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CONNECTION



**NAR Seeking REALTORS®
Who Give Back for Good
Neighbor Awards**
Five winners will receive \$10,000
for their nonprofit

The National Association of REALTORS® seeks nominations for the 22nd annual Good Neighbor Awards, which recognizes REALTORS® who've made an extraordinary impact on their communities through volunteer work.

Five winners will be announced in the November/December issue of REALTOR® magazine and honored during the 2021 REALTORS® Conference & Expo. The winners will receive a \$10,000 grant for their community cause and national publicity. Five honorable mentions will receive \$2,500 grants.

"I'm proud that Realtors® across this country continue to build on our strong tradition of giving back through volunteer service, particularly during a time when so many are in need," said NAR President Charlie Oppler, noting that nearly three in four Realtors® reported volunteering in their community in 2020.

"NAR's support of that important work further exemplifies the commitment that all Realtors® have made to their communities, clients and neighbors," added Oppler, a Realtor® from Franklin Lakes, N.J., and the CEO of Prominent Properties Sotheby's International Realty.

Previous Good Neighbor Award winners say their charity benefits from the grant money and the increased public exposure. "The Good Neighbor Award legitimized Heart 2

Home and put a national focus on what we were doing," said 2009 Good Neighbor Award winner Greg Adamson, who does extreme home makeovers for people in need. "Having Good Neighbor behind us made everything easier from fundraising to media relations. It's amazing how the exposure of the Good Neighbor Award has opened doors for us that never would have been opened otherwise."

2018 Good Neighbor Award winner Joy Nelson says that her nonprofit continues to benefit from the media exposure that resulted from winning the Good Neighbor Award. "The incredible exposure the Joy Ranch received through Good Neighbors has brought people all over the nation to inquire more about the ranch," says Nelson, whose South Dakota ranch serves people with all abilities. "People now understand all the quality of life issues that we address and it motivates me to work harder to help even more."

The Good Neighbor Awards are generously sponsored by realtor.com. Apply by May 7, 2021 at nar.realtor/gna.

See the ad on page 14.

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EDUCATION SCHEDULE

April 2, 2021

9:30 am - 12:30 pm

Webinar - License Renewal DRE 45-Hour
Continuing Education

April 7, 2021

9:00 am - 10:00 am

CRMLS Virtual Training: Marketing Solutions

April 12, 2021

10:00 am - 11:30 am

Virtual zipForm® Training

April 13, 2021

12:00 pm - 1:30 pm

Commercial Webinar: 1031 Exchange &
Opportunity Zone

April 15, 2021

1:00 pm - 2:00 pm

Glide for Forms

April 20, 2021

11:00 am - 12:00 pm

Safer at Home & Learn: Home Hardening and
the NHD

Visit www.wsgvar.com/events/education-schedule/
for the complete education class schedule.

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It Has Been An Honor And A Privilege Serving WSGVR Members. But This Is Not Goodbye.

I want to begin by saying that it has been a pleasure to have served as President of the West San Gabriel Valley REALTORS® over the last year. I am proud to have done so along with our 2020 Board of Directors. It is an honor to continue as your President

in 2021. On Friday, January 8, 2021, we held our first Virtual Installation and Award Ceremony with a theme "WSGVR STRONG" to welcome our 2021 Board of Directors. Thanks to all of you for participating in the 98th Virtual Installation and you may check out the Virtual Installation video at <https://youtu.be/q5zJQV3rymw>.

Congratulations to the 2021 Board of Directors, consisting of President-elect Brian Chen, Vice-President Ling Chow, Treasurer Lorraine Clark, Secretary & Director-at-large Yin Bih, Immediate Past President Giuseppe Veneziano, Directors: Cecelia Rudar, Nanette Ong, Pauline Lam, Shun Zhang, and Tomas Wong, and yours truly, President. Together we will work hard to review current policies and, if needed, set new policies to benefit our members during the pandemic year. With 2020 behind us, we wish 2021 brings good luck for our association and your real estate business.

I would also like to congratulate the 2020 Award recipients: Nancy Lin, REALTOR® of the Year; Cosmo Sanchez, Affiliate of the Year; Ling Chow, WSGVR Distinguished Service Award; Marian Cavataio, Good Neighbor Award; Mel Wong & Marian Cavataio, Lifetime Achievement Award; Tomas Wong, Special Recognition Award and Albert Tran, President's Award. Thank you for your outstanding service to our association and to the community.

On February 11, 2021, we celebrated our first Virtual Lunar New Year. Members participated overwhelmingly in the event as we celebrated the year of the Ox. Special thanks to the Membership/Special Events Committee, led by Chair Nanette Ong and Vice-Chair Ling Chow for their dedication to make the event a huge success. In addition to the

Committee leaders, many thanks to Committee members: Brandon Savransky, Cosmo Sanchez, Lucia Tam, Mel Wong, Pauline Lam, Silvia Rosich, Sage Gomez, and Tomas, Wong for putting together a fabulous show. You may check out the show video at <https://youtu.be/a0rPPCS21OY>; or it can be found at www.wsgvar.com, under the News & Events menu, select Photo Gallery.

The month of March celebrates Women's History Month. It is a time to honor all women and to reflect on women's diverse and intersectional voices, achievements and struggles. Women's History Month began in Santa Rosa, California as a local celebration. In 1978, during the week of March 8 – which corresponded with the March 8 recognition of International Women's Day – the Education Task Force of the Sonoma County Commission on the Status of Women planned and executed a "Women's History Week" celebration. That movement spread across the country as other communities initiated their own Women's History Week celebrations. In 1980, a consortium of women's groups and historians successfully lobbied for national recognition. In February 1980, President Jimmy Carter issued the first Presidential Proclamation declaring the week of March 8 be recognized as National Women's History Week.

Last but not least, nominations are now being accepted for 2022 Director positions. The Nominating Committee is seeking real estate professionals that are dedicated and willing to make a difference in their community and want to give back to the West San Gabriel Valley REALTORS®. There are up to six (6) Director positions available. If you wish to be placed as a nominee or wish to nominate someone, please download the 2021 Candidates Packet at <https://tinyurl.com/fmyxutv>, fill it out and return it to staff no later than Friday, April 9, 2021 by 5PM.

Thank you again for your continued support and loyalty to the West San Gabriel Valley REALTORS®! Please continue staying safe and being healthy during this pandemic as we are all still in this together.

Sincerely,

Mindy Yeh
2020/2021 WSGVR President



CONNECTION | West San Gabriel Valley REALTORS®
SPRING 2021 | Newsletter

Editor **Albert Tran**

Production Design **Elisabeth Zárate**

Submissions For submissions contact Albert Tran

All articles are informational and are not intended to be a substitute for professional assistants. Consult a professional as needed.



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March 9, 2021

West San Gabriel Valley Realtors
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Dear Friends of Mission:

It is with a grateful and sincere heart that I thank you for your gift of \$1,000 made today via credit card, in support of the Fire Restoration Fund of Mission San Gabriel Arcángel.

It was just eight short months ago that we were facing the devastation of the fire that destroyed the roof of the Mission and left the interior walls in bad shape. Yet out of the rubble we have witnessed the hand of the Lord as members of our Mission family, like you, have stepped in and donated to our efforts to help bring this beautiful and historic Church back to life. Mission San Gabriel has been the home of our faith in Los Angeles for two and a half centuries and on September 11, 2021, we will celebrate the 250th anniversary of its founding – rejoicing!

Thank you again for your generosity. Please continue to pray for our beloved Mission San Gabriel and the many generations who built our community of faith -- and those who will continue our ministry in the centuries to come.

Yours in Christ

Fr. John Molyneux
Pastor

*Your gift is tax-deductible to the fullest extent of the law.
Mission San Gabriel is a 501(C)(3) organization. Our Tax ID is 95-6002795
We affirm there were no goods or services provided in consideration for this gift.*

What's Happening in Your City & Los Angeles County Spring 2021 Legislative Report

The West San Gabriel Valley REALTORS® (WSGVR) Legislative Committee has compiled the following legislative reports for each of our cities (Alhambra, Monterey Park, Rosemead, San Gabriel, and Temple City). In addition, it also reports on the legislative issues within Los Angeles County via the Los Angeles County Business Federation, also known as BizFed. BizFed is a massive, diverse grassroots alliance that unites and amplifies the voice of businesses in and around the Los Angeles area.

Alhambra



After rejecting The Villages at the Alhambra in January 2021, Alhambra has been focusing on processing applications for additional dwelling units (ADU) to fight the housing shortage. A total of 62 applications have been submitted during the current reporting period (3/1/2020 - 12/31/2020), and a total of 170 ADU applications have been processed since 2017. Alhambra has also been working on reviving commercial activities in the CBD-DRD (Central Business District Downtown Revitalization District) zones. Additionally, planning commissioners are inclined to repurpose unused retail space to make the best use of the land. The Villages at the Alhambra project was rejected by the Planning Commission and the City Council. However, there is an appeal in which a subcommittee was formed, consisting of two of the council members to work with the Developer for any resolutions and to come before the City Council a second time for reconsideration. Appeal is set for Monday, March 22, 2021.

Rosemead

The City is in the process of updating the Housing Element for the 2021-2029 planning period. On Tuesday, March 9, 2021, the Rosemead City Council and Planning Commission held a Teleconferencing Workshop "Study Group for 2021-2029 Housing Element" Update. The City's Housing Consultant, RRM Design Group, provided the City Council and Planning Commission with a presentation on the City's Housing Element Update.



The City of Rosemead, along with all jurisdictions throughout the State, is mandated by California State Law to prepare a Housing Element update for State certification. This update will cover the housing planning period between 2021 and 2029, often referred to as the 6th Cycle. This update began in the fall of 2020 and must be completed prior to October 2021. Companion tasks to the Housing Element Update include focused updates to the General Plan relating to the Public Safety Element and addition of environmental justice policies to comply with State legislation.

State law requires the Housing Element to be updated every eight years. The City's current Housing Element for the 2014 to 2021 planning period (5th Cycle) is linked below, which will remain valid until the Housing Element Update (2021-2029) is adopted in Fall 2021. Link: [City of Rosemead Housing Element \(2014-2021\)](#)

Monterey Park



Monterey Park City Council unanimously approved a motion to adopt the DA-20-0 on February 17, 2021. This project would allow construction of a 107,850 square foot self-storage facility on a 0.93-acre of land located at 2500 Davidson Drive. The facility will consist of five stories, two of which are below and three above-grade. After the approval of the final plan, the groundbreaking will begin at the end of 2021 with an estimated completion date in early 2023.

The main objective of this ordinance, as part of adopting the 2020 Business Recovery Program ("BRP"), is to review and update the city ordinance dealing with noise regulations, to facilitate the recovery of the local economy, promote additional economic growth, and mitigate the effects of the COVID-19 pandemic.

There are three main objectives to be considered: 1) Codify the noise regulation, 2) Consolidate into one chapter and 3) Add in a general noise disturbance language. The Monterey Park City Council motioned to approve the review and the proposed changes to this ordinance passed.

San Gabriel

The San Gabriel Mission is on the National Register of Historic Places. Mission San Gabriel Arcángel, located at 428 S. Mission, was founded in 1771 and is a 215-year-old Roman Catholic mission and historic landmark in San Gabriel, California. On July 11, 2020, a devastating fire broke and perished the mission church. The mission is being rebuilt and the completion of its restoration is anticipated in November of 2021. Meanwhile, a temporary roof was placed to protect the commenced work of the mission during the rainy season of 2020-2021. The aim of the historic preservationist and conservationist teams are to rebuild it to look the way it was.



In 2020, San Gabriel used a new technique to repave 12 miles of streets, including main arterial streets going through the city. This year, San Gabriel plans to use portions of their 2021 Community Block Development Grant to continue street repavement of additional streets in the city of San Gabriel in accordance with the city's Pavement Rehabilitation Project.

Temple City



The Temple City City Council has approved to award a Public Works Contract to CEM Construction Corp for the Primrose Park Project. This authorizes the City Manager to execute the Contract in an amount of \$2,470,087.50. The City Council was awarded a Contract for Direct Purchasing of Playground and Exercise Equipment and Flower shaped Shades Equipment thru CMAS (California Multiple Award Schedules) or other Purchasing Systems used by Public Agencies. This authorizes the City Manager to execute the Contract in an amount not to exceed \$425,000. The City expects to receive \$2,972,058.00 funding from California Department of Parks & Recreation for Primrose Park (Proposition 68 Grant) for this project.

Temple City City Council's approval of the Third Amendment to the Agreement with Athens Services for collection of solid waste, recyclables, and yard waste to comply with State law and will transition residential customers to multi-cart container automated collection system and once-a-week pick up verses two days a week pickup. All single family residential customers will receive new standard 64-gallon carts, which are specially designed plastic wheeled containers (regular waste, recyclables, and green/organic food waste) without charge. Single-family residents may choose to have a 96 gallon container or a 32-gallon container for a slightly different monthly service rate. Qualifying seniors who are the head-of-household living in singlefamily residence may opt to receive base service at a reduced rate utilizing 32-gallon carts. Commercial customers and the multi-family housing complexes that use bin services will also be receiving new bins in most cases. Similar to residential customers, commercial and multifamily customers will require separate organics collection to comply with the State law. The two days a week pickup to one day would translate to less trucks on the road. Athens will also be providing new clean-fuel collection vehicles. The completion of this conversion to this new system will be by July 1, 2021.

BizFed



Chaired by Senator Scott Wiener, the California Senate Housing Committee will discuss and take action on SB 15, a forward-thinking bill, that will increase workforce housing production.

BizFed SUPPORTS SB 15 (Portantino) as it will provide sales tax rebates to local governments when they convert idle commercial sites and buildings to workforce housing. SB 15 will enable local cities to receive from HCD the average of the annual amount of sales tax revenue generated by that site for the last seven (7) years if the site has been converted and occupied with new housing. The city would expect to receive that averaged amount for a total of seven years.

Office of Senator Anthony J. Portantino SB 15–Fact Sheet Contact: Tara McGee – (916) 651- 4025 or Tara.McGee@sen.ca.gov.

BizFed OPPOSES AB 273, as introduced, Irwin. Cannabis: advertisements: highways.

Existing law, (the Control, Regulate and Tax Adult Use of Marijuana Act (AUMA), an initiative measure approved as Proposition 64 at the November 8, 2016, statewide general election), authorizes a person who obtains a state license under AUMA to engage in commercial adult use cannabis activity pursuant to that license and applicable local ordinances. Existing law, the Medicinal and Adult-Use Cannabis Regulation and Safety Act (MAUCRSA), among other things, consolidates the licensure and regulation of commercial medicinal and adult-use cannabis activities. MAUCRSA generally divides responsibility for the state licensure and regulation of commercial cannabis activity among the Department of Food and Agriculture, the State Department of Public Health, and the Bureau of Cannabis Control, which MAUCRSA establishes within the Department of Consumer Affairs.

MAUCRSA prohibits a licensee from advertising or marketing on a billboard or similar advertising device located on an interstate highway or on a state highway that crosses the California border. This bill instead would prohibit a licensee from advertising or marketing on a billboard or similar advertising device visible from an interstate highway or on a state highway within California.

Legislative Report Contributors:

- Tom Tseng, Alhambra City Liaison, Global Business Council Vice Chair
- Tomas Wong, Monterey Park City Liaison, Legislative Committee Chair
- Mindy Yeh, Rosemead City Liaison, 2020/2021 President
- Nanette Ong, San Gabriel City Liaison, Membership/Special Events Chair
- Shun Zhang, Temple City City Liaison, Global Business Council Chair
- Lucia Tam, Liaison to BizFed



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Future Webinar Topics Include:

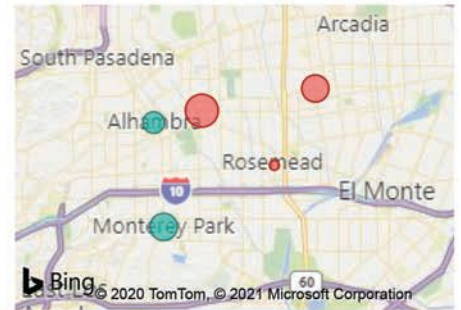
-  Budgeting & Saving
-  Business Planning
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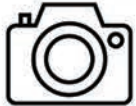
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December 2020 ▾



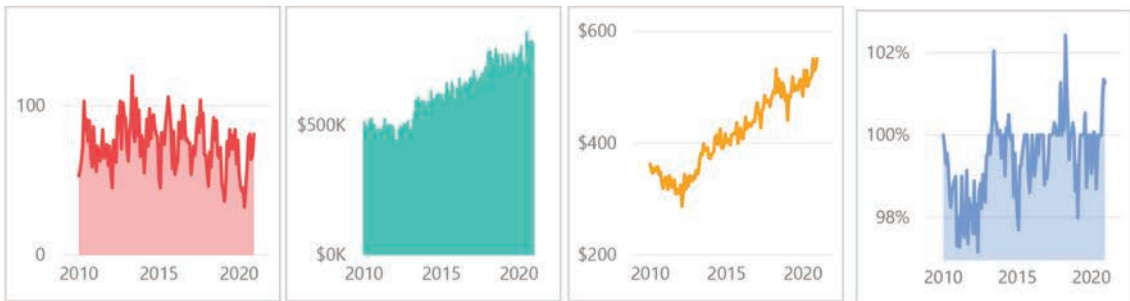
Snapshot



YoY % Chg.



Trends



Definitions



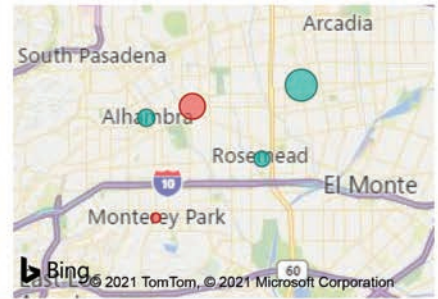
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| <p>Existing SFR Sales: Closed transactions of properties listed on various MLSs across the state during the current month for the selected geography and property characteristics.</p> | <p>Existing SFR Median Price: Median price of all closed sales listed on MLSs across the state during the current month for the selected geography and property characteristics.</p> | <p>Existing SFR Med. Price/Sq. Ft.: Median price per square foot of all closed sales listed on MLSs during the current month for the selected geography and property characteristics.</p> | <p>Existing SFR Med. Sales-to-List Ratio (%): Gap between selling and listing prices for homes sold on MLSs during the month for the selected area and property characteristics.</p> |
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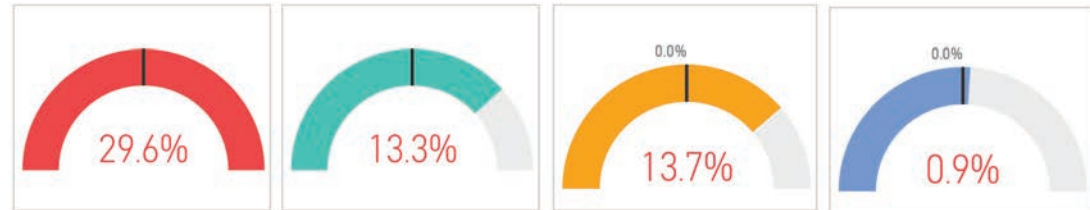
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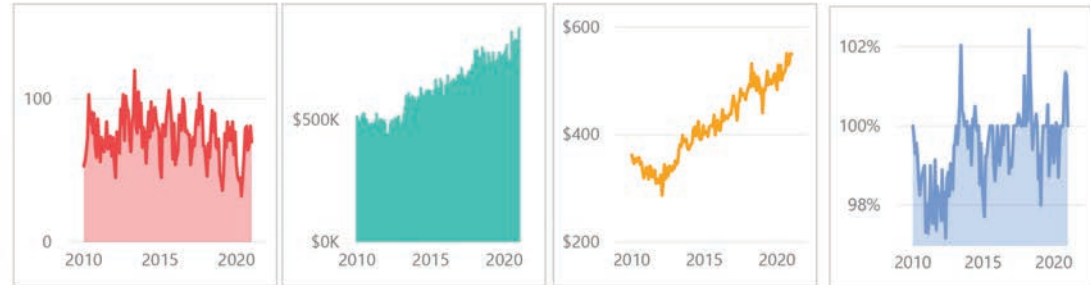
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YoY % Chg.



Trends



Definitions



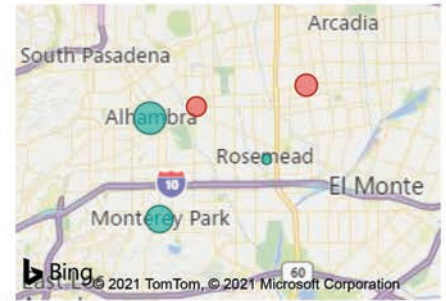
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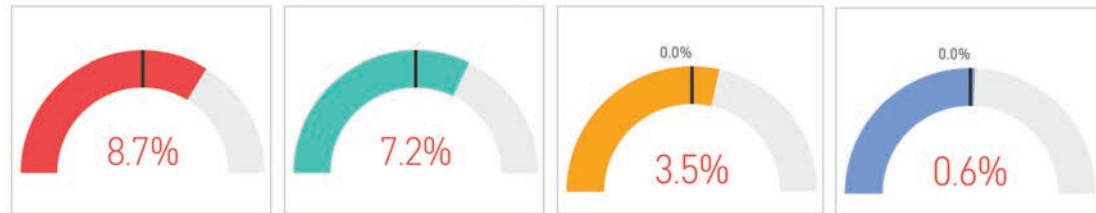
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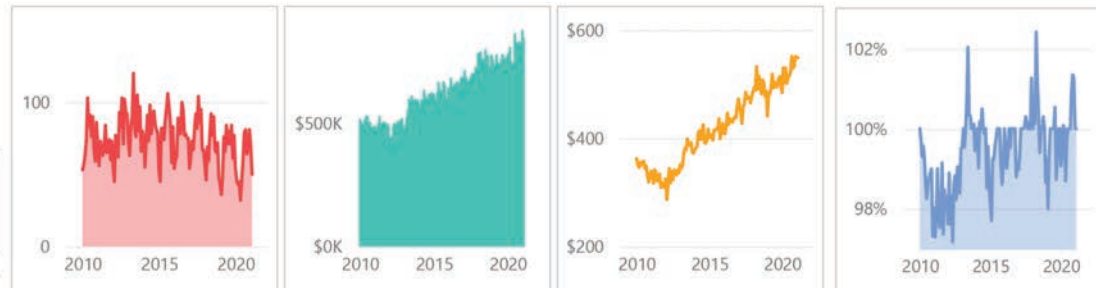
Snapshot



YoY % Chg.



Trends



Definitions



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California December 2020 Sales and Price Report

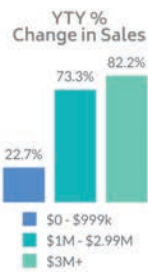
Sales remained above 500k...



+28.0%
YTY %
Change in
Sales

...and had the largest year-over-year growth since May 2009...

With more robust growth in high-end markets.



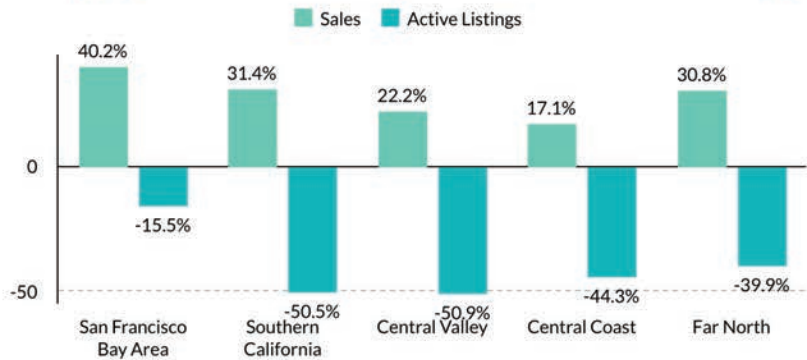
www.car.org/marketdata

Median Price set a new record, as it rose above \$700k for the 4th time in the last 5 months



California Existing Single-Family Home Median Price

Supply continued to drop as sales remained strong



California January 2021 Sales and Price Report

State median price recorded the largest gain in nearly seven years



12 Days
Median Time on Market

Properties are still flying off the shelves

Active listings dropped sharply from last year



www.car.org/marketdata

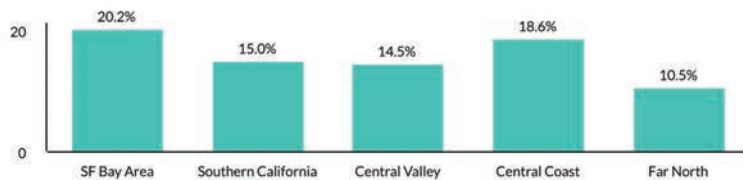
Highest January sales level since 2009

484,730
California Existing Single-Family Home Sales



YTY Growth California Existing Single-Family Home Sales

All major regions' median prices continued to increase from last year by double-digits



California Existing Single-Family Home Median Price YTY % Change

National Consumer Protection Week - February 28 – March 6

NATIONAL CONSUMER PROTECTION WEEK



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Avoiding Social Engineering - Phishing Attacks <https://www.us-cert.gov/ncas/tips/ST04-014>

Fraud Alert <https://www.consumer.ftc.gov/articles/0275-place-fraud-alert>

Identity Theft Report and Recovery <https://www.identitytheft.gov/>

Internet Crime Complaint Center <https://www.justice.gov/doj/resource/ic3-online-internet-crime-complaint-form>

Preventing and Responding to Identity Theft <https://www.us-cert.gov/ncas/tips/ST05-019>



Protecting Your Privacy <https://www.us-cert.gov/ncas/tips/ST04-013>

What is Tax ID Theft?

Tax identity theft occurs when someone steals your Social Security number in order to file a false tax return in your name. The goal is to get your refund before you even have a chance to file a return. You may not even know you're at risk until you try to file and the IRS tells you a return was already filed in your name.

Unfortunately for everyone, tax identity theft doesn't discriminate. Anyone with a Social Security number is vulnerable. Criminals even prey on [children's identities](#) during tax season so they can claim them as dependents and get a deduction.

"The Social Security number is being used in a way it was never intended to be used," said Eva Velasquez, the president of the Identity Theft Resource Center, a nonprofit that helps victims of identity theft.

The sheer number of companies that ask for and store Americans' SSNs — and then lose them to hackers — means that the number of people who have not been compromised "is effectively zero," she said.

4 ways to help keep your refund out of someone else's hands

#1: File as early as possible

Tax identity theft relies on fraudsters getting a return submitted in your name before you do. Once you have all of your W2s, don't wait! File immediately so you can get your refund and avoid a giant hassle. Also, remember your 1095s – they are still required this year.

#2: Take steps to protect your Social Security number

Taking steps to protect your SSN helps you minimize the risk of tax identity theft (and a host of other problems).

There are standard best practices that you can follow:

- Don't carry your Social Security card in your wallet or purse
- Keep your cards locked up at home
- Get a locking mailbox and retrieve your mail promptly every day
- Shred documents that include your SSN and other personal data before you toss them
- Avoid putting your SSN on forms at doctors' offices, hospitals, and other service providers – even if they ask for it, see if it's required

Additionally, you can register your Social Security number at www.ssa.gov/myaccount to open a **"my Social Security account"** online. This account allows you to check your Social Security statements anytime you want. It also shows your earnings, which can reveal that someone has gotten a job using your number. It's another sure sign of SSN identity theft.

#3: Sign up for an Identity Protection PIN (IP PIN)

The IRS does not offer two-factor authentication, a basic cybersecurity tool that has become widespread in services like email, social media, and banking, that helps users prove their identity.

But the IP PIN aims to serve a similar function. After you pass a verification process, such as providing your name, birthday, address, and some financial information, the IRS will assign you a unique six-digit number you'll need to file your taxes.

You can set up your IP PIN through the IRS website at [Get an IP PIN](#). You will go through what the IRS describes as a “rigorous identify verification process” to confirm you are really who you say you are. Then you can select your PIN.

It is a 6-digit number that the taxpayer sets up, then must be submitted when they submit their returns. This number is known only to the taxpayer and the IRS and is valid for a period of one year.

If the IP PIN is not provided when a return is submitted in your name, the return will be rejected. This ensures that tax scammers cannot file a return in your name, even if they have your Social Security number. It's an added layer of protection that may be worth the time it takes to set up, especially if your identity has been compromised.

#4: Only trust mailed IRS communications

Whether you've already filed or not, you should never trust any communication from the IRS unless it's an official, mailed letter. The IRS will never email you, text you, call you on a phone (even your home landline) or send you a message over social media to initiate contact.

If someone contacts you about an IRS collection action, verify it first before you give them anything. You can call an IRS collection hotline at **1-800-829-1040** to confirm that you owe federal taxes.



Warning: If you mysteriously get a 1099-G form, you may be a victim of fraud so you will need to contact California State Employment Development Department.

You can certify for benefits using EDD Tele-CertSM, request copies of your 1099G tax information, and find your local America's Job Center of CaliforniaSM.

Hours: 24 hours per day, seven days per week

Phone number:

EDD Customer Service Center

English: 1-866-333-4606

(833) 978-2511

Spanish: 1-866-333-4606

www.EDD.CA.GOV/UI Online



On a news media call Monday regarding EDD, KCRA 3 Investigates asked about the tax liability for victims of identity theft. Spokesperson Loree Levy said,

"As we investigate those, there may be some 1099s that go out to some individuals. If it's incorrect mail that anyone receives, we've included information in our news release about what to do with that. We really hope that people will mark that return to sender and get it back to EDD."

Levy then gave out the phone line for people with 1099-G questions. KCRA 3 called the number multiple times in the last week. Every time a message said, "We are currently receiving more calls than we can answer and are unable to assist you at this time." The line then disconnected.

<https://www.kcra.com/article/california-victims-edd-fraud-could-face-big-tax-bills/35366539#>

[| RELATED | If you mysteriously get a 1099-G form, you may be a victim of fraud](#)

[| MORE | EDD backlog and fraud timeline: How we got here](#)



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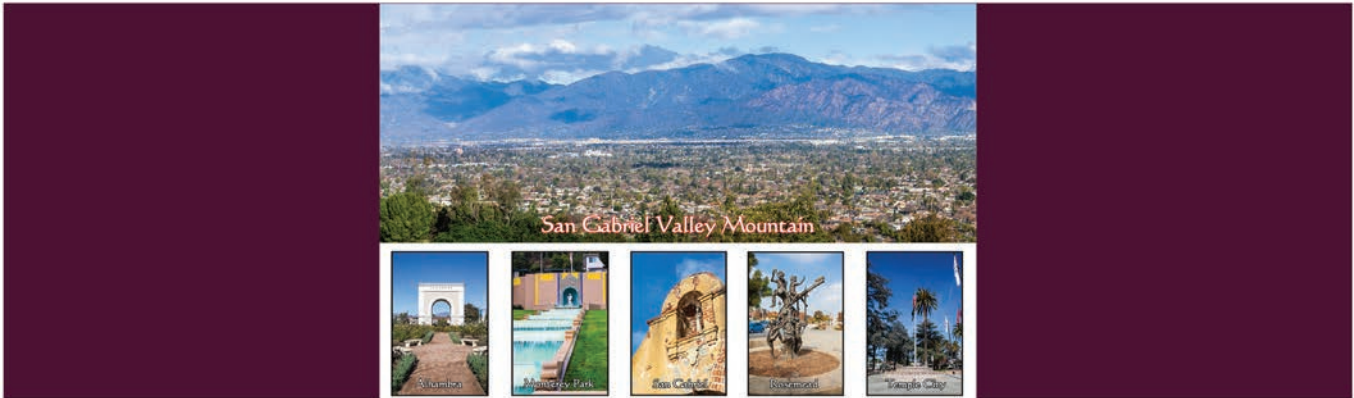
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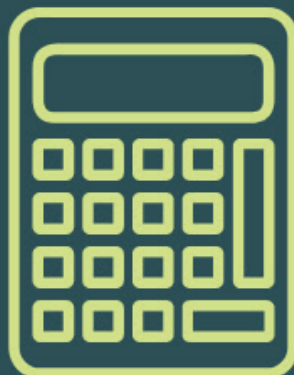


PROP. 19 EXCLUSION CALCULATOR

CALCULATE IT!

If you're receiving the family home from your parents or grandparents, you may benefit from a reassessment exclusion

Input your
address



Find the new
base year
value after a
transfer

ASSESSOR.LACOUNTY.GOV/PROP19

PROP 19 BENEFITS

For People With Severe Disabilities

If you live with a severe or permanent disability, here's some good housing news – Prop 19 lets you move to a new, more accessible home without incurring a tax hike.

Take Advantage of Prop 19:

- ✓ Keep the original tax base of your home when moving to a home of equal or lesser value anywhere in California
- ✓ Secure an adjusted tax rate based on your Prop 13 tax base when moving to a more expensive home anywhere in California
- ✓ Transfer your original tax base to a new home as many times as you want

With Prop 19, You Can ...

- ✓ Purchase a more accessible home
- ✓ Downsize
- ✓ Move closer to necessary medical care
- ✓ Find a more affordable neighborhood
- ✓ Relocate to any county you choose

... Without Hiking Your Property Taxes*

* Purchasing a more expensive replacement property will result in an adjusted tax increase based on your Prop 13 tax basis.

"Proposition 19 allows those with disabilities to move up to three times, regardless of age, without losing their property tax base. It encourages independence for our most vulnerable Californians and increases the likelihood that they will always find an ADA accessible place to call home." – Kathleen Barajas, Californians for Disability Rights



PROP 19 BENEFITS

For All Homeowners Age 55+

If you're a senior, retiree or older homeowner who feels trapped in a home that no longer fits your needs, here's some good news – Prop 19 makes it easier for you to move to a new home without incurring a property tax hike.*

Take Advantage of Prop 19:

- ✓ Keep your original Prop 13 tax base when moving to a home of equal or lesser value anywhere in California
- ✓ Secure an adjusted tax rate based on your Prop 13 tax base when moving to a more expensive home anywhere in California
- ✓ Transfer your original tax base to a new home up to three times

With Prop 19, You Can ...

- ✓ Downsize
- ✓ Move closer to family
- ✓ Live near medical care
- ✓ Find a more affordable neighborhood
- ✓ Relocate to any county you choose

... Without Hiking Your Property Taxes*

* Purchasing a more expensive replacement property will result in an adjusted tax increase based on your Prop 13 tax basis.

“Prop 19 allows seniors to transfer their home’s low tax base and move near family or medical care, or downsize anywhere in California without a tax increase.” – Deborah Howard, CALSAL President, California Senior Advocates League



PROP 19 BENEFITS

For Victims of Wildfire & Natural Disaster

If you are one of the tens of thousands of Californians whose family home has been destroyed or substantially damaged by wildfire, here's some good news – Prop 19 lets you move to a new home without incurring a tax hike.

Take Advantage of Prop 19:

- ✓ Keep your original Prop 13 tax base when moving to a home of equal or lesser value anywhere in California
- ✓ Secure an adjusted tax rate based on your Prop 13 tax base when moving to a more expensive home anywhere in California
- ✓ Transfer your original tax base to a new home up to three times or more

With Prop 19, You Can ...

- ✓ Purchase a replacement home in your community
- ✓ Move to a different neighborhood anywhere in California

... Without Hiking Your Property Taxes

* Purchasing a more expensive replacement property will result in an adjusted tax increase based on your Prop 13 tax basis.

“Prop 19 helps those who lose homes in wildfires, so they can replace a damaged home or move to a replacement home without a tax penalty.”

– Ellie Rosebush, Paradise Fire Survivor & Association Executive,
Oroville Association of REALTORS®



NAR and the Past, Present and Future of Fair Housing

By Sehar Siddiqi
Director of Fair Housing Policy and Valuation. For more information, please visit www.nar.realtor

Every year, in February, we celebrate Black History Month and the transformative contributions Black Americans have made to this country. These achievements are even more remarkable in light of how centuries of racial oppression have hardwired racial bias into many facets of American life. Housing is no different. Although discrimination in housing is now illegal, structural and implicit bias continue to adversely affect Black Americans in their ability to achieve the American Dream of homeownership.

It is well-documented how the National Association of REALTORS® (NAR) worked in tandem with federal, state and local governments to prevent Black Americans from buying homes in neighborhoods of their choice, thereby shutting them out of opportunities to build the generational wealth that government programs helped White Americans accrue. NAR and its predecessor organization codified the real estate industry's opposition to integration in its 1924 Code of Ethics, supported redlining and racially-restrictive covenants, and opposed the 1968 Fair Housing Act.



Over the decades, NAR has taken steps to rectify these harmful practices. Today, NAR strongly supports the Fair Housing Act and has worked with the Department of Housing and Urban Development and private partners to promote equal access to homeownership. NAR revised its Code of Ethics to require equal professional service to all, without regard to race, color, religion, sex, handicap, familial status, national origin, sexual orientation or gender identity. Just last year, NAR's board of directors voted to prohibit REALTORS® from making hateful speech on those same bases; 2020 was also the year NAR officially apologized for its historic actions, which denied homeownership to qualified Black Americans.

Although discrimination in housing is now illegal, structural and implicit bias continue to adversely affect Black Americans in their ability to achieve the American Dream...

We have made progress, but 2020 exposed deep fault lines in America's communities. It is apparent that, for the health of this country, more needs to be done than stopping present-day discrimination. The hard work of creating equal opportunity requires REALTORS® to continue to engage with the historic practices of the industry, and to consider how to remedy these wrongs.

Late in 2019, NAR unveiled its Fair Housing Action Plan, referred to as "ACT!" for its emphasis on Accountability, Culture Change and Training. To enhance accountability for fair housing violations, NAR is developing a self-testing program for brokerages to proactively uncover and address fair housing problems. NAR is also





developing recommendations for states to strengthen fair housing education and enforcement in licensure laws.

NAR is also introducing innovative approaches to fair housing training. In November, NAR unveiled Fairhaven, an online simulation training that puts REALTORS® in a fictional town where they must confront bias and discrimination while working against the clock to close four deals. The training provides customized feedback that learners can apply to daily business interactions. In this innovative approach, Fairhaven puts learners in the role of a client experiencing discrimination in a real estate transaction. NAR also rolled out an implicit bias training video in the summer of 2020, which will be followed in 2021 with a three-hour classroom course on interrupting implicit bias in real estate.

NAR is engaged in culture change by highlighting REALTOR® fair housing champions who have incorporated inclusivity into their business models. It is also developing new resources for REALTORS® to engage with clients on the charged topic of schools.

What's next? NAR is finding ways to create and promote equal access to home purchase and financing. NAR is exploring a variety of programs, such as targeted

downpayment assistance for the descendants of families adversely affected by redlining and changing mortgage underwriting to take into account information that can more accurately capture a homebuyer's ability to afford a home. REALTORS® are committed to serving all families who want to achieve the American Dream of homeownership.

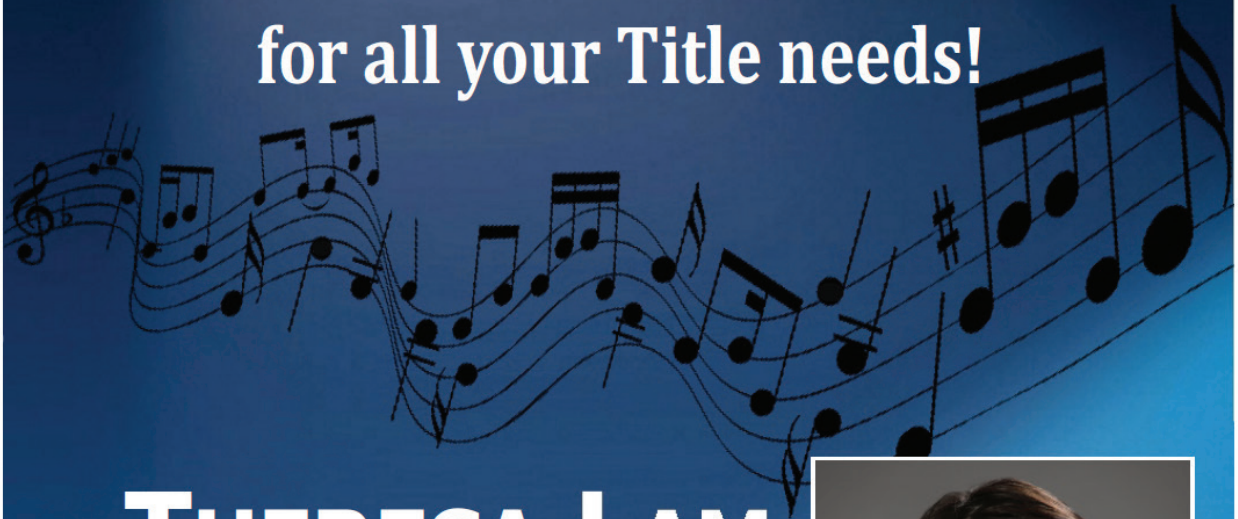
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HAVE AN EMERGENCY FUND

Most economists suggest putting aside 3-6 months of living expenses. Even for those with healthy reserves, monitor your investment accounts and continue to save.



TRACK YOUR SPENDING

Consider cutting back on non-critical spending, and keeping those cost savings in place for a while to help build up your reserves. Make consistent, timely payments to help maintain a good credit score. Visit [FinancialWellness.realtor](https://www.financialwellness.realtor) for a FREE monthly budget spreadsheet.



KEEP SOME CASH ON HAND

It's a good idea to have a couple hundred dollars in cash for an unexpected emergency. Having some cash on hand can ease transaction problems in the event certain businesses are disrupted.



TAKE FINANCIAL INVENTORY

Locate key financial documents to keep accurate records, and have more than one copy. Examples: estate-planning files, bank information, brokerage and retirement accounts, as well as insurance policies, mortgage information, business records, and more.



RESEARCH INSURANCE POLICIES

Consider working with your current provider on reducing your insurance payments. If your payment can't be lowered, don't hesitate to shop around for new rates to help lower your current monthly expenses.



REVIEW AND UPDATE PERSONAL RECORDS

Compile a list of important contacts, such as your insurance agent, accountant, attorney, doctors, and veterinarians. Review the list and make sure their phone number and email address is up to date.

Emergency Guide

Tips for Well-Being

Finances are obviously an important part of everyone's life, but don't forget to take care of your physical and psychological self too. Getting in financial shape is much easier if you are in good health, mentally sharp and confident in the security of your loved ones.



PHYSICAL WELLNESS

- Consider investing in a humidifier. Medical experts say it helps reduce the transmission of airborne viruses.
- Drink lots of water and fluids, and load up on healthy, nutrient rich meals.
- Contact your doctor and pharmacy to ensure you have at least a 30-day supply of your prescription medicines.
- Create a contingency plan if you or a loved one gets ill.
- Consider setting up a "sick room" in your house if anyone you live with becomes sick with any contagious virus.
- Ensure you and your loved ones have completed a healthcare proxy form in advance of any illness.
- Have fever reducers, cough medicine, and sanitary wipes on hand.
- Have a copy of your medical records ready to supply if needed.



MENTAL HEALTH

- Keep informed of important news updates, but resist the urge to watch a high volume of negative news coverage.
- Be mindful of negative social media posts that don't contain useful information or have not been endorsed by a reliable source.
- If your circumstances allow for it, safely get outside each day to breathe in fresh air and exercise.
- Keep in contact with loved ones or a friend on a weekly basis. Use phone or video chat if needed.
- If you are a person of faith, practice it.



LIFE & COMMUNITY

- Set up Skype, Facebook Messenger, or Google hangouts to socialize with your friends and loved ones.
- Use your Outlook or Google calendar to set reminders for yourself related to personal goals you still wish to achieve. Create a schedule and regularly check-in with friends, family and colleagues.
- Follow a positive regiment each day to keep your mind busy, your body moving, and your spirits up.
- Put together a list of projects you want to complete – make sure some of them are fun! – and start giving yourself timelines and goals for the week.
- Find something kind to do or say to others, daily. Consider volunteering in your community.

Emergency Guide Checklist & Tips

During any challenging time, it's important to take stock of what's most important in your life. Set priorities and establish reasonable goals. There are organizations and agencies that can help. Be proactive, stay educated and positive, and look forward to a bright future!



FACING CHALLENGES

- If needed, reach out to your mortgage company or landlord to ask for a deferment.
- If you are having trouble communicating with your landlord or mortgage lender, reach out to a HUD housing counselor for assistance.
- If needed, reach out to all creditors (credit cards, auto loan, medical payments, student loans, etc.) and request a deferment.
- If you aren't making progress with your lenders, be persistent. If lenders are charging you additional fees, negotiate.
- If needed, reach out to your utilities and other ongoing payments (auto insurance, property taxes, homeowners insurance, condo association, cable, internet, water, heat) and delay your payments, when possible.
- If you are in need physically or emotionally, seek guidance from a medical professional. Don't forget to inform those closest to you.



RESOURCES & BENEFITS

- Research funds that may be available to you based on your employment status.
- Your local community, county, or state may have additional financial resources available to you. Visit your local government websites and set up Google alerts to be notified as information is provided.
- If you do not need deferments on your loans, continually pay to reduce your interest later and keep your loan term on track. Consider setting up payment reminders through your bank or enroll in automatic payments.



NEXT STEPS

- Put your best foot forward and be optimistic! Challenging times may be difficult to manage, but focus more on the positive versus the negative.
- Don't overspend on stockpiling goods. Follow the CDC's recommendations for getting ready, and think about what you want to have on hand for a couple of weeks if you get sick (like herbal tea, Kleenex, cough drops, cleaning supplies).
- Consider doing a thorough cleaning of your home. Keep it clean by limiting or eliminating visitors and sanitizing common areas like the microwave and bathroom.
- Check in with family members who may not be able to leave the house.
- Take time to educate yourself to be better prepared for future emergencies.

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