

Details of this property on pg. 3

Neighborhood Highlights

LOCAL STATISTICS

The Central Oregon housing market is busy! Buyers are frantically looking for their perfect homes before school starts. If you're thinking you can't afford a new home right now due to rising interest rates, it's time to take advantage of interest rate buydowns to make homes more affordable. We continue to see an increase in inventory to help strengthen the summer market. 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 313
- * Homes sold are currently at 172
- * Homes pending are currently at 349 (1 week)
- * The average price per square foot for sold homes is currently at \$370
- * The average active price is currently at \$785,000
- * The average sold price (under \$1M) is currently at \$678,000
- * There are 2.0 months of inventory currently on the Bend market.

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AUGUST TASKS TO WRAP UP SUMMER

The dog days of summer are barking and Labor Day is just around the bend, signaling the end of yet another epic season in the sun. But before you give your flamingo pool float one last hurrah, take a break with some home maintenance prep for the changing season ahead.

We know what you're thinking: *It's still summer, and you're being a buzzkill!* Why worry now about what you can do next month? Well, as it turns out, some home maintenance tasks are best tackled in August, before temperatures start dipping.

With the kids home from school and loads of sweaty garments to clean, your washing machine has likely taken a major beating this summer. With all that extra use, be sure to check that the water supply hoses which connect to your machine are in good condition.

Now's the time to tidy up your perennials and clear those unsightly dead twigs and branches.

Not only will you have a more attractive yard, but by cleaning them out this summer, you'll create a clean slate—and next summer you'll have a better grasp in understanding your plants' health.

Summer thunderstorms can clog your gutters and lead to costly water damage down the road. Properly functioning gutters direct water away from your home, but muck and debris can cause water to collect around your home's foundation and seep into your basement, if you have one. (Clogged gutters also make great homes for rodents and other vermin, just in case you needed another reason to tackle this task.)

When residential furnaces fail, they typically do so during the coldest days of the year, which is why it's important to have these systems inspected in August, before temperatures drop. An annual tuneup and inspection can help homeowners save money, maintain comfort, and ensure safety when units are turned on for the first time in several months.

-Realtor.com



\$789,900

63128 Watercress Way—Bend
3 Bds / 2.5 Ba / 1848 SF / .25 Acres
Park Like Backyard—Sits On Canal!



\$2,100,000

19685 Meulink Dr —Bend
4 Bdrm / 3.5 Ba / 3550 Sf / 1.97 Acres
Irrigated Landscape—Lovely Amenities!



\$160,000

6100 S. Hwy 97 —Redmond
3 Bdrm / 2Ba / 1404 Sf
Open & Bright—Lots Of Storage!



1,098,000

688 SE Centennial St—Bend
Triplex—3 Bd Units
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\$384,000

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



\$375,000

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



\$310,000

1035 NW Conklin Ave—Grants Pass
3 Bdrm / 1 Ba / 1104 SF / .18 Acres



\$445,000

818 NE Negus Pl—Redmond
3 Bdrm / 2 Ba / 1360 SF / .17 Acres



END OF SUMMER ACTIVITIES FOR KIDS

Take advantage of the last days of summer with your little ones.

Host summer camp at home. You don't have to go far to enjoy the benefits of camp. Field-day-style games and relay races can be held in your own backyard, the park, or a local athletic field. For the full camp experience, pitch a tent—or blanket fort—at home.

Get some air. Make or buy a kite and compete to see who can keep it aloft the longest. Or craft paper airplanes and discover which designs are the most aerodynamic.

Have a scavenger hunt. Get kids moving—and thinking creatively—with an exciting search. Scavenger hunts require a little planning but can be tailored to all age groups and make for a memorable experience.

Play in the dirt or sand. For younger kids, simply digging and getting dirty is a delight. Provide rakes and shovels from the dollar store for extra fun.



\$549,000

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



\$289,000

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

QUOTE OF THE MONTH

*You become what you think about
most of the time ... be careful of
what you put in your mind.*

SMALL KITCHEN ISLAND IDEAS

Attempting to live out your Ina Garten kitchen dreams in a tight space can dash your hopes of celebrity-chef stardom. Instead, go off the script and add a kitchen island to your tiny kitchen! Despite popular belief, there are small kitchen island ideas that don't cramp your style and can serve as a workstation for stress-free meal prep.

Ashley Macuga of Collected Interiors says, "I know that I am bringing up a taboo topic, but when space is at a minimum the kitchen peninsula is often the most efficient way to create workspace and countertop seating too. Not to mention extra cabinet storage for utensils, placemats, and maybe a small wine fridge too!"

While the debate on kitchen islands continues, make the most of your kitchen layout by celebrating the island for all it can do. One of the best kitchen islands is always the star of the show, drawing guests in to nibble on snacks before a dinner party or storing your impressive stack of cookbooks. Plus, it provides additional seating for hosting family or answering emails in the morning. Whatever you need them to be, these multifunctional pieces of furniture can hold your mail, make room for your favorite espresso machine, and display your beloved pots and pans. If you're doubtful that your small kitchen can squeeze one in or are too nervous to install it into your home, don't worry. Read on for several small kitchen island ideas from designers who will inspire you to optimize your compact space.

WFH Station

The whitewashed wood island with a marble top design is the kitchen MVP. Designer Ellen Kavanaugh optimized it with extra outlets on the side to help when someone's working from the barstool and needs a little charge or prepping dinner with a food processor.

Rustic Table

Shannon Eddings of Shannon Eddings Interiors chose to skip adding upper cabinets in her Texas countryside kitchen since the lower cabinets are efficient and the pantry was ample. "We added a small maple island for an extra worktop space. This makes what is a pretty compact space feel more open while being anchored by the handmade island," she explains.

Black Granite

Don't be afraid to mix materials. The Chicago kitchen contrasts the absolute black granite countertop on the island with pale wood in a leathered finish. The gray cabinets are topped with a Silestone counter in subtly veined Pulsar.

Homey Lighting

Enter the kitchen island lamp, ready to add a romantic and effortless glow to your cook space and help you create an unforgettable dinner scene, especially when paired with a slim marble island. Make sure you choose a style that balances size and aesthetics, like the geometric ceramic version in the serene space designed by Benjamin Dhong.

Open Shelves

Bethany Adams of Bethany Adams Interiors loves the versatility of a kitchen island to prep, dine, or host. In small kitchens, she likes to use an island that is open underneath so that the room appears more spacious and open.

-House Beautiful

From The Cover...



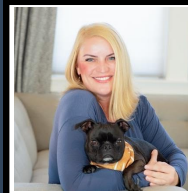
818 NE Negus Pl—Redmond
3 Bdrm / 2 Ba / 1360 SF / .17 Acres
Open & Airy Floorplan—Cozy Fireplace!

Listing Price: \$535,000

FUN FACTS...

- Manhattan, NY has the highest real estate cost per square foot at \$1,400 per square foot.
- Millennials dominate the housing market at the moment, as 81% of younger millennials and 48% of older millennials are first-time home buyers.
- Of homes sold in 2022, 11% were multigenerational homes, used primarily by families with aging parents and young children.
- Planning to buy a new home soon? You might want to hang onto your first home as an investment property. By 2040, there will be 9.3 million new renter households in the United States, a 21% increase from 2020.

More Listings Available At
roguerealestate.com



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Student Loan Calculations

Do you have student loans, and are looking to buy a home? With current forbearance and no payments being required, how will your student loans affect your home purchase?

We all know (and many have appreciated), our student loans were put into forbearance over the past few years- saving monthly payments to our favorite long-term debt.

Why, when you don't have to make a payment, are lenders applying a monthly a payment for those student loans?

Lenders are required to calculate a payment on your student loans, even if you are in forbearance. The reason is because the forbearance is temporary and eventually the loan program will be asking you to start paying those debts back, once the pause is lifted.

Lenders must be able to show that you are able to not only pay for your mortgage and debts, but future repayment and continuance of those student loans, if they are not forgivable.

When it comes to loan repayment, lenders must account for either .50% or 1% of the total balance of that loan as a monthly payment, which will change dependent upon which loan program that your lender is qualifying your home purchase with: Conventional, FHA, VA or USDA.

Once your credit is pulled for your home loan application, your student loans will show up under your liabilities and the lender will have to calculate your monthly payment amount if \$0/month is listed.

If you have an income driven repayment plan (IDR) in place it is always best to have a copy of that document to provide to your lender to override any loan repayment calculation.

With the student loan pause coming to an end soon, it's important to get in touch with your student loan provider to get payment set up and back on track, and avoid any late payments.

For more information and additional resources, contact me today!

\$6 OFF Any 2 entrees & 2 beverages



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1001 SE Camelot Dr—Grants Pass
Condo—2 Bd / 1.5 Ba / 1008 SF



1005 SE Camelot Dr—Grants Pass
Condo—2 Bd / 1 Ba / 1008 SF /
Updated—Near Shopping!

WHAT TO EXPECT DURING YOUR HOME INSPECTION

Your home inspection will cover all of your exterior and interior home components. It will identify major red flags such as unpermitted additions, builder oversights, and defects in materials and installations. It may also reveal structural deficiencies, unsafe living conditions, dry rot, water issues, pest infestations, and other surprises.

Your home inspector will carefully document and photograph areas of concern. Sometimes, the inspector may call for a specialist to further look into a problem. Make sure you understand everything that's in the home inspection report, and are clear about what does and doesn't need to be repaired.

Once the home inspection concludes, you and your agent will go over any defects that require immediate attention and discuss whether you or the seller should pay for them prior to closing. For example, your home inspection may reveal roof damage and your home inspector may recommend a new roof. In that case, you may decide to negotiate a credit with the seller on a new roof.

Be sure to work with a skilled agent who will represent your needs competently. Call a Rogue agent today!

What Buyers Want In A House...

- Upgraded Laundry Room
- Backyard Patio
- Wood Flooring
- Energy Efficiency
- Walk-In Pantry
- Stainless Steel Appliances
- Home Office or Flex Space
- Downstairs Bathroom
- Front Porch

IF ONE OF YOUR GOALS INCLUDE MOVING TO A NEW HOME, LOOK NO FURTHER! AT ROGUE WE HAVE IMMENSLEY EXPERIENCED BROKERS TO HELP YOU SELL YOUR HOME WHILE AT THE SAME TIME ASSISTING YOU IN FINDING THE RIGHT HOME FOR YOUR CURRENT NEEDS.

AT ROGUE, WE'LL TAKE YOU HOME IN STYLE!

WHY AUGUST IS A GREAT TIME TO BUY YOUR HOME

Late summer is the Goldilocks season for buying a home.

During winter, the real estate market can get a little like cold porridge. It's harder to predict open house weather, and there are fewer houses being shown. Gardens go dormant, and home sale activity chills. So inventory can be limited in the cold months of winter.

During spring, and through the early summer months, the market can get too hot! Spring brings out the buyers with pent-up demand. More buyer competition will always make real estate pricier.

And that's why August and September could be... just right.

Why is the best house buying season when summer gives way to autumn? By then, the market is just starting to cool off a bit. And while there are usually a good number of homes listed, there aren't quite as many people competing for them as there are in the spring and summer months.

This gives the buyer a higher chance of negotiating successfully with sellers.

Before August, sellers are better positioned to command the highest prices. But from early August, into the autumn months, sellers in many markets are more willing to work with buyers. Families are especially eager to sell and resettle into their next homes before the start of the school year.

And those butterfly gardens... the goldenrod and asters start to bloom in late summer. It's a beautiful time to imagine living in your new home.

Historically, the number of views per listing has cooled in the late summer / early fall and tends to improve for buyers from that point forward. Additionally, by mid-August, the number of sellers with actively listed homes increased... which means more options for buyers.

Clearly, this is an important tip for the buyer. It suggests that hopeful buyers who've been priced out earlier in the year might well be in luck as the summer days get shorter.

And there's further hope for those who have managed to stay the course this year, even as mortgage rates have continued to rise. Some people are balking at these rates, and putting their home-buying plans on hold. This means there's more to go around for the buyers who persist.

You're likely to find more homes listed for sale in August than at any other time. Plus, buyer competition eases as summer winds down. So, even in markets that don't have as much inventory, there are fewer buyers looking.

Late summer is the best season to buy a house if you want a shopping experience with enough inventory to find a home you love, while benefiting from sellers lowering prices before the fall. Therefore, the best month to buy a house is August.

So there we have it.

Stay aware that the housing inventory can start getting tight by late September. Many people plan to be through closing by then. And we are already in the midst of a housing shortage. Plan accordingly!



Summer, Bees and The Pollinator Plate

We didn't have much of a Spring this year, we went from a long cold and damp Winter to a hot dry Summer with just a nod to Spring. The conditions, much to the chagrin of the local gardening and beekeeping communities, who steer away from spraying our weeds, brought a bumper crop of seemingly endless weeds. Then summer conditions also brought the weeds to quickly form and sow their seeds. Ugh! My property is no exception; it's been a battle to beat the weed seeds.

Which brings us to the bees. With the hot and dry conditions, the bees are really needing water sources. They not only need it for themselves but it's needed to turn the nectar they've foraged into honey. Remember to provide water with rocks or marbles stacked higher than the water line so the bees can crawl safely to get a drink. Honeybee anatomy is not built for swimming. This is because Honeybees have 10 spiracle openings along their body; think of the portholes along the side of a ship. Spiracle holes are what allow oxygen in and carbon dioxide out, which is really cool, but they don't close like the portholes, which make bees and other insects with spiracles vulnerable to drowning.

And for YOUR safety, remember that colonies can be cranky later in summer. You may have been around honeybee hives earlier in the year without any issue but later in the summer there are food stores to defend. The same gentle bees that ignored your presence may now be on the alert after attempts from honey seeking critters around the hive. Skunks are known to come at night and scratch on the hive to provoke guard bees to come out, followed by the skunk eating them like sweet popcorn.

A beekeeper can tell by the sound of the colony and behavior of the bees outside the hive, if the buzzers are on alert, but as a general rule for everyone else, don't walk in front of the hive and keep some distance. Oh, and steer clear if you're wearing fuzzy black clothes, you know like honey seeking skunks and bears. I had one pair of soft black jeans that I often wore that triggered one of my colonies into defense mode every time I was near their hive. I usually wear just a bee jacket and veil for protection. These buzzers were determined to drive me away; they stung through the material while others crawled up my pant leg. After 13 stings I wore my full white suit and boots to service the hive.

Update about the new Pollinator Paradise license plate - I've been waiting for this plate like a kid at Christmas. The plates are finally being produced and our vouchers are expected at the end of August. The money from the purchase of these plates is going to the bee lab at OSU. My husband thinks I should have a custom plate that reads "STUNG".

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\$2500/Mo

20617 Songbird Ln—Bend

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- \$3750 Security Deposit
- Apply Online
- Tentatively Available Mid to Late September



\$2540/Mo

3187 NE Stonebrook Dr—Bend

- 3 Bds / 2 Ba / 1442 SF
- 12 Mo Lease
- \$3825 Security Deposit
- Apply Online
- Available August 12



\$2150/Mo

1060 NW Redwood Ave—Redwood

- 3 Bds / 2.5 Ba / 1350 SF
- 9 Mo Lease
- \$3225 Security Deposit
- Apply Online
- Tentatively Available Late Sept

PROPERTY MANAGEMENT

By Paula Dodge
Licensed Property Manager

Do you have an investment property and need help managing your tenant? Rogue Real Estate has a sister company, RealWise Property Management. Give Paula Dodge a call at **541-923-8222**. Mention this newsletter and receive a \$0 set up fee and 50% off your first month's management fee.

Please feel free to call or email Paula @ pdodge@realwise.com.



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*Our personal environment,
the world with which we
live and work, is simply a
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Events & Traditions

DOG DAYS OF SUMMER



The words "dog days of summer" might conjure up images of canines panting in the heat, but the origin of the phrase actually has to do with the stars.

Historians say the phrase dates back to the ancient Greeks and Romans, who would keep track of the seasons by looking up at the sky. The star Sirius was known as the "dog star" because it made up the nose of a constellation shaped like a dog.

When Sirius would appear in the sky just before the sun, near the end of July, that marked the beginning of the very hottest days of the year. The Romans referred to this period as "dies caniculares" or "days of the dog star," which was eventually translated as just "dog days."

But the ancient civilizations' predictions don't quite work for modern times, according to National Geographic. That's because the Earth's rotation wobbles, meaning Sirius does not appear in the sky at the same time of year as it did back then. The Farmer's Almanac lists the modern dog days as lasting 40 days from July 3- August 11.

Since the rotation will continue to wobble, that means one day, thousands of years from now, Sirius will rise with the sun during the "dog days of winter."

AUGUST EVENTS

- **08/04/23 First Friday Art Walk**
5:00pm—9:00pm Downtown Bend
- **08/06/23 The Smashing Pumpkins**
5:30pm—9:00pm Hayden Homes Amphitheater
- **08/11/2023 Bend Water Lantern Festival**
5:30pm—9:30pm Riverbend Park
- **08/11—08/13/23 Sunriver Art Fair**
9:00am—5:00pm The Village At Sunriver
- **08/18—08/19/23 Theater In The Park—"Rent"**
6:00pm Drake Park
- **08/24—08/25/2023 Dierks Bentley Live In Concert**
7:00pm Hayden Homes Amphitheater
- **08/29/23 Dave Matthews Band**
7:00pm—11:00pm Hayden Homes Amphitheater (Doors open @ 5:30pm)

SEPTEMBER EVENTS

- **09/01/2023 First Friday Art Walk**
5:00pm—9:00pm Downtown Bend
- **09/07/23 Rick Springfield—Tour**
7:00pm Hayden Homes Amphitheater
- **09/09 & 09/10/23 The Lumineers—2023 Tour**
7:00pm Hayden Homes Amphitheater
- **09/15-9/17/23 2023 Oregon Festival Of Cars**
Deschutes Historical Museum
- **09/16/2023 Endless Summer Nights**
2:00pm—5:00pm Seventh Mountain Resort
- **09/21/23 Paint & Sip**
6:30pm—8:30pm Bevel Craft Brewing—Bend
- **09/26/23 September Stem & Friends Workshop**
5:30pm—8:00pm Stoller Wine Bar—Bend



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Sunday of summers.*