

# Life & Times

JANUARY 2025

## 3 REASONS TO BUY A HOME BEFORE SPRING

Let's face it — buying a home can feel like a challenge with today's mortgage rates. You might even be thinking, "Should I just wait until spring when more homes hit the market and rates might be lower?"

But here's the thing, no one knows for sure where mortgage rates will go from here, and waiting could mean facing more

competition, higher prices, and a lot more stress.

What if buying now — before the spring rush — might actually give you the upper hand? Here are three reasons why that just might be the case.

### 1. Less Competition from Other Buyers

The winter months tend to be quieter in the real estate market. Fewer people are actively looking for homes, which means you'll likely face less competition when you make an offer. This makes the process feel less rushed and less stressful.

According to the *National Association of Realtors* (NAR), homes sit on the market longer in winter compared to spring and summer. Fewer buyers in the market means you'll likely have more time to make thoughtful decisions. It also means you may have more negotiating power. According to the *Alabama Association of Realtors*: **"A significant benefit of buying a home in winter is the reduced competition. Because of the perceived benefits of spring, many buyers delay the start of their house hunt. As a result, you will find fewer people competing for the same properties during winter. Less demand can translate into more negotiating power as sellers may be more willing to entertain offers or agree to concessions to get a deal closed quickly."**

### 2. More Negotiating Power

With homes staying on the market longer, sellers may be more willing to negotiate. This can lead to better deals for you as a buyer, whether that means a lower price or added incentives, like sellers covering closing costs or making repairs. As Chen Zhao, an Economist at *Redfin*, points out: **"... buying during the off season means less competition from other buyers. That means potentially negotiating a better deal."**

Plus, when demand is lower, sellers often feel more pressure to work with serious buyers. This could give you an edge to



negotiate terms that work best for your situation.

### 3. Lock in Today's Prices Before They Rise

Historically, home prices tend to be at their lowest point in the winter months, too. According to [data](#) from NAR, home prices last year were at their lowest in January, February, and March — right before the spring buying season kicked in.

This trend isn't new — *Bright MLS* shows between 2010 and 2024, home prices in January and February were, on average, 15% lower than during the month of peak home prices (typically June). Buying in the off-season means you're more likely to avoid paying the premium prices that come with the high demand of spring.

On top of that, home prices generally appreciate over time, meaning they tend to go up year after year. That means if you're ready to buy and you can make it happen, you're not only taking advantage of what might be the lowest prices of the year, but you're also locking in today's price before it increases in the future.

### Bottom Line

While spring may seem like the obvious time to buy, moving before the peak season can give you significant advantages, like less competition, more negotiation power, and lower prices.

If you're ready to explore your options, a local real estate agent is there to help.

Source: Keeping Current Matters

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## MORTGAGE RELIEF TO FIRE VICTIMS

Residents whose homes were damaged or destroyed by the Los Angeles firestorms are being offered mortgage relief by nearly 270 state-chartered banks, credit unions and other financial companies, Gov. Gavin Newsom said.

The announcement follows a decision by five major banks last week to offer mortgage relief to the fire victims.

“I thank each of the financial institutions that are offering this help for Californians recovering from this catastrophic firestorm,” Newsom said in a statement. “California will continue working with all stakeholders to support survivors, expedite recovery, and provide relief.”

The relief includes a 90-day forbearance on mortgage payments and any associated late fees; no reporting of the delayed payments to credit bureaus; protection from new foreclosures or evictions for at least 60 days; and no balloon mortgage payments at the end of the reprieve.

Among the Southern California institutions participating in the program are Banc of California, Hanmi Bank, and PennyMac Loan Services.

“Banc of California ... is proud to work with the state to provide relief to homeowners and businesses affected by the tragic fires,” said Jared Wolff, CEO of Banc of California, in a statement.

The help is available to qualified Los Angeles County residents in the 90019, 90041, 90049, 90066, 90265, 90272, 90290, 90402, 91001, 91104, 91106, 91107, or 93536 ZIP Codes. Borrowers must contact their mortgage servicer to obtain relief.



Last week, Wells Fargo, Bank of America, JP Morgan, Citibank and U.S. Bank announced mortgage relief programs.

The Palisades and Eaton fires have burned more than 37,000 acres, damaging or destroying over 18,000 homes and killing at least 28 people.

Other actions taken by the governor include postponing the state tax filing deadline until Oct. 15 for Los Angeles County residents. Another executive order allows homeowners to wait until April 2026 to file this year’s property taxes without penalty. Longer deferrals of up to four years are also available by applying to the Los Angeles County Treasurer and Tax Collector.

Newsom also has issued an order to protect fire victims from predatory land speculators who make unsolicited and undervalued offers. Violations can be reported to the attorney general’s office at [oag.ca.gov/report](http://oag.ca.gov/report).

Newsom’s latest announcement was praised by several Southern California lawmakers, including Sen. Sasha Renée Pérez (D-Glendale).

“As the state senator for the Eaton Fire-affected communities, including Altadena’s historically African-American and working-class residents, I thank the governor for responding to calls for mortgage relief. I also appreciate the financial institutions that stepped up to provide this critical support,” she said in a statement.

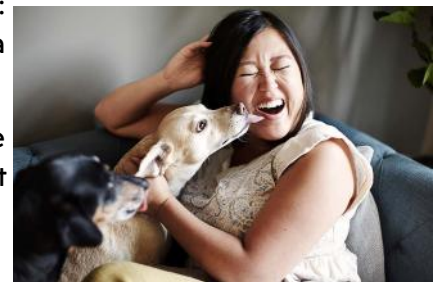
Source: Laurence Darmiento

## WHY DO DOGS LICK PEOPLE?

Dogs licking people is often interpreted as a sign of affection, and it very well might be. Some wild dog species lick their pack members to welcome them home, and it can absolutely mean that your dog is happy to see you.

That’s not the only reason your dog might lick you, though. You could just taste really good, especially if you just finished a meal. It could also be a combination of the two: Licking may have started as a food-seeking behavior and evolved into a sign of affection. It could also be a sign of submission.

Obsessive licking, however, can be indicative of a larger problem like allergies, boredom, or pain — so if you’re worried about what it might mean, it’s worth a trip to the vet to check it out.



Source: Sarah Anne Lloyd, Interesting Facts

## THE MEANING OF THE NUMBER OF ROSES

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

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

Source: Fidelity National Home Warranty



## MILITARY VETERANS: WHAT'S TAXED AND WHAT'S NOT

Veterans who receive a variety of special pays thanks to military service could be shielded from big federal or state tax bills, depending on whether they served all the way to retirement, received education benefits, have a service-connected disability or live in a state with special rules.

Here's what to expect on your federal taxes when it comes to several types of compensation commonly received in relation to a veteran's service, according to the U.S. Department of Veterans Affairs (VA), AARP and the Defense Finance and Accounting Service (DFAS).

Many states follow the same tax rules as the federal government, but you'll need to consult your state's tax laws - or reach out for help -- to be sure.

### VA Disability Pay

Neither the federal government nor any states tax disability payments from the U.S. Department of Veterans Affairs. The same can't be said for Social Security disability, which the federal government and some states tax above a certain income threshold. Eligibility for VA disability payments often qualifies veterans for full or partial discounts on their property taxes in their state.

### Military Retirement Pay

The federal government taxes military retirement pay, but many states have exempted it partly or entirely. If you need to change your withholding amount, call the Defense Finance and Accounting Service at 800-321-1080.



### Survivor Benefit Plan Premiums

While you were on active duty, Survivor Benefit Plan (SBP) coverage was free, but retirees who opt in pay monthly contributions. The government generally deducts these premiums -- never more than 6.5% of your gross retirement pay -- from your gross retirement pay on a pre-tax basis, lowering your federal taxable income. After you're gone and when a beneficiary begins receiving their annuity -- lifetime payments -- those are usually treated the same way as military retirement income.

### VA Education Benefits

Payments received under any GI Bill program are tax free for veterans or any dependents or survivors who may receive the benefits. These include payments for tuition, training, testing for licenses and certifications, tutoring, work study, books and housing.

### Other VA Benefits

The federal government also doesn't tax a number of other income benefits veterans may receive from the VA, including:

- Combat-related special compensation
- VA grants to modify a home
- Interest from VA life insurance
- VA dependent-care assistance
- VA post-9/11 survivor benefits
- Income from VA Compensated Work Therapy program

Source: Amanda Miller , Military.com





## FROM NIGHT OWL TO EARLY BIRD

If you're the type of person who burns the midnight oil but should get up at the crack of dawn, you may want to try these tips:

- Avoid workouts in the 3 to 4 hours before bedtime. Instead of wearing you out, physical activity can actually energize you, which can lead to staying up later.
- Avoid caffeine for the few hours before you hit the sack.
- Get 7 to 9 hours of sleep. If you get the right number of hours, you won't be so tempted to snooze come 6 a.m.
- Don't read in bed (or watch television, browse social media, listen to music or knit). Associate your bed with sleep only.
- Don't overestimate your evening free time by making too many plans. This shortens the time you have for winding down.

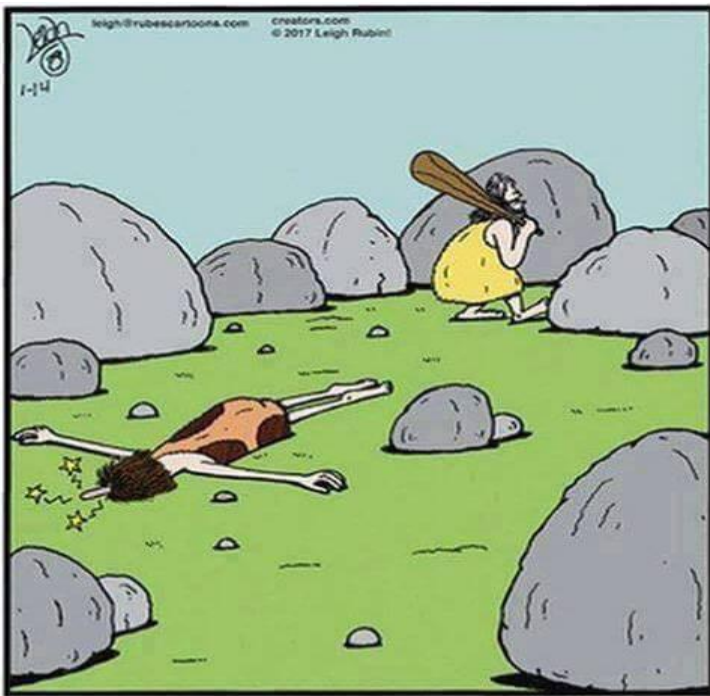
Source: National Sleep Foundation



QUOTE TO INSPIRE

Nothing we achieve in this world is achieved alone. It is always achieved with others teaching us along the way.  
- Lee J. Colan

*Today's Laugh*



Unfriending -- the early years

BLT Pasta Salad

**INGREDIENTS:**

- 2 cups uncooked bow tie pasta
- 6 cups torn romaine lettuce leaves
- 1 medium tomato, diced
- 4 bacon strips, cooked and crumbled (optional)
- 1/2 cup ranch dressing
- 1 tbsp barbecue sauce
- 1/4 tsp pepper



**DIRECTIONS:**

1. Cook pasta according to package directions. Drain pasta and rinse under cold water to stop cooking.
2. In a large bowl, combine the romaine lettuce, tomato, bacon and pasta. Drizzle the ranch dressing and barbecue sauce over the top.
3. Gently toss to coat evenly. Season with pepper.
4. Serve immediately.

Source: GetInMyBelly.com

**Mission Impossible**



**NEEDED**

- Red Yarn
- Creativity

**INSTRUCTIONS**

1. Just take red yarn and wrap it through and around everything you can find at different heights!
2. This could be an awesome indoor fun time on when it is too hot to get out or even a rainy, cold day!



Source: Ellis Benus

## FLUSHING TOILET WITH LID UP; GROSSER THAN IMAGINED

At this point in your life, chances are good you've mastered basic potty training skills. But there's one golden rule we don't all follow in the bathroom: Closing the lid before we flush the toilet.

Maybe you're a little bit lazy, or maybe you don't think flushing with the lid down is a big whoop. But have you ever thought about what *really* happens when you pull that lever with the lid wide open?

"You get a good spray out of the toilet area," explains **Charles P. Gerba**, a professor of microbiology at the University of Arizona. "When droplets come out of the toilet, it looks like the Fourth of July."

It's something called "the aerosol effect": Instead of colorful sparklers erupting in the sky above you, you're showered with fecal bacteria and viruses. (Keep reading. Please.)

### The aerosol effect, in disgusting detail

Fun fact: The average person flushes the toilet five to six times each day, adding up to nearly 2,000 flushes per year, says **Doyle James**, president of Mr. Rooter Plumbing, a Neighborly company. With all that flushing, you might think toilet bowl germs are regularly getting swept to the sewers.

We hate to break it to you, but they're not. Many different types of germs stay in the toilet bowl *after* you flush. After all, the average human stool weighs just under a quarter of a pound (sorry, McDonald's) and contains a trillion bacteria. You could flush *multiple* times and never get them all out. They simply glom onto the porcelain interior of the bowl.

So each time you flush, "an aerosol is created due to the rush of water into the bowl," explains **Jason "The Germ Guy" Tetro**, a visiting scientist at the University of Guelph and author of "The Germ Files: The Surprising Way Microbes Can Improve Health and Life (and How to Protect Yourself From the Bad Ones)."

"When this happens, any microbes deposited into said toilet may be sent into the surrounding environment."

What's grosser? Bacteria can rise up to 10 inches into the air—and *will still be there an hour and a half later*, according to research from the Leeds Teaching Hospital Trust.

If all this information about irresponsible flushing isn't making your stomach turn yet, try this on for size: You could actually get physically ill from keeping the lid up.

"Although most of the time the risk is low for becoming sick, if the pathogen happens to be norovirus—which can cause infection in very, very low amounts—then you may have a problem," Tetro says. (Norovirus is a highly contagious virus whose hallmark unpleasant symptoms include diarrhea, vomiting, and stomach pain that can last up to three days.)

### Do low-flow toilets reduce spray?

"Whew," you may be thinking. "Good thing I have a low-flow toilet." Because surely less water equals less spray, right?

Nope. Scientists have already asked that question—and answered it. Low-flow or no, the aerosol effect is still firmly in effect. Hundreds to thousands of little droplets are still spewed into the air.

"So, even though you may be saving energy [with a low-flow model], best to expend a little arm energy and cover the toilet with the lid before you flush,"

Tetro says.

And in case you were wondering, not even bidets are off the hook.

"There isn't contamination per se, as you might see in a freshly deposited toilet," Tetro says. But the inner compartments and spray of a bidet can have what's known as a biofilm, a community of bacteria. And *that* can be sent out in the spray.

As you might expect, "this can end up sending bacteria all over the place," Tetro adds, "including your gluteal cleft, which most people might simply call the 'bum crack.'"

Bottom line (we won't bother excusing the pun): No matter if you're using a regular tank toilet, a low flush, or a bidet, make sure you keep the lid down and/or the nozzle cleaner than clean.

### When you're not down with 'lid down'

If "lid down" isn't your normal routine or you fear it'll take a while before muscle memory kicks in, here are some other actions you can take to spare yourself from germs spewing everywhere.

**Move your toothbrush.** And we mean far, far away. Your toothbrush should be at least 3 feet away, or you'll be brushing your teeth with whatever was in the toilet, Gerba says.

**Clean your bowl.** A "drop-in" cleaner that constantly cleans your toilet bowl can cut back on the amount of germs that spew toward you during a flush. The downside? They can damage the rubber flaps and other mechanisms inside the tank that are necessary to flush your toilet when you pull the handle, James says. A better bet is to periodically apply an in-bowl solution. Then, use a porcelain-safe household cleaner to disinfect the tank, seat, and handle.

**Be extra cautious when you flush in public.** "Valve-type" toilets like you often find in public restrooms are the worst offenders when it comes to spray. "I always flush and run," Gerba admits. And to play it safe, use your foot rather than your hand when you press down the lever.

**Wash your hands.** You hear it all the time, but it bears repeating. Because otherwise, you're part of the germ-spreading problem.

**Clean around the toilet.** The nasty little germs sent into the air after a toilet flush don't levitate for infinity. They eventually find their way to the floor, where you walk all over them. "There are about 2 million bacteria per square inch on the average public restroom floor," James says. "You have more control over the bathroom floor in your own house, so clean it often."

Source: Stephanie Booth, Realtor.com





## CALIFORNIA HOME SALES: OCTOBER 2024

State/Region/County	Oct. 2024	Sept. 2024	MTM% Chg	State/Region/County	Oct. 2024	Sept. 2024	MTM% Chg
Calif. State Average	\$888,740	\$868,150	+2.4%	Solano	\$603,000	\$611,000	-1.3%
Calif. Condo Average	\$670,000	\$660,000	+1.5%	Contra-Costa	\$869,500	\$863,750	+0.7%
Sacramento	\$550,000	\$560,000	-1.8%	San Francisco	\$1,750,000	\$1,625,000	+7.7%
Placer	\$649,200	\$660,000	-1.6%	Fresno	\$410,500	\$430,000	-4.5%
El Dorado	\$664,000	\$689,000	-3.6%	Santa Clara	\$1,990,000	\$1,927,500	+3.2%
Yolo	\$612,500	\$610,000	+0.4%	Orange County	\$1,350,000	\$1,397,450	-3.4%
Stanislaus	\$485,000	\$480,000	+1.0%	Los Angeles	\$956,210	\$960,370	-0.4%
San Joaquin	\$553,950	\$583,550	-5.1%	San Diego	\$1,010,000	\$1,000,000	+1.0%
Nevada	\$527,500	\$570,000	-7.5%	Butte	\$464,000	\$465,580	-0.3%
				Yuba	\$435,620	\$440,000	-1.0%

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

## CALIFORNIA HOME SALES: NOVEMBER 2024

State/Region/County	Nov. 2024	Oct. 2024	MTM% Chg	State/Region/County	Nov. 2024	Oct. 2024	MTM% Chg
Calif. State Average	\$852,880	\$888,740	-4.0%	Solano	\$597,000	\$603,000	-1.0%
Calif. Condo Average	\$675,000	\$670,000	+0.7%	Contra-Costa	\$897,500	\$869,500	+3.2%
Sacramento	\$550,500	\$550,000	+0.1%	San Francisco	\$1,598,000	\$1,750,000	-8.7%
Placer	\$649,490	\$649,200	+0.0%	Fresno	\$440,000	\$410,500	+7.2%
El Dorado	\$653,120	\$664,000	-1.6%	Santa Clara	\$1,931,050	\$1,990,000	-3.0%
Yolo	\$573,000	\$612,500	-6.4%	Orange County	\$1,375,000	\$1,350,000	+1.9%
Stanislaus	\$469,500	\$485,000	-3.2%	Los Angeles	\$937,030	\$956,210	-2.0%
San Joaquin	\$540,000	\$553,950	-2.5%	San Diego	\$975,000	\$1,010,000	-3.5%
Nevada	\$557,500	\$527,500	+5.7%	Butte	\$438,950	\$464,000	-5.4%
				Yuba	\$430,000	\$435,620	-1.3%

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

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As of January 2025



## JANUARY



WISHING A HAPPY BIRTHDAY & HAPPY ANNIVERSARY TO THE FOLLOWING:

- |                  |                   |                        |               |
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| MELANIE M.       | ALAN B.           | CHERIE B.              | JIM C.        |
| ANTHONY L.       | PATRICK N.        | MONICA N.              | JEAN M.       |
| TAMMY & KEVIN G. | STACY T.          | MY AMAZING HUBBY       | TOM & KATI M. |
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<b>1st Prize</b>	\$50 Panera Gift Card
<b>2nd Prize</b>	\$25 Petco Gift Card
<b>3rd Prize</b>	\$10 Amazon Gift Card

**December Winners**

<b>1st Prize</b>	\$50 Amazon Gift Card-Monica M.
<b>2nd Prize</b>	\$25 DoorDash Card-Alex C.
<b>3rd Prize</b>	\$10 Home Depot Gift Card-Brian C.

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 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 & CHP Officer

**Phone** (916) 769-0184  
**Email** [Gretchen@GB4Homes.com](mailto:Gretchen@GB4Homes.com)  
**Email** [GB4Homes@Gmail.com](mailto:GB4Homes@Gmail.com)  
**Web** [www.GivingBack4Homes.com](http://www.GivingBack4Homes.com)  
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