

**Better
Homes**
and Gardens.
REAL ESTATE

WELCOME HOME

OCTOBER 2023



october 2023

MARKET REPORT



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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 SEPTEMBER 30TH, 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	214	0	3	13	44	63	21	70	5	77
Active	131	0	3	7	24	35	17	45		
Pending	83	0	0	6	20	28	4	25		
Not Sold	61%	0%	100%	54%	55%	56%	81%	64%		
Paradise Listings	123	0	1	7	46	32	14	23	3	20
Active	102	0	0	6	36	30	11	19		
Pending	21	0	1	1	10	2	3	4		
Not Sold	83%	0%	0%	86%	78%	94%	79%	83%		
Magalia Listings	82	4	6	28	31	5	5	3	1	18
Active	64	3	2	22	25	5	4	3		
Pending	18	1	4	6	6	0	1	0		
Not Sold	78%	75%	33%	79%	81%	100%	80%	100%		
Oroville Listings	145	2	12	46	36	26	8	15	2	29
Active	93	0	5	27	26	18	5	12		
Pending	52	2	7	19	10	8	3	3		
Not Sold	64%	0%	42%	59%	72%	69%	63%	80%		



home/moving to a new area how to install house numbers (plus where to put them)

by Timothy Dale, BHG.com

House numbers are used to identify homes, making it easier for guests, delivery drivers, and other visitors to find the correct address. Depending on the municipality, house numbers are often required, so this isn't a task that can be put off indefinitely. Take some time to figure out what type of house numbers to use, such as concrete, stone, stainless steel, vinyl, wood, or even painted numbers.

It's also a good idea to think about where the house numbers will be installed. Typically, house numbers are put near the mailbox or above the front door on the side of the home that faces the street. However, there are a variety of options for house number placement. Just make sure that the selected location follows any community or municipal guidelines. Use this guide to learn how to install house numbers and where to put them.

House Number Types

Before starting this project, you will need to purchase new house numbers to mount outside the home. There are several options to choose from, so take some time to decide on the right type for your home.

- **Concrete or stone house numbers** are typically installed in a front garden where the bulky size stands out prominently. Weathering steel has a similar level of durability as stainless steel, but the appearance of the steel has a reddish hue that makes it appear aged and worn.

- **Vinyl house numbers** are an inexpensive option, though this material isn't as durable as other house number materials. Depending on the product, some vinyl house numbers have an adhesive backing that can be installed directly to the exterior of the home, instead of using screws.

- **Stainless-steel house numbers** are one of the most common options. Use screws to mount these house numbers to the front of the house or even to a nearby fence.

- **Wood house numbers** are vulnerable to rain, sleet, hail, and snow, so before installing them it's a good idea to sand and seal the wood with paint or stain. After sealing the wood, you can mount the numbers using nails or screws.

- **Painted house numbers** are a simple, affordable way of ensuring visitors know which house is yours. Instead of purchasing house numbers, just grab a can of exterior paint and use a paintbrush to apply the numbers. Check local guidelines before choosing this type of house number because some municipalities may not approve of this method.

Where to Install House Numbers

The location of house numbers is an important matter to consider before purchasing new ones or starting installation. Also, it's recommended to check any local community or municipality guidelines for house number installation. This is because most municipalities have specific regulations for the size, position, and even type of house numbers that can be used in the area.

When deciding on the location of the house numbers, it's necessary to find a spot that is visible from the nearest roadway. If the home is not visible from the street due to distance or vegetation, the house numbers should be mounted on a fence or post in front of the house where they can be seen. Also, make sure to consider the background color for the house numbers. If the color of the background is too close to the color of the house numbers, they may be difficult to see from a distance or at night.

What You'll Need

Equipment / Tools • Measuring tape

• Pencil • Level • Drill • Caulking gun
- Materials

House numbers • Screws • Screw anchors

Construction adhesive • Waterproof caulk

• Instructions

Step One. Measure and Mark the Installation Area. Use a measuring tape and a level to find the right height and position for the new house numbers. Some house numbers will come with a helpful installation template that can be used to mark the screw holes or mounting location.

Once you've found the right area for installation, use a pencil to mark the area. If the house numbers attach with screws, mark through the screw holes in the house numbers. If they attach with adhesive, you'll need to make marks at the side of the numbers rather than through the holes.

Step Two. Drill Pilot Holes for the House Numbers. If the house numbers attach to the target surface with screws, you'll need to drill pilot holes to mount the numbers. Typically, the house numbers will come with pre-drilled holes and templates to help with spacing and leveling.

Use a drill bit that is about half the diameter of the provided screws. Line up the drill bit with the marks that you made in the first step, then drill pilot holes to mount the house numbers.

If you are mounting the house numbers to a brick wall, you'll need to use a masonry bit to get through this tough material. If the numbers are being mounted to a wood door or siding, a standard wood drill bit should be fine.

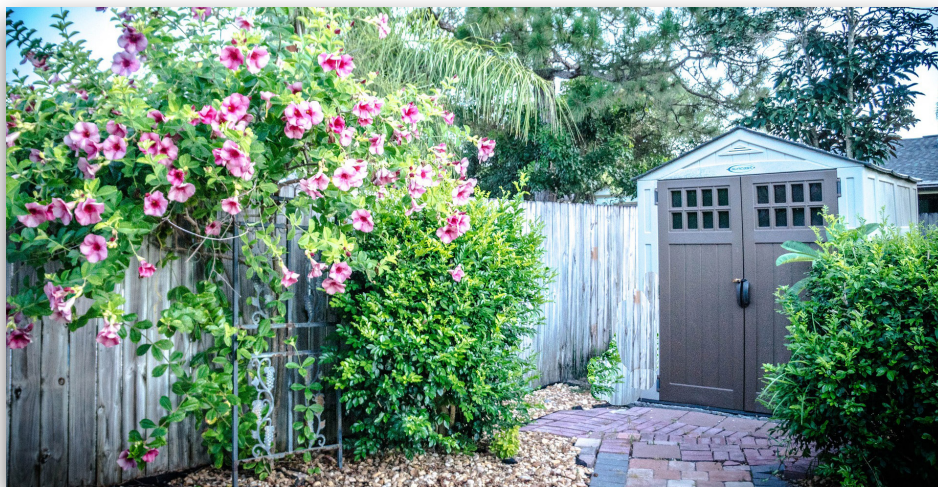
Step 3. Check the Alignment. Before installing house numbers, it's a good idea to verify that the selected location is level and properly aligned so that the numbers don't look crooked. The screw holes in the house numbers should line up with the pilot holes. Similarly, if you are working with adhesive house numbers, it's important to ensure that the marked location is level and properly aligned before proceeding.

Step 4. Mount the House Numbers. In order to mount house numbers with screws, it's necessary to fire insert screw anchors. Drywall anchors won't cut it for masonry work, so make sure to get the right type and size of screw anchor for the job.

After inserting the anchors, line up the first house number with the pilot holes, then secure the house number using a screwdriver or drill. Repeat this process with any additional house numbers.

If you are installing adhesive house numbers, wipe down the area to ensure the adhesive can bond properly to the surface. Peel off the protective backing and firmly press the house numbers to the target surface. Similarly, you may be able to install some house numbers by applying construction adhesive to the back of the numbers before sticking each number to the target surface. However, if you install the numbers crooked, uneven, or in the wrong location, they can be difficult to remove without causing damage to the home.

Step 5. Patch or Fill Holes. If there were any holes left over from old house numbers or if you made any mistakes when drilling the pilot holes, it's important to patch these holes. Use a caulking gun with waterproof exterior caulk to fill any holes. If the patch is too noticeable, you can touch it up with a bit of paint so that it matches the surrounding area.



home/entertaining storage secrets for your garden sheds

by The BHGRE life bhgre.com

There's no doubt about it: a well-organized tool shed can save you time, energy and money. For instance, you won't waste 10 minutes looking for the trowel. You won't be frustrated moving the wheelbarrow and that extra bag of potting soil to get to the lawn mower. And you won't spend money on another set of gloves because you can't find yours. Use these strategies to make your garden shed shine.

Help those hoses.

Tired of tripping on your garden hose? Get it out from underfoot by wrapping it around a large hook. Hint: When purchasing, select large hooks with a steep angle to help hold the hose in place.

Keep hand tools handy.

Long-handled tools are best stored where they're out of the way but still accessible. Attaching a sturdy tool hanger to the inside of your shed's door frees up the walls for shelves and a potting bench.

Invest in shelves.

In tight quarters where there's never quite enough light, it's smart to opt for open metal shelving that lets the sun filter through. Adjustable shelves provide the flexibility to match shelf height to tools.

Kill the clutter.

Having a great set of shelves doesn't do much good if things just get piled up on them. Take the organization one step further by using plastic or metal bins to stash your stuff.

Make magnetic magic.

Mechanics have long taken advantage of magnetic bars to hold and organize their tools. The strips work just as well for metal gardening gear such as pruning shears and trowels. Choose a bar with a magnet strong enough to hold the weight of your tools, and you'll always have them within reach.

Keep track of the basics.

Little things like twine, string or thin wire can be some of the most useful objects in your shed. They can also be the hardest to find. The solution: Install a toilet paper holder on its side so you'll be able to reach and cut with ease.

Add a potting bench.

Tidy up your shed and make room for a potting bench. This way, you can care for your favorite container plants out of the rain or hot sun. Bonus: Space underneath the bench is the perfect spot for keeping bags of potting mix dry.

Set a date.

Keep a calendar of landscaping activities and you won't have to guess when you last fertilized the lawn or planted seeds. This one is metal, creating a convenient place to secure plant tags, seed packets and small parts with magnetic holders.

Make it easier when you're on the run.

A wicker basket suspended from a shed door is a smart receptacle for frequently used small gardening items, such as shears, trowels, gloves and a favorite reference book. Grab what you need and get right to work.

Organize and maximize space.

Old bushel baskets are just the right size for holding mulch, birdseed or potting mix beneath a potting bench. You can usually find the baskets at an affordable price at flea markets, but just about any sort of basket or bin will do the job.

Get a garden carryall.

A vintage milk-bottle carrier is the perfect place to store seed-starting supplies. Blue canning jars hold row markers, pens and clippers—and there's room in the carrier for peat pots, fertilizer and hand tools too.

Be creative.

If you have a lot of garden gear, you'll want to make use of every bit of space. Here, an old

window shutter is transformed into a sturdy shelf over a shed window.

Steal small spaces.

A good shelf doesn't have to be a big production. A flea market find, this old chick feeder is an ideal spot to store old seed packets, catalogs, markers, reference books—and even small potted plants.

Make a planting calendar.

Keep track of what needs to be planted each month with a simple ribbon organizer. Each ribbon represents a different month, with clothespins used to attach seed packets to their place on the "calendar." It's a pretty—and especially visual—way to keep up.

Leave notes.

Keep track of garden chores with a flat slate—or coat a sturdy surface with chalkboard paint. It's a great way to help you remember what you need to do when.

Do double duty.

This shelf is the chalkboard from the previous slide. With hinges installed, it can be used as a horizontal surface when needed.

Do double duty, part 2.

Here's another great example of using space wisely. An old stool is perfect for sitting on—or for storing seeds, small tools and other objects.

Ramp it up.

Stowing anything with wheels is easier if you use a portable ramp to get in and out. This one was a cinch to build—just a couple of scrap 2x4s and a piece of 1/2-inch plywood. Wheel things right into the shed, then store it when not in use.

Provide for nature.

Old cultivator tines are perfect perches for a host of summer bird treats. Oranges, apples and a mesh bag filled with sour cherries beckon feathered friends. When the season for fresh fruit passes, dangle suet cakes and peanut butter-filled pinecones from the curved tines.

Add a sink.

This iron sink allows for easy tool cleanup and quick watering of potted plants.

Put it in order.

All garden sheds need a wall of shelves to keep your space clean and tidy. To make the unit work best for you, organize your tools in order of what you use most. Store everyday items on the middle shelves and lesser-used items up top or down below.

food/*it's nutty, buttery, and totally irresistible*
cardamom pumpkin pie

Ingredients:

2/3 cup shelled unsalted pistachios
6 ounces shortbread cookies
5 tablespoons salted butter, melted
1/4 cup granulated sugar
1/4 teaspoon ground cardamom
1 1/2 cups pumpkin puree
3/4 cup packed brown sugar
1 1/2 teaspoons ground cinnamon
1 teaspoon freshly ground cardamom
1 teaspoon vanilla
1/2 teaspoon ground ginger
1/2 teaspoon ground nutmeg
4 eggs, lightly beaten
3/4 cup heavy cream
3 tablespoons bourbon whiskey
Crumble topping
Whipped cream (optional)
Crumble Topping
1/2 cup all purpose flour
1/2 cup rolled oats
3 tbsp packed brown sugar
1/4 tsp freshly ground cardamom
1/4 tsp salt
1/4 cup salted butter
2 tbsp chopped unsalted pistachio nuts

Directions

Preheat oven to 350°F. Grease a 9-inch deep-dish pie plate with nonstick cooking spray.

For crust, in a food processor combine pistachios and cookies; pulse until ground. Add melted butter, granulated sugar, and 1/4 tsp. cardamom; pulse until well combined.

Spread crust mixture in the prepared pie plate then press onto bottom and up sides. Bake until edges are lightly browned, about 10 minutes.

For filling, in a large bowl combine pumpkin puree, brown sugar, cinnamon, 1 tsp. cardamom, vanilla, ginger, nutmeg, 1/2 tsp. salt, and 1/8 tsp. finely ground black pepper. Stir in eggs. Gradually stir in cream and bourbon just until combined. Pour filling into hot crust. Cover edge of pie loosely with foil. Bake until a knife inserted in center comes out clean, 60 to 70 minutes.

Cool pie on a wire rack 1 hour. Cover and chill within 2 hours. If you like, serve with Crumble Topping and whipped cream.

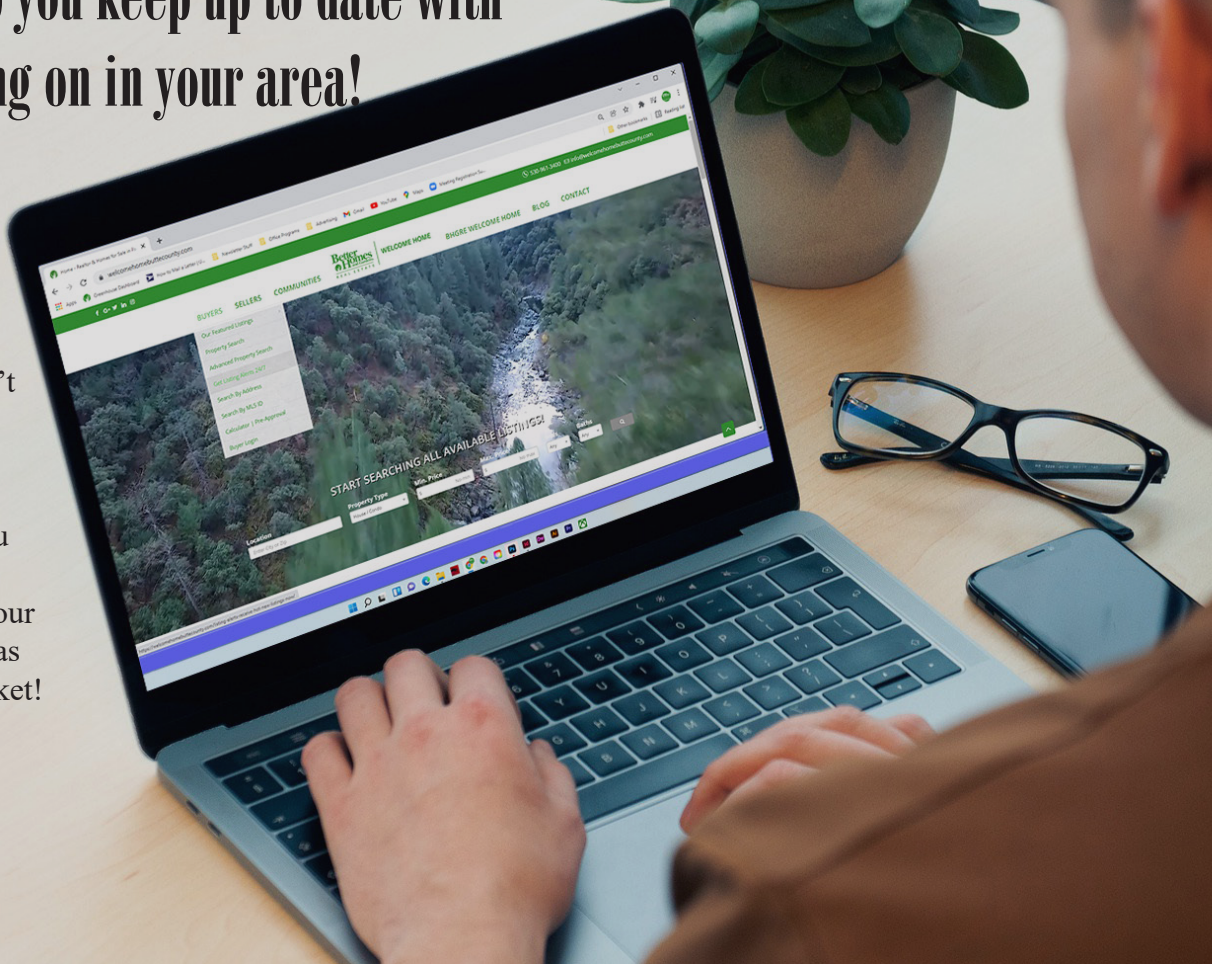
Crumble Topping

Preheat oven to 350°F. In a small bowl combine 1/2 cup each all-purpose flour and regular rolled oats, 3 Tbsp. packed brown sugar, 1/4 tsp. freshly ground cardamom, and 1/4 tsp. salt. Cut in 1/4 cup salted butter until mixture resembles coarse crumbs. Stir in 2 Tbsp. chopped unsalted pistachio nuts. Spread on a parchment-lined baking sheet. Bake until golden brown, 15 to 20 minutes.

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whats going on in your area!

If you're tired of looking through website after website of listings that don't fit your needs, call our agents!

We can send you listings to your emails that fit your criteria as soon as they hit the market!





home/setting goals homebuying 101:

goal setting & budgeting

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 is 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 report. 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!



8TH ANNUAL

**BHGRE WELCOME HOME
TRICK OR TREAT!!!**

OCTOBER 31ST, 2023

3:00 PM-6:00 PM

FREE FACE PAINTING!

**Better
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REAL ESTATE

WELCOME HOME

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