



WARNING: Don't even think of selling your home without our Free Consumer Guide titled, "How To Avoid 7 Costly Mistakes When Selling Your Home." Call us right now at 703-362-2591 to learn more...

**April 2025
Northern, Virginia**

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Catie & Steve's

Catie's Column!®

"Insider Tips For Healthy, Wealthy & Happy Living..."

6 Surprising Things Homeowners Insurance May Cover

Once upon a time, basic homeowners insurance only applied in the event of a house fire. Today, there are seemingly endless options for additions that may mean your homeowners insurance policy covers anything from sour milk to a slander lawsuit.

Here are some surprising things your homeowners insurance may cover—and if you're not sure, be sure to check with your insurance provider and read your policy carefully.

1. **Spoiled Food:** If you lose power for days with a full fridge, some policies may cover some of the expenses to replace spoiled food.
2. **Lodging Expenses:** If an event covered by your homeowners insurance causes damages that force you to live elsewhere for a time, some hotel and dining expenses are often covered.
3. **Wildlife Damage:** If your mountain cabin is damaged by a bear or some other wild animal, this should be covered. If it's a squirrel, though, it probably won't be.
4. **Personal Belongings Outside the Home:** If you're carrying some of your jewelry (for instance) outside your home and it's stolen or lost, it's likely still covered. This may also be true of your kids' personal belongings while they're living in a college dorm, depending on their ages.
5. **Legal Expenses:** If a neighbor's child gets hurt using your trampoline and the neighbor decides to sue, the liability coverage on some policies should cover this. Some even apply to slander and libel lawsuits.
6. **Identity Theft:** If your identity is stolen, some policies cover part of the expense needed to fix the situation and restore your credit.

Learn How To Maximize The Value Of Your Home

Did you know there's a free consumer report showing what to fix to net the most value for your home? It's called "***Make Your Home Show Like A Model Without Breaking The Bank***" and it's an essential guide to homeowner profits. You can get a free copy by calling or emailing us at...703-362-2591, Catie@CallCatie.com.

Get Free money-saving home tips at my web site: CallCatie.com

Word of the Month...

Studies have shown your income and wealth are directly related to the size and depth of your vocabulary. Here is this month's word, so you can impress your friends (and maybe even fatten your wallet!)...

hoodwink (pronounced HOOD-wink)
verb

Meaning: to trick, cheat, or swindle

Sample Sentence: Artificial intelligence can be extremely useful—and it can also be used for nefarious purposes like hoodwinking people into sending money to scammers.

How To Clean A Front-Loading Washer

Housekeeping experts recommend washing your washing machine once a month or so to make sure clean clothes smell fresh. Here's how to clean a front-loading machine.

1. Wipe down all accessible surfaces, including drawers and doors. (You may need to remove the part of the drawer where the detergent goes for soaking.)
2. Mix ¼ c water and ¼ c baking soda and add this to the section of drawer where you put laundry detergent.
3. Run the machine at its hottest water setting.
4. When the cycle is complete, spray vinegar on the rubber gaskets around the door and leave it for a few minutes.
5. Wipe the gaskets thoroughly, making sure to push the rag into the folds of the rubber. (You may need to do steps 4-5 a few times.)

Quotes To Live By...

"Truth is a letter from courage."

— Zora Neale Hurston, Author

"Let me stay tender-hearted, despite despite despite."

— Chen Chen, Poet

"Have no fear of perfection—you'll never reach it."

— Salvador Dalí, Artist

Avoiding Vacation Rental Scams

Sites like VRBO and Airbnb have made booking a vacation home extremely easy—which also means it's easier to get scammed.

Even if the service you're booking with is reputable, it's almost impossible for them to catch all potential scams in their listings. Here are some of the most common vacation rental scams, and how you can avoid them.

- **Fake Listings:** Many vacation properties are listed on multiple websites, so that fact alone isn't a red flag. A property that's listed on multiple sites with different host or contact information, however, is. This may be a scammer who has copied a legitimate listing from one site to lure travelers to their fake listing with a lower booking price. Check with the host directly or contact the site before you book to ask about the discrepancies.
- **Fake Hosts:** You ask about availability, the owner says that rental is booked, but they have another property. It's not listed yet, so they ask you to move to an external app for further discussion. This is a major red flag! The same goes for discounts offered if you pay using a different app. Always communicate and pay using the official site, so you at least have some recourse if you have problems with the property or the owner.
- **Fake Photos:** Pictures of the property you booked were gorgeous, but when you arrive the actual property looks nothing like those photos. It may be easy these days for scammers to use doctored photos to entice travelers, but it's also easy for travelers to look at Google Street View or do a reverse image search to make sure it's realistic.
- **Fake Reviews:** Glowing reviews are easy for a scammer to fake. Look at the reviews themselves, not just the overall star rating. Look for similar-sounding language or lots of positive reviews in a short period of time. You might even be able to cross-reference reviews for that property or with that host on other vacation rental sites.

From Dust Bunnies to Curb Appeal: Spring Cleaning That Sells

Alright, folks—winter gave us its best shot. Between the freezing temps, surprise storms, and the general chaos of life, things may have gotten a little... let's say lived-in around the house. But now the sun's out, the birds are back, and it's time for that annual tradition we all pretend to love: spring cleaning. Whether it's finally tossing those mystery items in the junk drawer or realizing your garage hasn't seen daylight since October, now's the time to roll up your sleeves and reclaim your space.

And hey, while you're scrubbing baseboards and power-washing everything that doesn't move, don't forget the outside of the house. A fresh layer of mulch, a few flowers, maybe even cleaning the gutters (I know, thrilling)—these little things make a big difference. Especially if you're thinking about selling soon. Trust me, buyers notice the details. And if you need help figuring out where to start, just give me or Catie a shout. We've got tips, tools, and maybe even a power washer you can borrow... as long as you bring it back with a six-pack. - Steve Morales



STEVE'S
CORNER

Brain Teaser...

I am a room with no floor, walls, or ceiling. What am I?

(See page 4 for the answer.)

What's My Home Worth?

If you want to know your home's current value, we will gladly conduct a **Maximum Value Home Audit**. Request this "no charge" in-depth home value analysis by calling us at: 703-362-2591.

A Bubbly Invention

Today, bubble wrap is a common protective packing material (not to mention an extremely satisfying fidget). But its inventors weren't trying to transform shipping—they were trying to make wallpaper.

A pair of inventors fused two plastic shower curtains in 1957 to make textured wallpaper. But when the result wasn't what they hoped for, they were still clever enough to patent the idea. It was first used as packing material by IBM in 1961.

Dad Joke: Sleep Cycle

Why did the bicycle fall over?
Because it was two-tired!

Free Movie Websites

Hosting movie night doesn't necessarily mean subscribing to multiple costly streaming services. Here are a few freebies.

Kanopy.com has a vast catalog of movies that are available for free through public libraries. With a library card, you get a certain number of "credits" to use each month to stream ad-free films on your TV or through the mobile app.

HooplaDigital.com is another ad-free streaming service that's free through public libraries, and their catalog goes far beyond movies. You can also enjoy TV shows, music, ebooks, audiobooks, and even comics.

TubiTV.com's collection includes more than 250,000 movies and TV shows, including live TV and some original programs, that are free to stream—but they do have ads.

Tips To Prevent Hypertension

High blood pressure, otherwise known as hypertension, is a common condition among adults in the U.S., but the good news is that there are some easy lifestyle modifications you can make to help reduce your risk factors.

- **Exercise:** Exercise has many benefits, including lowering blood pressure. And it only takes about 30 minutes daily of aerobic exercise.
- **Eat Healthy Food:** A heart-healthy diet focusing on veggies, fruits, whole grains, legumes, and meats like poultry (without the skin) or fish can help reduce blood pressure.
- **Limit Salt:** The Mayo Clinic says 1,500 mg of sodium per day is ideal for most adults. Try using different dried herbs and spices to add flavor to cooking without (or with just a pinch of) salt.
- **Quit Smoking:** When you quit smoking, your blood pressure starts to drop in as little as 20 minutes.

You may also want to invest in a home blood pressure monitor so you can track your blood pressure as you implement some of these changes. Learn how to choose and use a home blood pressure monitor from the American Heart Association: <https://www.heart.org/en/health-topics/high-blood-pressure/understanding-blood-pressure-readings/monitoring-your-blood-pressure-at-home>

Would You Like To Know How Much Your Neighbor's Home Listed Or Sold For?

Maybe you're just curious. Or maybe you want to know how much your home is worth. Either way, I can help...with no "sales pitches" or run-arounds. Call us at **703-362-2591** and we'll give you all the facts.

Create A Cleaning Routine, Pt 2

We covered a house cleaning routine for Monday-Wednesday last month, so here's our suggested list for Thursday-Saturday—Sunday is your day to relax! Again, adjust as needed to find what works for you. You're more apt to stick with a schedule if it suits you.

➤ Thursday: Floors

Clear floors of toys, shoes, and other clutter so you can sweep, vacuum, and mop thoroughly. This isn't a day for spot-cleaning or vacuuming around piles.

➤ Friday: Bedrooms & Soft Furniture

Strip beds and change sheets, clear sofas and chairs of clutter, and vacuum soft furnishings for crumbs and other small debris. Fluff pillows as you go.

➤ Saturday: Laundry

Gather and wash all the dirty laundry, including clothing and linens. Fold and put away everything when it's clean. This is also a good day to check laundry and cleaning supplies to resupply and organize as needed so you're ready to go on Monday.

Thanks For Thinking of Me!

Did you know I can help you or any of your friends or family save time and money when buying or selling a home? Thanks for keeping me in mind with your referrals...and spreading the word about my services.

Brain Teaser Answer:

A mushroom!

Vulture Veneration

It's easy to feel squeamish about a bird that feasts on carrion, but vultures deserve a lot of respect. A new body of research shows that by eating the bodies of dead animals, vultures reduce the emissions of greenhouse gases like methane and carbon dioxide that would otherwise be released if the carcasses were left to rot. One estimate is that vultures in the Americas remove as much CO2 globally in a year as is produced by 2.6 million automobiles.

This Side Up

Do you always plug in your USB cables the wrong way on the first try? Most of us do! But pick up a USB cable lying around your house- that little weird tree symbol on the cable actually shows the right way up.

THANK YOU for reading my *Catie's Column!*[®] personal newsletter. We wanted to produce a newsletter that has great content and is fun and valuable to you. Your constructive feedback is always welcome.

AND...whether you're thinking of buying, selling or financing real estate, or just want to stop by and say "Hi," we'd love to hear from you...

Catie, Steve & Associates
Northrop Realty
703-362-2591
Catie@CallCatie.com
www.CallCatie.com

Disclaimer: The information contained in this letter is intended for informational purposes. It should not substitute as legal, accounting, investment, medical or other professional services advice. Always seek a competent professional for answers to your specific questions. This letter is not intended to solicit real estate properties currently for sale.

Who Else Wants To Win \$50/\$25 Safeway[®] Gift Cards

Guess who won last month's Trivia Question? JoAnn Keller and Eric Barnes of Fairfax and Margret Patterson and Don Fielding from Fairfax Station all knew the answer to:

What is the longest running Children's Show on commercial TV?

a) Wonderama b) Sesame Street c) Zoom d) Captain Kangaroo

The answer is **d) Captain Kangaroo**. Captain Kangaroo holds the record as the longest running children's show on "commercial television." Only Sesame Street has lasted longer, however it started on "public TV" before airing episodes on HBO. Now let's move on to our next Trivia Question.

**In the hit 70's/80's sitcom Happy Days, what was
Potsie Weber's real first name?**

a) Wally b) Wayne c) Walter d) Warren

**Email Us At trivia@callcatie.com And You Could Be
One Of Our Next Winners!**

Real Estate Corner...

Q. What advice can you give to first-time homebuyers?

A. The best advice is to learn from the mistakes of others. Here are three common examples:

- **Not knowing what you can afford.** Examine your budget, get a copy of your credit report, and sit down with a qualified lender to determine how much of a loan you can afford. Feel free to ask me for a list of lender recommendations, then make sure you comparison shop for a mortgage.
- **Forgetting to consider the overall costs of home ownership.** You can make the monthly payment, but remember to add in the cost for homeowners' insurance, property taxes, utility costs, plus maintenance.
- **Paying too much for a beautifully staged home.** The home looks *perfect*, but will it look that way when you move in *your* furniture?

If you're buying a home for the first time, you should have a copy of my Free Consumer Report called, "**Top 10 First-Time Homebuyer Mistakes To Avoid.**" Call me and I'll send a copy out to you.

Do you have a real estate question you want answered? Feel free to call us at 703-362-2591. Perhaps we'll feature it in our next issue!

Get Free money-saving home tips at my web site: CallCatie.com