

Has This Week’s Cold Snap Got You Thinking About Improving Your Home’s Insulation?

As Europeans and other world citizens can attest, America has a long history of enjoying cheap energy, especially fossil fuels. Rita and I have traveled the world in the past couple years, marveling at how much more the residents of other nations pay to fuel their cars — as much as \$8 or more per U.S. gallon, although priced in euros, pounds, or krona per liter. Electricity and other heating fuels are accordingly more expensive, too.

The result has been that we have lagged the rest of the developed world in focusing on the efficient use of energy. A typical pre-1970s home, for example, was barely insulated at all. Those days are over now.

If you are feeling a chill in your home this weekend, here are some of the quick and easy steps you might take to make the next cold snap more comfortable in your home.

Insulation should always be the first step taken by a homeowner in making their home

more energy efficient, not just more comfortable. I’ve had cellulose or fiberglass insulation blown into the attics and walls of several homes and one office building I have owned. Walls are just as important as ceilings. Even if your home was built with fiberglass batts inserted between the studs in its exterior walls, that insulation can be enhanced by blowing in cellulose, as I did in a 1945 bungalow I owned in Golden. I marveled at the difference after it was completed. The walls no longer radiated coldness, and I felt noticeably warmer.

Of course I also had cellulose blown into the attic, but just as importantly I had the crawl space insulated. Putting plastic sheeting on the dirt and on the foundation walls does a lot to reduce not just the cold effect from the earth; it can also reduce the infiltration of radon gas, which is a known carcinogen. Another place to insulate is the space between the first-floor joists

which rest on the top of your foundation walls. Typically, a builder will stuff fiberglass insulation into those cavities, but until those spaces are sealed with plastic, the fiberglass is no block to cold air.

Windows are important, and you should certainly have double-pane windows, but the frames are just as important. Cold air comes in when those window frames aren’t properly caulked. A less obvious source of cold air could be the wall outlets on your exterior walls. The hardware store can sell you insulation to put under the outlet plates, and while the plates are off, caulk the gaps between the outlet boxes and the drywall.

While it’s brutally cold, feel around the exterior doors of your home for cold air. Install insulation, especially at the bottom of

exterior doors with a “door sweep.”

Invest in an energy audit of your home, which will reveal other things you can do. Do a web search for “energy auditors.” One of the top websites will be Yelp with their ratings for energy auditors near you.

BTW, check out the rebates you can get from Xcel Energy if you’re a customer. Visit www.xcelenergy.com/programs_and_rebates for details. You’ll be amazed at the rebates they’ll give you for air sealing, insulation and for installing more energy efficient furnaces and other appliances, but Xcel may require you to use one of their approved vendors. If you’re not an Xcel customer, your local utility may offer similar rebates.

For more on this topic, visit my blog at <http://RealEstateToday.substack.com>.



Here Are Some Reviews From My Past Clients:

Based on Jim Smith's knowledge, experience, and expertise in the real estate arena, we decided to work with him when it came time to downsize. We used Jim and his real estate firm to both purchase the new home and sell our existing property. All communication with Jim has been top notch. He also provided all packing materials and labor to make our move. It was a great experience from start to finish.

— R. Trujillo

Not only did Jim Smith do a superb job in the marketing and sale of our home, he provided his truck and long time handyman Mark to move our belongings to our new home in Broomfield. When a problem occurred, he hired an outside moving company to help complete the move in one day instead of two! We are so pleased that Jim helped us through the process of selling our home and moving us into our new home.

— Reese & Sally Ganster

Jim Smith is the best real estate agent I have ever known. He goes beyond expectations with his service. He is insightful, energetic, creative, aware of what is needed and always available to help. In my opinion, Jim is the best real estate agent on the planet!!! P.S. Our house sold in 4 days and we got the price we asked for.

—Christine Milo

The house we were trying to sell is a 2-hour drive from Golden, so it would be a challenge for any Denver-based Realtor to make a sale. There was no way Jim could drive up to the mountains every time someone wanted to look at the property. We wanted a Realtor who could market to potential buyers in the Denver area and he

did! Jim worked with us and guided us on pricing, presentation and marketing, all things that contributed to a successful sale. We hosted open houses, which Jim advertised, we showed the house ourselves to many potential buyers, and in the end we were very pleased to attract the perfect buyers. Thank you Jim!

—Colleen & Kurt Schweigert

Jim was very knowledgeable of the market in this area. I appreciated his guidance in dealing with the potential buyer. I also greatly appreciated his knowledge in guiding me to a 1031 exchange. —Curt Boell It was an amazing incredible experience to work with Jim in the selling of our home of 25 years!! Actually contacted Jim after reading his weekly article in our local paper which inspired us to sell!! From that moment on it was a pleasure, he was extremely helpful & we would highly recommend him!! Also, so amazing he provides moving boxes, paper, etc. Jim made our move extremely easy!! Definitely will call if we move again!! 100 percent happy!!!!

—Ron & Jan Wiggins

Jim Smith's knowledge of our neighborhood, the market, and his reputation were essential to why we chose his services as our real estate agent. In every case he clarified the steps we needed to take to prepare our house for sale, and the process of showing our house. Finally, his negotiation skill and experience helped us achieve a contract that was favorable to us in several ways, and beneficial to our buyers. He always answered our questions promptly. We could not have been more pleased!

—Lou & Joan Henefeld

Listing Agents Should Always Treat Buyers as “Customers”

When a real estate broker “double ends” the sale of his/her listing because the buyer does not have their own broker, the Colorado Real Estate Commission allows the listing agent to take one of two paths.

Typically, the listing agent has the buyer sign a buyer listing agreement as a “transaction broker,” then gets his/her seller to sign a “change of status” form changing his role from agent to transaction broker.

Alternatively, the listing agent can treat the buyer as a “customer.” (This can be done within the purchase contract or through a separate “Definition of Working Relationships” form.)

The reason many listing agents prefer to choose the first path is that if the buyer fails to go under contract for that particular listing, he or she is still “captured” for the purchase another home. If the buyer is merely a “customer,” that opportunity can be lost.

I inserted in our Office Policy Manual that we *always* treat buyers for our listings as a “customer” *unless the buyer was already a client of the listing agent*. To me, that is the only ethical path to take. Otherwise, the listing agent is putting his/her own best interest ahead of his client’s interest.

Why Don’t More Listing Agents Shoot Narrated Video Tours?

As I was composing this ad, I got yet another call from a homeowner saying she wanted to list her Arvada home with me. The reason was simple: she likes how I create narrated video walk-throughs of my listings. She wants that for her listing.

Yet, my associates and I remain almost the only listing agents in the metro area who create this most basic of sales collateral.

Twenty years ago, when I started shooting videos with a digital camera — the iPhone hadn’t been introduced yet — I gave a quick tutorial at the weekly sales meeting at the Jefferson County Association of Realtors, showing how easy it was

to shoot a video and edit it on Microsoft MovieMaker. The audience was attentive, but not a single Realtor in attendance, as far as I could tell, picked up on the idea.

For me, video tours are what some people would call my “secret sauce.” I have sold homes to people from out-of-state because of those tours. They only saw the home in person when they flew in for the inspection.

I have a listing near Bailey, about 45 minutes from home. An unrepresented buyer called me, asking to see it. I asked him to view the video tour and call me again if still interested. He didn’t, saving me an unnecessary trip.

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