

 Winter 2020



 Real Estate Guide

*A Special Publication of*  
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# Home Loans Worth Jumping For



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## How to save up for your first home

Home ownership is a dream for people across the globe. Many people save for years before buying their first homes, squirreling away every dollar they can with the hopes they can one day become homeowners.

But thanks to factors beyond their control, even the most devoted savers can sometimes feel like their dream of home ownership may never come true. According to the Pew Research Center, American workers' paychecks are larger than they were 40 years ago, but their purchasing power is essentially the same.

Various challenges can make it difficult to buy a home. However, some simple strategies can help prospective home buyers build their savings as they move closer to the day when they can call themselves "homeowners."

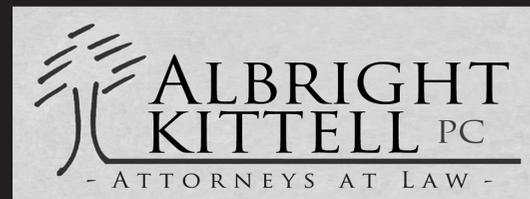
- Determine where your money is going. If you're finding it hard to grow your savings, audit your monthly expenses to determine where your money is going. Using exclusively debit or credit cards can simplify this process, as all you need to do is log into your accounts and see how your money was spent over a given period. If you routinely use cash to pay for items, even just to buy coffee on the way to work, keep a notepad handy so you can jot down each expense. Do this

for a month and then examine how you spent your money. Chances are you will see various ways to save, and you can then redirect that money into your savings account.

- Become a more savvy grocery shopper. Another great way to save more money is to alter something you already do each month: grocery shopping. If you haven't already, sign up for discount clubs at your local grocer. This is a largely effortless way for shoppers, especially those buying food for families, to save considerable amounts of money. Shopping sales at competing grocery stores also can save money.

- Dine in more often. The U.S. Department of Agriculture says that Americans spend, on average, 6 percent of their household budgets on food. However, the USDA also notes that Americans spend 5 percent of their disposable income on dining out. If these figures mirror your spending habits, you can nearly cut your food spending in half by dining out less frequently. That might be a sacrifice for foodies, but it can get you that much closer to buying your own home.

Saving enough money to purchase your first home is a worthy effort that can be made easier by employing a few budget-friendly strategies.



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# Short sale versus foreclosure

Shopping for real estate may require prospective buyers to learn a whole new language. Buyers may come across certain terms they don't understand. Among the more common terms that first-time buyers may not fully understand are "short sale" and "foreclosure."

According to Realtor.com, short sales and foreclosure auctions are situations that occur when homeowners fall behind on payments and can no longer afford to live in a home. A short sale happens when a homeowner owes more on the mortgage balance than the market value of the property when the owner needs to sell. The homeowner can ask the mortgage lender to accept a lesser amount than the total mortgage owed — making the homeowner/seller "short" on paying the lender back.

A foreclosure is a legal process that occurs when a borrower cannot make mortgage loan payments for a significant period of time. If the debt is not recouped, lenders will step in and take ownership of the property, putting it up for sale in a foreclosure auction.

While these situations can be troublesome for the homeowner facing financial peril, distressed properties can be advantageous for buyers who often-times can buy homes at steep discounts. However, short sales and foreclosures are not without challenges.

The real estate experts at Zillow say that foreclosures and short sales involve more layers than traditional transac-

tions. Zillow offers that bank lenders historically can be slow at giving approval for mortgages to purchase short sale properties or even agreeing on an amount for the sale. As a result, buyers may miss out on other opportunities while waiting for short sales to move along.

Foreclosures carry their own hurdles. Buyers may not get a chance to even see a foreclosure property, nor be eligible to have it inspected, as foreclosed homes are typically sold "as-is" and at auction. The real estate agency Re/Max says buying a foreclosure typically is faster than buying a short sale, and an investor can buy a foreclosed home for below market value. But foreclosures cannot be contingent on the sale of another home, so a buyer must have funds in place and be ready to move quickly.

Short sales are often initiated by homeowners looking to avoid foreclosure. As a result, short sale properties may be in decent condition. This may not be the case with a foreclosure. The American Society of Home Inspectors says foreclosed homes may have been neglected by having utilities turned off and no maintenance done on the home. Other homes may have been purposefully vandalized by the former owner or by squatters.

Short sales and foreclosure properties are options for buyers who want to get the best price possible on a home and are willing to take some risks in their pursuits.



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# Lincoln County foreclosure properties

## AVAILABLE PROPERTY LIST

Revised on 11/2/2020

The property listed below is available for private purchase until sold.

Amy Howard, Property Manager

Parcel #	MAP #	TAX LOT	NEAREST CITY/COMMUNITY	ADDRESS/GENERAL DIRECTIONS & PERTINENT INFORMATION	ZONING	APROX SIZE	LAST AUCTION DATE/PRIVATE SALE	MINIMUM BID @ LAST AUCTION
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**THIS IS NOT NECESSARILY THE CURRENT PURCHASE PRICE - PLEASE READ THE GENERAL INFORMATION PAGE.**



1	06-10-29-C0	2200	Otis	1574 Salmon River Hwy.	T-C	.33 acre	10/29/2020	\$35,000
2	07-11-10-AD	5500	Lincoln City	Parcel on the NW corner of NW 22nd St. & NW Mast Ave. (Although NW Mast is platted, it is not physically punched through.)	R-M	.22 acre	9/17/15	\$40,000
3	07-11-11-CC	5800	Lincoln City	2430 NE 14th St., Unit 57 (Lot 57 in gated Indian Shores Subdivision) - Triangle shaped parcel	R-7.5	.14 acre	9/17/15	\$10,000
4	07-11-14-BC	1300	Lincoln City	Lot 1, Block 2, Eagle Point	R-R	.06 acre	10/12/17	\$22,000
5	07-11-27-CD	9700	Lincoln City	4660 SW Coast Ave.	R-5	1.32 acre	9/30/10	\$99,000
6	08-10-18	500	Lincoln City/Siletz	River-front / Legal access is by river / Has registered boat dock.	T-C	.11 acre	10/23/08	\$30,000
7	09-11-05-CA	3300	Depoe Bay	Oceanview! Lot 7, Block 9, Sundown Addition to Depoe Bay (located on undeveloped road NE Vista Terrace) possible encroachment.	R-2	.11 acre	10/12/17	\$25,000
8	09-11-29-CD	4600	Otter Rock	OCEANVIEW LOT! Located within the gated Sea Crest Subdivision, on Sea Crest Place cul-de-sac. *	R-1, PD	.09 acre	9/17/15	\$275,000
9	10-10-08-DD	2001	Siletz	Between Hwy. 229 & 80 Camp 12 Loop	RR-5, DR	.34 acre	9/29/11	\$35,000
10	10-11-20-CA	2200	Newport	Across the street & to the West of 127 NE Shore Pine Ct., Newport	R-4	.13 acre	9/18/14	\$30,020
11	10-11-20-CA	2300	Newport	Across the street from 127 NE Shore Pine Ct., Newport	R-4	.13 acre	9/18/14	\$29,960
12	10-11-32-DD	6900	Newport	Sea Lake Terrace, Lot 48 (Lot located off NE Big Creek Road)	R-1	.45 acre	10/18/18	\$10,000
13	11-9-10-BC	701	Eddyville	20906 Hwy. 20. - Has septic system.	R-1, RC	.12 acre	9/18/14	\$39,940
14	11-09-10-BC	700	Eddyville	20900 Hwy. 20	R-1,RC	.15 acre	9/27/12	\$25,000
15	11-10-07-DA	7400	Toledo	Located between 505 NW Radio Court & 525 NW Radio Court	RS-PD	.22 acre	10/29/20	\$25,000

\* Upon purchase, Purchaser(s) will be required to join the Sea Crest Subdivision Home Owners Association & begin paying HOA dues.

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Amy Howard, Property Manager

Parcel #	MAP #	TAX LOT	NEAREST CITY/ COMMUNITY	ADDRESS/GENERAL DIRECTIONS & PERTINENT INFORMATION	ZONING	APROX SIZE	LAST AUCTION DATE/PRIVATE SALE	MINIMUM BID @ LAST AUCTION
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**THIS IS NOT NECESSARILY THE CURRENT PURCHASE PRICE - PLEASE READ THE GENERAL INFORMATION PAGE.** 

16	11-10-07-DC	100, 200, 300, 400, 500, 600 & 1000	Toledo	Lots located to the West of 1020 NW Hwy 20 & to the North and Northwest of 909 & 937 NW Sunset Drive (all lots being sold together)	RS, R1	1.5 acre	10/29/20	\$65,000
17	11-10-08-BD	499	Toledo	Directions; NW of 1875 NE Arcadia Dr.	R-S	.44 acre	9/27/12	\$9,500
	11-10-08-BD	499		There are 2 segments within 1 tax lot.	R-S	.05 acre		
18	11-10-17-BB	9100	Toledo	Corner of E Hwy. 20 & NE Alder St.	C	.09 acre	9/30/10	\$16,000
19	11-10-17-BD	200	Toledo	Corner lot - Across the street from 208 SE Fir St.	R-G	.23 acre	10/23/08	\$7,500
20	11-10-7-DC	100	Toledo	Directions; W of 1020 NW Hwy. 20 (Old Hwy. 20, Toledo).	R-1	.11 acre	9/27/12	\$5,000
21	11-11-9-BC	600	Newport	lot 6 (North of 405 SE Scenic Loop)	R-4	.21 acre	\$45,000	
22	11-11-35	1300	Toledo	Approx. M/P 6.09 on S Bay Rd.	RR-5, DR	1.30 acre	9/29/11	\$29,000
23	12-12-25-DD	199	Seal Rock	Lot located North of 9393 Jay Street	R-1, RC	0.23	10/29/20	\$25,000
24	13-11-18-BC	3900	Waldport	2801 NW Bayshore Loop	R-1	0.14	10/24/19	\$25,000
25	13-12-25-AD	4600	Waldport	1161 SW Seabrook Lane	R-1	0.51	10/26/20	\$150,000
26	14-12-26-BC	6800	Yachats	OCEANVIEW! Black Stone subdivision - Paved streets & utilities at lot line. Directions; turn E on 9th St., N on King St., E on 10th St., N on Hanley Dr. to Gimlet Ln.	R-1	.27 acre	9/17/15	\$25,000
27	14-12-26-BC	6900	Yachats	Black Stone Subdivision - Off of Gimlet Ln.	R-1	.28 acre	9/17/15	\$25,000

\* #7 -Upon purchase, Purchaser(s) will be required to join the Sea Crest Subdivision Home Owners Association & begin paying HOA dues.

**Purchase Information ...of Tax Foreclosed Property:** Pursuant to ORS 275, tax foreclosed property must first be offered at a Sheriff's Auction. If not sold at that time, surplus property will be added to the available property list, and may be sold by private sale throughout the year.

**Need More Information?:** For further information, please contact: Amy Howard, Property Manager, tel: (541) 265-4967 [propertymanagement@co.lincoln.or.us](mailto:propertymanagement@co.lincoln.or.us). Office hours by appointment. All information is found at: <https://www.co.lincoln.or.us/pm/page/purchase-information> and deemed reliable and accurate at the time of publishing. Individuals must check all state, county and city official offices to confirm details. Country Media, Inc releases all responsibility.

# House hunting tips and tricks

Looking to buy a home? Here are some strategies to keep you on the right track while you search for the perfect place to settle down in.

- **Know your budget** and stick to it. Being aware of the amount you can afford—which won't necessarily be the same amount that your lender will offer—is essential to the house hunting process. Only seriously consider those abodes that are within your means.

- **Make a list of needs** and wants. Rate each of your wants on a scale from one to five. This list

will allow you to instantly recognize a suitable find when you see one.

- **Pay attention** to the neighborhood. Only consider houses that are in areas with the amenities, services and lifestyle that suit you and your family.

- **Research online** to get an idea of what's out there, but don't let what you see on the web determine if a home's right for you or not. Always visit in person if the house meets your needs and the price and neighborhood are the right fit.

- **Take notes** and

pictures when you visit homes, as it's easy to forget what you saw and where you saw it after visiting multiple properties.

- **Educate yourself** on market values and trends in your desired neighborhood(s). This way, you'll know a good—or at least reasonable—deal when you see one.

*The most important thing when it comes to buying a home is to find a place that meets your needs and budget. Avoid being swayed by emotion and instead rely on reason and research to make the right decision.*





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# Exterior renovations that can improve home value

Renovating a home to improve its value can be a smart investment. Interior improvements, such as updating kitchens and baths, offer good return on investment, but there are plenty of exterior renovations that can add value to a home and give it that coveted “wow” factor.

## Landscaping

Abundant and well-planned landscaping can instantly boost curb appeal. According to the landscaping company Lawn Starter, 71 percent of prospective home buyers say a home’s curb appeal is an important factor in their buying decisions. As buyers use the internet to look for their

dream homes, there’s no denying a beautifully landscaped, nicely photographed property can entice buyers to click and read more about a house.

## Address insects and minor repairs

Improving home value may come down to fixing areas of the home that can negatively affect its appeal to buyers. Hire an inspector to look at key components of the house and recommend what needs to be fixed. This way it is discovered before home buyers come in and do their own inspections. Termite infestations, deteriorating roofs and hidden water leaks are



some things that might need fixing.

## Improve the entryway

The front door is the focal point of a home’s exterior. Invest in a new door or paint it a striking color to add appeal.

Remodeling magazine’s “Cost vs. Value Report 2019” indicates changing an entry door to a steel replacement can offer 74.9 percent ROI. Such a door provides visual appeal and added security — things buyers look for.

In addition to the front door, make sure that the entryway has a level walkway, steps that are in good repair, accents that are free from rust or tarnish, and decorative plants.

## Outdoor lighting

Outdoor lighting can add to the ambiance of a property and serve as a security feature. Utilize different lights, such as a bright light by the entry, uplighting in trees and shrubs for drama, a light-lined path to the door to improve visibility, and motion-detection lights to improve the security of the property.

## Repaint (or reside) the exterior

A fresh coat of paint or new (or cleaned) siding can instantly give homes a facelift. Neutral, warm and inviting colors tend to have the widest appeal. Adding manufactured stone veneer to the home can offer a 94.9 percent ROI, says Remodeling. And after doing the front door and siding, investing in a garage door replacement offers the highest ROI of all exterior projects listed on the “Cost vs. Value Report 2019.” This improvement returns 97.5 percent when selling.

Knowing which improvements add value to a home can help homeowners tailor their efforts to those that are most financially beneficial.



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**LUXURY LIVING**, awe inspiring view of Netarts Bay/Cape Lookout/Pacific Ocean. 4 bdrms 2.5 baths, 2834 sq ft, 2 view decks, fenced backyard, handscrapped wood floor, granite counters, double garage, loads of storage. Call Pam or Mark Stewart 970-290-5934. 20-514 \$593,000



**1- LEVEL LIVING**, Alderbrook golf course view. Solid oak floors throughout most rooms, 2 fireplaces, huge family room, 2 eating areas, 4 bdrms, 2.5 bathrooms. Golf cart shed plus double garage & small shop. 2342 sq ft. 20-674 \$450,000



**ONE LEVEL NEWER** home in Ocean Highlands, lovely view, fenced yard, covered patio, raised garden beds, hot tub. 4 bdrms, 2 baths. Soaring vaulted ceiling, quartz counters with island, upgraded appliances included. Built 2018. 20-700 \$399,000



**OCEANFRONT CAPE MEARES**, over half acre homesite located in community water district. Needs septic. Panoramic view of Pyramid Rock, Cape Lookout & miles of Bayocean Spit. 20-297 \$350,000



**COTTAGE BY THE SEA** in Oceanside. View of waves rolling onto beach. 2 bdrms 1 bath, mid-century vintage, located in the heart of the village near beach access & restaurants. Cash only sale. Land owned jointly with others. 20-658 \$259,000



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