

Life & Times

JULY & AUGUST 2020

TOP REASONS PEOPLE ARE MOVING THIS YEAR

Today, Americans are moving for a variety of different reasons. The current health crisis has truly re-shaped our lifestyles and our needs. Spending extra time where we currently live is enabling many families to re-evaluate what homeownership means & what they find most important in a home.

According to Zillow: "In 2020, homes went from the place people returned to after work, school, hitting the gym or vacation, to the place where families do all of the above. For those who now spend the majority of their hours at home, there is a growing wish list of what they'd change about their homes, if possible."

With a new perspective on homeownership, here are some of the top reasons people are reconsidering where they live and making moves this year.



1. Working from Home

Remote work is becoming the new norm in 2020, and it's continuing on longer than most initially expected. Many in the workforce today are discovering they don't need to live close to the office anymore, and they can get more for their money if they move a little further outside the city limits. Lawrence Yun, Chief Economist for the National Association of Realtors (NAR) notes: "With the sizable shift in remote work, current homeowners are looking for larger homes and this will lead to a secondary level of demand even into 2021."

If you've tried to convert your guest room or your dining room into a home office with minimal success, it may be time to find a larger home. The reality is, your current house may not be optimally designed for this kind of space, making remote work and continued productivity very challenging.

2. Virtual Schooling

With school about to restart this fall, many districts are beginning the new academic year online. *Education Week* is tracking the reopening plans of schools across the country, and as of August 21, **21 of the 25 largest school districts are choosing remote learning** as their back-to-school instructional model, **affecting over 4.5 million students.**

With a need for dedicated learning space, it may be time to find a larger home to provide your children with the same kind of quiet room to focus on their schoolwork, just like you need for your office work.

3. A Home Gym

Staying healthy and active is a top priority for

many Americans. With various levels of concern around the safety of returning to health clubs across the country, dreams of space for a home gym are growing stronger. The *Home Builders Association of Greater New Orleans* explains: "For many in quarantine, a significant decrease in activity is more than a vanity issue – it's a mental health issue."

Having room to maintain a healthy lifestyle at home – *mentally and physically* – may prompt you to consider a new place to live that includes space for at-home workouts.

4. Outdoor Space

Especially for those living in an apartment or a small townhouse, this is a new priority for many as well. *Zillow* also notes the benefits of being able to use yard space throughout the year: "People want more space in their next home, and one way to get it is by turning part of the backyard into a functional room, an outdoor space for play as well as entertaining or cooking."

You may, however, not have the extra square footage today to have these designated areas – indoor or out.

Moving May Be Your Best Option

If you're clamoring for extra space to accommodate your family's changing needs, **making a move may be your best bet**, especially while you can take advantage of today's low mortgage rates. Low rates are making homes more affordable than they have been in years. According to *Black Knight*: "Buying power for those shopping for a home is up 10% year over year, with home buyers able to afford nearly \$32,000 more home than they could have 1 year ago while keeping their monthly payment the same."

It's a great time to get more home for your money, just when you need the extra space.

Bottom Line

People are moving for a variety of different reasons today, and many families' needs have changed throughout the year. If you've been trying to decide if now is the time to buy a new home, reach out to a local real estate professional to discuss your needs.

Source: Keeping Current Matters

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THREE WAYS TO WIN IN A BIDDING WAR

With so few houses for sale today and low mortgage rates driving buyer activity, bidding wars are becoming more common. Multiple-offer scenarios are heating up, so it's important to get pre-approved before you start your search. This way, you can put your best foot forward – quickly and efficiently – if you're planning to buy a home this season.

Javier Vivas, *Director of Economic Research at realtor.com* explains: "COVID-19 has accelerated earlier trends, bringing even more buyers than the market can handle. In many markets, fierce competition, bidding wars, and multiple offer scenarios may be the common theme in the weeks to come."

Here are three things you can do to make your offer a competitive one when you're ready to make your move.

1. Be Ready

A recent survey shows that **only 52% of active homebuyers obtained a pre-approval letter before they began their home search.** That means about half of active buyers missed out on this key part of the process.

Buyers who are pre-approved are definitely a step ahead when it's time to make an offer. Having a pre-approval letter indicating you're a qualified buyer shows sellers you're serious. It's often a deciding factor that can tip the scale in your direction if there's more than one offer on a home. It's best to contact a mortgage professional to start your pre-approval process early, so you're in the best position right from the start of your home search.

2. Present Your Best Offer

In a highly competitive market, it's common for sellers to pick a date and time to review all offers on a house at one time. If this is the case, you may not have an opportunity to negotiate back and forth with the sellers. As a matter of fact, the *National Association of Realtors (NAR)* notes: "Not only are properties selling quickly, but

they are also getting more offers. On average, **REALTORS® reported nearly three offers per sold property in July 2020.**"

Make sure the offer you're presenting is the best one the sellers receive. A real estate professional can help you make sure your offer is a fair and highly competitive one. Listen to the professionals, they have been down this road before.

3. Act Fast

With existing homes going like hotcakes, there's no time to waste in the process. NAR reports how the speed of home sales is ramping up: "**Properties typically remained on the market for 22 days in July, seasonally down from 24 days in June and from 29 days in July 2019. Sixty-eight percent of homes sold in July 2020 were on the market for less than a month.**"

In addition, NAR notes: "**Total existing-home sales...jumped 24.7% from June to a seasonally adjusted annual rate of 5.86 million in July. The previous record monthly increase in sales was 20.7% in June of this year. Sales as a whole rose year-over-year, up 8.7% from a year ago (5.39 million in July 2019).**"

As you can see, the market is gaining steam. For two consecutive months houses have sold very quickly. Essentially, you may not have time to sleep on it or shop around when you find a home you love. Chances are, someone else loves it too. If you take your time, it may be gone.



Bottom Line

The housing market is very strong right now, and buyers are scooping up available homes faster than they're coming to market. If you're planning to purchase a home this year, talk to a local real estate professional to learn more about the area, so you're ready to compete – **and win.**

Source: Keeping Current Matters

EASY DIY PORCH & PATIO PROJECT: OUTDOOR LIGHTING

You won't need to spend a whole day on this project, but that doesn't make the payoff any less impressive.

"Outdoor lighting takes a beating after years of being exposed to the elements," says Vineta Jackson, home improvement expert for The Handyman's Daughter. "A new porch light can perk up an entryway in as little as an afternoon, as long as you know how to wire the fixture safely."

Source: Larissa Runkle



WALKING: A STEP IN THE RIGHT DIRECTION

Have you been thinking of adding more physical activity to your life? Starting a walking program may be a great way to be more active. Walking on a regular basis may lead to many health benefits. Walking is the most popular physical activity among adults. Taking a walk is low cost and doesn't require any special clothes or equipment. Walking can:

- Lower your risk of health problems like high blood pressure, heart disease and diabetes.
- Strengthen your bones and muscles.
- Help you burn more calories.
- Lift your mood.



Make walking fun by going to places you enjoy, like a park or shopping center. Bring along a friend or family member to chat with, or listen to some of your favorite music as you walk. Keep the volume low so that you can hear noises around you.

When barriers come up, like time demands or bad weather, think of ways to beat them, like walking inside of a shopping center. If you have a setback, start again as soon as you can. With time, walking will become a part of your daily routine and may make it easier to try other types of physical activity.

Source: National Institute of Health

FOUR REASONS VA LOANS ARE SO POWERFUL

The VA home loan program has been around for seven decades. This long-cherished benefit has backed more than 24 million military mortgages since 1944. But in many ways, it's more important today than ever before.

Many lenders tightened their lending requirements after the housing market collapse. Access to credit is starting to loosen, but it's still tough for many service members and veterans to secure a conventional mortgage.

That's a big reason why the historic VA loan program is experiencing a resurgence. VA purchase loans have increased eight years in a row, with younger veterans and service members leading the way.

To be sure, VA loans aren't automatically the best fit for every veteran. But they feature significant benefits that can make homeownership possible for those who might otherwise struggle to secure financing.

Here's a look at four reasons VA loans are so powerful.

1. Zero down payment

Being able to purchase a home without making a down payment is a tremendous benefit for military borrowers.

Many homebuyers must spend years saving enough money to cover the usual minimum down payment for conventional (5 percent) or Federal Housing Administration (FHA) loans (3.5 percent). On a \$300,000 purchase, you're talking about a nest egg of \$15,000 for conventional and \$10,500 for FHA.

VA borrowers don't need to come to the closing table with that kind of cash. That allows veterans and service members to get into homes sooner.

2. No mortgage insurance

On top of that, all FHA borrowers and conventional buyers who can't put down 20% are required to pay for mortgage insurance. That can add a couple of hundred dollars to your monthly mortgage payment.

Conventional borrowers can often get out from under their mortgage insurance once they've built up about 20 percent

equity in the home. But FHA borrowers now pay their mortgage insurance for the duration of their mortgage term, which is often 30 years.

Despite the \$0 down payment, VA loans don't come with or require mortgage insurance. That's a huge benefit that helps veterans stretch their buying power.

3. Flexible requirements

VA borrowers don't need a sky-high credit score to secure a mortgage. Lenders are generally looking for a credit score of about 620, which is considerably lower than what you'll typically need for conventional financing.

VA lenders can also have flexible benchmarks when it comes to your debt-to-income (DTI) ratio, which looks at the relationship between your monthly income and major expenses. While the VA wants to see a DTI ratio of 41 percent or less, some lenders may allow a higher percentage for otherwise qualified borrowers.

VA borrowers can typically look to secure a new mortgage just two years after a foreclosure, short sale or bankruptcy.

4. Rates and closing costs

Contrary to common misconception, interest rates on VA loans are competitive with conventional mortgage rates, if not consistently lower. That's another potential cost-savings benefit for VA homebuyers. Lower rates can mean lower monthly payments.

The VA also limits what veterans pay in closing costs. In fact, VA borrowers are flat-out barred from paying some costs. Sellers can pay all of a buyer's mortgage-related closing costs and up to 4 percent of the purchase price in concessions, which can cover things like prepaid property taxes and homeowners insurance.

There's no guarantee a seller will pay some, all or any of your closing costs. But these protections and benefits help put VA borrowers in a great position to get the most from this increasingly powerful loan option.

Source: Chris Birk, Veterans United Home Loans

THE BEST WAY TO CLEAN YOUR FACE MASK

In an age of misinformation, something as simple as cleaning a cloth face mask can become incredibly confusing. What should you use to clean it? How should you clean it, and how often?

We've likely read many of the same articles you have, and we're still confused. Which is why we chose to turn to the science experts for some definitive advice on how to properly clean face masks. Apparently, it's not all that complicated!

Here are a few things to keep in mind before you start dousing your face masks with every disinfectant you can find.

How often should you wash your face mask?

Your washing machine might not approve, but here's the thing: Cloth masks need to be cleaned pretty regularly—almost every time they're worn. While taking a solo walk to the mailbox might not qualify, any activity that brings you out in public or around other people should be cause enough to wash it.

"If you're using a standard cloth mask, it needs to be washed after each use," says **Keane Veran**, CEO of OURA, a leading manufacturer of reusable face masks.

If your mask has antimicrobial properties, it requires less frequent cleaning—like two to three times a week, Veran says. Otherwise, plan on washing it after every trip out in public.

What you need to know about hand-washing your mask

Luckily for your washing machine, it's not the only way to clean a mask. In fact, while it might not be the most convenient, the experts agree: Hand-washing your homemade DIY mask is best. Although machine washing will also work to disinfect a mask between uses, hand-washing is better for one simple reason: It helps your mask last longer.

"Ideally, masks should be hand-washed with detergent," says Veran. "Scrub them under warm water to thoroughly lather the detergent."

Be sure to remove any filter in your mask before washing it, and don't worry about making the water as hot as possible. Although hot water does help to kill microbes, using detergent to wash your mask thoroughly is sufficient.

"Any standard detergent would work well to break down microbes," Veran says. "It's the soap that breaks down the fatty capsule of the virus, allowing it to be washed away."

What you need to know about machine-washing your mask

Depending on how many mask-wearers you have in your household, you might be tempted to machine-wash your masks. And while hand-washing preserves masks longer, sometimes it's our own sanity that needs preserving. If that's the case, here are a few things to keep in mind to give your masks the best possible chance of surviving the laundry machine.

- **Only machine-wash basic cotton**

masks: If your mask has any sort of nose piece or component other than a piece of cotton fabric and elastic ear bands, keep it out of the washing machine. "If there's a nose piece in the mask, laundering will increase the chance for it to become dislodged or poke through the fabric," cautions Veran.

- **Use a laundry bag:** Since even the simplest of cotton masks tend to have some sort of elastic band, it's best to wash them in a protective laundry bag separately from other clothes. "The ear loops can easily catch on buttons or zippers, which can stretch, tear, or alter the structure of the mask," says Veran. "Since the fit of a mask is crucial to providing protection, it is incredibly important that the mask does not become warped."
- **Be careful with bleach and hot water:** Speaking of warped, you might be tempted to crank up the heat (or chemicals) when machine-washing your masks—but you're better off keeping temperature and extra disinfectants to a minimum. Hot water has a tendency to shrink cotton and polyester masks, which may make them unwearable. The same goes for pouring lots of bleach in the batch. Bleach may help disinfect the mask, but it is also hard on fabric, and it may also destroy any color patterns on your mask. Spend some time looking at your mask and understanding how it's made before you toss it in the laundry machine, and this will give you the best chance of still having functional face protection postwash.

Drying your mask

Since the novel coronavirus is deactivated by washing it, how you dry your mask is really just a matter of personal preference. Air-drying it in the sun is a great option, though machine drying works just as well.

"Think about washing and drying anything that's like a mask," says **Bill Carroll**, adjunct professor of chemistry at Indiana University. "Generally, cloth masks will be cotton or cotton-polyester, and the things that go over your ears will be elastic or of the same material as the mask. So the care of such a mask should be analogous to a cotton article with an elastic waistband—like underwear. If you would put underwear in the dryer, it should be OK for the mask as well."

The final word

Again, take a look at how durable your masks appear to be, and develop a cleaning regimen that makes sense—both in terms of your usage and how many people are in your household.

Maybe this means buying enough masks that you always have a clean one ready. If you have a lot of mask wearers in your home, get them involved in helping you hand-wash these items every week or few days. The family that cleans together, stays healthy together!

Source: Larissa Runkle



Ginger: Immune-Boosting Food

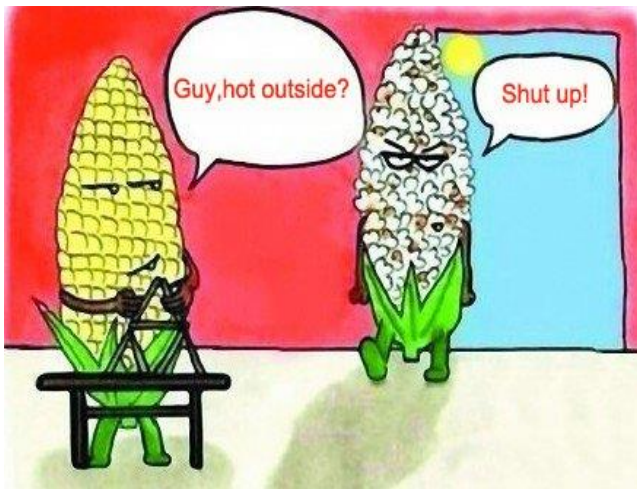
HOW IT HELPS: An age-old Chinese cure-all for colds, fresh ginger may fight viruses by helping your body sweat out toxins.

SIMPLE WAY TO SAVOR: Peel and finely chop a bulb and add to a stir-fry of shrimp and mixed vegetables.

Source: Live Healthy



Today's Laugh



Tortellini Soup

INGREDIENTS:

- 1 c. water
- 14-oz can diced tomatoes
- 1 tsp. each basil and oregano
- 1/2 tsp. pepper
- 2 c. frozen vegetables of choice
- 1 c. cheese tortellini
- 1 c. water with 1 square vegetable bouillon



DIRECTIONS:

1. In a large saucepan, combine water, tomatoes, vegetable bouillon, basil, oregano and pepper. Bring to a boil.
2. Stir in frozen vegetables and tortellini. Return to boiling; reduce heat and simmer for 5-6 minutes or until tortellini noodles are tender.

Source: CountryDoor

Scavenger Hunt



BACKYARD SCAVENGER HUNT

- ☁ Find 3 kinds of leaves..
- ☁ Find something yellow.
- ☁ Name a bug that is red.
- ☁ Find 2 sticks.
- ☁ Find something that smells good.
- ☁ Name something you see in the sky.
- ☁ Find something that is round.
- ☁ Find something that grows that is green.
- ☁ Find a bird.
- ☁ Find 3 different colored rocks.
- ☁ Find something purple.
- ☁ Find a bug.



NATURE SCAVENGER HUNT

- 🍃 Find 4 pine cones.
- 🍃 Find something that is yellow.
- 🍃 Find 2 tree stumps.
- 🍃 Find a feather.
- 🍃 Find a seed pod.
- 🍃 Find 4 smooth rocks.
- 🍃 Find a spider web with a spider on it.
- 🍃 Find 3 mushrooms.
- 🍃 Find a long stick.
- 🍃 Find 2 things that can fly.
- 🍃 Find 3 different sized green leaves.
- 🍃 Find a dandelion weed. Blow a wish.





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CALIFORNIA HOME SALES FACTS: JUNE 2020

State/Region/County	June 2020	May 2020	MTM% Chg
Calif. State Average	\$626,170	\$588,070	+6.5%
Calif. Condo Average	\$486,250	\$464,900	+4.6%
Sacramento	\$417,000	\$395,000	+5.6%
Placer	\$515,000	\$515,000	+0.0%
El Dorado	\$510,000	\$535,000	-4.7%
Yolo	\$475,000	\$443,000	+7.2%
Stanislaus	\$355,000	\$350,000	+1.4%
San Joaquin	\$415,000	\$415,000	+0.0%
Nevada	\$433,750	\$410,000	+5.8%

State/Region/County	June 2020	May 2020	MTM% Chg
Solano	\$496,750	\$482,000	+3.1%
Contra-Costa	\$750,500	\$690,000	+8.8%
San Francisco	\$1,805,000	\$1,627,500	+10.9%
Fresno	\$313,950	\$295,000	+6.4%
Santa Clara	\$1,382,000	\$1,365,000	+1.2%
Orange County	\$870,000	\$834,550	+4.2%
Los Angeles	\$610,260	\$546,930	+11.6%
San Diego	\$678,000	\$655,000	+3.5%
Butte	\$390,000	\$362,000	+7.7%
Yuba	\$328,950	\$320,000	+2.8%

For Complete Report & All California Counties:

<http://www.givingback4homes.com/newsletter.html>

CALIFORNIA HOME SALES FACTS: JULY 2020

State/Region/County	July 2020	June 2020	MTM% Chg
Calif. State Average	\$666,320	\$626,170	+6.4%
Calif. Condo Average	\$500,000	\$486,250	+2.8%
Sacramento	\$422,740	\$417,000	+1.4%
Placer	\$550,000	\$515,000	+6.8%
El Dorado	\$550,000	\$510,000	+7.8%
Yolo	\$505,000	\$475,000	+6.3%
Stanislaus	\$360,000	\$355,000	+1.4%
San Joaquin	\$410,000	\$415,000	-1.2%
Nevada	\$500,000	\$433,750	+15.3%

State/Region/County	July 2020	June 2020	MTM% Chg
Solano	\$499,750	\$496,750	+0.6%
Contra-Costa	\$785,000	\$750,500	+4.6%
San Francisco	\$1,665,000	\$1,805,000	-7.8%
Fresno	\$320,000	\$313,950	+1.9%
Santa Clara	\$1,380,000	\$1,382,000	-0.1%
Orange County	\$880,000	\$870,000	+1.1%
Los Angeles	\$653,570	\$610,260	+7.1%
San Diego	\$719,000	\$678,000	+6.0%
Butte	\$395,000	\$390,000	+1.3%
Yuba	\$343,750	\$328,950	+4.5%

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JULY



WISHING A HAPPY BIRTHDAY & HAPPY ANNIVERSARY TO THE FOLLOWING:

MARTY S.	LINDSEY C.	STEVIE V.	MATT A.
RONNIE C.	ANDREA B.	DEBI E.	LUIS A.
LARAE R.	ROD R.	KRISTY N.	ZACK P.
JASON & OLIVIA T.	BECKY & JOE H.	CLAYTON & MONICA N.	RICK & MELANIE M.



AUGUST



WISHING A HAPPY BIRTHDAY & HAPPY ANNIVERSARY TO THE FOLLOWING:

GLENN B.	ZAC D.	THELMA B.	KIM R.
MELVIN G.	BRUCE F.	PAM E.	KASSI M.
DARYL & LIZA L.	ADAM & JESSICA B	MELVIN & WELLA G.	ZANE & SALLY M.
	MY AMAZING HUSBAND		

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2nd Prize \$25 Chipotle Gift Card-Sandra S.
3rd Prize \$10 Panera Gift Card-Mat S.

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