

Life & Times

OCTOBER 2023

10 HOME WINTERIZATION MUSTS

It's been a mild winter throughout most of the country so far. That means we still have time to run through a foul-weather checklist. Here are 10 "must do's" to have a warm, cozy and safe winter.

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1. Check attic insulation. A foot of blown-in or batt insulation (R-38) in the attic reduces heat transfer from heated interior space to the great outdoors. This is a do-it-yourself job. If your attic is not insulated, blow in or roll out 12 inches of loose or batt insulation. If the amount of insulation is less than 12 inches, simply roll out unfaced fiberglass batts over the existing insulation to create a heavier thermal blanket. This is a case where more is better. Make sure to leave soffit vents unobstructed.

2. Install or replace weather-stripping, if necessary. Check the rubber threshold gasket at the bottom of exterior doors and replace if worn or torn. Next, make sure the top and sides of the door are weather-stripped and fit tightly. If there are gaps, replace the weather-stripping.



3. Check exterior doors and windows for gaps. Modern windows are probably OK, but older windows may need some help. To reduce air leakage, casement windows might need some weather-stripping at the joint where fixed and movable panes meet. Old double-hung wood windows are notorious air leakers. Place pieces of narrow self-adhesive rubber weather-stripping on the bottom sides and at the joint where the top and bottom panes meet.

4. Check the outside of doors and windows for voids, and caulk any gaps you see.

5. Change the filter in the heater. In older furnaces, filters should be changed

monthly. Change or service newer, more efficient filters according to the manufacturer's instructions.

6. Replace your old thermostat with a new programmable model. This allows you to regulate the heater to warm the house when you're there and to reduce the temperature when you are at work or asleep.

7. Have your heater inspected by a licensed heating and air conditioning contractor. An inspection ensures that the heater is operating safely and efficiently. In many cases an inspection can alert you as to whether the unit is at the end of its life. It's nice to have the option to replace an old heater before it quits and becomes an emergency on a cold January day.

8. Check the carbon monoxide (CO) detector. If you don't have one, get one. Carbon monoxide is an odorless and colorless gas that kills. An operating CO detector can prevent a tragedy. While you're at it, check the smoke detectors to ensure they're operable.

9. Clean gutters and downspouts so fallen leaves won't clog them. Make sure that downspouts discharge away from the foundation and that soil is graded away from the foundation and at least 6 inches below the siding.

10. Clean the fireplace of ashes; visually check the chimney for loose or missing mortar. Also consider having the chimney professionally inspected and swept by a licensed and bonded chimney sweep.

Source: Bill & Kevin Burnett, Inman News

FREE
MONTHLY DRAWING
 See Page 8
 For Details

MASSIVE DATA BREACH IMPACTS CALPERS AND CALSTRS

The personal information of about 769,000 retired CalPERS members was exposed in a **third-party data breach** that was reported earlier this month. CalSTRS said 415,000 of its members and beneficiaries were impacted by the breach.

CalPERS, the California Public Employees' Retirement System, is the nation's largest public pension fund. It serves more than 2 million members in its retirement system and more than 1.5 million in its health program.

CalSTRS, the California State Teachers' Retirement System, is the second-largest public pension fund in the United States and the largest teachers' retirement system. It serves more than 947,000 members.

CalPERS first said in a release Wednesday that its third-party vendor, PBI Research Services, notified the agency on June 6 of a vulnerability with its MOVEit Transfer Application that has since been fixed.

PBI helps CalPERS identify member deaths and make sure that correct payments go to retirees and their beneficiaries.

The app's vulnerability allowed data like first and last names, date of birth and Social Security numbers to be downloaded by an unauthorized third party, CalPERS said. The names of members' family members could also have been accessed.

CalPERS said the breach did not impact its own information systems, myCalPERS or active members. It also does not affect members' monthly benefits payments.

But along with retired members and their families, the breach could have also impacted inactive members who soon become eligible for benefits, CalPERS said.

PBI said in a statement that it identified the vulnerability "at the end of May" and that it was "actively being exploited by cyber criminals."

"PBI promptly patched its instance of MOVEit, assembled a team of cybersecurity and privacy specialists, notified federal law enforcement and contacted potentially impacted clients," PBI said. "The cyber criminals did not gain access to PBI's other systems – access was only gained to the MOVEit administrative portal subject to the vulnerability. PBI is working directly with impacted clients to identify impacted consumers and develop notice plans."

Thousands of other organizations have also been impacted by the breach, CalPERS said.

According to The Associated Press, the U.S. Department of Energy and other federal agencies were compromised, along with more than 9 million drivers in Oregon and Louisiana, Johns Hopkins University, the Ernst & Young accounting firm, the BBC and British Airways.

CalPERS said that on Thursday, it will begin sending letters to impacted

members about the breach and will offer them free Experian credit monitoring for two years.

It was not immediately clear if CalPERS has received reports of fraud in connection with the breach. KCRA 3 is also asking why the agency waited until this week to announce the breach.

"I felt just-- flabbergasted that they didn't say anything to anybody before this. We should have known. We should have been able to check our accounts," said Randy Cheek, legislative director for the Retired Public Employees' Association of California.

The AP reported that the criminal gang CIOp, which is believed to be responsible for the hack, is extorting victims.

CalPERS members can email questions about the breach to PBIquestions@calpers.ca.gov or call 833-919-4735 Monday through Friday from 6 a.m. to 8 p.m. or Saturday and Sunday from 8 a.m. to 5 p.m.

CalPERS said that in response to the breach, it is making new protocols for myCalPERS and safeguards for those who use the call center or who visit a regional office.

"This external breach of information is inexcusable," CalPERS CEO Marcie Frost said in a statement. "Our members deserve better. As soon as we learned about what happened, we took fast action to protect our members' financial interests, as well as steps to ensure long-term protections."

On Thursday, CalSTRS confirmed it was also impacted when asked by KCRA 3. The system said it was informed on June 4 that PBI's systems were exploited. On June 8, it was told the breach contained the personal information of some of its members.

"This incident did not involve unauthorized access to CalSTRS' network," CalSTRS said. "CalSTRS is working with PBI to identify the CalSTRS members whose information was involved in PBI's incident. CalSTRS will provide notice to any members and beneficiaries whose personal information was involved in accordance with applicable law."

CalSTRS, in a Friday email, said that the names, Social Security numbers, dates of birth and ZIP codes of 415,000 members and their beneficiaries were released by the breach. Those affected were sent a letter identifying resources available to help protect private information.

"CalSTRS is evaluating the relationship with PBI Research Services and security measures in place," the agency said. "PBI has informed CalSTRS that it applied the recommended patches to its file transfer system and taken the recommended mitigation steps. CalSTRS continues to work to ensure that all of our service providers implement security measures that protect our members' information."

Source: Daniel Macht/[Lysée Mitri](#)-KCRA



DON'T EXPECT A FLOOD OF FORECLOSURES

The rising cost of just about everything from groceries to gas right now is leading to speculation that more people won't be able to afford their mortgage payments. And that's creating concern that a lot of foreclosures are on the horizon. While it's true that foreclosure filings have gone up a bit compared to last year, experts say a flood of foreclosures isn't coming.

Take it from Bill McBride of *Calculated Risk*. McBride is an expert on the housing market, and after closely following the data and market environment leading up to the crash, he was able to see the foreclosures coming in 2008. With the same careful eye and analysis, he has a different take on what's ahead in the current market: *"There will not be a foreclosure crisis this time."*

There Aren't Many Homeowners Who Are Seriously Behind on Their Mortgage Payments. One of the main reasons there were so many foreclosures during the last housing crash was because relaxed lending standards made it easy for people to take out mortgages, even if they couldn't show that they'd be able to pay them back. At that time, lenders weren't being very strict when assessing applicant credit scores, income levels, employment status, and debt-to-income ratio.

But now, lending standards have tightened, leading to more qualified buyers who can afford to make their mortgage payments. And data from *Freddie Mac* and *Fannie Mae* shows the number of homeowners who are seriously behind on their mortgage payments is declining.

Molly Boese, Principal Economist at *CoreLogic*, explains just how few homeowners are struggling to make their mortgage payments: *"May's overall mortgage delinquency rate matched the all-time low, and serious delinquencies followed suit. Furthermore, the rate of mortgages that were six months or more past due, a measure that ballooned in 2021, has receded to a level last observed in March 2020."*

Before there can be a significant rise in foreclosures, the number of people who can't make their mortgage payments would need to rise. Since so many buyers are making their payments today, a wave of foreclosures isn't likely.

Bottom Line...If you're worried about a potential flood of foreclosures, know there's nothing in the data today to suggest that'll happen. In fact, qualified buyers are making their mortgage payments at a very high rate.

Source: Keeping Current Matters



MILITARY: TRICARE RATE HIKES

Health insurance premiums are going up in 2024 for U.S. military reservists, young adults and transitioning service members enrolled in Tricare or the Continued Health Care Benefit Program.

For Tricare in particular, the 2024 premiums represent back-to-back years of across-the-board increases ranging from 3.7% to 11.8%.

For a general cost comparison against civilian health plans, the average Affordable Care Act premium for a 40-year-old individual is \$469 in 2023, according to an analysis by Forbes, and for a couple with two children, the average is \$1,491.

Service members' adult children ages 21-26 who enroll in Tricare Young Adult Prime will shoulder the biggest increase at 11.8%, rising from \$570 per month in calendar year 2023 to \$637 in 2024. The premium had already gone up 10.7% in 2023.

The premiums of adult children ages 21-26 who instead enroll in Tricare Young Adult Select, considered minimal essential coverage under the Affordable Care Act, will go up 6.9%, from \$291 per month in 2023 to \$311 in 2024. The 2023 increase was 9.4% over the 2022 rate.

Transitioning service members who enroll in the Continued Health Care Benefit Program

in 2024 will pay some of the next-highest increases.

Individuals will pay 8.8% more, with premiums rising from \$1,654 per calendar quarter in 2023 to \$1,813 in 2024. For families, premiums will rise from \$4,134 per quarter in 2023 to \$4,539 in 2024, a 9.8% increase. The individual premium had stayed the same in 2023 from its prior increase in 2021, while the family premium had gone up 1.3%.

Current and retired reservists and their families will absorb increases in the 6% range in 2024.

Tricare Reserve Select premiums will increase 7.2% in 2024 for individual service members as well as families. Individual members will pay \$51.95 per month in 2024, up from \$48.47. Families will pay \$256.87 per month, rising from \$239.69. The individual and family premiums had gone up 3.7% and 4.1%, respectively, in 2023.

Tricare Retired Reserve premiums will go up the least at 6.5%. Individuals will pay \$585.24 per month in 2024, up from \$549.35. Families will pay \$1,406.22, rising from 1,320.76. The individual and family premiums had gone up 8.9% and 9.0%, respectively, in 2023.

Source: Amanda Miller, Military.com



FALL SECRETS TO ACHIEVE A HEALTHY SPRING LAWN

The changing of seasons often brings certain adjustments to your regular lawn maintenance routines. After providing your warm season lawn with constant hands-on care throughout the summer, many homeowners are ready to take a step back as their lawns approach winter dormancy.

Although fall lawn care can be less demanding than summer maintenance, a healthy lawn still needs attention to ensure green-up in the spring. **What some don't realize is that the success of the lawn's spring green-up greatly depends on the maintenance that goes into it before winter dormancy.**

In this article, we'll reveal the top fall secrets to achieve a healthy spring lawn, but first, let's talk about winter dormancy.

What is winter dormancy?

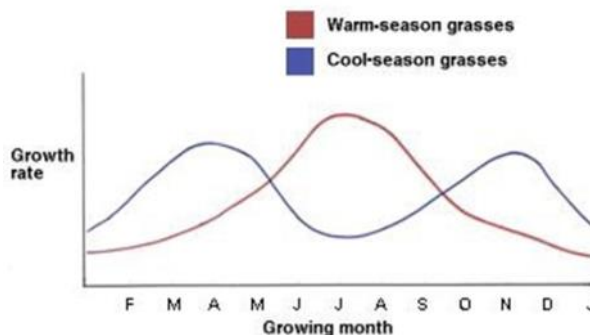
Winter dormancy is a natural process in which warm season grass enters a period of rest and preservation while sunlight and heat aren't as available. Warm season grasses include zoysia grass, St. Augustine grass, bermuda grass, centipede grass and others.

Cool season grasses like bluegrass, fescue or ryegrass also enter dormancy, but they do this during the summer season.

The purpose of dormancy is for the lawn to conserve its nutrients and enable it to survive the low temperatures of winter.

When does grass go dormant?

Warm season grasses will not enter winter dormancy until late fall when soil temperatures drop and remain below 55 degrees (typically sometime after mid-September when temperatures are 65 degrees Fahrenheit depending on your geographic location).



As previously mentioned, cool season grasses like bluegrass, fescue or ryegrass also enter dormancy, but they do this during the summer season.

It's important to note that every type of grass has a slightly different growing period. Thus, not all lawns will go dormant at the same time of year.

When does bermuda grass go dormant?

Bermuda grass will slowly stop growing once temperatures drop to 65 degrees Fahrenheit and soil temperatures are about 55 degrees Fahrenheit.

When does zoysia grass go dormant?

Zoysia grass will go dormant when temperatures are lower than 65 degrees Fahrenheit and soil temperatures are about 55 degrees Fahrenheit.

When does centipede grass go dormant?

Centipede grass is sensitive to cold and thus enters dormancy around the same time as other warm season grasses, typically when temperatures are below 65 degrees Fahrenheit and soil temperatures are about 55 degrees Fahrenheit.

When does St. Augustine grass go dormant?

Similar to other warm season grasses, St. Augustine grass will slow down in growth as temperatures drop. It will enter dormancy when temperatures drop 65 degrees Fahrenheit and soil temperatures are about 55 degrees Fahrenheit.

To ensure fast green-up in the spring, apply fertilizer to warm season grass before it enters dormancy. This will provide your lawn with the nutrients it needs to survive the winter. The grass blades will turn brown, but the roots underneath the soil's surface are still alive and store these nutrients until it comes out of dormancy.

Source: Sod Solutions

HVAC Tune-Up Reminders:

Between February 1 and April 30:
Time to schedule your spring tune-up.

Between September 1 and November 30:
Time to schedule your fall tune-up.



DAYLIGHT SAVINGS REMINDER

Daylight Saving Time (United States) ends Sunday,
November 5, 2023 at 2:00am.

Move your clocks back 1 hour.

Except Arizona and Hawaii. Move your clocks ahead 1 hour in spring and back 1 hour in fall ("Spring forward, fall back").

***Today's Laugh*****Blueberry Supreme****INGREDIENTS:**

- 1 cup walnuts, chopped
- ½ cup butter
- 8 oz. cream cheese
- ½ cup sugar
- 2-16 oz. tubs whipped topping
- 2-21 oz. cans blueberry pie filling

**DIRECTIONS:**

1. Melt butter; add walnuts and mix well. Press into an ungreased 9x13" baking dish.
2. Bake at 350°F for 10-15 minutes or until brown; set aside.
3. In a large bowl, mix cream cheese, whipped topping and sugar. Once crust has cooled, cover with cream cheese mixture. Top with blueberry filling.
4. Refrigerate 24 hours before serving.

Source: Terry H. of Spokane, WA

Spirit Jugs

Stationed on a walkway or porch, these homemade lanterns will extend a ghostly greeting and good-bye to all your holiday visitors

NEEDED

- Clean Plastic Gallon Milk Jug
- Craft Knife
- String of 50 Clear Low-Watt Lights
- Black Sharpie

INSTRUCTIONS

1. Draw ghost eyes & mouths on the jugs. Tip: Leave the caps on while you do this so the jugs don't dent.
2. Use the craft knife to cut a half-dollar-size hold in the back of each jug (a parents job)
3. Arrange the ghosts near each other and string the lights between them, stuffing several bulbs into each of the jugs.



MATTRESS CLEANING AND MAINTENANCE

When it comes to mattress cleaning, most people are at a loss. After all, you can't put a mattress in the washer, and it's so big that it's a pain to even get off the bed. However, before you give up cleaning the mattress as a bad job, think of how frequently you use it. A mattress can contain thousands of dust mites, lots of human skin cells, and more. We recommend vacuuming your mattress every few months to control the dust mite and allergen populations. Keep reading for more tips on how to clean your mattress!

How to Clean your Mattress Regularly

Mattress cleaning doesn't have to be a once-a-year task. There are a few steps you can take to keep your mattress regularly clean. This helps avoid big build-ups of dust and dirt, and can help tackle stains as they occur instead of months later.

Firstly, vacuuming is your friend! From late night snack crumbs to pet hair, a lot of unwanted guests have probably accumulated in your mattress. Once a month at least, remove your mattress cover and take a pass with the vacuum.

Secondly, spot cleaning is a huge help when you stain your mattress in between washes. We recommend cleaning these stains as soon as possible, but sometimes stains go unnoticed for a while. Never fear! You have two easy options. First, you can treat stains with a combination of hydrogen peroxide, liquid dish soap, and baking soda. Just mix them together in a spray bottle and squirt the solution all over the stained area. Then just blot and rub with a clean rag until the stain is gone! If you want to use more natural ingredients, make a paste out of lemon juice and salt. Apply it to the stain, let it sit for thirty minutes to an hour, and wipe it off with a clean towel.

Thirdly, nothing will make your mattress seem fresh and clean like fresh air! If you can haul your mattress out into the backyard or a porch for a few hours, then you can eliminate bacteria and let your mattress soak in some UV rays.

Fourthly, invest in a mattress cover if you don't already

have one! They're the first line of defense against dirt and gross stains, and can be thrown regularly in the washing machine (unlike your standard mattress).

Finally, there are a couple more helpful mattress cleaning tips that will keep your mattress feeling newer and comfortable for a longer period of time! Rotate your mattress four times a year to evenly distribute the wear; this helps prevent certain areas from sinking or becoming uneven over time. Whenever you go on vacation, strip your bed to air your mattress out. Finally, as un-fun as it sounds, try to keep children from jumping on the bed. Not only does it ruin the bounciness of the mattress springs, but it can also be potentially dangerous if kids fall off!

Mattress Cleaning with Baking Soda and a Vacuum

Before you start to vacuum, take the chance to wash your sheets and blankets! This will help get rid of the dust and hair in your bedding. Then, mix up a bowl of one cup baking soda and a few drops of your favorite essential oil. Dust your mattress with the baking soda mixture; we recommend using a sifter or strainer for even coverage. Let the baking soda sit for about an hour. During that time, it will soak up dust and dirt and leave a sweet smell behind.

After an hour, grab your vacuum and an upholstery attachment. Vacuum off all the baking soda left on the mattress; dust and allergens will come up with the baking soda. Now you're ready for a good (and clean) night's sleep!



Freshening Your Mattress with Sweet-Smelling Spray

Now that you're a pro at how to clean your mattress, you'll also want to keep it smell sweet in between vacuuming. Grab a spray bottle and a funnel and mix together the following ingredients: 2 ounces of vodka (even flavored vodka!), 1 tablespoon of vinegar, 10-15 drops of your favorite essential oil, and water to top the bottle off.

When you change your sheets every week, simply spray this mixture all over your mattress for a clean and revitalizing scent!

Source: Cleaning Tips, Amy Kroeger

CALIFORNIA HOME SALES FACTS: AUGUST 2023

State/Region/County	Aug. 2023	July 2023	MTM% Chg	State/Region/County	Aug. 2023	July 2023	MTM% Chg
Calif. State Average	\$859,800	\$832,340	+3.3%	Solano	\$599,000	\$600,560	-0.3%
Calif. Condo Average	\$657,000	\$645,000	+1.9%	Contra-Costa	\$844,440	\$900,000	-6.2%
Sacramento	\$535,000	\$547,000	-2.2%	San Francisco	\$1,576,000	\$1,460,000	+7.9%
Placer	\$669,000	\$660,000	+1.4%	Fresno	\$425,000	\$417,500	+1.8%
El Dorado	\$657,000	\$650,000	+1.1%	Santa Clara	\$1,852,500	\$1,800,000	+2.9%
Yolo	\$622,500	\$625,000	-0.4%	Orange County	\$1,310,000	\$1,300,000	+0.8%
Stanislaus	\$465,000	\$465,000	+0.0%	Los Angeles	\$882,020	\$851,540	+3.6%
San Joaquin	\$535,000	\$545,000	-1.8%	San Diego	\$1,000,000	\$969,020	+3.2%
Nevada	\$555,000	\$579,900	-4.3%	Butte	\$436,250	\$429,000	+1.7%
				Yuba	\$449,500	\$415,000	+8.3%

For Complete Report & All California Counties:

<http://www.givingback4homes.com/newsletter.html>

*revised



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DISNEYLAND: CLEVER WAY TO STAY RODENT-FREE

Spend enough time at Disneyland and you'll see them. Maybe you'll spot one snoozing in the bushes near the Jungle Cruise or observing you warily as you ride the tram, but one thing is certain: However many cats you see, there are more out of sight. About 200 feral cats roam the Happiest Place on Earth. They earn their keep by helping to control the rodent population. The felines were first seen not long after Disneyland opened in 1955, when they took up residence in Sleeping Beauty Castle, and it was evident that keeping them around had more advantages than trying to escort them off the premises.

Though the park ended up being built in Anaheim, Walt Disney originally proposed constructing it just down the street from Walt

Disney Studios in Burbank. Anaheim was chosen in part because there was more land available to accommodate Disney's expanding vision.

The mutually beneficial alliance even includes permanent feeding stations for the cats, as well as spaying or neutering and vaccinations. Though not official cast members, these adept hunters — who mostly come out at night — have earned a devoted following of their own. There are websites, Instagram feeds, and YouTube videos devoted to them. They're not quite as popular as the actual rides at Disneyland, of course, but for cat-lovers, they're an attraction all their own.

Source: Interesting Facts



OCTOBER



WISHING A HAPPY BIRTHDAY & HAPPY ANNIVERSARY TO THE FOLLOWING:

SHAUN O.

JUSTIN R.

RICK M.

KEVIN E.

MAX & SARAH H.

FRANKIE & JENNIFER F.

ERIC & DEBI E.

MONICA M.

WELLA G.

ANDRINA S.

CLAYTON N.

TRISHA & MARTY H.

DEBORAH & RON C.

JOSH & RIALYN J.

SHANNON E.

FRANKIE F.

ELONA O.

CHRISTINA O.

ANGELA & ZAC D.

LISA & ROBERT C.

VALENTINA & JACOB A.

ESRA S.

MICHAEL H.

SERENA L.

SARAH H.

SHAUN & CHRISTINA O.

NATE & NICOLE B.

TED & LINDA B.

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**OCTOBER
PRIZES**

1st Prize \$50 Kohl's Gift Card
2nd Prize \$25 Domino's Gift Card
3rd Prize \$15 Red Robin Gift Card

**SEPTEMBER
WINNERS**

1st Prize \$50 Darden Restaurant Gift Card-Antoine L.
2nd Prize \$25 Crumbl Cookies Gift Card-Serena L.
3rd Prize \$10 Panera Bread Gift Card-Justin R.

Drawing Disclaimer Available Online.



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