

Life & Times

OCTOBER 2018

ARE HOME PRICES SOFTENING OR ARE THEY FALLING?

We are beginning to see reports that more housing inventory is coming to the market and that buyer demand may not be increasing at the same pace it did earlier this year. The result will be many headlines written to address the impact that these two situations will have on home values.

Many of these headline writers will confuse “softening home prices” with “falling home prices,” but there is a major difference between the two.



The data will begin to show that home values are not appreciating at the same levels as they had over the last several years (softening prices). This does NOT mean that prices are depreciating (falling prices).

Here is an example: Over the last several years, national home values increased by more than 6% annually. If you had a home worth \$300,000 at the beginning of the year, it would be worth \$318,000 by year’s end. If the appreciation rate “falls” to 4%, that \$300,000 house would be worth \$312,000 at the end of next year – a \$6,000 difference.

The price of the home did not fall. It just didn’t increase at the

level it had the previous year.

Appreciation rates are projected to end this year at approximately 5%, and then drop to somewhere between 4-5% next year. This drop in appreciation rate will cause home price increases to soften.

Again, this does not mean that home prices will depreciate, but instead that they will appreciate more slowly.

Bottom Line

Be careful when reading headlines that discuss home values. Some headline writers will be legitimately confused and will use the word *falling* in place of *softening*. Others will realize that the headline “Home Prices are Falling!” will get more clicks than “Home Prices are Softening” and will intentionally write the more compelling headline. Read the article. If the word depreciation is not mentioned, home values are not falling.

Source: KCM Crew

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MONTHLY DRAWING**

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ARE YOU MAKING ONE OF THESE 7 LANDSCAPING MISTAKES?

Before you rush into planting your dream yard, keep a few tips in mind. You can just picture it: a pretty cottage garden overflowing your front yard, with tons of heavy, scented blooms.

Well, at least you can picture it with your eyes *closed*. With your eyes open all you see is a bit of patchy grass and a few scrubby shrubs. Yuck. You need some color, stat.

That desire, though, is often what causes so many homeowners to waste money and time. Keep disappointment away by avoiding these seven mistakes:

#1 Planting Without a Plan

It's hard to envision your yard 10 — or even five years — from now, but it's definitely worth the effort to try. It's way too easy to under- or over-estimate how everything will grow together.

In just a few short years you could have a mess that'll hurt, instead of add to, your home's value. "I've been with clients who won't even go into a house because of the bad landscaping outside," says Mack Strickland, a Chester, Va., REALTOR® and appraiser.

If the task seems too daunting, landscape architects are worth the investment (\$300 to \$2,500 depending on yard size). They will lay everything out for you. All you have to do is follow the plan. Kind of like paint-by-numbers. That's easy enough, right?

#2 Planting Too Close Together

Yes, planting in clusters looks way better than installing single plants, soldier-like, throughout your yard. But make sure your groups of perennials, shrubs, and trees have plenty of room to spread, or they'll look choked and overgrown.

Also, over-crowded plants compete for food and water, putting the clusters at risk, especially during drought. Google how high and wide the mature plant will be, and then combine that info with the spacing suggestions on planting labels.

They might look a bit sparse at first, but within three years, they'll be looking lush and healthy.

Old time gardeners have this saying: "First year it sleeps, second it creeps, third it leaps."

#3 Not Finding Our Your Hardiness Zone

Don't be seduced by catalog plants that look gorgeous before you check your hardiness zone. If you don't know your zone, you can find it here, which will help you pick plants that thrive in your area.

Pick the wrong plant, and it could die prematurely (a waste of funds), need covering in winter, daily watering, or other tasks that'll

consume your time, and make you resentful in the end.

#4 Going Overboard With Your Favorite Plant

You love azaleas!! And what colorful blooms in spring! So why not plant a ton of them?

Because you could risk a yard that looks dull, dull, dull in all seasons but the one when your favorite plant blooms.

It's important to make room for four-season color.

For example, combine your gorgeous spring-blooming azaleas with summer-blooming roses and autumn-blazing shrubs, such as a burning bush (*Euonymus alatus*).

For winter color, try the red osier dogwood (*Cornus stolonifera*), a hardy shrub that sports bright-red branches in winter.

#5 Letting Dead Plants Linger

Nothing wrecks curb appeal faster than rows of dead or dying shrubs and perennials.

Spent plants that lived their natural lives are good candidates for a compost pile -- if you grind them first, they'll decompose faster. But if your landscaping succumbed to disease or infestation, it's best to inter them in black plastic bags, then add to the trash.

#6 Weeds Gone Wild

Weeds not only wreck your landscaping's looks, they steal water and food from the plants you'd like to grow. Weeds also can shorten the life of brick, stone, and pavers by growing in mortar cracks.

The best way to stop weeds is to spread a pre-emergent about three weeks before weed seeds typically germinate. If you can't stop them from growing, at least get rid of weeds before they flower and send a zillion weed seeds throughout your yard.

#7 Forgetting to Defend Against Hungry Intruders

Deer, rabbits, and other backyard pests think your landscaping is an all-you-can eat buffet, leaving you with denuded branches and topless perennials.

If you've got a critter problem:

- Plant deer or rabbit-resistant varieties. Your local extension agent can provide a list of green things critters won't eat in your area.
- Install an electric fence around landscaping you want to protect.
- Spray plants with critter repellent. After a hard rain, spray again.

Source: Lisa Kaplan Gordon



SMOKING SNUFFS OUT HOME PRICES

A recent study of real estate agents in Ontario, Canada, found that smoking can reduce a home's resale value by 20%. The study was commissioned by Pfizer Canada, a pharmaceutical manufacturer.

Selling the home can pose quite the challenge too. Eighty-eight percent of the agents surveyed say that it's more difficult to sell a home where the residents were smokers. Lingering smells in a home can affect a sales price, says Chip Wagner, an appraiser in Naperville, Ill. Smells such as pets and dampness can also affect a price, although there is no formula that appraisers use to take such odors into account, he notes.

The health effects from breathing in secondhand smoke has led to more landlords banning smoking. Some tenants have complained they are inadvertently inhaling smoke from shared ventilation and heating systems and seepage through the walls.

But there's another form of after-affect from smoking that more in the real estate industry are taking note of third-hand smoke. That's the smoke that lingers after the secondhand smoke has cleared out. It can settle on carpets, drapes, dust, and other areas of a room.

Researchers at Lawrence Berkeley National Laboratory in California recently published a study in a medical journal that claims that they've shown thirdhand smoke can damage human cells and is a carcinogen that can affect people's health. The study says it found thirdhand smoke in dust and on surfaces of rooms more than two months after the former home owners had moved out.

Source: "Smoking can affect a home's resale value," The Chicago Tribune



VETERAN ID CARD PROGRAM TO GET SPEED BOOST IN OCTOBER

Veterans who apply for ID cards through the Department of Veteran Affairs program rolled out last year should start to see a faster turnaround time in October, officials said Aug. 31.

"VA is establishing a data-sharing partnership with the DOD that will essentially automate much of the VIC eligibility determination process starting in October, thus substantially expediting card deliveries to Veterans," Curtis Cashour, a VA spokesman told Military.com.

Current turnaround time for mailing the cards is typically "up to 21 business days from the time a veteran's application is approved," Cashour said.

But application processing times can take up to six months, he said, "depending on individual veterans' service circumstances."

To date, 138,337 veterans have applied for the ID card, while 47,241 cards have been mailed, Cashour said. That number is a substantial increase from the about 90,000 applications and 21,000 cards awaiting mailing in early May.

Cashour noted that not all individuals who have applied for the card qualified. Any honorably discharged veteran is eligible to receive one of the new

veteran ID cards through a program established last year. Ordered by Congress in 2015, the cards are meant to serve as proof of military service at private businesses. They are not considered official forms of federal or state identification and do not entitle veterans to any VA or Defense Department services or benefits.

Veterans should visit Vets.gov to apply for the card.

Currently, veterans can access the application by entering the VA's site through the DS Logon system, managed by the Defense Manpower Data Center, or through ID.me, a private secure identification service used by private companies. Veterans then certify their eligibility by submitting their personal information, a copy of a government ID and a shoulders-up photo that will be printed on the card.

Applications for the card first opened last year through the VA's website. But the process was almost immediately suspended as visitors overwhelmed the system.

The program was then reopened early this year only to face additional glitches and delays. Cards started hitting veterans' mailboxes in early May.

Source: Amy Bushatz , Military.com



REVIEW AUTO INSURANCE FOR SAVINGS

Auto insurance, in particular, requires routine review to maintain the right level of coverage and avoid paying too much. Here are a few tips to help you take the wheel and find auto insurance savings down the road.

Research Your Ride

A vehicle that is accident-prone or expensive to repair will cost more to insure. Cars that are popular among thieves also warrant higher premiums, such as the Dodge Stratus - currently one of America's most stolen vehicles, according to the Highway Loss Data Institute. You can research all of these factors at the Insurance Institute for Highway Safety website.

Brush Up On Geography

Drivers will have higher insurance rates if their daily routine makes an accident more likely, such as commuting a long distance to work or regularly driving through congested metropolitan areas. Check with your insurance company to find out if living on the installation might lower your premiums, since you'd likely drive shorter distances and less often, and keep your car parked in a more secure location ..

High rates of theft and vandalism in your neighborhood also can drive up insurance costs. During your next permanent change of station, look into crime rate statistics for specific areas to help you make more confident decisions about where to establish a residence.

Understand Your Options

If stationed overseas, discuss your situation with your insurance company to explore money-saving opportunities, such as discontinuing liability coverage on a vehicle you keep in storage while you're away. Some military personnel buy an older, inexpensive car to use during time overseas, to reduce costs by maintaining only liability coverage on that vehicle.

Find Your Comfort Zone

You can significantly lower your monthly premiums by raising your collision or comprehensive deductible to pay more out of pocket in the event of a loss. For instance, increasing your deductible from \$250 to \$500 may reduce your premiums and

help you save money over the long term. But be careful - only take this direction if you are financially prepared to pay the higher deductible without putting a strain on your finances.

Conversely, you may feel better paying higher monthly premiums, knowing you'll pay less out of pocket if an accident or theft happen. The choice is yours to make, and your insurer can offer you quotes for several scenarios.

Save Through Safety

Safety should always be your top priority, especially when you purchase and drive a car. Driving safely and having the right equipment on your vehicle could save your life, not to mention saving money on auto insurance.

When car shopping, remember that safety features such as air bags, antilock brakes and daytime running lights might merit an insurance discount. A clean driving record also can keep your monthly premiums down. A defensive driving training course (when not required by law) can more than pay for itself in the form of reduced insurance rates, and the classes are frequently available on military bases. Just ask your resident safety officer where you can sign up.

Investigate Your Insurer

Before deciding on an insurance carrier, review the company's complaints record and financial security, available through your state's department of insurance website or industry analyst companies like J.D. Power & Assoc or A.M. Best Co

You'll also want to explore other money-saving opportunities the company might offer, such as policyholder dividends or special rates during deployment.

Review Coverage Annually

As you steer through the twists and turns of your military career, remember to adjust your auto insurance accordingly. A good rule of thumb is to review your coverage annually, and check in with your provider in advance of any major changes to your lifestyle or financial situation. It just might make your life a little easier, and leave your bank account a little larger.

Source: USAA

LIGHT WEIGHTS ARE EFFECTIVE FOR STRENGTH TRAINING

The idea of pumping iron could be so intimidated to you that you never try strength training. The good news is that using light weights is as effective as heavier weights for strength training. All you have to do is pick a hand weight you are comfortable with and lift it to the point of fatigue. Men might use an 8-pound hand weight or lighter. Women could use a 5-pound or a 3-pound weight.

The benefits of strength training include increased muscle mass, tendon and ligament toughness, better bone density, flexibility, metabolism and posture. Strength training boosts your energy levels and improves your mood. It elevates your level of endorphins (natural opiates produced by the brain), which will make you feel great.

Source: Cheryl Bower, Realtor (S.F., CA)



DAYLIGHT SAVINGS REMINDER

Daylight Saving Time (United States) ends Sunday, November 4, 2018 at 2:00am.

Move your clocks back 1 hour.

Except Arizona and Hawaii. Move your clocks ahead 1 hour in spring and back 1 hour in fall ("Spring forward, fall back").



Today's Laugh



"How many kids are in that kid's meal?"

Parmesan Garlic Potatoes

INGREDIENTS:

- 1 & 1/2 lb. baby potatoes, halved
- 1/2 cup Parmesan cheese grated to the consistency of sand
- 3/4 tsp freshly ground black pepper
- 2 tbsp. olive oil
- 1/2 tsp garlic powder
- 1/4 tsp paprika
- 1/2 tsp dried oregano
- 3/4 tsp kosher salt



DIRECTIONS:

1. Preheat oven to 400 degrees F.
2. In small bowl, combine grated cheese, garlic powder, paprika, oregano, salt, and pepper, stirring with fork until mixed.
3. Pour oil into 9" x 11" glass baking dish and tilt dish so olive oil evenly coats entire bottom. Carefully and evenly cover bottom of dish with cheese mixture. Arrange potatoes on top of cheese mixture in a single layer, cut side down, pressing down to ensure potatoes are fully in contact with cheese mixture.
4. Bake for 30 to 40 minutes, or until cheese is browned and potatoes are soft when pressed or pierced with fork. Remove from oven and let rest in baking dish for 5 minutes. Using a small spatula, remove potatoes from dish, being careful to keep the cheese layer intact on the cut side of potato.

Source: Fridge Tips

Spirit Jugs

Stationed on a walkway or porch, these homemade lanterns will extend a ghostly greeting and good-bye to all your holiday visitors

NEEDED

- Clean Plastic Gallon Milk Jug
- String of 50 Clear Low-Watt Lights
- Craft Knife
- Black Sharpie

INSTRUCTIONS

1. Draw ghost eyes & mouths on the jugs. Tip: Leave the caps on while you do this so the jugs don't dent.
2. Use the craft knife to cut a half-dollar-size hold in the back of each jug (a parents job)
3. Arrange the ghosts near each other and string the lights between them, stuffing several bulbs into each of the jugs.



Source: Disney Family Fun

HOW TO REMODEL AND KEEP YOUR MARRIAGE TOGETHER

“Building or remodeling a home can be about the most stressful activity a married couple can engage in,” says Dr. Don Gilbert, a marriage counselor in West Des Moines, IA.

“It has all the components that couples stress over – money, multiple decisions, and different preferences. In fact, there are so many opportunities for relationship stress during remodeling that it brings out in each person the weaknesses they may have in communication and conflict management.”

So if you and your spouse are ready to say “I do” and commit to a remodeling project, here’s what you need to know to keep your cool — and your marriage — intact.

Communicate, talk, discuss

Lack of communication is one of the primary reasons couples divorce, so talk about your dreams and expectations for the project from the get-go. You’ll want to hash out as many decisions as possible before you swing a hammer.

Get your conversation rolling (and keep it going) by using visual aids or professional advice.

- Google SketchUp is a free online design tool allows you to create a 3D version of your new space, like a pro, so you can discuss changes and see a finished model before you start.
- Various home improvement apps help you visualize paint colors, room reconfigurations, and compare prices of materials and appliances. Make as many decisions as possible.
- An architect or qualified designer/builder can help you visualize your goals, anticipate problems, and capture your ideas on paper.

You’ll pay a qualified designer \$50 to \$150 per hour, or 5% to 20% of the total cost of your project.

Head off budget busters by stashing cash

Any home improvement veteran will tell you that there’s almost always at least one unforeseen issue that boosts costs, such as hidden insect damage or water damage that needs repair.

Prepare for creeping costs and avoid money woes that lead to matrimonial mayhem by adding 15% to your remodeling

budget.

And if you’re lucky enough to be under budget at the end of your project, take some of your cash reserve and splurge on an intimate, congratulatory dinner for two.

Defuse stress and take a break

During major remodeling, dust gets everywhere, noise is often nonstop during the day, and strangers are in and out of your home. You may not have access to one of your bathrooms or even your kitchen for weeks at a time.

Some ways you can find relief during the process:

- **Pamper at home.** Ensure you have a “safe room” at home that’s remodeling-free, where you can escape the general destruction and de-stress. Or, enjoy the journey and invite friends over anyway. Take pictures of your “card table dinner party,” complete with paper plates and plastic wine glasses, and you can all reminisce about it one day.
- **Get away.** Treat yourself to dinner out whenever you can afford it. Another option is to spend the night at a friend’s house, or stay in a nice hotel for the weekend.
- **Call in reinforcements.** Hire a cleaning service to come in once a week and deal with the dust and debris.

Know your DIY limits

Overestimating your DIY skills and the time you have to devote to a project is a major stress-inducer. If you’re banking on saving cash by taking on some or all of the work yourself, make sure you have the proper tools, know-how, and discipline.

If you’re unsure, it may be time to hire a pro.

During their own kitchen remodeling, Megan and Darren Boettcher put the kids to bed (smart move) before attempting to install a new dishwasher.

“We were working by flashlight because we turned the power off,” Megan recalls, “or so we thought. My hubby shocked himself and then a small fire started on the kitchen floor. I thought, ‘Ugh! Really? A fire? We’re installing a dishwasher!’”

“It was a tense night, but we made it. Next time we’re calling a professional installer.”

Source: Jan Soultz Walker

CALIFORNIA HOME SALES FACTS: AUGUST 2018

State/Region/County	Aug. 2018	July 2018	MTM% Chg
Calif. State Average	\$596,410	\$591,460	+0.8%
Calif. Condo Average	\$474,570	\$486,330	-2.4%
Sacramento	\$369,950	\$370,000	-0.0%
Placer	\$475,000	\$495,000	-4.0%
El Dorado	\$480,000	\$504,000	-4.8%
Contra-Costa	\$650,000	\$680,000	-4.4%
San Francisco	\$1,550,000	\$1,650,000	-6.1%
Santa Clara	\$1,295,000	\$1,351,000	-4.1%
Solano	\$455,000	\$454,000	+0.2%

State/Region/County	Aug. 2018	July 2018	MTM% Chg
Los Angeles	\$607,490	\$597,520	+1.7%
Orange County	\$838,500	\$829,000	+1.1%
Riverside	\$400,750	\$408,000	-1.8%
San Diego	\$660,000	\$650,000	+1.5%
Yolo	\$450,000	\$430,000	+4.7%
Fresno	\$280,000	\$280,000	+0.0%
San Joaquin	\$380,000	\$370,000	+2.7%
Stanislaus	\$319,900	\$325,000	-1.6%
Butte	\$315,000	\$315,000	+0.0%
Yuba	\$269,000	\$289,000	-6.9%

For Complete Report & All California Counties:
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OCTOBER

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LISA & ROBERT C.



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2nd Prize	\$25 Cinemark Movie Tickets (2)
3rd Prize	\$10 Coldstone Gift Card

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2nd Prize	\$25 Chili's Gift Card-Silvia S.
3rd Prize	\$10 Starbucks Gift Card-Victor A.

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