

# Life & Times

JAN. & FEB. 2021

## SELLING YOUR HOUSE ON YOUR OWN IN 2021 IS A MISTAKE

There are many benefits to working with a real estate professional when selling your house. During challenging times, like what we face today, it becomes even more important to have an expert you trust to help guide you through the process. If you're considering selling on your own, known in the industry as a For Sale By Owner (FSBO), it's critical to consider the following items.

### 1. Your Safety Is a Priority

Your safety should always come first, and that's more crucial than ever given the current health situation in our country. When you FSBO, it is incredibly difficult to control entry

into your home. A real estate professional will have the proper protocols in place to protect not only your belongings but your health and well-being too. From regulating the number of people in your home at one time to ensuring proper sanitization during and after a showing, and even facilitating virtual tours, real estate professionals are equipped to follow the latest industry standards recommended by the *National Association of Realtors* (NAR) to help protect you and your potential buyers.

### 2. A Powerful Online Strategy Is a Must to Attract a Buyer

Recent studies from NAR have shown that, even before COVID-19, the first step 43% of all buyers took when looking for a home was to search online. Throughout the process, that number jumps to 97%. Today, those numbers have grown exponentially. Most real estate agents have developed a strong Internet and social media strategy to promote the sale of your house.



### 3. There's Too Many Negotiations

Here are just a few of the people you'll need to negotiate with if you decide to FSBO:

- The buyer, who wants the best deal possible
- The buyer's agent, who solely represents the best interest of the buyer
- The inspection company, which works for the buyer and will almost always find challenges with the house
- The appraiser, if there's a question of value

As part of their training, agents are taught how to negotiate every aspect of the real estate transaction and how to mediate the emotions felt by buyers looking to make what is probably the largest purchase of their lives.

### 4. You Won't Know if Your Buyer Is Qualified for a Mortgage

Having a buyer who wants to purchase your

house is the first step. Making sure they can afford to buy it is just as important. As a FSBO, it's almost impossible to be involved in the mortgage process of your buyer. A real estate professional is trained to ask the appropriate questions and, in most cases, will be intimately aware of the progress being made on the mortgage process. You need someone who's working with lenders every day to guarantee your buyer makes it to the closing table.

### 5. FSBOing Has Become More Difficult from a Legal Standpoint

The documentation involved in the selling process is growing dramatically as more and more disclosures and regulations become mandatory. In an increasingly litigious society, the agent acts as a third-party to help the seller avoid legal jeopardy. This is one of the major reasons why the percentage of people FSBOing has dropped from 19% to 8% over the last 20+ years.

### 6. You Net More Money When Using an Agent

Many homeowners think they'll save the real estate commission by selling on their own.

A study by *Collateral Analytics* revealed that FSBOs don't actually save anything by forgoing the help of an agent. In some cases, the seller may even **net less money** from the sale. The study found the difference in price between a FSBO and an agent-listed home was an average of 6-8%. One of the main reasons for the price difference is effective exposure:

*"Properties listed with a broker that is a member of the local MLS will be listed online with all other participating broker websites, marketing the home to a much larger buyer population. And those MLS properties generally offer compensation to agents who represent buyers, incentivizing them to show and sell the property and again potentially enlarging the buyer pool."*

The more buyers that view a home, the greater the chance a bidding war will take place, potentially driving the price higher, too.

### Bottom Line

Listing on your own leaves you to manage the entire transaction by yourself. Why do that when you can hire an agent and still net the same amount of money or more? Before you decide to take on the challenge of selling your house alone, reach out to a local real estate professional to discuss your options.

Source: Keeping Matters Current

## In This Issue

<b>CHP Highlights New 2021 Traffic Laws</b>	<b>2</b>
<b>Easy Ways to Save Water at Home</b>	<b>2</b>
<b>Military: VA Loan Occupancy Rules</b>	<b>3</b>
<b>When to Plant</b>	<b>4</b>
<b>Daylight Savings Reminder</b>	<b>5</b>
<b>Recipe-Mississippi Sin Dip</b>	<b>5</b>
<b>Today's Laugh</b>	<b>5</b>
<b>Kids Corner- Tin Can Windsocks</b>	<b>5</b>
<b>First-Time Home Buyers-Tough Market</b>	<b>6</b>
<b>Congratulations Max H.</b>	<b>6</b>
<b>\$327,487.50 Giving Back</b>	<b>6</b>
<b>California Home Sales Facts-Dec. 2020</b>	<b>7</b>
<b>California Home Sales Facts-Jan. 2021</b>	<b>7</b>
<b>Jan. &amp; Feb. Birthday's &amp; Anniversaries</b>	<b>7</b>
<b>Monthly Drawing</b>	<b>8</b>
<b>FREE Home Value Report</b>	<b>8</b>
<b>Giving Back 4 Homes Program</b>	<b>8</b>
<b>Giving Back 4 Homes Contact</b>	<b>8</b>

## CHP HIGHLIGHTS NEW TRAFFIC LAWS BEGINNING IN 2021

SAN FRANCISCO (CBS SF) — The California Highway Patrol is highlighting new traffic laws set to take effect in 2021, with two of them having to do with driver safety.

Effective on January 1, amendments to the current “Move Over, Slow Down” law currently in place for freeways will go into effect. The amendments would expand the law to include local streets and roads so drivers approaching a stationary emergency vehicle displaying emergency lights, including tow trucks and Caltrans vehicles, must now move to another lane when possible, or slow to a reasonable speed.

A second law targets distracted drivers using cellphones with increased penalties. Currently, talking on a cellphone or texting in a handheld manner while driving – or any use while driving by persons under 18 years old – is punishable by a fine. Beginning on July 1, a second violation of the hands-free law within 36 months will result in a point being added to a driver’s record.

Also in January, a new law would exempt people from civil or criminal liability for trespassing or damaging a vehicle when rescuing a child who is 6

years old or younger and in immediate danger from heat, cold, lack of ventilation, or other dangerous circumstances.

A law that has already gone into effect in September allows emergency vehicles to use a distinctive “Hi-Lo” warning sound, different than a siren, to notify the public of an immediate need to evacuate an area in an emergency. The CHP is currently developing regulations to standardize the Hi-Lo warning sound statewide.

Source: CBS San Francisco



## EASY WAYS TO SAVE WATER AT HOME

The average American household uses more than 300 gallons of water a day, and the Environmental Protection Agency (EPA) reports that 40 out of 50 states will experience some form of water shortage over the next 10 years. Reduce your family's water use by following these simple water-smart practices in your home:

- Invest in water-efficient household products, such as shower heads, faucets, toilets, lawn irrigation controllers, and appliances. Look for the EPA's WaterSense label before you buy!
- Avoid flushing the toilet unnecessarily. Dispose of tissues, insects, and other such waste in the trash can.
- Fix all dripping faucets; replacing the worn washers is often the quickest and cheapest remedy.
- Use a timer to avoid watering your lawn and plants longer than necessary. Check your sprinklers for leaks, and redirect the spray so you're not watering the house, driveway, or sidewalks.
- Defrost food in the refrigerator overnight or in the microwave instead of running cold water over the frozen food.
- Operate washing machines and dishwashers only when fully loaded.



Source: Old Republic Home Protection Co., Inc.

## MILITARY: 8 KEYS TO UNDERSTANDING VA LOAN OCCUPANCY RULES

Most veterans say that some of the more confusing aspects of qualifying for a VA home loan are the occupancy requirements. This usually stems from when a service member gets their PCS orders and has to move. Will they be able to rent the house? Will they be able to get a second VA loan at their new location? Are there penalties or fines for not meeting this requirement?

While it can seem daunting, understanding the occupancy requirements of a VA loan is actually quite simple if you break it down.

### 1. Primary residence requirements

You must certify that you intend to occupy the property as your home. Second homes and investment properties do not qualify for a VA loan.

### 2. Spouse occupancy

The occupancy requirement is satisfied if your spouse will be living in the home while you are on active duty or otherwise unable to personally occupy the home. A spouse may also satisfy the occupancy requirement if the veteran cannot due to long distance employment issues.

### 3. Dependent occupancy

A dependent child may occupy the home while their parent or parents are deployed or on active duty away from the home. It's important to note that just by having the dependent in the home does not satisfy the requirement. You must take additional action by having your attorney or dependent's legal guardian make the occupancy certification. Please keep in mind that many lenders will not recognize dependent occupancy as satisfying the VA loan occupancy requirement.

### 4. Deployed active duty service members

If you are deployed after purchasing your home, your occupancy status is not affected by the deployment. You are considered to be in a "temporary duty status" and are able to provide an intent to occupy cert. This requirement is met regardless of whether or not your spouse will be occupying the property while you're deployed.

### 5. Retirement occupancy

If you will be retiring within 12 months from the date of your loan application, you must include a copy of your application for retirement and proof of requirement stability. Although the VA

requires moving in to the home within a "reasonable time," retiring veterans may be able to negotiate a later date. You have the option to apply for a delay (up to 12 months) in the occupancy requirements.

### 6. Delayed occupancy

Typically, a delayed occupancy results from property repairs or home improvements. If extensive changes are being made to the property that prevent you from occupying it while the work is being completed, your occupancy requirements will be considered "delayed." However, you must certify that you intend to occupy the property as soon as the work is completed.

### 7. What is "reasonable time"?

VA loan occupancy requires that the veteran move into the home within a "reasonable time." But what does that mean? The VA requires that the borrower move into the home within 60 days after the VA loan closes.

As you've read, there are exceptions to that rule. The 60-day rule may be waived if you meet both of the following:

- You certify that you will occupy the property at a specific date after your VA loan closes
- There is a specific event in the future that will make it possible for you to occupy the property on that date

Generally, the VA does not make exceptions if you want to set an occupancy date for more than 12 months after your loan closes.

### 8. Failure to meet requirements

If you do not occupy the home as agreed under the terms of your VA loan, what happens next is at the discretion of the Department of Veterans Affairs.

Even though it seems as if there are a lot of "if, then" rules to define occupancy, it's really not as complicated as it appears. The VA works hard to help borrowers understand how to fit their situation into these guidelines, and help set you up for success. Understanding your rights and benefits is something that a qualified Home Loan Expert is more than willing to help you with. Remember to always work with a lender who is skilled and specialized in the nuances of VA loans.

Source: Quicken Loans





# WHEN TO PLANT...



VEGETABLE	SOW	PLANT OUT	HARVEST
Asparagus	Jan - Feb	Apr - May	Apr - Jun
Broad beans	Feb - May		May - Oct
Beetroot	Mar - Jul		Jun - Oct
Broccoli	Apr - Jun	Jun - Jul	Jul - Aug
Cabbage	Feb - Jun	Mar - Jun	Jun - Oct
Carrot	Feb - Aug		Jun - Oct
Cauliflower	Jan - Jun	Mar - Jul	Jul - Nov
Celeriac	Feb - Apr	Apr - May	Oct - Dec
Celery	Feb - May	Mar - Jun	Jul - Nov
Cucumber	Feb - Apr	Mar - May	Apr - Jul
Endive	Mar - Jul	May - Aug	Jul - Oct
French beans	Apr - Jun	May - Jun	May - Oct
Leek	Mar - May	Apr - May	Jul - Nov
Lettuce	Feb - Aug	Apr - Aug	Jun - Sep
Melon	Mar - Apr	Apr - Jun	Jul - Sep
Mustard	Jun - Sep		Jul - Oct
Onion	Feb - Apr		Aug - Oct
Parsley	Feb - Jul		Jun - Sep
Peas	Mar - Jun		Jun - Sep
Peppers	Mar - Apr	Apr - Jun	Jun - Oct
Spinach	Mar - Jul		Apr - Oct
Squash	Mar - Apr	May - Jun	Jun - Sep
Strawberry	Dec - Jan		May - Sep
Tomato	Nov - Mar	Feb - May	Aug - Oct

## **DAYLIGHT SAVINGS REMINDER**

Daylight Saving Time (United States) begins  
Sunday, March 14, 2021, 2:00am

Daylight Savings Time ends Sunday, November 7, 2021, 2:00am

Except Arizona and Hawaii. Move your clocks ahead 1 hour in spring, and back 1 hour in fall ("Spring Forward, Fall Back").



## **Today's Laugh**



## **Mississippi Sin Dip**

### **INGREDIENTS:**

- 24 oz cream cheese softened
- 1/2 cup mayonnaise
- 8 oz chopped green chiles
- 2 cups cheddar cheese
- 16 oz sour cream
- 12 oz deli honey ham, very finely chopped



### **DIRECTIONS:**

1. Preheat oven to 250°.
2. Mix all ingredients together
3. Bake for 30 minutes until hot and bubbly.
4. Serve with corn chips or any type of cracker you like.

Source: FB, Point of Grace

## **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: Source: Happiness is Homemade



## FIRST-TIME HOME BUYERS FIND A TOUGH MARKET

Starry-eyed first-time home buyers are getting a rude awakening to the realities of today's high-stakes home-buying market.

The coronavirus pandemic supercharged the housing market, as buyers urgently seeking more space flooded the market, lured by low mortgage rates. Additionally, Many millennials hit 30 and wanted homes that could accommodate a growing family. Amid a historic shortage of properties for sale, the result has been bidding wars and record-high prices. It's enough to make a first-time buyer's head spin.

Just under half of first-time buyers and more than a third of prospective buyers were either outbid on their dream home or discovered they couldn't afford it, according to a recent realtor.com® housing survey. Roughly a fifth of these buyers made five or more offers on different properties before having one accepted.

"The market has been extremely competitive," says realtor.com Senior Economist George Ratiu. "There is a critical shortage of homes for sale, which has caused

multiple bids to become the norm across the country."

"For first-time buyers, especially, this environment means having your financing and budgeting together is paramount," he adds.

But it's not all bad news. About 47% of first-time buyers were thrilled to find their budgets were larger than they had thought, according to the survey. That's largely due to mortgage rates, which averaged just 2.73% for a 30-year fixed-rate loan in the week ending Jan. 28, according to Freddie Mac. However, 21% learned their money wouldn't stretch as far as they had hoped.

Even those in a better financial position still had to compromise on what they wanted in a home—and where it's located. About a fifth were forced to look in cheaper neighborhoods. Another fifth had to spend more than they had originally planned, and nearly the same number had to forgo some of the home features on their wish lists. These included things like a garage, a big backyard, a finished basement, and a pool.

Source: Clare Trapasso, Realtor.com



ANTELOPE, CA

### CONGRATULATIONS

**MAX H.**

**ON THE PURCHASE OF YOUR HOME!**

**AND FOR RECEIVING \$975.00 FROM**

Gretchen Bradley @



## Giving Back 4 Homes Program



**Amount "Given Back"**  
**To Date: \$327,487.50**

[www.GivingBack4Homes.com](http://www.GivingBack4Homes.com)

As of December 2020



## CALIFORNIA HOME SALES FACTS: DECEMBER 2020

State/Region/County	Dec. 2020	Nov. 2020	MTM% Chg	State/Region/County	Dec. 2020	Nov. 2020	MTM% Chg
Calif. State Average	\$717,930	\$698,980	+2.7%	Solano	\$510,000	\$505,250	+0.9%
Calif. Condo Average	\$520,000	\$520,000	+0.0%	Contra-Costa	\$763,000	\$810,000	-5.8%
Sacramento	\$442,500	\$442,500	+0.0%	San Francisco	\$1,581,000	\$1,697,500	-6.9%
Placer	\$559,000	\$552,650	+1.1%	Fresno	\$325,500	\$323,500	+0.5%
El Dorado	\$538,350	\$585,000	-8.0%	Santa Clara	\$1,375,000	\$1,383,000	-0.6%
Yolo	\$515,000	\$511,000	+0.8%	Orange County	\$950,000	\$930,000	+2.2%
Stanislaus	\$380,000	\$389,000	-2.3%	Los Angeles	\$709,500	\$664,160	+6.8%
San Joaquin	\$435,750	\$441,500	-1.3%	San Diego	\$730,000	\$740,000	-1.4%
Nevada	\$508,000	\$466,250	+9.0%	Butte	\$408,460	\$405,000	+0.9%
For Complete Report & All California Counties: <a href="http://www.givingback4homes.com/newsletter.html">http://www.givingback4homes.com/newsletter.html</a>				Yuba	\$360,000	\$352,500	+2.1%

## CALIFORNIA HOME SALES FACTS: JANUARY 2021

State/Region/County	Jan. 2021	Dec. 2020	MTM% Chg	State/Region/County	Jan. 2021	Dec. 2020	MTM% Chg
Calif. State Average	\$699,890	\$717,930	-2.5%	Solano	\$510,000	\$510,000	+0.0%
Calif. Condo Average	\$515,000	\$520,000	-1.0%	Contra-Costa	\$765,000	\$763,000	+0.3%
Sacramento	\$459,770	\$442,500	+4.0%	San Francisco	\$1,745,000	\$1,581,000	+10.4%
Placer	\$609,100	\$559,000	+9.0%	Fresno	\$325,000	\$325,500	-0.2%
El Dorado	\$604,510	\$538,350	+12.3%	Santa Clara	\$1,375,000	\$1,375,000	+0.0%
Yolo	\$490,320	\$515,000	-4.8%	Orange County	\$971,000	\$950,000	+2.2%
Stanislaus	\$385,520	\$380,000	+1.5%	Los Angeles	\$697,660	\$709,500	-1.7%
San Joaquin	\$429,810	\$435,750	-1.4%	San Diego	\$730,000	\$730,000	+0.0%
Nevada	\$544,640	\$508,000	+7.2%	Butte	\$420,000	\$408,460	+2.8%
For Complete Report & All California Counties: <a href="http://www.givingback4homes.com/newsletter.html">http://www.givingback4homes.com/newsletter.html</a>				Yuba	\$395,000	\$360,000	+9.7%



## JANUARY



WISHING A HAPPY BIRTHDAY & HAPPY ANNIVERSARY TO THE FOLLOWING:

JASON T.	LINDA B.	LIZA L.	JENNIFER F.
MELANIE M.	JIM C.	PATRICK N.	MONICA N.
TAMMY & KEVIN G.	ROD & KATHLEEN R.	MAYUKO & PABLO R.	MIKE & CHRISTINE H.



## FEBRUARY



WISHING A HAPPY BIRTHDAY & HAPPY ANNIVERSARY TO THE FOLLOWING:

RON C.	MIKE D.	JOSH J.	MELANIE W.
JENNY A.	TRAVIS Y.	STACY S.	LINDA G.
NATALIA S.	DEANNA B.	VALERIE P.	NIGEL G.
NATALIA K.	DANIELLE & ERIC M.	TRACY & BILL O.	BRANDI K.

## MONTHLY DRAWING

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

**FEBRUARY  
PRIZES**

**1st Prize** \$50 JC Penney Gift Card  
**2nd Prize** \$25 Home Depot Gift Card  
**3rd Prize** \$10 Amazon Gift Card

**JANUARY  
WINNERS**

**1st Prize** \$50 American Eagle Gift Card-Silvia S.  
**2nd Prize** \$25 Outback Gift Card-Sergio G.  
**3rd Prize** \$10 Starbucks Gift Card-Monica N.

Drawing Disclaimer Available Online.



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

**Gretchen Bradley**

(916) 769-0184  
 Gretchen@GB4Homes.com  
[www.GivingBack4Homes.com](http://www.GivingBack4Homes.com)



Lic #01894275

## Giving Back 4 Homes Program



**Military**  
**Law Enforcement**  
**Fire/Rescue**  
**Education**  
**Relocation**  
**Friends/Family**

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

**Get Up To \$2,500**

Available Nationwide

[www.GivingBack4Homes.com](http://www.GivingBack4Homes.com)



**Gretchen Bradley**

**Giving Back 4 Homes Program Founder**  
**Top Producer & PCAR Masters Club**  
 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)  
**Facebook** [www.facebook.com/Givingback4homes](http://www.facebook.com/Givingback4homes)



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