

# Life & Times

APRIL 2020

## CORONAVIRUS AND THE HOUSING MARKET

The coronavirus crisis has ravaged not only the nation's economy, driving down the stock market and pushing roughly 16 million people into unemployment, but its psyche as well. And the housing market has not escaped unscathed.

With more Americans out of work and worried about the security of their jobs in addition to their health, home buyer interest has fallen sharply, according to 90% of Realtors® surveyed in the National Association of Realtors® Survey. About 6,000 real estate professionals participated in the survey, which was conducted from April 5-6.

Roughly 45% of respondents said buyer

interest had plunged by more than half. Just 2% said they had seen an increase in eager buyers. "The housing market is going to be stalled for the spring," says Jessica Lautz, NAR's Research VP. "Buyers/sellers are not buying and selling right now unless they have to. They're delaying the process for a few of months."

More than half of Realtors, 59%, said buyers are delaying their home-buying searches for at least a few months. 13% are seeing buyers postpone searches and sellers hold off on listing their properties indefinitely. "The sellers and buyers in the market today are extremely serious because they do need to make that transaction happen," says Lautz. They're the ones that *have* to move due to a new job or other extenuating circumstances. Those who can wait out the pandemic are doing just that.

But even those who do go through with their sales are experiencing delays. That's to be expected, with most folks working from home and taking social distancing precautions.

Nearly a third of Realtors reported delays in financing were holding up transactions. Other culprits were home appraisals and inspections, final walk-throughs, in-person signature requirements, & title searches.

But real estate professionals expect that buyers will come off of the sidelines once the coronavirus is under control. Those trapped in their too-small apartments and starter homes will likely hit the market along with others who had been planning to buy until the virus temporarily derailed them. "Realtors do expect there will be a rebound," says Lautz. "We're going to see demand coming out of this."

### Sellers are pulling their homes off market

It's not just buyers who are getting cold feet. Many sellers don't want strangers, who could be COVID-19 carriers, in their homes. They also don't want to be moving in the middle of a public health crisis.

About 80% of Realtors reported seeing fewer homes for sale. 14% said the number of listings fell by more than half. "It's only going to further reduce the limited inventory that was already available," says Lautz. And instead of prices going down, a severe housing shortage could "increase home prices."



Those intrepid enough to continue to list their properties are taking more health precautions. Nearly three-quarters have stopped holding open houses. That's not surprising, as many states, cities, and MLS have prohibited them in light of the crisis. Almost half are requiring prospective buyers entering their homes to wash their hands and use hand sanitizer. More than a third are insisting that buyers touring their abodes wear gloves. "If they're leaving their home on the market, they're taking precautions," says Lautz. "People are [opening] the windows and cleaning the home before and after someone comes through."

### Home prices aren't expected to plunge

Despite buyers' hopes and dreams, most sellers aren't reducing prices like they did around the Great Recession.

While roughly 63% of Realtors said buyers are expecting home prices to drop, just 27% of Realtors reported that their clients cut prices. "Because inventory has been tight for such a long period of time, we're not expecting home prices to decline on a nationwide scale," says Lautz. "It's not the same pattern [of an oversupply of homes for sale and a dearth of buyers] that we did see before" when the housing market crashed more than a decade ago.

Source: Clare Trapasso, Realtor.com

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## CRUCIAL CORONAVIRUS CLEANING TIPS

Probably one of the most disturbing details to recently emerge about COVID-19 is just how long the virus can live on surfaces. Another scary thought? The fact that an estimated 42% of us aren't even cleaning those surfaces properly.

This is all particularly unsettling considering that highly trafficked places like grocery stores and gas stations are teeming with germs, and now you run the danger of bringing it all home with you—on your clothing, your bags, your phone, and more.

We wanted to find out just how long the virus can survive on various household surfaces, and how to stop it from spreading throughout your home. So we called on several seasoned experts for advice. Here's everything you need to know about keeping your home virus-free at the height of the outbreak.

### How long the virus survives—and where it thrives

The novel coronavirus can survive on surfaces anywhere from hours to days. The latest information is that it can last 24 hours on cardboard, 48 to 72 hours on plastic, and 48 to 72 hours on stainless steel, says **Dr. Reuben Elovitz**, internist and CEO at Private Health Dallas, who cited a recent study from the New England Journal of Medicine.

The duration also depends on a few other factors, like temperature and whether a surface is prone to holding moisture. "Wooden handles, for example, are more likely to be damp than metal under normal conditions—and damp conditions can enable many infectious agents to thrive," explains molecular biologist **Dr. Tracey Evans**. "Furthermore, a warm room is more favorable for many pathogens than a cold one."

Regardless of what kinds of temperatures and surfaces in your home, there are things you can do to keep these dangerous pathogens at bay.

### Ditch germs at the door

Unwanted germs are getting into your home the same way you are: through the front door. By taking a few precautions in your entryway, you can prevent them from spreading farther.

"Disinfect things immediately after they come into the home," says immunologist and telemedicine expert **Dr. Tania Elliott**. "Especially if you've gone outside or brought in any food or packages."

Kick off shoes at the door, wipe down any bags, and add a trash bin near your entryway for paper or plastic packaging that may have been exposed.

### Remove dirty clothes immediately

Ditching dirty packaging isn't the only thing you should shed at the door. After all, you wouldn't want to forget about the germs you might be *wearing*. "We recommend putting clothes directly into the hamper immediately upon entering the home, since the coronavirus lives on fabrics and porous surfaces," says **Vanessa Levine**, chief marketing officer for HCH Management. "Do not shake dirty laundry before washing—to avoid self-contamination—and wash it in the warmest possible water."

### Start a clean-hands routine in the entryway

You'll also want to get in the habit of disinfecting your hands (and phone) whenever you get home.

"I created a station by my front door with a little table and a Lazy Susan that has homemade hand sanitizer and lotion, alcohol wipes for phones, and a small garbage can," says **Katy Winter** of Katy's Organized Home. "When my kids walk in the house, they know the protocol before they start touching everything."

### Trap particles before they spread

Another way to keep germs from getting in? Use doormats in high-traffic

areas—and vacuum them frequently. "Many people think that bare floors are cleaner than carpet, but dust, allergens, and dirt particles settle on hard surfaces and get stirred back into the air more easily the next time there's activity in the room," explains **Jotham Hatch**, vice president of training and business development for Chem-Dry. "Rugs placed on these surfaces act as filters, trapping particles until it is time to vacuum."

### Focus on cleaning high-touch surfaces

Before you go to town cleaning every last surface in your home, take a moment to assess which ones need it most. According to the experts, you'll want to focus on high-touch surfaces above all else—since keeping those clean will stop the transmission of germs to other areas of the home.

High-touch surfaces include all the things you touch the most—like doorknobs, light switches, cabinet pulls and handles, railings, faucets, remote controls, and even tabletops.

### Use effective cleaning products

When it comes to actually cleaning these areas properly, make sure you're using the right products. "When killing surface germs or viruses is your goal, look for products that contain a disinfectant," says **Brian Sansoni**, spokesman for the American Cleaning Institute.

Some of the more frequently used active ingredients are sodium hypochlorite, ethanol, pine oil, hydrogen peroxide, citric acid, and quaternary ammonium compounds.

### Disinfect things the right way

You'll want to follow these cleaning guidelines: Pre-clean any hard surfaces, such as countertops, prior to disinfecting to remove excess dirt or grime, Sansoni says. Then disinfect following the instructions on the product label.

But this next part is key. "After using a disinfectant spray or a disinfecting wipe on a surface, you need to wait anywhere from 30 seconds to several minutes for the product to effectively kill a germ or virus," Sansoni says. "The key is to check the product label, because the wait times can vary."

If you're cleaning something that belongs to young children or comes in direct contact with food, rinse with water after the product dries, Sansoni recommends.

A final note: Be sure to read labels before you start cleaning. "The reality is some surfaces are just not made for true disinfection," says **Melissa Homer**, chief cleaning officer for MaidPro. "Fine wood tables, antiques, and furniture with nonwashable paint can't be soaked in disinfectant. For those items, your best option is to keep them as clean as you can—after all, plain old soap removes 97% of germs—and to not touch them unless you are sure you have washed your hands recently."

### Set up a cleaning schedule

Once you're armed with the right cleaning products, you'll want to set up a cleaning schedule that makes sense for your family.

"Obviously, cleaning frequency depends on household members' work and lifestyle," says **Dr. Jagdish Khubchandani**, professor of health science for Ball State University. "If you have someone who's a healthcare worker or still working outside, aggressive measures will be needed."

Khubchandani recommends doing laundry and vacuuming at least two to three times per week, and disinfecting cellphones three to four times per day. And then for everything else? "At the very minimum, clean surfaces every six to eight hours," Evans says. "But keep in mind, this may not be nearly enough if multiple people have contact."

Source: Larissa Runkle, Realtor.com

## NASAL ALLERGIES? APPLES=THE NATURAL SOLUTION

- **How It Works:** Quercetin a flavonoid found in apples, inhibits the body's release of histamines, allergic compounds that trigger increased mucus production, sneezing, and watery eyes. "Adding foods that contain quercetin to your diet may mean slightly less severe symptoms or symptoms that don't last as long," says Michael J. Welch, MD, clinical professor at the University of California, San Diego School of Medicine.
- **The Proof:** In a study published in the *Journal of Allergy and Clinical Immunology*, quercetin (in supplement form) was more effective than a prescription antihistamine.
- **Keep in Mind:** Although quercetin is available as a supplement, most doctors recommend that you stick with foods that have it (such as apples, blueberries, raspberries, and onions), because they are loaded with many antioxidants and nutrients not found in supplements.



Source: Live Healthy Magazine

## CORONAVIRUS RELIEF BILL: NEARLY \$20 BILLION FOR VETERANS

The massive \$330 billion coronavirus relief bill expected to be approved Wednesday by the Senate contains \$19.57 billion for the Department of Veterans Affairs to ensure that veterans are receiving the care they need during the current pandemic.

According to a release from Senate Appropriations Committee Vice Chairman Sen. Patrick Leahy, D-Vermont, \$15.85 billion of the VA-marked funds will go to the Veterans Health Administration to cover treatment for veterans with COVID-19 at VA hospitals, civilian urgent care clinics and emergency rooms. The funds are to be used for overtime for staff, personal protective equipment, test kits and other resources.

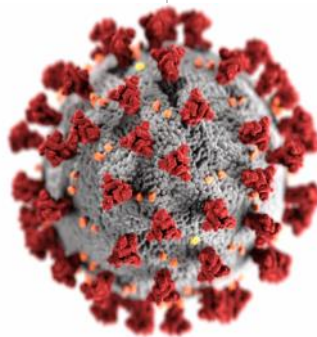
Another large portion of the bill -- \$3.1 billion -- will go to building infrastructure for veterans care, including equipping & staffing for temporary hospitals, clinics and mobile treatment centers, and for remodeling existing facilities, including state-run veterans homes, to isolate and care for veterans with the highly contagious illness.

Funding also will go to support VA information technology networks to ensure they can handle the increase of telemedicine services needed as more routine appointments become virtual visits. The bill also includes provisions for the VA to enter agreements with telecommunications companies to give veterans better access to high-speed internet. That allows vets to get mental health counseling remotely through telehealth during the crisis.

The funding is in addition to a \$150 billion coronavirus relief fund for state, local and tribal governments for additional resources for the pandemic.

Senate Minority Leader Sen. Chuck Schumer, D-New York, called the massive infusion of money into the nation's hospitals and clinics a "Marshall Plan" for the U.S. health system. In a letter sent to fellow senators early Wednesday morning, Schumer praised the negotiations that led to \$150 billion being marked for the system.

"We cannot begin to heal our economy until we can turn the tide against the COVID-19 pandemic. As a result of our negotiations, the amount of funding for hospitals and medical facilities has greatly -- greatly -- increased," Schumer said.



The proposed legislation seeks to help vulnerable veterans, including those who are homeless and susceptible to contracting the coronavirus, and families and veterans receiving support services, grants or per diem, allotting \$590 million for them.

"This funding will help veterans get treatment and provide support for those who are homeless or at risk of eviction," according to Leahy's release. "Funding is also included for keeping veterans within VA-run nursing homes and community living centers safe from coronavirus."

For VA health care providers working overtime, the bill temporarily lifts salary caps to ensure workers get paid for every hour worked.

The bill also:

- Ensures that home health care workers have personal protective equipment and necessary equipment to protect veterans and themselves;
- Lifts some restrictions on accessing VA health services, to include telephone enrollment and renewals and waivers for late paperwork;
- Allows veterans with limb loss who need help with their prosthetics to see a community provider during the pandemic.
- Lets VA consider providing pensions or other income-related benefits to veterans and family members, even if other emergency funding benefits place them over VA income thresholds.

As of March 24, 296 veterans under the VA health care system had tested positive for COVID-19. This includes at least 60 housed in VA hospitals, 2 in VA nursing homes and 3 in community hospitals.

Four veterans have died as a result of coronavirus infections.

Leahy said legislation is just the start of a response that will "come in phases" over the coming months.

"Today our response is providing direct assistance to the American people, injecting new resources where they are needed most, and moving our country a step closer to emerging from this crisis stronger than we were before," he said.

Source: Patricia Kime, Military.com

## 6 STEPS TO HELP MAKE IT THROUGH A FINANCIAL CRISIS

With the current situation, many people have lost hours or been laid off entirely, while plenty of others can see that their job is not secure. It's a challenging time!

Whether your income has already been cut, or you think it will happen in the future, here are six steps you can take to make it through this tough situation.

### 1. Check on Unemployment

Depending on your status and the state you live in, you may be eligible for unemployment benefits. Many state unemployment offices are swamped right now, so you may need to be patient to apply. Of course, you should do so online. The amount of the unemployment payment will vary depending on your usual income and your state law, and there's a limit on how long you can receive benefits.

### 2. Slash Your Expenses

This seems obvious, but sometimes you really have to look to see opportunities to cut costs. Call your cable company, look over your insurance bill, and see if your cellphone carrier is offering any promotions. Walk around the house and unplug anything that doesn't need to be used right now. (Putting my television and cable box on a power strip has saved me about \$20 a month!) Plan your meals to avoid waste and include low-cost recipes. If you have more than one car, drive the one that gets the best gas mileage.

If your job loss is anticipated to be long term, consider taking your kids out of child care. If they are older, curtail activities that cost money. Cut back on subscriptions such as the gym, subscription boxes, TV and music services.

### 3. Talk to Your Creditors

As soon as you know there is a problem, reach out to your landlord, utility companies and creditors. Many are offering

special programs right now. Find out the terms and provisions if they are offering delayed payments, loan extensions or waived interest: Will interest continue to accrue? Will this show as a late payment on your credit report? Are there any specific terms you need to meet? Will there be a balloon payment due?

### 4. Prioritize Your Bills

Obviously, the ideal is to pay everything at the bare minimum. But if that isn't possible, focus on shelter, food and transportation.

### 5. Look for Creative Ways to Bring in Income

You may not be able to pick up another job that will completely replace your previous income, but there are always options to make a few dollars. If you feel comfortable going out, certain types of businesses are booming right now, such as grocery stores. Many restaurants are hiring delivery people, and companies like Instacart and Shipt are swamped. If you'd rather stay home, programs like online surveys and watching videos will help you earn a few dollars. This might be a great time to clear out your closets and bookcases and sell your unwanted clothes, media and electronics to online resellers.

### 6. Use Your Local Resources

Take advantage of the resources available on your military base and in the local community. Many school systems are offering free meals to all children. My local district is letting all kids pick up three meals in one package, five days a week. See if any food programs are still operating. In a pinch, utilize your branch's relief society for short-term assistance.

Long term, make it a goal to fit your necessary monthly spending into just one income. In the meantime, making these changes can help get you through the sting of a loss of income.

Source: Kate Horrell, Military.com

## CLEAN YOUR TOOTHBRUSH HOLDER

How can something so small become so gross? Pretty easily, according to Doyle James, president of Mr. Rooter Plumbing.

"Since you use your toothbrush to clean your mouth, you expect [your toothbrush holder] to be clean. But what many don't realize is your toothbrush is the perfect place for bacteria to hide," James says.

In fact, a recent study by the National Sanitation Foundation found that toothbrush holders are the third-dirtiest item in your home (after kitchen sponges and sinks, of course).

**How to clean it:** To keep your toothbrush holder clean, James recommends storing it as far away from the toilet as possible (the struggle with spray is real) and washing your hands before brushing your teeth.

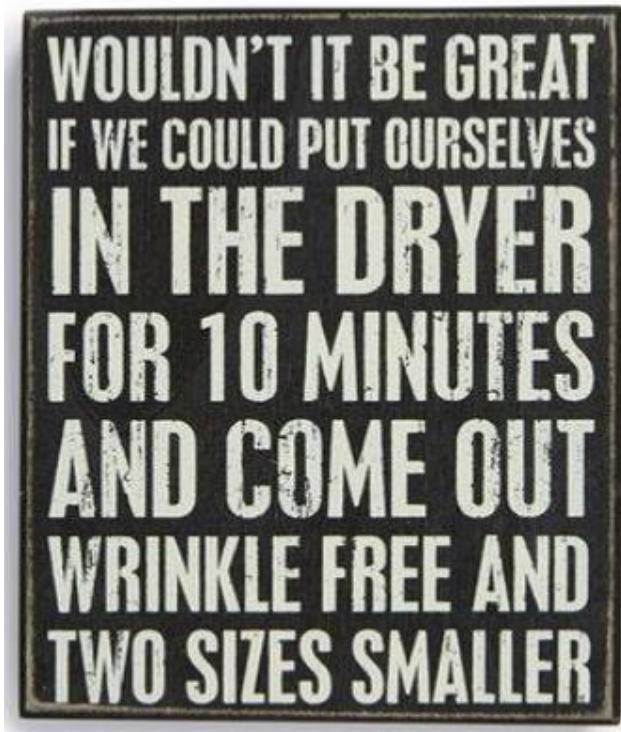
And rather than using a toothbrush holder that's stuck in place (to the wall, for example), opt instead for one that can be swapped out and cleaned thoroughly in the dishwasher.

Source: Larissa Runkle





# Today's Laugh



## Crescent-Roll Apple Dumplings

### INGREDIENTS:

- 2 cans refrigerated crescent rolls
- 1 cup butter
- 1½ cups brown sugar
- 1 tsp vanilla
- 1 tsp cinnamon
- 1 12-oz can Mountain Dew®
- 2 large Granny Smith apples, peeled and cored
- 1 pt vanilla ice cream



### DIRECTIONS:

1. Preheat the oven to 350° F.
2. Cut the apples into eight equal slices. Unwrap the crescent rolls and separate the triangles. Place a slice of apple on each triangle of dough on the wider side and roll up the dough into a croissant shape.
3. Butter a 13x9-inch baking dish. In a separate bowl, combine the butter, cinnamon, sugar, and vanilla; mix until you get a liquid mixture without lumps and pour over the rolls. Pour Mountain Dew® between the rolls (but not over them) and bake for 35-45 minutes or until they become golden brown.
4. Serve immediately with ice cream.

Source: FridgeTips

# Scavenger Hunt



## INDOOR SCAVENGER HUNT

primary playground

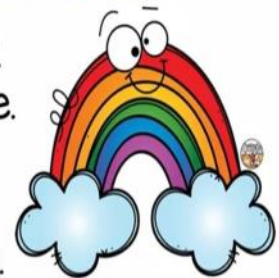
- Find a fork.
- Find something that is red.
- Find a tissue box.
- Find 3 things that have wheels.
- Find an orange crayon.
- Find something that is very soft.
- Find a band-aid.
- Find a key.
- Find 2 socks that match.
- Find something round.
- Find a sticker.
- Find a rubber band.
- Find a pair of glasses.
- Find an envelope.



## RAINBOW SCAVENGER HUNT

primary playground

- Find something red.
- Find something yellow.
- Find something orange.
- Find something green.
- Find something blue.
- Find something purple.
- Name a fruit that is red.
- Name an animal that is yellow.
- Name a vegetable that is orange.
- Name a plant that is green.
- Name a flower that is purple.
- Name something outside that is blue.



## PLANT A 'VICTORY GARDEN' WHILE SHELTERING AT HOME

Concerns about the coronavirus have made leaving the house to go grocery shopping, surrounded by other people, feel downright dangerous. But one can't exist on rice and spaghetti alone. If you're concerned about a shortage of fresh vegetables in your fridge, you might be a prime candidate for the victory garden trend.

Victory gardens first became a thing about a hundred years ago during World War I, when Americans at home, away from the battlefield, were urged to contribute to the cause by growing vegetables in every flowerpot and patch of land available. These victory gardens resurged during World War II, and they're enjoying yet another rebirth today due to the coronavirus pandemic.

According to the New York Times, seed companies are currently inundated with requests, and some are reporting a shipping backlog of close to a month.

"Even with a small amount of acreage, homeowners are able to grow large gardens—and these assets can reduce the number of trips to the grocery store and reduce your odds of contracting the COVID-19 virus," says Tim MacWelch, owner and lead instructor at Advanced Survival Training in Northern Virginia.

Here's more about the history of victory gardens, and advice for planting your own little patch of edible foliage fast.

### A history of victory gardens

Food rationing was a part of life during both world wars, so the government urged Americans to pitch in by tending home garden plots. "There were also labor & transportation shortages during these periods, which made it difficult to move large harvests to stores, so everyday Americans helped out by planting fruits and vegetables at home—and millions participated by creating victory gardens," explains **Susan Brandt**, president of Blooming Secrets.

Empty lots, front lawns, rooftops, and random pots—all were worthy spaces for sowing these wartime seeds. "Neighbors grew different vegetables and shared their produce with each other, and according to the U.S. Department of Agriculture, more than 20 million American homes had a victory garden," says Brandt. The result? This program made a significant difference in food production. "Harvests from private homes were estimated to be 9 or 10 million tons," Brandt adds. Some estimates say that at one point, victory gardens produced 40% of the country's fresh fruits and vegetables.

And even before the novel coronavirus came along, home

gardens have actually been taking off, thanks to the farm-to-table trend that has people interested in growing their own fresh food. "For a few years now we've seen a heightened interest in edible gardens as the concepts of living a net-zero life, avoiding GMOs, and eating organically appeals to so many people," says Isara Ongwiseth, lead designer at FormLA Landscaping.

So while there aren't any breakdowns in our national food chain, since grocery shopping has become stressful, you could start digging in the dirt with the goal of reducing your number of store trips.

Plus, since we're supposed to stay close to home for the coming weeks, tending a mini plot is a fun task to tackle right in your backyard. "And gardening is a real workout since planting and weed-pulling strengthens your back, arms, and legs," Brandt adds.

### How to grow a victory garden

"Planting your own garden is perfect timing right now because the weather is getting better all over the country, and you can even sow some seeds inside and then transplant them to the ground later on," says Brandt.

Plus, you don't need an actual yard to plant seeds.

"You can definitely use containers, a windowsill, or even grow bags, which is another type of container, if your space is limited—and if you have a balcony or access to a roof, try growing them there," says Brandt. All you really need, beyond potting soil, is a sunny location so the seeds can germinate. "Depending on what you plant, a 3-by-6-foot garden can meet much of a family's need," says Oscar Ortega, maintenance care manager at FormLA Landscaping.

Community gardens also have space where you can sign up to garden, though you'll have to keep social distancing in mind when you enter.

### Which vegetables grow the fastest?

Many of the healthiest veggies are also easy (and quick) to grow, including leafy greens like arugula, bok choy, and Swiss chard. "Other good candidates are zucchini and cucumbers, and herbs are probably the fastest ones, such as thyme, oregano, chives, and parsley," says Brandt.

"It's easier to grow plants from small 4-inch starters, which can be obtained from some grocery stores and farmers markets, but if you're going the seed route, lettuce is a great place to start," says Ortega.



Source: Jennifer Kelly Geddes, Realtor.com



## CALIFORNIA HOME SALES FACTS: FEB. 2020

State/Region/County	Feb. 2020	Jan. 2020	MTM% Chg	State/Region/County	Feb. 2020	Jan. 2020	MTM% Chg
Calif. State Average	\$579,770	\$575,160	+0.8%	Solano	\$470,000	\$449,900	+4.5%
Calif. Condo Average	\$480,000	\$467,000	+2.8%	Contra-Costa	\$635,250	\$614,000	+3.5%
Sacramento	\$398,500	\$379,000	+5.1%	San Francisco	\$1,610,000	\$1,460,000	+10.3%
Placer	\$509,000	\$493,000	+3.2%	Fresno	\$289,950	\$289,950	+0.0%
El Dorado	\$465,000	\$442,120	+5.2%	Santa Clara	\$1,350,000	\$1,200,000	+12.5%
Yolo	\$447,500	\$431,240	+3.8%	Orange County	\$880,000	\$855,000	+2.9%
Stanislaus	\$339,000	\$330,000	+2.7%	Los Angeles	\$580,690	\$617,520	-6.0%
San Joaquin	\$390,000	\$385,000	+1.3%	San Diego	\$670,000	\$660,000	+1.5%
Nevada	\$420,000	\$367,000	+14.4%	Butte	\$338,750	\$355,860	-4.8%
				Yuba	\$315,000	\$315,000	+0.0%

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

## NEW STATE LAWS EASE 'GRANNY FLAT' RULES

As part of a far-reaching slate of studies, panels, and plans in California aimed at easing the Golden State's twin crises of housing availability and affordability, several new laws enacted earlier this year are easing the rules for constructing accessory dwelling units (ADUs), sometimes known as 'granny flats,' on residential property.

An ADU - basically an additional small-footage dwelling built by homeowners on their residential-zoned property - can be one means of providing an affordable housing option for family members, friends, students, the disabled, and others.

The laws enacted on January 1, 2020, expand the ability for Californians to construct a second dwelling in the backyard of their residentially zoned single-family residence, either attached or detached from the primary residence, or by converting a garage.

The farthest-reaching new law will limit 'downzoning,' or reducing the number of units that can be built in a particular space, such as only allowing a single-family home on a lot previously zoned for an apartment building.

Another law will limit cities' ability to prevent homeowners from building second and third units less than 16 feet tall provided there is enough space to build them at least four feet from property lines, while a third law limits the fees cities and counties can charge people who want to build additional units.

Under the new provisions, an ADU must be secondary in size to the primary residence. A structure attached to the primary dwelling may be up to 50 percent of the size of the single-family home up to a maximum of 1,200 square feet, while an ADU detached from the residence may be up to 1,200 square feet regardless of the size of the primary residence.

In every case, the homeowner must obtain a building permit, which is required in order to ensure that the new structure meets all state and local zoning, building, health and safety codes. If the ADU structure was not permitted and/or if there are unpaid construction liens, that information would be discovered during a title search and could complicate, if not derail, a potential sale of the property by the primary homeowner.

Source: Barbara Pronin



# APRIL



**WISHING A HAPPY BIRTHDAY & HAPPY ANNIVERSARY TO THE FOLLOWING:**

LINH N.  
MIKE B.

LAURIE T.  
MEAGAN D.  
LACEY Y.

MICHAEL H.  
BRIAN S.  
JOSH & LARAE R.

MAYUKO R.  
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**3rd Prize** \$10 Amazon Gift Card

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WINNERS**

**1st Prize** \$50 Macy's Gift Card-Luis A.  
**2nd Prize** \$25 Outback Gift Card-Danielle O.  
**3rd Prize** \$10 Walmart Gift Card-Silvia S.

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## Giving Back 4 Homes Program



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