

Real Estate Guide



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5 outdoor projects that add value

Exterior renovations can enhance the appearance of a property and make it more enjoyable for homeowners. Certain renovations have the potential to add value to a home, while others may do the opposite. Learning which one have the largest return on investment can help homeowners select features that will have the most positive impact.

Curb appeal goes a long way toward attracting potential buyers. According to the National Association of Realtors, first impressions of a property have a strong influence on buyers. Landscaping and external features can do much to influence such impressions. .

- Lawn care program: Investing in a lawn care program that consists of fertilizer and weed control application and can be



transferred over to a subsequent home owner is an attractive feature. NAR says such a care program can recover \$1,000 in value of the \$330 average cost, or a 303 percent ROI.

- Low-maintenance

lifestyle: When choosing materials for projects, those that offer low-maintenance benefits can be preferential. These include low-maintenance patio materials, composite decking, vinyl fencing, and inorganic mulched beds.

- Fire pit: A fire pit can be used for much of the year. In the spring and summer, the firepit is a great place to congregate to roast marshmallows or sip wine and gaze into the fire. In the fall, the fire pit can make for a cozy

retreat. A fire pit that has a gas burner is low-maintenance, and the National Association of Landscape Professionals says that most can recoup about \$4,000 of their \$6,000 average price tag.

- Softscaping: Hard-

scaping refers to structures like outdoor kitchens or decks. Softscaping involves the living elements of the landscape. Hiring a landscape designer to install trees, shrubs, natural edging, and rock elements can do wonders toward improving the look and value of a home.

- Pool or water feature: In certain markets, particularly hot climates, a pool or another water feature is a must-have. However, in other areas where outdoor time is limited, a pool or water feature can actually lower the value of a home. Speaking with a real estate professional can give homeowners an idea of how a pool will fare in a given neighborhood.

Outdoor improvements can improve the marketability of a home, as well as enhance its appearance and function.



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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.

Gorgeous trends in green home design

An eco-friendly home offers many benefits. Besides reducing your carbon footprint and being better for the environment, you can save lots of money on your energy bills in the long run. Plus, many of the latest trends are simply beautiful. Here are some to consider for your next home or remodel:

Bamboo materials: Bamboo is a renewable resource that can be harvested gently, without disturbing the surrounding environment. It’s also a great alternative to hardwood, since it can regenerate faster than trees. The timeless material is very

popular for flooring and can also be used for bathroom and kitchen cabinets. When buying this material for your home, look for a high-quality, sustainable producer since cheaper versions can be less sturdy.

Passive house: Go beyond efficient appliances with an entire house that uses little-to-no energy. Derived from the German Passivhaus, passive house is a movement that refers to a design process that creates buildings that have a small ecological footprint and require little heating or cooling. Use the philosophy to guide decisions for your home — from adding



solar panels on your roof to boosting your insulation.

Reclaimed pieces: One of the quickest and easiest ways to have a posi-

tive environmental impact is buying as little new as possible. The next time you need a piece of furniture, create something rustic


by recycling or upcycling an old or vintage item with a new coat of paint or a fresh wood stain. If you’re planning a demolition, try deconstruction instead — “un-build” the structure and find elements you can salvage or reclaim, like exposed brick and wood beams.

Water conservation: With more parts of the world experiencing drought, saving water is one of the top concerns for environmentalists. Wasting water is also expensive and leads to higher utility bills. Upgrading your home with water conservation features can go a long way, and

most are designed to look sleek and minimalist. Opt for low-flow showerheads, toilets and sink fixtures.

Insulated concrete forms: Many homeowners now prefer to build with insulated concrete forms (ICFs) because the material offers better energy efficiency and performance than traditional wood. Homes built with Nudura ICFs also provide better fire protection and can help you save as much as 60 percent on heating and cooling costs. Your home is less likely to contain cold areas as the insulation is continuous around the entire house.

Lincoln County foreclosure list

						AVAILABLE PROPERTY LIST				Revised on 2/20/2020	
						The property listed below is available for private purchase until sold.				Amy Howard, Property Manager	
OFFER PENDING	Parcel #	MAP #	TAX LOT	NEAREST CITY / COMMUNITY	ADDRESS (If Available) / GENERAL DIRECTIONS & PERTINENT INFORMATION		ZONING	APPROX. SIZE	LAST AUCTION DATE OR PRIVATE SALE NOTICE	MINIMUM BID @ LAST AUCTION	
THIS IS NOT NECESSARILY THE CURRENT PURCHASE PRICE - PLEASE READ THE GENERAL INFORMATION PAGE. 											
	1		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	
	2		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	
	3		07-11-14-BC	1300	Lincoln City	Lot 1, Block 2, Eagle Point	R-R	.06 acre	10/12/17	\$ 22,000	
	4		07-11-27-CD	9700	Lincoln City	4660 SW Coast Ave.	R-5	1.32 acre	9/30/10	\$ 99,000	
	5		08-10-18	500	Lincoln Ciy/Siletz	River-front / Legal access is by river / Has registered boat dock.	T-C	.11 acre	10/23/08	\$ 30,000	
	6		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	
	7		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	
	8		10-10-08-DD	2001	Siletz	Between Hwy. 229 & 80 Camp 12 Loop	RR-5, DR	.34 acre	9/29/11	\$ 35,000	
	9		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	
	10		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	
	11		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	
	12		11-9-10-BC	701	Eddyville	20906 Hwy. 20. - Has septic system.	R-1, RC	.12 acre	9/18/14	\$ 39,940	
	13		11-09-10-BC	700	Eddyville	20900 Hwy. 20	R-1,RC	.15 acre	9/27/12	\$ 25,000	
	14		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			
	15		11-10-17-BB	9100	Toledo	Corner of E Hwy. 20 & NE Alder St.	C	.09 acre	9/30/10	\$ 16,000	
	16		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	
	17		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	
	18		11-11-9-BC	600	Newport	lot 6 (North of 405 SE Scenic Loop)	R-4	.21 acre	10/20/16	\$ 45,000	
	19		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	
	20		14-12-26-BC	6400	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. to Keenah Ln.	R-1	.62 acre	9/17/15	\$ 25,000	
	21		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	

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. 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.



Building permits in Lincoln City

Structural (Building) and Mechanical Permits and Inspections - all submitted and requested through ePermitting at: <https://aca-oregon.accela.com/oregon>.

Planning and Community Development is responsible for review, approval, issuance, and inspection of all structural (building) permits, as well as mechanical permits (examples of mechanical permits are cooking hoods and vents, furnaces, woodstoves, gas fireplaces, etc.)

ALL STRUCTURAL (BUILDING) AND MECHANICAL PERMIT AND INSPECTION REQUESTS SHALL BE MADE THROUGH E-PERMITTING.

EMAILS OR PAPER COPIES WILL NOT BE ACCEPTED.

Contact Amanda Gustafson at 541.996.1231 for information regarding E-Permitting. Schedule and track inspections at: www.buildingpermits.oregon.gov

Schedule using the Oregon e-Permitting inspection app. Search "e-permitting" in the app store.

Note: Electrical and plumbing permits must be obtained from Lincoln County, even for properties inside Lincoln City.

This information deemed accurate and reliable and is subject to change under any current, local requirements. Information from: www.lincolncity.org.

lincolncity.org. Country Media, Inc holds no responsibility.

CITY OF LINCOLN CITY NEW SINGLE FAMILY RESIDENCE & BUILDING PERMITS – 2ND QUARTER 2020

APRIL

- 4448 SE Jetty Ave; Belhaven LLC/Cushman Enterprises Inc
- 1494 NE Lake Dr; Brian & Leslie Green
- 2303 NW Mast Ave; Frenchknot LLC
- 1793 SE Port Dr; Jon M Thompson
- 4124 SE Lee Ave; Hovey/Cushman Enterprises Inc
- 2471 SW Driftwood Ln; Paul & Melanie Lyon
- 257 NW Mast Ave; Dewitt III & Beverly Blamer
- 631 SW 28th St; Richard Watson

MAY

- 622 SE Keel Ave; Clough/Midway Mechanical Inc
- 633 SW Ebb Ave; Phillips & Briggs

JUNE

- 660 SE Hwy 101; Star Storage LLC/Knott Inc
- 7527 NW Logan Rd; John & Joyce Krebs

LINCOLN COUNTY SINGLE FAMILY DWELLING & MANUFACTURED PERMITS 2nd QUARTER 2020

(Otis-South Beach)

APRIL

- 520 SE Hwy 101, Depoe Bay – 2 rows Storage Units; ATK Construction
- 270 Wallace St, Gleneden Beach - Single Family Dwelling
- 65 Pacific St, Depoe Bay – New Manufactured Home

MAY

- 580 NW 1st St, Toledo – Georgia Pacific Toledo LLC – Foundation
- 11555 NE Avery St, Newport – New Single Family Dwelling
- 402 N Charmwood Loop, Otis – New Manufactured Home
- 75 Breeze St, Depoe Bay – New Manufactured Home
- 2275 NE Valley Ridge Dr, Newport – New Manufactured Home

JUNE

- 3740 NE 10th St, Otis – New Single Family Dwelling
- 155 Cliff St, Depoe Bay – New Single Family Dwelling
- 1025 Walking Wood, Depoe Bay – New Single Family Dwelling
- 45 Lincolnshire St, Depoe Bay – New Manufactured Home

JULY

- 1876 Fruitvale Rd, Newport – New Single Family Dwelling
- 8520 SW Marine View

St, South Beach – New Single Family Dwelling

- 315 Laurel St, Gleneden Beach – New Single Family Dwelling
- 130 Lincolnshire St, Depoe Bay – New Manufactured Home

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LINCOLN COUNTY FORECLOSURE, PROPERTY TAX & COVID-19 UPDATES

PROPERTY TAX INFORMATION FROM LINCOLN COUNTY WILL BE ARRIVING BY MAIL IN NOVEMBER.

- In-Person visits are by appointment and cash only.
- Other payment options are the drop box, by mail or pay on the website. (Banks are no longer payment locations)

THE LINCOLN COUNTY FORECLOSURE AUCTION IS COMING UP IN OCTOBER (Lincoln County Sheriff's Auction)

• For updates & details, check online at: www.co.lincoln.or.us/pm/page/tax-foreclosed-property-auction

• Due to local and state health guideline restrictions, there will be specific requirements to follow.



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What's the first step toward buying your own home?

There are many things that can motivate someone to buy a home. Maybe you and your spouse have decided it's time to start a family and you need a little more space. Maybe you'd like to make an investment you know will appreciate. Or, you may just want to get out of the crowded city. Whatever your reason, homeownership is a great choice for many people, but it can be complicated.

Can I afford a home?

Many people make the mistake of checking online for house listings right away. You might be set-



ting yourself up for disappointment, however, if you immediately start looking for your dream house. The first thing you should do is figure out what range of homes is realistic given your budget.

The best way to start is

to visit your local bank or mortgage company to find out what kind of mortgage makes sense for someone in your situation. If you don't have a lot of cash now but are quickly moving up the ladder at your company, you'll be in a different financial position than someone who has been saving for a home for a decade.

Before visiting your local real estate agency, consult with a mortgage expert. Once you know exactly what you're able to afford, you can sit down with your agent and do a much more precise search for a dream house that's right for you.

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Top 3 hottest home building trends

These days, home trends are about more than good design and aesthetics — they're about creating spaces that reflect our values and are more comfortable and enjoyable to live in. From net-zero and net-positive construction to tiny minimalist homes, trends are all about your family's lifestyle.

Whether you're shopping for a new home, renovating your own or creating a new build from scratch, here are some of the biggest trends you need to know for inspiration.

Sustainable design: This one has been popular for a long time, but green design has evolved to be about much more than energy-efficient appliances and LED light bulbs. Now, it's all about making sure everything in your home reduces your carbon footprint and minimizes any impact on

the environment.

To try the trend yourself, think big and get creative — install solar panels on your roof, choose building materials that don't require deforestation and upcycle old furniture for decorative elements instead of buying new.

Disaster resiliency: Climate change affects us in so many negative ways, and one of the top concerns is the increase in natural disasters. From wildfires that last for months to major floods that affect entire cities, we now need to prepare for the worst when building our homes.

Switching to disaster-resilient materials is an important first step. Many builders now prefer to use stronger, more energy-efficient materials like insulated concrete forms (ICFs) instead of more traditional

materials like wood. For example, Nudura ICFs can withstand winds of up to 250 miles per hour (equivalent to an F4 tornado) and offer a fire protection rating of up to four hours.

Outdoor living: Many of us are now choosing to forgo getting a cottage or summer home and recreate the experience in our own backyards. This trend helps you make the most of your existing space and take full advantage of your yard or patio during the summer months.

You can design a full living space outside, complete with an outdoor television and comfy couches, as well as a kitchen and refrigerator for entertaining. Consider adding a fireplace or firepit to keep warm during cool summer nights and enjoy the outdoors through spring, fall and even winter if you're brave.

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Improve storage at home

Homes are getting bigger, but it seems like people are still lamenting a lack of storage space.

National Public Radio says the average American home has nearly tripled in size during the last 50 years. Despite that, 10 percent of Americans still need to rent off-site storage, according to a report in the New York Times Magazine. Self-storage facilities are one of the fastest-growing commercial real estate segments, and the Self Storage Association says there are more than 50,000 storage facilities in the U.S. alone. The commercial real estate company CBRE, Ltd., says there are roughly 3,000 self-storage facilities across Canada, and 65 to 85 percent of self-storage tenants are residential users.

Improving storage at

home can be a cost-effective alternative to renting storage space. With these easy tips, homeowners can maximize space immediately.

Utilize track storage systems

Closets may be plentiful, but if not efficiently utilized, space may still seem lacking. Track closet storage systems often make greater use of closet space than traditional shelf and hanging rod systems. Customizing closets using track systems or other modifications can improve utility of all closets in the house.

Invest in storage beds

Storage beds typically feature cubbies or drawers within a platform-style bed frame. It's a practical home storage solution,

and does not require any building.

Think vertically

Maximize spaces by looking up and down for storage possibilities. Items that are not used frequently, such as seasonal decorations or travel suitcases, can be stored in high spaces. Shelving on walls can go as high as necessary and be put to use in awkward wall areas, such as in corners or under eaves.

Invest in storage benches/ottomans

A stopping area inside the front door replete with a storage bench can house shoes, umbrellas, hats, backpacks, and other items, keeping them tidy and out of sight. In living rooms, look for chests or ottomans that are

decorative and functional. Store throw blankets or board games inside.

Recess drawers or shelves

Gain more storage by recessing a chest of drawers into what is called the "knee wall" of homes that have sloped ceilings in attics and upstairs bedrooms. Utilize these short walls in an efficient manner by sinking drawers or shelves into them, without taking up floor space.

Rafter shelving

While in the attic (or a garage), add hanging shelves to rafters or exposed beams to create off-the-floor storage as well.

These are just a few of the handy ways to improve the interior storage space in a home.



Simple strategies to meet the neighbors after moving

A lot goes into building safe, strong communities. While no single factor can be highlighted as more important than another in regard to building strong communities, a willingness on the part of residents to connect with their neighbors can greatly benefit local neighborhoods and the people who call those communities home.

According to Mental Health America®, a community-based nonprofit dedicated to promoting the mental health of all Americans, research has shown that social connections increase happiness and lead to improved overall health and even longer lives. Adults may find that establishing a connection with their communities, and maintaining that connection while juggling the responsibilities of work and a family, is not always so easy. That's especially so for adults who have recently



relocated to new areas. Reaching out to neighbors can be a great way for adults to build new relationships that can benefit them

as individuals and strengthen their communities.

• Don't be shy. People often want to know who's living next door, so adults

who have recently moved need not be shy about introducing themselves to their new neighbors. Introduce yourself and share

what inspired you to move to your new neighborhood.

• Answer and ask questions. Neighbors will no doubt ask questions when you introduce yourself, so be ready to answer these questions. Questions may focus on your career and where you grew up. If you grew up in the area where you recently moved, some of your neighbors likely did as well. Sharing stories about your school days and/or local hotspots can be a great way to break the ice. Don't hesitate to ask some questions of your own as well. Asking questions might reveal some common interests that can serve as strong foundations for budding relationships.

• Host a backyard barbecue. Backyard barbecues are laid back affairs, and that pressure-free atmosphere is perfect for meeting new neighbors. Once you have settled in, invite a handful of your

neighbors over for the barbecue. If you have children, invite neighbors who also are parents, ideally ones whose children are the same age as your own. Kids have sparked many a conversation, and discussions about local schools, parks and programs for youngsters can be great ice breakers.

• Volunteer. Volunteering with community-based organizations is another great way to meet new neighbors. Volunteering with an organization whose mission you identify with may be even better, as you're likely to find like-minded neighbors who share your passions when working with such groups.

Strong communities are built around people. When moving to a new community, adults can overcome the challenges such relocations present by taking various steps to connect with their new neighbors.

Get the best mortgage financing deal



Few people are able to walk into a home, like what they see and then pay for a house in cash. In the vast majority of home purchases, mortgages make the dream of home ownership a reality.

Getting a mortgage requires research and some preparation on the part of borrowers if they hope to get the friendliest terms possible.

Homes are substantial, decades-long investments, so it's smart to shop around to find the best rates and lenders available. These tips can make the process of applying and getting a mortgage go smoothly, and may even help borrowers save some money.

- Learn your credit score. Your credit score will be a factor in determining just how much bargaining power you have for lower interest rates on mortgage loans, according to the financial resource NerdWallet. The higher the credit score, the better. Well before shopping for a mortgage, manage

your debt, paying it off if possible, and fix any black marks or mistakes on your credit report.

- Investigate various lenders. The Federal Trade Commission says to get information from various sources, whether they are commercial banks, mortgage companies, credit unions, or thrift institutions. Each is likely to quote different rates and prices, and the amount they're willing to lend you may vary as well. Investigating various lenders can help you rest easy knowing you got the best rate for you. Lenders may charge additional fees that can drive up the overall costs associated with getting a mortgage. Compare these fees as well so you can be sure you get the best deal.

- Consider a mortgage broker. Mortgage brokers will serve as the middle person in the transaction. A broker's access to several different lenders can translate into a greater array of loan products and terms from which to

choose.

- Learn about rates. Become informed of the rate trends in your area. Lower rates translate into significant savings amounts per month and over the life of the loan. Rate may be fixed, though some are adjustable-rate mortgages (also called a variable or floating rate). Each has its advantages and disadvantages, and a financial consultant can discuss what might be in your best interest.

- Discuss points with your financial advisor and lender. Some lenders allow you to pay points in advance, which will lower the interest rate. Get points quoted in dollar amounts so they'll be easier to compare. If you're unfamiliar with points, discuss the concept with your financial advisor.

The vast majority of homeowners secured a mortgage to purchase their homes. Learning about the mortgage process can help new buyers navigate these sometimes tricky financial waters.

Ten tips for buying a prefabricated home



Built inside, away from the elements, prefabricated homes are manufactured with precision, are solid and offer good value for your money. Here are ten buying tips:

1. Visit several model homes.
2. Learn about the two production processes: panel assembly and modular construction.
3. Deal with a recog-

nized manufacturer.

4. Make an appointment to visit the plant.
5. Make a list of your needs before meeting with the seller.

6. Don't sign anything before your notary or attorney has examined the contract.
7. Make sure you understand what is included in the proposal and what is not.

8. Ask about quality of materials, guarantees and delivery costs.
9. Have the plans checked by a building expert.

10. Hire an inspector to supervise the pouring of the foundations.

More and more consumers are attracted by the many advantages of prefabricated homes. Will you be one of them?

Custom home-buying tips for first timers

Even considering being able to design your own custom home is an exciting prospect. Whether you're ready to take the plunge or just exploring your options, here are tips to keep in mind.

Know what you're signing up for. Building a custom home is a significant undertaking and a major life decision. It's a big commitment in terms of time, money and energy. While this shouldn't scare you away from your dream home, it's important to know what you're getting into. If you're feeling overwhelmed with the kids or busy caring for an ailing parent, it may be best to start this later.

Hire the right professionals. You may be a DIY pro, but this isn't a project you want to take on yourself, even partly. Key professionals you'll need to work with include an architect, plumber, electrician and more. Consider also working with a de-

signer who can help with the interiors to make sure the space is as functional as it is beautiful. Do your research to find quality pros — this isn't the time to skimp on labor.

Think about furniture layout early. While it may seem a bit premature to start decorating your living room before the foundation is laid, knowing how you'll want to use and lay out each room can help you during the building and design process. For example, you can save time and money down the line when you know from the get-go you'll want a window seat and two large couches to face the fireplace.

Know where to save and spend. Costs can quickly add up, so it's important for you to decide early on what matters most to you, and what's worth investing in. You can always upgrade your flooring or cabinetry, but you can never change

the foundation. Build your home to last longer and perform better with innovative building materials like insulated custom forms (ICFs) from Nudura. This alternative to wood framing can withstand fire and high winds and provides superior insulation, leading to significant savings on your energy bills year after year.

Prepare for the unexpected. Building a new home is a process, and you can minimize stress by embracing that it will be unpredictable and can change throughout the journey. Plan for things like weather delays and higher costs. The unexpected can also lead to positive changes in your plans. For example, you might come across a new flooring material that's more eco-friendly, or a smart home automation system might hit the market and you'll want to integrate it into the design. Be flexible.



Making Home Ownership Possible.

Let's get started today.



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Pam's Homes by the Water



THE CAPE HOUSE AT BAYOCEAN features 3 bdrm 3 bath upscale lakefront home plus 2 additional vacation rental units. 5 garage bays, 4 fireplaces, 2 firepits, 1.2 acre level yard. 6 bdrms 5.5 baths, 4135 sq ft. Oceanview. Brass whale tail water fountain. Rich history, vintage interiors. Newer kitchens and baths. \$1.9M MLS 20-116



OCEANSIDE VILLAGE ESTATE with 3 bdrm 2 bath oceanview midcentury home on nearly an acre (dividable) plus 2 rental apartments. Triple garage. Beautiful wood flooring in the Pine Room. Views of Three Arch Rocks & Cape Lookout. \$1.2M MLS 19-565



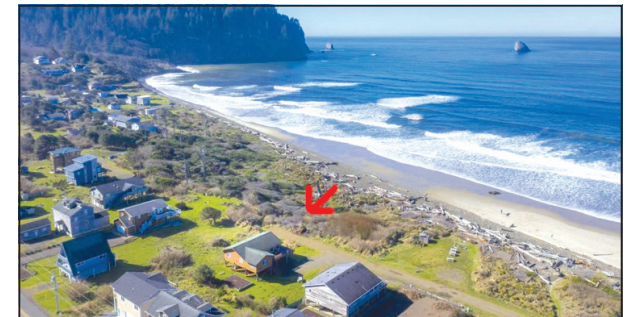
GORGEOUS OCEANVIEW home with 3-4 bdrms each with en-suite bath. Over 1/3 acre near tennis court & beach trail. Heated flooring, gourmet granite kitchen. Formal dining + breakfast room. Two room master suite with 2-sided fireplace. 3726 sq ft, 4 bdrm 4.2 baths. The Capes. \$834,000 MLS 20-468



DOWNTOWN COMMERCIAL BLDG on Hwy 101 (Pacific & 5th) 5,900 traffic count. Wide open floor plan with peripheral offices. Suitable for office, retail, restaurant use. Once a bank, and recently used for personal aesthetic services day spa. Updated electrical, restrooms w/shower area, newer floor coverings. \$690,000 MLS 20-193



DAZZLING OCEANFRONT VIEW. Romantic, upscale rowhouse style condo right on Rockaway's famous 7.5 mile sandy beach. Oceanview tub with see-thru frplc in master suite. Deck off master & greatroom. Slab granite counters, travertine marble bathrooms & flooring. Great vacation rental potential. \$655,000 MLS 20-264



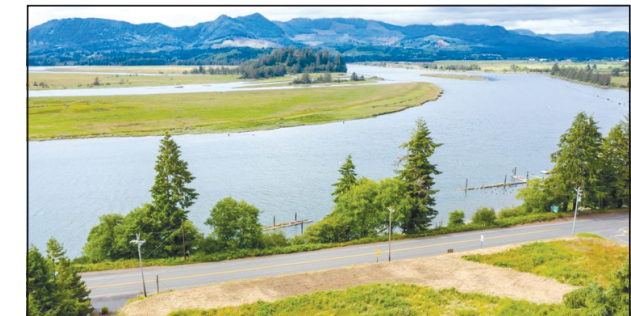
UNIQUE OCEANFRONT OPPORTUNITY. Level half acre in quiet Cape Meares, at South end of 5 miles of wide sandy beach. 200 ft of frontage. Own your slice of Paradise. Freshwater Cape Meares Lake nearby: great for kayaks & trout fishing. Bonus included at no extra cost: 8.99 acres of recreational bayfront land on the nearby historic Bayocean peninsula. \$350,000 MLS 20-297



TWO ADJACENT HOUSES in Oceanside, each 3 bdrm 2.5 bath, upscale interiors, elevators, 2 fireplaces, wetbars. Great rentals or could be vacation rentals, too. Each 2257 sq ft priced at \$325,000 each. MLS 20-44



RARE COMBINATION Spectacular panoramic whitewater ocean view with a very flat building envelope. Located high on a hill of gorgeous homes. View includes Netarts Bay & Cape Lookout & Oceanside's Three Arch Rocks. Build your beach house on a solid bed of basalt. \$275,000 MLS 20-231



COMMERCIAL DEVELOPMENT SITE – former school site. Bldg site on top flat & terraced. Spectacular panoramic view of bay, mountains, river, ocean. Located on Highway 101 (Pacific Coast Scenic Byway) where speed is 25 mph. Picturesque vintage downtown area creates perfect setting for housing/mixed use, tourism based enterprise, retail or office. \$266,000 MLS 20-439



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Berkshire Hathaway Home Services Northwest Real Estate



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