

Monthly Media Tip Sheet

Beat	Story	Source
Personal Finance	<p>Avoid these holiday shopping scams: Online scams cost Americans nearly \$7 billion throughout 2021, according to the FBI, and with the holiday shopping season in full swing, it's vital that people understand how to avoid falling victim to scams. What types of scams should shoppers look out for? How can they protect themselves from falling victim to scammers?</p>	<p>A source from Take Charge America can share tips for how consumers can avoid holiday shopping scams and detail how homeowners can qualify for relief through the Arizona Homeowner Assistance Fund.</p>
	<p>How Arizona homeowners can qualify for \$40,000 in mortgage assistance: Thousands of homeowners across Arizona are still struggling to make mortgage payments because of impacts from COVID-19. Arizona homeowners who are behind on their mortgage or other housing-related payments may qualify for up to \$40,000 in assistance through the Arizona Homeowner Assistance Fund. Nonprofit financial agency Take Charge America can answer questions about the program and what homeowners can do to apply.</p>	
Public Works & Infrastructure	<p>How can the Valley keep pace with rapid growth? With Queen Creek and Buckeye near the top of the U.S. Census list of the 15-fastest-growing large cities in the nation and Casa Grande, Maricopa and Goodyear close behind, it is increasingly important for these municipalities to ensure critical public works infrastructure and services can not only keep pace with growth, but also accommodate future needs of the rapidly expanding area. From transportation and water works to waste and emergency preparedness, what does it take to keep growing cities running? How do public works professionals determine how best to deploy resources?</p>	<p>Sources from the American Public Works Association (APWA) can discuss critical infrastructure needs as well as how drones keep Valley residents safer and healthier.</p>
	<p>Drones ensuring public safety: Many American cities now use unmanned aerial systems (drones) to inspect roads, bridges, water systems and other critical infrastructure. They save time and money while preventing harm to public workers. Which Valley cities employ this innovative technology, and what kind of restrictions do they face? What certifications and licenses are required to pilot a drone for work or business?</p>	

<p>Risk Management/ Labor Market/ Employee Benefits</p>	<p>What the health care transparency rules mean for businesses: A new rule issued by the government now requires all health insurance companies to disclose pricing for covered services and items to provide consumers more information to make better health care cost decisions. What exactly does the rule require? What do businesses need to know? How does the rule impact companies and their existing health plans?</p>	<p>A source from insurance broker Lovitt & Touché can discuss the new cost transparency rule for health insurers and its implications for businesses and their employees.</p>
<p>Accounting/Biz Finance</p>	<p>Tax strategies businesses should consider before filing 2022 taxes: With tax deadlines around the corner, the window for taking action to reduce tax liability is closing. What creative strategies do businesses often overlook? Which ones make the biggest difference?</p> <p>Making sure your vacation rentals are profitable: With the Super Bowl coming up, many people are considering renting their homes to make some extra cash. Unfortunately, many in the vacation rental business end up taking a loss. What mistakes do people commonly make, and what important tax considerations affect what losses can be deducted?</p>	<p>A source from Scottsdale accounting firm eeCPA can share tips for tax planning, including for vacation rentals.</p>
<p>Legal</p>	<p>What Arizona’s Predatory Debt Collection Act means for bankruptcy filings: Although voters approved Prop 209 (Predatory Debt Collection Act), a lawsuit was filed to kill the bill and a temporary restraining order requires judges to follow the old garnishment calculations. The case is expected to reach the Arizona Supreme Court, but how do the law’s increased exemptions for homesteads, furnishings and motor vehicles affect bankruptcy eligibility? Will some people now be unable to file?</p> <p>Why you can’t file for bankruptcy right after the holidays: People who spent too much over the holidays thinking they would file for bankruptcy are in for a rude awakening — debts incurred three months before or after Christmas are considered non-dischargeable and must be paid. What alternatives do people have?</p> <p>Accommodations for service animals in the workplace: It’s common to see service and emotional support animals in public places, but are employers required to allow them? What kind of animals does the Americans with Disabilities Act and Arizona law include (hint: miniature horses are allowed under Arizona law)? What documentation can employers require, and what practical questions should they be asking of employees requesting to bring an animal to work?</p>	<p>A bankruptcy attorney at Guidant Law can discuss the current legal challenges Prop 209 faces, along with why holiday purchases are exempt from bankruptcy filings.</p> <p>A labor and employment law attorney at Coppersmith Brockelman can discuss how employers should handle requests to bring animals to the workplace.</p>

<p>Multifamily Real Estate</p>	<p>The apartment of the future: Remote work. Smart home tech. On-demand services. The way people live and work has changed dramatically in the past two years. With these changes come new wants and demands from people for the places they call home. What will the apartment of the future look like to meet these new demands? What types of spaces, features and amenities must multifamily property managers offer to cater to discerning renters?</p>	<p>Experts with AZP Multifamily can discuss what the apartment of the future will look like — from amenities to layouts.</p>
<p>Residential Real Estate</p>	<p>How can homebuyers navigate the changing real estate market? As economic headwinds from rising inflation to increasing interest rates take hold, Arizonans who are looking to purchase homes are left wondering if now is the time to buy or if they should wait? How can first-time buyers take advantage of the changing landscape? What resources can they take advantage of to lessen the financial impact? How can their REALTORS help negotiate a more favorable purchase price?</p> <p>What does 2023 hold for Arizona’s real estate market? As current economic conditions slow down Arizona’s rollercoaster real estate market, home sellers and buyers are wondering what the future holds. What impact will rising interest rates have on the market? Will Arizona continue to see strong out-of-state buying? How are investors reacting? Will there be a downturn?</p>	<p>A source from Phoenix REALTORS® can provide insights on the latest figures and offer up tips on how sellers and buyers can continue to take advantage of the current environment.</p>

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