

Life & Times

FEBRUARY 2017

HOMEOWNERSHIP OFFERS STABILITY & WEALTH CREATION

The most recent Housing Pulse Survey released by the National Association of Realtors revealed that the two major reasons Americans prefer owning their own home instead of renting are:

1. They want the opportunity to build equity.
2. They want a stable and safe environment.



In This Issue

Tips to Improve Credit Score	2
Mortgage Words You Should Know	3
Military: Expanded Tricare Dental	3
The Meaning of the Number of Roses	4
Short Term Rental Allowed?	4
Harmony in The Home & Office: Tip #2	5
Recipe-Crock Pot Chicken & Dumpling	5
Today's Laugh	5
Kids Corner-Beach Sand & Shell Art	5
Kitchen Countertop Triage	6
California Home Sales Facts-Dec. 2016	7
Giving Back to Date \$118,338.00	7
2016 Referral Club Winners	7
February Birthday's & Anniversaries	7
Monthly Drawing	8
FREE Home Value Report	8
Giving Back 4 Homes Program	8
Giving Back 4 Homes Contact	8

Building Equity

In a recent article by The Mortgage Reports, they report that "buying and owning a home is the essence of 'The American Dream.' Each month, your housing payments go toward owning your home instead of renting it; building your personal wealth and assets instead of someone else's.

History has shown that homeownership is a clear path to wealth-building, with homeowners boasting a net worth [that is] multiples higher than the net worth of renters."

Family Stability

Does owning your home really create a more stable environment for your family?

A survey of property managers conducted by rent.com disclosed two reasons tenants should feel less stable with their housing situation:

- 68% of property managers predict that rental rates will

continue to rise in the next year by an average of 8%.

- 53% of property managers said that they were more likely to bring in a new tenant at a higher rate than to negotiate and renew a lease with a current tenant they already know.

We can see from these survey results that renting will provide anything but a stable environment in the near future.

Bottom Line

Homeowners enjoy a more stable environment, and at the same time are given the opportunity to build their family's net worth.

Source: The KCM Crew

**FREE
MONTHLY DRAWING**

**See Page 8
For Details**

17 TIPS TO IMPROVE YOUR CREDIT SCORE IN 2017

It's 2017, and that means it's the perfect time for you to get your finances in order – starting with an improved credit score. Here are 17 great tips for improving your credit score in 2017:

1. Keep your credit card balances low. The most effective way to improve your credit score is to pay down your revolving (credit card) debt. Your credit utilization ratio accounts for 30 percent of your credit score. While you may hear that paying debt down to 30% of the available balance is a good mark, an ideal credit utilization ratio is actually around 10% or lower.

2. Pay your bills on time. The first thing any lender wants to know is whether you've paid past credit accounts on time. This is one of the most important factors in scoring. According to FICO, 96% of people with a FICO score of 785 or greater have no late payments on their credit reports.

3. Sending your payments in early may also help your credit score. Each creditor has a report date when they send their information into the credit bureaus. If you use your credit card a lot and pay it off at the due date, the higher balance will always show on your credit report that month. But if you make payments well before you receive your bill and the due date, the higher balance won't even report.

4. Check your credit report annually. It's important to make sure that there are no errors on your credit file. A significant number of credit reports do have these errors, which can lower your score. These days, you also need to make sure that your identity hasn't been stolen or compromised, which affects up to 1 in 8 Americans every year.

5. Don't be tempted by new credit card offers or take on new debt. You can have these solicitations stopped being sent to you by "opting out" of these offers. Go To Optoutprescreen.com.

6. Paying off a collection will NOT increase your score. It's not the balance, but the fact that the account went into collection status is what is essentially hurting your score. But your score will increase if the collection agency is willing to delete the account off your credit report.

7. Don't go without credit. You only have a credit score if you have an active credit history. Some credit scoring systems cannot calculate a score if no balance is reported to the credit history within the last six months.

8. Don't allow outdated or inaccurate information to stay on your credit report. If you notice that there is something incorrect listed on your credit report you should have it corrected or removed.

9. Become an authorized user on someone else's credit card. Once you're authorized, the new positive trade line will show up on your credit

as if you've had it for the duration. It's important you do this correctly – it has to be a credit line in great standing – and with someone you trust!

10. Request an increase to your credit line. As long as you don't use the new debt, this will improve your credit utilization ratio, bumping up your score. Of course make sure not to apply for new debt, just increase an existing credit line.

11. If you want a great credit score, don't pay all your debt down to zero. FICO calculates a significant portion of your score by your credit utilization ratio, but if you pay your balances off completely, you won't show an established payment history they can use in their calculations (you won't have any payment.)

12. Try to keep seasoned credit lines open and in good standing. 15% of FICO's scoring is calculated in regards to your history of credit, with favor given to well-seasoned accounts that have been open and in good standing longer. (Anything that is older than 24-48 months is helping your credit score.)

13. Keep the right mix of credit card, revolving installment, and mortgage accounts. Since 10% of your score is calculated by what balance of different kinds of credit you keep, it's good to hold revolving accounts, mortgage debt, and installment debt, if possible.

14. When using debt for big-ticket items, shop around in clusters. 10% of your FICO score depends on whether you have applied for credit recently, so you want to avoid too many credit pulls and "hard" checks. So when you "shop around" for big purchases like a car, mortgage, etc., make sure it's all within a 30-day window. FICO won't factor those pulls into your score, and even if they are spread out within 45 days, they'll only be treated as one credit inquiry.

15. Add missing accounts to your credit report. A surefire way to build your credit is to add positive accounts that aren't currently being reported. Cell phone companies, Internet providers, utility companies, and medical billers often don't bother reporting credit (because it's not mandatory.) But if you ask them to do so, they often will post a new but well-seasoned, positive new trade line to your credit report.

16. If you've missed payments and have an account in collections, they'll often agree to erase any negative credit reporting for that account if you pay it off in full.

Called "pay for deletion," erasing this negative item from your credit report can really help your score – just get it in writing!

17. Call Blue Water Credit if you have any questions in regards to your credit or want to see how you can improve it. We're the nation's leader in legal and ethical credit report, with our clients enjoying significant boosts to their credit scores within just 90 days or less.

Source: Blue Water Credit/Norm Schriever

17 TIPS TO IMPROVE YOUR
CREDIT SCORE IN 2017



BlueWaterCredit.com

MORTGAGE WORDS YOU SHOULD KNOW

The mortgage industry loves jargon and it can quickly confuse a real estate professional and all the more so a borrower. The Fannie Mae Sellers Guide alone has 91 different acronyms and abbreviations. The National Mortgage News recently offered up a few of the most common acronyms buyers and professionals should know while going through the home buying process.

DTI: Debt to income

Underwriters turn to this ratio to determine if a borrower can financially meet a mortgage obligation.

UETA: Uniform Electronics Transactions Act

One of this Act's purposes is to help harmonize state laws with the recognition of electronic signatures on documents.

PITI: Principal and interest plus taxes and insurance

Lenders often will break a borrower's monthly payment down into this equation.

ATR: Ability to repay

The Dodd-Frank Act mandates that lenders ensure borrowers have the ability to repay their debt.

HOEPA: Home Ownership Equity and Protection Act

The law helps to determine when a loan becomes considered a high-cost mortgage.

SFHA: Special Flood Hazard Area

Lenders must monitor flood maps to see if the property has been placed into these zones.

Source: Daily Real Estate News



MILITARY: EXPANDED TRICARE DENTAL COVERAGE HITS MAY 1

A new Tricare dental contract will start in early May and bring an increase in benefits and a renewed focus on prevention, Tricare's dental chief said Monday in an exclusive interview with Military.com.

The Tricare dental contract for Active-Duty, Guard and Reserve members and families will switch from MetLife to United Concordia on May 1. Military retirees and their families are covered by a separate contract with Delta Dental, which is not affected.

No dental benefits or coverages are being dialed back by the switch, said Army Col. James Honey, chief of Tricare's dental section. Instead, some coverages are expanding while the timeline for when children are automatically enrolled in the system is changing.

"The biggest changes we see with this transition really [fall] into an emphasis on more prevention and education," Honey said. "The changes in the new contract are positive changes, and they are for the benefit of beneficiaries."

Among the expansions is an increase to the annual maximum benefit from \$1,300 to \$1,500 and a change that makes sealants free instead of carrying a 20 percent co-pay, Honey said in the interview.

Officials with Tricare originally told Military.com that the MetLife annual benefit cap of \$1,300 would reset Feb. 1 and again on May 1 with the start of the new contract, giving users nearly double the normal dental benefits between now and May 2018. However, a spokesperson with Defense Health Agency, which oversees Tricare, later said that information was incorrect. "We regret the error," he said. "We gave you bad information."

Another change under the new plan impacts automatic enrollment for child beneficiaries. Currently, children

registered as beneficiaries in the Defense Eligibility Enrollment Reporting System (DEERS) are automatically added to a family's dental plan when they hit age 4.

But under the new contract, children enrolled in DEERS will be automatically added to the dental plan when they turn 1-year-old. That means even families with a single user enrolled in the dental plan will be automatically bumped to the higher-cost family plan once their DEERS-enrolled child turns a year old.

Enrollment in Tricare dental is voluntary. Active-duty families pay monthly \$11.68 for one dependent and \$34.68 for two or more dependents currently. Active-duty service members don't use the Tricare dental plan.

Mobilized Guard and Reserve members pay \$11.68 for the sponsor only, \$29.19 for a single dependent, \$87.59 for two or more family members, and \$99.27 for the sponsor and family. Non-mobilized Guard and Reserve members pay \$29.19 for the sponsor only, \$29.19 for a single dependent, \$87.59 for two or more family members, and \$116.78 for a sponsor and the family.

Tricare dental users may have to change their dentist as a result of the switch, since some providers who accept Tricare's MetLife plan will not accept United Concordia's. Although Tricare beneficiaries in the U.S. can use a non-network dentist, doing so carries higher fees. Tricare users stationed overseas can see any dentist they want since there is not a specific Tricare dental network.

Users will be notified of the contractor change through an updated United Concordia Tricare website in February, and postcards mailed to Tricare dental users from the Defense Department and information mailed from United Concordia to users in March or early April, Honey said.

Source: Amy Bushatz, Military.com

THE MEANING OF THE NUMBER OF ROSES

Using roses to convey messages dear to the heart has been a tradition established over several centuries. Here's a comprehensive guide to the numbers and meanings of roses:

- 1 ≡ Love at first sight
- 2 ≡ Mutual feelings of two people who are deeply in love
- 3 ≡ Stand for the three words "I Love You", and convey this simple, powerful message
- 5 ≡ I love you very much
- 6 ≡ I love you, I miss you
- 7 ≡ I'm infatuated with you
- 9 ≡ Together as long as we live
- 10 ≡ You are pretty
- 11 ≡ You're my treasured one
- 12 ≡ Be my steady
- 24 ≡ You're always on my mind, twenty-four hours of the day
- 50 ≡ Signify a love that has never been regretted.



Source: Fidelity National Home Warranty
Julie Wright, 800-308-1424 x3523, julie.wright@fnf.com

IS MY NEIGHBOR ALLOWED TO TURN HIS HOUSE INTO A SHORT-TERM RENTAL?

It's a debate that is raging in all of America's major cities.

Q. I live in a quiet neighborhood, zoned for single-family residential homes, near the downtown of a city popular with tourists from all over the world. The house next to mine sold recently, and the new owner seems to be renting it out by the night and weekend through an online lodging service. Some of the guests like to party on their vacation, which is disturbing the evening peace on our block. I'm also worried that this practice will depress our property values. Do you find my concerns legitimate?

A. I sure do, not only ethically but also legally. The debate over these short-term rentals is raging in all of America's major cities. It's a classic clash between different rights—for example, the right of entrepreneurial landlords to make a buck and the right of neighbors to maintain the atmosphere of their locale. In some cities, there is the added concern that investors who buy homes in order to profit from short-term rentals are pricing young home buyers out of the market. All of this calls for public discussion and compromise that respects both sides.

Some rental apartment buildings prohibit brief sublets by tenants who might want to earn extra income when they're away. That's the landlord's right. Some condominium boards—acting on behalf of all the unit owners—also ban brief rentals, as well as invite condo owners to report violations they see or suspect.

But some apartment-building owners, who control all the leases, may be tempted to plunge into the tourist rental market themselves to earn much more on a nightly basis than on a monthly or yearly lease. If neighboring tenants find this to be a nuisance, they have every right to find out whether the landlord's practice of turning the apartment building into a de facto hotel violates local zoning.

Ditto if the house next door has become a tourist crash pad. Talk to your neighborhood association and zoning officials about whether this is allowed. A reasonable compromise might be new zoning laws that don't ban such short-term rentals but limit their frequency.

Source: KNIGHT KIPLINGER, From Kiplinger's Personal Finance

**NEIGHBORHOODS
ARE FOR
NEIGHBORS**

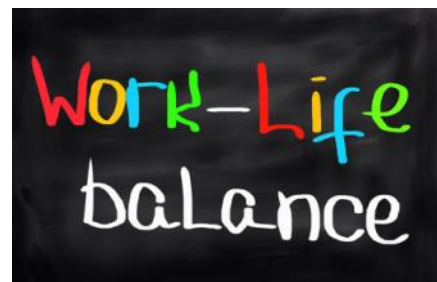
**NOT
VACATION RENTALS**

Harmony in the Home and Office

Today, an increasing number of parents work part-time, full-time or also from home. No matter if you're in a home office or at an off-site office, you must find a balance between family and work that agrees with you. These suggestions may help. This is a 4 part series with a new TIP each month:

TIP #2: Make time that's just for your family:

If you work from home, you can spend extra time with your family by taking your lunch break together. Use this time to play with your child. This might be the creative boost you need to make it through the afternoon. If you work outside the home, set aside special time for your family. Many families cherish their dinnertime or bedtime as special time together. Try a Tuesday Game Night or Friday Pizza and a Movie. Spend your weekends doing fun activities rather than worrying about chores-they'll still be there when you get home!



Today's Laugh

Texting between mom friends...

Mom #1:

I'm done.

I'm selling the kid on eBay.

Mom #2:

Don't be crazy.

You made him.

That goes on Etsy!

Crock Pot Chicken & Dumplings

INGREDIENTS:

- 1 large onion, diced
- 1 can (10.5 oz) cream of celery soup
- 1 can (10.5 oz) cream of chicken soup
- 1 tablespoon fresh parsley
- 1 teaspoon poultry seasoning
- black pepper to taste
- 4 skinless boneless chicken breasts
- 2 cups low sodium chicken broth
- 2 cups frozen vegetables, defrosted
- 1 can (8 pieces) refrigerated biscuits (Buttermilk, Country or Homestyle)



DIRECTIONS:

1. Add onion to 6 qt crock pot; top with chicken breasts.
2. In a small bowl, combine cream of celery soup, cream of chicken soup, parsley, poultry seasoning and pepper. Spread over chicken breasts. Top with chicken broth and cook on high 3.5-4 hours.
3. After 3.5-4 hours, roll each biscuit thin and flat. Cut into 4 strips. Add vegetables to the slow cooker and stir. Add biscuit strips on top. Replace lid as quickly as possible and complete cooking for 60-90 min (total 5 hrs cooking).
4. To SERVE: Remove chicken breasts and slightly shred. Add back into slow cooker and stir (this will break up the dumplings somewhat which is ok). Let cook an additional 10 minutes and serve.

Source: Holly N., Spend With Pennies

Beach Theme Sand & Shell Art



NEEDED

- | | |
|---------------------------|------------------------|
| • Foam Board | • Sharpie or Paint Pen |
| • Elmer's Glue | • Sand |
| • Glitter or Glitter Pens | • Shells |

INSTRUCTIONS

1. Use Sharpie or Paint Pen to draw a border if desired
2. Glue shells on in desired areas (let dry)
3. Use glue to make a pattern and then cover with sand & shake off.
4. Use glitter pen (or glue and shake on glitter) for sparkle.

Source: Happiness is Homemade



KITCHEN COUNTERTOP TRIAGE: FIRST AID FOR SCRATCHES

You can repair kitchen counter mishaps with only a little time and money. Big boo-boos, however, will need professional help.

Repair kitchen counters that show a history of wine spills, dropped pans, and unidentified sharp objects, and you'll maintain the value of your kitchen and home. You can easily hide some counter mishaps, while only professional contractors can solve other surface problems.

Here's a look at counter cures and lost causes.

Granite

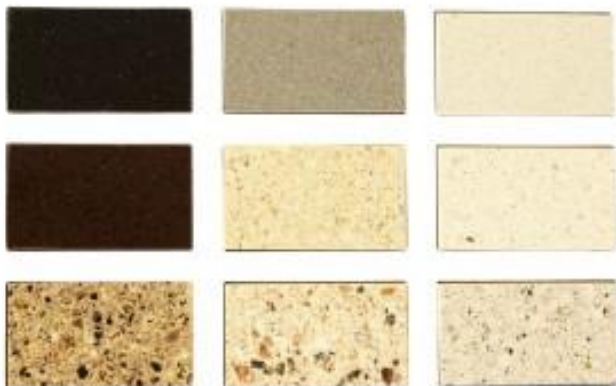
Even granite counters suffer kitchen wear and tear. But you can make them shine with a little time and know-how. After you fix them, don't forget to reseal them.

Cracks, chips, scratches: Fill nicks in granite by building up layers of epoxy resin colored to match the stone. Clean the area first with acetone, which breaks down grease. Be sure to open a window for ventilation.

Stains: The type of stain -- wine or ink, oil or bleach -- determines the type of poultice you'll need to suck it out. A paste of flour and hydrogen peroxide pulls out grease, oil, bleach, and ink stains; a mix of flour and bleach cleans wine stains. If you want to go commercial, check out Alpha, Aqua Mix, and StoneTech stone cleaners. Cost: \$6 to \$20.

Solid-Surface Counters

Solid-surface countertops, such as Corian, are man-made from resin, acrylic, and other materials. They're tough but not impervious to scratches and stains. To repair minor scratches, rub a white polishing compound on the area with a wool pad, then apply a countertop wax.



For deeper scratches or cuts, call a professional. Figure labor costs at about \$15 to \$35 an hour. If you need to replace portions of the counter, figure at least \$35 to \$65 per square foot.

Laminate

Fixing gouges or covering burns in laminate is tough for mortals, though repairing minor problems is doable.

- Fix small chips with laminate repair paste that matches the color of the countertop.
- Cover scratches with countertop polish or car wax.
- Fix peeling laminate with contact cement applied to both surfaces and pressed back into place.
- Remove coffee and tea stains with vinegar or a paste of baking soda and household cleaner.

Bigger problems will require replacing the damaged stretch. Laminate comes in a billion colors, but finding an exact match for an old counter could be difficult.

To get the look you want, replace the counter. Labor will cost \$15 to \$35 per hour; countertops range from \$3 per linear foot for Plain Jane straight-edged laminates to \$100 per linear foot for laminates with a beveled edge that look like granite.

Tile

If you've planned ahead and stockpiled old tiles, then grab a few and replace cracked or scratched areas. If you don't have extra tile, then attempt the following first aid:

- Wipe away scratches with a dab of toothpaste on a clean cloth.
- Work epoxy glue into cracks with a toothpick, then color with matching oil-based artist paint.
- Remove old grout with a utility knife, then replace with a rubber trowel.

Stainless Steel

Stainless steel countertops become scratched, stained, and dull over time. Although you'll never completely remove scratches, you can buff them into a warm patina by massaging with vegetable oil.

Remove stains with a paste of baking soda and dish soap. A sprinkle of Barkeeper's Friend will remove stains without scratching.

Source: Jane Hoback

CALIFORNIA HOME SALES FACTS: DECEMBER 2016

State/Region/County	Dec. 2016	Nov. 2016	MTM% Chg
Calif. State Average	\$509,060	\$501,710	+1.5%
Calif. Condo Average	\$403,240	\$416,700	-3.2%
Sacramento	\$314,940	\$325,000	-3.1%
Placer	\$425,000	\$427,000	-0.5%
El Dorado	\$434,500	\$442,000	-1.7%
Contra-Costa	\$550,000	\$569,000	-3.3%
San Francisco	\$1,315,210	\$1,360,500	-3.3%
Santa Clara	\$965,000	\$1,010,000	-4.5%
Solano	\$405,000	\$380,000	+6.6%

State/Region/County	Dec. 2016	Nov. 2016	MTM% Chg
Los Angeles	\$519,280	\$483,830	+7.3%
Orange County	\$745,000	\$734,500	+1.4%
Riverside	\$360,000	\$352,500	+2.1%
San Diego	\$568,000	\$557,000	+2.0%
Yolo	\$405,000	\$375,000	+8.0%
Fresno	\$238,220	\$238,000	+0.1%
San Joaquin	\$326,750	\$319,000	+2.4%
Stanislaus	\$275,000	\$271,500	+1.3%
Butte	\$294,250	\$279,000	+5.5%
Yuba	\$247,450	\$265,000	-6.6%

For Complete Report & All California Counties:

http://www.givingback4homes.com/News.html#Market_Snapshot

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FRIENDS & FAMILY REFERRAL CLUB

2016 Referral Club Drawing Winners

PRIZES

1st Prize \$100 Gift Card-Kelly Cardoza
2nd Prize \$ 50 Gift Card-Kevin George
3rd Prize \$ 25 Gift Card-Wendy VanHouten

I will always treat your Friends & Family as our own and will give them the World Class service they should expect from a real estate professional.

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www.givingback4homes.com/Referral_Club.html

Drawing Disclaimer Available Online.

FEBRUARY

WISHING A HAPPY BIRTHDAY & HAPPY ANNIVERSARY TO THE FOLLOWING:



MIKE D.
JENNY A.
LINDA G.
ANGIE A.

JOSH J.
TRAVIS Y.
NATALIA S.
DANIELLE & ERIC M.

SARAH N.
CANDELA P.
VALERIE P.
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**FEBRUARY
PRIZES**

1st Prize \$50 Gap Gift Card
2nd Prize \$20 Target Gift Card
3rd Prize \$15 Amazon Gift Card

**JANUARY
WINNERS**

1st Prize \$50 Regal Movie Tickets (4)-Glenn B.
2nd Prize \$25 Michael's Gift Card-Valerie P.
3rd Prize \$10 IHOP Gift Card-Silvia S.

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FREE Home Value Report
 Find out how much your home may be worth.
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