



Details of this property on pg. 3

## Neighborhood Highlights

### LOCAL STATISTICS

It's Spring and we'll be heading into the summer real estate frenzy soon. The Central Oregon housing market is in full swing with interest rates dropping making it more affordable for some buyers to purchase a home. Home prices are stabilizing and the market is looking for an increase in inventory to help strengthen the summer market. Building permits are up, showing more confidence in the new construction segment. If you're a homeowner who's been waiting to sell, this may be the perfect time. Call a Rogue agent today to get started!

Figures now on Bend single family homes on less than an acre most recent statistics are as follows:

- \* Homes for sale are currently at 125
- \* Homes sold are currently at 126
- \* Homes pending are currently at 105
- \* The average price per square foot for sold homes is currently at \$335
- \* The average active price is currently at \$685,000
- \* The average sold price (under \$1M) is currently at \$645,000
- \* There is 1 month of inventory currently on the Bend market.

## This Issue

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## PREPARE YOUR HOMES' EXTERIOR FOR SUMMER WEATHER

Here are four simple spring and summer cleaning and home maintenance tips to help make exterior cleaning a breeze this year:

- **Inspect your house and property:** Frozen ground can cause shifts in your landscaping and patios, which, if left unattended, can result in costly home repairs and injuries. Be sure to inspect your exterior walkways and driveways for cracks.
- **Remove debris from your gutters:** Ensure that leaves and dirt are removed from your home gutters to prevent water blockage.
- **Repair damage to your roof:** Replace missing or damaged shingles to prevent water from leaking through the roofs. Roof renovation may be necessary if there is extensive water damage.
- **Examine fences around your property:** Ensure fences are still sturdy and lock properly to prevent injury and to help keep intruders from entering your yard, especially if you have a pool or water features.

Make sure you follow proper safety standards and precautions in your community for any home maintenance work that is required.

Where available and permitted, consider hiring an experienced local contractor to help with your spring home maintenance such as gutter cleaning and roof repairs.

By following these helpful tips and spring home maintenance checklist, **you can identify potential risks to your home in advance** and take action to help prevent more serious weather, water, and other damage to your home exterior.





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**\$680,000**

**805 Amerman Dr—Phoenix**  
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**\$289,900**

**20754 Valentine St #9—Bend**  
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Highly Desired Cascade Village Park!



**PRICE REDUCED!**

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**8684 Wagner Creek Rd —Talent**  
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**\$1,098,000**

**688 SE Centennial St—Bend**  
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**\$815,000**

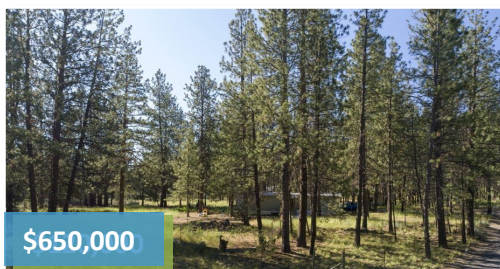
**ACREAGE**

**15780 SW Perch Rd—Terrebonne**  
3 Bdrm / 2 Ba / 1844 SF / 5.6 Acres



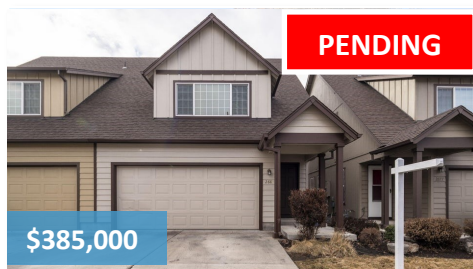
**\$375,000**

**94679 Raccoon Ln—Gold Beach**  
3 Bdrm / 2 Ba / 1350 SF / .52 Acres



**\$650,000**

**19774 Buck Canyon Rd—Bend**  
7.17 Acres / RR10 Zoning



**\$385,000**

**2881 SW Indian Circle—Redmond**  
3 Bdrm / 2.5 Ba / 1700 SF / .05 Acres

**PENDING**



**TAKE THE TIME TO  
STOP AND SMELL THE ROSES!**

As homeowners we work and work in our homes to upgrade the interior week after week, year after year.

We update paint colors, carpet, and window coverings as trends change.

As time goes on, we remodel and upgrade kitchens, bathrooms, utility rooms and living rooms.

We also upgrade and remodel our yards, patios, decks and landscaping. We might add new fencing, pavers, or water features.

During all this time and all the hard work we put into our homes making it exactly the way we want it, did you ever take time to *stop and smell the roses*?

I mean, take the time to enjoy your home. You worked hard to make it the way it is. Once in a while, just *stop and smell the roses*. I promise, you will enjoy your home more if you do!



**\$575,000**

**508 NW E St—A,B,C—Grants Pass**  
3—2 Bdrm / 1 Ba Units  
Nice Triplex! Great Investment!



**\$299,000**

**102 Mistletoe St—Medford**  
1074 SF / .12 Acres  
Downtown Commercial Property!

**QUOTE OF THE MONTH**

**MOMS...**

*Not All Superheroes  
wear capes*







## UPDATES THAT ADD MAJOR VALUE TO YOUR HOME

A home's value is highly dependent on its square footage, number of rooms, and other interior features, but what's outside counts, too. Having a well-maintained yard, an attractive exterior, and functional outdoor living spaces can all add up to a big boost in value. And it's often the small details that make the biggest difference to a potential home buyer.

If you're looking to increase your home's sellability, tackling a few simple projects can help your home make a good impression without having to do a complete exterior overhaul. And if you're not ready to sell quite yet, investing in outdoor upgrades you can enjoy now often produces a high return on investment later. Start with these projects to revamp your exterior and build equity at the same time.

### Make Your Yard More Functional

Adding function to your backyard is one of the best things you can do to boost home value. Can you entertain? Can your kids play? Can you exercise? Can you tinker on hobbies or in a garden? Use landscaping, hardscaping, outdoor furniture, and other add-ons to create zones that can accommodate various outdoor activities.

### Clean Up The Exterior

As the first thing potential buyers see when they pull up to your home, the exterior needs to appear clean and well-maintained. If a buyer drives up to a home and the yard is neglected, they will begin to think it's too hard to take care of. First impressions are everything. Prep your home to show with simple spruce-ups like pressure-washing the driveway, cleaning the roof, mowing the lawn, and adding edging around flower beds. These easy projects can often make a big difference in your home's perceived value.

### Attach An Outdoor Living Space

When it comes to outdoor living, easy access is key. According to a recent survey from Rocket Homes, an attached outdoor living space, such as a deck or porch, can add almost \$20,000 to the value of a home. Consider your area's climate and weather patterns to determine which type of outdoor space might bring the biggest boost. For example, in the Portland area where rain is common, a covered porch with an outdoor kitchen, dining area, or sitting area has a high return on a home's value. In sunnier climates like Central Oregon, an attached deck with a pergola can offer valuable open-air living space that provides some relief from the harsh sun.

### Simplify Your Landscaping

Most buyers want low-maintenance plantings. Hosta and daylilies are hearty perennial options for simple landscaping. Putting down mulch or groundcover also makes for easy upkeep. If you want to go with something temporary, put colorful annuals in pots. Add mulch, pull weeds, and trim hedges around the yard for a clean and effortless look.

### Fix Damaged Siding

Residing can be a long and often pricey process. Show buyers that your siding is in good shape by repairing any cracks, missing pieces, and surface chips. For a fresh look without painting, consider a professional pressure wash. If the exterior is brick, fix thinning areas of mortar.

### Dress Up Your Front Door

A new coat of paint in a color other than white or black can make the front door memorable for potential buyers. Go with a color that stands out, but also complements the style of the home. Replace the handle if it's tarnished or looks dated. Spray paint the handle if it just needs a quick update. Accessories like door numbers and knockers give a welcoming feeling, so play up the hardware.

### Repair Windows

Even a little damage to one window gives the impression that there could be more problems. A few quick fixes will reassure buyers that the windows are nothing to worry about. Fix caulking around frames and glazing on panes for a like-new look. Replace cracked or foggy windows to make the best impression. If there are built-in window boxes, repair them and give them a fresh coat of paint. Then fill with pretty annuals.

### From The Cover...



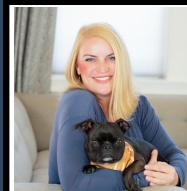
**13214 SW Cinder Dr — Terrebonne**  
3 Bdrm / 2 Ba / 1188 Sf / 1.01 Acres  
*Crooked River Ranch Charmer!*

**Listing Price: \$399,000**



**18625 Couch Market Rd — Bend**  
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7 Stall Barn / Irrigated Pasture!

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**Miranda Holloway**

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Guide

## Mortgage

### Myths: You Need 20% for a Down Payment

**NO! You do NOT need 20% for a down payment to buy a home.**

There are loan programs out there with as little as \$0 down! Crazy right? Well, you do have to qualify, but knowing that you may not need a huge chunk of cash to get your own home may change everything for you.

### Are you a Veteran or looking to live in a rural area?

The VA offers loan programs with \$0 down. So does USDA- the US Department of Agriculture. VA loans require proof of military service. USDA loans are available in designated areas to qualified buyers under a certain income level.

### Could you save or get a gift for 3-3.5% of the sale price of a home you're interested in?

Depending upon your credit score and other factors, there may be conventional loans available with down payments as low as 3% and Federal Housing Administration (FHA) loans with a 3.5% minimum down payment amount.

### Down Payment Assistance: YES- it is available!

There are many down payment assistance programs nationwide to help families get into homes with the possibility of help for your down payment and or closing costs. It varies regionally- but there are options available that should be asked about- even before you are ready to buy!

So, thinking homeownership isn't possible still? Call me- I'm here to help you and learn what you CAN do.

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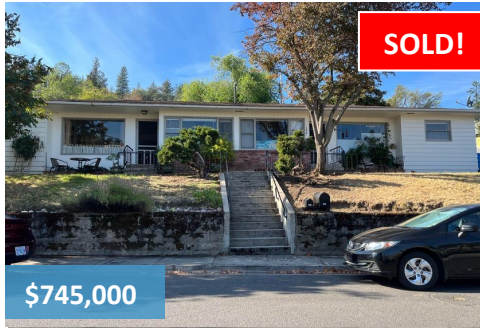


**13214 SW Cinder Dr—Terrebonne**  
3 Bd / 2 Ba / 1188 SF / 1.01 Acres

Life doesn't come with a  
manual. It  
comes with a  
mother.




**1035 NW Conklin Ave—Grants Pass**  
3 Bdrm / 1 Ba / 1104 SF / .18 Acres  
Great opportunity! Nice Starter Home!



**190 Hargadine St—Ashland**  
Duplex + House On One Tax Lot



**104 S. 1st St—Ashland**  
3 Bdrm / 1 Ba / 1,605 SF / .26 Acres  
Own An Historic Property!

## CINCO de MAYO PITAYA MARGARITAS



### Ingredients

- 4 cups water
- 1½ cups granulated sugar, or to taste
- 1 cup coarsely chopped pitaya (dragon fruit)
- 1/2 cup freshly squeezed lime juice (from about 5 limes)
- Ice
- 2 cups tequila blanco
- 2 tablespoons kosher salt, for rimming
- 1 tablespoon crushed dried rose petals, for rimming
- Lime wedges, for rimming

### Preparation

1. Combine the water, sugar, pitaya and lime juice in a blender and process until smooth.
2. Transfer to a large pitcher and fill with ice. Add the tequila and stir well with a wooden spoon.
3. Combine the salt and crushed rose petals on a small plate. Moisten the rim of a glass with a lime wedge, then dip the rim in the rose salt. Wiggle the glass to coat the wet part of the rim completely. Repeat to rim the remaining glasses.
4. Fill the glasses with ice, strain the pitaya margarita into them, and serve.

What NYC art gallery is housed in a building designed by Frank Lloyd Wright, opened in 1959, and shaped like an upside-down spiral?

Answer: Guggenheim

JULY 13th, 2023 – Initially constructed as a temporary advertisement for a local real estate development, 2023 will mark the 100th anniversary of the construction of what famous nine letters?

Answer: Hollywood

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## ARE YOU READY FOR A STARTER HOME?

If you're itching for more space or tired of jumping from one apartment to the next and looking to settle down somewhere to plant roots and nest, it could be time to buy.

In almost all cases, it is prudent to be an owner and not a renter. When you are renting, you are paying down someone else's principal on their mortgage. The landlord benefits from the appreciation, depreciation.

In most cases, those who plan to stay in an area for at least two years will benefit from buying vs. renting. There are rent vs. mortgage calculators online that can help you get a rough estimate of whether renting or buying is the smarter move, money-wise, in your area.

From there, you'll want to figure out how much home you can afford by taking a look at your monthly expenses, the tax advantages of buying, and whether the homes you're considering need repairs (and more money) in the immediate future. You'll also want to calculate how much a down payment might be, and whether you have enough money saved up.

These are all questions one should ask themselves and consider and make sure you are asking the questions to a qualified professional, Realtor, accountant and mortgage lender.

Many first-time buyers opt for less house than they can afford to allow themselves some wiggle room as they tackle their largest financial investment to date.

When buying a starter home, some buyers get pre-approved for a mortgage and then shop based on how much they can borrow. If you do not qualify for a conventional mortgage, FHA loans are a reliable choice. When it comes to starter homes, you might want to spend less than you are approved for. Taking on a larger mortgage might cause financial difficulties moving forward.

-Better Homes & Gardens (partly)

### Mother's Day Trivia...



**Question:** Which U.S President officially issued a proclamation to establish Mother's Day?

**Answer:** Woodrow Wilson

**Question:** What flower is associated with Mother's Day?

**Answer:** Carnations

**Question:** What year was the first Mother's Day celebration in the U.S.?

**Answer:** 1908

**Question:** How many phone calls are made on Mother's Day each year?

**Answer:** 122 Million

**Question:** How much do Americans spend on Mother's Day annually?

**Answer:** 28 Billion

**Question:** What percent of Americans buy jewelry for their mother on Mother's Day?

**Answer:** 35 Percent

**Question:** How many babies are born to American mothers every year?

**Answer:** 4 Million



### World Bee Day

Did you know we have World Bee Day? Of course we do, we must because we have appreciation days for National Bubble Wrap Day, Lost Sock Memorial Day and Dance Like a Chicken Day...I'm not making this up. World Bee Day is May 20<sup>th</sup> and it's the birthday of Anton Janša, a Slovenian, who is credited as the pioneer of beekeeping, back in 1734. It's also now a day to acknowledge the role of bees and other pollinators in the ecosystem.

For the last several years there has been more awareness of the role of bees in our food supply and this year we may see some consequences from the prolonged cold and snowy weather. A recent beekeeping journal noted that the hives that were sent to the almond orchards for pollination did not have the number of bees per hive. As you may recall, a colonies population expands during Spring and Summer. Honeybee hives are contracted in advance to secure availability for pollination, but in addition to the crop being late this year the bees have been slow to ramp up their population so there were fewer bees in the orchards. We'll know later if there were enough bees to successfully pollinate this year's crop. Additionally, due to the delay with almonds, other orchard crops may have to adjust their plans for pollination.

Quoting Ramesh Sagili from OSU Honeybee Lab; "based on what I have gathered from our beekeepers in Oregon (who have almond pollination contracts) and a few California beekeepers, colony losses (nationwide) appear to be significantly higher compared to last year, if not catastrophic." Ok, that sounds grim but there are no wimps in agriculture, it's a tough business and they will do everything possible to mitigate the circumstances.

Now that you are aware of how mother nature threw a curve ball to our hard working agriculture industry, consider how it could affect availability and prices. Instead of being angry about it, do something to help. First, please be selective when choosing and applying pesticides and herbicides. Two, grow pollinator friendly and native plants that are naturally resistant to pests and disease...even you can only grow just a few in a pot on your balcony. Three, share your awareness with friends and family and consider taking a farm tour. Four, donate to a pollinator research lab.

Lastly, this year knowing the circumstance I decided to release the new bees that I ordered months ago to go back into the pool. It's possible that the apiary may keep them for honey production which is part of their income. Hopefully when warm weather...consistently warm weather arrives, bees will flourish and apiary populations quickly recover this year. Oh, and Happy World Bee Day!

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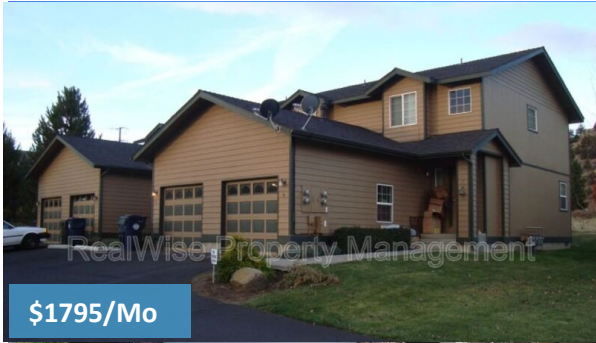
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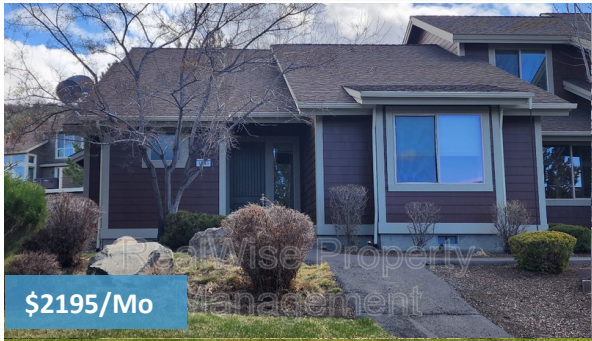


Available Rentals | Call Us for Details



- 3 Bd / 2.5 Ba / 1142 SF
- 12 Month Lease
- \$3590 Security Deposit
- Apply Online
- Available Now

1952 NE Zachary Ct, #2—Bend



- 2 Bds / 2 Ba / 1419 SF
- 12 Mo Lease
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- Apply Online
- Tentatively Available Early-May

1445 Highland View Lp—Redmond



- 3 Bds / 2.5 Ba / 2149 SF
- 12 Mo Lease
- \$5800 Security Deposit
- Apply Online
- Tentatively Available Mid-May

3655 SW Coyote Ln—Redmond

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## MEMORIAL DAY

A day to remember and honor  
all the brave heroes who  
served to hold  
our flag high



### Miranda Holloway

NMLS# 1667026  
Loan Consultant

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# Events & Traditions

## MOTHER'S DAY



Early Mother's Day celebrations can be dated back to the spring celebrations to honor Rhea, the Mother of the Gods, in ancient Greek civilization, according to some sources. Later, **Mothering Sunday** in the United Kingdom was traditionally a day for people to visit the church where they were baptized, although it now also celebrates motherhood in modern times.

The modern-day origins of Mother's Day can be attributed to two women – Julia Ward Howe and Anna Jarvis, who were important in establishing the tradition in the United States. Around 1870, Julia Ward Howe called for Mother's Day to be celebrated each year. It continued to be held in Boston for about 10 years under her sponsorship, but died out after that. Other sources say that Juliet Calhoun Blakely initiated Mother's Day in Albion, Michigan, in the late 1800s. Her sons paid tribute to her each year and urged others to honor their mothers.

In 1907, Anna Jarvis held a private Mother's Day celebration in memory of her mother, Ann Jarvis, in Grafton, West Virginia. In 1908, she played a key role in arranging a church service that attracted 407 children and their mothers. A Mother's Day International Association was founded in 1912 to promote the holiday in other countries. Mother's Day has grown increasingly popular since then.

Many people believe that Mother's Day is now largely commercialized, with card companies, flower shops, jewelry stores, gift shops, restaurants, hotels, and department stores advertising promotions and special deals for this event. Anna Jarvis, in her lifetime, unsuccessfully filed a lawsuit to stop the over-commercialization of Mother's Day.

### MAY EVENTS

- **05/05/23 First Friday Art Walk**  
5:00pm—9:00pm Downtown Bend
- **05/07/23 Spring Concert—Central Oregon Symphony**  
2:00pm—4:00pm Bend Senior High School
- **05/13/23 SELCO Pole Pedal Paddle**  
9:00am—3:00pm Bend
- **05/14/23 Mother's Day**  
9:00am High Desert Museum
- **05/27 Archaeology Roadshow - Live In Central Oregon**  
6:00pm—10:00pm 129 NW Idaho Ave—Bend
- **05/27—05/28/23 Sisters Stampede**  
11:00pm Sisters OR
- **05/28/23 James Taylor & His All-Star Band**  
7:00pm—11:00pm Hayden Homes Amphitheater

### JUNE EVENTS

- **06/02/23 First Friday Art Walk**  
5:00pm—9:00pm Downtown Bend
- **06/02—06/04/23 The 2023 BBQ, Blues and Whiskey Festival**  
Deschutes County Fair and Expo
- **06/03 & 06/04/2023 Ringo Starr and His All Starr Band**  
8:00pm Hayden Homes Amphitheater
- **06/07—06/11/23 Sisters Rodeo**  
1:00pm—6:00pm Sisters, OR
- **06/16/23 Chris Stapleton's All American Road Show**  
6:00pm—10:00pm Hayden Homes Amphitheater
- **06/18/2023 Redmond Festival**  
3:00pm—9:00pm Centennial Park
- **06/25/23 Bite Of Bend—Beer Run**  
12:00pm Downtown Bend



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May 29, 2023

HAPPY  
**MEMORIAL**  
*Day*

★★★★★  
REMEMBER AND HONOR