

Home & Lifestyle

 **ColumbianHomes.com**

REAL ESTATE, HOME DECOR, HOME IMPROVEMENT, HEALTHY LIVING

Saturday/Sunday, August 24/25, 2024



Finding the right neighborhood is just as important as finding the right home. Here are some tips to help you identify the perfect area for your lifestyle and needs.

ASSESSING YOUR PRIORITIES

Start by making a list of what's important to you in a neighborhood.

Consider factors such as proximity to work, quality of schools, access to public transportation and availability of amenities like parks and shopping centers. Rank these factors in order of importance to help narrow down your options.

RESEARCHING THE AREA

Take the time to research potential neighborhoods thoroughly. Look up local crime rates, school ratings and property values.

Visit the area at different times of the day and week to get a sense of the community. Online forums and social media groups can also provide valuable insights from current residents.

EVALUATING AMENITIES

Check the availability and quality of amenities in the neighborhood. Are there grocery stores, restaurants and entertainment options nearby?

If you have children, consider the availability of playgrounds, daycare centers and extracurricular

activities. Access to healthcare facilities and public services is also crucial.

CONSIDERING COMMUTE AND TRANSPORTATION

Evaluate your commute to work and other frequently visited places. Proximity to major highways, public transportation options and walkability can significantly impact your daily routine.

Test out the commute during peak hours to see if it's manageable and aligns with your lifestyle.

EXPLORING THE COMMUNITY

Spend time in the neighborhood to get a feel for the community vibe. Attend local events, visit parks and talk to residents.

A friendly and active community can enhance your living experience and provide a supportive environment. Consider the neighborhood's demographics and whether they align with your preferences.

FUTURE DEVELOPMENT PLANS

Investigate any future development plans for the area. New construction projects, zoning changes and infrastructure improvements can affect property values and the overall atmosphere of the neighborhood.

Understanding these plans can help you make an informed decision about whether the area will meet your long-term needs.



Real Estate Trends



Financing Options for Buyers

Navigating Mortgages and Loans When Preparing to Buy Your Home

Navigating the array of financing options available to homebuyers can be challenging. Understanding the differences between conventional loans, FHA loans, and VA loans can help you make an informed decision.

CONVENTIONAL LOANS

Conventional loans are the most common type of mortgage and are not insured by the federal government. They typically require a higher credit score and a larger down payment compared to government-backed loans. However, they offer more flexibility in terms of property types and loan terms. Conventional loans can be either fixed-rate, where the interest rate remains the same throughout the loan term, or adjustable-rate, where the rate can change after an initial fixed period.

FHA LOANS

Federal Housing Administration (FHA) loans are designed to help first-time homebuyers and those with lower credit scores or limited down payment funds. These loans require a minimum down payment of 3.5% and are more forgiving of credit score issues. FHA loans are insured by the government, which protects lenders and allows them to offer more favorable terms. However, borrowers must pay mortgage insurance premiums (MIP) for the life of the loan.

VA LOANS

Veterans Affairs (VA) loans are available to active-duty service members, veterans and eligible surviving spouses. VA loans offer several benefits, including no down payment requirement and no private mortgage insurance (PMI). These loans are backed by the Department of Veterans Affairs, which allows lenders to provide competitive interest rates and favorable terms. To qualify, borrowers must meet specific service requirements and obtain a Certificate of Eligibility (COE).

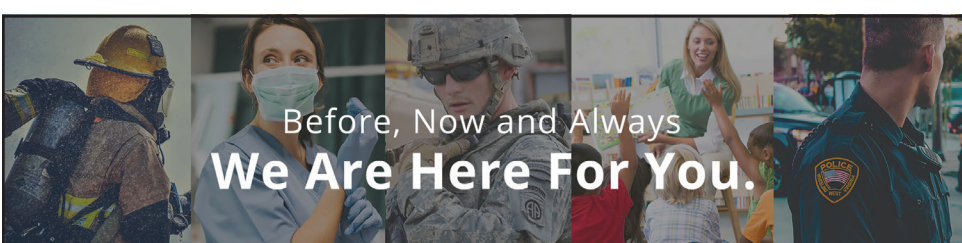
USDA LOANS

The U.S. Department of Agriculture (USDA) offers loans to low- and moderate-income buyers in eligible rural and suburban areas. USDA loans require no down payment and have lower mortgage insurance costs compared to FHA loans. To qualify, borrowers must meet income eligibility requirements, and the property must be located in a designated rural area.

JUMBO LOANS

Jumbo loans are used to finance high-value properties that exceed the conforming loan limits set by the Federal Housing Finance Agency (FHFA). These loans typically require a higher credit score, a larger down payment and more stringent income and asset verification. Jumbo loans are available in both fixed and adjustable-rate options and can offer competitive rates for well-qualified borrowers.

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Here's what I need in my new home:

- 🐾 I get really excited when I play!
- 🐾 I'm recommended with kids older than 13 and prefer to meet them before going home.
- 🐾 If there are any dogs living in my new home, I prefer to meet them before I'm adopted. I just want to make sure we're going to be good friends!
- 🐾 I need a home without cats.



Coal

Hi!

I'm an active dog! I would love to go home with a family who can help me burn off energy with exercise, playtime, and outdoor adventures.

Gender: Male
Age: 1 Year
Breed: Newfoundland

To adopt this pet into your family, please visit southwesthumane.org.



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I needed to replace a kitchen faucet. They helped me with questions I had yet to think of. In the process, I got just what I needed—no hurry, no pressure. Overall, it was excellent customer service and a great experience.

-Steve, Ridgefield, WA

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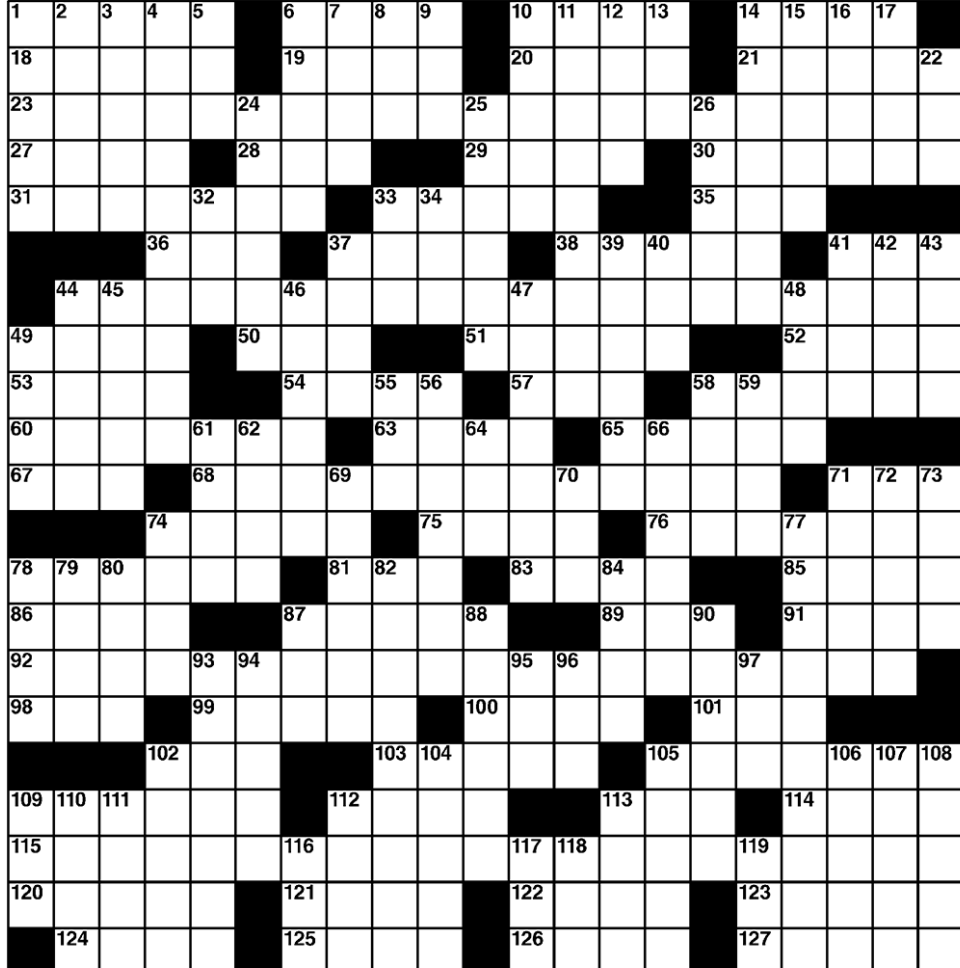
The Newsday Crossword

Edited by Stanley Newman (www.StanXwords.com)

NUMBERS GAME: Arithmetic, specifically
by Guilherme Gilioli

- | | | |
|-----------------------------------------------|-----------------------------------|--------------------------------|
| ACROSS | 74 Engender, in the Bible | 6 Sleek fabric |
| 1 Basilica sections | 75 Common place for a patch | 7 FAQ page details |
| 6 Sound of relief | 76 "Understood" | 8 African antelope |
| 10 United __ Emirates | 78 Sporty Chevy | 9 Falstaff's royal friend |
| 14 Bacterium | 81 Occupy a chair | 10 Civil War general Doubleday |
| 18 Cause to swell | 83 Disney snow queen | 11 Join a cop in a car |
| 19 Sister of 83-Across | 85 Like __ of bricks | 12 Charitable offerings |
| 20 Invoice | 86 __ about (roughly) | 13 __-ray Disc |
| 21 Perrier competitor | 87 Confronts boldly | 14 "Scram!" |
| 23 Genesis 1 command | 89 Hub not far from JFK | 15 Lesser of two __ |
| 27 Train track | 91 <i>Star Trek</i> skipper | 16 Clothes woes |
| 28 Sugarloaf Mountain city | 92 Mensa datum | 17 Stallion or stag |
| 29 Fair grades | 98 Egg __ yung | 22 "Science Guy" of TV |
| 30 "Give me time to decide" | 99 Belgian cash | 24 Wrinkle-free |
| 31 Extends a stint | 100 Reunion attendee | 25 Consent to |
| 33 Capital of Ghana | 101 Distinctive period | 26 Purple flower |
| 35 <i>Todos __ dias (español "every day")</i> | 102 Hamlet's "paragon of animals" | 32 Station wagon descendant |
| 36 Frank holder | 103 Couric of TV | 33 Tooth doctors' org. |
| 37 Notion: Fr. | 105 Bumper protectors | 34 Cartoon frame |
| 38 Turkey money | 109 Turning pink, perhaps | 37 Small dot on a world map |
| 41 Fly trap | 112 Solemn pledge | 39 Emphatic assent |
| 44 Supermarket scan | 113 Faux __ (minor misstep) | 40 Robot play |
| 49 Chris Hemsworth in Marvel films | 114 Too quick to act | 41 Suit fabric |
| 50 Madrid's Puerto __ Sol square | 115 "Seems identical to me" | 42 Margin |
| 51 Operatic range | 120 Opening statement | 43 A nickname for Elizabeth |
| 52 Doesn't share | 121 Last Pharaoh, familiarly | 44 <i>Star Trek</i> officer |
| 53 Bugs Bunny adversary | 122 Way back when | 45 Greet silently |
| 54 Home in a tree | 123 Storm tracker | 46 Go back on a promise |
| 57 Eatery __ Fridays | 124 Hits the road | 47 Person on a pension |
| 58 Inanimate zodiac symbol | 125 June honorees | 48 Film star from Hong Kong |
| 60 Gallery event | 126 Suffix for soft | 49 Nonstick cookware brand |
| 63 Much of Mongolia | 127 Rival of Zoom | 55 Cpl.'s superior |
| 65 Pal of Pythias | DOWN | 56 Had a brief break |
| 67 Language related to Thai | 1 Fri., Sat. and Sun. | 58 Full of oneself |
| 68 Descartes quote | 2 Clothing crease | 59 Italy's Lake __ |
| 71 Balky beast | 3 Bulgaria's capital | 61 Laptop from Taiwan |
| | 4 Pre-dawn risers | 62 Corporate symbol |
| | 5 Alphabetic trio | 64 Obi-Wan Kenobi alias |
| | | 66 Panini cheese |

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- | | | |
|----------------------------|---------------------------|-------------------------------|
| 69 "We're on!" | 87 Cedar cousin | 107 Music publishing acronym |
| 70 Type of nail polish | 88 Criticize severely | 108 __ Khan (Kipling tiger) |
| 71 Join the cast of | 90 Relaxing | 109 Seventh-century starter |
| 72 Brief in duration | 93 Simple shelters | 110 Yin's counterpart |
| 73 Fell gradually | 94 Fencing move | 111 "Inner" prefix |
| 74 Unadorned | 95 Yale student | 112 __ podrida (Spanish stew) |
| 77 Relax a bit | 96 "¿__ pasa?" | 113 Cpl.'s subordinates |
| 78 Stylist's creation | 97 Second-quality mdse. | 116 Type of TV display |
| 79 Part of AD | 102 British bishop's hat | 117 Slip into |
| 80 Sports prefix for cross | 104 Dumas dueler | 118 Ending like -esque |
| 82 Rode on a rink | 105 Bookstore amenities | 119 What XINGs are for |
| 84 Urban renewal target | 106 Country singer Travis | |

& Featured Homes

ColumbianHomes.com

35814 NE 111th Avenue, La Center

\$390,000 Build your dream home on this gently sloping property in the country. 15 minutes to La Center and 15 and 15 minutes to Battle Ground. Septic is approved, the design has been done and most of the driveway has been put in. There is a house plan design that the owner is willing to share. This could be your tranquil get away from the city hustle or a great opportunity to be a hobby farm. ML# 24134053.

Call me for a tour of this property!

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PRICE: \$1.095M

2,306 SQFT | 3 BED +DEN | 2.5 BATH
3-CAR OVERSIZED GARAGE | ONE-LEVEL
TALL CEILINGS | 8,376 SQFT LOT

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EAST VANCOUVER MOVE-IN READY

SI-ELLEN FARMS COMMUNITY
LOT 137 | 8009 NE 172ND AVE, VANCOUVER, WA 98662
PRICE: \$1,075M

2,160 SQFT | 3 BED/2 BATH
3-CAR OVERSIZED GARAGE | ONE-LEVEL
TALL CEILINGS | 9,900 SQFT LOT

Kingstonhomesllc.com | 360.521.7565
Parker Brennen Real Estate
Ask us about our interest rate buydown options.

4384 Kalama River Road, Kalama

\$142,000 Price improvement! This 2.07 acre parcel amongst the trees is ready for you to make home. Minutes away from fishing on the Kalama River. Power and well have been installed and a perc has been approved but has expired. Access this tranquil property from the paved road at your choosing. ML# 23401386.

Call me for a tour of this property!

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ONE OF THE BEST 55+ PARKS IN CLARK COUNTY

Open House Saturday 12 - 4pm

Well-maintained property is a dream for those seeking comfort and convenience. Inviting open floor plan, huge open kitchen w/ real wood cabinets and newer appliances. Natural light floods the space. Ample storage space and large rooms. Two patio areas to enjoy the sunshine or sit undercover. Two car garage, low maintenance landscaping. Close to medical services, restaurants, shopping, parks, and nature trails. All appliances are included. 1805 NE 94th Street #51, Vancouver.

\$199,000
I'm your realtor ~ Welcome home!

Tracy Mancini Burgess
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I'm not just here to negotiate the best deal or pave the way to closing. I'm here for you after closing by extending my network of vetted contractors to assist with your needs, from estimates during the inspection period to post-closing remodeling. My market knowledge and commitment to exceptional service ensure a seamless and rewarding real estate experience.

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- Equipped with strategies that reduce risk
- Strong support staff
- Highly adaptable to changing circumstances

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ONE OF THE BEST 55+ PARKS IN CLARK COUNTY

Open House Saturday 12 - 4pm

This home is flooded with abundant natural light! A newer HVAC system, fenced backyard. Large kitchen with generous countertop space. Tons of storage w/ extra storage area that also helps to provide a private and covered sitting area or take in the full sun on the side porch. All appliances are included. Community club house is loaded w/ pool, spa, library, meeting room, work out area and huge, updated kitchen and party area for large gatherings. Monthly activities are available for those wishing to be social. RV parking available for a nominal fee. 5101 NE 121st Ave #102, Vancouver.

\$190,000
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A PRODUCT OF THE COLUMBIAN'S ADVERTISING DEPARTMENT

Tackling Sustainable Projects

Reducing your carbon footprint is a reason to renovate that you can feel good about.

These projects from EcoWatch can help you save money and the Earth.

PUT IN ENERGY EFFICIENT LIGHTING

LED lights use up to 90% less energy than regular bulbs, and putting them in as your regular bulbs burn out is one of the easiest Earth-friendly upgrades you can do. LED bulbs can save customers up to \$225 per year on energy bills. Those less-expensive lights mean you can leave curtains and blinds pulled on hot days, saving you more money on your cooling bill than you're using on lighting your home.

REUSE, RECYCLE

Repurposed and reclaimed materials still have a purpose, even in home improvement projects. Look for materials that are still structurally sound and available in the quantity you need to complete the project. EcoWatch recommends checking online sites such as Freecycle, Craigslist and Facebook Marketplace, and also brick-and-mortar stores such as Habitat for Humanity's ReStore.

SWITCH TO SOLAR

The cost of solar panels has dropped by more than 70% in the past 10 years, EcoWatch says. Consider installing solar panels to power your home or even just parts of it that tend to use lots of energy, such as water heaters and landscape lighting. Solar attic fans can help suck the heat trapped in attics out, saving your home from damage to insulation, roofs and more.

USE LOW-VOC PAINTS

If you're literally going green, as in painting some accent walls or touching up some trim, consider using low-VOC paints. VOCs, or volatile organic compounds, are chemicals used in paints and other items that are emitted into the air as gasses. These gasses can cause both short- and long-term health issues.

GROW SOME GREEN

Save on your food bill and add to the natural beauty of your home by planting a garden. Indoors, consider a salad garden or an herb garden. Outside, a garden can reduce erosion and improve soil health. Look for indoor plants that are natural air purifiers, which will give your home cleaner oxygen and fresher air. Outdoor plants should be pollinator-friendly and work well with the natural environment.

- Greenshoot Media











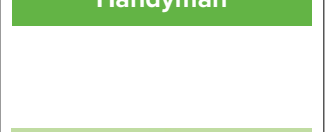







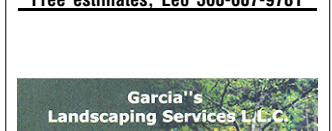








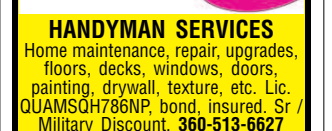




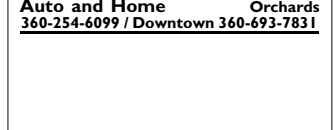




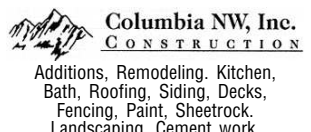

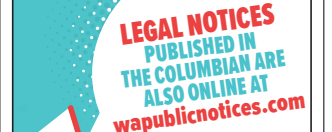



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You can contact crossword puzzle editor Stanley Newman at www.StanXwords.com. 08/25/24

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