



Details of this property on pg. 3

## Neighborhood Highlights

### LOCAL STATISTICS

We're deep into the fall market here in Central Oregon! For now, inventory is holding steady at 2 month's supply. For buyers, there is less competition for you so it's time to get out there and find the right home. If you're thinking you can't afford a new home right now due to higher 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 317
- \* Homes sold are currently at 156
- \* Homes pending are currently at 151
- \* The average price per square foot for sold homes is currently at \$356
- \* The average active price is currently at \$734,000
- \* The average sold price (under \$1M) is currently at \$704,000
- \* There are 2.0 months of inventory currently on the Bend market.

## This Issue

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## PREPARE YOUR HOME FOR THE HOLIDAYS

### De-clutter ruthlessly

Every season I get the urge to start purging closets and other areas of our home. There's just something about purging that gives me a sense of peace. I enjoy getting rid of clutter and the satisfying feeling I get afterwards. Instead of focusing on deep cleaning your home, start by de-cluttering problem areas and getting rid of things that take up valuable space. A de-cluttered room often gives the illusion of being clean even if it isn't.

### Clean it and forget it

Now is the time to start thinking about cleaning the spaces that often get neglected throughout the year. Cleaning windows, outdoor spaces, and light fixtures are all projects that you can spread out over the next several weeks. By the time the holiday season arrives, you won't have to worry about these bigger projects and can focus on the fun stuff.

### Get the kitchen ready

The kitchen is the heart of the home, or at least in ours it is. During the holiday season I spend a lot of time baking treats and cooking for my family. This past week I've been purging drawers and deep cleaning appliances to get ready for the holidays. I also knew that I wanted a new-to-me kitchen table, so we bought one from Craigslist this week that we will be painting over the weekend. Don't wait until you're in the thick of it to start preparing for family and guests. Getting a head start on your to-do list now will alleviate a lot of stress later on.

### Stock up on essentials

If you plan on having overnight guests over the holiday season, ensure that you stock up on essentials. Some items to always have on hand are paper towels, toilet paper, hand soap, shampoo, conditioner, lotion and toothpaste. Even if your guests bring their own toiletries, it doesn't hurt to be prepared in case they forget something. Although we don't host overnight guests since our family lives locally, I do like to stock up on paper products and food that I can quickly serve guests.

-The Latina Homemaker





**1210 Ashland Mine Rd—Ashland**  
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*Beautiful Views Of The Valley!*



**508 NW E St—A,B,C—Grants Pass**  
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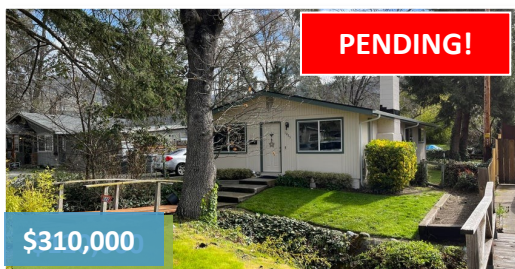
**Prineville**  
3 Bdrm / 2 Ba / 1296 Sf / 5 Acres  
*Large Shop/Garage!*



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



**2742 NE Mesa Ct—Bend**  
8 Bdrm / 8 Ba / 3270 SF / .25 Acres



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



**142 SE Nueva Dr—Myrtle Creek**  
3 Bdrm / 2 Ba / 1255 SF / .21 Acres



## WHAT TO DO IN THE GARDEN IN OCTOBER

### Plant now. (Don't wait for spring.)

Most plants in the fall start to put their resources toward new root growth before they go dormant and they can do this because they're not battling drought and heat. And so it makes perfect sense to plant now because your new plants get a head start, and by this I mean they get two seasons of mild temperatures (fall and upcoming spring) before they need to contend with summer's warm temperatures. Plus, upcoming winter rains will help the new plant develop a robust root system, protect it against diseases and drought stress, and make it more resistant to grueling harsh winter winds and temperatures.

### Dig up and relocate plants.

October is perfect for digging up and relocating any plants that have been visually bugging you all summer, because your moved plants will luckily experience less transplant shock. Also get ready to move your tender plants into your greenhouse to be protected from any damaging early frosts, and move citrus trees indoors to a frost-free and bright spot. Tip: reduce water to your citrus trees but don't neglect them completely.

### Plan for winter interest.

Plant ornamental grasses now to add hardy fall color to the garden and to create winter interest with the dried flower stalks and blades.

### Prune berry bushes.

After the (sad) last harvest from your summer fruiting berries such as raspberries and boysenberries, cut back fruited canes to the ground and leave the green new ones for next year's crop. Remember to tie the new canes to a support wire or trellis system to avoid a future prickly tangled mess.

### Fine-tune the color of hydrangeas.

Now is the time to treat your hydrangeas with a soil acidifier to ensure that the blue ones stay blue. And for those pinkies? Feed them with agricultural lime instead to help them stay in the pink.

### Cut back your roses.

Give thanks to your hardworking roses by pruning the climbing and rambling ones after they've finished gifting you with flowers. Also don't forget to attach stems to structures before winds can damage them. Last, clean up fallen rose leaves to hopefully prevent bacteria and diseases from overwintering.

—Gardenista

## QUOTE OF THE MONTH

*October shows us how beautiful and satisfying it is to let go...*



## HOW ATTIC INSULATION BENEFITS YOU AND YOUR ROOF

### Here is how proper attic insulation can benefit your roof:

**Helps prevent ice dams:** Heat from your home escapes through your ceiling into your attic if you don't have insulation. Therefore, during winter, your shingles are at a higher temperature. Warmer shingles may melt the snow sitting on top of them. As temperatures drop, or as the meltwater finds its way to the eaves (which are colder), it refreezes as ice. This is called an ice dam. Ice dams can have a negative impact on your roof performance and shingle life. They increase your risk for leaks and may damage your gutters if they spread into them. Proper insulation is the best way to prevent damage from an ice dam. You should ensure your attic is properly ventilated and install an ice and water protector.

**Prevents interstitial condensation:** Interstitial condensation occurs in between the layers of your roof. It occurs when warm and cool air meet and create condensation or water droplets. These droplets can build up and damage your roof materials. However, adequate insulation prevents heat transfer through the roof and therefore minimizes the risk of condensation between its layers.

**Prolongs shingle life:** With proper attic insulation, your shingles should not be exposed to ice dams and will experience less temperature fluctuation. This helps them perform for longer.

**Prevents gutter damage:** Without insulation, your roof deck experiences more dramatic changes and may expand and contract faster. Over time, this expansion and contraction can shift your gutters and loosen your gutter fasteners.

**Beyond its effect on your roof, proper attic insulation can also make your home more comfortable and benefit you in other ways, such as:**

**Easier to heat and cool:** When you have quality attic insulation, more heat stays in your home through the winter, and less radiates down from your attic in the summer. This resistance to heat makes it more affordable to heat or cool your home to the temperature you're comfortable with.

**Longer life from HVAC appliances:** Furnaces, air conditioners and other HVAC units may last longer when they don't need to work as hard. In contrast, furnaces that run all the time to keep up with heat loss through your attic are more likely to develop problems and may have a shorter life span.

**More consistent temperatures:** Attic insulation keeps conditioned air in the home, instead of allowing it to escape through your ceilings, which may make your rooms a more consistent temperature from ceiling to floor. This can make you more comfortable in your home, especially if you have cathedral ceilings.

**Soundproofing:** Attic insulation can also reduce the amount of outside noise that comes into your home. This extra benefit can be helpful if you live near busy roads, construction or other sources of noise. However, if your primary goal is soundproofing, wall insulation is typically a better option.

-IKO

### From The Cover...



**142 SE Nueva Dr—Myrtle Creek**  
3 Bdrm / 2 Ba / 1255 SF / .21 Acres  
**Quiet Street—Close to Golf Course!**

**Listing Price: \$297,000**

### FUN FACTS...

- NY requires Sellers to disclose that their properties are *haunted*.
- San Francisco was built on sunken ships.
- The world's oldest wooden building dates back to 607 AD.
- Almost all millionaires built their fortune through real estate.
- Sears used to sell mail-order homes in the early 20th century.
- In Hong Kong, many buildings skip the 4th floor due to their belief in bad luck.

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**Miranda Holloway**

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#1

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Per  
Scotsman  
Guide

### What is the Cost of Waiting When it Comes to Buying a Home?

*What is holding you back from buying a home? Rates? What if we told you that NOW is THE best time to buy?*

While interest rates for a mortgage are higher than recent years- property values are still increasing- and supply is limited. When rates are low, housing for sale not only remains tight, but now you may find yourself getting into bidding wars- driving up the purchase price to compete with other offers.

With rates being above 7%, less people are looking at buying- and sellers have been more flexible with offering seller credits or helping with interest rate buy downs.

What does this mean?

That means it could be the best time to buy a home as there may be less competition and a greater chance at looking to get a permanent or temporary rate buy down that will help offset your monthly payment. Waiting for the rates to go down, or sale prices to drop, may not happen quickly- if at all- and that home value is still likely to increase over time.

The cost of waiting to buy affects the equity you could be building by owning your own home.

Many lenders offer temporary rate buy downs- 2/1 or 3/2/1 buy down programs being the most popular. How does it work? Let's take a look!

Below is an example of a purchase for \$420,000- with 20% down (note: you do NOT need 20% down to buy a home- this is just for this example). The loan is a Fixed 30 year- with the first 3 years getting you a percent lower for each year- and it becomes the fully amortized rate of the 7.990% on year 4 until the 30<sup>th</sup> year.

This example is Principal and Interest ONLY- and you can see how much money each year you would save by getting into the 3/2/1 program- and your first year of the mortgage you'd have a rate of 4.990% saving you over \$660 per month!

#### Loan Information Loan Program

	Conv Fixed 30 Year Buydown
Interest Rate	3/2/1
APR	7.990%
Term	8.104%
Loan to Value	30 years
Down Payment	80.000%
Occupancy	\$84,000.00
	Owner Occupied

#### Buydown Overview

YEAR	INTEREST RATE	MONTHLY PAYMENT	MONTHLY SAVINGS	ANNUAL SAVINGS
1	4.990%	\$1,801.67	\$661.44	\$7,937.28
2	5.990%	\$2,012.33	\$450.78	\$5,409.36
3	6.990%	\$2,233.16	\$229.95	\$2,759.40
4+	7.990%	\$2,463.11	---	---

Want to know more about the cost of waiting and how you can qualify for a 3/2/1 buy down program? Let's talk!

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**Condo—2 Bd / 1 Ba / 1008 SF**  
**Updated—Near Shopping!**



**\$215,000**

**1003 SE Camelot Dr—Grants Pass**  
**Condo—2 Bd / 1.5 Ba / 1008 SF**  
**Updated Condo—Private Back Patio!**

## Mini Pumpkin CRESCENT ROLLS



### INGREDIENTS

- 1 17oz.package (2 sheets) store-bought puff pastry-thawed
- 1 ½ cup pumpkin puree (place pumpkin puree on several layers of paper towel, wrap and press to soak excess moisture)
- ¼ cup light brown sugar
- 3 Tablespoons granulated sugar
- 1 teaspoon vanilla
- 1 ½ teaspoons cinnamon
- ¼ teaspoon ginger
- ¼ teaspoon nutmeg
- 1/8 teaspoon all-spice
- 2 egg yolks

### INSTRUCTIONS

1. Preheat the oven to 375 F. Line baking sheets with parchment paper and set aside.
2. To make the pumpkin pie filling in a bowl stir together reduced pumpkin puree, granulated sugar, brown sugar, cinnamon, ginger, nutmeg allspice and egg yolks to blend evenly.
3. Unfold puff pastry on lightly floured surface, spread out the sheet so that it is flat. Roll out just slightly, using a rolling pin, then spread half of filling on each sheet.
4. Starting on the wider side with a pizza cutter or a sharp knife, cut into long triangles (triangles should be about 2 ½ -3 inches wide and about 9-10 inches high).
5. Gently roll each triangle into a crescent and arrange onto the baking sheet leaving 2 ½ inches apart.
6. Bake 15 minutes or until golden brown. Serve warm. Dust with powdered sugar if desired.

*Hello October!*

*It's not what you look at that matters, it's what you see!*

#### How To Make Your Home Look Spooky

- Hang haunted house scene setters. ...
- Drape spider webs. ...
- Add lots of candles. ...
- Use cool lighting. ...
- Buy some animated Halloween props. ...
- Make things glow in the dark. ...
- Put out some candle trees. ...
- Add critters.



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## TIPS TO SELLING YOUR HOME IN FALL AND WINTER

### Curb Appeal To Enhance The Outdoor Experience

Leaf- and snow-covered sidewalks can make a perfectly nice home look sloppy and poorly maintained. Use a leaf blower daily to keep leaves, branches, and outdoor dirt off the walkways, and do your best to keep the yard clear of leaves, too.

Add fresh mulch to garden beds so they look their best.

Rinse loose dirt from your home's siding one last time before the temperature drops.

Another challenge for buyers in the fall and winter is that everything usually looks dull and drab. The lot lines are not as visible covered with snow and leaves, so it's difficult to get a sense of the outdoor space unless it is clearly defined. Define property boundaries with brightly-colored flags tied to stakes, and place them at the four corners of your property.

If it's snowy, keep the deck shoveled and salted so buyers can walk outside to experience the space. If the climate allows, keep outdoor furniture on your patio so they can get a better feel for the outdoor living space.

### Spend Time On Basic Home Maintenance

Check window seals and doors for drafts. A drafty window is most noticeable on a cold day, so take extra efforts to weather seal and insulate around windows and doors.

Have the furnace or boiler maintained prior to putting your house on the market. On a cold day, buyers will make sure the systems are in good shape. Be a step ahead by having your maintenance team leave a sticker or magnet marking the date of the last inspection to add peace of mind for buyers.

Swap out the HVAC filter to help reduce any odors or fall allergens in the home.

Check for spiderwebs – everywhere.

### Paint? Maybe

Contrary to many pro recommendations, I'm not a huge fan of painting walls neutral colors to make a home more salable. A light-colored interior will reflect more light than a dark one, and that may make all the difference on a gloomy, cool day.

### Embrace Hygge

That's to say, make your home as cozy and inviting as possible, so potential buyers can easily envision it as a friendly, welcoming space for family and friends.

Accessorize the main living area with neutral-but-coordinated throws and pillows and unscented candles for ambiance.

Make an impression with your gas or electric fireplace. Leave a note with the remote, prompting the potential buyers to turn it on, so they can enjoy the ambiance. Include a reference sheet that cites the maintenance schedule you followed and the increased utility costs you experience in running the fireplace.

Remove the TV in the living room if you can live without it. Yep, big black screens are an eyesore, especially if they're blocking light or detracting from a beautiful mantel.

Take another look at how the furniture is positioned now that the TV isn't there. Consider rearranging to maximize the functionality of the space. It might not be how your family used the room, but it'll present really well.

### Maintain Cleanliness Between Showings

Dry mop to remove dust and dirt that you track in every evening. Vacuum area rugs and entryway mats daily, and keep toys at bay.

Keep a focus on curb appeal. Continue to sweep or snowplow sidewalks, driveways, decks, and patio spaces.



### On The Move

If you've gone through selling and moving your household, you know that there's a seemingly endless list of details on your plate. Beyond managing the timing and sequence of packing, changing utilities, and updating the address for all your accounts and contacts, many times it also means a new job, new schools...a new chapter in life.

What about our little buzzers? For those of us managing hives there are decisions to make and then coordination to move the hives. Unlike the migratory bees that suffer the hardship of being trucked all over the country to pollinate our crops and orchards, the way that backyard honeybees are managed is more personal. Those of us managing colonies do our best to reduce stress on the little buzzers and taught to handle them with care.

The first decision is whether to take the colonies with you. If you're moving some distance or to a significantly different climate, it may be best for you and your bees to place or sell them in the beekeeping community. Established hives are snapped up quickly among beekeepers. If you are leaving beekeeping altogether, don't worry, there will be buyers out there for your beekeeping gear. Get out in front of it; your fellow beekeepers will help you cross this off your list.

Now, if hives are being moved to a new location, any beekeeper worth their salt will have planned the move. Bees cannot be moved during day, lest you lose a considerable amount of the colony population because the foragers are out...well, foraging.

Bees are moved while it's dark and the colony is together in the hive. The hive boxes where the bees live are gently tacked together with large hive staples so the boxes don't shift during the move and the entire hive is strapped together. If it's cool outside and a short move, the hive entrance is simply blocked off, but if it's warm, the bees may be at risk of overheating so a screened entrance cover is used. Ideally, the new apiary space will be ready for the hives to avoid moving them again, or stressors like the vibration from trimming and mowing the area. Established hives are really heavy, you will need help lifting and moving them. Don't pack up your bee suit, smoker and hive tool. That may sound like a no-brainer but we've all packed up items we needed during a move. Once moved, the best practice is keeping the colonies in their hives for 3 days at their new location, then they can reorient to the area. Now that your bees are settled you can focus on everything else.

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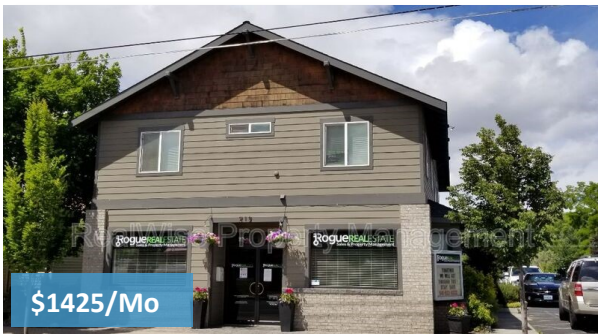
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## PROPERTY MANAGEMENT

By Paula Dodge  
Licensed Property Manager

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Anyone who thinks fallen leaves are dead has never watched them dancing on a windy day.



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# Events & Traditions

## COLUMBUS DAY - OCTOBER 9, 2023



The first Columbus Day celebration took place in 1792, when New York's Columbian Order—better known as Tammany Hall—held an event to commemorate the historic landing's 300th anniversary. Taking pride in Columbus' birthplace and faith, Italian and Catholic communities in various parts of the country began organizing annual religious ceremonies and parades in his honor.

In 1892, President Benjamin Harrison issued a proclamation encouraging Americans to mark the 400th anniversary of Columbus' voyage with patriotic festivities, writing, "On that day let the people, so far as possible, cease from toil and devote themselves to such exercises as may best express honor to the discoverer and their appreciation of the great achievements of the four completed centuries of American life."

In 1937, President Franklin D. Roosevelt proclaimed Columbus Day a national holiday, largely as a result of intense lobbying by the Knights of Columbus, an influential Catholic fraternal organization.

Columbus Day is observed on the second Monday of October. While Columbus Day is a federal government holiday meaning all federal offices are closed, not all states grant it as a day off from work.

### 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
- **10/08/23 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—10/24/23 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

### NOVEMBER EVENTS

- **11/03/23 First Friday Art Walk**  
5:00pm—9:00pm Downtown Bend
- **11/03/23 Snowflake Boutique**  
1:00pm—8:00pm Deschutes County Fair & Expo Center
- **11/11/23 Bend Veteran's Day Parade**  
11:00am—1:00pm Downtown Bend
- **11/12/23 Chicago (The Musical)**  
2:00pm Tower Theater
- **11/17/23 Redmond Holiday Food & Gift Festival**  
10:00am—6:00pm Deschutes County Fair & Expo Center
- **11/18—11/20/23 Art In The High Desert**  
8:00pm—4:00pm Deschutes County Fair & Expo Center
- **11/20/23 One Night Of Tina: A Tina Turner Tribute Show**  
7:30pm—11:30pm Tower Theater



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