



Details of this property on pg. 3

Neighborhood Highlights

LOCAL STATISTICS

Fall is on our doorstep and the Central Oregon housing market is still busy! More buyers are using the 3/1 buydown program to be able to get into their first home or their next home. 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. 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 296
- * Homes sold are currently at 141
- * Homes pending are currently at 154
- * The average price per square foot for sold homes is currently at \$370
- * The average active price is currently at \$795,000
- * The average sold price (under \$1M) is currently at \$682,000
- * There are 2.0 months of inventory currently on the Bend market.

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HOME MAINTENANCE TIPS FOR FALL

Maintain your A/C

After a long, hot summer, your air conditioner has been working especially hard to keep your home cool. As the cooler weather rolls around for the fall season, it's a good idea to check out the system and make sure it is working properly. You can hire someone to come in to service it or do it yourself. The pipes may need to be cleaned out and there's a good chance it's time for your air filters to be switched out, too. Check the entire system to make sure it's in good shape.

Check safety devices

Your home's safety devices should be checked periodically throughout the year to make sure they are working effectively. This includes fire alarms and carbon monoxide detectors (which can be easily tested via buttons on the systems), as well as home security systems like your alarm and cameras if you have them. Replace batteries if necessary and check to see if everything is in working order.

Clean out the gutters

After a rainy summer, gutters tend to get filled up with debris. Go around the exterior of your home and clean out the gutters of any muck that has built up over the summer months, as well tend to any damages you may find along the way.

Inspect the roof

Another place that should be periodically checked is your roof. It's easy to forget about it up there, but it should be maintained like anything else. Check to make sure there are no damages from summer storms or general wear and tear. You'll also want to make sure it is well-insulated as the cooler seasons approach.

Inspect the fireplace and chimney

If you have a fireplace, the months to make use of it are on their way. Before you need it, check to make sure the fireplace and chimney are in good shape. Clean them out and inspect for any damages that may have happened over time.



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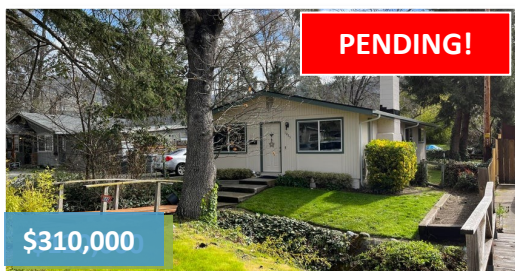
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13214 SW Cinder Dr—Terrebonne
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94679 Raccoon Ln—Gold Beach
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1035 NW Conklin Ave—Grants Pass
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\$445,000

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



LABOR DAY WEEKEND CHORE —DIVIDE PERENNIALS—

Labor Day weekend is a very good time to divide summer-blooming perennials.

A hole or dead area in the center of the planting area is a sign that a perennial needs to be divided. Other cues are poor flowering or pale foliage.

You want to divide once flowers have stopped their flowering well before winter. This allows the divisions to become well established and spent the winter on root growth before the springtime.

Usually, it's a good idea to divide most perennials every few years, although some never need to be divided and others such as mums could benefit from dividing every year. Maybe this year it's time to divide your bearded irises.

FALL GARDENING TIPS

Here are 10 fall gardening tips that will help you have a productive, healthy garden next gardening season. Because the best way to ensure a productive garden next spring and summer is to start this fall!

1. Pull out all annual plants and weeds (and save your seeds properly)
2. Feed and amend your soil
3. Plant garlic and spring bulbs
4. Plant winter crops & cover crops
5. Mulch
6. Prune
7. Plant ornamental trees & shrubs
8. Tidy up and put gardening tools away
9. Record your results this season
10. Make a plan for next year

QUOTE OF THE MONTH

*Autumn reminds us to see
the beauty in change*

FALL DECORATING IDEAS TO COZY UP YOUR HOME

Try A Pair Of Fall Planters

To prep your entire home for the season, begin with fall porch decor. It can be as simple as setting two large planters filled with dried blooms on either side of the front door. Preserved hydrangeas bring autumn color as well.

Rearrange Your Furniture

If you're lucky enough to have a fireplace, ring in the fall season by reorienting your furniture toward the cold weather focal point of your room. There's no better place to pass a blustery autumn day than a front-row seat by the flames.

Change Out Lampshades

Give your lighting a seasonal refresh by swapping out your current lampshades for solid or patterned ones in fall hues like brown, orange, red, yellow, or purple. You can make the switch on anything from floor and table lamps to sconces, to burgundy and gold ones.

Create Separation

The light, airy nature of open floorplans may feel great during the summer months, but a more closed-in, cuddled-up atmosphere works better for fall. Add some faux delineation between your rooms with a temporary divider, like a vintage folding screen. The end result? A space that instantly feels cozier and ready for hibernation.

Display Copper Cookware

Whether you own copper cookware or are looking for an excuse to invest in a set, treat the classic pieces as fall decor to warm up your kitchen. For example, hang your copper cookware elegantly on a gold rail against a marble backsplash.

Bring In An Extra Mirror

It's no secret that light becomes scarce during the fall, especially when the sun starts setting at 4 p.m. To chase away the seasonal scaries (and make the most of the light your home *does* get), consider bringing in a few extra mirrors for the upcoming months. They'll bounce light around the room and open up the space so that it feels cozy, not cave-like.

Pile On Pillows

Pillows are such an easy way to transition your living room for the season without making any major changes. Swap your summer shades for plush picks in deeper colors like burgundy, charcoal, and caramel, or seasonal patterns, like the plaid.

Bring In Flowers

Fresh flowers can make any room more inviting, and while they *feel* like more of a spring or summer thing, there are plenty of varieties that will appeal to your desire for fall vibes. Have fun placing a seasonal arrangement in a more unexpected place, like in a bathroom or den.

-Partly Contributed by House Beautiful

From The Cover...



2742 NE Mesa Ct—Bend

Well-Maintained 4-Plex

8 Bdrm / 8 Ba / 3270 SF / .25 Acres

Great Location—Close to Shopping!

Listing Price: \$1,150,000

FUN FACTS...

- The demand for second homes has grown by 99%.
- 1 in 10 Americans sell their home due to paranormal activity.
- Over 18 million Americans spend half their income on rent.
- 44% of millennials would buy a home based on listing photos.
- 52% of buyers believe real estate is a better investment than stocks.
- The US housing market is worth \$36.6 trillion.

**More Listings Available At
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Guide

Having a Hard Time Saving Money to Buy a Home?

We all know saving money is a difficult thing to do - and it may be the reason you have yet to buy a home - so let's talk about changing that!

AccessONE is a new loan program that enables qualified borrowers to buy a home with just 1% (one percent) down!

This new loan program offers a downpayment assistance with a conventional loan —what sets this program apart is that it may help buyers with up to 2% of the down payment - up to \$4,000. That means if you're a first time home buyer - or qualified buyer - you may only need to come up with 1% for a down payment!

AccessONE is NOT just for first time home buyers - so even if you own or have owned a home previously - you may still qualify.

Some bullet points:

- Minimum 620 credit score
- 1% of the down payment CAN be gift funds
- Homeownership education is required
- First time OR repeat homebuyers
- Maximum income is 80% or less than the AMI (Area Median Income)

Achieve your dream of homeownership sooner than you may realize! Call me today to see if you can qualify for this program with as little as 1% down.

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

HOW TO PREPARE YOUR GUEST ROOM

1. Find space for a suitcase.
2. Clear a shelf or drawer.
3. Make the bed beautifully. (remember your secret weapon: Spray Wrinkle Releaser!)
4. Provide a sound machine.
5. Put out fresh towels.
6. Check basic toiletries.
7. Layer with blankets.
8. Make plugs accessible.



More Listings Available At
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HOMEMADE PUMPKIN SPICE LATTE



Ingredients

- 1/2 cup water
- 1/2 cup light brown sugar
- 1/2 cup granulated sugar
- 2/3 cup pumpkin puree
- 14 oz. (1 can) sweetened condensed milk
- 1 tsp vanilla extract
- 1 tsp pumpkin pie spice, plus more for garnish
- Pinch of salt
- Espresso or strong coffee
- Whole, 2% or oat milk, and/or whipped cream

For the pumpkin spice latte syrup

- Combine the water, brown sugar and granulated sugar in a small saucepan over medium heat. Stir until sugars have completely dissolved.
- To the saucepan, add pumpkin puree, sweetened condensed milk and pumpkin pie spice. Whisk until smooth.
- Allow syrup to cool slightly, then carefully pour into a jar and keep refrigerated until ready to use.
- To make the pumpkin spice latte
- To a mug, add three tablespoons pumpkin spice latte syrup to 2 shots of espresso or 6 oz. strong, hot coffee.
- To garnish, add 1/3 cup warm, frothed milk of your choice or whipped cream (or both, we're not judgy). Top with a sprinkle of pumpkin pie spice.

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*Life starts all over again when
it gets crisp in the fall.*

-F. Scott Fitzgerald

Why Sell Your Home?

- Need Less Space / Downsizing
- Move To Another Neighborhood
- Job Relocation
- Divorce
- Move Up To Larger Home
- Desire Different Features Now
- Death
- Bankruptcy
- Just Need A Change

IF ONE OF YOUR GOALS INCLUDE MOVING
TO A NEW HOME, LOOK NO FURTHER!
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YOUR HOME WHILE AT THE SAME TIME
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HOME FOR YOUR CURRENT NEEDS.

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HOME IN STYLE!

REASONS WHY FALL IS A GREAT TIME TO BUY A HOME

At this point, it's commonly accepted wisdom that the spring is the best time to buy and sell a home. For many years, that thinking made sense: you buy a home in the spring, so that you can move in during the summer, so that your kids can be settled in by the time they have to go to their new schools in the fall.

The flaw in this thinking, however, is that a lot of people think the same way. And when there are many homebuyers, there is more competition for the homes that are available.

That's why savvy home shoppers know that fall is just as great a season to buy a home as the spring – if not greater.

Here are a few reasons why:

1. There are fewer shoppers

As we mentioned above, this is the number one reason that the spring selling season is overrated. After all, it's more commonly called the spring selling season—not the spring buying season—for a reason. It's a great time to get top dollar for your home when there are so many eager buyers driving up the price.

But that competition cools off in the fall.

A recent report by the National Association of Realtors (NAR) shows a year-over-year trend of home sales spiking from the spring through the summer months, then tapering off as soon as back-to-school time arrives. You can see why sellers are anxious to get their homes on the market at the beginning of that spending spree.

If you can wait out the market and jump in after the spring and summer rush, the benefits are far more than more elbow room at the open house. Fewer home buyers lead directly to the next reason fall is a great time to buy ...

2. Prices tend to drop

That same NAR report that showed sales dipping once the temperatures dropped also shows home prices falling during the fall as well. This could be a reflection of a large group of sellers who missed out on the hot selling season and are now more motivated to get out from under their mortgage payments.

You may be worried that any home left on the market as fall hits must have some sort of issue with it. Otherwise, why would it still be for sale? But there are many reasons that the home may be sitting there on your favorite home listing site:

- The seller's life is changing, and he or she needs to sell the home quickly
- The seller needed to make improvements before listing and couldn't get them done in time
- The seller didn't find the right buyer during the spring or the summer
- A sale fell through in the spring, and the seller had to fix the issue before relisting the home
- The seller may also want take advantage of a slower selling season, when there will be fewer comparable homes

3. You'll be able to take your time

Buying a home is usually one of the biggest financial decisions you'll make in your life. You don't want to rush into anything, but if you're competing with many other eager homebuyers, you may not have much time to consider a home before putting in an offer. You won't feel that pressure during the fall.

A recent survey of new homeowners conducted by Bankrate found that nearly 64% of millennial homebuyers have regrets about their decision. Some of the most common misgivings are around the financial commitment being too great and the size of the home not fitting their needs. Two issues that if these new homeowners had more time to run the numbers and identify how much home they truly needed, they may have been able to avoid.

4. Get a more accurate view of the home

Take a look at the photos of almost any home listing, and you'll notice that the sky is blue and the plants are in full bloom. There's a reason for that. Home sellers are putting their home in the best light to sell them. And the same is true when you go and see the home during a sunny spring or summer day.

When you see the home during the fall, you may get a chance to get a more accurate view of the home. You could see how the yard looks when the flowers aren't blooming and the leaves have fallen off the trees. You may be able to see deficiencies in the home that the landscaping was covering during the summer.

And you'll also get to see how the neighborhood feels. During the summer, kids aren't in school, and families are leaving for vacation. It's the least "normal" time of year. But fall will give you a sense of your new surroundings for the majority of the year.

6. Flexibility on moving dates

You can't always choose your moving date, but when you're in a heated competition with other buyers during the spring, that becomes a heated point in the negotiations. The seller may choose another offer because that buyer's move-in date lined up better with their moving-out plans. Everything becomes a negotiation tactic in a seller's market.

No such worries in the fall. Because the seller could be more motivated, they'll likely be more flexible on things like the move-in date. It doesn't hurt to ask.



Dog Days Of Summer

Dog Days of Summer, historically, was the period after the rising of the dog star connected with heat, drought, thunderstorms, and bad luck, according to those who follow astrology. For the most part it's true, save the bit about bad luck.

Our wonderfully wet and cold winter was followed by a very dry summer where I live. My spouse and I are still adjusting to having no lawn at all. All plants have a purpose now, and not every new native plants survived. I was advised that they can be very selective where they want to live. The star new native performer was the prickly poppy, they must have had the perfect conditions because they took over the new native flower bed. The natives did not receive watering past our long winter yet they grew and bloomed.

I miss my honeybees, they remain on a nearby property until next Spring, but it's given me the opportunity to work the area where the hives are located and work through the big changes in our landscaping. My learning continues, this year's challenge was keeping my landscape under control from everything that wanted to grow. I'm certain every seed in the soil, both desired and undesired, sprouted this year. The raggedy yard invited an abundance of birds and woodland critters, which is kind of cool but the goal is to have an appealing, low maintenance, water-wise yard that can be maintained by one person...in their spare time. That's not happening this year. I'm not there yet, but I have a plan for next year...I always have a plan.

A nod to the successes; the plants chosen did reduce the need for water, and they were healthy. Clearly the soil is also healthy, as it produced the most successful weed crop ever. I'm long past babying anything in the yard except for my bees and vegetables. The second step for me has been identifying the problem weed areas. Next year there will be more landscaping fabric used in some areas to avoid sprouting weeds altogether. There are a couple areas I may use a pre-emergent, but I will cover those areas with fabric or mulch to avoid potential problems with birds and other animals in the yard. Controlling the locations of the unwanted sprouting seeds will save me a lot of time that I'll need for my returning little Russian buzzers. Another project to adapt to current conditions at my property.

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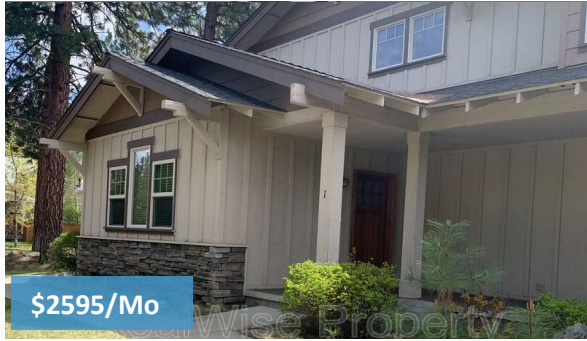
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- Apply Online
- Available September 1st

2950 SW Cascade Vista Dr—Redmond



- 2 Bds / 2 Ba / 1236 SF
- 12 Mo Lease
- \$2800 Security Deposit
- Apply Online
- Tentatively Available Late Sept

738 W Antler Ave, Unit 5—Redmond

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.

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No person who is enthusiastic about his work has anything to fear from life.

-Samuel Goldwyn



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Events & Traditions

LABOR DAY IN AMERICA



Labor Day 2023 will occur on Monday, September 4. Labor Day pays tribute to the contributions and achievements of American workers and is traditionally observed on the first Monday in September. It was created by the labor movement in the late 19th century and became a federal holiday in 1894. Labor Day weekend also symbolizes the end of summer for many Americans and is celebrated with parties, street parades and athletic events.

Why Do We Celebrate Labor Day?

Labor Day, an annual celebration of workers and their achievements, originated during one of American labor history's most dismal chapters.

In the late 1800s, at the height of the Industrial Revolution in the United States, the average American worked 12-hour days and seven-day weeks in order to eke out a basic living. Despite restrictions in some states, children as young as 5 or 6 toiled in mills, factories and mines across the country, earning a fraction of their adult counterparts' wages.

People of all ages, particularly the very poor and recent immigrants, often faced extremely unsafe working conditions, with insufficient access to fresh air, sanitary facilities and breaks.

As manufacturing increasingly supplanted agriculture as the wellspring of American employment, labor unions, which had first appeared in the late 18th century, grew more prominent and vocal. They began organizing strikes and rallies to protest poor conditions and compel employers to renegotiate hours and pay.

Many of these events turned violent during this period, including the infamous Haymarket Riot of 1886, in which several Chicago policemen and workers were killed. Others gave rise to longstanding traditions: On September 5, 1882, 10,000 workers took unpaid time off to march from City Hall to Union Square in New York City, holding the first Labor Day parade in U.S. history.

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

OCTOBER EVENTS

- **10/01/23 Bend Fall Festival (Starts 9/29)**
Downtown Bend
- **10/06/23 First Friday Art Walk**
5:00pm—9:00pm Downtown Bend
- **10/08/2023 Jesse Cook: The Libre Tour**
8:00pm Tower Theater
- **10/13/23 Central OR Fall Colors Photography Workshop**
5:00pm—11:00am Cascade Center Of Photography Bend
- **10/15/23 Six Appeal**
2:00pm Redmond Community Concert Association
- **10/22—10/24/2023 Art In The High Desert**
8:00am - 4:00pm Deschutes County Fairgrounds
- **10/31/23 Trick-Or-Treat On 6th Street**
9:00am—1:00pm Redmond



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Autumn Begins...

*With A Whispering Breeze
and A Rustling Of Leaves*

September 23rd