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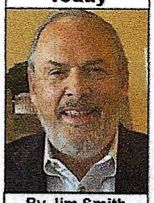
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What Do the Results From the Midterm Elections Say About Housing?

Real Estate Today



By Jim Smith Realtor®

If there was a housing message in Tuesday's midterm election, it wasn't about interest rates, home prices or Realtors. It was about affordability.

Voters across the political spectrum have spent the past several years confronting a reality that is impossible to ignore: housing has become too expensive. Whether the challenge is buying a first home, keeping up with rent increases, paying homeowner insurance premiums or covering rising property taxes, housing costs have become a kitchen-table issue.

Post-election analyses consistently identified affordability as a dominant concern among voters. Housing affordability was frequently cited alongside inflation and the overall cost of living as a major factor influencing election results.

Unlike California voters, who approved billions for housing programs, or Florida voters, who approved substantial property-tax relief, Colorado voters had little opportunity to weigh in directly on housing policy this year. Yet housing affordability may still have been on the ballot, not as a specific proposition, but as part of the broader cost-of-living concerns that shaped the election's outcome.

I haven't seen any pundits discuss how the blue wave and its repudiation of the Trump administration's threat to democracy might get buyers off the fence and revitalize a somewhat stagnant real estate market. I think fear of the future was holding many back.

Here in Colorado, housing affordability will remain one of the state's most important political issues. Expect continued pressure on state and local governments to streamline approvals, encourage housing construction and find ways to help first-time buyers enter the market. The debate will continue, but the political momentum appears increasingly centered on expanding supply rather than simply managing scarcity.

With the Democratic Party's continued hold on all statewide offices and its supermajority in both houses of the General Assembly, and with the new energy of Gov.-elect Phil Weiser, we can probably expect some powerful and innovative consumer-friendly initiatives in the next session.

That does not mean the election will immediately improve affordability. Mortgage rates remain the single biggest factor affecting most buyers' purchasing power, and neither Congress nor the state legislature can directly lower those rates. Inventory levels and financing costs will continue to drive market conditions in the near term.

Still, elections often reveal public priorities before they produce public policy.

This year's message was clear: Americans may disagree on many issues, but they increasingly agree on one thing. Housing costs have become a problem significant enough to influence how they vote. The politicians who successfully address that concern are likely to have voters' attention for years to come.

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If you're a long-time reader of this 20-year-long column (yes, I started writing it in 2006), you already have a sense of how we market our listings.

The most obvious advantage of listing your home with our brokerage is that your home will be featured, like below, not only in this Denver Post ad, but in ***all 24 newspapers*** serving the metro Denver area, from the Castlerock News Press to the Northglenn-Thornton Sentinel to the Canyon Courier and everything in between. Combined with those publications' digital exposure, you can count on roughly 500,000 people knowing about your home for sale -- but only if it is listed with us.

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And, unlike the vast majority of agents and brokerages, we produce ***narrated video tours of every listing.***

Price Reduced on Wheat Ridge Bungalow

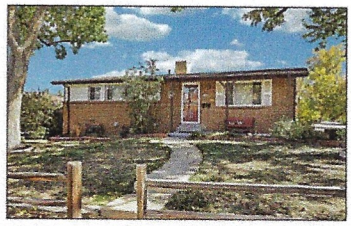


This solid 1941 bungalow at **3450 Harlan Street** is now only **$650,000**. Hardwood floors in excellent condition are throughout the main floor, except for vinyl in the two bathrooms and the updated eat-in kitchen. The backyard is fenced, and you'll love the full-width covered patio. The location is great, providing a quiet suburban lifestyle close to the city center yet accessible to highways to the mountains. There is no HOA, so you could pull an RV into the backyard through a double gate on 35th Avenue. You'll be hard pressed to find anything negative about this home that the seller has lovingly maintained for 34 years! Find magazine-quality photos, drone photos and video, plus my narrated video tour at www.GRElistings.com, then come to the open house this **Saturday from 11 a.m. to 1 p.m.** Or call me at **303-525-1841** for a showing.

Here Are Some of Our Current Active Listings

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1694 S. Balsam St., Lakewood - $595,000



This 5-bedroom brick ranch with finished basement is on the northeast corner of Balsam Street and W. Mexico Ave. in the Clover Lane subdivision. It was built by the builder for his own family in 1962, but the current owner purchased it a few years later and has owned it for 58 years! He has kept it up nicely and made many improvements and repairs including granite countertops, Champion double-pane windows, new sewer line, heated garage, and more!

13527 W. 63rd Way, Arvada - $499,990



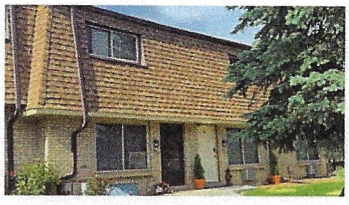
PRICE REDUCED! ***Seller offers $10,000 for interest rate buydown!*** This contemporary 3-bedroom/4-bath townhome features over 2,250 finished square feet, highlighted by an open-concept main level with soaring vaulted ceilings and slab-granite kitchen countertops. All new berber carpeting was just installed on all three levels plus the stairs. A sunny dining area opens to a spacious private patio, perfect for outdoor relaxation. Energy-conscious buyers will appreciate the ChargePoint EV charging station in the two-car garage. The basement contains a third bedroom with a 3/4 bath.

359 Canyon Point Cir., Golden - $1,650,000



The seller, who purchased this model home in 2002, has made several improvements including solar panels, hardwood flooring, and totally new gourmet kitchen and master bathroom. The 4 upstairs bedrooms and stairs have new Berber carpeting, too. The view to the east takes in both table mountains and the city of Golden, plus a view of Lookout Mountain and the iconic "M" on Mt. Zion. There's a trailhead to Mt. Galbraith Park's five miles of hiking trails within the subdivision. The main-floor deck has been completely rebuilt with metal railings and a breakfast bar.

12931 W. 20th Ave, Lakewood - $360,000



PRICE REDUCED! Beautifully maintained Applewood Park townhome with updated systems, a finished basement family room, and two covered parking spaces directly behind the fenced patio. The main floor features a bright south-facing living room, dining area, and kitchen. Upstairs are two bedrooms and a full bath with tub/shower. The furnace, A/C, and water heater were replaced.

CENTURY 21
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