

Micro-Renovations: The Small Fixes Delivering Big Impact for Homeowners

With renovation costs up 20% to 30% in the past year, homeowners are rethinking what it means to “update” a space. A recent *Real Simple* article by Hannah Baker argues that the smartest trend of 2026 may also be the smallest: the **micro-renovation** — a targeted, low-cost refresh that transforms a room without the demolition, delays, or the five-figure budgets renovation contractors typically propose.

Interior designer Nancy Dow defines a micro-renovation as a one-to-three-day project costing between \$600 and \$1,200. Think swapping outdated fixtures, repainting a single wall, or upgrading a backsplash — rather than a full kitchen gut-rehab.

Post-pandemic, she says, people want personalization and quick wins. Social media fuels the movement, and sustainability plays a role too: reusing what you already have keeps waste (and costs) down.

Designers interviewed in the article describe micro-renovations as a way to shift the *feel* of a room without touching the bones. Rebecca Letwin of Full Bloom Interior Design points to a living room

transformed simply with custom built-ins, a fresh coat of Benjamin Moore’s Annapolis Gray, and a furniture rearrangement.

REAL ESTATE TODAY



By JIM SMITH
Realtor®

Sophia deDomenico of Et Sal Interiors highlights small kitchen upgrades — new lighting, open shelving, even a built-in banquette — that deliver meaningful return on investment (ROI) without a full remodel.

Other examples include refreshing an outdated fireplace, swapping a run-of-the-mill ceiling fan with a fancier one or with a “statement” chandelier, or adding color to a kitchen through accessories rather than paint.

For homeowners squeezed by construction backlogs, inflation, and rising labor costs, micro-renovations offer something rare: control. A weekend, a modest budget, and a few strategic changes can deliver the kind of transformation that keeps a home feeling fresh — without waiting months for a contractor to call back. When it comes time to sell, you’ll find such improvements increased the value (and sold price) of your home.

A link to the full *Real Simple* article, with illustrative photos, etc., is at <http://RealEstateToday.substack.com>.

Big Price Reduction on 3-BR Arvada Townhome



Discover effortless, lock-and-leave living in this contemporary Wyndham Park townhome at **13527 W. 63rd Way** — priced to move and packed with smart features. Enjoy an open main level with vaulted ceilings, slab-granite kitchen counters, and a sunny dining room that flows to a large private patio. The finished basement lives like a third bedroom with egress windows and an ensuite 3/4 bathroom for guests or multigenerational living. With 3 bedrooms, 3½ baths, a loft, and 2-car garage, this home delivers space, convenience, and value in one unbeatable Arvada location. EV owners

will appreciate the included Level 2 charger in the garage. View a narrated video tour and interior photos at www.GRElistings.com. Open house this Sunday, from 11am to 1pm.

\$275,000 Buys This 2-Bed Lakewood Ranch!

Come see this charming mid-century bungalow just blocks from light rail at **5495 W. 13th Ave**. This 2-bed, 1-bath home lives larger than its square footage with an efficient floor plan, abundant natural light and hardwood floors. The big, level lot offers room to garden, play, add a garage or explore future expansion/redevelopment options — rare at this price point. Inside you’ll find a clean, move-in-ready home that also invites your cosmetic updates over time. Commuters will love the quick access to downtown Denver, the W Line, 6th Ave and Sloan’s Lake, while still enjoying a quiet neighborhood feel. Whether you’re a first-time buyer looking for an affordable single-family home or an investor seeking a solid rental/land play in a rapidly improving area, this property checks the boxes. It’s hard to find a true detached home on a full lot in Lakewood at this price — don’t miss it. A video tour, floor plan and interior photos are at www.GRElistings.com.



Here Are Some Things You May Not Know About FHA Loans

This is a follow-up for my April 11 column about some advantages of FHA loans.

FHA loans can be used to purchase **properties with up to four units** if the borrower occupies one as a primary residence. With as little as **3.5% down**, buyers can acquire a duplex, triplex, or fourplex—something that typically requires far more capital with conventional financing.

Maximum Loan Limits in This Area:

Single Family	\$862,500
Two Units	\$1,104,150
Three Units	\$1,334,700
Four Units	\$1,658,700

For multi-family purchases, FHA allows **a portion of rental income (typically 75%) from the additional units to be used for qualifying purposes**, increasing buying power. This allows a buyer to live in one unit with rental income helping to offset the mortgage.

FHA also extends to **condominiums**, and approval is more flexible than many realize. Even if a project is not on FHA’s approved list, a unit may still qualify through a “Spot

Approval” (single-unit approval), opening the door to more inventory.

Another often-overlooked feature: **FHA loans are fully assumable**. A future buyer can take over the existing loan — including the interest rate — without adjustment. Historically, mortgage rates have averaged in the **6% to 8% range**. Interest rates hit their peak in the early 1980s (15%) and while it is unlikely that we will see those rates again anytime soon, rates above the current average (6% to 8%) are quite possible in the future, making loans that are originated at current market conditions (5.5% to 6%) valuable.

FHA is widely known as an entry point into homeownership—but for those who understand it, it can also be a powerful tool for building long-term financial strength.

If you list your home with me, it will be featured on this page and on page 3 of all 24 metro area weekly newspapers. Call me at 303-525-1851 for details!

Are You Frightened by AI? I Have Made Friends With It

Yes, there have been some scary stories about the use of artificial intelligence by malign actors, but there is a positive side. If you have a PC with Windows 10 or 11, the Copilot icon at right is probably on your task bar. If not, you can get it free from MicrosoftStore. I have started using it more than my web browser. (No need to search for an AI app on your browser.) I use it for everything — medical questions, who sells particular coffee pods, how to keep my iPhone ringer from resetting to full volume, and more. I use it to summarize articles I read. I even used it to request a JPG of the icon above! I just used it to remind me of what I have asked it in the past month. What’s interesting and useful is that it knows who I am. It knows I’m a journalist and a Realtor. In responding to one question, it volunteered that this topic fits with my commitment to sustainability, which I hadn’t directly shared with it. Quite amazing. Play with it!

2 Townhomes Listed in Highlands at Westbury



Northglenn’s Highlands at Westbury is a 2006 community with 6-unit townhome buildings like the one shown at left. Both of David Dlugasch’s listings are end units — one at **11234 Osage Circle #F** for **\$497,000**, and the other at **11246 Osage Circle #F** for **\$550,000**. The latter unit is described as “tech forward” because of all its high-tech features, from the light switches and outlets to the heat pump to the “smart toilet” which raises its lid when it sees you approaching! David

created narrated video walk-throughs of each unit, which you can view by visiting www.GRElistings.com. Also included are magazine-quality interior photos, aerial photos, and floor plans for each. Call David at **303-908-4835** to request a private showing.

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