

Details of this property on pg. 3

## Neighborhood Highlights

### LOCAL STATISTICS

It's the middle of winter and a great time to sell your home in Central Oregon! Despite mortgage rates and home prices fluctuating, real estate is still the best investment there is. Not to date myself but if you remember what the rates and the market was like in the early 80's, comparably, this market is excellent! Hopefully we never see 22% interest rates again or need 30—50% down to buy a home. Today we are faced with great interest rates...but not 2% anymore. Our home prices have leveled some and will hopefully continue to stabilize. If you're looking to buy or 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 208
- \* Homes sold are currently at 90
- \* Homes pending are currently at 217
- \* The average price per square foot for sold homes is currently at \$359
- \* The average active price is currently at \$725,000
- \* The average sold price (under \$1M) is currently at \$661,000
- \* There are 2.0 months of inventory currently on the Bend market.

## This Issue

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## 3 THINGS TO DO BEFORE SELLING YOUR HOME

### Find A Real Estate Agent

This is an important first step. A good partner can make all the subsequent steps clear and easy.

It's important to find someone that you feel understands what is important to you and will give you the attention you need. Make sure you research and interview at least a few agents. It may be tempting to go with just anyone, but you'll likely be working with this person for a few months, sometimes talking daily. You'll be thankful if you take the time to find the best fit.

### Declutter Your Home

One of the first things buyers will notice on a home tour is if the space feels welcoming. When a home is full of stuff it can be a big turn-off.

Making a home feel open and uncluttered will allow buyers to see the potential and focus on the home itself instead of all the stuff they see.

Similarly, people looking to purchase a home want to be able to imagine living there. This can be hard when they see pictures of other people on the walls and artwork on the fridge of kids that they don't know.

Try to remove anything from the house that is only valuable to you. Any personal items or mementos that you love but might not be attractive to a stranger. Again, you want them to picture themselves living there, not that they walked into someone else's home.

### Clean And Clean Again

There is really nothing worse than starting a home tour only to find dirt and grime around every turn. Even the most updated kitchen that is covered in crumbs and grease will turn buyers off.

You are better off with an old kitchen or bathroom that is sparkling clean than a brand new one that is dirty.

Why? Because buyers have a hard time looking past the dirt and not bothering to clean before a showing can indicate that the home wasn't taken care of.

In order to put your best foot forward, clean until you can't clean anymore.



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**\$375,000**

**5191 SE Bridge Ct—Prineville**  
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*Large Shop/Garage!*



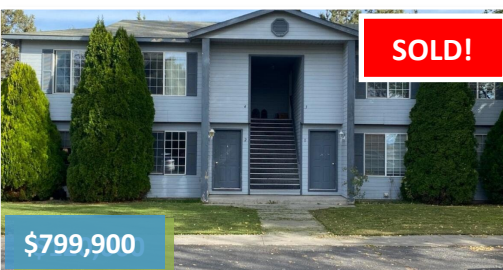
**\$374,000**

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



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## WHAT TO DO IN YOUR GARDEN IN FEBRUARY

### Prune Trees

Winter is the best time to prune deciduous trees. After trees lose their leaves in late autumn, their structure and shape are revealed. It's easier to see which branches are growing inward (get rid of those) or crossing others (get rid of those too). Winter pruning will encourage new growth in spring. During this dormant period, insects and diseases that could harm fresh-cut trunks or branches are also dormant.

### Prune Shrubs

Like trees, deciduous shrubs go dormant in cold weather. Prune them now before leaves start to appear, to encourage healthy growth and flowering in spring. (You can wait to prune evergreen shrubs—if they don't produce showy spring flowers—until next month.)

### Add Trellises And Arbors

Without flowers and foliage to confuse your eye, you can really see the shape of your garden in winter. What's missing? Now is a good time to think about—and add—screening elements like trellises and tuteurs.

With bare spots visible, you'll also see where there's room in the garden to install new arbors, trellises, pergolas, and tuteurs.

### Fill A Bird Feeder

To survive cold weather, birds need extra nutrition. Feed them high-fat foods for energy: White millet seed, thistle seed, peanuts, and peanut butter are good choices.

### Plant A Bare-Root Hedge

If the ground isn't frozen, the best time to plant a new hedge is now, when you can plant dormant bare root shrubs. Because bare root shrubs are field grown and can be shipped with no soil or pots, the cost of using them is often significantly lower than using potted or root-balled plants.

## QUOTE OF THE MONTH

*Question ... What if we recharge ourselves as often as we do our phones?*



## WHY LISTING IN FEBRUARY COULD BE THE RIGHT CHOICE FOR YOU

### Why Putting Off Your Listing Until Spring Could Actually Cost You

Thinking of selling your home and don't want to wait until the housing market starts to heat up this year? The conventional, traditional wisdom would warn you off. The housing market doesn't really heat up until summer, or so the experts in the housing market would say. They would also say something like, "People don't really want to buy homes while the weather is still bad and listing your home in the winter just makes you look desperate."

Well, the conventional wisdom, while it does come from years of experience coalescing into received advice, is often wrong. There are several reasons why everything everyone tells you about listing in the winter months could be wrong in your case. Regardless, there are several reasons why listing your home in February could be the best choice you could make, and why waiting longer could cost you.

Here, we'll break down some of the best reasons to list in February, and give you some pointers on how to make it work to your advantage.

### February Sees Motivated Buyers

One of the best things about selling a home in the offseason is that the buyers that are out looking at homes are motivated to buy. Very few people get their kicks out of attending open houses for a look around in the middle of winter. You may not get the same amount of traffic, or even the same amount of offers on your home if you list it in February (or another of the winter months), but the traffic you get will be all serious buyers. Because of this, any offers that come in will likely come from well-qualified, serious parties.

People who go shopping for a new home in the middle of winter generally do so out of necessity. Buyers who are buying out of necessity are far more likely to overlook a few things that either don't fit into their idea of a dream home, or will need repair or renovation in years to come—a good reason why listing a home that may be a little less than perfect in the winter months can be a good idea.

### February Sees a Real Lack of Competition

Another fantastic benefit of listing your home in the middle of the offseason is that your home will be competing with far fewer listings for the pool of available, motivated buyers. Depending on which part of the country you are living in, this difference in competition can be tremendous. Generally speaking, the worse the winter weather generally is in your neck of the woods, the less the competition there will be during the winter months.

Factor in what is unique about your home – location, amenities, architecture, etc. – and you may be competing against very few other listings. One of the wonderful things about conventional wisdom is that most people heed it without questioning it. This can make bucking tradition a lucrative endeavor for those willing to take a little risk, and to view it as a potential opportunity.

### Selling in the Late Winter Can Be Lucrative, if You Do It Right

Capitalizing on the benefits of a February listing can be done, but it has to be done right. Simply because you're competing against fewer listings for a small and dedicated pool of serious buyers doesn't mean that you can afford to be lazy when it comes to preparing your home for viewing.

If you want to maximize the potential of listing in the winter, then you need to make sure that your home is prepared to welcome visitors as a refuge against the winter weather. Motivated buyers, as mentioned above, may be willing to overlook a few issues, but you will need to provide them with a sense of home for them to make an offer you'd want to accept.

### From The Cover...



**1794 Key Dr—Medford**  
3 Bd / 2 Ba / 1358 SF / .18 Acres  
**Open Floor Plan & Vaulted Ceilings!**

**New Listing**

Listing Price: \$399,000

### DID YOU KNOW...

**Question:** What Art Deco skyscraper was designed by Shreve, Lamb, and Harmon and built in midtown Manhattan in 1931? It gets its name from a nickname for New York.

**Answer:** Empire State Building

**Question:** Passed in 1910, the "Height of Buildings Act" was an act of Congress that limited the height of buildings in what American city?

**Answer:** Washington

**Question:** L.A.'s famous Hollywood sign once contained what four additional letters, reflecting its original use as a promotion for a real estate development?

**Answer:** LAND

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### Standard 203 (k) Mortgages

- The Standard 203(k) program is FHA's primary program for the rehabilitation and repair of single-family properties.
- The cost of the rehabilitation must be at least \$5,000 but the total value of the property must still fall within the FHA mortgage limit for the area.
- The Standard 203(k) program is an important tool for major renovations, structural additions, community, and neighborhood revitalization, as well as to expand homeownership opportunities.

### Origination Stage

1. Borrower owns or finds a property that requires rehabilitation.
2. Borrower talks to an FHA-approved lender and selects FHA 203(k) program.
3. Lender selects a 203(k) HUD-approved consultant from the roster. This step is optional for the Limited 203(k) Mortgage.
4. Consultant visits the home with borrower and prepares a work write-up and cost estimate.
5. Work write-up and bids are provided to the lender.
6. Lender processes, underwrites, closes, and funds the transaction.
7. Lender submits the loan for endorsement and FHA insures the loan.
8. Improvements can begin.

### Repair/Improvements Stage

1. Contractor obtains necessary permits prior to the start of the project.
2. Contractor completes the first phase of the project.
3. Borrower contacts the 203(k) consultant to request an inspection for draw release.
4. Consultant and borrower inspect the work and consultant certifies work is satisfactory.
5. Consultant and borrower sign the draw release and submit to lender for payment.
6. Lender issues a two-party check made payable to borrower and contractor.
7. This process continues until all work is completed.

### Project Completion Stage

1. Borrower provides a release letter indicating all work is completed.
2. Consultant verifies completion.
3. Consultant obtains certificate of occupancy or building permit close-out approval if applicable.
4. Remaining escrow funds are released.
5. Lender is responsible to close out the entire project and loan in FHA Connection, Escrow close-out screen.

- U.S. Dept. Of HUD

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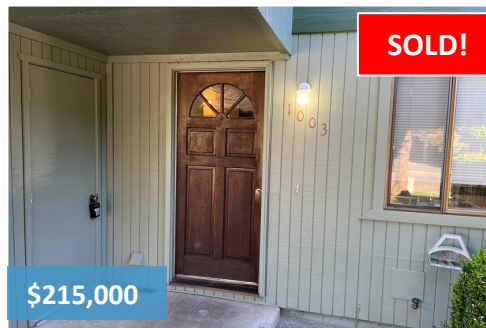
**6100 S. Hwy 97 #15 —Redmond**  
3 Bdrm / 2Ba / 924 Sf



**536 Tulipan Way—Talent**  
2 Units— 2 Bd / 1 Ba / 952 SF Each  
*Charming Duplex—Great Investment!*



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



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

*Great things in business are never  
done by one person. They're done by  
a team of people.*

- Steve Jobs

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HOME IN STYLE!*

## Flourless Chocolate Cake



### Ingredients

- ¾ cup white sugar
- ½ cup water
- ¼ teaspoon salt
- 18 (1 ounce) squares bittersweet chocolate
- 1 cup unsalted butter
- 6 eggs

### Instructions

\*Preheat the oven to 300 degrees F (150 degrees C). Grease a 10-inch round cake pan; set aside.

\*Combine sugar, water, and salt in a small saucepan over medium heat. Stir until completely dissolved; set aside.

\*Melt bittersweet chocolate in a microwave-safe glass or ceramic bowl in 15-second intervals, stirring after each interval, 1 to 3 minutes. Pour chocolate into the bowl of an electric mixer.

\*Cut butter into pieces; beat butter, one piece at a time, into chocolate until combined. Beat in hot sugar water. Slowly beat in eggs, one at a time.

\*Pour batter into the prepared cake pan. Have a pan larger than the cake pan ready; put the cake pan in the larger pan and fill the larger pan with boiling water halfway up the sides of the cake pan.

\*Bake cake in the water bath in the preheated oven for 45 minutes. The center will still look wet. Place cake in the refrigerator until thoroughly chilled, 8 hours to overnight.

\*To unmold, dip the bottom of the cake pan in hot water for 10 seconds and invert onto a serving plate.



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## ARE YOU READY TO INVEST IN REAL ESTATE?

When looking for investment options, there are many choices for where to put your money. Stocks, bonds, exchange-traded funds, mutual funds, and real estate are all good investments no matter what level of experience you have; forex or cryptocurrency may be too volatile for beginning investors. Which option you choose will depend on how involved you want to be in your investment, how much money you have to start investing, and how much risk you are comfortable taking on.

Buying and owning real estate is an investment strategy that can be both satisfying and lucrative. Unlike stock and bond investors, prospective real estate owners can use leverage to buy a property by paying a portion of the total cost upfront, then paying off the balance, plus interest, over time.

What makes a good real estate investment? A good investment has a high chance of success, or return on your investment. If your investment involves a high level of risk, that risk should be balanced out by a high possible reward. Even if you choose investments with a high probability of success, though, that isn't a guarantee. You shouldn't put money into real estate—or any other investment—if you cannot afford to lose that money.

Though a traditional mortgage generally requires a 20% to 25% down payment, in some cases, a 5% down payment is all it takes to purchase an entire property. This ability to control the asset the moment papers are signed emboldens both real estate flippers and landlords, who can, in turn, take out second mortgages on their homes in order to make down payments on additional properties. Here are five key ways investors can make money on real estate.

### KEY POINTS

- Aspiring real estate owners can buy a property by using leverage, paying a portion of its total cost upfront, and paying off the balance over time.
- One of the primary ways in which investors can make money in real estate is to become the landlord of a rental property.
- People who are flippers, buying up undervalued real estate, fixing it up, and selling it, can also earn income.
- Real estate investment groups are a more hands-off way to make money in real estate.
- Real estate investment trusts (REITs) are basically dividend-paying stocks.

### Valentine's Day Trivia

**Question:** When was the oldest-known Valentine's Day message written?

**Answer:** 1415

**Question:** About how many roses are sent for Valentine's Day each year?

**Answer:** 50 million

**Question:** Letters to Juliet are sent to what city every year?

**Answer:** Verona, Italy

### Valentine's Day Trivia Continued

**Question:** When was February 14 first declared to be Valentine's Day?

**Answer:** 1537

**Question:** What state produces most of America's red roses?

**Answer:** California

**Question:** About how many Valentine's Day cards are exchanged every year?

**Answer:** 1 billion

### HOME AND THE HONEY BEE

By: Annie's Apiary



#### Range Anxiety

Range Anxiety, a term that has come with driving EVs. For those drivers with more than the average commute, the anxiety is real. The variables of how fast you drive, the outside temperature; whether it's freezing temps or hot days that prompt people to use their air conditioners. And what about the charging stations? Will the charging stations be full...the app has their location but are they in working order? Plenty of variables, and some that are more complex than just speeding and the weather to fuel Range Anxiety.

I feel for the EV drivers who try to discretely plug into a snail-paced 110V to gain just a few miles range per charge hour to have enough juice to get to a real charger.

What does this have to do with Honeybees? EV owners are clearly kindred spirits with beekeepers when it comes to keeping enough charge to make it through to the next one. We instead, have Food Stores Anxiety to keep our little buzzers going during the winter.

Beekeepers don't have the luxury of a screen or an app to tell us how much honey is left for our buzzers to eat or how fast they're consuming it. In winter, we have to... don't laugh, we tip the entire hive up a bit to see how heavy it is because honey is really heavy. It can take 60lbs of honey or more depending on the size of the colony to have enough food stores until it's warm enough for them to fly in the Spring. The practice of leaving honey for the colony is what I was taught because honey is the best food for a healthy colony.

Evaluating food stores with this old and crude method is still taught and used among beekeepers. Opening the hives to inspect the food frames when it's cold is not a good idea, and it can be dangerous to expose the colony to the cold. Yes, there are hive scales but with the winter conditions in a bee yard this very old school method is a quick way to decide if we should take action should the hive be light. And like an EV driver forced to find a way to bridge between the preferred way to charge their car, we can and do have ways to keep the buzzers fed. It's just an incomplete and less desirable way to do it.

Now, if someone can come up with an app or indoor monitor to provide information about what's going on inside our hives they will become quite rich, but in the meantime it's the manual approach, besides we like playing with our bees.

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1535 NE 8th St—Redmond



- 2 Bds / 2 Ba / 1512 SF
- 6 Mo Lease w/12 Mo Option
- \$3675 Security Deposit
- Apply Online
- Tentatively Available Mid Feb

11136 Desert Sky Lp—Redmond



- 3 Bds / 2.5 Ba / 1290 SF
- 6 Mo Lease w/12 Mo Option
- \$3037.50 Security Deposit
- Apply Online
- Tentatively Available Early Feb

20086 Porter Pl, Unit 2—Bend

## 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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*I'm not the richest, smartest or most talented person in the room ... but I succeed because I keep going and going and going.*



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# Events & Traditions

**PRESIDENT'S DAY - FEBRUARY 19, 2024**



President's Day, or Washington's Birthday as it is still legally known, was originally designed as a celebration of George Washington's birthdate. In 1880, Congress voted to make this the first national holiday which honored an individual. In 1968, Congress enacted the Uniform Monday Bill, to give workers as many long weekends as possible. This moved as many holidays to a standard Monday each year. Many states were already honoring Abraham Lincoln's birthday, February 12th, and this celebration was combined with George Washington's birthday, for one federal holiday. It is observed on the third Monday in February each year.

## FEBRUARY EVENTS

- **02/02/24 First Friday Art Walk**  
5:00pm—9:00pm Downtown Bend
- **02/07/24 Community CPR Training**  
5:30pm—6:30pm Bend Fire Dept Training Center
- **02/09/24 Valentine's Weekend Romance In The Snow**  
7:00pm—11:00pm Wanderlust Tours Bend
- **02/13/24 Member Appreciation Night**  
6:00pm—7:30pm High Desert Museum
- **02/16—02/18/24 Oregon WinterFest 2024**  
Hayden Homes Amphitheater
- **02/24/24 Monster Truck Nitro Tour—Redmond**  
1:30pm—3:30pm First Interstate Bank Center
- **02/28/24 Community Nordic Day**  
9:30am—12:30pm Mt. Bachelor Nordic Center

## MARCH EVENTS

- **03/01/2024 First Friday Art Walk**  
5:00pm—9:00pm Downtown Bend
- **03/02—03/03/24 Central Oregon Reptile Expo**  
10:00am—4:00pm Deschutes County Fairgrounds
- **03/07—03/10/24 Central Oregon Sportsmen's Show**  
12:00pm—4:00pm First Interstate Bank Center—Redmond
- **03/09/24 ZOSO The Ultimate Led Zeppelin Experience**  
7:30pm Tower Theater
- **03/17/24 Mania—The ABBA Tribute**  
7:30pm Tower Theater
- **03/23—03/24/24 Wild Party**  
8:00pm—12:00am Midtown Ballroom/Domino Room
- **03/23/24 Bend Health Fair w/Easter Bunny**  
9:00am Riverhouse



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Happy  
Valentines  
Day