

Life & Times

MARCH & APRIL 2026

SHOULD YOU WAIT FOR LOWER RATES?

Mortgage rates have already dropped into the upper 5s twice this year. But after just a few days, they ticked back up into the low 6% range. If you saw that and thought, "Great. I missed it," you're not the only one.

A lot of buyers are treating the 5s like some kind of magic number. As if moving from 6.1% to 5.99% suddenly changes *everything*. And from a mindset perspective, it does feel different.

While it certainly could happen, the reality is, waiting for a deep drop may not deliver the payoff you're hoping for, if you're holding out

The Bigger Question to Ask

Instead of asking, "Did I miss the 5s?" A better question is: "Does today's payment work for me?"

If the monthly payment fits comfortably in your budget, and you've found a home that meets your needs, the difference between 6.1% and 5.9% likely isn't the deciding factor. It might be one of them, but it shouldn't be everything.

And remember, mortgage rates aren't permanent. If they drop meaningfully later, refinancing is always an option. But you can't refinance a home you didn't buy.

Waiting Might Feel Safe, But It Isn't Always Strategic

It's natural to want the best possible rate. Everyone does. But sometimes buyers overestimate how much a rate in the high 5s will change things in today's market.

Don't miss the fact that rates have already come down. A year ago, they were in the 7s. Now? They're hovering in the low 6s. And for a lot of people, that percentage point difference that's already here is the real game changer.

If you paused your plans when rates were higher, now may be the right time to re-run your numbers. Not because rates are "perfect." But because the monthly payment math might work better than you think, even with rates in the low 6s.

Before assuming you've missed your moment, take another look at the numbers. You may find it never disappeared.

Bottom Line

If you've been sitting on the sidelines waiting for that magic five number for rates, that strategy may not pay off as much as you'd expect.

Connect with an agent or lender so you can double check the math at your price point. You may realize payments are already within your range.

Source: Keeping Current Matters

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But here's the part most people don't actually run the math on.

The Payment Difference Isn't What You Think

Let's say you're looking at a \$500,000 home loan. At 6.1%, generally speaking, your principal and interest payment is roughly \$3,030 per month. At 5.9%, it's about \$2,966 per month.

That's a difference of only **\$64 a month.**

Not \$300.

Not \$500.

Sixty dollars.

Let that sink in for just a moment.

Yes, over time that \$64 a month can add up. But it's far from the dramatic swing many buyers imagine when they say they're "waiting for the 5s."

The psychological impact of seeing a 5 in front of your rate can feel big. The financial impact? It might be something you don't even notice when it's all said and done.

Experts Aren't Predicting a Big Drop

Another important piece to think about: most housing economists aren't forecasting a long-term return to 5% territory anytime soon.

While rates will move up and down, likely hitting the high 5s here and there, the broader expectation is for mortgage rates to hover in the low 6% range this year, not stay in the 5's or decline much more.

CA LAWMAKERS SEE NEED FOR MORE FACTORY-BUILT HOUSING

As the state stares down a drastic shortage of housing units, lawmakers are looking for new ways to help developers build faster and reduce costs.

It's no secret California has a major housing crisis on its hands. A recent report by the National Low Income Housing Coalition estimates California is about 1 million homes short when it comes to low-income housing.

"[I've] also been personally impacted by that housing crisis. I am one of the few senators who is a renter," said Democratic Senator Jesse Arreguin, whose district includes Oakland and Berkeley.

Arreguin took over the reins as the Senate's head housing lawmaker this session. For him, California's housing crisis is personal.

"Growing up in San Francisco, my family was displaced on a number of occasions," Arreguin said. "So, I know what it's like to be evicted and to lose your home and not know where you're going to live. And sadly, so many Californians face that on a weekly basis."

This is the experience he says makes him the right person to lead this key legislative committee.

And a lot of housing advocates agree.

"We're very hopeful about him becoming the Senate Housing Chair," Matthew Lewis, Director of Communications at California YIMBY. "We think he's clearly demonstrated a desire to solve the crisis. He's a renter himself. So, it's not that legislation should be first personal, but I think it's important for people's lived experience to sort of inform the kind of policies they work on."

Last year was a big year for housing policy at the State Capitol. Lawmakers passed a series of landmark reforms to streamline the environmental review process for new apartments and subdivisions.

"But it's still expensive to build housing and rents are still too damn high in the state and so there's more that we have to do," Arreguin said.

From the new chair's perspective, the state hasn't done enough when it comes to establishing tenant protections to prevent displacement from existing homes.

But when it comes to tackling the state's crisis, Arreguin said lawmakers have to take an "all of the above approach" – prevent displacement, but at the same time build more housing units and lower costs for construction.

One way to do that is incentivizing more modular construction, a process where housing parts are made in factories and assembled on site.

"I expect that housing innovation in construction design will be a key focus of the work of both houses this year. Looking at how we can incentivize modular and other types of innovative housing construction methods," Arreguin added.

Modular construction has indeed emerged as a major theme for this session's housing policy in Sacramento. Just this week, a bipartisan group of lawmakers introduced bills to expand factory-built housing in California. Some aim to reduce red tape for this type of construction and limit transportation costs for the needed housing parts.

Developers see the benefits of factory-built housing

Juliana Zats-Watkins is a project manager at Mutual Housing in Sacramento. The group is developing an affordable housing community called San Juan One, in South Sacramento. The units are nearly finished and will be available to lower-income families based on a lottery.

"We're standing on San Juan phase one right now which was stick-built, but phase two just across the aisle away will be 70 units of senior housing and that'll be built using modular construction, which should make it faster and cheaper," Zats-Watkins explained.

She says this upcoming project will likely be the group's first one that's factory-built, but that they're planning other similar developments in nearby communities. Zats-Watkins and her colleagues say they hope lawmakers will pass bills streamlining this type of construction so they can pursue more of these same projects.

"The idea is if it's cheaper, if it's faster, then it's a more sustainable way to use the housing dollars to get more affordable housing homes for people," Zats-Watkins added.

Source: Laura Fitzgerald, CapRadio

CAN CHICKENS RECOGNIZE PEOPLE?

Chickens Can Recognize One Another... and Humans!

Chickens aren't often considered to be especially bright animals, though there's evidence they're smarter than we once believed. Scientists have long studied chickens, with the first research into chicken intelligence emerging around the 1920s thanks to observation of their pecking order (aka how the birds establish social hierarchies in their flock). In the 100 years since, researchers have determined that chickens have a wide range of communication skills, able to produce 24 different vocalizations that alert their fellow fowl about predators,



food, and an interest in mating. Chickens are also capable of differentiating between numbers and can identify patterns and shapes. Those memory skills help chickens recognize up to 30 other birds, a process that starts within 36 hours after hatching, when chicks imprint on their mother hen. Chickens can also recognize human faces, and even have preferences for who they find attractive — a 2002 study found that chickens preferred looking at humans with more symmetrical faces (just like humans do).

Source: Interesting Facts

PROTECT YOUR HOME NETWORK

Federal agencies, including the National Security Agency and the Federal Bureau of Investigation, are warning of active cyber threats targeting home internet routers.

If your router is compromised, it can be used to:

- Monitor your internet activity
- Capture login credentials
- Access devices connected to your network

Take action today:

Restart your router
Unplug it for 30–60 seconds, then plug it back in

Then secure your network:

- Change default usernames and passwords
- Check for firmware updates
- Disable remote access if not needed

Unsecured routers can be accessed without your knowledge. A simple restart can help disrupt unauthorized access and improve your security.

Protect your home. Protect your information.



Source; Auburn Police Dept.

MILITARY: WHEN VA BENEFITS DO AND DON'T COUNT AS INCOME

A veteran rated 100% disabled by the Department of Veterans receives \$3,831.00 per month as of December 2025. Over the course of a year, that's \$45,972. The IRS doesn't tax a penny of it.

VA disability compensation is completely tax-free at both federal and state levels. You don't report it on your tax return. You don't pay income tax on it. You never will.

With tax season fast approaching, it's never a bad thing to know where you stand on each of your income sources.

What's Tax-Free

VA disability compensation for service-connected conditions is tax-free regardless of your rating percentage. A veteran rated 10% receiving \$171.23 per month gets the same tax treatment as a veteran rated 100% receiving \$3,831.00.

Not only is VA disability compensation tax-free:

- Special Monthly Compensation for severe disabilities is tax-free.
- Dependency and Indemnity Compensation for surviving spouses is tax-free.
- Veterans Pension payments are tax-free.
- GI Bill education benefits and training allowances are tax-free.
- Grants for home modifications to accommodate disabilities are tax-free.
- Grants for adaptive vehicles are tax-free.
- Clothing allowances for veterans whose prosthetics or medications damage clothing are tax-free.

If VA disability is your only income, you probably don't need to file a tax return at all. If you have other taxable income such as wages or military retirement pay, you still file, but you don't report the VA disability.

The Exception

Military retirement pay is taxable. This confuses some veterans who receive both military retirement and VA disability compensation. The retirement pay shows up on a 1099-R from the Defense Finance and Accounting Service (DFAS). You pay federal income tax on military retirement unless offset by VA disability through concurrent retirement and disability pay or Combat-Related Special Compensation.

Combat-Related Special Compensation received after an award for concurrent retirement and disability may qualify for a tax refund if you already paid taxes on it. File an amended return to get that money back.

When It Still Counts as Income

The IRS doesn't tax VA disability, but other entities treat it as income for their purposes.

Mortgage lenders count VA disability as income when qualifying you for a loan. They often "gross up" the amount by 125 percent because it's tax-free, making it worth more than taxable wages. This helps you qualify for larger loans.

Family courts in most states count VA disability as income for child support and alimony calculations. The Supreme Court ruled in *Rose v. Rose* that VA benefits support the veteran's family, not just the veteran. Courts can garnish VA disability for child support or alimony obligations.

Means-tested programs such as Medicaid, housing assistance and Supplemental Security Income count VA disability toward income limits when determining eligibility. The benefits aren't taxable, but they're still income for these programs.

Social Security Disability Insurance doesn't reduce based on VA disability. You can receive both. However, if your total income including SSDI exceeds certain thresholds, you may pay taxes on the SSDI portion.

State Property Tax Breaks

Many states exempt disabled veterans from property taxes. Requirements vary by state. Some offer full exemption for veterans rated 100% permanent and total. Others offer partial exemptions based on rating percentage or income limits.

Check your state's veterans affairs office for specific property tax benefits. These can save thousands annually but require application and proof of VA disability rating.

The Bottom Line

VA disability compensation is tax-free income. Don't report it to the IRS. Don't pay taxes on it. If someone tells you VA disability is taxable, they're wrong.

The 2.8% cost of living adjustment effective Dec. 1, 2025, is also tax-free. Retroactive payments are tax-free. Future increases are tax-free.

Tax-free means exactly that. The federal government and state governments don't tax VA disability compensation under any circumstances.

Source: Brandon Wile , Military.com

FINANCIAL SPRING CLEANING THAT PAYS YOU BACK ALL YEAR

Spring cleaning isn't really about dust or closets. It's about deciding what earns space in your life. Your money deserves the same treatment. Instead of rushing through financial tasks you may only do once per year, such as reviewing your credit report or insurance policies, treat them as a deliberate spring financial checkup.

Done thoughtfully, this annual reset can pay dividends all year by helping you cut unnecessary costs, uncover hidden money, and put smarter systems in place that keep working long after the cleaning is finished. Here are some ideas to get you started.

- **Create a once-a-year money map.** Step back and take in the full landscape of your finances. Update your list of accounts, check that beneficiaries are correct, refresh important passwords, and review your credit report. This is also a good moment to scan your bill schedule so nothing slips through the cracks. Think of it as creating a clear financial map before making any changes.
- **Turn forgotten clutter into cash.** Your home and your accounts may be holding money you forgot about. Sell items you no longer use, redeem credit card rewards, and close old accounts quietly collecting dust. It's also worth searching for unclaimed funds through your state's database. Small discoveries add up quickly when you sweep through every corner.
- **Plug quiet money leaks.** Recurring expenses have a way of multiplying unnoticed. Review your subscriptions, streaming services, insurance policies, and monthly utilities. Cancel what you no longer use and call providers to ask about better rates.



A quick round of comparison shopping can also reveal cheaper options. These small trims often lower your costs for the rest of the year.

- **Recalibrate the systems that grow your savings.** Revisit your emergency fund and any sinking funds for upcoming expenses. If your income has grown or bills have dropped, increase automatic transfers even slightly. Small adjustments here tend to compound quietly month after month. Once the system is updated, your savings can keep growing without extra effort.
- **Tighten the bolts on your debt reduction strategy.** Review your balances, interest rates, and current repayment strategy. You may find opportunities to refinance, consolidate, or shift extra payments toward the highest-interest debt. The goal isn't to reinvent your entire plan. It's simply to tighten the bolts so your payoff strategy stays efficient and moving forward.
- **Realign your goals with the life you're living now.** Take time to revisit both short- and long-term financial goals. Some priorities may have shifted since last year, and timelines may need adjusting. This is your chance to make sure your money is still moving toward what matters most today. When your spending, saving, and investing reflect your current priorities, your financial plan becomes far easier to follow.

A deliberate spring financial reset can have a lasting impact throughout the upcoming year. By reviewing key accounts, trimming waste, and realigning your goals, you can create a stronger system that supports your finances long after spring ends.

Source: JK Services, Inc.

DID YOU KNOW?

- It takes your food seven seconds to get from your mouth to your stomach.
- Human thighbones are stronger than concrete.
- A woman's heart beats faster than a man's.
- There are about one trillion bacteria on each of your feet.
- Women blink twice as often as men.
- The average person's skin weighs twice as much as the brain.
- If saliva cannot dissolve something, you cannot taste it.



HVAC Tune-Up Reminders:

Between February 1 and April 30:
Time to schedule your spring tune-up.

Between September 1 and November 30:
Time to schedule your fall tune-up.



IF YOU DON'T
LIKE THE ROAD
YOU'RE
WALKING,
START PAVING
ANOTHER ONE.

Dolly Parton

REALSIMPLE

Today's Laugh

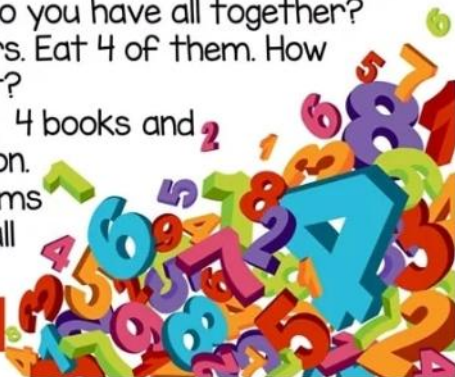
So you mean to tell me
a stress ball isn't for
throwing at people who
stress you out?



MATH SCAVENGER HUNT

primary playground

- Find 2 pencils and 1 blue crayon. How many items do you have now?
- Find 5 blocks and 2 pennies. How many items do you have now? Take away 3 blocks. How many items are left?
- Find 4 socks and 2 stuffed animals. How many items do you have all together?
- Find 8 crackers. Eat 4 of them. How many are left?
- Find 3 spoons, 4 books and 2 1 orange crayon. How many items do you have all together?



Dilly Ranch Fried Pasta

INGREDIENTS:

- 1 Lb pasta

INGREDIENTS SEASONING:

- 1 pkg. dry ranch dressing mix
- 1/4 c. oil
- 1 tsp. lemon and dill seasoning blend
- 1 tsp. garlic powder



DIRECTIONS:

1. Cook 1 LB pasta until just done. Rinse well with cold water. Dry on paper towels or a lint free towel.
2. Heat oil in a large, heavy bottom pan. Test 1 piece of pasta. When it starts to fry add roughly 1 cup of pasta at a time. Fry pasta until it feels hard and is golden...approx 10-12 minute dry on paper towels.
3. Combine seasoning and oil in a large bowl. Add fried, dried pasta and toss gently. Use paper towel to blot any excess oil before serving.

Source: Cynthia M.S., Lebanon, PA –Countrydoor

FUN-THEMED IDEAS FOR YOUR SPRING CLEANING

Give your spring cleaning a creative twist this year with the following fun-themed ideas:

- **The Hanger Trick.** Turn all your hangers backwards. After wearing an item, return the hanger forwards. After a few months, donate clothes still on backwards hangers.
- **The One In, Two Out Method.** For every new item you bring into your home, get rid of two items to prevent clutter from building up.
- **The 10-Minute Dash.** Set a timer for 10 minutes and pick one area (a drawer, a shelf, a corner). Clean and declutter it as fast as you can.
- **The Touch It Once Test.** When organizing, deal with each item fully the first time you touch it—put it away, toss it, donate it, or file it. No piles of *maybe later*.
- **The Forgotten Corners Challenge.** Pick one spot you always ignore (behind the fridge, under the bed, top of cabinets) and deep clean it.
- **The Clutter-Free Counter Pact.** Make a vow that nothing lives on your counters except daily essentials. Everything else must find a home or go!
- **The One Surface a Day Rule.** Each day, choose one surface (desk, shelf, table) to declutter and deep clean. Small steps, big results.

- **The 3-Bin Blitz.** Label three bins: *Keep, Toss, Donate*. Go through one room at a time and sort everything quickly and decisively. (Again, no bin for *maybe!*)
 - **The Light Switch Wipe-Down.** While you clean, make it a habit to wipe light switches, doorknobs, and remote controls—often forgotten, but major germ zones.
 - **The 5-5-5 Rule.** Find 5 things to throw away, 5 to donate, and 5 to put back in their place every day during your spring cleaning period.
 - **The No Junk Drawer Mission.** Pick one drawer that’s become a catch-all and transform it into a useful space. Bonus points for using small organizers or dividers.
 - **The Rubber Tote Rotation.** Color-code seasonal storage bins (green for spring/summer, red for winter, etc). Rotate based on the season so you only keep what you need accessible.
- The Lawn & Order Sweep.** Clear out old lawn care products, sweep the garage floor, and organize outdoor equipment so you’re ready to mow and grow when the season hits.

Source: JK Services, Inc.



Citrus Heights, CA

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Maria F. & Don B.

On the Purchase of Your Home!

And for Receiving \$2,025.00 From

Gretchen Bradley @



Roseville, CA

CONGRATULATIONS

Ed & Tess G.

On the Purchase of Your Home!

And for Receiving \$2,092.00 From

Gretchen Bradley @



CALIFORNIA HOME SALES: FEBRUARY 2026

State/Region/County	Feb. 2026	Jan. 2026	MTM% Chg	State/Region/County	Feb. 2026	Jan. 2026	MTM% Chg
Calif. State Average	\$830,630	\$822,630*	+0.9%	Solano	\$565,400	\$552,500	+2.3%
Calif. Condo Average	\$645,000	\$625,000	+3.2%	Contra-Costa	\$819,000	\$802,000	+2.1%
Sacramento	\$545,000	\$540,000	+0.9%	San Francisco	\$1,976,000	\$1,653,320	+19.5%
Placer	\$639,980	\$625,000	+2.4%	Fresno	\$426,250	\$429,990*	-0.9%
El Dorado	\$700,000	\$705,380	-0.8%	Santa Clara	\$2,016,000	\$1,807,500	+11.5%
Yolo	\$600,000	\$559,200	+7.3%	Orange County	\$1,432,500	\$1,410,000	+1.6%
Stanislaus	\$462,500	\$477,000	-3.0%	Los Angeles	\$842,660	\$879,720	-4.2%
San Joaquin	\$525,000	\$530,000	-0.9%	San Diego	\$1,050,000	\$1,050,000	+0.0%
Nevada	\$532,000	\$578,500	-8.0%	Butte	\$435,750	\$445,000	-2.1%
				Yuba	\$430,000	\$449,950	-4.4%

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

CALIFORNIA HOME SALES: MARCH 2026

State/Region/County	March 2026	Feb. 2026	MTM% Chg	State/Region/County	March 2026	Feb. 2026	MTM% Chg
Calif. State Average	\$889,190	\$830,370*	+7.1%	Solano	\$580,000	\$565,400	+2.6%
Calif. Condo Average	\$664,320	\$645,000	+3.0%	Contra-Costa	\$870,000	\$819,000	+6.2%
Sacramento	\$550,000	\$545,000	+0.9%	San Francisco	\$2,150,000	\$1,976,000	+8.8%
Placer	\$675,750	\$639,980	+5.6%	Fresno	\$434,400	\$426,250	+1.9%
El Dorado	\$659,000	\$700,000	-5.9%	Santa Clara	\$2,150,000	\$2,016,000	+6.6%
Yolo	\$647,500	\$600,000	+7.9%	Orange County	\$1,467,500	\$1,432,500	+2.4%
Stanislaus	\$480,000	\$462,500	+3.8%	Los Angeles	\$828,300	\$842,660	-1.7%
San Joaquin	\$559,950	\$525,000	+6.7%	San Diego	\$1,050,000	\$1,050,000	+0.0%
Nevada	\$540,000	\$532,000	+1.5%	Butte	\$429,990	\$435,750	-1.3%
				Yuba	\$457,500	\$430,000	+6.4%

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



MARCH



WISHING A HAPPY BIRTHDAY & HAPPY ANNIVERSARY TO THE FOLLOWING:

- | | | | |
|----------------|------------------|-------------------|-------------------|
| ANDREA D. | BARBARA C. | ALEX C. | BRUCE H. |
| JOSH R. | DOLORES H. | JIM A. | JOE H. |
| NANCY R. | CINDY Z. | BOB B. | ADAM B. |
| LINDA N. | CRYSTAL P. | JP W. | JOHN & ELONA O. |
| STEVE & LIZ H. | ANDREA & MIKE B. | MICHAEL & ALLY H. | MONSSE & JULIO V. |



APRIL



WISHING A HAPPY BIRTHDAY & HAPPY ANNIVERSARY TO THE FOLLOWING:

- | | | | |
|-----------|-----------------|--------------|------------|
| LISA T. | SARAH H. | LAURIE T. | MICHAEL H. |
| MARK M. | JOHN O. | CHRISTINE H. | JOSH S. |
| MAYUKO R. | MIKE B. | MEAGAN D. | BRIAN S. |
| VICTOR A. | LACEY Y. | DEBORAH C. | KEVIN J. |
| | JOSH & LARAE R. | | |

MONTHLY DRAWING

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

April Prizes

- 1st Prize** \$50 Domino's Gift Card
- 2nd Prize** \$25 Cinemark Gift Card
- 3rd Prize** \$10 Starbucks Gift Card

March Winners

- 1st Prize** \$ 50 Old Navy Gift Card-Ryan S.
- 2nd Prize** \$ 20 IHOP Card-Lisa B.
- 3rd Prize** \$ 10 Panera Gift Card-Andre C.

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