

Life & Times

APRIL 2023

HOMEBUYER ACTIVITY IS WARMING UP FOR SPRING

The spring season appears to be warming up in housing as more and more buyers enter the market. And after rising mortgage rates sidelined so many buyers last year, that's a good sign for sellers. Realtor.com has the latest:

"Spring is officially here, and like green shoots emerging from the bleak winter, new data suggests that more buyers are back in the market, although more subdued compared to a year ago."

In fact, we can see how mortgage rates have a direct impact on applications over time. As rates rose dramatically last year, applications fell in response .

The recent uptick in mortgage applications, as well as the decline in mortgage rates, is good news for sellers because it means more buyers are actively looking for homes.

What This Means for You

Buyers are coming this spring, which is typically the busiest time of the year in real estate. And as Realtor.com tells us, if you're a seller, you need to prepare:

"If homeowners are planning to sell in 2023, now is the time to get ready."

The means working with a local real estate agent to maximize your home's appeal and get it listed at the ideal price for your area.

Bottom Line

The housing market is warming up for spring. If you're thinking about selling your house and taking advantage of this recent uptick in buyer activity, partner with a local real estate agent.

Source: Keeping Current Matters



We know buyer activity is trending up because of mortgage application data. According to Investopedia.

"A mortgage application is a document submitted to a lender when you apply for a mortgage to purchase real estate."

That means the number of mortgage applications shows how many buyers are applying for mortgages. Put another way, an increase in mortgage applications means an increase in buyer demand – and as Joel Kan, VP and Deputy Chief Economist at the *Mortgage Bankers Association (MBA)*, explains, application activity started ramping up as mortgage rates fell steadily in March:

"Application activity increased as mortgage rates declined . . . recent increases, along with data from other sources showing an uptick in home sales, is a welcome development."

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FREE
 MONTHLY DRAWING

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THE MOST-STOLEN VEHICLES IN CALIFORNIA

SACRAMENTO, Calif. (KTXL) — California is the state where you're most likely to lose your car to theft. The state leads the nation with more than 187,000 car thefts reported in 2020, according to Insurance.com, and officials say some vehicles are more susceptible to theft than others.

Bakersfield emerges as the epicenter of the latest crime wave in the U.S. With more vehicle thefts than any other metro area in the country, Bakersfield reports an auto theft rate of 905 for every 100,000 residents, according to the National Insurance Crime Bureau.

The crime epidemic is not unique to Southern California; Northern California counties report unprecedented numbers. According to data from the FBI, the Yuba City metro area has the second-highest motor vehicle theft rate in the United States – 594 for every 100,000 people – far higher than the national average of 246 per 100,000 people. While statewide property crime rates declined in 2020, motor vehicle theft surged to 18.4%, according to the Public Policy Institute of California.

"Auto thefts saw a dramatic increase in 2020 versus 2019 in part due to the pandemic, an economic downturn, law enforcement realignment, depleted social and schooling programs, and even owner complacency," said David Glawe, president and CEO of the NICB.

What vehicles do thieves target the most in California?

Here are the top ten targets, their model years and the number of thefts in 2020, according to NICB:

- Honda Civic 2000 – 16,625 thefts
- Honda Accord 1997 – 11,473 thefts
- Chevrolet Pickup 2001 – 11,408 thefts
- Ford Pick-Up 2004 – 9,543 thefts

- Honda CR-V 2000 – 4,773 thefts
- Toyota Camry 2019 – 4,020 thefts
- GMC Pick-Up 2001 – 3,736 thefts
- Toyota Corolla 2020 – 3,250 thefts
- Chevrolet Tahoe 2001 – 2,442 thefts
- Toyota Tacoma 1999 – 2,137 thefts

NICB urges drivers to remain vigilant and recommends they use the following devices and complete the steps to protect themselves and their vehicles.

Common sense – easy and cost-effective

- Always remove your keys from the ignition
- Lock your doors/close your windows
- Park in a well-lit area

Warning device – use visible and audible warning devices to protect your vehicle

- Audible alarms
- Steering wheel/brake pedal lock
- Identification markers in or on vehicle

Immobilizing Device – prevent thieves from hot-wiring car

- Smart keys
- Fuse cut-offs (secondary switch)
- Starter, ignition, and fuel pump disablers

The general public can report information concerning car thefts to the National Insurance Crime Bureau at 800-835-6422 or fill out an online form.

Source: Jacob Wheeler, Fox40 News

WORLD'S OLDEST DOG

Dog lovers are living in a historic era: As of this writing, the longest-surviving dog on record is alive and well. Bobi is a purebred Rafeiro do Alentejo, which is a Portuguese breed known to be good at protecting livestock and guarding property. On average, dogs of this type live between 12 and 14 years, but Bobi was born on May 11, 1992, and recently celebrated his 30th birthday... in human years! According to the Guinness Book of World Records, that milestone makes Bobi not only the oldest dog currently living in the world, but the oldest dog to ever live.

The previous record holder for history's oldest dog was an Australian cattle dog named Bluey, who was born in 1910 and lived for 29 years and five months. Bobi is the first dog on record to surpass three decades in age, which is especially miraculous considering that he nearly didn't survive infancy. Bobi's owner, Leonel Costa, worked hard to save and take care of Bobi when the pooch was born, despite being just an 8-year-old kid himself at the time. His efforts obviously paid off, as Bobi has lived a long and full life in Leiria, Portugal, consuming a delicious diet of unseasoned human food soaked in water.

Source: Interesting Facts



WHAT IS REM SLEEP, REALLY?

In 1951, a graduate student at the University of Chicago, Eugene Aserinsky, hooked up his 8-year-old son, Armond, to a device that tracked eye movements and brain waves. After Armond fell asleep, Aserinsky noticed from another room that the eye-tracking "pens" were swinging back and forth. Thinking Armond must be awake and looking around, Aserinsky went to investigate and found the boy sleeping deeply, his eyes closed. Aserinsky's paper, published in 1953, was the first time REM sleep had been described; before that, scientists had believed that the sleeping brain was more or less turned off.

We now know that not just humans but all land mammals and many birds undergo spells of REM, or Rapid Eye Movement, sleep. In those spells, the heart rate speeds up, breathing becomes irregular, and brain waves are more variable. Major muscles that we normally control can't move.



REM sleep first occurs about an hour to 90 minutes after falling asleep. As we age, we get less REM sleep, and its function is still not entirely clear. It's thought to be key to memory formation, but people who take antidepressants spend far less time in REM sleep, and that doesn't seem to consistently affect their memory. Also, it's a myth that we only dream during REM sleep. Our most vivid dreams occur during REM sleep, but dreaming can occur at any stage of sleep.

Source: Interesting Facts

MILITARY: FREE LIFETIME NATIONAL PARKS PASSES

All U.S. veterans and Gold Star family members can get a free lifetime entrance pass for federal parks and recreation sites.

The pass, an expansion on the annual free pass for currently serving troops and their families, grants free access to about 2,000 parks and lands managed by the National Park Service; U.S. Fish and Wildlife Service; U.S. Forest Service; Bureau of Land Management; Bureau of Reclamation; and the U.S. Army Corps of Engineers, according to an announcement on the park service website. It also gives discounted amenity fees in some locations.

While not every park or visitor area requires an entrance fee, many do. For example, Yosemite National Park in California charges a \$35 entrance fee per vehicle, while Craters of the Moon National Monument charges \$20. Other locations charge for entering museum or curation areas in the visitor center. For instance, the Begich, Boggs Visitor Center in the Chugach National Forest, Alaska, charges \$5 per adult to access a film and exhibits.

Those fees are waived for holders of the new lifetime pass, as well as those with the free active-duty America the Beautiful military pass or other passes sold or awarded by the agencies. The new pass covers the holder and any accompanying passengers in a private vehicle at sites that charge per car, or the pass owners and up to three adults age 16 and over at sites that charge per person.

The new lifetime pass program does not exclude veterans with so-called "bad paper" discharges. To get the pass, veterans must submit one of the following:

- Unexpired Department of Defense Identification Card (DD Form 2, DD Form 2765, or Next Generation USID replacement)
- Veteran Health Identification Card (VHIC)
- Veteran ID Card

- Veteran designation on a state-issued U.S. driver's license or identification card

To receive a pass visit a National Parks or parks and land agency store or staffed fee kiosk, or order via the U.S. Geological Survey store. Passes ordered online carry a \$10 processing and shipping fee. Passes received in-person are free.

Gold Star family members can receive the pass by presenting a self-verification form certifying they are the next of kin to a military member killed during service overseas. The form includes a signature block and confirmation that the user is an "eligible next of kin (NOK) of a member of the United States Armed Forces who lost his or her life in qualifying situation."

No other identification or proof is required for Gold Star family members who want to get a lifetime pass.

Source: Amy Bushatz , Military.com



PLANTS THAT HELP YOU GET RID OF BUGS

These yard plants will help to repel the pesky bugs that you may not hanging out around your house.

There are often several different varieties of the same plant, so don't be surprised if you see different colors or shapes of the same type of flower or plant.

Plants That Help Get Rid of Bugs

Plant these near your windows, doors, or places where you congregate. They'll work naturally to repel unwanted bugs.

Basil

The yummy cooking ingredient is easy to grow and it is absolutely repulsive to flies and mosquitoes. What about planting it in containers near spots where houseflies want to come into your house.

Catnip

Even if you don't have a kitty who wants to get a little stoned, you may want to plant a little catnip. Deer ticks, mosquitoes, and even cockroaches loathe it.

Chrysanthemums

These are the bomb when it comes to getting rid of bugs because they are really, really good at it. Ants hate this gorgeous flower, as do roaches, spider mites, ticks, silverfish, and even bed bugs.



Lavender

Who doesn't love the look of lavender? It's a lovely purple and the shape is interesting and different. Lots of folks love the smell, although some really don't care for it.

This is the most universal plant of them all, it helps to repel: flies, ants, moths, spiders, ticks, mosquitos and more. If you're going to pick one plant, I'd go with this one!

Lemongrass

You're familiar with citronella if you're someone who loves being outside in spring and summer. It comes in candles, oils, and sprays to keep mosquitoes away. Well, citronella actually comes from lemongrass. Skip the middleman and grow it yourself! It grows as tall as your 3rd grader and you can even use it in your cooking.

Marigolds

Most gardeners know marigolds work wonders at repelling bugs. Mosquitoes hate the smell and so do bunny rabbits. It's important to note that while mosquitoes can't stand them, snails love them. Your choice!

Mint

This plant smells so, so good. It repels ants, spiders, and mosquitoes. You can use it in your tea, or just bring some sprigs in your home to freshen up a stale space. So those are the great things about mint. The only bad thing, if you can call it bad, is that it grows like wildfire. Seriously! It will spread and it will grow pretty steadily even if you mow it down with a lawnmower.

Nasturtiums

These flowers will trap aphids, which are sap-sucking bugs. You may also know them as blackflies or whiteflies. Lots of folks plant them with tomatoes and cucumbers for this very reason.



Rosemary

Mosquitoes, flies and certain kinds of moths do not care for the smell of rosemary, even though cooks love using it in different kinds of recipes.

Source: Love and Marriage Blog

CURB LATE-NIGHT NIBBLING

A few tricks to avoid taking in needless calories at night:

1. Eat a satisfying dinner. Think balance-protein, carbs, and healthful fats-with foods you enjoy eating and are good for you. If you're satisfied, you may feel less "need" to snack.
2. Drink herbal tea. Warm mint or chamomile tea can replace sweet dessert without adding to your calorie count.
3. Drink water. If you think you're hungry, you may actually be thirsty. Plus, water can help to fill your stomach and make you feel fuller until your brain lets you know that you aren't really hungry.
4. Brush your teeth. It's good for your teeth as well as your waistline. Dentists recommend brushing your teeth as soon as possible after a meal to avoid tooth decay. An added bonus? Toothpaste tends to make foods taste bad, which may curb the snack craving.

Source: CAHP Health Benefits Trust



AT&T Data Breach

AT&T has discovered a data breach that exposed the personal information of approximately nine million customers. The information was accessed through a marketing vendor that was hacked in January, and could include customers' names, email addresses, and wireless account and phone numbers. If exploited, cybercriminals can use this information to commit identity theft.

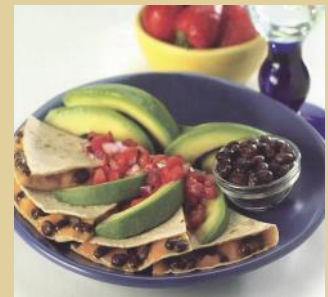
Source: Lifelock

***Today's Laugh***

I don't run, so if you
ever see me running,
you better run too
because there's
something coming

Black Bean Quesadilla**INGREDIENTS:**

- 1 whole wheat tortilla
- ½ cup black beans
- 2 ounces low-fat or soy cheese, grated
- 1 tablespoon onion, chopped
- 1 tomato, chopped
- ½ avocado, sliced
- ¼ cup salsa (optional, instead of tomato & onion)

**DIRECTIONS:**

1. Chop tomato & onion, slice the avocado and grate the cheese.
2. Place the whole wheat tortilla in a nonstick pan.
3. Spread the black beans and onion on half of the tortilla and top with cheese. Fold over.
4. Cook on one side and then turn over to cook until cheese melts.
5. Move to plate and top with tomatoes and avocado.

Source: Greer Childers Body Flex

Funny Face Switch Plate**NEEDED**

- | | |
|----------------------|----------------------------|
| • Marker | • Switch Plate |
| • Sandpaper | • Hot Glue |
| • Self-Adhesive Felt | • Googly eyes |
| • Scissors | • Glitter-Sticker Earrings |

INSTRUCTIONS

1. Draw parts for a boy or girl onto stiff self-adhesive felt, cut them out, remove the backing, and press them onto the switch plate (where felt extends beyond the plate, leave the backing on).
2. Hot-glue on googly eyes and accessories, such as glitter-sticker earrings.



Source: Disney Family Fun

TOP 5 U.S. HOME BUYER MUST-HAVES FOR 2023

According to new research from Zillow, functional outdoor space is the new must-have for 2023 home buyers in the U.S. The evolution of the backyard tops Zillow's top five home trends to watch in 2023. Here are Zillow's top 5 buyer must-haves for 2023:

Backyards move to the forefront

The humble backyard, once overshadowed by chef's kitchens and walk-in closets, is the new luxury for today's home buyers. Backyards are now highlighted in 1 out of every 5 Zillow listing descriptions. Mentions of patios and pools also surged, up by more than 13% and 11%, in 2022.

"The rising popularity of outdoor features suggests the pandemic has changed the way we want to live for good, priming the backyard for a 2023 evolution," said Amanda Pendleton, Zillow's home trends expert. "When the pandemic forced all entertaining outdoors, homeowners reclaimed their backyards from the kids or the dogs. Now they're rethinking how that space could serve as an extension of their home in new, creative ways."

In 2023, look for outdoor home gyms, natural pools alive with plants, edible gardens, and outdoor rooms for dining, lounging and quiet reflection.



Kitchen islands get their glow up

Today's ideal kitchen now includes a spacious island. This hub can seamlessly flex from breakfast bar to homework headquarters to dinner prep station, which is likely why there was a 19% increase in mentions of this multifunctional feature in listing descriptions on Zillow this year.

"As we redefine the spaces in our homes, kitchen islands are being designed to accommodate dining and entertaining activities in the kitchen rather than the formal dining room," said Kerrie Kelly, creative director at Kerrie Kelly Design Studio. "In 2023, we will see a surge of larger and even double kitchen islands using unique colors and materials."

Instead of islands blending in with the kitchen, expect to see

them stand out in contrasting paint colors or wood stains. Different countertop materials, combination wood and stone worktops, and mixed metal fixtures and hardware will become more common. Look for homeowners to increasingly repurpose unique furniture pieces or vintage tables as islands.

Mirrored walls are back

A mirrored wall or ceiling might conjure up 1970s flashbacks, but this throwback feature is primed to make a 2023 comeback in a modern way. Mirrored surfaces reflect light and can make tight quarters feel more spacious. Today's mirrored wall is often antiqued and applied in a grid, adding character and an on-trend Parisian feel. Mirrored walls or ceilings are now appearing 12% more often in listing descriptions on Zillow.

Privacy, please

For nearly three decades, contractors have been taking down walls across America as homeowners and builders embraced open concept living. However, the pandemic exposed the fatal flaw of the open floor plan once everyone was living, working and schooling at home: the lack of privacy. A soundless space for video calls or a quiet sitting room for reading became more desirable than ever. More than a quarter of all Zillow listings now mention privacy or private spaces, a 7% increase over last year.

As home buyers and homeowners seek out privacy, calm and quiet, expect the closed floor plan to make a return to style in 2023. Closed floor plans create cozy, comfortable, enclosed spaces within a home, allowing for bold color and design statements in each room. Homeowners who have open floor plans will look to compartmentalize their space through furniture layout & design to create private nooks & corners.

The renovation generation

The youngest homeowners will lead a new wave of the pandemic-era renovation boom. A new Zillow survey finds 48% of homeowners younger than 40 have tapped the equity in their home in the past two years, most commonly to pay for home improvement projects. However, 90% of those homeowners under 40 who took out a home equity line of credit or second mortgage, or opted for a cash-out refinance, have yet to spend all the money they borrowed, suggesting 2023 may be the year they complete all the renovation projects on their to-do list.

Look for this younger generation of renovators to focus on projects that make their homes more sustainable, low-maintenance and high-tech. Investing in drought-resistant landscaping and smart-home systems are energy-efficient projects that can help save money, the environment and boost a home's value when it's time to sell.

Source: World Property Journal

CALIFORNIA HOME SALES FACTS: MARCH 2023

State/Region/County	March 2023	Feb. 2023	MTM% Chg	State/Region/County	March 2023	Feb. 2023	MTM% Chg
Calif. State Average	\$791,490	\$735,480	+7.6%	Solano	\$585,000	\$555,000	+5.4%
Calif. Condo Average	\$640,000	\$615,000	+4.1%	Contra-Costa	\$852,500	\$760,000	+12.2%
Sacramento	\$500,000	\$499,000	+0.2%	San Francisco	\$1,700,000	\$1,465,000	+16.0%
Placer	\$641,000	\$633,750	+1.1%	Fresno	\$409,500	\$385,000	+6.4%
El Dorado	\$625,000	\$619,000	+1.0%	Santa Clara	\$1,700,000	\$1,500,000	+13.3%
Yolo	\$618,030	\$550,000	+12.4%	Orange County	\$1,250,000	\$1,159,000	+7.9%
Stanislaus	\$449,000	\$429,900	+4.4%	Los Angeles	\$718,370	\$726,870	-1.2%
San Joaquin	\$544,550	\$491,500	+10.8%	San Diego	\$915,000	\$875,000	+4.6%
Nevada	\$439,500	\$475,000	+13.6%	Butte	\$421,650	\$405,000	+4.1%
				Yuba	\$425,000	\$435,950	-2.5%

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

CLEANING HOUSE; SECRETS OF A TRULY DEEP CLEAN

Deep clean your house and you'll brighten rooms and help maintain your home's value.

De-bug the light fixtures

See that bug burial ground within your overhead fixtures? Turn off the lights and carefully remove fixture covers, dump out flies and wash with hot soapy water. While you're up there, dust bulbs. Dry everything thoroughly before replacing the cover.

Vacuum heat vents and registers

Dirt and dust build up in heat vents and along register blades. Vents also are great receptacles for coins and missing buttons. Unscrew vent covers from walls or pluck them from floors, remove foreign objects, and vacuum inside the vent. Clean grates with a damp cloth and screw back tightly.

Polish hardware

To deep clean brass door hinges, handles, and cabinet knobs, thoroughly wipe with a damp microfiber cloth, then polish with Wright's or Weiman brass cleaner (\$4). Dish soap shines up glass or stainless steel knobs. Use a Q-tip to



detail the ornamental filigree on knobs and handles.

Replace grungy switch plates

Any amateur can wipe a few fingerprints off cover plates that hide light switches, electric outlets, phone jacks, and cable outlets. But only deep cleaners happily remove plates to vacuum and swipe the gunk behind. (OK, we're a little OCD when it comes to dirt!) Make sure cover plates are straight when you replace them. And pitch plates that are beyond the help of even deep cleaning. New ones cost less than \$2 each.

Neaten weather stripping

Peeling, drooping weather stripping on doors and windows makes rooms look old. If the strip still has some life, nail or glue it back. If it's hopeless, cut out and replace sections, or just pull the whole thing off and start new. A 10-ft. roll of foam weather stripping costs \$8; 16-ft. vinyl costs about \$15.

Replace stove drip pans

Some drip pans are beyond the scrub brush. Replacing them costs about \$3 each and instantly freshens your stove.

Source: Jane Hoback



APRIL



WISHING A HAPPY BIRTHDAY & HAPPY ANNIVERSARY TO THE FOLLOWING:

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LACEY Y.

LAURIE T.
CHRISTINE H.
MEAGAN D.
DEBORAH C.

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