

Published June 28, 2025, on the Real Estate page of The Denver Post

## With Temperatures Rising, Homeowners Without Cooling Are Asking What's the Best Way to Add It

I have a listing coming up later this summer in the Beverly Heights section of Golden. It has hot water baseboard heating, which is wonderful, but that means there are no ducts to distribute heat from an A/C compressor.

Homes with forced air heating systems have it easy. A “chiller” connected to an outdoor A/C compressor can be mounted above the firebox for a few thousand dollars. It uses the same ducts as the furnace, and the forced air unit becomes an “air handler” for distributing the cooled air.

I have previously promoted the idea of using a heat pump to drive that “chiller” unit. Not only does it provide needed cooling, but the heat pump can also provide efficient heating in the winter, leaving the gas furnace idle or used only when it's colder than the heat pump can handle (below 0° F with today's cold-climate heat pumps).

But what if there are no ducts, as in my listing in Beverly Heights?

The answer depends partly on the style of the house. Is it one-story, two-story, or split-level? A ductless solution works great in a one-story (ranch-style) home. An A/C compressor can be mounted on the roof, with an air handler in the attic below it. From there, flexible round ducts (not rectangular metal ducts) can direct that air to ceiling vents in the living area and the separate bedrooms, with a return air vent somewhere in between, such as in

the ceiling of a hallway.

Alternatively (my preference), a ground-mounted heat pump compressor can be positioned on an unobtrusive side of the house, with two hoses going to each of the wall-mounted “mini splits” in those same rooms. The hoses are hidden in square conduits, usually white, running around the house at ground level and then up the exterior walls to where the inside mini-split units are located.

I was fortunate to have a flat roof on our former office building, because it made it possible to put the heat pump on the roof and run the two hoses to three different mini-splits entirely on the roof, eliminating those visible conduits.

The conduits don't have to be run outside, and the mini-splits don't have to be on an exterior wall. If you visit the Golden Diner at 11th & Jackson in downtown Golden, notice the mini-split on the wall between the kitchen and the serving area.

In a two-story or split-level home, a roof-mounted compressor with an air handler in the attic becomes less optimal. However, it can still work. Cold air pumped into the top level will settle downward, cooling lower levels. An evaporative cooler (aka “swamp cooler”) can work even better, because you can control where the cold air goes by which windows you open. That's because there is no “return air” with a swamp cooler. It pumps



A single heat pump can drive up to 5 mini-splits, each with its own wireless thermostat.

outside air into the house, and you have to provide ways for that air to escape after doing its job of cooling the interior.

If you're new to Colorado and came here from a locale with high summer humidity (Brooklyn, in my case), you may not be familiar with evaporative cooling. It works in the same way that a rain shower works. As the rain falls, it evaporates, thereby cooling the outside air. In a swamp cooler, a pump circulates a reservoir of water through membranes on the sides of the unit. A squirrel fan draws outside air through those water-soaked membranes, cooling the air by 10 or more degrees and pumps that cooled air into the home. The lower the outdoor humidity and the higher the fan speed, the more cooling you get.

But that air has to escape, and it will travel through your home based on where there's an open window. Four inches is the prescribed size of windows openings, and you can secure your window so an intruder cannot open it further. If desired, you could install an alarm on the window.

The downside of the swamp cooler is that it requires occasional service, and if the unit is on the roof, that can be difficult or dangerous. The water in the reservoir, which is replenished constantly by a 1/4-inch cold water pipe from inside your home, becomes dirty over time because of the soot that is being removed from the outside air by the water-soaked membranes through which the air is being drawn. At the end of each cooling season and a couple times during the season, that water needs to be drained, and the membranes rinsed clean or replaced and the reservoir cleaned. At the end of the season, the reservoir and the supply pipe need to be drained to avoid freezing.

A heat-pump system with up to five min-split wall units can work fine on a 2-story or split-level home. The conduits from the compressor to the wall units just have to run further up the outside of the house. Above is a picture of such a compressor with four wall units, each with its own thermostat. That's the best thing about such a system. You could have the mini-split in your bedroom set at 70 degrees overnight and the other wall units set warmer. This is far more efficient than cooling your entire house when you go to bed, whatever system you are using.

### New Energy Colorado Honors Former Governor Bill Ritter for Advancing Clean Energy Economy

At its annual Summer Solstice Party at the Retreat at Solterra, New Energy Colorado presented former Governor Bill Ritter with a “Lifetime Achievement Award,” citing him for “Leading Colorado Towards a Clean Energy Economy.” Left to right, NEC board member Nancy Kellogg and VP Rebecca Cantwell are shown making the presentation.

Ritter gave a keynote speech thanking NEC for its advocacy over the years and emphasized

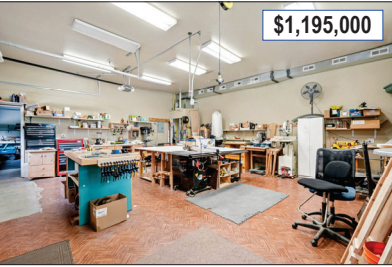
the importance of groups like NEC remaining vocal, “especially in these times.”

As governor, he embraced and presided over the evolution toward green energy, and he has advocated for it ever since leaving office in 2011.

The event, held annually on the longest day of the year, is NEC's primary fundraiser, supporting its Metro Denver Green Homes Tour held on the first Saturday in October.



### We May Have Underpriced This Amazing Home!



and more in the 11-minute video tour I posted at [www.GRElistings.com](http://www.GRElistings.com). The website contains more photos and full room descriptions. Call me at 303-525-1851 to see it.

Here's why. The fully equipped 511-sq.-ft. heated workshop shown here is included in the 3,500-sq.-ft. custom-built home at 2069 Garrison St. in Lakewood. Every possible power and hand tool a carpenter might want is in this workshop. The rest of this 3-bedroom/3-bath house is amazing, too, starting with the great kitchen, which has a built-in Miele espresso machine (my favorite!) plus a Sub-Zero refrigerator with cherrywood doors to match the kitchen cabinetry. See all these features



**Trump Can Replace Fed Chair Next Year. What That Could Mean for Real Estate**

On my blog, I have a link to an interesting article from Brad at “Briefcase: Real Estate News” about Trump’s pressure on Federal Reserve chairman Jerome Powell to drastically reduce interest rates or resign. Powell says he won’t resign, but his term is up in 2026, and Trump is sure to replace him with someone like Treasury Secretary Bessent who would do his bidding.

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

**Jim Smith, Broker/Owner**  
303-525-1851  
[Jim@GoldenRealEstate.com](mailto:Jim@GoldenRealEstate.com)

**Broker Associates:**  
JIM SWANSON, 303-929-2727  
CHUCK BROWN, 303-885-7855  
DAVID DLUGASCH, 303-908-4835  
GREG KRAFT, 720-353-1922  
KATHY JONKE, 303-990-7428  
CHRIS SHOLTS, 320-491-6494

**In-house Loan Officer:**  
WENDY RENEE, 303-868-1903