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REAL ESTATE

WELCOME HOME

AUGUST 2023



august 2023

MARKET REPORT



august 2023

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We at BHG Welcome Home, love our Active Duty, Reservist and Military Veterans. We are in awe of the contributions made by these brave men and women. We also respect those family members at home and the sacrifices they've made waiting for their loved ones to return home.

Our Veterans Advantage Program is simple and offers a cash reward program at closing, when you Buy or Sell your home through one of our certified MRP-Military Relocation Specialists.

This is one of the many ways we want to say "Thank You".

May you find Butte County as active or restful as you like!

MARKET REPORT

JULY 31ST, 2023

WELCOME HOME

Single Family Residences (Home, Manufactured on Land, Condo) Excluding Multi-Family									Monthly	
Active Listings/ Pending	Total Current Listings	Under \$100K	\$100K- \$200K	\$200K- \$300K	\$300K- \$400K	\$400K- \$500K	\$500K- \$600K	\$600K+	Expired This Month	Sold This Month
Chico Listings	189	0	5	18	21	58	23	64	9	83
Active	115	0	4	12	10	31	11	47		
Pending	74	0	1	6	11	27	12	17		
Not Sold	61%	0%	80%	67%	48%	53%	48%	73%		
Paradise Listings	109	0	0	8	35	33	15	18	2	20
Active	84	0	0	5	28	26	8	17		
Pending	25	0	0	3	7	7	7	1		
Not Sold	77%	0%	0%	63%	80%	79%	53%	94%		
Magalia Listings	69	4	7	14	28	8	4	4	2	14
Active	53	1	3	9	25	8	3	4		
Pending	16	3	4	5	3	0	1	0		
Not Sold	77%	25%	43%	64%	89%	100%	75%	100%		
Oroville Listings	134	2	12	45	35	17	11	12	2	45
Active	93	1	7	27	26	12	9	11		
Pending	41	1	5	18	9	5	2	1		
Not Sold	69%	50%	58%	60%	74%	71%	82%	92%		



home/landscaping ideas cultivating a pet-friendly yard

by The BHGRE Life

Cultivating a Pet-Friendly Yard

The key is to create a pet-friendly yard, where dogs and cats can have their freedom without risk to their well-being or your property. Of course, you wouldn't want to leave them to their own devices for hours on end, but a well-thought-out plan will save you from having to be a "helicopter" pet owner.

What Plants are Harmful to Pets?

Better Homes & Gardens provides a list of plants that are harmful to dogs, including azaleas, rhododendron, tulips, foxglove and lily of the valley. Some of these are also toxic to cats, and others include daffodils, amaryllis and ivy. Plants that have sharp objects like thorns or spines (think rosebushes or cacti) can also harm pets by wounding them. Those wounds can also become infected, which can cause very serious problems for furry friends.

When planning a pet-friendly yard, it is best to become familiar with all the potentially harmful plants in your yard. It is also wise to have a good look at your cat or dog when they come back inside. If they are drooling, vomiting, twitching, have a strange odor or are acting in an unusual way, a call to the ASPCA Animal Poison Control Center (888-426-4435) could be warranted.

A Pet-Friendly Yard Master Plan

Continuing along the safety theme, it may be

a good idea to install a fence if the pet will be outside on their own for any significant periods of time. Not only does it protect them from escaping into the street, it keeps unwanted predators from getting in. This may not work for cats, who are known to be good climbers. In any case, make sure that your pet is always wearing a collar that includes their name and your contact information.

Your dog will appreciate having his or her own doghouse, which will provide shelter from the heat and rain, as well as a comfortable place to spend time. Otherwise, be sure that there is plenty of shade for them to rest under when they need to take a break. Dogs also like wide-open spaces, so be sure to leave them enough room to run around.

Dogs and cats both love to explore, so you might also consider creating a path for your pet to meander down. Smooth rocks, brick, concrete and flagstone are all easy on paws, but rocks or pebbles will make more of a mess. Mulch is another choice, but this can get dug up and kicked around.

Safe Trees, Safe Plants

There are many safe trees that dogs like, such as crepe myrtle, red maple and – of course – dogwood. Pups also do well with Gerbera daisies, zinnia and petunias. Dog-friendly shrubs include rose of Sharon, forsythia, lilac and mock orange.

Cat owners will be happy to know that some of the best-known cat-safe plants are snapdragon, sunflower and bamboo. Herbs like basil, mint

and dill are thought to benefit cat health, so go ahead and plant those, as well, along with some catnip. Again, if you are unsure about a plant or tree's toxicity to your pets, check with the ASPCA website.

Think Like Your Pet

To create a truly pet-friendly yard, you have to think like a cat or a dog. They love to explore, dig, hunt and hide, and they tend to get into more trouble when they do not have any opportunities for structured play. You might want to build a dog run if you have enough room; this can be done by enclosing part of the yard with a fence and lining the ground there with artificial turf. If you have a cat, Martha Stewart likes the Kittywalk outdoor cat run.

Cats need to scratch and stretch their claws, so you can install some vertical logs or scratching posts to save your trees. Kitties also love to perch in high-up places, so try building them a safe spot they can access easily that is no more than 8 feet from the ground. The landing area should be soft – avoid putting perches above concrete or asphalt.

Canines and felines will all appreciate a selection of well-chosen pet toys in the yard, too. They might also enjoy an obstacle course, tunnels to run through and other equipment that can turn your yard into a pet-friendly playground. Use your imagination!



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home/getting ready

Five Things to Clean Before the Guests Arrive

by The BHGRE life bhgre.com

If guests are headed your way, you might be feeling pressure to balance your already demanding schedule and deep holiday cleaning. Don't panic! The good news is that you only need to focus on a few, highly-visible areas in your home to make a positive impression and create a comfortable, welcoming atmosphere. If you are ready to get started, read on as we reveal our favorite holiday cleaning tips for creating a guest-ready home.

Declutter and Sweep the Entryway

Whether your entryway opens directly into your living space or it reveals a long foyer, it is most likely to be the place where your boots, coats, umbrellas, and drop zone now reside. It's also the first impression your guests will have of the inside of your home. As Martha Stewart Living points out, "it's hard for your guests to feel welcome if they're tripping over days' worth of your castoffs." It's no wonder then that one of their favorite holiday cleaning tips is to do a major declutter the day before or the day of your festivities.

Start by removing your family's excess stuff. Put extra coats, boots, and other apparel into closets, even if you will need to bring them back out after the event. Similarly, tidy areas that hold mail, extra masks, hand sanitizers, and keys. Wipe down any mirrors and lightly dust table surfaces. If you have the time, do a quick sweep or mop of the entire entryway and threshold once the area has been cleared. After the threshold has been swept, clear away dead leaves or debris from welcome mats or door decorations. Not only will you be amazed at how open and clean everything feels, but your guests will be able to use this space easily for their own needs.

Banish Bathroom Germs

Nothing says "a clean home" like a germ-free bathroom for your guests. One of our most-often shared holiday cleaning tips involves corralling your personal bathroom items before your guests arrive. If you don't have a vanity or bathroom cabinets, grab a decorative or utility container and stash your daily-use items inside. Pop the top on and move the items into your bedroom or a linen closet after you are finished getting ready. Because they are contained, it will be easy enough to move those items back into your bathroom after your guests have left.

Next, disinfect the counters, sink, and toilet. Wipe down the mirror. Clean the soap dish or dispenser, and place freshly laundered (or disposable) hand towels in an easy-to-access spot. Double-check that there are extra rolls of toilet paper available. Pull the shower/bath curtain closed. If you have glass doors on your shower, you may want to do a quick wipe down to remove any soap buildup. If you have extra time, mop or Swiffer the floor.

Address Any Living Room Mess

Do a quick assessment of whichever room is your social space (living room, family room, glass-enclosed sunroom, etc.) and make a list of the most challenging areas. Southern Living suggests that people start to prepare for guests by dusting "for looks and for those with allergies (you don't want Grandma sniffing and sneezing during the whole visit)." Better Homes & Gardens loves the idea of having a 1-hour holiday cleaning plan, which includes "[vacuuming] high-traffic areas," decluttering throughout the space, "[tidying] stacks of magazines and books," and putting out lightly scented candles.

Vacuum the sofa to ensure that pet hair and any stray crumbs have been removed. Plump the pillows, add a cozy throw blanket, and generally straighten the couch, so it feels welcoming to holiday company. If you have days available

for your holiday cleaning, one of Southern Living's favorite tips is to clean the entertaining room's carpet. But if you can't get the entire thing steam-cleaned, consider spot-cleaning where necessary. The Magazine also suggests hiding the remote to keep the focus on family and friends. However, if your holiday traditions include things like Thanksgiving football or Christmas basketball games (or other family-favorite sporting events), do a quick disinfect of the remote before people arrive.

Prep The Kitchen

Cleaning the kitchen when you are hosting holiday celebrations is tricky. We all like to think that we will be finished cooking before the guests ring the bell, but that's often difficult for holidays with a significant food element. Better Homes & Gardens suggests that you divide the tasks into two stages. The first stage would take place before food preparation begins, and the second would occur an hour or so before your holiday festivities start. For example, two days before the event, the Magazine recommends "[cleaning] out the refrigerator, [which makes] room for party foods," "[wiping] down all large and small appliances," removing fingerprints and old cooking splatters from backsplashes and cabinets, and "[taking] recycling to recycling bins or facilities."

If you are faced with only an hour before the arrival of guests, Better Homes & Gardens offers speedy holiday cleaning tips such as "[wipe] down kitchen counters with household cleaner," and "damp-mop the kitchen floor." Also, if you are using flatware, glasses, or china that is usually stashed in a cabinet, take a moment or two to rinse off any accumulated dust.

What do you do if holiday cooking has gotten more involved than you anticipated, and you are really pressed for time? No worries. Martha Stewart Living has the answer: "if you're in a pinch or last-minute guests are on their way over, stash the dirty dishes inside the dishwasher and run your sponge over the visible water spots." Take out the kitchen garbage, and you will be ready for the fun to begin.

Freshen the Guest Room

Lastly, if you have guests staying overnight, our holiday cleaning tips include refreshing your guest room. While you don't have to deep clean the room, you will want to ensure that clean sheets are on the bed (or beds) and the surfaces are dust-free. Replace any light bulbs that may have burned out and grab extra pillows. If possible, make some space in the closet so that guests can hang up their holiday finest. And, as one final tip, Southern Living recommends "[making] sure your guests have water, magazines, and fresh towels within reach." It's this extra touch that will make them feel truly welcome in your home for the holidays.

hot honey chicken and waffles

-BHG test kitchen, bhg.com/recipe



Recipe

Vegetable oil for frying

2 ½ cup all-purpose flour

2 teaspoon hot paprika

1 ½ teaspoon dried basil or thyme

1 ¼ teaspoon salt

1 teaspoon onion powder

1 teaspoon cayenne pepper

½ teaspoon garlic powder

½ teaspoon black pepper

3 cup buttermilk

6 boneless, skinless chicken thighs

¾ cup hot honey, warmed

¼ cup cornmeal

1 tablespoon sugar

1 teaspoon baking powder

¼ teaspoon baking soda

2 eggs, lightly beaten

½ cup vegetable oil

½ cup shredded cheddar cheese (2 oz.)

(optional)

1 recipe Cream Cheese-Hot Honey Spread

(optional)

Louisiana hot sauce

Preheat oven to 200°F. In a deep 10-inch skillet heat 1-inch of vegetable oil over medium until it reaches 350°F.

Meanwhile, in a shallow bowl whisk together 1 cup of the flour, the paprika, basil, 1 tsp. of the salt, the onion powder, cayenne pepper, garlic powder, and black pepper. In another shallow bowl place 1 cup of the buttermilk. Dip chicken into flour mixture to coat. Dip into buttermilk, then back into flour mixture, turning to coat. Carefully add chicken, three pieces at a time, to hot oil. Fry about 10 minutes or until golden and no longer pink (180°F), turning once. Drain chicken on paper towels. Brush each piece with 2 Tbsp. of the hot honey and place in oven to keep warm.

For waffles, in a medium bowl stir together remaining 1½ cups flour; the cornmeal, sugar, baking powder, baking soda, and remaining 1/4 tsp. salt. In another bowl whisk together eggs, remaining 2 cups buttermilk, and 1/2 cup oil. Add egg mixture to flour mixture. Stir just until moistened. Stir in cheese (if using).

Add batter to a preheated, lightly greased waffle baker according to manufacturer's directions. Close lid quickly; do not open until done. Bake according to manufacturer's directions until brown and crisp. Use a fork to lift waffle off grid. Repeat with remaining batter. Keep waffles warm in oven.

Spread Cream Cheese-Hot Honey Spread (if using) over waffles; top with chicken. Drizzle additional hot honey and hot sauce over top.

Cream Cheese-Hot Honey Spread

In a small bowl stir together 4 oz. softened cream cheese and 2 Tbsp. hot honey.

To Air-Fry Chicken

Preheat air fryer to 375°F. Coat air-fryer basket with nonstick cooking spray. Coat chicken pieces as directed in Step 2; spray with cooking spray. Working in batches, place chicken in a single layer in prepared basket. Air-fry 15 to 18 minutes or until golden and no longer pink (180°F), turning once. Per serving (with air-fried chicken): 700 cal., 25 g fat (4 g sat. fat), 135 mg chol., 979 mg sodium, 87 g carb., 2 g fiber, 41 g sugars, 29 g pro.

Hot Honey

Hot honey is a spicy sweet condiment infused with fresh or dried chile peppers. The level of heat can vary greatly depending on the brand and type of chiles used. To make your own quick version, stir 1 Tbsp. crushed red pepper flakes into 3/4 cup honey.



home/sustainability long-term eco-friendly home investments for a more sustainable future

by The BHGRE life bhgre.com

A home is often the most significant asset people own in a lifetime. The homebuying process brings together people from every background and budget. Homeownership builds wealth when you make the right decisions to avoid financial loss. Discover how goal setting and budgeting are huge in selecting the ideal dream property to suit your unique needs.

Define Your Goals

The first step to future success is defining your goals and memorializing them. Whether you write on a notepad or maintain a Google document, goal setting means seeing what you need to do to make it happen. Next, answer meaningful questions to establish goals, such as do you want the pride of homeownership? Are you looking to build generational wealth?

Then consider your current job status and whether you intend to stay with the company long-term. For example, military homebuyers who move frequently have different needs than those employed at an office in the city. With home equity at a steady rise, buying a house makes sense for those who can afford it. Changing jobs or getting a flexible side gig, such as DoorDash, can help renters become buyers.

What Does Your Budget Look Like Today?

Now that you know why you want home ownership, it's time to determine how much house you can afford. A mortgage pre-approval gives homebuyers financial guidelines and purchasing power. Generally, the mortgage payment should be 25 percent or less of gross income, including property taxes, mortgage insurance, and homeowner's insurance. Plus, many homeowners need a down payment, varying from zero to twenty percent, based on the type of loan. For example, some first-time home buyers may qualify for a three percent down loan, while veterans could require a zero percent down payment. Also, credit score plays a role in the down payment necessary to get a mortgage loan.

Find out your credit scores a year before qualifying for a mortgage to see where you stand with Equifax, TransUnion, and Experian – the three major credit bureaus. Your credit score should be at least 500 to consider applying for a loan. The better your credit score, the lower your interest rate and down payment. In addition, consider a service such as Credit Karma or Lexington Law to address past debt and dispute inconsistencies on your credit re-

port. Plus, these services give you ongoing updates to help you track and improve your score.

Get Rid of Debt

Homeownership brings unexpected expenses, such as repairs and renovations. When you own the house, you need to fix everything – there's no landlord to call! As a result, it is crucial to eliminate debt to afford a home. Also, mortgage lenders prefer candidates with a low debt-to-income ratio, offering them the best rates and terms.

Start paying down debt ahead to ensure you're ready to prequalify for a mortgage. Consider working with debt relief or consolidation services if you're struggling to eliminate past bills. Another option is consulting with an accountant or financial advisor to find the proper steps to resolve debt and move forward financially.

Save Money Everywhere

When you're ready to buy a house, it's time to save money on every aspect of your life. At this point, every dollar matters – once you close escrow, you can enjoy the little luxuries again! Consider areas where you can save, such as:

Make breakfast and lunch at home, rather than buying out – treat yourself once a week to avoid deprivation lapses!

Eliminate extra services, such as cable television or a landline, and take advantage of smart devices to remain connected and informed

Cut coupons, find discount days at local retailers, join savings clubs, download apps, and search for discount codes online to save money everywhere and anywhere you go.

Dine out less frequently and start eating down the food in your freezer so you're ready to move when the time comes.

Eliminate services you don't use, such as movie sites, gaming costs, and gym memberships that could be costing more than you think – apps such as Truebill.com help

Look for essential items like paper towels and soap at dollar stores to save a few dollars.

Clean out your closets to prepare for a move, and start wearing some of your favorite old clothes rather than buying new ones – you can shop again after you own a house!

Increase Your Income

Overall gross income is never more critical than before qualifying for a mortgage. The higher your gross income, the more you can spend on a house. However, you want stable employment, so you can cover the mortgage once you move in. Avoid going over your head, as you can lose the asset you worked so hard to get.

One way to increase your income is to ask your employer for a raise or promotion. Another is changing jobs, but you must show employment for at least one year before qualifying for most mortgages. Also, side gigs are an excellent way to increase your cash flow to pay down debt and save for a down payment. Sites such as Indeed.com post jobs and provide resume tools, while apps like Wonolo offer various short-term paid gigs in your area.

Stay Focused on the Prize

Working hard, saving money, and improving your credit score becomes tiring. After a long day at work, skipping your side gig and going out with friends is tempting – spending money you should save! Instead, stay focused on the prize to remain

motivated and avoid temptation.

Consider creating a vision board to help you stay on track. Visualizing your fantastic future as a homeowner encourages your best efforts to make it happen. For example, post photos of the types of homes you prefer to keep you moving toward the ultimate prize – owning a home.

Give Yourself a Break

While ongoing focus and motivation are critical to success, you also need to give yourself a break sometimes. There are many free and affordable ways to have a good time that won't take away from your down payment savings fund. For example, the local library, community centers, and houses of worship often have low-cost entertainment to help you unwind after a long day.

Also, you are only human and likely to make a few missteps along the way. So instead of faulting yourself for the double latte yesterday morning, forgive yourself and make coffee in a to-go cup for the rest of the week.

Be Accountable

Accountability is essential to determine where your money goes every day, week, month, and year. Keeping a ledger helps you track expenses. Also, services such as Mint.com can help you stay on top of your spending to make necessary adjustments.

If you're saving with a partner, work together to eliminate debt, increase income, and save money. Often teamwork is dream work because you encourage each other to do your best, so you can own a home soon and start building equity.

What Do You Really Need in a Home?

Once you feel comfortable about your goals and budget, it's time to consider the house and neighborhood where you want to live. Often compromise is inevitable, as most buyers are unlikely to get everything they want. Also, this is the time to differentiate between necessities and luxuries.

For example, necessities might be a three-bedroom home to accommodate a growing family. On the other hand, an inground swimming pool would be fun but would raise the house's price and require ongoing maintenance. Make sure you can afford to keep up with luxury features in a home and stay focused on what is necessary to live comfortably.

Work With a Dream Team for Success

Finally, it takes a village to buy a house, and you should have the ultimate team for success. Include professionals such as a real estate agent, insurance broker, mortgage loan specialist, accountant, attorney, inspector, handyman, and cleaning crew.

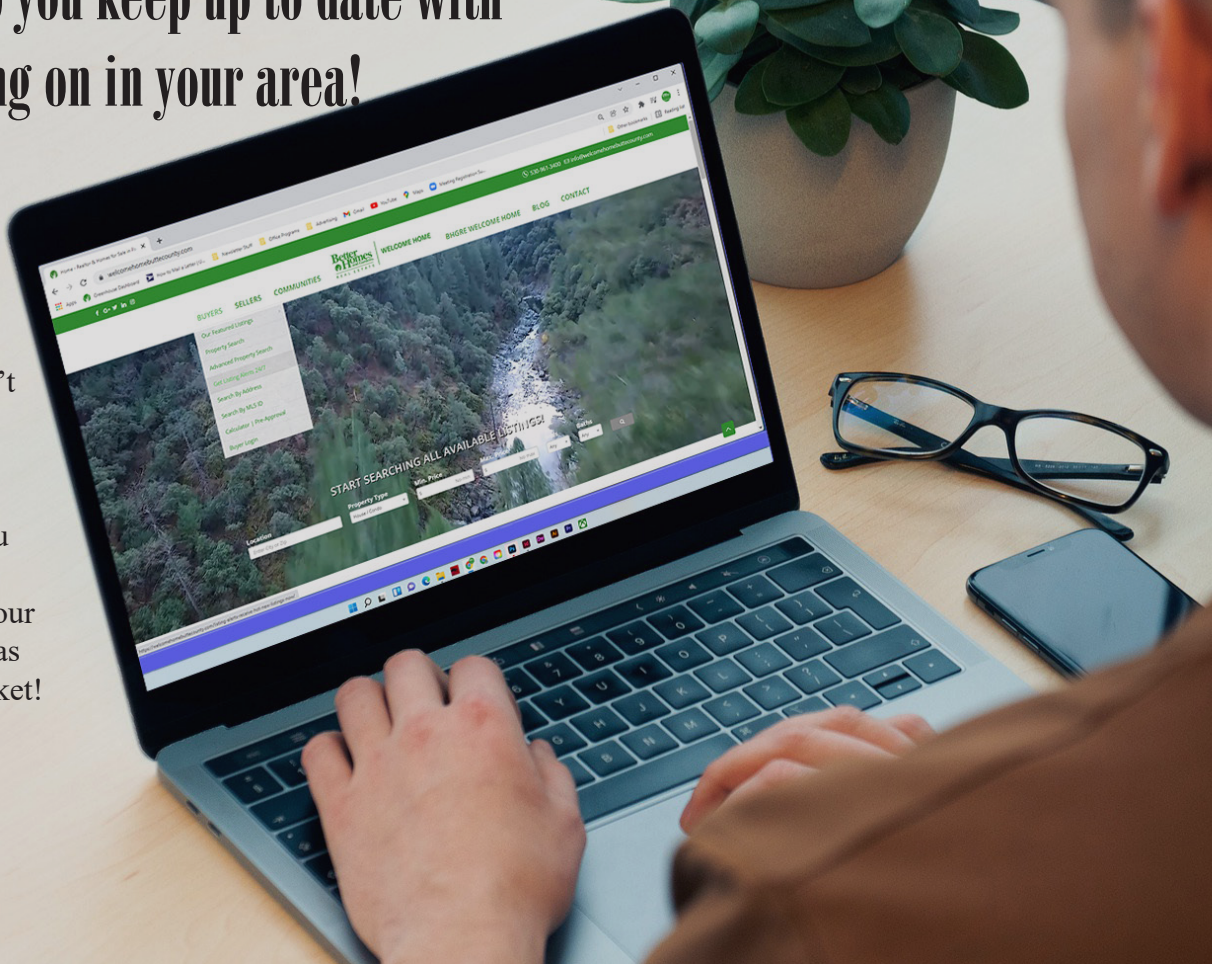
Often a respected real estate agent can refer you to a team that already works well together for the best possible outcomes. Make sure you feel comfortable with all your team members and have ongoing communication to ensure a seamless transition into your new home.

Home buying is one of the most exciting and stressful times in your life. As you make one of the most significant decisions and investments of a lifetime, focusing on goal setting and budgeting helps you stay on track – and exceed your housing expectations!

Let us help you keep up to date with what's going on in your area!

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