

Life & Times

APRIL 2024

WHY OVERPRICING YOUR HOUSE CAN COST YOU

If you're trying to sell your house, you may be looking at this spring season as the sweet spot – and you're not wrong. We're still in a seller's market because there are so few homes for sale right

now. And historically, this is the time of year when more buyers move, and competition ticks up. That makes this an exciting time to put up that for sale sign.

But while conditions are great for sellers like you, you'll still want to be strategic when it comes time to set your asking price. That's because pricing your house too high may actually cost you in the long run.

The Downside of Overpricing Your House

The asking price for your house sends a message to potential buyers. From the moment they see your listing, the price and the photos are what's going to make the biggest first impression. And, if it's priced too high, you may turn people away. As an article from *U.S. News Real Estate* says:

"Even in a hot market where there are more buyers than houses available for sale, buyers aren't going to pay attention to a home with an inflated asking price."



That's because no homebuyer wants to pay more than they have to, especially not today. Many are already feeling the pinch on their budget due to ongoing home price appreciation and today's mortgage rates. And if they think your house is overpriced, they may write it off without even stepping foot in the front door, or simply won't make an offer if they think it's priced too high.

If that happens, it's going to take longer to sell. And ideally you don't want to have to

think about doing a price drop to try to reignite interest in your house. Why? Some buyers will see the price cut as a red flag and wonder why the price was reduced, or they'll think something is wrong with the house the longer it sits. As an article from *Forbes* explains:

"It's not only the price of an overpriced home that turns buyers off. There's also another negative component that kicks in. . . . if your listing just sits there and accumulates days on the market, it will not be a good look. . . . buyers won't necessarily ask anyone what's wrong with the home. They'll just assume that something is indeed wrong, and will skip over the property and view more recent listings."

Your Agent's Role in Setting the Right Price

Instead, pricing it at or just below current market value from the start is a much better strategy. So how do you find that ideal asking price? You lean on the pros. Only an agent has the expertise needed to research and figure out the current market value for your home.

They'll factor in the condition of your house, any upgrades you've made, and what other houses like yours are selling for in your area. And they'll use all of that information to find that target number. The right price will bring in more buyers and make it more likely you'll see multiple offers too. Plus, when homes are priced right, they still tend to sell quickly.

Bottom Line

Even though you want to bring in top dollar when you sell, setting the asking price too high may deter buyers and slow down the sales process.

Connect with a local real estate agent to find the right price for your house, so we can maximize your profit and still draw in eager buyers willing to make competitive offers.

Source: Keeping Current Matters

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GARAGE DOORS ARE A COMMON WEAK POINT

Burglaries from open garage doors are on the rise. Here are some tips to keep crooks out of your garage and your house.

Garage doors are a common weak point when looking at security in a whole-home approach. They're also an easy target for thieves. Garage doors are not only a weakness, but provide criminals shelter once inside. By following these 9 easy tips—you can prevent a garage break-in and protect your property.

Close Your Garage Door

An open garage door is an invitation to criminals. But many people tend to forget, or a kid forgets. There are devices that can automatically close your garage door after a period of time.

Don't Leave Your Opener In Your Car

If a thief breaks into your car and steals the remote he has an easy way into your home.

Downsize Your Remote

Thieves know where to look for your garage door opener - usually clipped right to the visor. Consider replacing that remote with a small keychain version. They're sold at home improvement centers that sell garage doors.

Secure The Emergency Release

Use a zip-tie to secure the emergency release on your garage door so thieves can't disable the lock and compromise the door.

Lock Your Garage From The Inside

Padlock the throw latch on your garage door when out of town.

Make Sure Its Closed

When leaving your home for work, don't just hit the remote and drive away, wait to make sure the door closes all the way and doesn't reopen.

Be A Good Neighbor

Neighbors play a key role in preventing home thefts. Homeowners that have good relationships with their neighbors are less likely to be victimized. With good relationships comes an extra set of eyes and ears watching and listening for suspicious activity.

Secure Your Side Gate

Padlock the side gate to your home. If a criminal can easily walk into your backyard they'll have a great place to hide while they attempt to break into your home.

Lock All Of Your Doors

Whenever you leave home, make sure all the doors to your home are locked - even the side garage door and the door from your garage to your house.



Source: City of Roseville, California Police Department

TIPS FOR WORKING BEYOND RETIREMENT AGE

You may be one of many Americans who plan to work into retirement. Some report they need to work because their savings declined over the past several years, while others say they choose to work because of the greater sense of purpose and engagement that working provides.

Whatever your reason for continuing to work into retirement, here are some tips to get the greatest benefit from your efforts.

- **Consider delaying Social Security.** You can start receiving Social Security retirement benefits as early as age 62, but if you continue to work it may make sense to delay taking it until as late as age 70. This is because your Social Security benefit may be reduced or subject to income tax due to your other income. In addition, your Social Security monthly benefit increases when you delay starting the benefit. These increases in monthly benefits stop when you reach age 70.
- **Pay attention to bracket-bumping.** Keep in mind that you may have multiple income streams during retirement that can bump you into a higher tax bracket and make other income taxable if you're not careful. For example, Social Security benefits are only tax-free if you have less than a certain amount of adjusted gross income (\$25,000 for individuals and \$32,000 for married filing jointly in 2022), otherwise as much as 85 percent of your benefits can be taxable. Required distributions from pensions and retirement accounts can also add to your taxable income. Be aware of how close you are to the next tax bracket and adjust your plans accordingly.
- **Be smart about health care.** When you reach age 65, you'll have

the option of making Medicare your primary health insurance. If you continue to work, you may be able to stay on your employer's health care plan, switch to Medicare, or adopt a two-plan hybrid option that includes Medicare and a supplemental employer care plan.

- **Look over each option closely.** You may find that you're giving up important coverage if you switch to Medicare prematurely while you still have the option of sticking with your employer plan.
- **Consider your expenses.** If you're reducing your working hours or taking a part-time job, also consider the cost of your extra income stream. Calculate how much it costs to commute and park every day, as well as any other work-related expenses. Now consider how much all those expenses amount to in pre-tax income. Be aware whether the benefits you get from working a little extra are worth the extra financial cost.
- **Time to downsize or relocate?** Where and how you live can be an important factor determining the kind of work you can do while you're retired. Downsizing to a smaller residence or moving to a new locale may be a good strategy to pursue a new kind of work and a different lifestyle.
- **Focus on your deeper purpose.** Use your retirement as an opportunity to find work you enjoy and that adds value to your life. Choose a job that expresses your talents and interests, and that provides a place where your experiences are valued by others.

Source: JK Services, Inc.

THE MOTHER OF ALL DATA BREACHES

Recently, 26 billion personal records containing information ranging from passwords to street addresses to bank accounts were made public in a massive security failure analysts dubbed “the mother of all breaches”. Since this leak has user information from thousands of companies, nearly everyone’s security has been threatened. This month, for instance, thousands of Roku accounts were illegitimately accessed by criminals using means made possible by breaches like this one. To remain safe, please change all your passwords.



Strong passwords:

1. Do not contain words or personal information (names, birthdays, addresses, etc.)
2. Contain at least 12 characters
3. Contain numbers, upper and lowercase letters, and unusual symbols (preferably not just ! or ?)
4. Are totally unique – not used on any other accounts or known by any other people .

Source: Tech2U

MILITARY: ARMY’S EDUCATION BENEFITS MAY BE ON CHOPPING BLOCK

Service members, veterans and military retirees have a number of financial aid options they may qualify for beyond military service-provided tuition assistance. The Army is seeking cuts to two major education benefits -- a move that expands previously reported potential cutbacks to credentialing assistance for soldiers and that could affect more than 100,000 troops using the benefits each year.

Last week, Military.com reported the Army was eyeing cuts to its Credentialing Assistance program. But the potential upcoming cuts also include its tuition assistance program, the service confirmed to the publication. This is the first time tuition assistance being on the chopping block has been publicly acknowledged.

The education benefits, which are currently under review and cost the Army about \$278 million last year, are broadly popular among the rank and file, and are among the service’s premier recruiting and retention tools. The Army has historically seen furthering the education of its troops as key to a well-rounded force.

"The Army recognizes the value of both to support our soldiers' professional development and readiness levels," Maj. Andrea Kelly, a service spokesperson, said in a statement to Military.com. "However, in order to ensure their long-term sustainability, the Army is conducting a thorough review of both programs."

The news comes as college degrees and civilian training are becoming more relevant in the service, especially among noncommissioned officers for whom civilian education is quickly becoming expected. The Army is also in the midst of a historic recruiting shortage, and education benefits have long been a critical incentive to fill the ranks.

It’s unclear what prompted the benefits review, or whether those funds are even able to be siphoned to other priorities, as law sometimes dictates the services spend money in specific ways. The Army declined interview requests with officials for this story, including with Sergeant Major of the Army Michael Weimer, whose office is traditionally the center of gravity for issues pertaining to the enlisted force, which most often uses the benefits.

Tuition assistance was introduced in 1999, but it was broadly implemented in the Army in 2002 in the wake of the Sept. 11, 2001,

attacks when the service needed to quickly beef up its ranks. At the time, college was also becoming a greater priority both in the service and in the civilian workforce.

Since 2020, about 101,000 soldiers across all Army components use the benefit each year -- averaging about \$218 million in cost. But it’s unclear what specific cuts or changes to tuition assistance the Army is mulling.

The Army’s Credentialing Assistance Program, or Army CA, was introduced forcewide in 2020 in its current form, after evolving from a smaller version of the benefit. It was broadly seen by senior leadership as key during a time in which the service wanted troops to have diverse skill sets outside of their military occupation.

At the same time, the Army CA benefit could set soldiers up for success in the civilian world when they transition out of the service.

In the last four years, 64,500 soldiers have used the benefit, with licensing and qualifications in project management, personal training and piloting being among the most frequently chosen fields. The use of the benefit has ballooned since 2020, costing \$8 million then and growing to \$60.2 million last year, according to data provided by the Army.

Right now, the service is looking to cut its credentialing benefit in 2025 from \$4,000 per year without a cap on use to just \$1,000 per year and never to exceed \$4,000 in a soldier’s career, sources with direct knowledge of the deliberations explained to Military.com. The publication also reviewed an internal brief and emails confirming the plans, though it was unclear whether those plans had been finalized.

The cuts would not impact the GI Bill, which is controlled by the Department of Veterans Affairs, or scholarships through the National Guard, which are controlled by the states.

Service-specific education benefits are built for soldiers to use while in service and can be employed piecemeal -- whereas the GI Bill is generally built to be used in semesters, which is often impractical for active-duty troops. The GI Bill is also a benefit that can be transferred to a spouse or child.

Source: Steve Beynon, Military.com



SAVE WATER OUTDOORS

- Don't over-water landscaping.
- Water your lawn or garden early in the morning or late in evening.
- Adjust sprinklers so that they don't water the sidewalk or street.
- Don't water on cool, rainy or windy days.
- Equip all hoses with shut-off nozzles.
- Use drip irrigation systems.
- Plant drought-tolerant or low water-use plants and grasses.
- Use shrubs and ground cover to reduce the amount of grass.
- Place mulch around plants to reduce evaporation and discourage weeds.
- Set your mower blades one notch higher, since longer grass means less evaporation.
- Use a pool cover to cut down on water evaporation.
- Use a bucket instead of a hose to wash your car.
- Use a broom rather than a hose to clean sidewalks, driveways, loading docks and parking lots.
- Check outdoor faucets, pipes, hoses and pools for leaks.
- Use a bucket of soapy water to wash your car, or simply place a shut-off nozzle on the end of your hose.
- Visually inspect your sprinkler system once a month. Fix any tilted, clogged or broken heads.
- Avoid watering your landscape during the hottest hours of the day (10 am until 6 pm) to minimize evaporation.
- Water your landscape in cycles by reducing the number of minutes on your timer and using multiple start times spaced one hour apart. This allows the water to soak into the soil and avoids runoff.
- Water your lawn only when it needs it. If you leave footprints on the grass, it is usually time to water.
- Try to add more days between watering. Allowing your lawn to dry out between watering creates deeper roots and allows you to water deeper and less often.
- Test soil moisture with a soil probe or screwdriver before you water. If the soil is moist, don't water!
- Don't try to drown the brown spots in your lawn. Simply moisten the area up a bit and the grass will green up in a few days.



Source: Ms. G. Tejasri Faculty of Engineering Sciences & Michelle Konefsky

CHILDREN GROW FASTER IN THE SPRING

If you think the son/niece/grandchild in your life is sprouting before your eyes now that the winter clothing has been shed, you're probably not imagining things. Researchers have long studied the connection between seasonal changes and youth growth patterns, with substantial evidence pointing to higher rates of growth among children in the Northern Hemisphere during the spring and summer months. While we might question results drawn from, say, a 1930 publication, newer research has validated these older findings: A 2015 study of 760 Danish students aged 8 to 11 revealed the most growth recorded around April and May, while a 2022 paper, which tracked the development of thousands of Texas kids from kindergarten to fifth grade, confirmed strong growth rates in spring and early summer.

But while we have the numbers to show that children shoot up like springtime onion stalks, the science is less definitive when it comes to determining why. One possible explanation is that exposure to longer hours of sunlight may stimulate bone growth and hormone regulation. Other potential factors, which can vary according to location and financial means, include increased access to fresh foods and healthy activities come springtime. Whatever the reasons, the onset of warmer weather should provide a signal to parents that Junior will likely grow out of those pants and shoes sooner rather than later.

Source: Interestingfacts.com



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.



Today's Laugh



Chicken Enchilada Pasta

INGREDIENTS:

- 3 cups cooked shredded chicken
- 16oz penne pasta (uncooked)
- 28oz enchilada sauce
- 1/2 packet taco seasoning
- 2 1/4 cups chicken or beef broth
- Shredded cheddar cheese (topping)



DIRECTIONS:

1. Spray 13x9 casserole dish with cooking spray and add all ingredients except cheese.
2. Lightly mix together, top with cheddar cheese.
3. Bake at 375° for 45min, more or less (cook per your noodle-done-preference).
4. Eat and Enjoy.

Source: Janet Beltran
(aka Super Mom, Amazing Wife, Wonder Woman!)

Egg-streme Bugs



NEEDED

- 1 Egg Carton
- Paintbrushes
- Glue
- Pipe Cleaners
- Markers
- Tempera Paint (any colors)
- Googly Eyes
- Scissors
- Craft Needle or Push Pin
- Tissue Paper (optional)

INSTRUCTIONS

1. Bugs can be made from one egg cup or from several cups cut in a row. Cut off the top of the carton, leaving just the bottom. Separate individual egg cups or cut two or three egg cups in a row.
2. Paint the outside of the cups with solid colors. Paint a few individual egg cups red to create single lady bugs, paint two cups black to create beetles, or paint three cups green to make a caterpillar. Once the paint has dried, use markers to add details (such as dots and lines).
3. Glue two googly eyes to the front of an egg cup for the head, and cut different lengths of pipe cleaners to use for legs or antennae. Use a craft needle or a pushpin to punch holes in the cups where you want to insert the pipe cleaners. Thread the pipe cleaners and secure the ends by bending or twisting them inside the cup.
4. Optional-You can also cut wings out of tissue paper and hot-glue them to the finished bugs.



Source: Sarah Lipoff from Parents Magazine

4 PROBLEMS SELLERS MAY TRY TO HIDE

Home sellers sign a disclosure document that they're being upfront about any problems with the home.

"However, it can be very tempting for some to tell white lies or conveniently forgets facts," says Wendy Flynn, owner of Wendy Flynn Realty in College Station, Texas. "In fact, a very large number of real estate lawsuits stem from owners misrepresenting their property."

Realtor.com® recently featured some of the most common cover-ups that real estate professionals say they and their clients eventually discover.

Water damage: Water stains could be signs of leaks. "Many sellers try to conceal water intrusion in the basement, for example, with a pile of cardboard boxes or suitcases," says Frank Baldassarre, owner of Ace Home Inspections on Staten Island, N.Y. If the home has obvious red flags – such as an odd odor or visible wall cracks – you may want to request removing a large picture frame to take a look at what may be behind it, Baldassarre says. Also, some home owners may try to use a fresh coat of paint to conceal water damage. As such, home owners may want to ask when the house was last painted. "If it was a year ago, they're probably not trying to hide water stains," says Baldassarre.

Bad foundation: Look for any jagged cracks in the wall. Zigzag cracks may signal a foundation problem, says Flynn. A bad foundation also could prevent cabinets and doors from closing properly.

Neighbor nuisances: "Home owners have an obligation to disclose what are called 'neighborhood nuisances,' but if they don't, buyers have to rely on their word," says Carrie Benuska, a real estate professional at the John Aaroe Group in Pasadena, Calif. "I know people who have asked their neighbors to keep noisy dogs inside during showings or only open their homes during strategic times of the day." Buyers will want to take a walk around the neighborhood at different times of day to assess the area for themselves.

Temperature changes: "If you walk into a room and there's a subtle shift in the atmosphere—maybe the air feels dry or damp—ask the owner what the room feels like throughout the seasons," says Benuska. "The culprit is usually poor insulation, sometimes as a result of the owner adding a second room or floor to the home."

Source: Daily Real Estate News



GET MORE FROM YOUR TO-DO LIST

A to-do list can help you organize your time & energy effectively. Successful people know that it's just a start, not an end in itself.

Get the greatest impact from your list by following this advice:

- Start the night before. Instead of making your list in the morning, finish your day by planning tomorrow's work. You'll arrive fresh and ready to tackle your most important tasks right away.
- Keep it short. A list of 100 items is intimidating. Limit your to-do lists to tasks that add maximum value to your organization, not routine busywork.
- Prioritize your tasks. Don't list items at random. Decide which job to tackle first, second, and third so you don't waste time on less important tasks.

• Categorize your tasks. After you've identified your two or three most important jobs for the day, go through your list and group similar tasks together—answering phone calls and emails, meeting with co-workers, organizing various projects. You'll get more done by not switching between different kinds of tasks all day.



- Get specific. Include the results you want, not just the name of the task. "Work on Johnson report" doesn't give you a goal; "Finish Johnson report by 3:30" will help you focus on what you want to achieve.
- Expect the unexpected. No matter how organized you are, interruptions will occur. Build in enough time to deal with them so you're not thrown off by the day-to-day demands of the workplace.

Source: Cheryl Bower, SF Realtor

CALIFORNIA HOME SALES: FEBRUARY 2024

State/Region/County	Feb. 2024	Jan. 2024	MTM% Chg	State/Region/County	Feb. 2024	Jan. 2024	MTM% Chg
Calif. State Average	\$806,490	\$789,480*	+2.2%	Solano	\$580,000	\$575,000	+0.9%
Calif. Condo Average	\$660,000	\$630,000	+4.8%	Contra-Costa	\$850,000	\$770,000	+10.4%
Sacramento	\$530,000	\$515,000	+2.9%	San Francisco	\$1,590,000	\$1,530,000	+3.9%
Placer	\$650,000	\$620,000	+4.8%	Fresno	\$420,000	\$406,000*	+3.4%
El Dorado	\$647,500	\$650,000	-0.4%	Santa Clara	\$1,808,890	\$1,710,440	+5.8%
Yolo	\$618,940	\$600,360	+3.1%	Orange County	\$1,350,000	\$1,320,000	+2.3%
Stanislaus	\$460,000	\$450,000	+2.2%	Los Angeles	\$817,100	\$833,000	-1.9%
San Joaquin	\$529,000	\$530,000	-0.2%	San Diego	\$980,000	\$925,000	+5.9%
Nevada	\$530,000	\$525,000	+1.0%	Butte	\$451,120	\$390,000	+15.7%
				Yuba	\$426,500	\$455,000	-6.3%

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