



Judy Goldberg

REAL ESTATE

Judy's Corner A Heartfelt Move

Sometimes moving into a new home can be scary, especially as a Senior.

Moving is an overwhelming task to uproot your precious memories, your lifestyle and your comfort to an unfamiliar place.

My heart is with you!

I am a Senior Certified Realtor. I will ensure that your move is as painless as possible.

I have a team of compassionate movers and packers, as well as Estate Sale people who help me make your move, for you or your loved ones, a smooth one.

My respect, loyalty and dedication to your dignity is my highest priority when working with you to buy a new home or sell your house.

Trust me, I sincerely understand that this time in your life can be a challenge.

I promise, you are in good hands.

Don't make a move without me!

Until next month, remember:
"Just Call Judy"

760.274.5910

**For All Your Real Estate Needs
for you, your family, and friends**

Judy Goldberg
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SOLD!



SOLD IN 3 DAYS!

In Old Creek Ranch
4 BR, 3.5 BA, 2935 sq. ft. - \$862,500

Just Call Judy! 760.274.5910

4th Quarter Housing Affordability

Source: www.car.org, February 12, 2017

California housing affordability edges up

After hitting a 10-year low in third-quarter 2017, slightly lower home prices and steady mortgage rates allowed more Californians to purchase a home in the fourth quarter of 2017, according to the California Association of REALTORS[®],s (CAR) Traditional Housing Affordability Index (HAI).

This is the 19th consecutive quarter that the index has been below 40%. California's housing affordability index hit a peak of 56% in the first quarter of 2012. (The index is considered the most fundamental measure of housing well-being for homebuyers in the state.)

Key points from the fourth-quarter report include:

- 29% of California households could afford to purchase the \$550,990 median-priced home in the fourth quarter of 2017, up from 28% in third-quarter 2017 but down from 31% in fourth-quarter 2016.
- A minimum annual income of \$111,260 was needed to make monthly payments of \$2,780, including principal, interest, and taxes on a 30-year fixed-rate mortgage at a 4.17% interest rate.
- Affordability of condominiums and townhomes dipped in fourth-quarter 2017 compared to the previous quarter, with 37% of home buyers able to purchase the \$449,720 median-priced condo or townhome. An annual income of \$90,810 was required to make a monthly payment of \$2,270.
- At the other end of the spectrum, Los Angeles, Madera, and Mariposa/Tuolumne were the most improved counties on a quarterly basis, with each of the counties climbing 3% points from the previous quarter.
- Five of nine counties in the San Francisco Bay Region recorded an affordability index of 20 or lower during the fourth quarter. Only Solano and Contra Costa counties posted an improvement in affordability, while Napa, San Francisco, San Mateo, Santa Clara, and Sonoma declined.
- Housing affordability increased in 14 counties (Contra Costa, Solano, Los Angeles, San Luis

Obispo, Fresno, Kern, Madera, Merced, Tulare, El Dorado, Humboldt, Mariposa/Tuolumne, Siskiyou, Sutter).

- Fourteen counties experienced a decline in housing affordability from the third quarter (Napa, San Francisco, San Mateo, Santa Clara, Sonoma, San Bernardino, Ventura, Monterey, Santa Barbara, Stanislaus, Butte County, Lake County, Shasta, and Yuba). Lake, Santa Barbara, and Santa Clara counties dipped the most from the third quarter with each of them dropping two percentage points in the fourth quarter of 2017.
- Housing affordability was unchanged in 15 counties (Alameda, Marin, Orange, Riverside, San Diego, Santa Cruz, Kings, Placer, Sacramento, San Benito, San Joaquin, Amador, Mendocino, Tehama, Yolo).
- During the fourth quarter of 2017, the most affordable counties in California were Tehama (56%), Kern (54%), and Sutter, Tulare, and Kings, (all at 52%).
- San Francisco (12%), San Mateo (14%), and Santa Clara (15%) counties were the least affordable areas in the state.

Region	HAI	Median Home Price	Monthly Payment Including Taxes & Insurance	Minimum Qualifying Income
Calif. Single-family home	29	\$550,990	\$2,780	\$111,260
Calif. Condo/Townhome	37	\$449,720	\$2,270	\$90,810
Los Angeles Metro Area	31	\$496,250	\$2,510	\$100,210
Inland Empire	43	\$340,000	\$1,720	\$68,650
San Francisco Bay Area	21	\$895,000	\$4,520	\$180,720
United States	56	\$247,800	\$1,250	\$50,040
Southern California				
Los Angeles	25	\$553,330	\$2,790	\$111,730
Orange County	21	\$785,000	\$3,960	\$158,510
Riverside County	38	\$385,000	\$1,940	\$77,740
San Bernardino	50	\$276,250	\$1,390	\$55,780
San Diego	26	\$610,000	\$3,080	\$123,170
Ventura	26	\$640,000	\$3,230	\$129,230

March HomeWork



- Daylight Saving Time begins. Honor the occasion by replacing batteries in smoke and carbon monoxide detectors.
- Review the contents of your medicine cabinets and throw away outdated prescriptions and OTC medicines. Be sure all medicines are out of the reach of children or contained in a cabinet equipped with childproof locks.
- Clean out the garage. Hold a yard sale. Contact your city to find out how to properly dispose of any hazardous materials.
- Thoroughly clean the refrigerator, inside and out, with mild detergent; allow to dry thoroughly before replacing shelves or trays.
- Tune up the lawnmower.
- After heavy rains, inspect your basement walls for signs of moisture. If you detect wetness, run a portable dehumidifier. If condition persists, consult a waterproofing contractor.
- Test the pressure and temperature relief valve on your water heater by opening it and allowing some water to flow out. If little or no water flows out or it doesn't shut off, replace it. Bad valves can cause explosions.
- Spring is a good time to build a doghouse. Make sure to provide adequate roof ventilation to allow hot air to escape. Don't use pressure-treated wood in any area where your dog might chew it.

Source: www.weather.com

Daylight Savings Time Begins



Daylight Saving Time begins March 11th when we "spring forward" by turning our clocks ahead one hour. It's also the perfect time to replace the batteries in your smoke detectors. Don't become a statistic - dead batteries can't save lives!

March Observances

Read Across America Day on March 2nd promotes reading, particularly for children and young adults. Various reading activities are held at libraries, schools and community centers.



Since 1995, bosses across the U.S. have had the chance to support, thank and reward workers on **Employee Appreciation Day, the first Friday in March (2nd)**.

St. Patrick's Day occurs on March 17 and is a day of celebration of Irish-American culture.



César Chávez Day occurs on March 31st and serves as a tribute to his efforts at social reform, justice and human dignity

3 Smart Money Moves to Make in 2018

Are you happy with your financial decisions in 2017? The start of the year is a great time to take stock of your situation, assess what you did well, and look for areas where you can improve. Consider making these three smart money moves in 2018.



1. Reevaluate your relationships - Do you like your bank? Does your credit card reward you for buying things you actually purchase? Is your mutual fund making you money?

It's time to take stock of whether the financial companies you're doing business with are treating you right, or costing you more money than they're worth. As many as 20% of all cardholders are carrying the wrong credit card. Millions of customers pay rising ATM fees for withdrawing their money from another bank's ATM. Worst of all, high investment fees could be costing you hundreds of thousands and derailing your retirement.

Gather your account statements and take a close look at their interest, fees, rewards, and gains. Compare the financial products you're currently using with those of competitors. Shop around for investment products, credit cards, and banks that will help your money grow.

2. Stop unnecessary spending - 80% of Americans admit to over-spending, 60% have no budget, and about 50% say they spend too much money because of emotions like stress and excitement. More than half of all respondents to a 2013 survey said they sometimes or often felt remorse after making a purchase. Make 2018 the year you take control of spending.

There are different approaches to mastering your money. The simplest is to have a portion of your paycheck automatically diverted to retirement and savings accounts (ideally around 20%) and keep the rest of your spending limited to funds you have available.

If you take this approach, you don't have to worry about budgeting and can't spend more than you planned, as long as you don't break out the credit cards. But if this doesn't work for you because your bills are too high, or you find yourself reaching for the plastic, you'll need a more detailed budget.

To make a budget you can live by, start by tracking your spending for at least 30 days to identify trouble areas and make sure your plans are realistic. Give every dollar a job, and use the envelope system to ensure you're only spending what you've allocated for each category of expenditures.

3. Get serious about saving money - The personal savings rate was just 3.2% in the United States as of October 2017. With such a low rate of savings, it's unsurprising that almost 60% of Americans don't have \$500 in the bank, and 39% of Americans have nothing at all saved for retirement. Among those who are saving, the average contributions to a 401(k) are just 6.2%, far below the 15% to 20% of your income you'll need to save if you don't want to worry about going broke in retirement.

Start by signing up for your 401(k), or opening an IRA if you don't already have a tax-advantaged retirement account. If you've got these accounts open already, increase your contributions. While you should save as much as possible, you don't have to add a huge amount to your contributions to make a difference. If you're paid biweekly and put aside an additional \$38.50 per paycheck, you'd save just over \$1,000 during the year. Coming up with \$38.50 per paycheck doesn't require a huge lifestyle change -- and the more you increase your savings, the better off you'll be.

To make sure you're saving enough, treat transfers to your retirement and savings accounts on payday as fixed expenses that must be paid first, just like your rent and utility bills. You owe yourself the chance at financial security, and should make fulfilling that obligation one of the first things you do when money comes in.



When 2019 arrives and you look back at the year, you'll be proud of all you've accomplished when you look at how much your net worth has grown.

Source: *The Motley Fool* (www.fool.com)