Realtor Associations Take a Position on Several Ballot Measures

Although individual real estate agents like to keep their political opinions to themselves, the state and local Realtor associations do take an active interest in ballot measures, especially ones which could impact property rights and the real estate industry.

This year, both the Colorado and Denver Realtor associations have taken positions on Amendments 69 and 71 and on Propositions 107 and 108.

Regarding Amendment 69, also known as ColoradoCare, the Realtor association urges a “No” vote. Not only does it impose a 10% tax on real estate commissions (and on passive income, including rents and the sale of investment properties), but it risks driving businesses out of Colorado, which would strike a serious blow to employment and the economy.

The tax increase to support this single-payer health insurance system would by itself more than double our state’s budget and catapult Colorado to having the highest income tax in the country.

In addition, the Realtor association, like others, is concerned that the 21-member board created to manage ColoradoCare is unaccountable as it negotiates prices, decides coverages and reimbursement rates, and even increases its tax rate without voter approval.

Here Are Some Measures You Can Take to Reduce Your Home’s Energy Bill

Now that we’re approaching winter, what can you do to reduce your heating bill?

Dollar for dollar, your best expenditure is not on more efficient heating, it is on better insulation so your furnace doesn’t run as much.

My very favorite form of insulation is blowing cellulose into exterior walls. Even if your exterior walls are insulated, the chances are that the insulation has settled over time. The older the house, the more it has settled.

When I owned a 1945 bungalow back in 2002, I hired About Saving Heat (Dennis Brachfield, 303-378-2348) to blow insulation into its exterior walls.

That’s when I realized that it’s not just about air flow, it’s what I think of as “radiational cooling.” In other words, when walls are cold because they are poorly insulated, they radiate that coldness, just as a hot surface would radiate heat. It’s not something you feel as much as you experience. After the insulation was blown in, that bungalow simply felt warmer.

Imagine two rooms, each with air temperature of 70°. The room with cold walls will not feel as warm as the room with well-insulated walls.

Regarding air flow, I’m surprised that most new home builders continue to stuff fiberglass insulation into the rim and band joists of homes without encapsulating that fiberglass in plastic. I’ve found only one builder, Meritage, that uses closed-cell foam, which is even better than encapsulating the fiberglass in that critical part of a home’s “envelope.”

The rim and band joist is the top of your concrete foundation, on which your floor joists rest. Go to your basement and look for it. Do you see uncovered fiberglass insulation? It’s doing nothing to keep out cold air. I hired GB3Energy (Bill Lucas, 970-846-4766) to perform this and other weatherization tasks on my current home. Their website, www.gb3energy.com, features a video tour of my home made when it was on the Golden Tour of Solar & Sustainable Homes in 2012. Starting 3½ minutes into that video, Bill takes over and describes this and other weatherization improvements he made on my home.

Your best first step is to have Bill or Dennis or another approved vendor perform an energy audit, which includes a “blower door” test on your home.

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Your best first step is to have Bill or Dennis or another approved vendor perform an energy audit, which includes a “blower door” test on your home. Xcel will rebate 60%, up to $200, of the cost for that audit, from which you’ll know exactly where any outside air is entering your home and therefore where you could benefit from caulking, sealing and other measures.

If you order any weatherization improvements as a result of the energy audio, you will earn a 10% federal tax credit up to $500 on each individual improvement, as well as on Energy Star appliances, but that tax credit expires on December 31st, so this fall is the perfect time to consider such improvements. For specifics on federal tax rebates for all kinds of sustainability improvements, visit www.EnergyStar.gov.

Xcel also offers rebates, including 100% on the first $800 you spend on wall insulation if you’ve had an energy audit. I suggest calling Bill or Dennis for a free consultation. Tell them I sent you!