

Newsletter For Mature Adults



Make Your Home Healthier. Here's How.

After being hunkered down indoors during the pandemic, many have realized the benefits of superior design – proper ventilation, insulation, and moisture control, for instance – on their health.

Since June was National Healthy Homes Month (NHHM), fresh resources are available to help you make your home healthier and enhance your comfort and well-being.

NHHM is an annual effort by the U.S. Department of Housing and Urban Development's (HUD) Office of Lead Hazard Control and Healthy Homes (OLHCHH) to raise awareness of the basic principles of healthy homes and housing-related health hazards.

One starting point is HUD's "Eight Tips for Keeping a Healthy Home." Among them (<https://bit.ly/2niInC5>) are:

- **Keep it Well-Ventilated** – Ventilate bathrooms and kitchens and use whole house ventilation for supplying fresh air to reduce the concentration of contaminants in the home.
- **Keep it Pest-free** – All pests look for food, water, and shelter. Seal cracks and openings throughout your home and store food in pest-resistant containers. Use sticky traps and the least toxic pesticides like boric acid powder, if needed.
- **Keep it Contaminant-free** – Reduce lead-related hazards in pre-1978 homes by fixing deteriorated paint and keeping floors and window areas clean using a wet-cleaning approach. In addition, test your home for radon, a naturally occurring dangerous gas that enters homes through soil, crawlspaces, and foundation cracks. Install a radon removal system if levels above the EPA action level are detected.

Also, look for information specific to your interests. Here are five possibilities.

1. Vintage homes. Though many people praise old homes for their craftsmanship, unique architecture, and charm, many have potential health hazards, including lead pipes, asbestos, and iffy insulation. For advice on the hazards and viable solutions, see <https://bit.ly/3OuTIW3>.

2. Safely age in place. A recent University of Michigan National Poll on Healthy Aging found that 88% of **adults want to age at home. Start assessing your home and make aging-in-place upgrades if you are among them. For more information, see, <https://bit.ly/2YZfyqo>**

3. Green upgrades. Green upgrades (<https://bit.ly/3a2mfmT>) are good for you and the environment. Such changes can include reducing contaminants, removing mold and moisture that can trigger asthma, and eliminating Volatile Organic Compounds (VOCs) found in things like lacquers, cleaning supplies, and paint strippers.

4. Indoor air quality (IAQ). Healthy indoor air is critical to good health and lowers your risk of respiratory conditions. The Hayward Score helps you determine your home's IAQ by asking you a series of questions. Based on your answers, it (<https://bit.ly/3QWssBG>) provides a score, identifies your home's problem areas, and generates a detailed report and suggestions on improving home health. For more about IAQ, see the American Lung Association (<https://bit.ly/3bzluZ>) and North Carolina Healthy Homes (<https://bit.ly/3y183Td>).

5. Healthy home to-do lists. Consult this calendar (<https://bit.ly/3bAcqNC>) for routine to-dos that will help you maintain your home's health all year. Also, see the National Center for Housing (<https://bit.ly/2msCJeV>) for a detailed checklist of interior and outdoor projects.

Psychology of Scams

American consumers lost more than \$5.8 billion to fraud in 2021 – an increase of more than 70 percent over 2020 – says the Federal Trade Commission (FTC).

The FBI says older Americans are even more vulnerable and lose \$3 billion yearly to scammers.

You have heard many times about not sharing sensitive account information with strangers and being suspicious about texts and emails from banks or others asking for personal information or money.

Though the content and come-ons of the scams can change, the psychology and science behind them are often the same. Learning to spot questionable behaviors can help you avoid being victimized.

Vox and Zelle (a person-to-person payment app) teamed up to produce (<https://bit.ly/3OuUFh5>) "The Science Behind Scams." Despite the advertising promos for Zelle, the series – including videos, a quiz, and tips – is worth a look to understand some of the techniques and tricks of the trade that make scammers so darn good at tricking people.

Here are some tactics scammers use and some personal characteristics that can make you vulnerable.

Time sensitivity – Countdowns and ticking clocks create a sense of urgency in game shows. The same goes for sales offers that are only good for a brief time. A ticking clock

reduces our ability to reason, and the perceived urgency pushes us to make impulsive decisions. When faced with a time-sensitive decision, we focus on what we may lose by not acting. Limiting the time to decide is designed to cloud our judgment. If someone presses you to decide immediately or tells you an offer is good only for an hour, you may be facing a scammer. Beware.

Uniforms, lab coats, and experts – Sometimes uniforms and lab coats – often clothing that can signal trust, authority, and expertise – are just props used to gain people's trust. Do not automatically assume that a particular style of dress signals honesty. Talking to people who seem like authority figures can cloud normal decision-making skills. Scammers take advantage of this dynamic in phishing scams, door-to-door encounters, or when posing as utility workers or contractors. Protect yourself by verifying the legitimacy of the person making a request.

Lonely hearts – Lonely people are easy marks for romance scammers. Be suspicious if you get an out-of-the-blue message or call and someone proclaims love too early or tries to move a relationship along too quickly. Likewise, if someone asks for money for an airplane ticket to visit or money for an investment, be suspicious and cut off contact.

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