

**Judy Goldberg**  
CA DRE Lic. #01826333  
Senior Real Estate Specialist

Cell: (760) 274-5910  
JudyGoldberg@Windermere.com  
[www.JudyGoldberg.com](http://www.JudyGoldberg.com)

**FOR SALE!**



**3621 Vista Campana S, #68**  
**Oceanside/Oceana 55+ Community (92057)**  
2 Master Suites, 2 Baths, Den, 2-car garage, 1600 sf.  
Newly remodeled Kitchen, sunny & bright. HOA covers water, trash, basic cable, community center, limited insurance. Any age can buy! One occupant must be 55+  
**\$325,000 - Just Call Judy!**



**Judy Goldberg**

REAL ESTATE

## Judy's Corner

### All That Glitters

While you are decorating for the holidays, keep in mind the safety of small children and pets. There are several items that have been known to be toxic.

To name a few; tinsel, angel hair, as they are fiberglass, holly berries, which can cause gastrointestinal irritation in pets.

Don't forget the electrical cords from the holiday lights. Lit candles... Decorative Bows from the Dollar Store, according to [www.alhealthworks.com](http://www.alhealthworks.com), almost everything sold at the dollar store, for the holidays, is extremely toxic.

Sometimes edible ornaments may contain glue. Preservatives from the tree could leach down to the water under the tree. Be sure to use a tree skirt to keep the pets out.

Another may be imitation snow, spray on snow and the berries from the mistletoe have been known to be poisonous.

It's only a reminder, I am sure you will all have a healthy and safe holiday season.

Til next month,



## October Homes Sales & Price Report

Source: [www.CAR.org](http://www.CAR.org), November 15, 2018

### Homebuyers continue to wait it out in October as market uncertainties linger

As market uncertainties continue to linger, California home sales declined for the sixth straight month in October and remained below the 400,000-level sales benchmark for the third consecutive month, according to recent reporting by the California Association of REALTORS® (CAR).

- Existing, single-family home sales totaled 397,060 in October, up 3.8% from September and down 7.9% from October 2017.
- October marked the third month in a row that sales were below 400,000, which last occurred in February 2015.
- October's statewide median home price was \$572,000, down 1.2% from September and up 4.7% from October 2017.
- Statewide active listings rose for the seventh straight month, increasing 28% from the previous year. October's listings increase was the largest in four years.
- The statewide Unsold Inventory Index was 3.6 months in October, down from 4.2 months in September.
- Year-to-date sales were down 3.7% in October.

"Homebuyers continued to put their homeownership plans on hold in October and wait out the market," said 2019 CAR President Jared Martin. "With mortgage rates at seven-year highs making homeownership more expensive and home prices beginning to flatten, this phenomenon will likely continue for the near term as buyers wait for further price adjustments and for interest rates to stabilize."

"October's sales decline was not as severe as the double-digit drop experienced in September, but the continued pullback in sales suggests the market will continue to slow and likely soften further into 2019," said CAR Senior Vice President and Chief Economist Leslie Appleton-Young. "Likewise, as home sales continue to soften, the median price, which was the lowest since March 2018, will also ease up," said Appleton-Young.

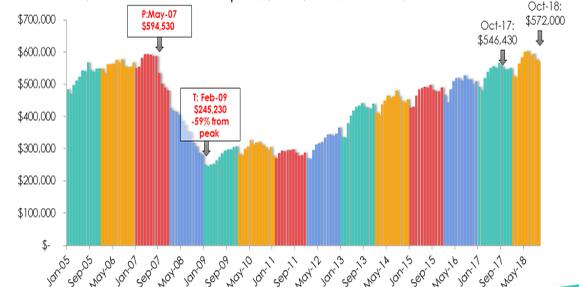
Other key points from CAR's October 2018 resale housing report include:

- On a regionwide, non-seasonally adjusted basis, the Southern California region continued to lead the state's sales decline, falling 7.8% from a year ago. Orange, San Bernardino, and San Diego counties all experienced year-over-year, double-digit declines of 11.3%, 11.4% and 13.2%, respectively. Sales in Los Angeles County declined 5.9% and were down 2.9% in Riverside County. Only Ventura County recorded a 1.1% increase from a year ago.

- Sales for the San Francisco Bay Area as a whole decreased 3% from a year ago, while five of nine counties recorded annual sales increases. Napa and Sonoma counties posted strong year-over-year sales gains, primarily because sales fell significantly after the October 2017 wildfires that occurred in those areas. Marin, San Francisco, and San Mateo counties also recorded annual sales increases.
- Sales in the Central Valley region declined again in October, though at a smaller rate than the previous month. Home sales decreased 3.3% from a year ago with seven of 12 counties down on a year-over-year basis.
- The Inland Empire also experienced an annual sales drop, falling 6.4% from a year ago. Riverside and San Bernardino counties posted annual sales declines of 2.9% and 11.4%, respectively.
- Home prices in the Bay Area continued to climb, but the rate of appreciation has moderated since the first half of the year. The regional median price rose 7.9% from a year ago. Marin was the only county that posted a double-digit increase from a year ago, a sign that home prices are easing even in the most robust economic region in the state.
- Active listings in the \$500,000-\$750,000 price range experienced the largest year-over-year gain (43.9%), followed by homes priced \$750,000-\$999,999 (40.1%). The sub-\$200,000 market was the only price segment with a decline of 6.2% from last year.
- The median number of days it took to sell a single-family home rose from 21 days in October 2017 to 26 days in October 2018.
- CAR's statewide sales price-to-list price ratio declined from a year ago at 98.% in October 2017 to 98.1% in October 2018.
- The 30-year, fixed-mortgage interest rate averaged 4.83% in October, up from 3.9% in October 2017, according to Freddie Mac. The five-year, adjustable mortgage interest rate also increased in October to an average of 4.08% from 3.18% in October 2017.

## Home Prices Continued to Grow but at a More Moderate Pace

California, October 2018: \$572,000, -1.2% MTM, +4.7% YTY



SOURCE: CALIFORNIA ASSOCIATION OF REALTORS®

## December HomeWork



- Check the operation of all ground-fault circuit interrupter (GFCI) outlets by pushing the "test" button. The "reset" button should pop out, indicating the receptacle is operating properly. Press in the reset button.
- Check inside bathroom vanities and kitchen sink cabinets for moisture and other signs of leaks. Carefully inspect pipes for condensation or slow drips. Repair the plumbing system if necessary.
- If you didn't get the chimney cleaned and inspected in the spring, have it done now.
- Review the family fire escape plan with every household member.
- Unpack and test all electrical holiday decorations. Repair or discard any that do not function properly.
- Watch for sales on tools before and after the holiday season.

Source: [www.weather.com](http://www.weather.com)

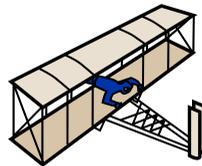
## December Observances...

**The first day of the Advent Season (12/1)** - A well-known tradition in the United States, Advent Calendars featuring small gifts, are given to children as a fun way to count down the days to Christmas.



**National Pearl Harbor Remembrance Day (12/7)** - A day to remember and honor all those who died as a result of their service at Pearl Harbor on December 7, 1941, the date America entered into WWII. It is a tradition to fly the flag at half-staff until sunset.

**Wright Brothers Day and Pan American Aviation Day (12/17)** - Commemorates the date of the first successful manned-flight in America and serves to stimulate interest in aviation and a cultural development between the countries in the western hemisphere.



**Winter Solstice (12/21)** - Marks the "shortest" day of the year (fewest daylight hours) and the first official day of winter.

**Hanukkah (12/3-9)** - Jewish holiday celebrating the rededication of the Second Temple in Jerusalem.



**Christmas Day (12/25)** - Christmas is celebrated worldwide by millions of Christians as a celebration of the birth of Jesus Christ. Among Eastern Orthodox Christians it is celebrated on January 6th.

**Kwanzaa (12/26-1/1)** - An African American celebration of traditional African values of family, community, commerce and self improvement.



**New Year's Eve (12/31)** - A major social observance celebrating the coming year.

## Freezing your credit is now FREE

It's been one year since Equifax announced publicly that hackers had accessed the personal information of more than 145 million people. Since that time, though, very few people have taken security experts' advice and frozen their credit reports, a cautionary measure that should prevent anyone from fraudulently opening a new credit account in one's name.



Only 12% of people said they actually "locked" a credit account, and only 8% said they "froze" a credit account, according to a new survey of about 1,000 people commissioned by the credit-card website CompareCards.com. Locking gives similar protections as freezing, but when credit bureaus allow consumers to "lock" their accounts, they usually allow them to "unlock" them, too, by using an online platform or app.

Under the Economic Growth, Regulatory Relief, and Consumer Protection Act, freezing your credit at all three major credit bureaus (Equifax, Experian, and TransUnion) is now free of fees. (Previously, fees for credit freezes varied by state.)

While credit freezes and locks are now free, experts expect that consumers could begin to experience new pain points. One major drawback is when you've frozen your credit profile and forgotten about it, then you attempt to buy a cell phone or get a credit card, and you're turned down because the company was unable to pull credit for you.

As a result, all three credit bureaus have created separate mobile apps (or services within existing apps) to allow consumers to lock or unlock their credit on the go. TransUnion's "myTransUnion" allows consumers to freeze and unfreeze their credit reports on their mobile devices. The app also allows consumers to schedule a credit freeze (or unfreeze) in advance if they are planning to apply for a new line of credit in the future, such as an auto loan or mortgage.

Equifax's credit-locking app is called "Lock & Alert" and, like TransUnion's app, it allows consumers to lock or unlock their credit reports on the go. It also notifies consumers if their Equifax credit report is locked or unlocked.

Experian, meanwhile, incorporated a credit freeze function, CreditLock, in its main app instead of creating a new one. According to the company, "Experian's CreditLock was developed specifically to integrate with its credit education and identity protection products and also alerts the user if a credit inquiry is attempted while the credit file is locked."

If you haven't frozen your account yet, you should still do it, experts say. It's possible that the fraudsters who initially had the Equifax data have re-sold it to other criminals. That means there's a risk your personal information can fall into the wrong hands at any time, so consumers should be closely monitoring their credit and taking all the preventative steps they can.



Source: [www.msn.com/en-us/money/markets/freezing-your-credit-is-now-free/ar-AAAqJSR?](http://www.msn.com/en-us/money/markets/freezing-your-credit-is-now-free/ar-AAAqJSR?OCID=ansmsnews11)  
OCID=ansmsnews11, September 2018