

Life & Times

JUNE & JULY 2023

HOME PRICES RISE AS BUYERS OUTNUMBER SELLERS

Monthly home value growth of 1.4% is the highest since June 2022.

- Sales rose nearly 10% from April to May.
- Inventory reached a record low for May as high mortgage rates deter sellers.

As high mortgage rates continue to deter homeowners from listing, competition among buyers over the record-low number of houses for sale has made this home-shopping season unusually hot, Zillow said Monday.

"Many homeowners are still opting not to sell and give up historically low mortgage rates," said Zillow senior economist Jeff Tucker. "But those who do have been rewarded with bidding wars as buyers compete for limited options."

Tucker said spring is traditionally the hottest time of year in the housing market, "and 2023 has been no exception. Time will tell if seasonal price slowdowns arrive on time this year, later in summer."

Typical U.S. home values grew 1.4% from April to May, the strongest monthly appreciation since June 2022, Zillow said, adding that's a little cooler than the previous two springs, but hotter than in 2018 or 2019.



Regional Trends

Housing affordability is still the key driver of demand, and that's reflected in the markets that are appreciating the fastest, Zillow said. The largest monthly home value gains are in the Midwest — which included six of the seven metros with the biggest gains in May. Columbus, Ohio, led the way (2.2% monthly gain), followed closely by Cincinnati; Detroit; Richmond, Va.; and Milwaukee.

Price growth also sprang back in West Coast tech hubs after prices fell significantly there late in 2022, Zillow said.

Home values rose faster than the national average for the second straight month in San Jose (1.9%), Seattle (1.7%), and San Francisco (1.4%).

Inventory Shortages

The lack of new listings has hounded the housing market for almost a year. The flow of new listings was down 23% year over year in May — a milder drop than in April, but nearly equal to that of March, the report said.

The chief driver is still higher mortgage rates, which make a new loan unattractive when the majority of mortgaged homes are financed for less than 4%, Zillow said. Even without intentions to buy again, anyone with a mortgage at a rate under 4% might be loath to sell when there's a possibility to rent out the home for more than their carrying costs, it said.

The lack of new listings, combined with the demand from buyers, has driven prices up and total inventory down to record lows for this time of year. The number of homes for sale on Zillow in May was 3.1% lower than last year — the former low-water mark — and 46% below that of May 2019.

Sales measured by newly pending listings climbed 9.5% from April, shrinking the year-over-year decline to 18% in May and marking steady improvement since March. While this looks low in comparison to the hot pandemic era, sales figures are close to pre-pandemic standards, Zillow said.

Pending sales peaked in May in 2018, 2019, & 2022; the weeks ahead will reveal if that seasonal pattern repeats itself, or if the buying season stretches into summer, as it did in 2020 and 2021, Zillow said.

Source: David Krechevsky, NMP

In This Issue

Get The Most From Home Insurance	2
Summer Home Maintenance	2
Some Bones Never Stop Growing	3
Military: POA & Other Protections	3
Summer Bucket List	4
NextGen Healthcare Data Breach	5
Today's Laugh	5
Recipe-Zesty Pasta Salad	5
Kids Corner-Backyard Bowling	5
Camping Packing Checklist	6
Congratulations JP W.	6
California Home Sales-May 2023	7
Congrats Ashley & Mark M.	7
June Birthday's & Anniversaries	7
July Birthday's & Anniversaries	7
Monthly Drawing	8
FREE Home Value Report	8
Giving Back 4 Homes Program	8
Giving Back 4 Homes Contact	8

FREE
MONTHLY DRAWING

See Page 8
For Details

GETTING THE MOST OUT OF HOMEOWNERS INSURANCE

Looking for a way to tackle insomnia? Read your homeowners insurance policy. Kidding aside, it's worth the effort. This is especially important as insurance costs are going through the roof and too many surprises occur when you need your insurance after an event requires you to file a claim. Here are some areas that may require a review.

- **Setting the correct amount.** Just like the three bears fairy tale, you can have too much OR too little insurance. Replacement cost is the key, so review if your policy covers only the mortgage or real-estate value, and not the replacement cost. Construction prices have skyrocketed, so the cost of rebuilding a new home on the same lot could shock you. On the other hand, most claims do not require replacing your entire home.
- **Understanding what is NOT covered.** Is your home covered for exterior flooding, or only interior water damage? Does the policy include coverage for mold, sewer backup, earthquakes and hurricanes? Nail down the details and pay close attention to local risks. This is where a great insurance agent can help you understand what surprises they have seen with claims. Get an agent that is transparent with this knowledge, as they see both success and horror stories every day.
- **Get the right deductibles.** You may find that, unlike an auto policy, your homeowner's insurance doesn't include a flat-rate deductible for every type of claim. Some policies charge a

percentage rate under certain circumstances. Say your house is insured for \$300,000 and an earthquake strikes. If the insurer stipulates a deductible of five percent of the policy amount, you may be saddled with \$15,000 in out-of-pocket costs before the insurance covers the rest. So explore the correct deductible for your financial situation and understand the policy savings by moving your deductible up or down from its current level.

- **Understand liability insurance coverage.** A standard homeowners insurance policy usually has some level of liability insurance, albeit often at a minimal level. Ask several professionals what level of liability insurance would make sense for your particular situation and be willing to bump up your coverage to protect you and your family in the event that someone is injured while on your property. Many companies offer umbrella insurance to provide additional coverage for claims against you. Review if this is a good addition for your situation.

With homeowners insurance premiums skyrocketing, now is the time to really understand your coverage and the underlying risks you are absorbing. Remember, our natural tendency is to avoid the small print, but by understanding the natural tendencies of insurance companies to shift more of the burden from them to you, this knowledge can be used to motivate yourself to spend some time reviewing the details.

Source: JK Services, Inc.



SUMMER HOME MAINTENANCE CHECKLIST

Just as your car needs regular oil changes to keep it running smoothly, your home needs regular maintenance to save you from unnecessary headaches and expenses. Take advantage of the longer days and get your home in tip-top shape!

- o **Clean and inspect your refrigerator**—including door gaskets and coils
- o **Remove grease buildup from range hood** and clean the filter in hot, soapy water
- o **Clean tub and sink drains** to prevent clogging and mold growth
- o **Soak showerheads** in vinegar to remove mineral deposits
- o **Examine all grout** around tile throughout your home and repair as needed
- o **Check the dryer vent** for blockages and vacuum or brush lint from the dryer hose
- o **Clean and repair your patio or deck**—power washing or re-staining can make it look like new
- o **Inspect plumbing for leaks** and clean faucet aerators throughout your home
- o **Drain your water heater** to remove sediment buildup in the tank
- o **Change or clean filters**—including to your water filtration system, ice maker, and air conditioner
- o **Trim trees and shrubs away from AC units**—at least 18" from the sides and three feet from the top of the unit

Source: Lisa Masterson, Old Republic Home Protection



SOME OF OUR BONES NEVER STOP GROWING

The common perception of human biology is that our bones put on some serious inches in our youth, and then by the time we're 20 or so, nature pumps the brakes and our skeleton stays static forever. While that's true of a majority of our bones, some don't quite follow this simplistic blueprint. A 2008 study for Duke University determined that the bones in the skull continue to grow, with the forehead moving forward and cheek bones moving backward. Unfortunately, this imperceptible bit of a facial movement exacerbates wrinkles, because as the skull shifts forward, the overlying skin sags.

The pelvis also keeps growing throughout your life. Scientists analyzing the pelvic width of 20-year-olds compared to 79-year-olds found a 1-inch difference in width, which adds an additional 3 inches to your waistband. That means our widening in the middle as we age isn't just about a slower metabolism.

Source: Interesting Facts



MILITARY: POA AND OTHER WAYS TO PROTECT YOUR INTERESTS

Current events are causing all of us to look at life and make sure that we're prepared for the unexpected. Whether it's a surprise deployment, a family emergency or something else, does your family have the tools they need to manage life if you're not available?

I have to predicate all this with a warning. Giving someone access to your financial and legal affairs is a big deal, and if the person isn't 100% trustworthy, they could do a lot of damage. You have to pick someone responsible and find the right balance between giving them power and protecting your own interests.

Powers of Attorney

Maintain current powers of attorney so that your family members can handle banking, insurance, vehicle, housing, and other legal and financial tasks on your behalf. Consider what kinds of special power of attorney you will need. General powers of attorney are accepted less frequently and don't always have the necessary information contained on special powers of attorney.

You can get powers of attorney at your installation's legal office. There are two types of powers of attorney: the general power of attorney and the limited power of attorney.

A general power of attorney gives the recipient all powers to sign legal documents, enter into contracts, or manage finances, while a limited power of attorney gives the recipient only specific, limited powers.

For example, if you are caring for a parent who has limited mental capability, you may obtain a general power of attorney to supervise their health, monetary and legal issues. However, if you are deployed and want your spouse to sign a rental document in your absence you can get a limited power of attorney only giving them the authority to sign for you in that one instance, you may also limit the time period.

Wills and Medical Powers of Attorney

While everyone knows the importance of having a will, many don't know that a medical power of attorney is also very important. These documents will ensure your wishes are honored if you are unable to make decisions for yourself.

A Family Care Plan

You've probably heard family care plans used for single parents or dual military couples. But you should have some version of a

family care plan regardless of your status. If you have a non-military family, they can be put out of commission by an accident or illness. Who will take care of the kids? What information do they need to make your children feel safe and comfortable if you're not available? A power of attorney is the solution.

Account Access

Make sure your spouse or other responsible adult has access to your various accounts. You can set up a limited access account for them to see your MyPay and provide access to your other accounts, as appropriate

A Basic Understanding of Your Financial System

Teach your family members how you pay your bills each month or leave instructions so they can learn. You could even do a recording of your screen if you do everything electronically. It doesn't matter what system you use, as long as it ensures that your bills get paid.

Key Household Information

We all know that when one part of your life is in upheaval, other things seem to follow along. Whether it's the care that won't start the day the ship pulls out, or the hot water heater that explodes during the first week of deployment, challenging situations are harder if they don't know the right information.

Make sure your family knows key information to maintain your home and vehicles. Where is the water shutoff, gas line shutoff and circuit breaker box? Which GFCI circuit breaker outlet is attached to the one that always pops when the power goes out? Where do you keep the spare keys to the cars? Where is the latch to open the hood on the car? (You'd be surprised how many weird places those can hide.)

Don't Forget The Pets

If you have pets, make sure that your plans include care for them. Provide information about their food, medications and veterinarian information. Consider whether you need to have a friend or kennel designated in case they can't stay in your home.

Unexpected things happen all the time. Being prepared is the best way to make life less stressful for everyone involved. Take some time this week to get your affairs in order, so you can be confident no matter what happens.

Military.com | By Kate Horrell, AFC



SUMMER BUCKET LIST

- | | | |
|-------------------------------------------------------|-------------------------------------------------------|------------------------------------------------------|
| <input type="checkbox"/> GO ON A BIKE RIDE | <input type="checkbox"/> MAKE S'MORES | <input type="checkbox"/> DRINK A TROPICAL DRINK |
| <input type="checkbox"/> MAKE POPSICLES | <input type="checkbox"/> HAVE A WATER BALLOON FIGHT | <input type="checkbox"/> DO A SERVICE PROJECT |
| <input type="checkbox"/> BUILD A FORT | <input type="checkbox"/> PLAY BEACH BALL VOLLEYBALL | <input type="checkbox"/> READ A BOOK BY THE POOL |
| <input type="checkbox"/> DO A CARTWHEEL | <input type="checkbox"/> PLANT FLOWERS | <input type="checkbox"/> SLEEP IN LATE |
| <input type="checkbox"/> ROLL DOWN A HILL | <input type="checkbox"/> EAT CORN ON THE COB | <input type="checkbox"/> WAVE A FLAG |
| <input type="checkbox"/> BURY YOUR TOES IN THE SAND | <input type="checkbox"/> SPEND A DAY PLAYING BAREFOOT | <input type="checkbox"/> TRY 12 FLAVORS OF ICE CREAM |
| <input type="checkbox"/> FLY A KITE | <input type="checkbox"/> LAY DOWN AND LOOK AT STARS | <input type="checkbox"/> HAVE A BACKYARD BBQ |
| <input type="checkbox"/> GO TO A DRIVE-IN MOVIE | <input type="checkbox"/> HAVE A FAMILY SLUMBER PARTY | <input type="checkbox"/> PLAY WATER GAMES |
| <input type="checkbox"/> EAT A HOT DOG FROM THE GRILL | <input type="checkbox"/> SEND LETTERS TO FRIENDS | <input type="checkbox"/> GO GEOCACHING |
| <input type="checkbox"/> GO ON A PICNIC | <input type="checkbox"/> GO HIKING | <input type="checkbox"/> EXPLORE THE GREAT OUTDOORS |
| <input type="checkbox"/> HAVE A WATER FIGHT | <input type="checkbox"/> TAKE PICTURES BY A FUN WALL | <input type="checkbox"/> CELEBRATE CHRISTMAS IN JULY |
| <input type="checkbox"/> SPIT WATERMELON SEEDS | <input type="checkbox"/> MAKE HOMEMADE ICE CREAM | <input type="checkbox"/> FIND A DOUBLE RAINBOW |
| <input type="checkbox"/> PLAY BOARD GAMES | <input type="checkbox"/> PLAY FRISBEE | <input type="checkbox"/> PLAY UNTIL DAYLIGHT IS GONE |
| <input type="checkbox"/> PLAY IN THE SPRINKLERS | <input type="checkbox"/> GO CAMPING - INDOOR OR OUT | <input type="checkbox"/> EAT BREAKFAST FOR DINNER |
| <input type="checkbox"/> WATCH FIREWORKS | <input type="checkbox"/> PLAY KICKBALL | <input type="checkbox"/> PLAY BACKYARD GAMES |
| <input type="checkbox"/> SIT IN A HAMMOCK | <input type="checkbox"/> MAKE HOMEMADE PIZZA | <input type="checkbox"/> MAKE SOMETHING TIE-DYE |
| <input type="checkbox"/> DRINK ICE COLD LEMONADE | <input type="checkbox"/> CATCH FIREFLIES | <input type="checkbox"/> GO FISHING |
| <input type="checkbox"/> EAT A SNOW CONE | <input type="checkbox"/> BLOW BUBBLES | <input type="checkbox"/> WATCH A THUNDERSTORM |
| <input type="checkbox"/> BAKE COOKIES | <input type="checkbox"/> WATCH A SUNSET | <input type="checkbox"/> MAKE A SUMMER CRAFT |
| <input type="checkbox"/> MAKE ROOT BEER FLOATS | <input type="checkbox"/> LEARN SOMETHING NEW | <input type="checkbox"/> FIND A SUNFLOWER |
| <input type="checkbox"/> WATCH MORNING CARTOONS | <input type="checkbox"/> MAKE SOMETHING EXPLODE | <input type="checkbox"/> HAVE AN OUTDOOR MOVIE NIGHT |
| <input type="checkbox"/> GO ON A STAYCATION | <input type="checkbox"/> HAVE A DANCE PARTY | <input type="checkbox"/> EAT FRESH PINEAPPLE |
| <input type="checkbox"/> GO ICE BLOCKING | <input type="checkbox"/> DO A SCAVENGER HUNT | <input type="checkbox"/> CHECK OUT A NEW PARK |
| <input type="checkbox"/> EAT ICE CREAM AS IT MELTS | <input type="checkbox"/> PAINT SOMETHING | <input type="checkbox"/> MINIATURE GOLF |

NextGen Healthcare Data Breach

NextGen Healthcare, a healthcare solutions provider, suffered a data breach that exposed the personal information of over 1 million individuals. Hackers had access to NextGen systems from March 29 to April 14, 2023, compromising personal information such as full names, addresses, birthdates, and social security numbers. If exploited, cybercriminals can use this information to commit identity theft.

Source: Lifelock

***Today's Laugh*****MOM SLEEP:**

the act in which your eyes are closed, but you hear everything the kids are getting into.

**Zesty Pasta Salad****INGREDIENTS:**

- Box of tricolored pasta
- 1 Red pepper
- 1 red onion
- 1 pint cherry tomatoes
- 1 package of pepperoni
- 1 Package if salami
- Zesty Italian dressing
- Salt to taste
- 2 bags of cubed cheese

**DIRECTIONS:**

1. Cook pasta per box directions and drain.
2. Add small amount of Italian dressing to pasta, stir (to prevent sticking) and cool in refrigerator a couple hours.
3. Once pasta is cool, cut up vegetables and slice pepperoni & salami. Add to pasta. Mix in dressing slowly to desired consistency (not too much; a little goes a long way).
4. Add cubed cheese and salt to taste.
5. I've seen these made with olives and other veggies. Be creative and measure with your heart

Source: Nana's Kitchen, FB

Backyard Bowling**NEEDED**

- Plastic Water Bottles
- Optional-Glow Sticks
- Food Coloring
- Ball

INSTRUCTIONS

1. Add a few drops of food coloring to 10 clear plastic bottles of water. Optional; for nighttime bowling add a colored Glow Stick to the bottle.
2. Stand them up on flat ground. Score a strike for summer fun and saving cash.



CAMPING PACKING CHECKLIST

Use this cheat sheet to remind yourself of what you need to bring along when camping. Adjust the list according to the season, your needs and your destination.

EQUIPMENT & GEAR

Alarm clock
Batteries for small electronics and cameras
Camera (and film, if needed)
Cell phone (to use in case of emergency)
Collapsible water container
Compression sack (for stuffing bulky sleeping bags into backpacks)
Extra nylon stuff sacks
Lantern Matches/lighter
Rainfly to cover your tent in case of inclement weather
Sleeping bag in a waterproof stuff sack
Sit pads or sleeping pads to place underneath sleeping bags
Stove and fuel stakes
Video camera

CLOTHING

Fleece or wool gloves or mittens
Fleece jacket or wool sweater
Fleece or wool vest
Hiking socks
Long-sleeved shirts
Quick-drying pants and/or shorts
Quick-drying swimsuit
Rainwear (tops and bottoms)
Regular underwear
Short-sleeved shirts
Warm hat (fleece or wool)
Warm pants (fleece or wool)
Wicking liner socks
Wicking long underwear

FOOD & COOKING TOOLS

Cooking/eating utensils
Cookset and dishes
Drinking cups
Food Funnel
Plastic garbage bags
Pot grabber
Pot scrubber and dish towel
Resealable plastic bags
Reusable water bottles
Water filter/purifier
Water-purification tablets

ACCESSORIES

Backpack
Bandanna
Day pack for shorter hikes/Pack Cover
Glasses and/or contact lenses, if needed (plus an extra pair)
Hiking boots
Sunglasses
Tent & Tent pegs
Waterproof gloves
Wide-brimmed rain or sun hat

MISCELLANEOUS

Healthy snacks (chewy granola bars, dried fruit, mini bagels, nuts, and pretzels)
Maps and directions
Money (cash, ATM cards, traveler's checks)
Printouts of campsite reservations (if necessary)
Travel journal

HEALTH & BEAUTY ITEMS

Antibacterial wipes
Biodegradable soap
Body lotion
Comb and brush
Contact lens solution (if needed)
Deodorant
Face cleanser
First aid kit, with gas relief tablets, antacid, antidiarrheal medicine, antihistamine for allergies, bandages, candied ginger for motion sickness, mild laxative, nonaspirin pain reliever, thermometer in a hard case
Floss
Insect repellent
Lip balm (choose one with SPF 15)
Personal-hygiene items
Prescriptions
Razors
Shampoo and conditioner
Shaving gel
Sunscreen (at least one all-purpose sunscreen with SPF 15)
Toothbrush
Toothpaste



SACRAMENTO, CA

CONGRATULATIONS

JP W.

ON THE PURCHASE OF YOUR HOME!

AND FOR RECEIVING \$925.00 FROM

Gretchen Bradley @



CALIFORNIA HOME SALES FACTS: MAY 2023

State/Region/County	May 2023	April 2023	MTM% Chg	State/Region/County	May 2023	April 2023	MTM% Chg
Calif. State Average	\$836,110	\$811,950*	+3.0%	Solano	\$600,000	\$580,000	+3.4%
Calif. Condo Average	\$635,000	\$634,000*	+0.2%	Contra-Costa	\$888,000	\$900,000	-1.3%
Sacramento	\$535,000	\$515,000	+3.9%	San Francisco	\$1,654,000	\$1,587,500	+4.2%
Placer	\$682,500	\$650,000	+5.0%	Fresno	\$420,000	\$413,000	+1.7%
El Dorado	\$660,000	\$717,220*	-8.0%	Santa Clara	\$1,788,000	\$1,800,000	-0.7%
Yolo	\$646,730	\$605,000*	+6.9%	Orange County	\$1,256,500	\$1,225,000	+2.6%
Stanislaus	\$463,500	\$451,000*	+2.8%	Los Angeles	\$744,770	\$738,520	+0.8%
San Joaquin	\$531,950	\$520,000	+2.3%	San Diego	\$935,000	\$930,000	+0.5%
Nevada	\$552,500	\$550,000	+0.5%	Butte	\$436,950	\$469,000	-6.8%
				Yuba	\$440,990	\$447,450	-1.4%

For Complete Report & All California Counties:

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

*revised



That's NOT a typo.
\$8,835 from
Gretchen @ GB4H!



ROSEVILLE, CA

CONGRATULATIONS

ASHLEY & MARK M.

ON THE SALE OF YOUR HOME!

AND FOR RECEIVING \$8,835.00 FROM

Gretchen Bradley @



JUNE



WISHING A HAPPY BIRTHDAY & HAPPY ANNIVERSARY TO THE FOLLOWING:

JULIE Z.
BRILYNN L.
CODY E.
TRAVIS & LACEY Y.

KRISTIN W.
LIZ P.
AMY P.
MAT & NATALIA S.
DEANNA & BOB B.

OLIVIA T.
SETH D.
STEVE H.
SHANNON & KEVIN E.
MATT & JENNY A.

SUZIE Z.
JEROMY D.
VALENTINA A.
MIKE & ANDREA D.



JULY



WISHING A HAPPY BIRTHDAY & HAPPY ANNIVERSARY TO THE FOLLOWING:

MIKE S.
MATT A.
BOB C.
LARAE R.
JASON & OLIVIA T.

LINDSEY C.
KRIS R.
ANDREA B.
OCTAVIO R.
BECKY & JOE H.
RICK & MELANIE M.

STEVIE V.
MATT O.
RONNIE C.
KRISTY N.
CLAYTON & MONICA N.
ERIN & RYAN D.

KATHY S.
ERIKA C.
LUIS A.
ZACK P.
ABE & LISA C.

MONTHLY DRAWING

Enter Online at: www.givingback4homes.com/free-drawing.html
 Already receiving GB4H News? You are automatically entered each month!

**JULY
PRIZES**

1st Prize \$50 Outback Gift Card
2nd Prize \$25 Best Buy Gift Card
3rd Prize \$10 Coldstone Gift Card

**JUNE
WINNERS**

1st Prize \$50 Macy's Gift Card-Lisa B.
2nd Prize \$25 Crumbl Cookies Gift Card-Max H.
3rd Prize \$10 Panera Bread Gift Card-Jennifer F.

Drawing Disclaimer Available Online.



FREE Home Value Report
 Find out how much your home may be worth.
 You may be surprised!
 Contact me today for a FREE Home Value Report

Gretchen Bradley

(916) 769-0184
 Gretchen@GB4Homes.com
www.GivingBack4Homes.com



Lic #01894275

Giving Back 4 Homes Program



Military
Law Enforcement
Fire/Rescue
Education
Relocation
Friends/Family

Buying A Home?
Selling A Home
Need To Short Sale?

Get Up To \$2,500

Available Nationwide

www.GivingBack4Homes.com



Gretchen Bradley

Giving Back 4 Homes Program Founder
Top Producer & PCAR Masters Club
 NAR, CAR, PCAR Realtor® - Lic#01894275
 30+ Yrs Experience-Real Estate Sales/Lending
 Nationwide Relocation Specialist
 Sacramento Area Military Relocation Liaison
 Proud Wife of a Soldier & Law Enforcement
 Officer

Phone (916) 769-0184
Email Gretchen@GB4Homes.com
Email GB4Homes@Gmail.com
Web www.GivingBack4Homes.com
Facebook www.facebook.com/Givingback4homes



This newsletter is intended for entertainment and informational purposes only. Credit is given to authors of articles that are reprinted when original author is known. Any omission of credit to author is purely unintentional and should not be construed as plagiarism or literary theft. Copyright 2011 Giving Back 4 Homes Program. All rights reserved. This information is solely advisory, & should not be substituted for medical, legal, financial or tax advice. Any & all decisions or actions must be done through the advice/counsel of qualified professionals. We cannot be held responsible for actions taken without proper professional advice.