

Features of 2016 Homes

Since home builders keep a close eye on home trends, it's good to get their view on popular features when you're planning your own upgrades.

So if you're debating whether to invest in an outdoor kitchen or energy efficient windows, maybe go with the windows.

There's some helpful insight to glean from a December 2015 poll taken by the National Association of Homebuilders, which asked homebuilders what features they're most and least likely to include in a typical home built during 2016.

The poll relied on a scale from 1 to 5, with 1 representing a feature that was not at all likely to be included and a 5 indicating that a feature was very likely to be included.

Top features likely to be included were:

- Walk-in closet in the master bedroom (average rating 4.9)
- Laundry room (4.8)
- Great room (4.7)
- Low-e windows (4.7)

- Energy Star-rated appliances (4.5)
- Programmable thermostat (4.5)

Several once-popular features, including outdoor kitchens and fireplaces and media rooms, landed on the "what's out" list. So did pet washing stations, laminate kitchen countertops, and two-story foyers.

See more detail about the poll at:
<http://eyeonhousing.org/2016/02/features-most-likely-to-show-up-in-typical-single-family-home-in-2016/>

Tax scammers emerge again

Whenever tax time rolls around, scam artists step out and use it as an opportunity to separate you from your money. And every year, the IRS issues a warning to protect yourself.

This year is no different.

Scammers are phoning people and threatening people with things like

arrest, deportation, and license revocation if they fail to pay up.

Such scams can be a lucrative sideline. Since October 2013, the Treasury Inspector General for Tax Administration (TIGTA) says it knows of more than 5,000 victims who have collectively paid over \$26.5 million as a result of the phone scam.

So beware of the signs that you're dealing with a scammer. According to TIGTA scammers frequently:

- Use robocalling.
- Use common names and fake IRS badge numbers.
- May know the last four digits of your Social Security number.
- Make caller ID information appear as if the IRS is calling and send bogus IRS e-mails.
- Aggressively demand immediate payment so you'll avoid being criminally charged or arrested and claim that hanging up the phone will cause the immediate issuance of an arrest warrant.
- Make follow-up calls claiming to be the police or someone from the department of motor vehicles. The name showing up on caller ID may seem legitimate.

In addition, remember the things that the IRS does *not* do. It will never:

- Call about taxes owed without first having mailed you a bill or call you to demand immediate payment.
- Demand that you pay taxes without giving you a chance to question or appeal the amount it says you owe.

- Require you to use a specific payment method for your taxes, such as a prepaid debit card or ask for credit or debit card numbers over the phone.
- Threaten you with arrest.

The best thing to do if you receive a suspicious call is to give out no information and hang up the phone, and if concerned about a potential tax issue, call the IRS directly to discuss the situation in more detail.

Kick up your retirement contributions

While you have taxes on your mind, check out *Kiplinger's* tidy chart (scroll about halfway down the page at www.kiplinger.com/article/retirement/T047-C001-S003-retirement-plan-contribution-limits-for-2016.html) to see just how much you can sock away in retirement accounts during 2016.

Now is a great time to kick up your monthly contributions, and keep in mind that those over the age of 50 can make catch-up contributions.

Finding your happy place in retirement

Yes, everyone fantasizes about retirement.

Then reality sets in. The free – some would say empty – time stretches out

before you and you have to find something to do with yourself 24/7.

After a couple weeks, lolling on the beach, going out for long lunches, and binge-watching your favorite TV series just doesn't cut it.

According to author Lyndsay Green (www.lyndsaygreen.com), men face particular trouble with the transition from work to retirement. After all, they often gain their identity from their careers, along with a sense of purpose, status, intellectual stimulation, and fun. That's a lot to give up and it can be challenging to find ways to replace those feelings in retirement.

Green explores the psychological side of retirement in her new book, *Ready to Retire? What You and Your Spouse Need to Know About the Reality of Retirement*, and addresses men's post-

career challenges and outlines some strategies for redefining yourself in retirement.

For one, it's important to develop other passions *before* retiring from work, she said during a February *CBC Radio* interview. Find a "happy place" so that you're not purely defined by your job, she suggested. In addition, Green talks about developing multiple selves -- finding more than one passion so that if one activity dries up, you can hop to the next one.

Listen to the interview with Green here: <http://www.cbc.ca/news/canada/british-columbia/programs/bcalmanac/developing-other-passions-can-ease-one-into-retirement-author-says-1.3432952>

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