

# Life & Times

APRIL-MAY 2021

## WHY RIGHT NOW MAY BE THE TIME TO SELL YOUR HOUSE

The housing market made an incredible recovery in 2020 and is now positioned for an even stronger year in 2021. Record-low mortgage interest rates are a driving factor in this continued momentum, with average rates hovering at historic all-time lows.

According to the latest *Realtors Confidence Index Survey* from the *National Association of Realtors* (NAR), buyer demand across the country is incredibly strong. That's not the case, however, on the supply side. Seller traffic is simply not keeping up. Here's a breakdown by state: As the maps show, buyer traffic is high, but seller traffic is low. With so few homes for sale right now, record-low inventory is creating a mismatch between supply and demand.

What does this mean for buyers and sellers?

Buyers need to remain patient in the search process. At the same time, they must be ready to act immediately once they find the right home since bidding wars are more common when so few houses are available for sale.

Sellers may not want to wait until spring to put their houses on the market, though. With such high buyer demand and such a low supply, now is the perfect time to sell a house on optimal terms.

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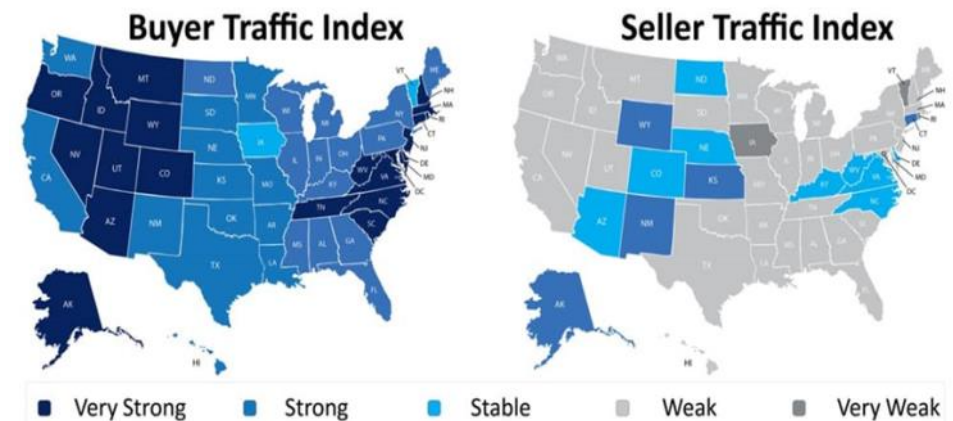
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NAR also just reported that the actual number of homes currently for sale stands at 1.28 million, down 22% from one year ago (1.64 million). Additionally, inventory is at an all-time low with 2.3 months supply available at the current sales pace. In a normal market, that number would be 6.0 months of inventory – significantly higher than it is today.

### Bottom Line

The real estate market is entering the year like a lion. There's no indication it will lose that roar, assuming inventory continues to come to market.

Source: Keeping Current Matters



## TIPS TO MAKE YOUR HOME EARTHQUAKE READY

Many people may think earthquakes are limited to California and Alaska, but the reality is that anyone west of the Rockies and even parts of the East Coast are in an earthquake zone.

### Is Your Home and Family Prepared if Another 'Big One' Comes Along?

If you live in an earthquake prone area, here are some tips from the Institute for Business & Home Safety to make sure you're prepared.

#### Planning for an Earthquake

- Become familiar with your community's disaster preparedness plans and create a family plan with escape routes, an emergency meeting place and a contact point to communicate with concerned relatives.
- Make certain all adult and teenage family members know where your gas, electric and water main shutoff controls are and how to turn them off if there is a leak or electrical short. Keep necessary tools close by.
- Put together an emergency kit.

#### Inside Your House

- Fit gas appliances with flexible connections and/or a breakaway gas shut-off device, or install a main gas shut-off device.
- Secure water heater(s) to walls.
- Anchor bookcases and filing cabinets to walls.
- Install latches on drawers and cabinet doors to keep contents from spilling out.
- Install ledge barriers on shelves, place heavy items on lower shelves, and secure large, heavy items and breakables directly to shelves.
- Attach computers and small appliances to desks, tables or countertops.
- Secure ceiling lights, suspended ceilings and other hanging items such as chandeliers and plants to the permanent structure of your house.
- Apply safety film to windows and glass doors.
- Anchor large appliances to walls using safety cables or straps. Lock the rollers of any large appliances or pieces of furniture.



#### The House Itself

If the structural elements of your home need reinforcing, some of the most important and common retrofits include:

- Adding anchor bolts or steel plates between your home and its foundation.
- Bracing the inside of your home's cripple wall — the short wood-stud wall between the top of the foundation wall and the first floor — with sheathing.
- Bracing unreinforced chimneys, masonry and concrete walls and foundations.

Source: USAA

## CHECK SPRINKLER AND IRRIGATION SYSTEMS

With the days lengthening and weather warming, this is a good time to get outdoors and tackle some larger home projects, like your sprinkler and irrigation systems. Checking these systems in the spring can save water—and save your plants. Here are some tips for checking your watering system:

- Run the system through all the zones manually and walk the property.
- Make sure none of the heads are broken or damaged.
- Adjust any heads that are spraying the house, especially windows, as this can cause moisture problems.
- Adjust heads that are spraying the street, sidewalk or porches to avoid wasting water.
- If you don't know how to maintain your sprinkler system, call a professional to do it. You'll save money on your water bill and protect one of our most valuable natural resources.



Source: Fidelity Home Warranty

## **WHERE DO EXPERTS SAY THE HOUSING MARKET IS HEADING?**

As we enter the middle of 2021, many are wondering if we'll see big changes in the housing market during the second half of this year. Here's a look at what some experts have to say about key factors that will drive the industry and the economy forward in the months to come.

**Realtor.com**: "... homes continue to sell quickly in what's normally the fastest-moving time of the year. This is in contrast with 2020 when homes sold slower in the spring and fastest in September and October. While we expect fall to be competitive, this year's seasonal pattern is likely to be more normal, with homes selling fastest from roughly now until mid-summer."

**National Association of Realtors (NAR)**: "Sellers who have been hesitant to list homes as part of their personal health safety precautions may be more encouraged to list and show their homes with a population mostly vaccinated by the mid-year."

**Danielle Hale, Chief Economist at realtor.com**: "Surveys showed that seller confidence continued to rise in April. Extra confidence plus our recent survey finding that more homeowners than normal are planning to list their homes for sale in the next 12 months suggest that while we may not see an end to the sellers' market, we might see competition intensity diminish as buyers have more options to choose from."

**Freddie Mac**: "We forecast that mortgage rates will continue to rise through the end of next year. We estimate the 30-year fixed mortgage rate will average 3.4% in the fourth quarter of 2021, rising to 3.8% in the fourth quarter of 2022."

**Bottom Line** Experts are optimistic about the second half of the year. Reach out to a real estate professional today to learn more about the conditions in your local market.

Source: Keeping Current Matters



## **COVID RELIEF BILL WAIVES VA HEALTH-CARE COPAY THROUGH 9/2021**

The American Rescue Plan Act of 2021, signed into law by President Joe Biden on March 11, includes language that requires the Department of Veterans Affairs to write off all copayments veterans must pay for medical care provided by the agency.

This legislation moves a temporary suspension on those copayments, first put into place by former president Donald Trump in April 2020, to a permanent reprieve that is scheduled to end in September 2021.

According to the law, all copayments for medical care provided to veterans through the VA from April 6, 2020, to Sept. 30, 2021, will be waived. The law will write off up to \$1 billion in veterans' medical debt.

Some veterans usually must make copayments for VA-provided health care and prescriptions, depending on their Priority Group or the medical condition being treated. Normally, service-connected medical conditions are treated by the VA for free. For veterans with higher disability levels or those of limited means, all medical care may be free.

When the COVID-19 pandemic hit, Trump signed an executive order delaying the collection of those copayments and offering relief to veterans and their families economically impacted by the pandemic.

When he came to office, Biden signed an executive order keeping many of Trump's economic relief programs in place and directing the VA to take actions to provide economic relief to veterans. As a result, the VA last month announced that it would suspend collection of medical and benefit copayments through the end of the fiscal year.

However, executive orders do not carry the full weight of law, and it took the proverbial "act of Congress" to forgive the medical debts fully. This law will forgive all medical debts for care provided to veterans through the VA and repay any veterans who made payments for medical care during the covered time frame.

If you have made any payments to the VA for covered medical care in the last 11 months, expect to see a refund soon.

Source: Military.com

## HYDROGEN PEROXIDE; SO MANY USES

Wash vegetables and fruits with hydrogen peroxide to remove dirt and pesticides. Add 1/4 cup of H<sub>2</sub>O<sub>2</sub> to a sink of cold water. After washing, rinse thoroughly with cool water.

In the dishwasher, add 2 oz. to your regular detergent for a sanitizing boost. Also, beef up your regular dish soap by adding roughly 2 ounces of 3% H<sub>2</sub>O<sub>2</sub> to the bottle.

Use hydrogen peroxide as a mouthwash to freshen breath. It kills the bacteria that causes halitosis. Use a 50/50 mixture of hydrogen peroxide and water.

Use baking soda and hydrogen peroxide to make a paste for brushing teeth. Helps with early stages of gingivitis as it kills bacteria. Mixed with salt and baking soda, hydrogen peroxide works as a whitening toothpaste.

Soak your toothbrush in hydrogen peroxide between uses to keep it clean and prevent the transfer of germs. This is particularly helpful when you or someone in your family has a cold or the flu.

Clean your cutting board and countertop. Let everything bubble for a few minutes, then scrub and rinse clean. (I've been using it for this a LOT lately!)

Wipe out your refrigerator and dishwasher. Because it's non-toxic, it's great for cleaning places that store food and dishes.

Clean your sponges. Soak them for 10 minutes in a 50/50 mixture of hydrogen peroxide and warm water in a shallow dish. Rinse the sponges thoroughly afterward.

Remove baked-on crud from pots and pans. Combine hydrogen peroxide with enough baking soda to make a paste, then rub onto the dirty pan and let it sit for a while. Come back later with a scrubby sponge and some warm water, and the baked-on stains will lift right off.

Whiten bathtub grout. First dry the tub thoroughly, then spray it liberally with hydrogen peroxide. Let it sit — it may bubble slightly — for a little while, then come back and scrub the grout with an old toothbrush. You may have to repeat the process a few times.

Clean the toilet bowl. Pour half a cup of hydrogen peroxide into the toilet bowl, let stand for 20 minutes, then scrub clean.

Remove stains from clothing, curtains, and tablecloths. Hydrogen peroxide can be used as a pre-treater for stains — just soak the stain for a little while in 3% hydrogen peroxide before tossing into the laundry. You can also add a cup of peroxide to a regular load of whites to boost brightness. It's a green alternative to bleach, and works just as well.

Brighten dingy floors. Combine half a cup of hydrogen peroxide with one gallon of hot water, then go to town on your flooring. Because it's so mild, it's safe for any floor type, and there's no need to rinse.

Clean kids' toys and play areas. Hydrogen

peroxide is a safe cleaner to use around kids, or anyone with respiratory problems, because it's not a lung irritant. Spray toys, toy boxes, doorknobs, and anything else your kids touch on a regular basis.

Help out your plants. To ward off fungus, add a little hydrogen peroxide to your spray bottle the next time you're spritzing plants.

Add natural highlights to your hair. Dilute the hydrogen peroxide so the solution is 50% peroxide and 50% water. Spray the solution on wet hair to create subtle, natural highlights.

Spray a solution of 1/2 cup water and 1 TBS of hydrogen peroxide on leftover salad, drain, cover and refrigerate. This will prevent wilting and better preserve your salad.

Sanitize your kids' lunch boxes/bags.

Dab hydrogen peroxide on pimples or acne to help clear skin.

Hydrogen peroxide helps to sprout seeds for new plantings. Use a 3% hydrogen peroxide solution once a day and spritz the seed every time you re-moisten. You can also use a mixture of 1 part hydrogen peroxide to 32 parts water to improve your plants' root system.

Use it to remove ear wax. Use a solution of 3% with olive or almond oil. Add a couple drops of oil first then H<sub>2</sub>O<sub>2</sub>. After a few minutes, tilt head to remove solution and wax.

Helps with foot fungus. Spray a 50/50 mixture of hydrogen peroxide and water on them (especially the toes) every night and let dry. Or try soaking your feet in a peroxide solution to help soften calluses and corns, and disinfect minor cuts.

Spray down the shower with hydrogen peroxide to kill bacteria and viruses.

Use 1 pint of 3% hydrogen peroxide to a gallon of water to clean humidifiers and steamers.

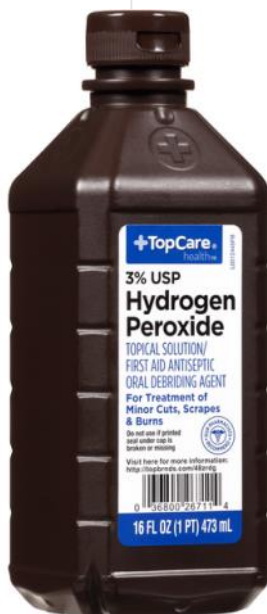
Wash shower curtains with hydrogen peroxide to remove mildew and soap scum. Place curtains in machine with a bath towel and your regular detergent. Add 1 cup full strength 3% hydrogen peroxide to the rinse cycle.

Use for towels that have become musty smelling. 1/2 cup Peroxide and 1/2 cup vinegar let stand for 15 minutes wash as normal. Gets rid of the smell.

Use hydrogen peroxide to control fungi present in aquariums. Don't worry, it won't hurt your fish. Use sparingly for this purpose.

De-skunking solution. Combine 1 quart 3% H<sub>2</sub>O<sub>2</sub>, 1/4 cup baking soda, 1 teaspoon Dawn dish detergent, 2 quarts warm water.

Source: FB, Courtney Luper



### Fruit Juice-Not As Healthy As You Think

Even if the juice is labeled 100% fruit juice, there is usually added sugar (fructose). To avoid the extra sugar, make your own juice with a juicer or opt for a piece of whole fruit instead

Source: American Council on Exercise



## Today's Laugh

The fact that my entire body cracks like a glowstick when ever I move yet refuses to actually glow is very disappointing

### Dark Chocolate Shortbread Cookies

**INGREDIENTS:**

- 1/2 cup unsalted butter, softened
- 1/4 cup powdered sugar
- 1/4 cup dark cocoa powder
- 1 tsp vanilla
- 3/4 cup all-purpose flour
- 1/2 cup dark chocolate chips



**DIRECTIONS:**

1. Preheat the oven to 325° F.
2. Cream the butter, sugar, and cocoa powder together until completely combined and smooth. Add the vanilla and stir. Mix in the flour using a wooden spoon. Don't over mix. Stir in the chocolate chips and turn the dough out onto a board and form into a smooth 8-inch log. The dough will be sticky.
3. Wrap it in waxed or parchment paper and twist both ends to secure, shaping the log as you roll. Refrigerate for an hour or as long as overnight (or freeze the dough for later use).
4. Slice the log into 1/3-inch slices with a sharp knife. Place on a parchment-lined baking sheet and bake in the center of the oven for 12 to 15 minutes. The cookies will feel slightly soft. Take care to not overbake them.

Source: Fridge Tips

## Recycled Tin Can Windsocks

**NEEDED**

- Tin Cans
- Masking Tape
- Paint
- Glue
- Paint Brushes
- Colorful Ribbon Strips

**INSTRUCTIONS**

1. Clean tin can and cut top and bottom off. Line the inside rim of the can with layer of masking tape to avoid sharp edges.
2. Paint tin can, let dry.
3. Attach strips of ribbon with glue to bottom and 1 looped one to top (for hanging).
4. Optional, add glitter, stickers, gemstones, sequins, etc.



Source: Happiness is Homemade

# 10 GARDENING HACKS

Think you've got a black thumb, and no amount of gardening advice can help keep your plants from meeting untimely demises?

We're here to say that growing flowers and veggies is definitely an art, but it's one you can learn fast with a few shortcuts—aka gardening hacks.

Here are some of the best gardening tricks of the trade approved by experts who say they really work. And the best part? Many of these ideas use home goods that you've got lying around the house already.

## 1. Fill your planters with bottles and cans to save dirt

Ever wonder how those ginormous planters get filled? Sure, you could use a 50-pound bag of pricey potting soil to get the job done, or you can try an easier, less expensive, and more environmentally friendly approach.

The trick here: Fill the pot about two-thirds of the way with cans or plastic bottles from your recycling bin, then pile the dirt on top. This way, you use far less costly soil from the garden center, plus you improve the aeration and drainage at the bottom of the planter. Oh, and you can move it around your patio more easily, too.

## 2. Divide your bulbs in half for more flowers

This one's a two-fer: You can double your garden's beauty and save money simply by dividing annual bulbs. (Tulips, irises, and daffodils are ideal for this.)

"When you see your flowers aren't producing the way they used to, yank them up and then carefully pull the small, offset bulbs away from the base of the plant," says **Susan Brandt**, master gardener at **Blooming Secrets**.

Plant these new bulbs, plus the original one if it seems in good shape (it's worth planting again if the base is firm to the touch), & you may double your blooms without spending more money.

## 3. Take your soil's temperature with a kitchen thermometer

That oven and grill thermometer isn't just for your barbecues and Thanksgiving turkey. Yup, you can actually stick it in the dirt to determine whether your soil is warm enough (meaning above freezing) for planting. A standard meat or digital thermometer will work as long as it tests colder temperatures in the 40-degree range, says Brandt.

## 4. Line pots with coffee filters for easy repotting

Transferring plants to new pots or into the ground is a tricky project. The reason? Dirt can drop all over when you try to lift them out, and disturb their delicate root system. The fix here is run-of-the-mill coffee filters.



Place one at the base of your pot, fill with dirt and plant your seeds or plants right in this paper nest.

"And when you go to repot it, lift up the filter gently and evenly so it keeps loose soil from spilling on your workspace," says Brandt.

## 5. Use zip or twist ties to keep climbing vines in place

A gorgeous grid of climbing clematis or other vines is easily achieved by grabbing a few twist ties (the ones that come with loaves of bread). Secure the vine stems to a wire backing, fence, or post, and you'll be able to arrange the growth in any way you like.

## 6. Crush egg shells and mix with your soil

This gardening hack has some science behind it.

"Eggshells are an excellent source of calcium, and you can use them as fertilizer in areas with clay soil," says Brandt.

When planting, add a little pulverized shell to each hole, suggests **Oscar Ortega**, maintenance care manager at **FormLA Landscaping**. These delicate wonders also contain potassium, magnesium, and phosphorus, which can help perk up house plants, too. (Sprinkle some in the dirt every couple of weeks.)

## 7. Fill an over-the-door shoe holder with plants

An old shoe holder is easily made into a pocket planter for succulents, ivy, or any perennial you want to showcase. Poke a few small holes in each section for drainage, add dirt and plant seedlings or small plants, and then hang it on a fence, shed wall, or any exterior door that gets good light.

## 8. Insert plastic utensils to scare off critters

Beware of those mean plastic forks! Brandt isn't sure why this one works, but theorizes that this small army of plastic forks standing sentry in the soil scares off rabbits and birds since it looks so unfamiliar to them.

## 9. Pour vinegar on weeds

Who doesn't have a cabinet full of random vinegar bottles? The acid in this pantry staple kills weeds like dandelions, so douse a bit on each garden offender. You'll have to put up with the sharp scent for a little while, but it's a fair trade for weed-free flower beds.

## 10. Trap slugs and pill bugs in beer

While you might hate to share your suds this way, by putting a small dish of PBR near your plants you can catch and kill slugs and other slimy bugs. The reason: They're attracted to the sweet odor of beer—and when they get close to it, they end up drowning. RIP!


Source: Jennifer Kelly Geddes

# CALIFORNIA HOME SALES FACTS: MARCH 2021

State/Region/County	Mar. 2021	Feb. 2021	MTM% Chg
Calif. State Average	\$758,990	\$699,000	+8.6%
Calif. Condo Average	\$552,500	\$530,000	+4.2%
Sacramento	\$485,000	\$463,000	+4.8%
Placer	\$610,000	\$599,500	+1.8%
El Dorado	\$652,500	\$577,500	+13.0%
Yolo	\$530,000	\$520,000	+1.9%
Stanislaus	\$407,500	\$405,000	+0.6%
San Joaquin	\$457,750	\$436,300	+4.9%
Nevada	\$530,000	\$519,500	+2.0%

State/Region/County	Mar. 2021	Feb. 2021	MTM% Chg
Solano	\$549,000	\$509,750	+7.7%
Contra-Costa	\$920,000	\$817,500	+12.5%
San Francisco	\$1,755,000	\$1,786,400	-1.8%
Fresno	\$350,000	\$350,000	+0.0%
Santa Clara	\$1,600,000	\$1,486,250	+7.7%
Orange County	\$1,025,000	\$995,000	+3.0%
Los Angeles	\$668,220	\$664,120	+0.6%
San Diego	\$800,000	\$765,000	+4.6%
Butte	\$406,000	\$397,000	+2.3%
Yuba	\$359,500	\$370,000	-2.8%

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BRIAN S.	VICTOR A.	LACEY Y.	DEBORAH C.
		JOSH & LARAE R.	



## MAY



**WISHING A HAPPY BIRTHDAY & HAPPY ANNIVERSARY TO THE FOLLOWING:**

RYAN S.	MAX H.	CHARLIE F.	CARL B.
NICOLE B.	PABLO R.	WENDY V.	ANGELA D.
JULIE B.	LIZ H.	YELENA R.	MONSSE V.
SHARYN B.	KRISTY & PATRICK N.	RONNIE & LINDSEY C.	JOSE & DENISE A.

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**2nd Prize** \$25 Baja Fresh Gift Card  
**3rd Prize** \$10 Barnes & Noble Gift Card

**APRIL WINNERS**

**1st Prize** \$50 Ruth's Chris Gift Card-Ryan S.  
**2nd Prize** \$25 Target Gift Card-Andrea B.  
**3rd Prize** \$10 Coldstone Gift Card-Valentina A.

Drawing Disclaimer Available Online.



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**Gretchen Bradley**  
**Giving Back 4 Homes Program Founder**  
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 NAR, CAR, PCAR Realtor® - Lic#01894275  
 30+ 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](mailto:Gretchen@GB4Homes.com)  
**Email** [GB4Homes@Gmail.com](mailto:GB4Homes@Gmail.com)  
**Web** [www.GivingBack4Homes.com](http://www.GivingBack4Homes.com)  
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