



Judy Goldberg

REAL ESTATE

## Judy's Corner

This is from someone near and dear to my heart, Heather Latimer, author of [How to Overcome Once Easy Tasks That Are Now Pains In The You-Know-What!](https://www.amazon.com/mx/Once-Easy-You-Know-What-solutions-caregivers-handicapped/dp/0943698863) (<https://www.amazon.com/mx/Once-Easy-You-Know-What-solutions-caregivers-handicapped/dp/0943698863>)

### Heather's Self-Help Tips - Resuscitation

If you gave a Do Not Resuscitate statement to your hospital, and included it in your Will, you may believe that situation is covered. Yet EMS personnel responding to a 911 call to your home have no access to those documents, and if your condition warrants it they will promptly commence life-sustaining procedures.

To counteract that happening, caregiver Kay Mosley told me that a Do Not Resuscitate certificate is available that's designed to be instantly recognizable by EMS personnel. It's easily obtainable and you can post it in a highly visible spot where you live. Here's how:

EITHER enter "Do Not Resuscitate" in your browser, scroll down to Southern Nevada Health District bearing the Nevada Seal and you'll find an application form to print; OR, request a "DNR application form" by phone (702) 759-1050.

You'll receive a simple, one-page form that requires minimal basic information, your signature or that of the person with your power of attorney, your doctor's signature and a \$5 fee.

You'll receive both a certificate to post in one or more visible spots in your home (near any entrances/exits is recommended) and a wallet card to keep with your license.

Minimal effort for extra peace of mind!

Til next month,



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(Click the link above for more information)

## Dream of Home Ownership Still Alive for Many California Renters

Source: [www.car.org](http://www.car.org), December 3, 2018

Despite affordability challenges, California renters continue to hold homeownership in high regard and aspire to purchase a home eventually, according to a consumer survey released by the California Association of REALTORS® (CAR).

CAR's 2018 State of the California Consumer Survey, which examines the attitudes and behaviors of real estate consumers, found half of California renters rated homeownership as very important or extremely important, and that four out of five renters want to own a home someday.

Renters see the advantages of homeownership as more than just a roof over their heads. Twenty-one percent of renters said homeownership would provide them with a good long-term investment, while 19% said it would give them the freedom to do what they wanted with their home. Twelve percent of renters said a benefit of homeownership would be having the stability to plant roots.

"It's encouraging that the majority of renters still believe buying a home is more than just a shelter over their heads," said CAR President Jared Martin. "While they may not be there yet, many renters are motivated to become homeowners."

Report highlights:

Nearly half (45%) of renters said they would purchase a home if they got a new job, a raise, or a promotion, while another 40% said they would be motivated to buy a home if they got married or were starting a family.

Renters who want to become homeowners someday are generally younger and more diverse. They have been renting a median of eight years and are at a median age of 35, with over half being millennials. Nearly three-fourths are non-white, with almost half being Hispanic. Renters who plan to buy have a median income of \$40,000 and currently spend a median of 45% of their income on housing costs.

While many renters want to own a home, they either feel they are not in a financial position to become a homeowner or don't have the financial knowledge. Only 4 in 10 renters are familiar with the credit and loan criteria needed to purchase a home.

Further hindering renters from becoming homeowners, many renters also don't know how much down payment is required, with 14% under the impression that more than 50% down payment is needed for a home purchase. Nearly 40% of California renters believe that more than 20% is required to become a homeowner. This misconception results in many renters delaying their home purchase or possibly even giving up on the dream of homeownership.

California renters pay a median monthly rent of \$1,300, but the cost of renting varies across the state. Renters who live in the Bay Area pay the highest rent at a median of \$1,800, while those in Southern California pay a median of \$1,390. In general, renters spend 45% of their income on housing, with nearly 7 in 10 spending more than the recommended 30%. The rent burden is especially heavy for the younger generations, with millennials spending half their income on rent.

California renters typically have lived in their current home a median of three years but have been renting for a total of nine years. While the majority are unsure about how much longer they plan to live in their current residence, 25% of renters plan to move next year. Nearly 66% of renters plan to rent after moving from their current residence, with older generations more likely to continue to rent than younger ones.

In a sign of optimism, 75% of those who plan to rent again said they want to own a home eventually.

The 2018 State of the California Consumer Survey was conducted online between May 9 and July 9, 2018, aiming to understand the process of home buying and selling, as well as the motivation behind renting and owning from the perspective of the California consumer. Surveys were sent to 470,803 consumers ages 18 and older in the state of California, resulting in 6,144 participants, a 1.3% response rate. The margin of error was ±1.2% at a 95% confidence interval. For the renters section, 1,856 respondents were renting a home in California at the time of survey participation.



## February HomeWork



□ Remove drain traps under sinks and clean thoroughly. Clean pop-up drain plugs. Inspect the linkage for pop-up drains to make sure they are set properly. To adjust the linkage, squeeze the finger-operated pressure lock to release it and slide it up or down as necessary.

□ Inspect grout and caulk around tubs, sinks and showers. Chip out cracked grout and replace missing grout. Stained, discolored and mildewed caulk should be cleaned with trisodium phosphate or other household cleaner. If the caulk remains discolored, remove it and replace it with fresh, mildew-resistant caulk.

- Refinish furniture in a heated garage or workspace equipped with ventilation fans. Otherwise, use water-based strippers, paints, stains and varnishes that are especially formulated for low odors.
- Musty closet odors can be reduced or eliminated by removing the closet's contents and washing walls with a diluted solution of chlorine bleach. In addition, try replacing solid doors with louvered doors. Note: If the mustiness is the result of moisture, find the source and correct it. Otherwise the problem will come back.
- To keep valves from sticking and check for leaks, turn all water valves off and on. This includes outdoor faucets and valves to toilets, bathroom and kitchen sinks, laundry, bar, etc.

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

## February Is Heart Disease Awareness Month



Heart disease is a broad term used to describe a range of diseases that affect your heart, including diseases of your blood vessels, such as coronary artery disease; heart rhythm problems (arrhythmias); heart infections; and heart defects you're born with (congenital heart defects). Many forms of heart disease can be prevented or treated with healthy lifestyle choices. Contact the American Heart Association for more info and ways to give: [www.heart.org](http://www.heart.org)

## February Observances

**National Freedom Day on February 1st** commemorates President Lincoln's signing of the resolution to outlaw slavery that resulted in the 13th Amendment.



**National Wear Red Day, February 1st**, raises awareness of the problem of heart disease in women.

**On Groundhog Day (February 2)** if the groundhog comes out and sees its shadow, expect 6 more weeks of winter!



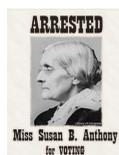
**Rosa Parks Day on February 4th** recognizes this early civil right's activist's achievements in raising awareness of inequality and discrimination.

**Chinese New Year**, also the Spring Festival or the Lunar New Year, **begins on February 5th**, the first day of the New Year in the Chinese calendar.



**Valentine's Day is celebrated on February 14th**, as a festival of romantic love.

**February 15th is Susan B. Anthony Day.** We note the achievements of this early women's rights activist.



**President's Day**, a federal holiday to honor all presidents of the United States, will be celebrated this year on **February 18th**.

## The Big Reason To File Your Taxes Early

For most Americans, the deadline to file tax returns with the IRS is April 15. But there is one big reason you may want to file your taxes early: identity theft.



Every tax season, criminals attempt to file fraudulent returns and claim refunds in the name of taxpayers. The longer you wait to do your taxes, the more time you're giving scammers to commit tax identity theft. The IRS has confirmed that it will process tax returns on time starting Jan. 28 despite the shutdown of the federal government.

### What is tax identity theft?

Criminals file a falsified tax return using another individual's Social Security Number (SSN) and try to claim a refund. Once they receive a refund electronically or in the mail, they'll convert it into cash to cover their tracks. Since many taxpayers wait until April to file their tax returns, they won't realize there's a problem until the IRS notifies them that a tax return has already been filed using their SSN.

If you received a letter from the IRS asking you to verify if you've filed your return, and you haven't, then you've probably been a victim of identity theft.

### How to avoid tax identity theft

One of the best ways to thwart thieves is to file your taxes as soon as possible - as early as January, if you are able. This gives criminals much less time to file a tax return in your name. The IRS provides several other ways to avoid tax identity theft:

- Using secure software with firewall and antivirus protection
- Using strong, unique passwords for all your online accounts
- Ignoring requests for information from incoming emails or phone calls, even if they claim to be from the IRS
- Avoiding links or attachments from unverified emails
- Taking extra measures to protect your personal information
- Purchasing identity theft insurance

Tax preparers are also vulnerable to scams, so you can't assume that you're safe just because you pay a professional to prepare your taxes. If you are using a tax preparer, make sure they've signed the tax form they prepared and entered their preparer tax ID number. In addition, they should provide your contact information on the tax return for your refund. Your tax refund should always go directly to you, not to your tax preparer.

Remember, the IRS will never contact taxpayers by email to demand payment or request personal or financial information. Calls and emails claiming to be from the IRS should be ignored as a general rule.

### What to do if you're a victim of tax identity theft

If someone has already filed a tax return using your Social Security number, the IRS will send you a written notice. You should call the number provided or visit the official IRS website to learn how to report the issue.

Other signs that you've been a victim of tax identity theft may include notices of additional taxes or income records from employers you don't work for, tax refunds you weren't expecting, a W-2, 1099, or other document from an employer that isn't your employer or about income earned that isn't yours. Besides reporting the incident to the IRS, you should file a complaint with the FTC, request your credit reports and place a credit freeze on them (it's free) and contact your financial institutions.

If you suspect you are a victim of tax identity theft, you still need to pay your taxes and file your tax return, even if a paper return is necessary.

Also, claiming a fraudulent tax return can come back to haunt you, so be sure to report any tax refunds you receive that you weren't expecting.

Source: [www.msn.com/en-us/money/taxes](http://www.msn.com/en-us/money/taxes). This article originally appeared on Policygenius and was syndicated by MediaFeed.org

