



Summer 2023

Hi, hello, and happy summer to you, I missed sending out the spring 2023 newsletter, so I will share 2 recipes to make up for the one missed this spring.

a·nom·a·ly

noun

1. 1.

something that [deviates](#) from what is standard, normal, or expected.

"there are a number of anomalies in the present system"

I believe we can all agree that the events of 2020 were not standard, normal, or expected. The housing market in 2020 and 2021 were definitely an **anomaly**. As we exited subspace and reentered our atmosphere interest rates were raised to make a course correction.

The result is what I'm calling a

hy·brid

noun

1. 1.

the [offspring](#) of two plants or animals of different species or varieties, such as a [mule](#) (a hybrid of a [donkey](#) and a horse).

"the bird was a **hybrid** of a goose and a swan"

2. 2.

a thing made by combining two different elements; a mixture.

This is what I shared with my current sellers: *"Mortgage rates increased over the last few days to over 7%. When the rates go up buyers pump the breaks or drop out. There are buyers out there and the buyers outnumber the available housing, which technically is defined as a **seller's market**. What we are experiencing however is a **hybrid**. Because of the high interest rates buyers are taking their time, and to lower their monthly payments they are needing larger down payments."*

I went on to talk about concessions, the increase in the number of days on market, and possible price change, which are all typical in a **buyers market**.

So what does this mean?

- Buyers are looking because life goes on and we all need a place to call home regardless of interest rates.
- **Investment:** A buyer starts earning equity in their home from day 1. Home equity= wealth building.
- Sellers move up, down, and out of town.
- There are **win win** ways that we can get sellers homes sold and buyers in them with lower monthly payments using concessions for closing costs and interest rate buy downs

Affordable Housing

We all need shelter and fulfilling that need is getting harder and harder to afford. In a recent NAREB gathering we learned about Proud Ground. Proud Ground has a down-payment program and homes that are sold below market rates. These homes are purchased at market price, and then are entered into the Proud Ground land trust where they will always be sold below market price. Buyers who purchase a Proud Ground home are able to have pride of ownership and build generational wealth. Proud Ground is also a partner of Washington County Housing Authority. As a member of the Washington County Housing Advisory Committee, I am excited about the counties approach of housing first. **This means:** shelter pods for homeless, rent vouchers to help fill the gap between income and market rate rent, and brand new low income apartments that are being constructed throughout the county.

Home ownership completes the housing journey. "Stable permanent housing that produces wealth" is my definition of home ownership, Proud Ground is helping people attain this stability and wealth.

For information about Proud Ground, or to donate, purchase, or sell your home (to help someone realize their dream of home ownership), go to the website below.

<https://proudground.org/about-us>

I am proud to introduce you to my new business
Designing Minds LLC.



I decided to get back to what I love --- design! As an interior designer I advise sellers on home renovations, improvements and staging. Also, I consult with buyers on how to make their home uniquely theirs.



Staging from my listing in [Hillsboro 3753 SE Oakleaf St.](#) I blended my clients furniture, art, and accessories with other items to accentuate the beauty of their home.



This is one of the projects that I have been honored to be working on, check out **Churn Café and Creperie** for yummy drinks and delicious sweet and savory crepes. Their location is [3928 N Mississippi Ave, Portland, OR 97227](#)
Tell them that Nina sent you!



Summer brings so many fruits and vegetables. I love berry picking in the summer and one of our favorites is blueberries. I have 2 salad recipes for you.

Blueberry and Nectarine Salad

- 2 cups Blueberries
- 2 cups Cut Nectarines
- 2 table spoons Lemon Curd

Variation Pictured - Add

- 2 table spoons Chopped Mint
- 1/4 Cup Feta Cheese
- 1 teaspoon Chia Seeds



Blueberry, Melon, and Kale Salad

4 to 5 cups Kale Chopped Small

2 cups Blueberries

1 1/2 cups Golden Melon, or Honeydew Cut Small

1/2 cup Shallot Chopped

1 cup Pecans, or Walnuts (I used 1/2 cup of both)

Coarse Salt and Pepper approximately 1 teaspoon of each

Dressing

1/2 cup Mayo

1/4 cup Rice Wine Vinegar

1 tablespoon Honey



Events

Zoo Nights - Fridays through Aug. 18th

Hawthorn Street Fair- Aug 27th

Last Thursday Art Fair- Now through Aug. 31st

Kickstand Comedy in the Park- Now through Sept. 1st

Summer Free For All - Now - Sept. 9th

Dahlia Festival - Aug. 2 - Sept. 30th

Chapman Swift Watch – Sept. 1st – Sept. 30th

The Corn Maze at the Pumpkin Patch- Sept. 2nd – Oct. 31st

Music

The Old Church Lunchtime Concert- Aug. 16th and Sept. 20th

Edgefield Concert on the Lawn- Now through Sept. 28th

Music on Main- Now through Aug. 30th



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