



Commerce City North Community Courier

Volume 2 Issue 8

A Monthly Publication From Nathan Hart, Commerce City North Real Estate Expert

August 2022



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or story. See your
name in print

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Website



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The Fed Raised Interest Rate .75%, So Why Did Mortgage Rates Drop?

By Nathan Hart, *Commerce City North Real Estate Expert*

The Federal Reserve doubled down on its inflation-fighting strategy on Wednesday afternoon, raising its benchmark interest rate by 0.75 percentage points again. After keeping the rate near zero since March 2020, the Fed raised it first by .25 percent in March, then .50 in May, .75 in June and .75 again on Wednesday.

The good news for home buyers and sellers: The Fed's latest move doesn't seem likely to push up mortgage interest rates, and the housing market may be beginning to normalize after two-plus years of cutthroat competition and runaway price increases.

Not only did mortgage rates not go up on Wednesday, they actually went down. Confused? While mortgage rates aren't directly tied to the Fed's benchmark rate, they are indirectly affected by them along with other factors including investors' expectations for future inflation and global demand for U.S. Treasuries.

The main reason mortgage rates didn't go up Wednesday



Federal Reserve Chairman Jerome Powell

is because the market predicted the increase and already priced it in earlier this year. In fact, the experts weren't simply expecting a .75% rate hike, it was a 100% foregone conclusion. The only other option that anyone could argue to be on the table was a 1% rate hike, but Fed speakers themselves had already dismissed the idea 2 weeks ago.

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LOCAL EXPERTS



HAIR SALON

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www.TeaseSalonColorado.com



INSURANCE

ALLSTATE
Galina Bankina
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TIRES AND BRAKES

LES SCHWAB TIRE CENTER
10489 Chambers Rd
303-287-4159
www.LesSchwab.com

Your Business Here 

New advertising format and options coming in the September issue. See page 5 more details.

Raffle Winners

Our latest raffle was sponsored by Galina Bankina Allstate Agency who gave away \$150 worth of gift cards for the Stillwater Wellness Center. See page 4 for details on how you can be our next raffle winner!



Taylor C from Reunion won a \$100 gift card



Mark S from Fronterra Village won a \$50 gift card

Calendar of events for August & the first week of September

The events here are submitted by readers. Get more info about these and other events or post an event you know about at www.CommerceCityNorth.com/events. Check with the host or venue before going, to confirm the event is still happening.

WED 8-03	Kids and Canvas Reunion Rec Center 10:00 am - 12:00 pm	SUN 8-07 Every Sun through Sept.	Farmers' Market at The STEAD School 18251 Homestead Trail 10:00 am - 2:00 pm
WED-SUN 8-3 to 8-7	Adams County Fair Riverdale Regional Park Times vary, see website	SUN 8-07	Concert on the Prairie Barr Lake State Park 6:00 - 9:00 pm
WED 8-03 Every Wednesday	Poker Night at Pour Tap House 12433 E 104th Place #102 6:30 - 10:00 pm	MON 8-15 Every 1st and 3rd Mon	City Council Meeting 7887 E 60th Ave 6:00 - 10:00 pm
THUR 8-04 Every Thursday	Music Bingo at Pour Tap House 12433 E 104th Place #102 7:00 - 10:00 pm	SAT 8-20	Tour De Donut Family Bike Ride Fronterra Park 8:00 - 10:00 am
SAT 8-06	Free Day at Tower Landfill 19260 E 88th Ave 7:00 am - 3:00 pm	SAT 8-20	Reunion Fireworks Display Reunion Park When it gets dark

Events must be submitted on-line by August 31st to be included in next months paper.



JOB FAIR

FERIA DE TRABAJO

Wednesday, Aug. 31 (Miércoles, 31 de agosto)
9 a.m. - 3 p.m.
Eagle Pointe Recreation Center, 6060 Parkway Dr.

C3GOV.COM/JOBS

Website Spotlight - Two New Subdivisions and Two New Business Added to the Website

www.CommerceCityNorth.com/subdivisions



Second Creek Farm is located just northwest of 88th and Tower. These single family houses were built by LGI Homes. No new construction is available now. However, there are a handful of resale home for sale.

Reunion Ridge is the 3rd Reunion subdivision. It is located south of 104th on Potomac. Reunion Ridge is planned to have a total of four phases with single family homes, several tot lots, and a large park adjacent to a new elementary school. When completed, this neighborhood will stretch south to 96th. Currently, new homes are being built by Lennar, Tri Pointe Homes, and Oakwood Homes.

The subdivision Page on the website has links to each of the 20 neighborhoods that make up Commerce City North. Each neighborhood page contains hyper-local information about each subdivision including: a brief description; photos; neighborhood specific events such as movie night or block parties; real estate information including homes for sale, pending sales, and recently sold homes; and helpful information with links to schools, HOA's and Facebook pages.

New Businesses

Two new businesses were added to the website this month. Use the online business directory to find brick & mortar as well as home based businesses in our community. If you have a business in the community, make sure to post it in the directory so your neighbors can find you!

SABRAE, Quality handmade customized goods. SABRAE is a home based business that makes custom goods. Everything from candles and bath-bombs to leather goods, custom t-shirts, Engraved items and home decor! Visit their online store at www.sabraeshop.com.

GreenJays Garden is a new plant shop off 104th & McKay in the Dreamscapes Landscape Center. While not officially in the Commerce City North area, the owner Jayme is a Reunion resident so let's support her new business! GreenJays Garden carries perennial flowers (grown in Colorado and very hardy!) as well as a selection of easy care houseplants and soon, more gift and garden hardgoods as well. <https://greenjaysgarden.square.site/>

NEWS Briefs

Chief of Police Clint Nichols announces retirement

Commerce City Chief of Police Clint Nichols today announced his retirement from the position effective Monday, July 25. Chief Nichols has spent the past seven years with the Commerce City Police Department (CCPD) following a 23-year career with the Las Vegas Metropolitan Police Department (LVMPD).

"It's been an honor to serve this community for seven years, including ...

CCPD to ramp up enforcement on expired vehicle registrations

Starting July 17 and continuing through the rest of the month, the Commerce City Police Department (CCPD) is focusing a directed enforcement campaign on vehicles that are not properly registered. This includes vehicles with expired license plates and those that are unregistered. To avoid a citation...

Full house at Riverdale Animal Shelter

Riverdale Animal Shelter has been taking in many animals this year due to the housing crisis and financial stress people are experiencing. "The most common trend we see is financial stress is one ...



Chief of Police Clint Nichols announces retirement

Read and comment about these and other news stories or add your news or article. CommerceCityNorth.com/news

Win Great Prizes on Our Community Website

Commerce Coin Raffles

There is almost always a raffle you can enter with the Commerce Coins you earn by interacting with the website. There are lots of ways to earn coins such as posting an event or article, engaging in the discussion board, or commenting on a post. You get 50 Commerce Coins just for registering and one a day for logging in to see what's new. If you don't like the prizes being offered in the current raffle, just wait to see what's next. visit CommerceCityNorth.com to enter.

Current Raffle - Win One of Four \$50 Gift Cards for Tease Hair Salon

Tease Hair Salon is located in the southeast corner of 104th and Chambers next to Delfina's Sweets and behind Taco Bell. Tease Hair Salon offers cuts and styling, coloring, perms, extensions, keratin treatments, products and more.

1st - 4th Place - \$50 Gift Card

This Raffle is Sponsored by:



**15550 E 103rd Pl Unit 103
303-728-9223**



Your Guide to Recycling

Recycling has a positive impact on the environment for many reasons. It helps conserve natural resources, prevent waste from piling up in landfills, and protect nature. However, if not done correctly, your recycling efforts can be in vain. Here are 5 tips to follow!

Know what can and can't be recycled. Paper, plastic containers, glass, cans, and cardboard are the most commonly recycled materials. Items like plastic bags, plastic wrap, styrofoam, paper towels, tissues, and aluminum foil are commonly mistaken as recyclable materials. However, they should be placed in the trash. If you place materials that cannot be recycled into the bin, they can ruin the entire load and cause it to end up in a landfill instead.

Avoid small items. Avoid recycling small items, such as caps, pieces of paper, can tabs, plastic cutlery, and pen caps, even if they are made of recyclable materials. These items can get lodged in sorting machinery at the recycling center.

Clean before recycling. Containers should be free of food waste, rinsed, and dried before being placed into a recycling bin to avoid contaminating the entire batch.

Keep a list of recycling guidelines nearby. Every community has a different recycling program depending on what local facilities can process. Keep a list of the guidelines nearby to ensure you are recycling correctly.

Pay attention to the numbers. Not all plastic and glass containers are made equally and many may not be recyclable in your area. Make sure to check the numbers inside the recycle symbol on the bottom of the container and refer to your recycling guidelines to determine which types will be accepted by your local facility before placing them in the bin.

Did you know that both Commerce City Rec Centers have bins for residents to dispose of excess cardboard? Learn more at www.c3gov.com

Common Issues Home Inspectors Uncover

Before finalizing your home purchase or sale, one crucial step in the process is the home inspection, during which a licensed inspector looks at the structure, plumbing, electrical, HVAC, and more. Here are 5 common home issues inspectors keep an eye out for.

Faulty electrical systems. Out-of-date electrical systems, lack of adequate power supply, faulty circuit breakers, or exposed wiring can spell disaster for a home. Inspectors can sniff these issues out and recommend repairs to ensure the home is wired safely and properly.

Poor drainage. If the home has landscaping that causes water to drain towards the home, it can cause foundation shifts or cracks, wet crawl spaces, mold, and rot. This can be incredibly costly to correct, so it's important to determine this before going through with the home purchase.

Leaks. Inspectors look for leaks in the roof to ensure there are no damaged shingles, gutters, flashing, or other issues. They also look for any possible causes of plumbing leaks, such as broken seals, corrosion, clogs, damaged pipe joints, and more.

Mold. Showers, tubs, air conditioning and heating vents, attics, and basements are some of the most common places inspectors find mold. This can lead to various health issues for the home's occupants, like headaches, skin irritation, and respiratory issues.

HVAC issues. During an inspection, the inspector looks for issues that could impact your ability to heat or cool your home. These include blown fuses, pilot and ignition issues, damaged coils, dirty filters, gas leaks, and cracks in the ductwork and pipes.



Better coverage or better prices



Scan to get a customized free quote today!



GALINA BANKINA ALLSTATE
13611 E 104TH AVE UNIT 400
COMMERCE CITY, CO 80022
(720) 699-1133

Get a Free \$25 gift card to any business in the Commerce City North online business directory*

***Thinking about selling? Mention this ad when you schedule a no obligation listing interview to get your free gift card when we meet.**

This offer never expires! hold onto this coupon until you are ready to have a conversation about selling.

Nathan Hart
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TEASE HAIR SALON

New Guests Special - \$25 off Any Color Service over \$150
CALL OR SCHEDULE ONLINE

May not be used with any other promotion. Some restrictions may apply.
15550 E 103rd Pl, #103, Commerce City, CO 80022 | 303-728-9223 | www.TeaseSalonColorado.com

The BRAKE EXPERTS
FOR OVER 40 YEARS

FREE VISUAL BRAKE CHECK

\$25 OFF BRAKES

Offer valid through October 31, 2022 at the Les Schwab Tire Center located at 10489 Chambers Rd, Commerce City, CO on passenger cars and light trucks. Present this coupon at time of purchase to receive discount specified. Limit one per customer. No copies of this coupon permitted. Cannot be combined with other offers.

COMMERCE CITY • 10489 Chambers Rd • 303-287-4159
STOP BY OR SCHEDULE AN APPOINTMENT ONLINE
LesSchwab.com

New Advertising Format and Options Coming in September

The Commerce City North Community website has been online for about a year and this is the 9th issue of the community newspaper. More and more members of the community are regularly turning to both as a source for their hyper-local news and events.

I created these community resources as way to market my services while giving something of value back to the community. When I started the newspaper, I committed myself to publishing eight issues before I would decide if it was worth continuing. I have had great response and therefore have decided to continue publishing the newspaper indefinitely.

I am changing the format a little bit and instead of having all of the advertising on one page, ads will be distributed throughout the paper. I am also adding a smaller ad option at a reduced price for those that are on a tighter advertising budget but still want to get great exposure to over 10,000 homes.

Basics of Advertising:

Terms: 3, 6, or 12 month commitment from each advertising partner.

Cost: \$200 per month for an ad that is 4 5/8" x 2 5/8" (ads above are this size). \$135 for a 2 7/8" x 2 5/8" ad (size shown below).

Exclusivity: Only one business per business type can advertise at a time.

Additional Advertising Perks

These perks, with exception of the online advertising are a first come, first served opportunity for up to 12 advertisers; however, longer terms (1st) and larger size ads (2nd) will get priority.

Directory Listing on Page 2: Up to 12 businesses will be listed on the second page in the directory.

Featured Articles About Your Business: each advertiser will get the opportunity to write 2 featured articles about their

business each year (Local Business Profile and Ask The Expert). Depending on the schedule, 3 month and 6 month terms are not guaranteed these spots.

Featured Business Spots Online: Advertisers will get a featured business ad online throughout their term. These are on most pages including the popular events and news pages.

Jumbo Ad on Page 2: Once every 12 months, each advertiser will get the jumbo sized ad on page 2.

This is a 2 7/8" x 2 5/8" ad.

LOCAL EXPERT

For more details or to get started, contact Nathan Hart



Commerce City North

REAL ESTATE Update

Note: Unfortunately my print deadline this month was on 7/29. Therefore, the stats for July are not complete. If you would like updated stats, contact me after August 3rd.

Single Family Homes Sold in July*

SUBDIVISION	# SOLD	LOW	MEDIAN	HIGH	DOM**
Buckley Ranch	4	\$505,000	\$531,500	\$560,000	11
Buffalo Highlands	5	\$530,000	\$585,000	\$620,000	15
Buffalo Mesa	2	\$518,000	\$549,000	\$580,000	7
Columbine Ranches	0	-	-	-	-
Eagle Creek	3	\$530,000	\$531,000	\$540,000	6
Eastpoint	2	\$580,000	\$635,000	\$690,000	13
Foxton Village	0	-	-	-	-
Fronterra Village	5	\$479,000	\$545,000	\$580,000	8
Harvest Meadows	0	-	-	-	-
North Range Village	0	-	-	-	-
Potomac Farms	1	\$535,000	\$535,000	\$535,000	6
Reunion	4	\$560,000	\$660,000	\$725,000	6
Reunion Ridge	1	\$525,645	\$525,645	\$525,645	0
Reunion Southlawn	5	\$441,000	\$510,000	\$575,000	41
Second Creek Farm	0	-	-	-	-
The Village / Outlook	2	\$529,000	\$589,500	\$650,000	6
Turnberry	6	\$550,000	\$550,000	\$640,000	19
Villages at Buffalo Run E	2	\$525,000	\$622,500	\$720,000	10
Villages at Buffalo Run W	7	\$460,000	\$514,000	\$525,000	20

Condos / Townhomes Sold in July*

SUBDIVISION	# SOLD	LOW	MEDIAN	HIGH	DOM**
Aspen Hills	0	-	-	-	-
Fronterra Village	1	\$375,000	\$375,000	\$375,000	12
Jasper Street Condos	1	\$375,000	\$375,000	\$375,000	8
Reunion	4	\$380,000	\$389,500	\$438,000	6
Villages at Buffalo Run E	5	\$407,065	\$424,000	\$495,710	12

What is Your Home Worth?

Call, text or email me if you would like a free market analysis for your home or if you have any questions about real estate. 303-564-4055

***Sold Data** only includes resale (no new construction) homes that were listed and sold in the Denver Metro MLS.

****DOM** - Days on market is determined by the average number of days a home is 'active' for sale. DOM does not include 'coming soon' or 'pending/under contract' time.

Market Shift is Slowly Revealing Itself

By Nathan Hart, Fronterra Village

The market shift is starting to show up in the statistics as days on market is increasing while prices and the number of homes selling are decreasing.

One stat that is a little deceiving right now is days on market. I am showing you the average days on market for homes that have sold but days on market for homes that are still available is quite a bit higher. For instance in Reunion right now, there are 48 single family homes for sale with an average days on market of 24 and 14 homes that are pending with an average of 17 days on market. The reason for this is two-fold. Number one because the market just shifted 2 months ago so not many homes have accumulated more than 60 days. The second reason is that the homes that are selling quickly now, are the homes that were brought on the market priced and marketed correctly. Expect days on market to continue to rise through January.

Inventory also continues to rise. There are currently 108 single family homes available in the Commerce City North area, this is the highest our inventory has been since November 2019. Typically we have the highest inventory sometime between June and August. This is because many sellers mistakenly believe that June or July is the best time to list your home; however, this is the time that buyers start slowing down.

NATHAN HART
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Commerce City North Real Estate Expert

HOME SMART

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Solution at www.CommerceCityNorth.com/games.

Useless Facts

The State Fair of Texas has 3.5 million annual visitors, the highest attendance of any state fair in the United States.

Odor Eaters sponsors Rotten Sneaker Contests every year at fairs across the country, in which all the different parts of a shoe are smelled and judged.

Destiny's Child played at state fairs in 1998 and 2001.

At the Arizona State Fair, you can get scorpion two ways: deep-fried or covered in chocolate.

In Wisconsin, the winner of "Moo-La-Palooza," the State Fair mooing contest, walks away with \$1,000.

The first cotton candy offered at the St. Louis World's Fair was unflavored and white in color.

I told my kids I was gonna take them to that place with the Ferris wheel and cotton candy, but instead, I took them to the dentist.

Cotton candy is made by heating sugar to 300 degrees and then spinning it through a centrifuge with tiny holes. As the liquid sugar exits the holes, it cools rapidly so it doesn't crystalize and then resolidifies into fibers of sugar. These sugar fibers can be finer of than a single human hair!



They said it wasn't fair.

See more Science Ninja on Instagram @scienceninja.vs.world



NathanSellsDenver.com

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How to Navigate the Real Estate Market Shift if You're Planning to Sell

Pricing - 60 days ago, as long as your home was not priced outrageously high, you could pretty much count on your home going under contract within a weekend or two. Today, you need to price your home at or slightly below market value. If you don't, your home will sit while prices continue to go down forcing you to reduce price below where it would have sold when you started. The bottom line is, price it right when you start. One of the designations I hold is PSA (Pricing Strategy Advisor). I use multiple resources and methods to help you price your home correctly.

Staging - Have your home looking

it's best because you have a lot of competition with a limited number of buyers right now. One of the services I provide to my sellers is a consultation with a professional stager.

Marketing - Now is not the time to hire your Aunt Sally who just got her license to sell your home. I have a 7 page marketing plan specifically for homes in Commerce City North. My plan is designed to show your home in its best light to as many prospective buyers and their agents as possible. I use proven strategies, new technologies, and decades of networking contacts. Contact me today if you would like get

a copy of my marketing plan to review.

Showings - Make your property accessible to buyers within reasonable days and times, which often means being able to make yourself scarce during evenings and weekends.

Attitude and Knowledge - Listen to your real estate agent and educate yourself about the current market. A good real estate agent will tell you what needs to be done to get your home sold. While it might not always be easy to hear, remember you are paying your agent to be honest with you which sometime involves the hard conversations.

Share Your News, Story, Article, Opinion or Essay

See Your Name and News Here!

Did you see something newsworthy? Are you a budding writer who has a great story or essay you want to share? How about an opinion about something happening in the community? The Commerce City North Community Courier is a paper for the community and from the community. We take our news and stories directly from user submitted news stories and articles.

Anyone who submits a story that gets posted online is awarded with 15 commerce coins to spend on the raffles and has a chance to have their article published here.

The news section on the website isn't just for "news", it's also for stories, articles, and opinions. You can write anything that you think would be of interest to others in our community.

Following are a few ideas that you could

write about:

- Write about a day you spent at a rec center, neighborhood park, golfing, community event, etc. Your story doesn't have to be with a lot of words - instead include some great pictures!
- Are you a small business owner or proud employee? Tell the community about your business or write some helpful tips for homeowners relating to your trade.
- Do you know about a new business that is opening or just opened? Let's hear about it!
- Maybe you have a heartwarming or heroic story about a neighbor, co-worker or teacher you can share.
- Are you familiar with the history in our area, Second Creek Raceway, Buckley Ranch, The Rocky Mountain Arsenal?
- Do you have the scoop on the big high school game?
- Anything relevant to our community

that you think is newsworthy or interesting, I want to see it!

Submit your news, stories, articles, opinions or essays online or via email to www.CommerceCityNorth.com/news or news@CommerceCityNorth.com. See your news and your name in print!

This newspaper is for the community, take advantage of this great resource.

