

Life & Times

MAY & JUNE 2020

GET A DECENT NIGHT'S SLEEP DURING TIMES OF STRESS

Whether you're a small business owner who's been forced to close your doors, a healthcare worker on the front lines, or a mother navigating homeschooling, sleep has become more a luxury than ever before during the current coronavirus pandemic.

Settling down for a good night's sleep may feel especially difficult right now—but now is *not* the time to lose the rest we all need. After all, sleep deprivation increases stress hormone production and reduces our immunity.

To log some decent hours of sleep & maintain a healthy lifestyle throughout this unprecedented time, I recommend following these guidelines.



2. Prioritize Daily Exercise

Making time for daily physical activity is essential right now—even if it's just a quick jog.

I recommend exercising in the morning or afternoon, since doing so gives your internal thermometer time to reset before bed, which makes it easier for you to feel drowsy and fall asleep. (Exercising at night can interfere with this process.) Ultimately, getting that exercise in is more important than *when* you get it in.

3. Recruit The Help Of Natural Calm-Boosters

In addition to these other practices, natural herbs and supplements can also help you relax and get a good night's rest amidst these troubling times.

Try incorporating a nice herbal tea—like chamomile or kava kava—into your nighttime routine to support relaxation. (Both the ritual of sipping warm tea and the herbs will help.)

Finally, on those occasional nights when your mind is racing (or your sleep-wake cycle is off because of changes in your normal sleep and wake times), try some melatonin.

The Bottom Line

Though all of these tools can help you maintain a healthy, restful sleep routine, the most important thing we can all do right now is focus on what we *can* control. Too many restless nights are spent worrying about things we have no control over.

Hopefully these tips and insight will help you get better nights of sleep—and remember that every storm runs out of rain. We will be okay.

Source: Dr. Jacqueline Montoya, M.D.

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1. Limit Your News Consumption

I cannot overstate this: Do not—I repeat, do *not*—wake up and watch or read the news first thing in the morning or before you go to bed. Filling your mind with the latest stats and think pieces is the last thing you need before trying to settle down.

Implement a two-hour rule: absolutely no news within two hours of waking up or prior to bedtime.

In the morning, try these tips instead:

- Think about (or write down) one goal you want to accomplish that day. Imagine yourself accomplishing it and how you feel after you do.
- Get your body ready for the day with a short walk, 10 pushups, 10 jumping jacks, or anything else that gets your blood flowing and your energy levels up.

And at bedtime:

- Think of (or journal about) two things you are grateful for.
- Do something to unwind, like listening to music or reading a book.

WHAT IMPACT MIGHT COVID-19 HAVE ON HOME VALUES?

A big challenge facing the housing industry is determining what impact the current pandemic may have on home values. Some buyers are hoping for major price reductions because the health crisis is straining the economy.

The price of any item, however, is determined by supply and demand, which is how many items are available in relation to how many consumers want to buy that item.

In residential real estate, the measurement used to decipher that ratio is called *months supply of inventory*. A normal market would have 6-7 months of inventory. Anything over seven months would be considered a buyers' market, with downward pressure on prices. Anything under six months would indicate a sellers' market, which would put upward pressure on prices.

Going into March of this year, the supply stood at three months – a strong seller's market. While buyer demand has decreased rather dramatically during the pandemic, the number of homes on the market has also decreased. The recently released Existing Home Sales Report from the *National Association of Realtors* (NAR) revealed we currently have 3.4 months of inventory. This means homes should maintain their value during the pandemic.

This information is consistent with the research completed by *John Burns Real Estate Consulting*, which recently reported:

"Historical analysis showed us that pandemics are usually V-shaped (sharp recessions that recover quickly enough to provide little damage to home prices)."

What are the experts saying?

Here's a look at what some experts

recently reported on the matter:

Ivy Zelman, *President, Zelman & Associates*

"Supported by our analysis of home price dynamics through cycles and other periods of economic and housing disruption, we expect home price appreciation to decelerate from current levels in 2020, though easily remain in positive territory year over year given the beneficial factors of record-low inventories & a historically-low interest rate environment."

Freddie Mac

"The fiscal stimulus provided by the CARES Act will mute the impact that the economic shock has on house prices. Additionally, forbearance and foreclosure mitigation programs will limit the fire sale contagion effect on house prices. We forecast house prices to fall 0.5 percentage points over the next four quarters. Two forces prevent a collapse in house prices. First, as we indicated in our earlier research report, U.S. housing markets face a large supply deficit. Second, population growth and pent up household formations provide a tailwind to housing demand. Price growth accelerates back towards a long-run trend of between 2 and 3% per year."

Mark Fleming, *Chief Economist, First American*

"The housing supply remains at historically low levels, so house price growth is likely to slow, but it's unlikely to go negative."

Bottom Line

Even though the economy has been placed on pause, it appears home prices will remain steady throughout the pandemic.

Source: Keeping Current Matters



EASY DIY PORCH & PATIO PROJECT: FLOWER BOXES

Build your own flower boxes.

Porch railing planters are a great way to get in a bit of extra garden space—even when you don't have a full garden to begin with.

"This is a great DIY project," says designer Kayla Goldstein of Kayla LLC. "Besides working up a sweat, it'll give your porch a lot of personality and privacy."

Paint them to match an accent color or to contrast the colors of your porch. Just be sure to get plants that are easy to maintain and can survive your climate, Goldstein cautions.

Source: Larissa Runkle



LONG HOURS MAY MEAN A RISK TO YOUR HEALTH

If you pride yourself on working long hours, this information might make you rethink your priorities:

Overtime may increase your risk of stroke.

A meta-analysis of 17 scientific studies tracking 530,000 people around the world, written up in the British medical journal The Lancet, found that people who work 41-48 hours a week have a 10 percent higher risk of stroke than those who put in 25-40 hours a week at their jobs (after controlling for other health factors like smoking, drinking, and exercise).



If you work 49-54 hours a week, your increased risk rises to 27 percent, and if you're a workhorse who spends 55 or more hours per week on the job, you're looking at higher risk of 33 percent.

Be smart. Take a look at your schedule to see if your high-pressure job is likely to literally kill you.

Source: Cheryl Bower-San Francisco, CA Realtor

NEW LAW PROTECTS STUDENT VETERANS DURING COVID-19 CRISIS

On April 28, president Trump signed into law the Student Veteran Coronavirus Response Act of 2020 into law.

The new law affects VA Work Study students and those students impacted by schools that close or suspend classes as a result of the COVID-19 pandemic.

Work Study Students

The Work Study program allows veterans using VA education benefits to get a part-time job at either their school, a nearby VA or DoD facility or a state veterans agency. Veterans enrolled in the program get paid minimum wage while they are working, and usually have a contract that extends for the entire length of a school term. They are paid by the VA.

Since many schools have closed and other jobs have vanished, this new law allows veterans participating in the work study program to get paid for their entire contract term, or extend their contract ending date by the time they are out of work.

Students Affected By School Closures

Housing and Subsistence Allowance

If you were attending school using the GI Bill or Vocational Rehabilitation programs and the school closed or suspended classes as a result of the COVID-19 pandemic, the new law will allow you to continue receiving your Monthly Housing Allowance (MHA) or subsistence allowance.

You can continue drawing your Post-9/11 GI Bill MHA for

up to four weeks after the school closed. Veterans enrolled in the Vocational Rehabilitation program can continue drawing their subsistence allowance for up to two months after school closure.

Extension of GI Bill Time Limits

Students using Vocational Rehabilitation benefits, the Montgomery GI Bill or who are using the Post-9/11 GI Bill and aren't covered under the Forever GI Bill will have their time limit for using the GI Bill extended by the length of time they were unable to attend classes due to their school being closed. Those who first began using their Post-9/11 GI Bill on or after Jan. 1, 2013 are covered under the Forever GI Bill and have no ending date on when they can use their GI Bill.

Dependent children using transferred Post-9/11 GI Bill benefits will also have their ending date for using their benefits extended by the time they are unable to attend classes due to their school being closed. Normally, dependent

children see their eligibility for using transferred benefits end on their 26th birthday.

Students using any VA education benefits will get their benefits given back to them for classes they took but didn't get any credit for as a result of the school closing for the current emergency.

All the actions contained in this law will happen automatically, you don't need to contact the VA to request them.

Source: Military.com , Jim Absher



LAUNDRY EXPERTS: AVOID RUINING YOUR CLOTHES

It's not surprising that laundry is considered one of the most hated chores in America. It's a time-intensive activity that never seems to end, so much so that hitting the bottom of your laundry basket can feel like a major personal accomplishment. But unless you can afford to buy new clothes every week and throw out the old, this is one chore you can't escape.

However, you *can* avoid overworking your washer and dryer. Putting your laundry appliances through harsh wear and tear (which you may not even be aware you're doing) can shorten their life span, but it could also have other negative effects—you could be ruining your clothes.

To help you sort out your laundry habits, we spoke with some experts who clued us in to the things they wish people knew about common washer and dryer maintenance and cleaning practices.

1. You don't need that much detergent

If detergent cleans your clothes, then more of it will make your clothes even cleaner, right? Not necessarily. "More detergent can leave your clothes feeling soapy and crusty, and it will make your washing machine work harder," says David Moreno, co-founder of Liberty Home Guard. "Your washing machine may trigger extra rinse cycles if it believes there is still soap in the drum." These extra cycles cause unnecessary wear and tear on your machine, he says, cutting short the life span of your appliance.

2. Give those dryer sheets a break

When something works, there's a tendency to overdo it. Just as you may use too much detergent, you may be using too many dryer sheets. According to Moreno, many people tend to double up.

"Dryer sheets leave residue behind that can reduce the efficiency of your dryer," he says. "That additional residue may clog your lint screen and reduce air circulation throughout your machine." Without proper circulation, your dryer could overheat, and might cause a house fire.

3. You need to balance the items in your machines

We know you're busy, and it's so tempting to randomly throw items into the washing machine. But an unbalanced washer can damage the drum and other interior parts. That's why it's important to wash bulky items in pairs and fill the washer to its capacity.



Be sure to keep the balance when using your dryer, too. "Don't dry bedsheets and towels together. Bedsheets are a much lighter-weight fabric and could overdry waiting for the towels to finish," says Billy Miller, an expert at the Whirlpool Corporation Institute of Home Science.

4. Those water fill hoses are probably filthy

You likely don't pay a lot of attention to the water fill hoses attached to your washing machine. However, according to Benjamin Joseph, co-founder at Liberty Home Guard, hundreds of loads of laundry, and dirty water, can cause a buildup of gunk. "Your discharge hose needs to be clear if you want your washer to remove grey water efficiently," says Joseph. "If you notice your hoses are gunky or damaged, replace them."

5. Fabric softener can make your clothes last longer

Fabric softener can do more than just eliminate static cling and make your clothes smell good.

According to Laura Goodman, senior scientist for Procter & Gamble fabric care, when added to your washer, it can also make your clothes last longer. "Garment fibers are similar to hair fibers and, over time, can be damaged from rubbing against other clothes in the wash and the heat of the dryer," she says. "A fabric conditioner acts similarly to a hair conditioner, smoothing the fibers to prevent friction in the washer and dryer that leads to stretch, fade, and fuzz on garments."

6. Most of your lint isn't coming from the lint trap

By now, you know that you need to clean your dryer's lint trap after each load. "As the dryer lint and debris build up, it makes your dryer work harder, ultimately increasing your energy bills," says Paul Berry, franchise owner of Mr. Appliance in San Antonio, TX.. And, eventually, it could cause your dryer's heating element to malfunction.

"However, most people don't know that dryer lint only makes up about 25% of the lint and debris that flows through the system," Berry says. "The other 75% can build up throughout the entire dryer vent system, including unseen areas such as the pipes running through the walls or ceilings on its way out of your home." And all of this lint building up could cause an appliance fire. He recommends having your dryer vents professionally cleaned at least once a year.

Source: Terri Williams

Toothpaste Hidden Uses

- Patch small holes using a putty knife or butter knife to smooth non-gel toothpaste into the hole. Sand the spot to smooth the surface.
- Erase crayon marks from walls. Grab toothpaste (again, non-gel) and a scrub brush or old toothbrush. Just wipe until the marks are gone.

Source: Realtor Magazine



Today's Laugh

So you mean to tell me
a stress ball isn't for
throwing at people who
stress you out?

Mom's Casserole

INGREDIENTS:

- 1 can chicken rice soup, undiluted
- 1-lb. hamburger, browned
- 1 pkg. egg noodles (8-16 oz.)
cooked and drained
- 1 can creamed corn
- 1 onion

DIRECTIONS:

1. Preheat oven to 350° F.
2. Brown hamburger until fully cooked. Set aside.
3. Cook egg noodles, drain.
4. Put ingredients into greased casserole dish, cover and bake for 45 minutes.



Source: CountryDoor

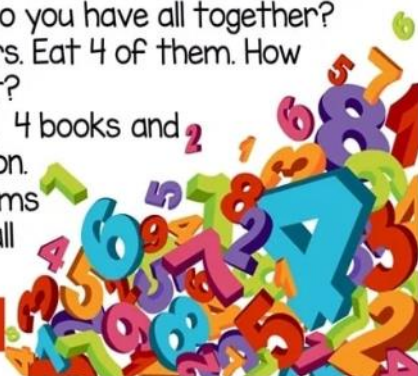
Scavenger Hunt



MATH SCAVENGER HUNT

primary playground

- Find 2 pencils and 1 blue crayon. How many items do you have now?
- Find 5 blocks and 2 pennies. How many items do you have now? Take away 3 blocks. How many items are left?
- Find 4 socks and 2 stuffed animals. How many items do you have all together?
- Find 8 crackers. Eat 4 of them. How many are left?
- Find 3 spoons, 4 books and 2 orange crayon. How many items do you have all together?



5 SENSES SCAVENGER HUNT

primary playground

- Find something that makes a crunch sound.
- Find something that tastes sour.
- Find something that smells good.
- Find something smooth.
- Find 3 of the same thing.
- Find something that smells bad.
- Find something that tastes sweet.
- Find something loud.
- Find something long.
- Find something soft.
- Find something white.
- Find something quiet.
- Find something rough.



WHY SELLING YOUR HOUSE ON YOUR OWN IS A MISTAKE

There are many benefits to working with a real estate professional when selling your house. During challenging times like the one we face today, it becomes even more important to have an expert help guide you through the process. If you're considering selling on your own, known in the industry as a **For Sale By Owner** or **FSBO**, please consider the following:

1. Your Safety Is a Priority

During this pandemic, your family's safety comes first. When you FSBO, it is incredibly difficult to control entry into your home. A real estate professional will have the proper protocols in place to protect not only your belongings, but your family's health and well-being too. From regulating the number of people in your home at one time to ensuring proper sanitization during and after a showing, and even facilitating virtual tours for buyers, agents are equipped to follow the latest industry standards recommended by the *National Association of Realtors* (NAR) to help protect you and your family.

2. A Powerful Online Strategy Is a Must to Attract a Buyer

Recent studies have shown that, even before COVID-19, the **first step** 44% of all buyers took when looking for a home was to search online. Throughout the process, that number jumped to 93%. Today, those numbers have grown exponentially. Most real estate agents have developed a strong Internet and social media strategy to promote the sale of your house. Have you?

3. There Are Too Many Negotiations

Here are just a few of the people you'll need to negotiate with if you decide to FSBO:

- The buyer, who wants the best deal possible
- The buyer's agent, who solely represents the best interest of the buyer
- The inspection companies, which work for the buyer and will almost always find challenges with the house
- The appraiser, if there is a question of value

As part of their training, agents are taught how to negotiate every aspect of the real estate transaction and how to mediate the emotions felt by buyers looking to make what is probably the largest purchase of their lives.

4. You Won't Know if Your Purchaser Is Qualified for a Mortgage

Having a buyer who wants to purchase your house is the first step. Making sure they can afford to buy it is just as important. As a FSBO, it's almost impossible to be involved in the mortgage process of your buyer. A real estate professional is trained to ask the

appropriate questions and, in most cases, will be intimately aware of the progress that's being made toward a purchaser's mortgage commitment.

Further complicating the situation is how the current mortgage market is rapidly evolving because of the number of families out of work and in mortgage forbearance. A loan program that was there yesterday could be gone tomorrow. You need someone who is working with lenders every day to guarantee your buyer makes it to the closing table.

5. FSBOing Has Become More Difficult from a Legal Standpoint

The documentation involved in the selling process has increased dramatically as more and more disclosures and regulations have become mandatory. In an increasingly litigious society, the agent acts as a third-party to help the seller avoid legal jeopardy. This is one of the major reasons why the percentage of people FSBOing has dropped from 19% to 8% over the last 20+ years.

6. You Net More Money When Using an Agent

Many homeowners believe they'll save the real estate commission by selling on their own. Realize that the main reason buyers look at FSBOs is because they also believe they can save the real estate agent's commission. The seller and buyer can't both save the commission.

A study by *Collateral Analytics* revealed that FSBOs don't actually save anything by forgoing the help of an agent. In some cases, the seller may even **net less money** from the sale. The study found the difference in price between a FSBO and an agent-listed home was an average of 6%. One of the main reasons for the price difference is effective exposure:

"Properties listed with a broker that is a member of the local MLS will be listed online with all other participating broker websites, marketing the home to a much larger buyer population. And those MLS properties generally offer compensation to agents who represent buyers, incentivizing them to show and sell the property and again potentially enlarging the buyer pool."

The more buyers that view a home, the greater the chance a bidding war will take place.

Bottom Line

Listing on your own leaves you to manage the entire transaction yourself. Why do that when you can hire an agent and still net the same amount of money? Before you decide to take on the challenge of selling your house alone, speak with a real estate professional to discuss your options.

Source: Keeping Current Matters



CALIFORNIA HOME SALES FACTS: APRIL 2020

State/Region/County	April 2020	March 2020	MTM% Chg	State/Region/County	April 2020	March 2020	MTM% Chg
Calif. State Average	\$606,410	\$612,440	-1.0%	Solano	\$482,500	\$457,950	+5.4%
Calif. Condo Average	\$488,000	\$495,000	-1.4%	Contra-Costa	\$710,000	\$711,000	-0.1%
Sacramento	\$400,000	\$400,000	+0.0%	San Francisco	\$1,699,500	\$1,655,000	+2.7%
Placer	\$510,000	\$500,000	+2.0%	Fresno	\$290,000	\$282,500	+2.7%
El Dorado	\$500,000	\$507,500	-1.5%	Santa Clara	\$1,388,890	\$1,400,000	-0.8%
Yolo	\$460,820	\$463,500	-0.6%	Orange County	\$861,000	\$882,000	-2.4%
Stanislaus	\$350,000	\$340,000	+2.9%	Los Angeles	\$565,170	\$567,910	-0.5%
San Joaquin	\$395,000	\$395,000	+0.0%	San Diego	\$671,000	\$675,000	-0.6%
Nevada	\$460,000	\$425,000	+8.2%	Butte	\$377,500	\$365,000	+3.4%
For Complete Report & All California Counties: http://www.givingback4homes.com/newsletter.html				Yuba	\$328,900	\$309,440	+6.3%

CALIFORNIA HOME SALES FACTS: MARCH 2020

State/Region/County	March 2020	Feb. 2020	MTM% Chg	State/Region/County	March 2020	Feb. 2020	MTM% Chg
Calif. State Average	\$612,440	\$579,770	+5.6%	Solano	\$457,950	\$470,000	-2.6%
Calif. Condo Average	\$495,000	\$480,000	+3.1%	Contra-Costa	\$711,000	\$635,250	+11.9%
Sacramento	\$400,000	\$398,500	+0.4%	San Francisco	\$1,655,000	\$1,610,000	+2.8%
Placer	\$500,000	\$509,000	-1.8%	Fresno	\$282,500	\$289,950	-2.6%
El Dorado	\$507,500	\$465,000	+9.1%	Santa Clara	\$1,400,000	\$1,350,000	+3.7%
Yolo	\$463,500	\$447,500	+3.6%	Orange County	\$882,000	\$880,000	+0.2%
Stanislaus	\$340,000	\$339,000	+0.3%	Los Angeles	\$567,910	\$580,690	-2.2%
San Joaquin	\$395,000	\$390,000	+1.3%	San Diego	\$675,000	\$670,000	+0.7%
Nevada	\$425,000	\$420,000	+1.2%	Butte	\$365,000	\$338,750	+7.7%
For Complete Report & All California Counties: http://www.givingback4homes.com/newsletter.html				Yuba	\$309,440	\$315,000	-1.8%



MAY & JUNE



WISHING A HAPPY BIRTHDAY & HAPPY ANNIVERSARY TO THE FOLLOWING:

CARL B.	CHARLIE F.	NICOLE B.	PABLO R.
WENDY V.	ANGELA D.	JULIE B.	LIZ H.
YELENA R.	JULIE Z.	KRISTIN W.	MONSSE V.
RON L.	OLIVIA T.	SUZIE Z.	JESSICA B.
BRILYNN L.	LIZ P.	SETH D.	JEROMY D.
AMY P.	STEVE H.	VALENTINA A.	TRAVIS & LACEY Y.
MAT & NATALIA S.	SHANNON & KEVIN E.	MIKE & ANDREA D.	DEANNA & BOBBY B.
MATT & JENNY A.	KENDRA & RYAN M.	RONNIE & LINDSEY C.	JOSE & DENISE A.
	KRISTY & PATRICK N.		

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1st Prize \$50 Lands End Gift Card-Barbara C.
2nd Prize \$25 Coldstone Gift Card-Wendy V.
3rd Prize \$10 Starbucks Gift Card-Matt Z.

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