

Life & Times

FEBRUARY 2019

CREDIT SCORE BOOST? CELLPHONE, UTILITY PAYMENTS

Millions of consumers may soon see a boost to their credit scores, which could help when applying for a mortgage. One of the largest credit-reporting firms in the U.S., Experian PLC, announced it will give consumers the option to have their cellphone and utility

payments factored into their credit scores early next year. About 46 million consumers who have limited credit data could instantly see an increase to their credit scores from the new data being added in, according to Experian.



This marks the first time consumers will be able to have such data factored into their credit reports and scoring. It follows on the heels of several other changes. Fair Isaac Corp., the creator of the FICO credit score, will soon be launching a new credit score with Experian that will take into account a consumer's history managing their checking and savings accounts. That move also could give consumers a boost to credit scores for those who at least keep several hundred dollars in their accounts and don't overdraw.

Also, all three major credit reporting firms—Experian, Equifax, and TransUnion—have all recently removed negative information, like tax liens and judgments, from consumers' credit reports. This move has also helped lift many consumers' credit scores.

Experian's latest change, named Experian Boost, will allow consumers to opt in and link the bank accounts they use to pay their phone and utility providers to Experian. The company can then track their monthly payments to utilities, cellphone, and landline phone and cable TV accounts. It will not track missed payments, according to *The Wall Street Journal*. Experian will delete the account from its credit report if consumers stop paying their bills for three consecutive months from the accounts linked to Experian Boost. Consumers' scores will then be recalculated without the additional account. In such cases, that could then cause a drop to the credit score.



Source: The Wall Street Journal

In This Issue

Pros & Cons of Going Condo	2
Replacing Rain Gutters & Downspouts	2
Repair Walls; Give Rooms a Fresh Face	3
Top 5 New Military Spouse Mistakes	3
Movement & Alzheimer's	4
I Need to Stay Home if...	4
Clean With Lemons-Dingy Grout	5
Recipe-Cheesy Crockpot Tortellini	5
Today's Laugh	5
Kids Corner-Mission Impossible	5
Remodeling Regret	6
California Home Sales Facts-Dec 2018	7
Sacramento: Inflow of New Buyers	7
February Birthday's & Anniversaries	7
Monthly Drawing for February	8
Monthly Drawing January Winners	8
FREE Home Value Report	8
Giving Back 4 Homes Program	8
Giving Back 4 Homes Contact	8

Newsletter By Email



Would you like the Newsletter
Sent to you by email?

Sign Up Online

It's Easy!

www.GivingBack4Homes.com

PROS & CONS OF GOING CONDO

Condominiums and townhouses offer an affordable option to single-family homes in many markets, and they're ideal for those who appreciate a maintenance-free lifestyle. But before you buy, make sure you do your legwork. These are some of the important elements to consider:

Storage. Some condos have storage lockers, but usually there are no attics or basements to hold extra belongings.

Outdoor space. Yards and outdoor areas are usually smaller in condos, so if you like to garden or entertain outdoors, this may not be a good fit. However, if you dread yard work, this may be the perfect option for you.

Amenities. Many condo properties have swimming pools, fitness centers, and other facilities that would be very expensive in a single-family home.

Maintenance. Many condos have onsite maintenance personnel to care for common areas, do repairs in your unit, and let in workers when you're not home — good news if you like to travel.

Security. Keyed entries and even doormen are common in many condos. You're also closer to other people in case of an emergency.

Reserve funds and association fees. Although fees generally help pay for amenities and provide savings for future repairs, you will have to pay the fees decided by the condo board, whether or not you're interested in the amenity.

Resale. The ease of selling your unit may be dependent on what else is for sale in your building, since units are usually fairly similar.

Condo rules. Although you have a vote, the rules of the condo association can affect your ability to use your property. For example, some condos prohibit home-based businesses. Others prohibit pets, or don't allow owners to rent out their units.



REPLACING RAIN GUTTERS AND DOWNSPOUTS

Replace missing gutters and downspouts to prevent serious siding and foundation damage that may cost you \$10,000 or more to repair.

Your home may be your castle, but if you're missing downspouts and sections of gutter, you'll certainly have a moat where daisies once flourished. Excess water near your foundation risks thousands of dollars in foundation repairs. The good news is that gutter or downspout replacement only requires about \$15 worth of materials and three to four hours of your time.

Cost of Replacement Gutters and Downspouts

You'll find aluminum and vinyl gutter components surprisingly affordable. Here's what to look for:

- Home centers sell 10-ft sections of gutter for less than \$8.
- A 10-foot downspout costs you less than \$13.
- Clip-up downspout extenders that snap out of the way when mowing cost about \$8.
- Gutter sealant runs about \$7 for a 10-ounce tube.
- Buy additional hangers and clips (\$2) -- the damage may have occurred because there weren't enough of them in the first place.
- In some cases, you'll also need some end caps (\$7 per set), joint connectors (\$6), and a box of self-tapping screws (\$6).

How to Replace Missing Gutters

More often than not, an entire 10-foot section of gutter will be damaged or missing. Use a hacksaw and tin snips to cut shorter lengths of replacement gutter.

- Grab two ladders and enlist a helper.
- Remove any old joint connectors and



scrape any sealant or gunk off the existing gutter.

- Do a test fit with new joint connectors.
- Fill the ends of the new joint connectors with sealant before installing the gutter.
- Loosen adjacent hangers if needed to add the replacement section.
- Add hangers every 3 feet. Confirm that the gutter is pitched toward the downspout at a slope of 1/4-inch for every 10 feet.

How to Add a Downspout

- Fit the new downspout up into the drop outlet (the piece at the end of gutter that feeds into the downspout). Notice that the drop outlet fits inside the downspout section to contain the flow and keep the jointing from leaking.
- Fasten the joint with two self-tapping gutter screws. Add additional sections as needed.
- Finish the downspout with an elbow positioned at least 6 inches above grade.
- Attach the downspout extender (it should extend at least 5 feet into your yard).

Adding All-New Gutters and Downspouts

If there are lots of missing or damaged pieces, you may decide it is time for a whole new set of gutters. Most residential gutters are made of lightweight, durable aluminum. Vinyl, galvanized steel, and even copper also are options.

Aluminum gutters can range from about \$4.50 to \$9.50 per linear foot installed. On a 2,000-square-foot house with about 180 linear feet of gutters, that's roughly \$800 to \$1,700.

Source: Pat Curry

REPAIR WALLS TO GIVE ROOMS A FRESH FACE

Repair walls filled with dents, dings, and scuffs, and you'll make rooms look young and fresh and maintain the value of your home. Fortunately, repairing walls is a good weekend warrior project. Here's how to fix your home's face in a hurry.

Patch Drywall to Smooth Walls

A putty knife, spackle, or joint compound can repair wall damage that ages a room.

Dents and dings: A quart of spackle (\$11) and a putty knife can fill dozens of small wall indentations. Spackle adheres to painted walls better than joint compound, though it takes a bit longer to dry. Cut wall repair time by thoroughly wiping away excess spackle.

Fist-sized holes: Joint compound is best when covering the drywall patches for big holes. You'll need at least two thin coats of compound and fine grit sandpaper to blend repairs into the rest of the wall.

Nail pops: Nail pops travel in packs: Rarely do you see just one. To repair walls pocked with pops, hammer the popped nail back into the wall or pull it out with a needle-nose pliers; refasten the drywall to the nearest stud with a couple of screws, then fill dents with two or three coats of joint compound. Sand until smooth and flush with the rest of the wall, then repaint.

Remove Marks for a Clean Start

Microfiber cloths are little miracles that erase the evidence of a

childhood well spent, drawing on and caroming off walls. To get rid of scuff marks and fingerprints:

- Spray an all-purpose cleaner onto the cloth (never directly onto walls to avoid drips) and swipe the scuff. (Test a hidden spot to make sure the cleaner doesn't take off paint with the mark.)
- Pour a little dish soap onto a damp cloth and wipe the mark.
- Dip a sponge into an earth-friendly and slightly abrasive paste of dish soap, baking soda, and water, and gently scrub grime.
- To repair walls decorated with crayon marks, dab toothpaste onto a towel or toothbrush and scrub marks.
- Use a Mr. Clean Magic Eraser (\$3), the best instant wall cleaner around. Wet and wring the eraser before attacking scuffs.

Touch Up What You Can't Wipe Out

Prepare for inevitable touch-ups by keeping leftover paint or at least recording the paint number and/or formula (paint names change). Don't have the original? Scrape off a little and ask your paint store to match it.

For touch-ups, use the same type of brush or roller the original painter used. Feather the paint from the outside borders in.

If touch-ups stand out, paint the entire wall, making sure to paint corner to corner and avoid splatters onto the ceiling and adjacent walls.

Source: Jane Hoback

TOP 5 NEW MILITARY SPOUSE MISTAKES

There was a spark in a moment in 2002 when I was celebrating having taken the GRE. I told the cute guy across from me my plan to go to grad school in Austin. He told me his plan was to join the Air Force and probably end up in San Antonio.

My only experience with the military prior to visiting him on the Fourth of July during Officer Training School in Montgomery, Alabama, might have been a wedding reception at an armory gym when I was a kid. I think someone rolled over a toe with a keg. My family didn't even attend parades. The military seemed alien and intimidating. Soldiers. Guns. Bombs. Rules that couldn't be broken.

He finished navigator training just as I earned my master's. We moved to Omaha, Nebraska together and soon married. Meanwhile, I started my own career and created a life of my own. He deployed; I worked and only visited base to send him off or welcome him home. I didn't feel like I belonged on the base, and my nerves electrified every time I pulled up to the armed guard at the gate. I didn't feel like the spouse group was for me, either.

Those who grew up in military families will think I'm a fool. The military is perfectly natural to them. It has turned them into resilient, resourceful individuals. It's turning me into a resilient, resourceful individual. But for those of us who don't have that background, who just happened to fall in love with someone who decided to join the military? There are plenty of assumptions we can make that spoil the experience.

Here are the top 5 mistakes I made in the early days.

Top 5 New Military Spouse Mistakes

1. Assuming all military spouses are alike, which is to say, not like you. I have met some of the most interesting, passionate people through our military network and the places it

has taken us. Artists, doctors, lawyers, scientists, teachers, nurses, entrepreneurs -- the list goes on. I've met people who share my interests, and people who have shown me how to be open and bring joy anywhere in the world.

2. Being intimidated by gate guards. Perhaps it's my age talking, but they're generally just bored kids. They've been trained how to use their weapons, and you aren't going to do anything so wrong that they'll have to use them.

3. Giving up agency. I used to assume there was someone out there making sure everything was being looked after for us. That everything runs smoothly as an integrated whole. Then we PCSed overseas. If you haven't learned yet, you are the one in charge of making sure everything happens as it should. You are the one to make calls to get the services you want, to ask questions, to look after your paperwork, to find the resources that work best for you or your family.

4. Refusing to accept the network of support that's there. There are dozens of offices and organizations that are designed to help military spouses. They totally get what it's like to be in your situation. Really, even if you rarely go to any of these spaces, you can use them. They're there for you.

5. Waiting for someone to reach out to you. This one is the hardest as an introvert. I kept assuming that if someone really wanted me at an event or an outing, someone would reach out and invite me personally. You guys? It's not that you aren't welcome in your own right. Organizers really, truly do want you to show up to the stuff they plan. Everyone there has been the new person before. Everyone there has a tie to the military. You never know who you'll meet if you do show up.

Source: Military.com, Lynn Beha



HEALTH WATCH: MOVEMENT AND ALZHEIMER'S

It seems that no matter what aspect of health you're reading about, medical authorities will mention, or caution you, that you will need to exercise or be active to get all the benefits. After a while, you may no longer be listening.

But you will now.

It's the vision of yourself suffering with Alzheimer's disease (AD): no longer able to run your own life, at the mercy of caregivers, and the subject of pity as you become unable to speak.

The number of Alzheimer's patients is growing. But that number, and your own risk, could be significantly reduced among those who get moving.

People who are fit in middle age are less likely to develop any kind of dementia in later years, according to DukeMedicine newsletter. It's a good time to walk or do aerobics.

Keeping cholesterol under control also helps you avoid AD.

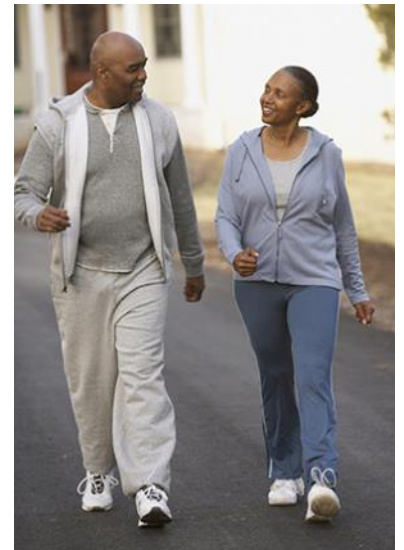
All types of activity can help.

Physical activity is strongly connected to improved blood flow to the brain, to the development of new brain cells, and to better brain activity.








A study at Rush University Medical Center shows that all physical activities are associated with a reduced risk of AD, including exercise and things like yard work, cooking and cleaning.

Adults not physically able to do traditional exercises can keep fit with ordinary activities. But they have to get off the sofa to do them.

Source: Cheryl Bower, SF Realtor



I NEED TO STAY AT HOME IF....

						
FEVER	VOMITING	DIARRHEA	RASH	HEAD LICE	EYE INFECTION	HOSPITAL STAY AND/OR ER VISIT
Temperature of 100.4 or higher	Within the past 24 hours	Within the past 24 hours	Body rash with itching or fever	Itchy head, active head lice	Redness, Itching, and/or "crusty" drainage from eye	Hospital stay and/or ER visit

I AM READY TO GO BACK TO WORK OR SCHOOL WHEN I AM...

Fever free for 24 hours without the use of fever reducing medication i.e. Tylenol, Motrin	Free from vomiting for at least 2 solid meals	Free from diarrhea for at least 24 hours	Free from rash itching, or fever. I have been evaluated by my doctor if needed.	Treated with appropriate lice treatment at home and proof is provided to nurse.	Evaluated by my doctor and have note to return to school.	Released by medical provider to return to work or school.
---	---	--	---	---	---	---

Clean with Lemons

Scrub Dingy Grout

Grout is naturally porous, meaning it's prone to absorbing dirt, mold, food and just about everything else. Whether it's your kitchen or your bathroom that needs a scrub-down, you can tackle it with a little baking soda and lemon juice. Start with the baking soda in a dish and add lemon juice to form a paste. Dip a toothbrush in the mixture and get to scrubbing.

Source: auntfannies.com



Today's Laugh



Cheesy Crockpot Tortellini

INGREDIENTS:

- 1 (14.5) oz. can Italian-style diced tomatoes, undrained
- 1 (9) oz. package refrigerated or fresh cheese tortellini
- 1/2 pound Italian sausage, casings removed
- 1/2 pound ground beef
- 1 (24) oz. jar marinara sauce
- 1 (4) oz. can sliced mushrooms
- 1 cup shredded mozzarella cheese
- 1/2 cup shredded Cheddar cheese



DIRECTIONS:

1. Crumble the ground beef and Italian sausage into a large skillet. Cook over medium-high heat until browned. Drain.
2. Combine the ground meats, marinara sauce, mushrooms, and tomatoes in a slow cooker. Cover, and cook on LOW heat for 6 to 8 hours.
3. Stir in the tortellini, and sprinkle the mozzarella and cheddar cheese over the top. Cover and cook for 15 more minutes on LOW, or until the tortellini is tender.

Source: Fridgetips.com

Mission Impossible



NEEDED

- Red Yarn
- Creativity

INSTRUCTIONS

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



Source: Ellis Benus

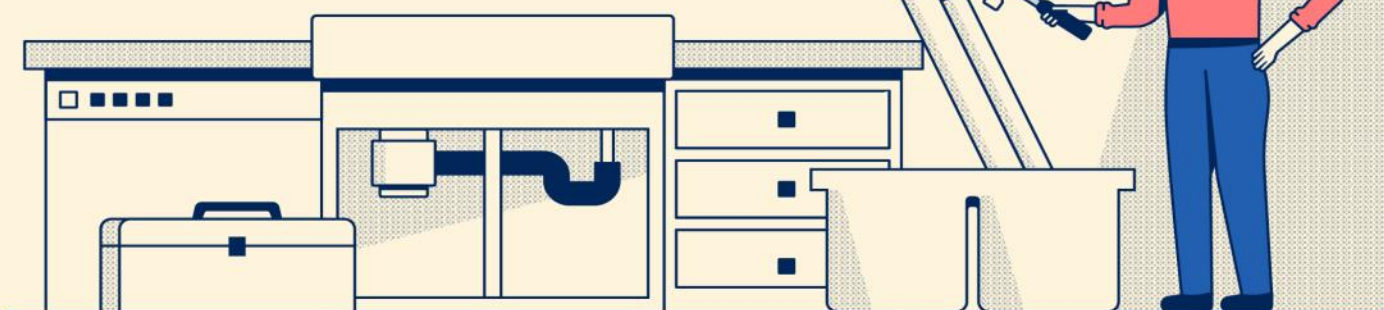
Remodeling Regret

TV shows make home remodeling look simple, but nearly two-thirds of homeowners who've attempted DIY house projects said they regret not calling in an expert on at least one of their projects.

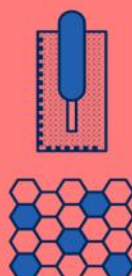
60%



Saving money is the primary reason homeowners take the DIY route. On average, homeowners said they hoped to save at least **60%** in costs by bypassing a professional and trying to do it themselves.



On average, homeowners reported attempting **eight house projects** themselves, and **one-third** admitted to having later hired a professional to redo the job.



The project homeowners most regret attempting themselves is **installing floor tiles**, particularly in the master bath.

55%



of DIYers said their projects took longer to complete than expected.

55%



of homeowners said their finished DIY projects didn't look as good as they had hoped.

Source: Improvenet.com, realtor.com, REALTOR® Magazine



CALIFORNIA HOME SALES FACTS: DECEMBER 2018

State/Region/County	Dec. 2018	Nov. 2018	MTM% Chg
Calif. State Average	\$557,600	\$554,760	+0.5%
Calif. Condo Average	\$460,660	\$465,770	-1.1%
Sacramento	\$364,500	\$365,000	-0.1%
Placer	\$492,993	\$461,000	+6.9%
El Dorado	\$454,500	\$461,750	-1.6%
Yolo	\$429,000	\$429,500	-0.1%
Stanislaus	\$309,000	\$310,000	-0.3%
San Joaquin	\$365,000	\$365,000	+0.0%
Nevada	\$389,950	\$399,000	-2.3%

State/Region/County	Dec. 2018	Nov. 2018	MTM% Chg
Solano	\$425,000	\$450,000	-5.6%
Contra-Costa	\$612,000	\$641,000	-4.4%
San Francisco	\$1,500,000	\$1,442,500	+4.0%
Fresno	\$266,500	\$265,750	+0.3%
Santa Clara	\$1,150,000	\$1,250,000	-8.0%
Orange County	\$785,000	\$795,000	-1.3%
Los Angeles	\$588,140	\$553,940	+6.2%
San Diego	\$618,500	\$626,000	-1.2%
Butte	\$356,558	\$326,940	+9.1%
Yuba	\$298,000	\$263,000	+13.3%

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

SACRAMENTO: 'INFLOW' OF OUT-OF-TOWN HOME SEARCHES

Sacramento may still be on the rise – at least for homebuyers using one real estate website.

Search data on Redfin show Sacramento is the nation's major metro area with the highest "net inflow." That suggests significantly more users are looking to move here from out of town than are trying to leave the City of Trees, according to a migration report released by the real estate website.

Redfin observed that out of about 1 million total searches, there were 5,879 more users looking to migrate to California's capital than those users seeking homes elsewhere in the fourth quarter of 2018. That's an increase of 1,300 users from the previous year, a 28 percent increase.

Additionally, 42 percent of Redfin searches for homes in Sacramento came from outside the region – nearly double the 2017 figure (22 percent).

Redfin says Sacramento has ranked No. 1 or No. 2 in every edition of the quarterly report, which started in 2017.

Where are they coming from? The most common source of Sacramento's out-of-area home searches are from San Francisco, the study says. The most popular source of potential movers to Sacramento from outside the Golden State is Seattle, according to Redfin.

"The biggest thing is the affordability of homes here, especially compared to markets like the Bay Area," Redfin agent Jim Hamilton said in an accompanying news release. "The market has softened in the Bay Area,

but not as much yet in Sacramento, so buyers are moving here to capitalize on their equity and put a substantial down payment or even pay cash."

Phoenix (net outflow of 5,287), Atlanta (4,658), Portland (4,057) and Seattle (3,638) rounded out the Top 5 for inflow this year.

Those inflow numbers are dwarfed by the outflow in the San Francisco Bay Area. Redfin recorded 29,122 searches by San Francisco residents for homes in other metro areas, 12,000 more than the same period in 2017. As one might expect, Sacramento is their most popular search destination, and Seattle is again the top search destination for Bay Area residents looking to flee California.

Redfin's report looked at 87 popular metro areas from October through December. In general, 25 percent of hopeful homebuyers across the board were looking outside of their current metro area, up 2 percent from the same time in 2017.

Redfin's insight on influx to the Sacramento region aligns with some other recently released data. Moving truck rental company U-Haul said earlier this month that Sacramento-Roseville metro area topped its customers' list of top one-way destinations.

As for the nearly 30,000 Redfin users who were looking to escape pricey SF late last year, the phenomenon has been referred to by some as a Bay Area exodus.

Source: Sac Bee, Michael McGough

FEBRUARY

WISHING A HAPPY BIRTHDAY & HAPPY ANNIVERSARY TO THE FOLLOWING:



MIKE D.
JENNY A.
NATALIA S.
NIGEL G.

JOSH J.
TRAVIS Y.
DEANNA B.
DANIELLE & ERIC M.

MELANIE W.
LINDA G.
VALERIE P.
BRANDI K.



MONTHLY DRAWING

Enter Online at: www.givingback4homes.com/free-drawing.html
 Already receiving GB4H News? You are automatically entered each month!

**FEBRUARY
PRIZES**

1st Prize \$50 Home Depot Gift Card
2nd Prize \$25 Jo-Ann Gift Card
3rd Prize \$15 Walmart Gift Card

**JANUARY
WINNERS**

1st Prize \$50 Walmart Gift Card-Sandra S.
2nd Prize \$25 Red Robin Gift Card-Luis A.
3rd Prize \$10 Amazon Gift Card-Brynne C.

Drawing Disclaimer Available Online.



FREE Home Value Report
 Find out how much your home may be worth.
 You may be surprised!
 Contact me today for a FREE Home Value Report

Gretchen Bradley

(916) 769-0184
 Gretchen@GB4Homes.com
www.GivingBack4Homes.com



Lic #01894275

Giving Back 4 Homes Program



Military
Law Enforcement
Fire/Rescue
Education
Relocation
Friends/Family

Buying A Home?
Selling A Home
Need To Short Sale?

Get Up To \$2,500

Available Nationwide

www.GivingBack4Homes.com



Gretchen Bradley

Giving Back 4 Homes Program Founder
Top Producer & PCAR Masters Club
 NAR, CAR, PCAR Realtor® - Lic#01894275
 20+ Yrs Experience-Real Estate Sales/Lending
 Nationwide Relocation Specialist
 Sacramento Area Military Relocation Liaison
 Proud Wife of a Soldier & Law Enforcement Officer

Phone (916) 769-0184
Email Gretchen@GB4Homes.com
Email GB4Homes@Gmail.com
Web www.GivingBack4Homes.com
Facebook www.facebook.com/Givingback4homes



This newsletter is intended for entertainment and informational purposes only. Credit is given to authors of articles that are reprinted when original author is known. Any omission of credit to author is purely unintentional and should not be construed as plagiarism or literary theft. Copyright 2011 Giving Back 4 Homes Program. All rights reserved. This information is solely advisory, & should not be substituted for medical, legal, financial or tax advice. Any & all decisions or actions must be done through the advice/counsel of qualified professionals. We cannot be held responsible for actions taken without proper professional advice.