

SRES[®] MARKETPLACE

CONSUMER NEWSLETTER

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Find Your Perfect City

AARP's Public Policy Institute's just-relaunched AARP Livability Index (<https://bit.ly/38PxgHC>) could help you research cities you're considering for relocation, a second home, or an investment.

First introduced in 2015, the tool scores every U.S. neighborhood in all fifty states and the District of Columbia.

AARP quantifies livability by scoring communities in seven categories: housing, neighborhood, transportation, environment, health, engagement, and opportunity. Each neighborhood, city, county, or state gets a score between 0 to 100.

In addition, the score considers the characteristics that make for a good place to live. These include proximity to parks, jobs, and libraries that help create a vibrant community, whether a city benefits from state laws promoting energy efficiency and protecting against utility disruptions, and how well a city encourages community engagement.

For each zip code you search for, you'll find a snapshot that includes a community's demographic makeup, median income, life expectancy, and the percentage of those over the age of 50 and over the age of 65.

You also can add zip codes to see side-by-side comparisons of places you're researching.

Here are the Livability Index's top three cities in four categories – large, mid-sized, and small cities and small towns.

Large cities (population: 500,000+)

1. San Francisco, Calif.
2. New York, N.Y.
3. Washington, D.C.

Mid-sized cities (population: 100,000 to 499,999)

1. Alexandria, Va.
2. Cambridge, Mass.
3. Arlington, Va.

Small cities (population: 25,000 to 99,999)

1. Louis Park, Minn.
2. Watertown, Mass.
3. Belmont, Mass.

Small Towns (population: 5,000 to 24,999)

1. Aspen, Colo.
2. Los Alamos, N.M.
3. Great Neck Plaza, N.Y.

Limit personal info on Google searches

If you've ever Googled your name, it can be creepy to discover how much personal information like your phone number, email and home address, and more pop up for all – including stalkers, exes, and scammers – to see.

Google now offers an online tool that allows you to ask for your personally identifiable information (PII) to be removed from Google search results.

The information you can ask to have removed includes:

- Confidential government identification (I.D.) numbers, like U.S. Social Security Number, Argentine Single Tax Identification Number, Brazil Cadastro de Pessoas Físicas, Korea Resident Registration Number, or China Resident Identity Card.
- Bank account numbers
- Credit card numbers
- Images of handwritten signatures
- Images of I.D. docs
- Highly personal, restricted, and official records, like medical records
- Personal contact info (physical addresses, phone numbers, and email addresses)
- Confidential login credentials

The removal tool requires several pieces of information, including the URL of pages showing your personal information, screenshots of these URLs, and the Google search terms you used to reach the pages you're flagging.

Count on an SRES® to guide you through the process of buying or selling your home, making the transaction less stressful and more successful.

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In a blog post (<https://bit.ly/3IMhuQP>) about the new policy, Michelle Chang, Google's Global Policy Lead for Search writes: "It's important to remember that removing content from Google Search won't remove it from the internet, which is why you may wish to contact the hosting site directly, if you're comfortable doing so."

See (<https://bit.ly/3wRGsmO>) for more information and to use the removal tool.

Shop state tax holidays to save money

Many are trying to beat inflation by cutting grocery expenses, shopping and driving less, and taking on less debt.

Still, sometimes you need new things. If you need to shop, check if your state has an upcoming tax holiday.

Some states reduce or waive sales tax on specific items or categories of items for a short time.

Depending on the state, those items could include clothes, computers, school supplies, or disaster preparedness gear.

In some states, it's home improvement items – windows, doors, and energy-efficient appliances.

For example, if you're in Florida (<https://bit.ly/3LY4NNC>) and you're planning energy efficiency home upgrades, consider taking advantage of the Energy Star Sales Tax Holiday that runs from July 1, 2022, to June 30, 2023. It includes Energy Star-certified refrigerator/freezer units selling for \$3,000 or less and water heaters, washers, or dryers selling for \$1,500 or less.

Florida also is waiving taxes on impact-resistant windows, doors, and garage doors for two years – between July 1, 2022, and June 30, 2024.

Visit (<https://bit.ly/38ikHnY>) to see if your state offers a holiday and plan for your purchases accordingly. Keep in mind that not every state provides tax holidays.

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