

Life & Times

DEC. 2022—JAN. 2023

WHAT MAKES A HOUSE A HOME?

There's no denying the long-term financial benefits of owning a home, but today's housing market may have you wondering if now's still the time to buy. While the financial aspects of buying a home are important, the non-financial and

emotional reasons are too.

Home means something different to all of us. Whether it's sharing memories with loved ones at the kitchen table or settling in to read a book in a favorite chair, the emotional connections to our homes can be just as important as the financial ones. Here are some of the things that make a house a home.



1. You Can Be Proud of Your Accomplishment

Buying a home is a major life milestone. Whether you're setting out to buy your first home or your fifth, congratulations will be in order when you've achieved your goal. The sense of accomplishment you'll feel at the end of your journey will truly make your home feel like a special place.

2. You Have Your Own Designated Happy Place

Owning your own home offers not only safety and security, but also a comfortable place where you can relax and unwind after a long day. Sometimes that's just what you need

to feel recharged and content.

3. You Can Find the Space To Meet Your Needs

Whether you want more room for your changing lifestyle (like retirement, dedicated space for a hobby, or a personal gym) or you simply prefer to have a large backyard for entertaining, you can invest in a home that truly works for your evolving needs.

4. You Can Customize Your Surroundings

Looking to try one of those decorative wall treatments you saw online? Tired of paying an additional pet deposit for your apartment building? Or maybe you want to create an in-home yoga studio. You can do all these things in your own home.

Bottom Line

Whether you're planning to purchase your first home or you're ready to buy a different home to meet your needs, consider the emotional benefits that can turn a house into a happy home. When you're ready to make a move, connect with a local real estate advisor.

Source: Keeping Current Matters

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SELLING IN TODAY'S MARKET

If you're thinking about selling your house, you're likely hearing about the cooling housing market and wondering what that means for you. While it's not the peak intensity we saw during the pandemic, we're still in a sellers' market. That means you haven't missed your window. *Realtor.com* explains:

"... while prospective home sellers may lament that they missed their prime window, in reality, this is still a terrific time to sell. In fact, according to a recent Realtor.com® home seller survey, 95% of sellers who sold their home in the past year got more than they paid for it. Nonetheless, some of the more prominent pandemic trends have changed, so sellers might wish to adjust accordingly to get the best deal possible."

The key to success today is being realistic and working with a trusted real estate advisor who can help you set your expectations based on where the market is now, not where it was over the past few years. Here are a few things experts say today's sellers need to consider.

Be Willing To Negotiate

At the peak of the pandemic frenzy, sellers held all the leverage because inventory was at record lows and buyers were willing to enter bidding wars over homes that were available. This year, the supply of homes for sale has increased as the market cooled. Even though inventory is still low overall, buyers today have more options, and with that comes more negotiation power.

As a seller, that means you may see more buyers getting an inspection, requesting repairs, or asking for help with closing costs today. You need to be prepared to have those conversations. As Ali Wolf, Chief Economist at *Zonda*, says:

"Today's market is different than it was just six months ago. . . Sellers that want the contract to move forward should be willing to work with the buyer. . . Consider helping with the closing costs or addressing many of the items on the home inspection list."

Price Your Home at Market Value

It's not just that the number of homes for sale has grown this year. Buyer demand has also pulled back in light of higher mortgage rates. As a result, pricing your house appropriately so you can catch the eyes of serious buyers is important. Greg McBride, Chief Financial Analyst at *Bankrate*, explains:

"Price your home realistically. This isn't the housing

market of April or May, so buyer traffic will be substantially slower, but appropriately priced homes are still selling quickly."

You don't want to overreach with your price and deter buyers. At the same time, you don't want to undervalue your home and leave money on the table. This is another area where an agent's expertise comes in handy.

Think About Your First Impression on Buyers

Buyers have more options and are more particular about their investment since it costs more to buy a home given today's mortgage rates. As a result, you need to make sure your house shows well. As an article from *realtor.com* says:

"To stand out in the market, sellers should make their home attractive to buyers, which usually means some selective updates."

This could include everything from staging the home, to making small cosmetic updates, tackling repairs, or undergoing renovations. A trusted real estate professional will help you assess what may be worthwhile to do compared to other recently sold homes in your area.

Bottom Line

To sum it all up, your house should still sell today and move quickly if you're realistic about today's market. As a press release from *Zillow* puts it:

"... sellers need to do things right to attract the attention of these buyers — pricing their home competitively and making their listing attractive to online home shoppers."

Source: *Keeping Current Matters*



STORM SCAMMERS

The relentless series of powerful storms that have battered California have made it a rough start to 2023 for some in our area.

Whether you're looking at damage to your property that will need repair or looking for ways to help people in hard-hit areas, The FTC has provided some great tips to learn how scammers operate — and how to avoid them.

Here are a few ways to spot the scammers who might try to take your money or personal information after a weather emergency:

- Spot imposter scams. Scammers might pretend to be safety inspectors, government officials trying to help you, or utility workers who say immediate work is required. Don't give them money, and ask for identification to verify who you are dealing with — before sharing personal information like your Social Security or account numbers.
- Spot FEMA impersonators charging application fees. If someone wants money to help you qualify for FEMA funds, it's a scam. Download the FEMA Mobile App to get alerts and information. Visit [FEMA.gov](https://www.fema.gov) for more information.
- Spot home improvement and debris removal scams. Unlicensed contractors and scammers may appear in recovery zones with promises of quick repairs or clean-up services. Walk away if they demand cash payments up front, or refuse to give you copies of their license, insurance, and a contract in writing.
- Spot rental listing scams. Scammers know people need a place to live while they rebuild. They'll advertise rentals that don't exist to get your money and run. The scammers are the ones who tell you to wire money, or who ask for security deposits or rent before you've met or signed a lease.
- Spot charity scams. Scammers will often try to profit from the misfortune of others, sometimes using familiar-sounding names or logos. Check charity-vetting websites such as Guidestar or Charity Navigator before opening up your wallet.

Learn more at ftc.gov/WeatherEmergencies and report weather-related scams to the FTC at ReportFraud.ftc.gov.

Source: City of Roseville, California Police Dept.



MILITARY: COVID VACCINE MANDATE GONE

Thousands of troops across all services who had pending religious exemptions for the COVID-19 vaccine are no longer facing the risk of separation from the military after the Pentagon announced it won't review their cases anymore in the wake of a law eliminating the vaccine mandate.

In total, 17,500 troops were seeking a religious exemption, according to an internal Defense Department document reviewed by Military.com. An additional 19,000 troops had already had their religious exemption requests adjudicated, with only a fraction being approved across the active duty and reserve components.

The Marine Corps approved the fewest, with only 0.52% of requests approved; the Air Force and Space Force, 2.31%; the Navy, 1.02%; and the Army, 6.04%.

While the Biden administration has stood firm on the vaccine mandate since it was implemented in August 2021, pressure from Republicans in Congress to eliminate the requirement has mounted ever since. As part of a compromise to allow the annual defense policy bill to pass in December, a provision was added that required the elimination of the mandate across the services.

The internal Defense Department document said

that the services had stopped pursuing the separation of service members in December, in compliance with the law.

Although the mandate led to a string of court cases and pressure from some political groups, the vaccine itself was relatively noncontroversial for most troops, with 98% of the active-duty force being fully vaccinated. There is also no evidence that the mandate impacted [recruiting](#) efforts, although that suggestion has been prevalent among some conservative commentators and politicians.

But the vaccine and other efforts to mitigate the health impacts of COVID-19 were almost instantly politicized by some Republican lawmakers and right-wing media, pushing some to seek a religious exemption despite existing requirements that troops receive at least a dozen other vaccines against ailments like the flu and hepatitis that have faced little opposition.

Roughly 8,000 service members were booted from the force as a result of the mandate, although the defense bill did not require that they be offered the chance to return with the elimination of the vaccine requirement. The Pentagon has provided no indication that it will look to reinstate those service members.

Source: Steve Beynon , Military.com



IS YOUR CHILD READY TO GET A PET?

A six-year old should be mature enough to understand the responsibility of pet ownership and will benefit greatly from the bond created by such a relationship. It's best to start small – begin with a low-maintenance pet, such as a goldfish or hamster. You can work your way up to a cat or dog as soon as your child proves to be reliable and kind with the pet.

If you choose to jump right into cat or dog companions, keep in mind that a six-year-old may not be able to handle all of the necessary tasks. Feeding, sanitation and dog walks really need to be taken care of by an adult. The child can be responsible for grooming and daily play.

It is suggested that parents tell their children the new pet is theirs on a trial basis only, just in case it must be returned due to health problems or allergic reactions among family members. It's a good idea to bring a kitten or puppy to a veterinarian before bringing him home – it's very hard to return a pet once you've given him a name & he's slept all night in your six-year-olds bed.

It's the vet's job to detect any congenital deformities, such as a heart murmur, patellar luxation (trick knew), patent foramen (soft spot on cranium) or retained testicles, to name just a few. I suggest bringing your child to this initial exam so that he or she can see the importance of the pet's health and ask the vet questions about caring for the pet.

Most breeders or pet shops will give you 48 hours to return the pet if he's found unfit, although some state laws (lemon laws) allow a full 14 days.

You have to be careful to choose the right pet since you wouldn't want what is probably your child's first exposure to an animal to be a negative experience. If adopting a pet from a shelter, most workers can direct you to one they know to be child-friendly. If purchasing a dog or cat, choose a breed

known to be good with children – golden retrievers, pugs or shih tzus are your best bet with dogs. If you'd prefer a cat, you'll probably have the most luck with a Persian, Himalayan or Scottish Fold.

Remember to supervise your child with the pet to be sure that all is going well. Don't assume that your child and the pet will treat each other respectfully. A dog or a cat will protect himself against a child who has decided to use him as target practice or a soccer goal post. Of course, it's also up to you, the parent, to display to your child the appropriate way of treating animals.

It may not surprise you to learn that studies have linked abusing animals at a young age to criminal behavior as an adult. In some elementary schools, local policemen or firemen provide seminars on kindness to animals with the long-range goal of creating law-abiding citizens.

Source: By Dr. Peter Kross, DVM



POSTAGE INCREASE JANUARY 2023

Forever Stamp to Rise Three Cents

WASHINGTON, DC — Today, the United States Postal Service filed notice with the Postal Regulatory Commission (PRC) of price changes to take effect Jan. 22, 2023. The new rates include a three-cent increase in the price of a First-Class Mail Forever stamp from 60 cents to 63 cents.



If favorably reviewed by the Commission, the proposed increases will raise First-Class Mail prices approximately 4.2 percent to offset the rise in inflation. The price changes have been approved by the Governors of the U.S. Postal Service.

The price for 1-ounce metered mail will increase to 60 cents, and the price to send a domestic postcard will increase to 48 cents. A 1-ounce letter mailed to another country would increase to \$1.45. There will be no change to the single-piece letter and flat additional-ounce price, which remains at 24 cents. The Postal Service is also seeking price adjustments for Special Services products including Certified Mail, Post Office Box rental fees, money order fees and the cost to purchase insurance when mailing an item.

Source: usps.com

Twitter Software Breach

Personal information, including emails and phone numbers, from a December 2021 Twitter data breach of at least 5.4 million customers has recently been published on a hacker forum – free for the taking. If exploited, this information could be used by cybercriminals to attempt phishing attacks, which could lead to identity theft.

Source: Lifelock



Today's Laugh



BBQ Chicken Sliders

INGREDIENTS:

- 12 dinner rolls, or Hawaiian sweet rolls
- 3 cups chicken
- ½ cup BBQ sauce
- ½ red onion, thinly sliced
- 6 slices pepper jack cheese
- ¼ cup fresh parsley, finely chopped
- 2 tablespoons butter



DIRECTIONS:

1. Preheat oven to 350°F (180°C).
2. Slice the rolls in half lengthwise. Place the bottom half on a 9x13-inch (23x33 cm) baking tray.
3. Spread the chicken evenly on the rolls, followed by the BBQ sauce, red onion, pepper Jack cheese, and parsley.
4. Place the remaining half of the rolls on top.
5. Brush with melted butter.
6. Bake for 20 minutes. Slice, then serve. Makes 12.

Source: Tasty.co

Valentine Hearts



A+ Reasons To Hire A Real Estate Professional



Paperwork

They help with all disclosures & paperwork necessary in today's heavily regulated environment.



Experience

They are well educated in and experienced with the entire sales process.



Negotiations

They act as a "buffer" in negotiations with all parties throughout the entire transaction.



Pricing

They help you understand today's real estate values when setting the price of a listing or an offer to purchase.



Understanding of Current Market Conditions

They simply & effectively explain today's real estate headlines & decipher what they mean to you.



KEEPING CURRENT MATTERS

CALIFORNIA HOME SALES FACTS: NOVEMBER 2022

State/Region/County	Nov. 2022	Oct. 2022	MTM% Chg	State/Region/County	Nov. 2022	Oct. 2022	MTM% Chg
Calif. State Average	\$777,500	\$801,190	-3.0%	Solano	\$560,000	\$565,000	-0.9%
Calif. Condo Average	\$612,000	\$621,080	-2.1%	Contra-Costa	\$890,000	\$867,000	+2.7%
Sacramento	\$510,000	\$512,500	-0.5%	San Francisco	\$1,500,000	\$1,692,500	-11.4%
Placer	\$620,000	\$645,000	-3.9%	Fresno	\$393,000	\$400,000	-1.8%
El Dorado	\$612,500	\$684,000	-10.5%	Santa Clara	\$1,600,000	\$1,625,000	-1.5%
Yolo	\$620,000	\$595,000	+4.2%	Orange County	\$1,100,000	\$1,165,000	-5.6%
Stanislaus	\$430,000	\$430,000	+0.0%	Los Angeles	\$836,630	\$854,280	-2.1%
San Joaquin	\$506,000	\$497,890	+1.6%	San Diego	\$865,000	\$860,000	+0.6%
Nevada	\$526,000	\$532,500	-1.2%	Butte	\$435,000	\$438,750	-0.9%
				Yuba	\$399,450	\$405,000	-1.4%

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

CALIFORNIA HOME SALES FACTS: DECEMBER 2022

State/Region/County	Dec. 2022	Nov. 2022	MTM% Chg	State/Region/County	Dec. 2022	Nov. 2022	MTM% Chg
Calif. State Average	\$774,580	\$777,500	-0.4%	Solano	\$550,000	\$560,000	-1.8%
Calif. Condo Average	\$590,000	\$612,000	-3.6%	Contra-Costa	\$777,500	\$890,000	-12.6%
Sacramento	\$485,000	\$510,000	-4.9%	San Francisco	\$1,564,000	\$1,500,000	+4.3%
Placer	\$622,500	\$620,000	+0.4%	Fresno	\$396,000	\$393,000	+0.8%
El Dorado	\$591,000	\$612,500	-3.5%	Santa Clara	\$1,478,000	\$1,600,000	-7.6%
Yolo	\$600,000	\$620,000	-3.2%	Orange County	\$1,131,760	\$1,100,000	+2.9%
Stanislaus	\$420,000	\$430,000	-2.3%	Los Angeles	\$799,670	\$836,630	-4.4%
San Joaquin	\$465,000	\$506,000	-8.1%	San Diego	\$850,000	\$865,000	-1.7%
Nevada	\$520,000	\$526,000	-1.1%	Butte	\$408,500	\$435,000	-6.1%
				Yuba	\$420,000	\$399,450	+5.1%

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



DECEMBER



WISHING A HAPPY BIRTHDAY & HAPPY ANNIVERSARY TO THE FOLLOWING:

SANDEEP S.
KEVIN G.
MAT S.
BRENDA D.
TED B.

CHARITY R.
MATTHEW F.
RODRIGO R.
PATRICK C.
JEROMY & MEAGAN D.

SALLY M.
KRISTEN L.
SILVIA S.
MARTY H.
STACY S. & RICK H.

TRISHA H.
ROBERT C.
FORREST W.
CHARLES T.
AIMEE & KRIS R.



JANUARY



WISHING A HAPPY BIRTHDAY & HAPPY ANNIVERSARY TO THE FOLLOWING:

JASON T.
MELANIE M.
PATRICK N.
MY AMAZING HUSBAND

LINDA B.
CHERIE B.
TAMMY & KEVIN G.
MAYUKO & PABLO R.

LIZA L.
JIM C.
ROD & KATHLEEN R.
MICHAEL & CHRISTINE H.

JENNIFER F.
ANTHONY L.
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PRIZES**

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3rd Prize \$10 Panera Gift Card

**DECEMBER
WINNERS**

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2nd Prize \$25 Domino's Gift Card-Kris R.
3rd Prize \$10 Amazon Gift Card-Eric E.

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FREE Home Value Report
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