

Life & Times

APRIL 2025

ZILLOW TO BAR LISTINGS NOT SHARED VIA MLS

The move, endorsed by eXp, could affect listings that are promoted via social media, yard signs and other means allowed by NAR's "delayed marketing" policy.

In a move designed to "create an even playing field," listings that are publicly promoted to consumers but not made widely available via the MLS will be barred

from Zillow.com starting in May.

"Our belief is that, if a listing is going to be marketed to a buyer or a subset of buyers, it really needs to be made available to all buyers," Errol Samuelson, Zillow's chief industry development officer, told Real Estate News on April 10. "This is our implementation of the Clear Cooperation Policy."

The CCP, instituted by the National Association of Realtors, requires listings to be submitted to the multiple listing service within 24 hours of being publicly promoted.

After months of contentious discussion and debate, NAR announced on March 25 that Clear Cooperation would continue — with an important addition: Multiple Listing Options for Sellers. This new policy will let a seller temporarily keep their home off the Internet Data Exchange, which allows agents, brokers and home search sites — such as Zillow, Realtor.com and Homes.com — to display MLS property listings.

A conflict with 'delayed marketing exempt listings'?

Zillow's new standards are "not in direct response to any recent CCP update," Samuelson said. "This is really about any status of listing."

But it's the Multiple Listing Options for Sellers policy, with its provision for "delayed marketing exempt listings," that could be most affected by Zillow's action.

NAR, in a frequently asked questions section of its page about the new policy, says that during the delayed marketing period a seller and a listing broker can "advertise their delayed marketing exempt listing on other websites, portals, social media, or elsewhere on the internet in addition to the listing broker's website."

Samuelson confirmed that Zillow considers social media, email blasts and even yard signs to be the kind of public

marketing that could keep a listing off Zillow forever if that listing is not submitted to an MLS within 24 hours and made widely available to the places buyers search for homes.

"It's really up to the listing agent and their seller to decide how they're going to market the listing," he said. "But if they choose, regardless of the status — including delayed marketing status — to say, for example, 'I'm only going to market this listing on my own brokerage website,' there isn't fair access to all

other buyers."

And Zillow "would not show that listing when it eventually came out on the MLS," he added.

Zillow's new standards will launch with the endorsement of eXp, which is "deeply committed to giving our clients the most transparent, comprehensive access to property listings in the market," eXp Realty CEO Leo Pareja said in a statement. "Our new agreement with Zillow ensures that every eXp Realty listing has maximum visibility, creating a more efficient, trustworthy, and open marketplace."

Samuelson said Zillow is "hopeful" that others will get on board as well.

"We've talked to a number of brokerages, and our observation is that the vast majority of brokerages in this country support equal access," Samuelson said. They "recognize what is special about this notion of the open marketplace" and the MLS as "a cooperative where people can exchange listings."

It's also a place where the data says that consumers benefit. Research by Zillow and Bright MLS has found that off-MLS listings can cost sellers thousands of dollars per home, with sellers in communities of color disproportionately harmed by the practice.

Source:

Stephanie Reid-Simons, Real Estate News



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HUD REVISES RESIDENCY REQUIREMENTS ON FHA LOANS

The U.S. Department of Housing & Urban Development (HUD) has issued Mortgagee Letter 2025-09, "Revisions to Residency Requirements," stating that non-permanent residents will no longer be eligible for Federal Housing Administration (FHA)-insured mortgages.

According to the Mortgagee Letter, "This update aligns FHA's requirements with recent executive actions that emphasize the prioritization of federal resources to protect the financial interests of American citizens and ensure the integrity of government-insured loan programs."

Jeffrey D. Little, General Deputy Assistant Secretary for Housing, wrote in the Mortgagee Letter, "Currently, non-permanent residents are subject to immigration laws that can affect their ability to remain legally in the country. This uncertainty poses a challenge for FHA as the ability to fulfill long-term financial obligations depends on stable residency and employment."

The new rule eliminates the "non-permanent resident" category from the FHA's Single Family Title I and Title II programs.

The FHA provides mortgage insurance on loans made by FHA-approved lenders, insuring mortgages on single-family homes, multifamily properties, residential care facilities, and hospitals throughout the United States and its territories. FHA mortgage insurance protects lenders against losses. If a property owner defaults on their mortgage, the FHA pays a claim to the lender for the unpaid principal balance. Because lenders take on less risk, they are able to offer more mortgages to homebuyers.

The provisions of Mortgagee Letter 2025-09 may be implemented immediately, but must be implemented for FHA case numbers assigned on or after May 25, 2025.

Latest Actions to Protect American Citizens in Housing

Earlier this week, HUD Secretary Scott Turner and U.S. Dept. of Homeland Security (DHS) Secretary Kristi Noem signed the "American Housing Programs for American Citizens" Memorandum of Understanding (MOU), to end the wasteful misappropriation of taxpayer dollars to benefit

illegal aliens instead of American citizens.

As part of this new agreement, HUD will provide a full-time staff member to assist in operations at the Incident Command Center (ICC), establishing an interagency partnership to facilitate data sharing and ensure taxpayer-funded housing programs are not used to harbor or benefit undocumented immigrants.

"American tax dollars should be used for the benefit of American citizens, especially when it comes to an issue as pressing as our nation's housing crisis," said Secretary Turner. "This new agreement will leverage resources including technology and personnel to ensure American people are the only priority when it comes to public housing. We will continue to work closely with DHS to maximize our resources and put American citizens first."

According to recent data from the Center for Immigration Studies, approximately 59% of undocumented immigrant households use one or more welfare programs, creating roughly \$42 billion in costs. Across the country there are about nine million residents of public and subsidized housing without proper information sharing to determine eligibility status. Under the Biden administration, states and localities introduced legislation to ban undocumented immigrants from public housing.

"The Biden Administration prioritized illegal aliens over our own citizens, including by giving illegal aliens taxpayer-funding housing at the expense of Americans. Not anymore," said DHS Secretary Noem. "The entire government will work together to identify abuse and exploitation of public benefits and make sure those in this country illegally are not receiving federal benefits or other financial incentives to stay illegally."

In addition to the American Housing Programs for American Citizens MOU, HUD, through its office of Public and Indian Housing (PIH), instructed Moving to Work (MTW) Public Housing Authorities (PHAs) to comply with Section 214 of the Housing and Community Development Act of 1980, prohibiting HUD-funded service providers from providing financial assistance to illegal immigrants.

Source:

Eric C. Peck, Mortgage Point



NEW FIRE HAZARD SEVERITY MAPS FOR CALIFORNIA

The Calif. Dept. of Forestry and Fire Protection has released new fire hazard severity zone (FHSZ) maps throughout California.

The FHSZ maps are developed using a science-based and field-tested model that assigns a hazard score based on the factors that influence fire likelihood and fire behavior. Many factors are considered such as fire history, existing and potential fuel (natural vegetation), predicted flame length, blowing embers, terrain, and typical fire weather for the area.

The State Fire Marshal is mandated to classify lands within State Responsibility Areas into Fire Hazard Severity Zones (FHSZ). The three levels of hazard in the State Responsibility Areas are: moderate, high, and very high.

Insurance companies typically use their own risk assessment data rather than these maps, so the new designations are unlikely to directly affect insurance rates, according to Cal Fire. However, they will impact real estate transactions, as sellers must disclose to buyers when properties are located in high and very high fire zones. They also must present documentation showing that an inspection was done within six months and that the property complies with defensible space requirements.

<https://osfm.fire.ca.gov/what-we-do/community-wildfire-preparedness-and-mitigation/fire-hazard-severity-zones>



MILITARY: HOW CAN VETERANS GET FREE CELL PHONES?

Dear Lacey: I need a cell phone and cannot afford one. How can veterans get free cell phones without going through a bunch of red tape and hassle? — Rose

Hey, Rose! Thank you for reaching out. I recognize how hard it is to need a cell phone but not have the cash to cover those expenses. That stress is already heavy enough without getting tangled up in red tape when you don't need another problem. The good news is, there are options to help you without jumping through a bunch of hoops. I have resources for you!

Free Cell Phones

There are a few different options to get a free cell phone and services. First, there's the federal Lifeline program, which receives its funding through the Federal Communications Commission (FCC). It provides discounted cell phones and monthly plans to low-income earners, including veterans. It's part of the Department of Veterans Affairs' Bridging the Digital Divide program to give veterans access to the internet and internet-connected devices. You can call your local VA office to get additional information about the program or visit its website.

Assurance

Wireless, TruConnect and Life Wireless all fall under the Lifeline program and provide free monthly data, minutes and unlimited texting plans. If you qualify, Life Wireless will provide you with a free phone. With

all of them, you also have the option to use a cell phone you already have with their plans, if it's compatible.

To qualify, your income must be below a certain level or you are participating in one of these federal programs:

- Supplemental Nutrition Assistance Program (SNAP, or food stamps)
- Medicaid
- Supplemental Security Income (SSI)
- Federal Public Housing Assistance (FPHA)
- Veterans pension or survivors benefit programs
- Tribal specific programs

Another resource is Cell Phones for Soldiers, which offers free phones and a year of service to transitioning veterans via their Cell Phones for Soldiers Mobile program. You'll need

your DD-214 and to fill out a short application. As of this writing, the program is at capacity, so you'll have to join a waiting list. It will also give one-time emergency financial assistance for phone bills through Helping Heroes Home. To apply for this one, you'll need to email details about your situation and the due date of your bill. You can learn more about all of its benefits [here](#).

Source: Lacey Langford, Military.com



72 USES FOR SIMPLE HOUSEHOLD PRODUCTS

	Home	Personal Care/ Beauty	Dietary/ Medicinal
Lemon Juice	<ul style="list-style-type: none"> • Clean glass & mirrors • Brighten your whites • Disinfect your cutting board • Brighten your toilet bowl 	<ul style="list-style-type: none"> • Remove sun spots • High-light your hair • Reduce wrinkles • Shrink your pores 	<ul style="list-style-type: none"> • Detox • Improve digestion • Sooth a sore throat • Strengthen immunity
Coconut Oil	<ul style="list-style-type: none"> • Polish wood furniture • Replace WD-40 • Remove shower scum 	<ul style="list-style-type: none"> • Hair serum • Lip gloss • Deodorant • Prevent wrinkles 	<ul style="list-style-type: none"> • Improve thyroid function • Reduce migraines
Apple Cider Vinegar	<ul style="list-style-type: none"> • Repel fleas • Clean your microwave • Deodorize laundry 	<ul style="list-style-type: none"> • Sooth Sunburns • Wash your hair • Treat acne • Aftershave 	<ul style="list-style-type: none"> • Weight-loss/Detox • Control high-blood pressure • Cure yeast infections • Prevent a cold
White Vinegar	<ul style="list-style-type: none"> • Polish Silver • Clean windows • Neutralize odors • Unclog your drain 	<ul style="list-style-type: none"> • Cure an upset stomach • Sooth a bee sting • Condition your hair 	<ul style="list-style-type: none"> • Tenderize meat • Boil better eggs • Eliminate garlic odor • Keep veggies fresh
Baking Soda	<ul style="list-style-type: none"> • Put out fires • Scrub toilets and tubs • Clean your oven or grill 	<ul style="list-style-type: none"> • Deodorant • Toothpaste • Relieve diaper rash • Treat heartburn 	<ul style="list-style-type: none"> • Leavening agent • Make fluffier omelets • Crispier chicken
Castile Soap	<ul style="list-style-type: none"> • All-purpose cleaner • Dish soap • Mop floors with it 	<ul style="list-style-type: none"> • Body wash • Pet shampoo • Toothpaste • Prevent eczema 	<ul style="list-style-type: none"> • Treat eczema and psoriasis • Cure acne
Castor Oil	<ul style="list-style-type: none"> • Discourage rodents • Lubricate kitchen scissors • Restore health of your plants 	<ul style="list-style-type: none"> • Strengthen eyelashes • Relieve cracked heels • Soften cuticles 	<ul style="list-style-type: none"> • Treat dry/itchy skin • Laxative • Induce labor • Relieve menstrual cramping
Source: Healthy Holistic Living			

SUPER STRESS RELIEVERS

Whether you've got nagging anxieties or are just having an insane afternoon, these quirky—yet effective—tips can help calm you down and let you find your way back to your happy place. Bonus: they work instantly!

- **Smooch!** Kissing unleashes chemicals that lower anxiety and encourage feelings of euphoria, reports a new study from Lafayette College. Researchers found that levels of cortisol, a stress hormone, dropped dramatically post-lip-lock in the couples studied. (Not a bad way to relax, if you ask us!)
- **Squeeze a Lemon!** A good whiff of lemon (particularly the oils found in the peel) may be an effective—and fresh smelling—tool in the mood-boosting department, according to recent research published in the journal *Physiology & Behavior*.
- **Grab a Book!** A British study found that even six minutes of reading can lower stress levels by 68%. Doesn't matter what you read—from a novel to a magazine—as long as it lets you lose your worries in the words, says study author David Lewis, Ph.D.
- **Get Your Game On!** Take a cue from your kids and play a video game for a few minutes (on your console, computer, iPhone—whatever). Scientists at East Carolina University looked at how adults' levels of tension, depression, and anger were affected by gaming and saw vast improvements among study participants.
- **Sniff Some Flowers!** Mother Nature has serious calming powers: Hospital patients who had potted flowers in their rooms felt less pain and fatigue and were more relaxed than those with no greenery around, found a recent Kansas State University study. The best part: You don't need to be sick to get the benefits!

Source: Shaun Dreisbach, Parenting.com



Blueberries

Researchers have found that blueberries help protect the brain from oxidative stress and may reduce the effects of age-related conditions such as Alzheimer's disease or dementia.

Source: Chipper4life



Today's Laugh



Healthy Black Bean Dip

INGREDIENTS:

- 1 can (15 oz) black beans, rinsed and drained
- 1 tsp vegetable oil
- 1/2 cup chopped onion
- 2 cloves garlic, minced
- 3/4 cup chopped tomatoes
- 1/2 cup mild picante sauce
- 1 tsp ground cumin
- 1 tsp chili powder
- 1/4 cup chopped fresh cilantro
- 1 tbsp fresh lime juice



DIRECTIONS:

1. In a medium mixing bowl, partially mash black beans; they should remain a little chunky.
2. In a medium size skillet over medium heat, heat the oil, then stir in onion and garlic and sauté for 4 minutes. To the onion and garlic add beans, tomato, picante sauce, cumin, and chili powder. Cook for 5 minutes or until thickened.
3. Remove from the heat, add cilantro and lime juice. Mix well.
4. Serve in a bowl with your favorite healthy chips for dipping.

Source: Fridgetips.com

Pour Painted Pots

NEEDED

- Clay Flower Pots
- Acrylic Paint
- Bricks & Drop Cloth
- Tape

INSTRUCTIONS

1. Tape holes on bottom of clay pot (to keep paint from going inside pot).
2. Put down newspaper or drop cloth and then bricks on top (to prop up pots).
3. Pour paint over pot. Just pour a bit of paint and then keep adding new colors on top of the old ones until they drip off the edges and run down the sides of the pot (simple way to achieve swirly and marbled effect).
4. Let dry for 24-48 hrs.



Source: Heidi, Happiness is Homemade

SURPRISING THINGS RENTERS INSURANCE COVERS — AND LEAVES OUT

Many tenants aren't familiar with the ins and outs of their renters insurance policies, but what they don't know could cost them money. Insurance is designed to offer peace of mind, but there's a reason your policy has all that fine print: You might not have the coverage you expect.

Like any other insurance policy, renters insurance has exclusions, and knowing about them ahead of time can help you avoid unexpected bills in a disaster.

Just as important, though, is knowing what IS covered. All that fine print in your policy likely includes coverage you might not expect, which could save you money down the line.

Covered: Belongings Outside Your Home

Most renters know insurance covers personal belongings within their home but may not realize their things are probably covered off-premises too, including when traveling. Barbara Madvin, an insurance agent at Gaspar Insurance Services, says vehicle break-ins are some of the most common insurance claims she sees for renters. While damage to the car itself is generally covered by your auto policy, your renters insurance pays for items stolen from the vehicle, as long as their value exceeds your deductible.

Your renters policy will also cover your belongings if you move them from your home to a storage unit, a friend's house or anywhere else to protect them from a covered disaster. In the event of a wildfire or hurricane evacuation, this can be particularly valuable, according to Christine G. Barlow, a chartered property casualty underwriter. This coverage typically lasts 30 days.

Covered: Living Expenses if Your Rental Is Uninhabitable

While your home is undergoing repairs due to a fire or other covered disaster, your insurance company will usually pay for you to maintain your normal standard of living somewhere else.

A "normal standard of living" is broader than you might think. For instance, if you live in a rental home with a pool that you use every day, "the carrier needs to put you someplace where you have access to a swimming pool," says Barlow, who is also managing editor at FC&S Expert Coverage Interpretation, a trade publication. If you have pets, your insurer should find you

pet-friendly accommodations or board the animals where you normally would.

Not Covered: Common Disasters

Most renters insurance covers your possessions only in the case of specific scenarios, or "named perils" listed in the policy -- things like fire, theft and wind. "If something's not mentioned in that list, then there's no coverage," Barlow says.

For example, flood damage is almost always excluded from renters policies and typically must be purchased separately. (One exception: USAA, which serves military families, includes flood coverage with standard renters policies.)

Not Covered: Brand-New Stuff

Madvin recommends asking whether replacement cost coverage is included in your policy. If not, your belongings are covered only for their depreciated value, which often isn't enough to buy brand-new replacements.

Say your 10-year-old TV is stolen and replacement cost isn't included. "The carrier's going to say, 'OK, you paid \$1,000 for it 10 years ago; we'll give you \$250 for it now,'" Madvin says.

With replacement cost coverage, you'll receive enough to purchase a new TV.

Not Covered: Expensive Valuables

Most renters policies cover jewelry and other costly items only up to a specific limit named in the policy, typically \$1,000 to \$2,000. So if you have an expensive engagement ring, for example, both Madvin and Barlow recommend adding separate coverage for it. An appraisal is usually required.

How to Avoid Surprises

Before buying renters insurance, take inventory of your belongings.

"Most renters underestimate how much stuff they have," Barlow says, which can leave a coverage gap. She recommends using the Encircle app to upload photos of your belongings and estimate their worth. Other similar apps include Sortly and Allstate's Digital Locker.

Read your policy thoroughly. Barlow suggests marking it with what's covered in green and what isn't in red.

Madvin advises paying particular attention to the policy's endorsements, which are typically add-ons or exclusions to standard coverage.

Confused by all the legalese? Turn to an expert. Talking through your options with an insurance agent or broker can ensure you understand the policy you're buying.

"Unless you really know insurance," Barlow says, "it's very easy to miss coverages that you need or to not realize something isn't covered."

Source: Sarah Schlichter, NerdWallet



CALIFORNIA HOME SALES: FEBRUARY 2025

State/Region/County	Feb. 2025	Jan. 2025	MTM% Chg	State/Region/County	Feb. 2025	Jan. 2025	MTM% Chg
Calif. State Average	\$829,060	\$838,850	-1.2%	Solano	\$600,000	\$565,000	+6.2%
Calif. Condo Average	\$675,000	\$649,000	+4.0%	Contra-Costa	\$841,000	\$785,000	+7.1%
Sacramento	\$550,000	\$540,000	-1.9%	San Francisco	\$1,600,000	\$1,432,500	+11.7%
Placer	\$649,000	\$650,000	-0.2%	Fresno	\$442,850	\$426,690	+3.8%
El Dorado	\$677,000	\$615,000	+10.1%	Santa Clara	\$2,000,000	\$1,840,000	+8.7%
Yolo	\$633,500	\$600,000	+5.6%	Orange County	\$1,465,500	\$1,430,000	+2.5%
Stanislaus	\$460,000	\$460,000	+0.0%	Los Angeles	\$852,190	\$886,400	-3.9%
San Joaquin	\$540,000	\$510,000	+5.9%	San Diego	\$1,040,000	\$1,030,000	+1.0%
Nevada	\$512,950	\$525,000	-2.3%	Butte	\$449,000	\$443,000	+1.4%
				Yuba	\$459,000	\$441,000	+4.0%

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

*revised

HOUSEHOLD ELECTRICAL SAFETY TIPS

Electricity is a necessity of modern living. According to the National Fire Protection Association, approximately 51,000 electrical home fires occur annually, resulting in nearly 500 deaths, more than 1,400 injuries, and over \$1.3 billion in property damage. And, according to the U.S. Consumer Product Safety Commission, nearly 400 people are electrocuted each year.

How can you keep your family safe from household electrical dangers?

1. Extension cords should be used as a temporary fix, not as household wiring. Keep them free of knots and tangling around other objects.
2. Do not attempt to force plugs into wall sockets if they don't fit. Move to an outlet that will accommodate the plug securely and correctly. If plugs won't stay in a socket, the outlet may be damaged and should be repaired or replaced.
3. Use lightbulbs with wattage that complies with the lighting fixture.
4. Keep all electrical appliances away from water! If an appliance does fall in water, unplug it before retrieving it.
5. Unplug all appliances during an electrical storm to prevent damage from power surges.
6. Keep a distance of at least three feet between space heaters and rugs, curtains, furniture, and other flammable objects.
7. Always use power strips with surge suppressors on delicate equipment, such as computers and home entertainment devices.

Source: Old Republic Home Protection



That's NOT a typo.
\$10,005 from
Gretchen @ GB4H!



Sacramento, CA

CONGRATULATIONS

Valerie P.

On the Sale of Your Home!

And for Receiving \$10,005.00 From

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APRIL



WISHING A HAPPY BIRTHDAY & HAPPY ANNIVERSARY TO THE FOLLOWING:

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 MEAGAN D.

MICHAEL H.
 JOSH S.
 BRIAN S.
 DEBORAH C.

MARK M.
 MAYUKO R.
 VICTOR A.
 JOSH & LARAE R.

JOHN O.
 MIKE B.
 LACEY Y.

MONTHLY DRAWING

Enter Online at: www.givingback4homes.com/free-drawing.html
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**April
Prizes**

1st Prize \$50 Bath/Body Works Gift Card
2nd Prize \$25 Panera Gift Card
3rd Prize \$10 Subway Gift Card

**March
Winners**

1st Prize \$100 JC Penney Gift Card-Valerie P.
2nd Prize \$ 25 Panda Express Gift Card-Maria J.
3rd Prize \$ 10 Starbucks Gift Card-Scott T.

Drawing Disclaimer Available Online.



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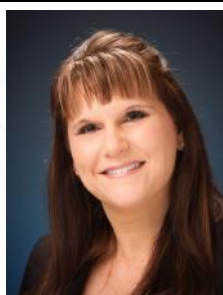
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