

Life & Times

MARCH 2024

EXPERT HOME PRICE FORECASTS FOR 2024 REVISED UP

Over the past few months, experts have revised their 2024 home price forecasts based on the latest data and market signals, and they're even more confident prices will rise, not fall.

So, let's see exactly how experts' thinking has shifted – and what's caused the change.

2024 Home Price Forecasts: Then & Now

The chart below shows what seven expert organizations think will happen to home prices in 2024. It compares their first 2024 home price forecasts (made at the end of 2023) with their newest projections.

rise only a little bit in 2024, mortgage rates were up and buyer demand was more moderate.

Now that rates have come down from their peak last October, and with further declines expected over the course of the year, buyer demand has picked up. That increase in demand, along with an ongoing lack of inventory, is what's caused the experts to feel the upward pressure on prices will be stronger than they expected a couple months ago.

2024 Home Price Forecasts

2024 Forecasts from 11/2023 vs. Current Forecasts

Entity	Original Forecast	Current Forecast
Goldman Sachs	1.9%	5.0%
Mortgage Bankers Association	1.1%	4.1%
Zillow	0.2%	3.5%
Fannie Mae	2.8%	3.2%
Freddie Mac	2.6%	2.8%
Home Price Expectations Survey	2.2%	2.4%
National Association of Realtors	0.7%	1.9%

A Look Forward To Get Ahead of the Next Forecast Revisions

Real estate experts regularly revise their home price forecasts as the housing market shifts. It's a normal part of their job that ensures their projections are always up-to-date and factor in the latest changes in the housing market.

That means they'll continue to revise their projections as the housing market changes, just as they've always done. How those forecasts change next is anyone's guess, but pay attention to mortgage rates.

If they trend down as the year goes on, as they're expected to do, that could lead to more buyer demand and even higher home price forecasts.

Basically, it's all about supply and demand. With supply still so limited, anything that causes demand to go up will likely cause prices to go up, too.

Bottom Line

At first, experts believed home prices would only go up a little this year. But now, they've changed their minds and forecast prices will grow even more than they originally thought. Connect with a local real estate agent so you know what to expect with prices in your area.

Source: Keeping Matters Current

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The middle column shows that, at first, these experts thought home prices would only go up a little this year. But if you look at the column on the right, you'll see they've all updated their forecasts and now think prices will go up more than they originally thought. And some of the differences are major.

There are two big factors keeping such strong upward pressure on home prices. The first is how few homes are for sale right now. According to Business Insider:

“Low home inventory is a chronic problem in the US. This has generally kept home prices up . . .”

A lack of housing inventory has been pushing prices up for a long time now – and that's not expected to change dramatically this year. But what has changed a bit is mortgage rates.

Late last year when most housing market experts were calling for home prices to

THIEVES USING CELLULAR AND WI-FI JAMMERS TO ROB HOMES

Feb. 16 started like any typical Friday night. My husband and I decided to stay home, grill chicken and make a salad for dinner. At about 6:45 p.m., we heard some loud rumbling overhead.

We walked onto the back patio, and two police helicopters were overhead – shining lights all over our property, and a recording echoed, "Police. You are under arrest. Stay right there and I won't shoot you."

As I looked across the fence, a swarm of armed members of the Phoenix SWAT Team with a few dogs were circling our property. One officer said, "Yeah, there's a jammer right here." He picked it up. I leaned over the patio and asked, "What's going on?"

The police told me to go inside

A SWAT member said, "Ma'am, A South American gang is targeting homes to steal from. The jammer says you might have been next. Do we have permission to enter your property?" I said, "Yes!" and then he asked something like, "If we find anyone, will you pursue charges so we can arrest them?" I replied, "Of course!"

I opened the driveway gates to our property and the guest house while Barry tossed the police keys to open the security gates. It turns out that when the gang saw we were home, they likely diverted their attention to the house next door. A house four doors down from us wasn't so lucky.

The homeowner left at 5 p.m. to have dinner and got a notification his security cameras were offline at 5:05 pm. He thought the internet went down. The gang broke in and took \$25,000 in cash and valuables worth \$100,000. They were in and out in less than 10 minutes.

How are they getting away with this?

The gang places cellular and Wi-Fi jammers around the homes they're targeting. This way, security cameras and phones are useless. A Phoenix police officer told me the gang probably noticed nothing was down in our house.

Our home's security cameras and internet are hard-wired. Even when the thieves tried to jam the Wi-Fi signals, the security camera's red lights showed they were recording everything. We also still have a landline.

But how frightening is that? Your phone doesn't work. Your cameras aren't recording anything. On the upside, the gang doesn't carry guns. If they get caught, they'll spend about six months in jail before being extradited to Chile.

Nothing is random

The gang thoroughly scopes out homes beforehand. They drive the neighborhood and look up homes on real estate sites to see where the primary bedroom is located. They look for dogs, too.

It's not only a problem in Phoenix. This is happening all over the country. A friend was robbed by a similar gang in a guard-gated community in California.

Invest in tech

We built our home, so it was easy to install the wiring for the internet and almost everything connected to it for the fastest connection that also won't be susceptible to a jammer. Of course, you can hardwire after construction, but that's costly and often unrealistic. Here are some options:

- Wireless cameras go kaput with no signal. Try a wired camera for backup.
- A cam with SD card storage is nice, too, because it'll still record if there's no Wi-Fi.
- Put up motion-activated lights. It makes it harder for anyone to sneak around.
- A femtocell (think of it as a mini cell tower) could be enough to keep your connection if thieves drop jammers outside – T-Mobile or Verizon.
- Have an Amazon Echo? Away mode lets you control lights so it looks like the house is occupied.
- An innovative television simulator makes it look like someone's watching TV at your house when you're not there.
- Put security signs on your property.

Get your house offline

Check Zillow, Realtor.com and Redfin for photos of your house. The more crooks know about the layout, the better for them. Here's how to remove those pics:

Zillow

- Go to [zillow.com/sellerlanding/claimyourhome](https://www.zillow.com/sellerlanding/claimyourhome) and type in your address. Verify you're the legal owner by selecting your name from the drop-down list.
- Click the profile icon and select Your Home from the menu option. Click on the tile for your home, then Edit Facts from the Owner View of the property page.
- Click the **X** in the corner of the photo or click on an individual photo and Remove Photo. To remove all images, click Delete all photos. Hit Save Changes.

Realtor

- Go to [realtor.com/myhome](https://www.realtor.com/myhome), type in your address and click Claim Your Home on your home's profile page.
- Log into your profile and go to your owner dashboard under the My Home tab. Click the Remove Photos button.

Redfin

- After creating an account and claiming your home, you can make changes from your Owner Dashboard.
- Log into Redfin and go to your Owner Dashboard using the drop-down menu under your name in the top-right corner of the page.
- Click on your home and Edit Photos, then Hide listing photos. Click Yes, Hide Photos when it pops up.

You're not done yet. It's a good idea to blur your house from Google Maps and Apple Maps while you're at it.

Source: Kim Komando, USA Today

YARD CARE HACKS

Use everyday items to keep your yard looking fresh.

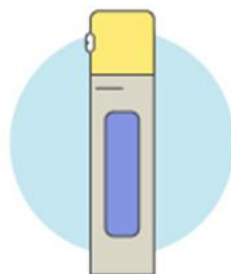
1. Spread your used coffee grounds on your garden to keep out critters and fertilize.
2. Spray cooking oil on your mower blades to keep off clumps of grass.
3. 3. Sprinkle baking soda where you don't want grass to grow, like pavement cracks.

1



Coffee Grounds

2



Cooking Oil

3



Baking Soda

Source: Angie's List

MILITARY: DEFENSE DEPT. EXPANDS ID CARD RENEWALS BY MAIL

The Next Generation USID military dependent card incorporates an updated design and security features to deter counterfeiting and fraud, and is printed on a plastic cardstock.

Military retirees and their dependents based in the U.S. may now renew their military ID cards online and receive them by mail, relieving them of a trip to the on-base ID card office.

The Defense Department announced Tuesday that it's expanding a pilot program that began in 2023 and initially allowed certain dependents' Uniformed Services Identification cards, or USID, to be renewed by mail.

Portions of the renewal process have previously been available online. However, the pilot program allows online ordering from start to finish. While in the past the renewed card had to be retrieved in person at a local ID card facility, it will instead be delivered by mail under the pilot program.

After first offering the renewals by mail to dependents whose sponsors held a Common Access Card -- generally active-duty dependents -- the DoD will now allow the renewals for additional USID holders, who include U.S.-based retirees, their dependents and reservists.

Out of the 4.5 million IDs of all types that the department issues every year, about 1 million are the USIDs of people based in the U.S., according to the news release announcing the pilot program expansion.

The opportunity is only for people who already have a USID and need to renew it. Those applying for the first time will still need to go to an on-base office of the Real-Time Automated Personnel Identification System, or RAPIDS.

Further expanding the new renewal process to USID holders

outside the U.S. in the future is "in the works," according to the news release.

Sponsors and cardholders may request renewals at the ID Card Office Online website. At the site, the sponsor must verify the dependent's identifying information and digitally sign a new Form DD 1172-2 to receive the renewed ID by mail.

Eligibility requirements:

- The USID card being renewed is active (not expired).
- The card recipient has a photo in the Defense Enrollment Eligibility Reporting System (DEERS) taken in the last 12 years.
- The card recipient has an email address saved in DEERS for communication.
- The card recipient has a physical address (not a post office box) saved in DEERS in the continental U.S., Alaska or Hawaii.

The Defense Manpower Data Center will create and mail the new card, emailing both the sponsor and cardholder when it has done so. An email will also be sent if the online renewal wasn't successful.

Once the card arrives, the sponsor must log back in to the ID Card Office Online website to acknowledge receiving it. Since military ID cards are considered government property, users are asked to return their old, replaced ID cards either by dropping them off at a local ID card office or by mailing them to USID Card Returns.

Source: Amanda Miller, Military.com

SUN SAFETY FOR KIDS

For kids, summer means reveling in the sun all day long. Whether they're building sandcastles or frolicking in the pool, it's important to protect their skin. Keep your kids' fun in the sun safe with these tips:

1. Lather them up with enough sunscreen to provide complete coverage—from the tops of their heads to their tiny toes. The ears are commonly missed.
2. Reapply sunscreen liberally and often, especially after swimming, sweating, horse playing or toweling off.
3. Make sure the whole crew wears protective clothing outside, like wide brimmed hats and sunglasses.
4. Don't forget the lips—they need sun protection too! Use an SPF lip balm.



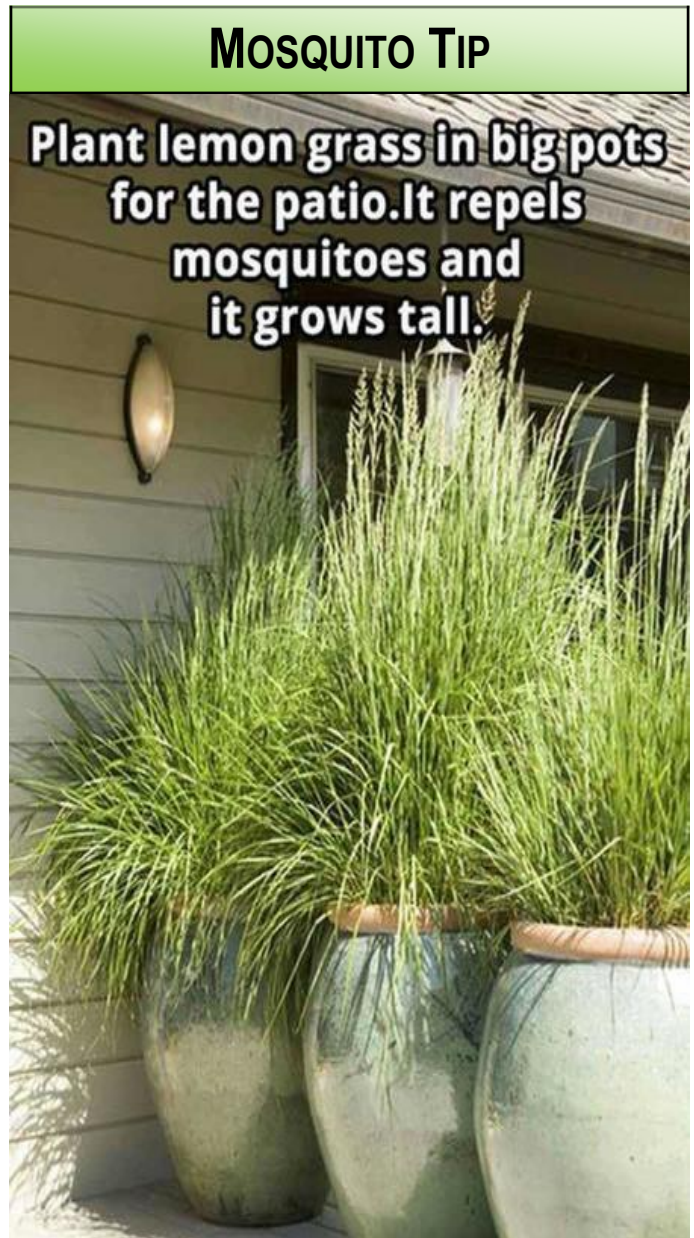
homesteadspirit.com



GROWING CALENDAR

PLANT	START INDOORS	TRANSPLANT OUTDOORS
Basil	April 15	May 20
Tomatoes	April 15	May 20
Broccoli	March 15	May 1
Cauliflower	March 15	May 1
Peppers	May 1	June 20
Parsley	March 1	May 1
Cabbage	March 15	May 1
Pumpkin	May 1	May 20
Beets	**	April 15
Kale	March 1	April 15
Celery	Feb 15	March 15
Cucumber	May 1	June 15
Onions	Feb 15	April 1
Lettuce	March 1	April 1
Melon	April 15	June 1
Spinach	**	March 15
B. Sprouts	March 15	May 1
Corn	April 15	May 15
Peas	March 15	May 1
Potatoes	**	April 15

homesteadspirit.com



Data Breach: American Express

American Express is warning card members of a third-party data breach. Several other companies that use the hacked merchant processor could also be affected. Exposed American Express Card member data includes account numbers, names, and expiration dates. If exploited, cybercriminals can use this information to commit identity theft.

Source: LifeLock



Today's Laugh



It's called **reading**.
It's how people install new software into their brains.

Salted Chocolate & Caramel Pretzel Bars

INGREDIENTS:

- 12 ounce package semi-sweet chocolate chips (ghiardelli best for melting)
- 8 oz mini pretzel twists
- 11 oz bags Kraft Caramel Bits
- sea salt for sprinkling



DIRECTIONS:

1. Line a large, rimmed baking sheet with parchment paper.
2. Melt 8 oz of the chocolate chips gently in the microwave (on low heat, stirring every 15 seconds) until smooth.
3. Spread the chocolate evenly over the parchment. Immediately add the pretzel twists over the top (it's ok if they overlap!) and gently press them into the chocolate.
4. Add caramel bits to a microwave safe bowl with 2 tablespoons water and melt according to package instructions (on high for 2 minutes). Stir well and drizzle the melted caramel over the top of all of the pretzels.
5. Melt remaining 4 ounces of chocolate and drizzle over the caramel. Sprinkle with sea salt.
6. Refrigerate until hardened.
7. Cut or tear into pieces, Enjoy!

Source: Tastesbetterfromscratch.com

Stomp Painting

NEEDED

- Bubble Wrap
- Tape
- Kid Friendly Paint
- Large Sheet Paper

INSTRUCTIONS

1. Use leftover bubble wrap and place on food; tape in place.
2. Pour a small amount of paint on a paper plate or separate sheet of paper.
3. Let kids stomp in paint and then stomp onto paper.
4. Kids will get a good laugh while exploring their artistic side.

Source: Messforless.net



MINIMIZE OUTDOOR FIRE RISKS AT HOME

Summer means warm sunshine and balmy breezes, and the chance to enjoy the outdoor lifestyle we've missed all winter. But summer also brings with it the threat of devastating, fast-moving wildfires -- a threat that only worsens as the season moves along.

Wildfires can strike anywhere, with very little warning, so it's extremely important that you take the proper steps to minimize fire risks outside of your home. And this is truly a win-win, because at the same time, you'll also be improving your home's curb appeal and its resale value.

Fire breaks are crucial

Fires need fuel in order to continue burning, so if you deprive the fire of what it needs to keep going, you can save your home. That's why a fire break around your house is so important.

Before you start thinking "clear-cut," a fire break simply means creating an area of non- or low-combustible materials around the house. Those materials include hardscaping such as concrete, asphalt, paving stones and gravel; and low, moisture-retaining landscaping materials such as lawn, moist ground-cover plantings, and low shrubbery.

If you have a noncombustible roofing material such as composition shingles, metal or tile, fire officials typically recommend that the fire break extend out from the house for a distance of 30 feet in all directions. When calculating that 30-foot distance, take into consideration not just the footprint of your house, but also wooden decks and attached or closely adjacent wooden structures such as storage sheds. If your home has a wood shake roof, then extend the fire-break perimeter out to 50 feet.

Trees that are closely clumped together will support the spread of a fire much more readily, so any trees within your fire-break zone should be thinned so they're no closer than 10 feet apart. Any dead or dying trees should be removed. With the remaining trees, remove the lower limbs so that no limb is closer than 6 feet off the ground. That helps prevent a ground fire from climbing limbs and getting into the trees.

Now do some cleaning

Within your fire-break zone, it's time to do a little cleaning up. If you have any areas of dry grass, they should be cut to less than 4 inches high. All those weeds, dead grass, lawn



clipping, limbs and other dead material that may have been accumulating need to be raked up and hauled away. At the very least, rake it out into a thin bed so that it doesn't actively support a fire.

Of course, you want to clean up any other debris as well: old lumber, plastic pots from past landscaping projects, leftover pallets, fence boards and posts, empty bags and boxes, perhaps even some old cans with flammable liquids; we all accumulate things over time, but they're not only unsightly, they're also an extreme fire hazard. So clean them up and haul them off.

Firewood is another big problem within your fire-break zone. Most people store it where it's convenient to the house, but that also makes it a hazard in the event of a wildfire. Firewood -- and lumber for that matter -- should be moved at least 20 feet away from the house during fire season.

If you're really feeling ambitious, an even better solution is to build a separate enclosed shed for wood storage, which offers both fire protection and great seasonal protection in the winter as well.

Let's talk roofs

Flames moving across the ground represents only one of the hazards you face during a wildfire. The other is wind-blown embers, which can lodge in trees and land on roofs. So you want to clean leaves and needles off your roof and out of your gutters, to prevent an errant spark from landing and finding enough fuel to catch and spread.

Remove dead branches that overhang any portion of your roof. To prevent the possibility of catching a tree on fire with your own fireplace, also trim overhanging tree branches -- living or dead -- a minimum of 10 feet away from the chimney in all directions.

If you're not comfortable with any of this type of limbing, or with being on the roof to clean off all the debris, hire a licensed tree-trimming company to handle it for you.

Finally, when you're ready to reroof, go with a material that's fire-resistant. You'll have some additional piece of mind, and you may even qualify for a break on your homeowners insurance.

Source: Paul Bianchina, Inman News

CLEAN WITH LEMONS: GARBAGE DISPOSAL

Sanitize Your Garbage Disposal with Lemons...

Cut a lemon in quarters. With the water on and garbage disposal running, add the pieces, one at a time, to the disposal.

The fruit will help clean and deodorize your drain.

Source: auntfannies.com



CALIFORNIA HOME SALES: JANUARY 2024

State/Region/County	Jan. 2024	Dec. 2023	MTM% Chg	State/Region/County	Jan. 2024	Dec. 2023	MTM% Chg
Calif. State Average	\$788,940	\$819,740	-3.8%	Solano	\$575,000	\$562,000	+2.3%
Calif. Condo Average	\$630,000	\$635,000	-0.8%	Contra-Costa	\$770,000	\$800,000	-3.8%
Sacramento	\$515,000	\$535,000	-3.7%	San Francisco	\$1,530,000	\$1,450,000	+5.5%
Placer	\$620,000	\$633,020	-2.1%	Fresno	\$397,000	\$397,000	-4.3%
El Dorado	\$650,000	\$660,000	-1.5%	Santa Clara	\$1,710,440	\$1,725,000	-0.8%
Yolo	\$600,360	\$630,000	-4.7%	Orange County	\$1,320,000	\$1,300,000	+1.5%
Stanislaus	\$450,000	\$462,500	-2.7%	Los Angeles	\$833,000	\$853,340	-2.4%
San Joaquin	\$530,000	\$530,000	+0.0%	San Diego	\$925,000	\$911,500	+1.5%
Nevada	\$525,000	\$537,000	-2.2%	Butte	\$390,000	\$418,000	-6.7%
				Yuba	\$455,000	\$440,000	+3.4%

For Complete Report & All California Counties:
<http://www.givingback4homes.com/newsletter.html>

*revised





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AND FOR RECEIVING \$3,330.00 FROM

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ON THE SALE AND PURCHASE OF YOUR HOMES!

AND FOR GETTING \$14,200.00 FROM

Gretchen Bradley @ 



FOLSOM, CA

That's NOT a typo.
 \$14,200 from
 Gretchen @ GB4H!

MARCH

WISHING A HAPPY BIRTHDAY & HAPPY ANNIVERSARY TO THE FOLLOWING:

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DOLORES H.	JIM A.	JOE H.	CINDY Z.
BOB B.	ADAM B.	LINDA N.	JP W.
KELLIE S.	JOHN & ELONA O.	STEVE & LIZ H.	ANDREA & MIKE B.
	MONSSE & JULIO V.	MICHAEL & ALLY H.	

MONTHLY DRAWING

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MARCH PRIZES

- 1st Prize** \$50 Gap Gift Card
- 2nd Prize** \$25 Chili's Gift Card
- 3rd Prize** \$10 Amazon Gift Card

FEBRUARY WINNERS

- 1st Prize** \$50 Bath & Body Gift Card-Danielle O.
- 2nd Prize** \$25 Kohls Gift Card-Katie P.
- 3rd Prize** \$10 Krispy Kreme Gift Card-Brandon P.

Drawing Disclaimer Available Online.



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