

Life & Times

NOV. & DEC. 2020

SACRAMENTO AREA: 2021 HOT MARKET PREDICTION

The top housing market in the country heading into 2021 is in Northern California, but not the Bay Area. While San Francisco may not have the nation's hottest housing market these days, its influence over the country's top markets remains. Suburban locales in California will be in high demand thanks to the boom in remote work.

Millions of Americans have embraced the work-from-home life. And the shift toward remote working is beginning to influence

where people call home.

A new report from Realtor.com identified the housing markets that are poised to be the strongest in 2021 across the country. Realtor.com ranked cities based on projected home sales & price growth.

Top of the list: Sacramento, CA area.

The Golden State's capital, Sacramento embodies the shifts that are expected to



occur in home buyers' preferences heading into the new year.

"This past year, we've all become more reliant on technology to work, learn and maintain personal connections," Realtor.com chief economist Danielle Hale said in the report. "The technology hubs that make this possible are thriving, as are their housing markets."

Sacramento itself isn't a tech hub — but by being a roughly two-hour drive from San Francisco and San Jose, it's become a bedroom community for many people who work for the country's largest tech firms but don't want to break the bank with the high-cost housing in those areas.

Now many tech companies, including Google and Twitter, have indicated that employees can continue working remotely until next summer, or even beyond, there are benefits to living somewhere like Sacramento. It's not too long a drive should a worker need to visit the office, but has a much cheaper cost of living, plus good schools.

Other cities that will likely see their housing markets boosted by the popularity of remote working include San Jose proper, Denver, Seattle and last year's No. 1 housing market, Boise, Idaho.

Another set of cities that will probably benefit from pandemic-induced employment trends are state capitals. "The relative stability of government jobs in the past year has driven home prices and sales in several state capitals to the top," Hale wrote.

Besides Sacramento, Denver and Boise, fellow capitals Phoenix and Harrisburg, Pa., rank among the top 10 on Realtor.com's list. Phoenix's warm climate has attracted an influx of new residents from pricier metros like Seattle and Portland. And Harrisburg's cheaper home prices — the median home price in the Pennsylvania state capital is just \$262,000 — are a draw for residents of some of country's East Coast hubs, like Washington, D.C., and New York.

Here are the top 10 housing markets for 2021, as ranked by Realtor.com:

1. SACRAMENTO--ROSEVILLE--ARDEN-ARCADE, CA.
2. San Jose-Sunnyvale-Santa Clara, CA
3. Charlotte-Concord-Gastonia, N.C.-S.C.
4. Boise City, ID
5. Seattle-Tacoma-Bellevue, WA
6. Phoenix-Mesa-Scottsdale, Ariz.
7. Harrisburg-Carlisle, PA
8. Oxnard-Thousand Oaks-Ventura, CA
9. Denver-Aurora-Lakewood, CO
10. Riverside-San Bernardino-Ontario, CA

Source: Jacob Passy, Market Watch

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SURPRISING THINGS RENTERS INSURANCE COVERS — AND LEAVES OUT

Many tenants aren't familiar with the ins and outs of their renters insurance policies, but what they don't know could cost them money. Insurance is designed to offer peace of mind, but there's a reason your policy has all that fine print: You might not have the coverage you expect.

Like any other insurance policy, renters insurance has exclusions, and knowing about them ahead of time can help you avoid unexpected bills in a disaster.

Just as important, though, is knowing what IS covered. All that fine print in your policy likely includes coverage you might not expect, which could save you money down the line.

Covered: Belongings Outside Your Home

Most renters know insurance covers personal belongings within their home but may not realize their things are probably covered off-premises too, including when traveling. Barbara Madvin, an insurance agent at Gaspar Insurance Services, says vehicle break-ins are some of the most common insurance claims she sees for renters. While damage to the car itself is generally covered by your auto policy, your renters insurance pays for items stolen from the vehicle, as long as their value exceeds your deductible.

Your renters policy will also cover your belongings if you move them from your home to a storage unit, a friend's house or anywhere else to protect them from a covered disaster. In the event of a wildfire or hurricane evacuation, this can be particularly valuable, according to Christine G. Barlow, a chartered property casualty underwriter. This coverage typically lasts 30 days.

Covered: Living Expenses if Your Rental Is Uninhabitable

While your home is undergoing repairs due to a fire or other covered disaster, your insurance company will usually pay for you to maintain your normal standard of living somewhere else.

A "normal standard of living" is broader than you might think. For instance, if you live in a rental home with a pool that you use every day, "the carrier needs to put you someplace where you have access to a swimming pool," says Barlow, who is also managing editor at FC&S Expert Coverage Interpretation, a trade publication. If you have pets, your insurer should find you

pet-friendly accommodations or board the animals where you normally would.

Not Covered: Common Disasters

Most renters insurance covers your possessions only in the case of specific scenarios, or "named perils" listed in the policy -- things like fire, theft and wind. "If something's not mentioned in that list, then there's no coverage," Barlow says.

For example, flood damage is almost always excluded from renters policies and typically must be purchased separately. (One exception: USAA, which serves military families, includes flood coverage with standard renters policies.)

Not Covered: Brand-New Stuff

Madvin recommends asking whether replacement cost coverage is included in your policy. If not, your belongings are covered only for their depreciated value, which often isn't enough to buy brand-new replacements.

Say your 10-year-old TV is stolen and replacement cost isn't included. "The carrier's going to say, 'OK, you paid \$1,000 for it 10 years ago; we'll give you \$250 for it now,'" Madvin says.

With replacement cost coverage, you'll receive enough to purchase a new TV.

Not Covered: Expensive Valuables

Most renters policies cover jewelry and other costly items only up to a specific limit named in the policy, typically \$1,000 to \$2,000. So if you have an expensive engagement ring, for example, both Madvin and Barlow recommend adding separate coverage for it. An appraisal is usually required.

How to Avoid Surprises

Before buying renters insurance, take inventory of your belongings.

"Most renters underestimate how much stuff they have," Barlow says, which can leave a coverage gap. She recommends using the Encircle app to upload photos of your belongings and estimate their worth. Other similar apps include Sortly and Allstate's Digital Locker.

Read your policy thoroughly. Barlow suggests marking it with what's covered in green and what isn't in red.

Madvin advises paying particular attention to the policy's endorsements, which are typically add-ons or exclusions to standard coverage.

Confused by all the legalese? Turn to an expert. Talking through your options with an insurance agent or broker can ensure you understand the policy you're buying.

"Unless you really know insurance," Barlow says, "it's very easy to miss coverages that you need or to not realize something isn't covered."

Source: Sarah Schlichter, NerdWallet



HOMES ARE HOT ON BUYER WISH LIST THIS HOLIDAY SEASON

Around this time each year, many homeowners decide to wait until after the holidays to sell their houses. Similarly, others who already have their homes on the market remove their listings until the spring. Let's unpack the top reasons why selling your house now, or keeping it on the market this season, is the best choice you can make. This year, buyers want to purchase homes for the holidays, and your house might be the perfect match.

Here are seven great reasons not to wait to sell your house this holiday season:

1. Buyers are active now. Mortgage rates are historically low, providing motivation for those who are ready to get more for their money over the life of their home loan.
2. Purchasers who look for homes during the holidays are serious ones, and they're **ready to buy**.
3. You can restrict the showings in your house to days and times that are most convenient for you, or even select virtual options. You'll remain in control, especially in today's sellers' market.
4. Homes decorated for the holidays appeal to buyers.
5. Today, there's minimal competition for you as a seller. There just aren't enough houses on the market to satisfy buyer demand, meaning sellers are in the driver's seat. Over the past year, inventory has declined to record lows, making it the opportune time to sell your house

6. The desire to own a home doesn't stop during the holidays. Buyers who have been searching throughout the fall and have been running into more and more bidding wars are still on the lookout. Your home may be the answer.

7. This season is the sweet spot for sellers, and the number of listings will increase after the holidays. In many parts of the country, more new construction will also be available for sale in 2021, which will lessen the demand for your house next year.

Bottom Line

More than ever, this may be the year it makes the most sense to list your house during the holiday season. Reach out to a local real estate professional to determine if selling now is your best move.

Source; Keeping Matters Current



MILITARY: GI BILL CHANGES ARE COMING IN 2021

Congress has passed legislation making several changes to benefits administered by the Department of Veterans Affairs and sent it to President Donald Trump's desk to be signed into law. The legislation, known as the Johnny Isakson and David P. Roe, M.D. Veterans Health Care and Benefits Improvements Act of 2020, makes several changes to existing benefit programs.

Here are some of the important changes coming to your GI Bill benefits for 2021.

John J. Fry Scholarship

The John J Fry Scholarship program will be expanded to include the surviving spouses or children of reservists or National Guard members who died as a result of their service, either in the line-of-duty or as a result of service-connected injuries or illness.

Previously, survivors or reservists or Guard members were eligible only if the service member's death was related to active-duty service.

Montgomery GI Bill

The VA will finally pull the plug on the Montgomery GI Bill. The program, which requires military members to contribute \$1,200 of their pay, is scheduled to go away beginning

in 2030. In 2019, only 22,000 military members and veterans used the Montgomery GI Bill Active Duty program, which pays substantially less in benefits than the Post-9/11 GI Bill, which had more than 714,000 participants in 2019.

In-State Tuition

Beginning Aug. 1, 2021, public schools will be required to charge all GI Bill recipients the in-state tuition rate for classes. This change will remove the current restriction that requires schools to charge in-state tuition only for GI Bill recipients within three years of their discharge date. Now, all veterans and dependents using transferred GI Bill benefits will be charged in-state tuition, regardless of when the veteran left service.

Post-9/11 GI Bill Certification of Attendance

Also beginning Aug. 1, 2021, all Post-9/11 GI Bill and Fry Scholarship users will be required to certify their attendance to the VA before they receive payment. GI Bill users will be able to visit a VA website and certify their attendance online. If they don't certify their attendance to the VA for two months in a row, their Monthly Housing Allowance payments will end.

Source: Jim Absher , Military.com





PREVENT A BURGLARY IN YOUR HOME



Burglary is often a crime of opportunity and many are preventable. The risk of being victimized can be greatly reduced by taking a few simple steps to make your home more difficult to enter and less enticing to burglars.



Make your home **look occupied** and difficult for a burglar to break into your home



LOCK
OUTSIDE DOORS
AND WINDOWS



LEAVE LIGHTS ON
When you go out



INVEST
in an alarm and connect your exterior lighting to a motion sensor



Keep your garage door **closed** and **locked**



DON'T ALLOW
mail, newspapers, or flyers to build up while you are away



GET A DOG
Dogs of all sizes create a disturbance that burglars prefer to avoid



COMMUNICATE with your neighbors, the city, and the police dept. via **Nextdoor.com**



MOST BURGLARIES OCCUR BETWEEN 10 AM AND 3 PM



TOP ENTRY SPOTS
Rear Door/Window
Front Door/Window
Garage



Help **restore** a sense of **community** and form a Neighborhood Watch group



REPORT
suspicious activity in your neighborhood

How's YOUR BLOOD PRESSURE?

High blood pressure (also called hypertension) is a condition when there's high pressure or tension in the arteries. Having high blood pressure, however, doesn't mean that someone is suffering from high emotional distress, as we sometimes believe or implicate by the language. For example, "Her blood pressure went up when she found out who her new boss was going to be." But doctors and researchers believe stress might contribute to high blood pressure when the stress is excessive and persists for a long period of time.

Blood pressure normally goes up and down with everyday activity. For instance, your blood pressure will change when you're exercising or sleeping. But as people get older, these changes in blood pressure start to exceed normal levels.

A doctor should check blood pressure rates regularly, during

annual physicals or other medical visits. If you suspect you're suffering from high blood pressure, you should see a doctor.

Here are some blood pressure facts:

- A higher percentage of men than women have high blood pressure until age 55; from ages 55 to 74, the percentage of women is slightly higher, and from 75 on, a much higher percentage of women than men have high blood pressure.
- The WHO estimates that high blood pressure causes approximately 62% of strokes and 49% of heart attacks.
- In the United States, 1 in 4 adults has high blood pressure.
- African-Americans are more likely to have high blood pressure than Caucasians.

Source: AstraZeneca

Multi-Grain Bread-Not As Healthy As You Think

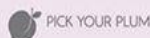
In many cases, multi-grain products are made from refined, white flour. Read nutrition labels. Look for "100% whole grain" or "100% whole-wheat flour." Avoid products that include "enriched" or "refined" on their packages.

Source: American Council on Exercise



Today's Laugh

My daughter
wanted a
Cinderella Party
so I invited all her
friends over to
clean my house.



Chocolate Toffee

INGREDIENTS:

- 1 1/4 c. (2 1/2 sticks) butter
- 1 1/4 c. granulated sugar
- 1/2 tsp. pure vanilla extract
- Pinch kosher salt
- 2 c. semisweet chocolate chips
- 1/2 c. toasted chopped almonds
- 1/2 c. toasted chopped pecans
- Flaky sea salt, for garnish



DIRECTIONS:

1. Line a baking sheet with parchment paper. In a saucepan over medium heat, combine butter, sugar, vanilla, and salt. Let butter melt and sugar dissolve and bring to a boil, then cook, stirring constantly with a whisk, so the butter and sugar don't separate, until mixture turns a dark amber and is thick, 12 to 15 minutes. (If you'd like to use a candy thermometer for this step, attach it to the saucepan and cook until the temperature reaches 285°.)
2. Pour toffee mixture onto a prepared baking sheet and immediately top all over with chocolate chips. Let sit 2 minutes so chocolate begins to melt, then spread chocolate all over with a spatula to create a layer on top of toffee.
3. Sprinkle all over with almonds and pecans (use chopped crumbs too for nice texture!) and flaky sea salt.
4. Refrigerate until set, about 1 hour, then cut/break into pieces. Serve.

Source: Lindsay Funston, Delish

Key Wind Chime



NEEDED

- 5 or More Old Keys
- Piece of Driftwood or Stick
- String or Fishing Line
- Acrylic Paint

INSTRUCTIONS

1. Paint your keys and stick. Our keys took two coats, let the first side dry before flipping and painting the other side.
2. Tie a piece of string to each end of the stick so that you can hang it.
3. Tie a piece of string to each key.
4. Tie the keys to the stick making sure that they are close enough to each other that they will chime when the wind blows them.



DID YOU OUTGROW YOUR HOME IN 2020?

It may seem hard to imagine that the home you're in today – whether it's your starter home or just one you've fallen in love with along the way – might not be your forever home.

Many needs have changed in 2020, and it's okay to admit if your house no longer fits your lifestyle. If you're now working remotely, facilitating virtual school, trying to exercise at home, or simply just spending more time in your own four walls, you may be bursting at the seams in your current house.

According to the latest Home Price Insights from Insights from CoreLogic, prices have appreciated 7.3% year-over-year. At the same time, the National Association of Realtors (NAR) reports that inventory has dropped 22% from one year ago. These two statistics are directly related to one another. As inventory has **decreased** and demand has **increased**, prices have been driven up.

This is great news if you own a home and you're thinking about selling. The equity in your house has likely risen as prices have increased. Even better is the fact that there's a large pool of buyers out there

searching for the American dream, and your home may be high on their wish list.

Bottom Line

If you think you've outgrown your current home, reach out to a real estate professional to discuss local market conditions and determine if now is the best time for you to sell.

Source: Keeping Current Matters



ROCKLIN, CA

CONGRATULATIONS

ANDRINA S. & MICHAEL O.

ON THE PURCHASE OF YOUR HOME!

AND FOR RECEIVING \$1,165.00 FROM

Gretchen Bradley @



SACRAMENTO, CA

CONGRATULATIONS

ED & SHARYN B.

ON THE SALE OF YOUR HOME!

AND FOR RECEIVING \$8,384.00 FROM

Gretchen Bradley @



That's NOT a typo.
\$8,384 from
Gretchen @ GB4H!

CALIFORNIA HOME SALES FACTS: OCTOBER 2020

State/Region/County	Oct. 2020	Sept. 2020	MTM% Chg
Calif. State Average	\$711,300	\$712,430	-0.2%
Calif. Condo Average	\$520,000	\$527,000	-1.3%
Sacramento	\$440,000	\$439,000	+0.2%
Placer	\$548,000	\$530,000	+3.4%
El Dorado	\$559,000	\$588,000	-4.9%
Yolo	\$517,250	\$530,000	-2.4%
Stanislaus	\$377,000	\$375,000	+0.5%
San Joaquin	\$431,440	\$435,000	-0.8%
Nevada	\$492,500	\$478,750	+2.9%

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

State/Region/County	Oct. 2020	Sept. 2020	MTM% Chg
Solano	\$508,000	\$499,950	+1.6%
Contra-Costa	\$787,250	\$783,000	+0.5%
San Francisco	\$1,625,000	\$1,665,000	-2.4%
Fresno	\$331,500	\$325,000	+2.0%
Santa Clara	\$1,442,500	\$1,402,500	+2.9%
Orange County	\$930,000	\$915,000	+1.6%
Los Angeles	\$728,160	\$747,380	-2.6%
San Diego	\$749,000	\$735,000	+1.9%
Butte	\$401,500	\$403,300	-0.4%
Yuba	\$350,000	\$342,000	+2.3%

CALIFORNIA HOME SALES FACTS: NOVEMBER 2020

State/Region/County	Nov. 2020	Oct. 2020	MTM% Chg
Calif. State Average	\$699,000	\$711,300	-1.7%
Calif. Condo Average	\$520,000	\$520,000	+0.0%
Sacramento	\$442,500	\$440,000	+0.6%
Placer	\$552,650	\$548,000	+0.8%
El Dorado	\$585,000	\$559,000	+4.7%
Yolo	\$511,000	\$517,250	-1.2%
Stanislaus	\$389,000	\$377,000	+3.2%
San Joaquin	\$441,500	\$431,440	+2.3%
Nevada	\$466,250	\$492,500	-5.3%

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

State/Region/County	Nov. 2020	Oct. 2020	MTM% Chg
Solano	\$505,250	\$508,000	-0.5%
Contra-Costa	\$810,000	\$787,250	+2.9%
San Francisco	\$1,697,500	\$1,625,000	+4.5%
Fresno	\$323,500	\$331,500	-2.4%
Santa Clara	\$1,383,000	\$1,442,500	-4.1%
Orange County	\$930,000	\$930,000	+0.0%
Los Angeles	\$664,160	\$728,160	-8.8%
San Diego	\$740,000	\$749,000	-1.2%
Butte	\$405,000	\$401,500	+0.9%
Yuba	\$352,500	\$350,000	+0.7%



NOVEMBER



WISHING A HAPPY BIRTHDAY & HAPPY ANNIVERSARY TO THE FOLLOWING:

DARYL L.
JOSE A.
LAURA R.

KELLY C.
ALLY H.
JULI & CARL B.
ALEX & BRYNNE C.

ROBERT D.
JULI B.
KATE S.
CHARITY & JUSTIN R.

ED B.
KATHLEEN R.
ERIC E.



DECEMBER



WISHING A HAPPY BIRTHDAY & HAPPY ANNIVERSARY TO THE FOLLOWING:

SANDEEP S.
KEVIN G.
ROD R.

CHARITY R.
KRISTEN L.
SILVIA S.
JEROMY & MEAGAN D.

SALLY M.
ROBERT C.
FORREST W.
STACY S. & RICK H.

TRISHA H.
MAT S.
MARTY H.

MONTHLY DRAWING

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**DECEMBER
PRIZES**

1st Prize \$50 Macy's Gift Card
2nd Prize \$25 Red Lobster Gift Card
3rd Prize \$10 Home Depot Gift Card

**NOVEMBER
WINNERS**

1st Prize \$50 Bass Pro Gift Card-Brian S.
2nd Prize \$25 Applebees Gift Card-Andrea B.
3rd Prize \$10 Starbucks Gift Card-Jason C.

Drawing Disclaimer Available Online.



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