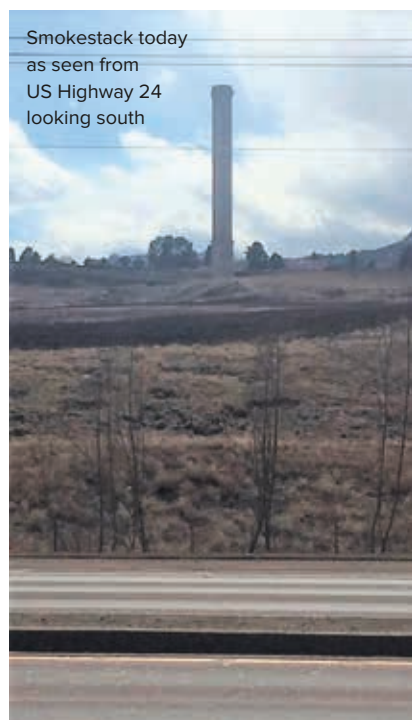


By Robert O'Brien, Real Producers Reporter

What IS it?

AH OH, SMOKESTACK LIGHTNIN' SHININ', JUST LIKE GOLD...

The processing of the gold from Cripple Creek may have moved on, but "The Stack" remains as a reminder of a golden past in Colorado Springs

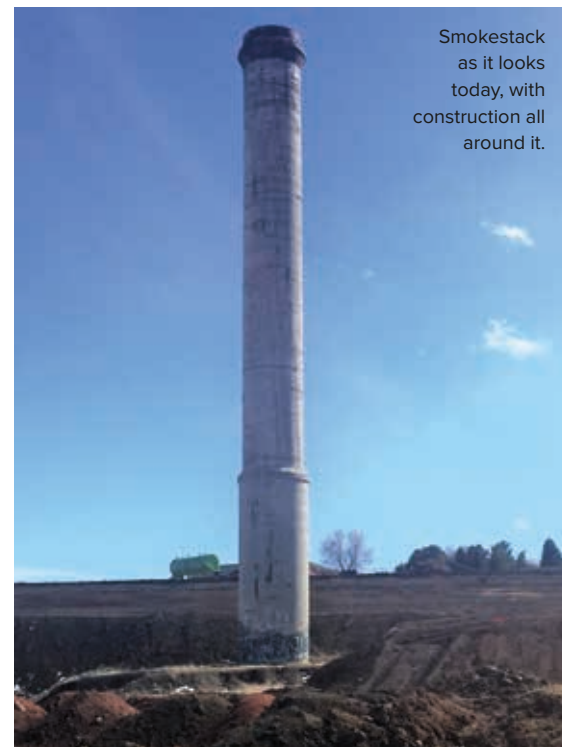


Smokestack today as seen from US Highway 24 looking south

The purpose of the "What IS It?" series is to give both longtime residents and our new neighbors a brief insight into "things you might see around the area" that might be mysterious, puzzling, historic or merely interesting.

In this case, this What IS IT? Is "all of the above."

If you have ever driven on US Highway 24 heading west from the "Cimmaron" exit off I-25 and after 8th St. look to the south you will see a multi-story smokestack sticking out of what is known as Gold Hill Mesa, which is now a thriving and growing community of new residential homes springing up from what once was "the largest gold mill in the country," according to the website Prospector



Smokestack as it looks today, with construction all around it.

Camp Posts (<https://www.facebook.com/ProspectorCamp/posts/404821706382406>).

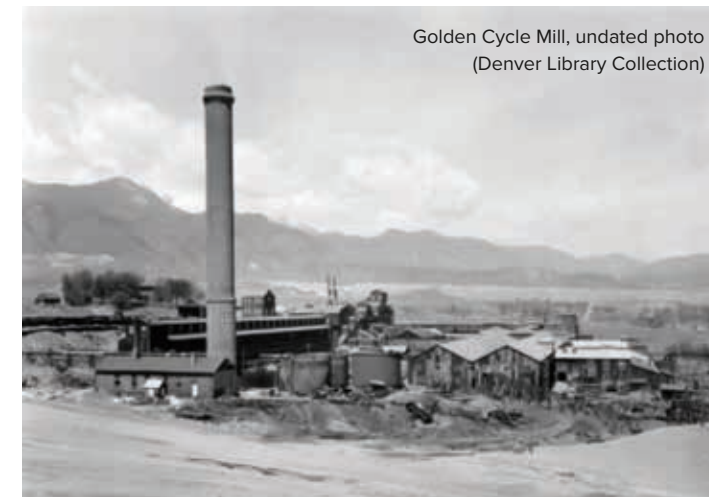
The site goes on to say: "The Golden Cycle Mill in Colorado Springs was the largest gold mill in the country, able to process 800 tons of ore a

66

IF YOU HAVE EVER DRIVEN ON US HIGHWAY 24 HEADING WEST FROM THE "CIMMARON" EXIT OFF I-25 AND AFTER 8TH ST. LOOK TO THE SOUTH YOU WILL SEE A MULTI-STORY SMOKESTACK STICKING OUT OF WHAT IS KNOWN AS GOLD HILL MESA



Golden Cycle Mill in its heyday



Golden Cycle Mill, undated photo (Denver Library Collection)



Logo from stock certificate

day and recover more gold per ton than any competitor in the early 1900's."

Ore was brought from Cripple Creek through Ute Pass (which was originally an animal trail then a wagon road and now a four-lane highway) on the Midland Railroad (Editor's note: US 24 is also known as Midland Expressway as it goes through Manitou Springs and Colorado Springs, presumably so named because of the historic Midland Railroad which ran between Cripple Creek and Colorado Springs). "Giant crushers, pounding day and night, ground the ore to dust. Then roasters baked it over coal to break down mineral compounds that trapped the precious metal." Cyanide had to be used to further "leach" the precious metal from the ore. Golden Cycle became one of the largest employers in the City and its more efficient milling process put four other mills out of business giving the company most of the Cripple Creek business. Interestingly, gold from Golden Cycle was used in coins made at the US Mint in Denver. In World War II the mill also was used to refine lead, copper and zinc ore. In 1949 the mill was dismantled and the equipment was moved to Cripple Creek, where gold mining continues to this day.

Recently, "The Stack" was inspected for structural integrity. We will report on any new information regarding the preservation of this "Stack from the Past," still "Shinin' just like gold."

"Golden Cycle Mill" by Guy Burgess, 1947. Courtesy of Special Collections, Pikes Peak Library District. Image Number: 001-9553.

*Other information used in this article courtesy of the Pikes Peak Library District.

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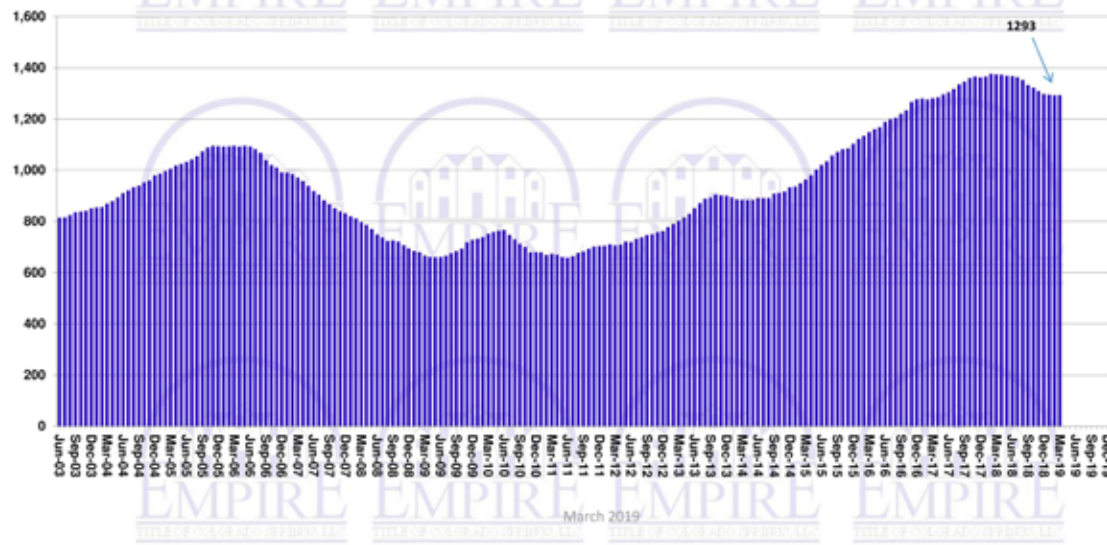


By **Bill McAfee**,
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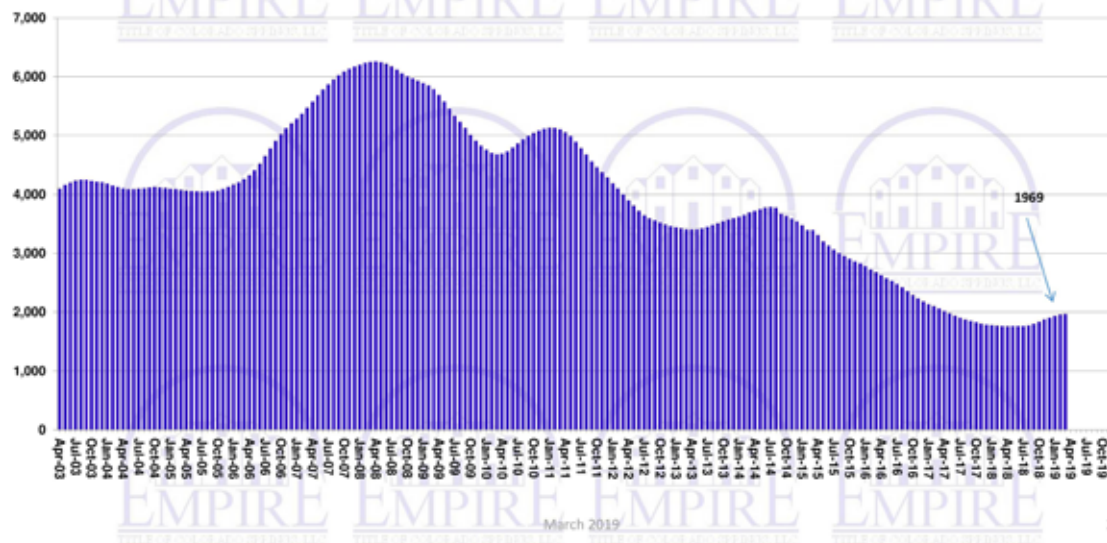
You might be thinking I am ordering a drink but I am talking about our current real estate market. Last month we had 12 straight months of decreasing sales and 11 months of increasing listings. This month we make 13 months of declining sales and 12 months of increasing listings. (See Slides #1 and #2).

The twist in our drink is the decrease in interest rates from October, which had 30 year fixed mortgages at 4.86%, to March, which had interest rates at 4.06%

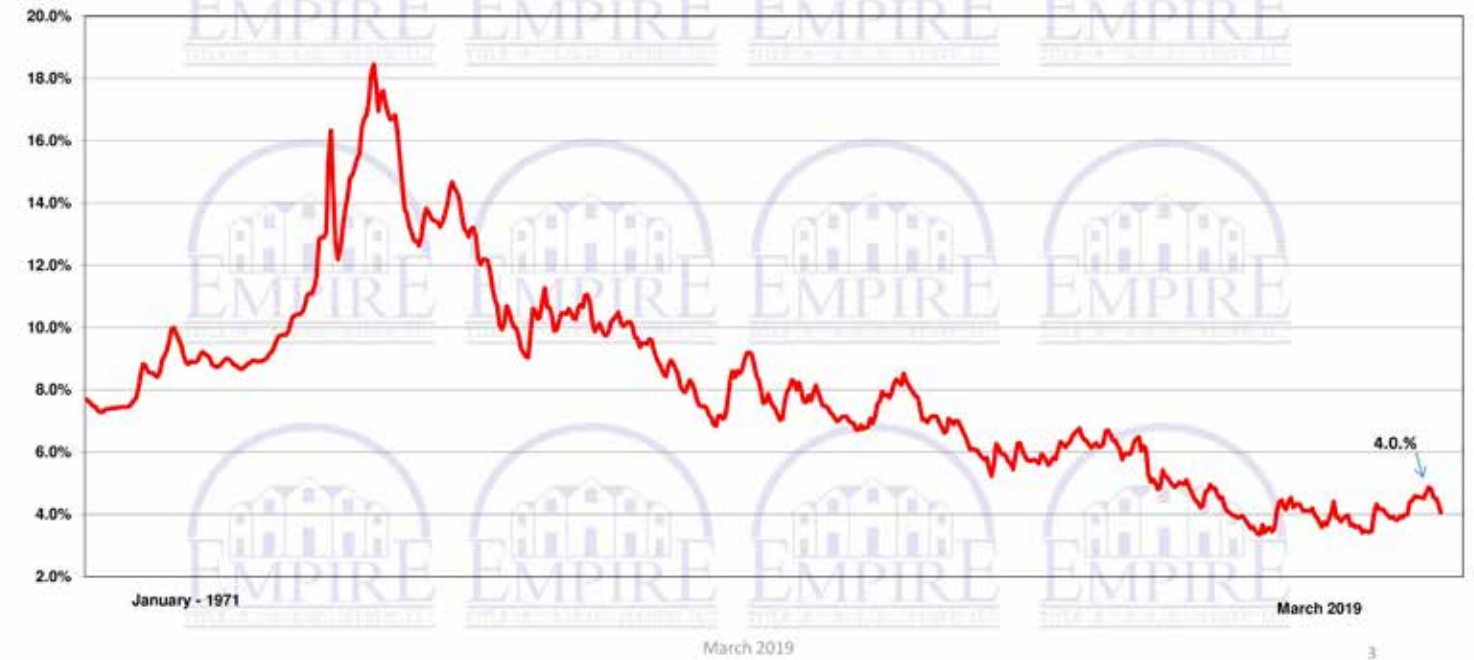
**Number of Sales
Previous 12 Month Average**



**Active Listings
Previous 12 Month Average**



Freddie Mac 30 Yr. Fixed Rate Mortgage



2019 YTD vs. 2018 YTD

- Average Price **↑ 4.1%**
- Median Price **↑ 5.2%**
- Residential Units Sold **↓ 2.1%**
- Inventory Levels **↑ 26.8%**
- Number of Listings **↑ 19.8%**
- Foreclosures **↓ 1.7%**
- Average Days on Market: 36
- Interest rates **↑ 4.06%**

*This information is deemed reliable, but not guaranteed. It is intended to show market trends and should not be used to evaluate individual properties. Sources for this information include but are not limited to: El Paso County Clerk and Recorder, El Paso County Public Trustee, Empire Title of Colorado Springs LLC, the Pikes Peak Multiple Listing System.

(see slide # 3) .This twist tastes great to buyers as the payment on a \$350,000 mortgage would drop \$165.96 per month. It also increases their purchasing power by \$34,500 allowing them to purchase a home for \$ 384,500.

Buyers should have a nice cocktail this summer as prices will moderate with sales and lasting moving toward each other. Because of interest rates payments are going down and purchase power is going up. To buyers I say, "Bottoms up. It is time for happy hour!" (See Slide #4).



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Courier / Express Delivery	ADDITIONAL CHARGE	INCLUDED
Cashier's Checks	ADDITIONAL CHARGE	INCLUDED
Incoming / Outgoing Wire Services	ADDITIONAL CHARGE	INCLUDED
Release Tracking Fee	ADDITIONAL CHARGE	INCLUDED

Title premium charged separately. Applies to residential resale transaction only. Does not include third party fees or those imposed by a government entity.

COLORADO | Effective Dec 20, 2018

This is not a complete Schedule of Fees. All fees subject to state rates as applicable. Above pricing does not include recording fees, mortgage registration fee or commission fee. As with any insurance contract, the issuing provisions explain the coverage afforded by the title insurance policy and there are exceptions, exclusions and conditions to coverage that first or narrow the coverage afforded by the policy. Also, some coverage may not be available in a particular area or transaction due to legal, regulatory, or underwriting considerations. Please contact a First American representative for further information. The services described above are typical basic services. The services provided to you may be different due to the specifics of your transaction or the location of the real property involved. First American Title Insurance Company and the operating divisions thereof, make no express or implied warranty regarding the information presented and assume no responsibility for errors or omissions. First American, the eagle logo, First American Title, and firstam.com are registered trademarks or trademarks of First American Financial Corporation and/or its affiliates.

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▶▶ real producers event!

Cordera Community Center

FEBRUARY 28TH

If you missed it, you missed
a **FANTASTIC** event!

Real Producers hosted a realtor social event at the Cordera Community Center on Thursday, Feb 28th.

We had close to 200 people attend and lots of connections and new friends were made! We host these events for our realtors to build a sense of community in the industry. They are really fun, and free!

Food was catered by Salt of the Earth Catering and we also had valet parking, new vehicles to view and drive, a magic show, live music, drinks and a photo booth!

The reviews have been excellent, and we **EN-COURAGE** all of you to attend in the future if you missed it!







THANK YOU again to all our sponsors who participated in this special gathering.

Cordera Community (La Plata Communities)

Integrity First Financial • Heritage Title • Am Pro Home Inspections • Saddletree Homes • Salt of The Earth Catering



- Lorson Ranch (Ft Carson) from the high 200's to the mid 300's
- Meridian Ranch (Peyton/Falcon) from the high 200's to the mid 400's
- Wolf Ranch (Briargate) from the high 300's to the high 400's
- Mountain Valley Preserve (next to BLR) from the high 200's to the high 300's
- Village Center (Monument) from the low 400's
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