



**Home Improvement | Decor  
Real Estate | Construction**

**Summer  
2024**

***North Coast Real Estate Trends***

Beachfront Homes Cannon Beach, OR, photo by Bob Atiyeh. See page 3



***Kramer Walker Curated Living in Cannon Beach***  
Grayson Kramer, left, and Travis Walker, right, with their Westie "Lucca." Photo by Sam Block. See page 4



***Non-profit Gallery Exhibitions***  
Ceramic works by Mary Roberts at Hoffman Gallery for the Arts. See pages 5-7



***Heart of Cartm Repair Cafe***  
Local non-profit repairs, reuses and reimagines discarded materials. See page 15



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# Home Equity vs Home Improvement Loans

*By TLC, a Division of Fibre Federal Credit Union*

Whether you're planning to sell your home or just looking to make improvements, there are a variety of options for you to consider.

**Home Improvement Loans** are personal loans used to help finance any home improvement projects. They aren't secured since you're not using your home as collateral, so interest rates are often higher than other options. However, you won't be at risk of losing your home if you can't make your payments, although missed payments could damage your credit. If you don't have much equity

in your home, this loan type could be used to make emergency repairs or boost your home's value with upgrades.

**Home Equity Loans** are secured loans that allow you to borrow against your home's equity. These loans offer a fixed interest rate and repayment term, so you can budget for your payments. The interest rates are typically lower than other options, but the rate may depend on your personal financial history including your credit score, payment history, loan amount, and income. And you'll likely need 20% or more equity in your home to qualify.

**A Home Equity Line of Credit (HELOC)** is a line of credit available for you to use when needed, based on a percentage of your home's equity. You'll have a set draw period for your line of credit, often 10 years, and then you'll enter the repayment period.

There are benefits to each loan type, so be sure to consider your home ownership situation and why you need the loan funds. Keep in mind, it's recommended to only borrow against home equity for value-adding home improvements or debt consolidation. Once you've chosen the best loan, you'll be well on your way to a happier home!

# North Coast Real Estate Trends

By Bob Atiyeh)

Country Media recently had the opportunity to talk with two north coast real estate brokers about current real estate trends in our area. Michael Henderson, Managing Principal Broker and owner of Duane Johnson Real Estate in Cannon Beach, and Pam Zielinski, Principal Broker for Berkshire Hathaway Home Services in Netarts, both agreed that home prices have remained relatively flat and stable since the early fall of 2022, following the rapid appreciation in prices in 2020, 2021 and the first nine months of 2022. Henderson and Zielinski both predicted an increase in home sales once interest rates begin to decline; adding that they noticed the normal seasonal increase in new listings earlier this spring. The number of new listings tends to decrease during the summer, before increasing again at the end of summer and early fall. Besides high mortgage interest rates, the NAR settlement agreement (a federal class-action antitrust lawsuit affecting real estate commissions) which takes effect mid-August, has introduced an element of uncertainty into the real estate market.

After the strong “sellers market” during and after the Covid pandemic, Henderson and Zielinski said that the current real estate market is much more of a “balanced market” between buyers and sellers; with some buyers now offering less than the listed price. Buyers are asking for more concessions from sellers; such as interest rate “buy-downs” or asking



**Beachfront Homes Cannon Beach, OR. Photo by Bob Atiyeh**

sellers to pay all closing costs. The days of multiple offers and bidding wars between buyers, with buyers offering more than the asking price, are behind us; with the occasional exception of unique and desirable properties. The market determines the value of a home, and any properties that are reasonably priced will usually sell very quickly, sometimes within days, or even hours of coming onto the market; while some homes, if priced above the market, may take a long time to sell.

Henderson explained that the housing supply is not keeping up with demand, both on a local and regional level. Henderson believes that unless additional vacant land is annexed into the city of Cannon Beach

from areas east of Highway 101, but still within the urban growth boundary, that homes in the Cannon Beach area will become increasingly unaffordable for most buyers. Henderson said that he has noticed a trend of fewer buyers able to afford the high prices in Cannon Beach; where very few homes are listed for less than \$1 million. A home in the Chapman Point area recently sold for \$4.6 million within nine days of coming onto the market, which was a new record sales price for a home in Cannon Beach; while two homes on Pacific Street, just north of the Oswald West house, are currently listed for \$4.95 million and \$6.5 million. Henderson added that he is seeing more offers contingent on the sale of other property,

which is a new trend beginning last fall. Buyers now have more room to negotiate with sellers, with the relatively “balanced market” tilting toward buyers.

Zielinski said that the new regulations restricting short-term rentals (STRs) in the unincorporated areas of Tillamook County, which went into effect in January 2024, seems to have affected the real estate market in her area. Zielinski has noticed less inquiries from potential Portland metro-area buyers aware of the new STR regulations, while receiving more inquiries from out-of-state buyers unaware of the new restrictions. The City of Rockaway Beach also recently enacted caps on STRs within city limits. Zielinski has seen a continuing interest from buyers pur-

chasing vacant lots, with the Tillamook County Multiple Listing Service (MLS) showing nearly 20% of the inventory of lots were either sold or pending within the past month. Some buy vacant land with an intent to build later; while others gravitate towards purchasing a house after realizing the costs of new construction.

According to the latest RMLS “Market Action Report” for the north Oregon coast, which includes data for all 2024 home sales, Cannon Beach had the highest median sale price at \$1,205,000, followed by Manzanita at \$890,000, Oceanside at \$799,500, Arch Cape/Falcon Cove at \$773,500 and Gearhart West at \$762,500. At the end of May, there were 199 active real estate listings in Clatsop

County, with 197 active listings in Tillamook County; while interest rates for a 30-year mortgage remained near 7%.

Pam Zielinski at Berkshire Hathaway in Netarts had this advice for both buyers and sellers: “There is no time like the present, because today we are dealing with known circumstances. The future is an unknown. So waiting to buy or to sell is a risky proposition. Make prudent real estate decisions based on current market conditions and over time, you’ll be glad you didn’t wait.”

Michael Henderson at Duane Johnson Real Estate in Cannon Beach said that in spite of high interest rates, if you’re a buyer looking for a home in the Cannon Beach area, now is a good time to buy. The old axiom of “date the rate, marry the house” means that a buyer can always refinance a high-interest mortgage when rates drop. Henderson’s advice for sellers is that “anytime is a good time to sell, especially if you have a unique property, but a price that accurately reflects the market is important if you want your property to sell quickly.” Henderson added that it’s important to hire an experienced real estate broker who can assist you in pricing your home.

Questions for Pam Zielinski at Berkshire Hathaway Home Services in Netarts can be directed to: pzielinski@bhhsnw.com

Questions for Michael Henderson at Duane Johnson Real Estate in Cannon Beach can be directed to: michael@duanejohnson.com.



# Kramer Walker Curated Living in Cannon Beach



Grayson Kramer on the left and Travis Walker on the right with their Westie "Lucca."  
Photo by Sam Block

By Deb Atiyeh

A new business named "Kramer Walker Curated Living", located on Hemlock Street at the north end of downtown Cannon Beach across from the former gas station, will be opening in mid-June. Specializing in residential interior design and creating beautiful spaces for their clients to live, Kramer Walker Curated Living will carry furniture, lamps, accessories, original art and an assortment of unique gifts. Many of the lines are created by artists or other small business owners and have been selected to represent what they believe is important in a small owner designed-and-operated company.

After working in interior design in the Portland area for 15 years, owners Grayson Kramer and Travis Walker decided it was time to move to a place where they felt they could create a sense of community. While considering several options on the



north Oregon coast, they settled on Cannon Beach after being asked to work with another local business prior to the owners retirement. After four years, plans changed, so they made the decision to leave and create their own brand. They realized that after living in Cannon Beach for several years, they had built the community they were looking for and were reluctant to leave. They were fortunate that a small building on North Hemlock Street became available earlier this year, and they jumped at the chance to create their own design space.

Grayson and Travis have extensive experience in residential interior design; building a reputation while working on projects throughout the Portland area, as well as in Bend and Palm Springs. They



Kramer and Walker Curated Living.  
Photo by Grayson Kramer

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plan to set up their building to resemble an authentic living space, so that their customers can envision living with the pieces and recreate the design in their own homes. Everything displayed will be available for purchase, but customized pieces are also available. Grayson and Travis will help you set up your living space with the colors, textures and styles that fit your home and personal taste. From custom upholstery furniture, to unique rattan, rope wrapped furniture and rugs, they can help you create the space you desire, and can assist you in picking a single item

such as a sofa or chair, or help you fill a room or an entire house. Kramer Walker Curated Living will not have regular hours at first, but customers can easily make an appointment at their business, or Grayson and Travis will be happy to meet with you at your home. You can reach them at 503-702-8330. Parking will be easy for customers, as they have their own small parking lot. Feel free to stop by and meet their Westie, Lucca, who will shop alongside you while you explore their new space, located at 279 North Hemlock Street in downtown Cannon Beach.



## Non-profit Gallery Exhibitions

# Hoffman Gallery for the Arts



**Winter Beach, Phyllis Trowbridge**



**Tengu Jug,  
Randy McClelland**

### July in the Hoffman Gallery

Hoffman Center for the Arts Gallery in July will feature ceramic works by Randy McClelland, paintings by Phyllis Trowbridge,

and monotypes by Nanette Wallace.

We invite you to visit the Hoffman gallery July 4-27, Thursdays through Sundays, from noon-5 p.m. An artists' reception will be held 3-5 p.m. on Saturday, July 6, during which the artists will speak about their work and answer questions.

### August in the Hoffman Gallery

Hoffman Center for the Arts Gallery in August will feature ceramic works by Mary Roberts, encaustic paintings by Elise Wagner, and monotypes by Janet Brockway.

We invite you to visit the Hoffman gallery August 1-31, Thursdays through Sundays, from noon-5 p.m. An artists' reception will be



**Flotation Devices, Janet Brockway**

held 3-5 p.m. on Saturday, August 3, during which the artists will speak about their work and answer questions.

### September in the Hoffman Gallery

Hoffman Center for the Arts Gallery in September will feature paintings by Tallmadge Doyle and David

Cohen, and woven work from Columbia Basketry Guild.

We invite you to visit the Hoffman gallery September 5-28, Thursdays through Sundays, from noon-5 p.m. An artists' reception will be held 3-5 p.m. on Saturday, September 7 during which the artists will speak about their work and answer questions.



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Non-profit Gallery Exhibitions

# A Nautical Perspective: Presented by PRIMA



**An art exhibition  
on display July 1  
– September 30**

The Cannon Beach History Center & Museum is excited to announce the opening of their summer art exhibition, "A Nautical Perspective: Presented by



**Jenney Johnson by Austin Dwyer**

PRIMA" featuring the work of the Pacific Rim Institute of Marine Artists (PRIMA). This exhibit will include

nearly 20 pieces of original work from various PRIMA artists, showcasing nautical imagery of ships, wooden boats, buoys, beaches, and images related to Cannon Beach. All artwork from this exhibition will be available for purchase.

The Pacific Rim Institute of Marine Artists (PRIMA) was formed in 2016 to bring together the best art of marine artists living along or within the Pacific Rim. PRIMA exists to celebrate human diversity through the lens of fine art with a specific attention to marine and maritime artists living on or near the Pacific Rim, the Pacific Ocean being their common thread.

This exhibit opens July 1st and concludes September 30, with an all-day reception on Saturday, August 3rd from 11 a.m. – 4 p.m., where you'll have the opportunity to meet and talk with some of the artists. Refreshments will be provided. This exhibit will be on display the entire summer, so you'll have ample opportunity to stop by the museum and check out this amazing exhibit



**Sea Gypsy by Stephen Hu**

during your summer trip to Cannon Beach!

The Cannon Beach History Center & Museum is located at 1387 South

Spruce Street in Cannon Beach, Oregon. The museum is free, but donations are gladly accepted. For more information about PRIMA,

visit their website at <https://www.primamaritime.org/> For more information about this exhibit, visit our website at [www.cbhistory.org](http://www.cbhistory.org).



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## Non-profit Gallery Exhibitions

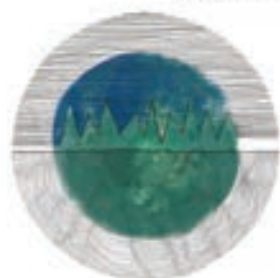


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Pinch yourself if you must, but I assure you, this is real...Welcome to Miami Cove Subdivision. Nestled into the hillside just above Highway 101 sits seven meticulously developed single-family homesites, and as the saying goes, it's all about "location, location, location" and Miami Cove delivers. With the County experiencing a housing shortage, these ready-to-build lots couldn't have come at a better time. There are six lots averaging over 5,000 sq feet and one expansive lot spanning 58,851 square feet (1.35 acres), making Miami Cove your ticket to the Pacific Northwest coastal lifestyle.

Garibaldi has a charming and rich history, but also enjoys a unique microclimate whose residents enjoy more sunny days than in the Mid Willamette Valley. You will also find more than just prime real estate. Garibaldi is Oregon's Authentic Fishing Village and is a historical gem. It also boasts Tillamook Bay, the second-largest and most accessible bay on the Oregon Coast renowned for its opportunities in fishing, crabbing, clamming and more. With scenic beaches, a bustling marina and the protected bay waters ideal for kayaking, Garibaldi will become your wonderland.

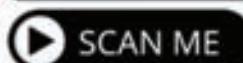


It's also important to note the surrounding area hosts all the essential services you may need. Tillamook, just a few minutes away, offers top notch healthcare at Adventist Medical Center and Hospital, making everything you need for a full and healthy lifestyle within easy reach. Each lot is completely builder ready, with new city streets, underground utilities and services up to each homesite.

Sheri Baker, the Real Estate Agent for these properties, along with the developer, stands ready with anything you may need,

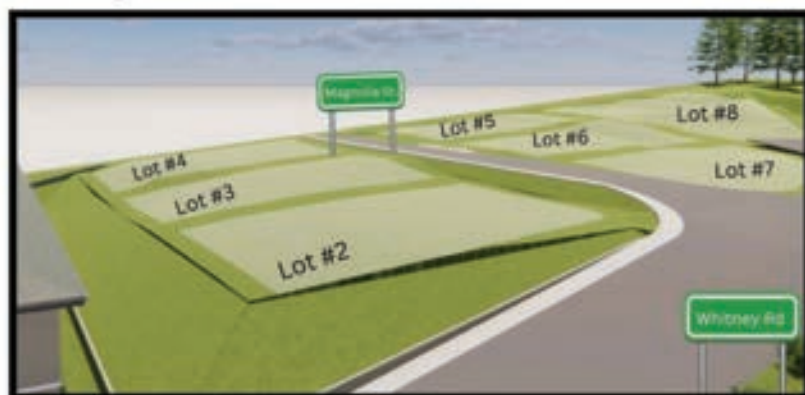
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# Tips for budget-friendly home decor ideas

Home interiors can be spruced up in a number of ways. Ideas run the gamut from relatively inexpensive changes in paint color to more extensive (and expensive) remodels that may include demolition and reconstruction. Investing in new home decor is another way to breathe new life into spaces, and this approach that falls somewhere in the middle in regard to cost.

Material and product costs remain high across the board, so individuals interested in changing the furniture and other design elements in their homes might be seeking ways to do so in the most affordable way possible. In such instances, homeowners can try these budget-friendly ways to overhaul their home decor.

- Create the illusion of more space. Light, bright and white are key attributes to remember when selecting design elements for rooms where you want to create the illusion of more square footage. Painting the walls in very light colors, increasing natural and artificial light, including using well-placed mirrors to reflect light, and decorating with light-colored fabrics can help a space seem more roomy.

- Replace the accessories. Replacing curtains, area rugs, throw pillows, and chair cushions is an easy way to change a room without a big investment. Consider updating some wall art and tying color schemes together with all of the newly introduced elements.



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## DECOR

From Page 11

• Splurge on statement pieces that will be used frequently. These may include paintings, chandeliers, unique rugs or an eye-catching piece of furniture.

• Shop 'discount' stores for furniture and accents. Traditional design centers can be great places to find plenty of high-quality merchandise. However, don't overlook local discount or close-out centers that may have items at very reasonable costs. Big box stores routinely get new merchandise that changes with the season, helping homeowners to refresh their spaces without having to dig deep into their pockets. Shop the high-end stores for inspiration, then try to find "dupes" in the discount stores that will mimic the looks for less.

• Cut out the clutter. Modern homes are lean and clean. A home's interior instantly looks more high-end and appealing when the clutter is removed. Consider keeping main living areas free from too many knick-knacks and other accents. If you want to display a special collection, set aside a room specifically for such items.

There are many budget-friendly ways to make interior spaces more inviting.

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Bark Dust (Fir & Hemlock)  
Compost • Red Rock • Decorative Rock  
*Pickup Or Delivery Available*

**503-457-6023 or 503-801-1214**

H80023



# Pacific Northwest Cabinets features Gearhart and Tillamook showrooms



We are Kurt and Debbie Sanderson, a husband and wife team, serving clients from Pacific City to Astoria. After 25 years in the design business (Debbie) and construction management (Kurt), we decided to open our own cabinet, countertops, flooring and win-

dow coverings business. Having started February 1, 2020 with the Gearhart location, we are now able to expand down the coast, adding another showroom that's just a little over a year old, in Tillamook.

We know that home projects can be overwhelming. Whether

you have no idea where to start, are working with a professional contractor or just need installation, PNW Cabinets can help bring your dream project to life. Our goal is to offer you the highest quality materials at the most affordable prices.



## Gearhart Showroom

3470 Hwy 101 N, Ste 104  
Gearhart, OR 97138  
503-739-7139

## Tillamook Showroom

1910 First St, Ste A  
Tillamook, OR 97141  
503-354-2787

Open Tuesday - Saturday

**PNWCABINETS.COM**

**Cabinets - Cabinet Refacing  
Countertops - Blinds - Flooring**





# Summer Fitness For Older Adults



PRESTIGE SENIOR LIVING  
Five Rivers

OPEN TO  
ALL FITNESS  
LEVELS

## Free Fitness Classes

Stay active, healthy, and connected with Prestige as we open our fitness classes to the local community!

Enjoy a summer of health and wellness with dynamic, energetic fitness sessions and experience the benefits of staying active as you age. Our classes focus on strength and balance to help prevent falls and include exercises designed to improve mobility and maintain independence. Best of all, exercises are tailored to each participant's comfort and ability, so all skill levels are welcome.

**Every Wednesday at 10:00am. July 10 – August 28.  
3500 12th St.**

For more information about our community,  
visit [prestigecare.com/fiverivers](https://prestigecare.com/fiverivers) or call us at (503) 842-0918.

The Summer Olympics kick off on July 26, as the world's best athletes gather in Paris to compete for gold medals.

As you root on Team USA, perhaps you can draw inspiration from them as you think about your own fitness goals, or the goals of a loved one.

For older adults, gathering with friends for various activities can be rewarding. While pole vaulting and wrestling might not be ideal at this stage in life, there are still plenty of options to have fun, engage in friendly competition, and stay active with others.

A few activity examples include:

- Beanbag baseball/cornhole
- Bocce
- Mini golf
- Frisbee golf
- Croquet
- Badminton
- Horseshoes
- Fly swatter tennis (using fly swatters to hit a balloon back and forth)
- Pickleball
- Ladder Ball

Staying active and engaging in these activities is vital to health and longevity.

The Centers for Disease Control and Prevention recommends 150 minutes per week of physical activity for older adults. While that number may seem daunting, it breaks down to 30 minutes, five days a week.

The great part about exercise too is that along with the physical benefits, it helps improve both mental and cognitive health.

### Fitness at Prestige Senior Living Five Rivers

Here at Prestige Senior Living Five Rivers, our residents enjoy a comprehensive fitness program that builds strength and balance to help prevent falls and promote independence.

Activities are tailored to the comfort and ability of each resident, allowing everyone to participate and progress at their own pace.

If you or a loved one would like to experience a fitness class, we are currently inviting members of the greater community to join us weekly for our classes – visit [prestigecare.com/fiverivers](https://prestigecare.com/fiverivers) to learn more, or call us at (503) 842-0918.




Managed by  
**Prestige Senior Living**  
[prestigecare.com/fiverivers](https://prestigecare.com/fiverivers)

**Prestige Senior Living  
Five Rivers**

3500 12th St.  
Tillamook, OR 97141

(503) 842-0918



EQUAL HOUSING  
OPPORTUNITY



# Local Non-profit Repairs, Reuses and Reimagines Discarded Materials

Heart of Cartm, a North-coast non-profit, hosts a monthly Repair Cafe that isn't just about fixing broken items; it's also about sharing knowledge and skills. For the July Repair Cafe, Heart of Cartm has teamed up with White Clover Grange in Nehalem to bring you a truly special event!

In addition to repairing your beloved items this July, they will also be dismantling a beautiful, but un-repairable antique piano to reimagine its parts. A local legend will be leading this activity. She will have wonderful stories to share about her career as a piano repair person in the Portland area and will be available to answer all your piano questions. Put this one-of-a-kind experience on your calendar!!



**Heart of Cartm expert fixers volunteer their time to test, diagnose and repair household items at the monthly Repair Cafe, held in various locations in North Tillamook County.**

## Event Details

**Date:** Saturday, July 20th

**Time:** 3 - 5 p.m.

**Location:** White Clover Grange, Hwy 53, Nehalem

Expert fixers will be available for diagnosing and repairing: Jewelry, textiles, vacuums, small appliances and lamps. They can also assemble furniture, answer questions and show you how to use items that might have you befuddled.

**Register your item to repair:** <https://www.heartofcartm.org/repair-cafe>

You must register your item in advance of the

event to have time with a repair person.

You are encouraged to come to this event if you enjoy repairing things, taking things apart or just like watching others repair things. Come if you are a curious soul! Come if you want to support repair, reuse and reimagination!

You do not need to register for this event if you are not bringing an item to be repaired.

This is a no-cost service to share skills and divert useful materials from the landfill. While the event is free, your donations are

greatly appreciated to help Heart of Cartm cover operating costs, tools, and materials.

Don't miss out on this extraordinary opportunity to engage with your community, learn new skills, and use creative problem solving to keep valuable resources out of the landfill.

The Repair Cafe is a monthly event hosted by the nonprofit organization, Heart of Cartm. Visit [heartofcartm.org](https://heartofcartm.org) to learn more about this event and their mission to reuse, repair and reimagine.



**Visitors to Repair Cafe help to fix their own items, learning new skills and feeling great about keeping beloved items out of the landfill.**



## RTI Summer Promos

**Switch to RTI Internet**

**Receive 1 month free and 50% off for the next 3 months. Free install with a one year contract. or \$185 without.**

**Existing Customers:**

**Upgrade your modem or router**

**Get 50% when you upgrade**

**choose either an U4 ublast or U6 Gigaspire**

**Receive a free U4M Extender**



**Nehalem Oregon 1.800.350.5036**

**[www.rtc.net](http://www.rtc.net)**



# UNDER STARRY SKIES...

## *Lotsa Land!*

### *Invest in Acreage in Tillamook County*

Privacy

Elbow Room

Brilliant Stars in the Sky



**201 Acres Oceanview development land in Pacific City.** Located in a "Destination Resort Overlay" zone. \$9,000,000. Contact brokers Pam Zielinski or Michelle Carlon for details. 503-880-8034 or 541-205-1425 **MLS 23-403**



**29.6 Acres with inviting cedar home with wrap-around porch, utterly secluded, including 4 creeks and a waterfall.** Detached artist's studio. Located off East Beaver Creek Rd at the end of a long private drive. Shown by appointment only. \$1,250,000. Contact brokers Pam Zielinski or Michelle Carlon. 503-880-8034 or 541-205-1425 **MLS 24-313**



**2 Acres on Netarts bayfront.** Tall, majestic trees surround this charming cottage with detached artist's studio with its own bay view. Vaulted wood clad beamed ceilings with skylights, warm fir flooring, quartz kitchen and baths. 2 creeks. \$970,000. Call broker Pam Zielinski today 503-880-8034 **MLS 24-237**



**3.3 Acres with Beautiful 1-level house and picturesque barn with loft & gambrel roof.** Year-round Simmons creek flows through and can be viewed from open greatroom and primary bedroom suite. Light, bright, vaulted ceilings. Pleasant Valley location. \$850,000. Call broker Pam Zielinski today 503-880-8034 **MLS 24-71**



**26 Acres spectacular oceanview development land located between Garibaldi & Rockaway Beach.** Heart pounding views of the "jaws of the jetty" and the bay and Bayocean peninsula and the ocean beyond. \$775,000. Call broker Alison Underwood today 503-812-0377 **MLS 21-250**



**28.6 Acres development land in Netarts, located along Fall Creek and across the highway from Happy Camp and Netarts Bay and the ocean.** 2 creeks flow through the property. Residential zoning. Divide into 5 or 6 beautiful secluded homesites. \$740,000. Call broker Pam Zielinski for details. 503-880-8034 **MLS 24-91**