

# Clearing the Deck: Topics Worthy of Mention, But Not a Full Column

Call this "Short Attention Span" writing... There are numerous topics I've been wanting to write about that keep accumulating because I can't fashion them into a full-sized column. So, this week, lacking a "big topic" that comes to mind, I'm going to clear the deck of these "tiny topics." Maybe some of them will resonate with you!

## Sixth Grade Classes Are Being Moved to the Middle Schools

Educators and many parents have concluded that sixth graders would do better in a school with 7th and 8th graders, and the Jeffco School Board has already begun to make that change. What you may not know is that if your 6th grader is still assigned to the elementary school, you can "choice" that student into the middle school. That's the official term for it — I find it interesting that our educators have decided that "choice" can be a verb, not just a noun...

## You May Want to Put Your Home in a Trust Instead of in Your Name

Experts recommend that you not put your home in your own name, but in a living trust. Why? Because people die, trusts don't. When you die with a home in your name, a court has to decide who gets your house, even if you have a will. If it's in a trust, **you** decide who the successor trustee is, and you can change the trustees over time.

I like what Linda Sommers, the estate law lawyer whose "Linda Leaving a Legacy" appears in YourHub, likes to say: "Everyone has an estate plan; if you don't have one of your own, the state has one for you."

## VA Loans, Even Up to \$1.5 Million, Can Make Sense for Veterans

Plain vanilla VA loans — with no down payment up to \$493,350 in the Denver metro area — are a great veteran's benefit, but they do carry a "VA Funding Fee" of 2.15% of the loan amount. That fee drops to 1.5% if you put down 5% or more and to 1.25% if you put down 10% or more of the purchase price. On a \$400,000 loan, that fee can total \$8,600. But if you're a veteran with a service-connected disability, the fee is waived.

A lot of veterans don't realize that they can buy homes well above the VA loan limit mentioned above. They can borrow 100% up to that loan limit and 75% of any amount over that limit. Thus, you could buy a \$1 million home using a VA loan with a down payment of \$126,662.50, or about 12.7%. Generally speaking, you need a 620 credit score to get a VA loan, but the VA doesn't mandate a minimum credit score. Another advantage of VA loans is that even loans with zero down payment are not charged mortgage insurance.

## Sellers Deserve to Receive Quality Feedback on Showings of Their Home

One of the most valuable features of using a profes-

sional showing service is the automated request for feedback which is sent to the showing agent by email right after each showing.

### REAL ESTATE TODAY



By JIM SMITH, Realtor®

When you interview a listing agent, be sure to ask (1) whether they **use** a showing service (we recommend Centralized Showing Service, which dominates that industry), and (2) **how many** and **what kind** of feedback requests will be emailed to agents after the showing.

CSS offers two kinds of emails — one with multiple choice survey questions which the agent (with your input) can write; or the non-survey kind which asks for feedback and provides the agent with an open text field.

Because you can't predict the feedback you will receive, I recommend you request the **non-survey, open-ended kind** of email request, so you get the most useful possible feedback from buyers.

## Tiny Houses Are a Trend, Not a Passing Fad, Denver Business Journal Reports

On April 3, the Denver Business Journal had a headline that read, "Tiny Houses Are Big Business," and described the Sprout Tiny Homes factory in La-Junta, Colorado. The company makes five models up to 14.5 feet wide by 34 feet long and up to 760 square feet — less than the size of a 4-car garage.

A tiny house was on Boulder's Green Homes Tour last year, and the owners raved about it. Visitors, including me, liked what they saw, and it's clear to me that tiny homes are going to continue to catch on. In Denver, tiny homes are being built as a partial solution to the homeless problem. Smart!

## Why Are Auto Manufacturers Still Building Petroleum Fueled Cars?

I recently read that half the cost of building a conventional gas-powered automobile is related to the gas engine — everything from the cooling system to the transmission to the exhaust system. An electric car has just a battery and an electric motor, with only wires connecting them. Not even a transmission!

Even without a further decline in the cost of the batteries — and Bloomberg predicts a 77% additional decline in battery cost by 2030 — building an electric vehicle is easier and less resource consuming, and is better for the environment. Volkswagen says it will

produce 30 new models of battery electric cars across its 12 marques (which include Audi, and Porsche) by 2020. Consumers can help accelerate this conversion in manufacturing by declining to purchase cars which, I believe, are already obsolete.

## Invite Me to Deliver My 30-Minute Presentation on Sustainability

Perhaps you've seen my presentation on EV's at [www.GasCarsAreObsolete.info](http://www.GasCarsAreObsolete.info). I recently created a presentation on the broader topic of sustainability. See my slides at [www.SustainabilityPresentation.info](http://www.SustainabilityPresentation.info).

## Bonuses Paid to Buyers' Agents Could Pose a Serious Ethical Question

Sometimes the "broker remarks" in an MLS listing will offer a cash bonus to the buyer if he brings an offer by a particular date or for full price. At Golden Real Estate, we do not condone this practice because of its questionable ethics.

Agents are supposed to work in their clients' best interest. "Broker remarks" are not visible to buyers, and there's the possibility that an agent might steer his buyer to purchase a home solely because it earns him a higher commission, which would be unethical in our opinion. We believe that any financial incentive should be offered to the buyer, not the agent.

## Santa Fe Living in Golden



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4 Bedrooms, 3 baths on 2.3 acres, zoned A2  
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*Honored as Metro Denver's #3 brokerage of its size (6 to 10 agents) for the number of closed transactions in 2016*



# Why Smart Sellers Are Choosing to List With Golden Real Estate:

## **At Golden Real Estate, We Work Hard for Our Clients**

We don't just put your home in the MLS and wait for another agent to sell it. You'd be hard pressed to find a real estate brokerage that spends as much on marketing their listings and in giving value to their clients. Here are just a few examples:

### **Professional Photography**

Good interior and exterior photos are essential to successfully marketing a property. We use High Dynamic Range (HDR) technology to create magazine quality photos, where everything in the picture is perfectly exposed, including the views out your windows.

### **Narrated Video Tours**

Most "virtual tours" are merely slide shows with music. That's not our style. We produce true, narrated video tours, including aerial footage, for every listing, walking the viewer

through the house just as if they were being shown the home in person. It's so realistic that we've had buyers from out-of-state and even overseas make offers on our listings just as if they had seen them in person.

### **Free Staging Consultation**

We go beyond telling you to make your beds and declutter your home. We bring in a qualified staging consultant at no cost to advise you on the little changes you can make so your home shows its best. And if your home needs the services of a handyman or other professional, we can recommend the best and stand behind their work.

### **Your Home Is Featured in Jim Smith's Weekly Column**

Jim has developed a following among the 200,000 newspaper readers who look for his column every Thursday throughout Denver and Jefferson County in the Denver Post and four weekly newspapers.

### **Distinctive Web Addresses**

We make it easy for potential buyers to find your home online by obtaining easy-to-remember URLs for each listing. That way, buyers can quickly find those HDR photos and narrated tours of your home!

### **Online Promotion, Including Facebook and Instagram**

We go beyond creating a website for each listing. We then advertise it on Facebook and Instagram. Combined with our print marketing, this helps us reach all demographics, from millennials to baby boomers.

### **Attractive Yard Signs with Solar-Powered Lighting**

Nothing is overlooked in presenting your home professionally. You'll appreciate our custom-made wooden sign posts installed with care using steel stakes which don't leave a hole when removed after closing. And we install solar lights on each sign!.

### **Both Buyer & Seller Get Free Use of Our Moving Trucks**

We don't just "love you and leave you." Our service continues after the closing, providing free use of our moving trucks, along with free moving boxes and packing material. We can also provide low-cost movers and drivers to make your move not only easy but very affordable!

When you employ Golden Real Estate both to sell your current home and buy your replacement home within the metro area, we even pay for the laborers and driver, and even the gas!

### **Call Us Today!**



**OFFICE PHONE:**

**303-302-3636**