

GO BEND HOMES

The Bend Home Buyer's Guide

An honest, step-by-step guide to buying a home in Bend, Oregon,
from a broker who has done it here since 2007.

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WELCOME

A guide from someone who works this market

I'm Kelly, a real estate broker in Bend, Oregon since 2007. In that time I've helped buyers relocating from more than 10 metro areas, from the Bay Area to Seattle, Portland, LA, Phoenix, and beyond, and just as many buyers who already live here and are moving up. This guide is what I actually tell people on a first call, written down so you have it in front of you before we talk.

Here's the thing. Buying a home in Bend is one of the best decisions you can make, but it helps to know exactly what you're walking into before you start touring homes. That means understanding how the process actually works here, what things really cost by neighborhood, and how competitive a specific home is likely to be before you write an offer on it.

This guide covers all of it: the six steps from first conversation to keys in hand, an honest read on pricing across Bend's four quadrants, how I work with buyers, and a few questions I get on almost every call. No sales pitch, just what I'd tell you over coffee.

“No one should be house poor, and no one wants to be married to their mortgage.”

— Kelly, on why she'll always tell you the honest number

HOW IT WORKS

Six steps, start to keys

Here's exactly how the process works in Bend, from the first conversation to the day you get your keys. The timeline moves fast once you're ready, so this is worth reading before you start touring homes, not after.

1

Get pre-approved

Before you look at a single home, talk to a lender. Pre-approval tells you exactly how much you can borrow, what your monthly payment looks like, and it shows sellers you're serious. In Bend's market, sellers pay close attention to how strong your financing is.

2

Get clear on what you want

Bend's neighborhoods feel genuinely different from each other. NW Bend is not SE Bend, and the Old Mill District is a different lifestyle than Tetherow. Make a list of your non-negotiables before we start touring.

3

Start looking at homes

Once we know your budget and your priorities, I set up a custom search so you're seeing new listings the moment they hit the market. In Bend, the good ones move fast, especially in the \$600K to \$750K band.

4

Make a competitive offer

When you find the right home, I pull comparable sales, look at days on market, and help you build an offer that's competitive without overpaying. Price matters, but so do terms: inspection timeline, closing date, and contingencies all shape how sellers read your offer.

5

Inspection and due diligence

Get a home inspection. Always. This is your chance to understand exactly what you're buying. If issues come up, we negotiate. If something is a dealbreaker, you can walk away.

6

Close

Once we clear inspection and appraisal, your lender finalizes the loan, you do a final walkthrough, and you sign. The whole process from accepted offer to closing typically takes 30 to 45 days.

I've guided buyers through this exact process in Bend since 2007.

If you're thinking about buying, let's talk. No pressure, just an honest conversation about what it looks like right now.

THE HONEST NUMBERS

What things actually cost in Bend

The citywide median sits around \$675,000 to \$700,000, but that single number hides real variation by quadrant. Numbers move with the market, so treat this as a starting point for a real conversation, not a quote.

\$600K – \$750K

The busiest, most competitive band in Bend. Solid, newer single-family homes in NE and SE Bend, three beds, a real yard. My Angora Ct listing drew 5 offers here and closed at \$750,000.

\$750K – \$900K

Mountain views are possible in SW Bend, near Old Mill, Broken Top, and Tetherow. On the west side, this budget more often buys an older home that needs work rather than a finished view.

\$1M and up

True NW Bend mountain view homes, NorthWest Crossing, Awbrey Butte, and custom builds, generally start north of a million. Below that on the west side, expect to trade the view for the location.

What else to budget for

Oregon has no state sales tax, which helps on every purchase along the way. Buyer closing costs in Bend typically run a small percentage of the purchase price on top of your down payment, covering things like loan fees, title, and escrow. Your lender will give you an exact number once you're pre-approved, and I walk every buyer through their specific closing cost estimate before we write an offer.

KNOW BEFORE YOU TOUR

Bend's four quadrants

Bend divides into four quadrants, and picking yours is the real first decision. Here's exactly how I walk buyers through it on a first call.

WHERE I LIVE AND WORK

Northwest Bend

Walkable, upscale, and closest to the trails: NorthWest Crossing, Discovery West, Awbrey Butte, West Hills, the Galveston and Newport corridors. This is my home turf and my specialty.

RIVER, RESORT, AND GOLF

Southwest Bend

The Old Mill District, the Deschutes River trail, and the road to Mt. Bachelor. Resort-style living, newer luxury builds, Broken Top and Tetherow.

THE SMART VALUE PLAY

Northeast Bend

Newer neighborhoods, parks, and quick access to everything, at prices that leave room to breathe. My Angora Ct sale drew 5 offers here for a reason.

ROOM TO GROW

Southeast Bend

High desert sunrises, newer construction, and some of Bend's fastest-growing family neighborhoods. A great first landing spot for relocating buyers.

HOW I WORK

Discovery call first, showings second

Most agents start with a showing schedule. I start with a conversation. We talk about how you actually live, not just your must-have list, and I read the room before you say it out loud.

A personal property portal

Once I know what you're after, you get your own portal built around your search, not a generic MLS feed.

An intentional tour of 5 to 8 homes

Not thirty showings in a weekend. A curated list, printed packets, and homes that actually fit.

A straight answer on your budget

No one should be house poor, and no one wants to be married to their mortgage. I'll tell you when to stop, not just when to buy.

Someone who lives here

I live in NW Bend and specialize in NorthWest Crossing, Discovery West, the Galveston and Newport corridors, West Hills, and Awbrey Butte. I'll tell you honestly what a listing photo hides.

A REAL RESULT

Not a sales line

I listed a home at 20767 NE Angora Ct for \$699,900. It received 5 offers in 5 days and closed at \$750,000, 30 days later. That happened because the home was priced correctly, prepared well before it hit the market, and marketed to the buyers who were actually looking in that band. That's the same strategy and market read I bring to every buyer I work with.

Questions I get on almost every call

How fast do I need to act as a buyer in Bend?

On a well-priced home in the \$600K to \$750K band, sometimes days, not weeks. On a higher-priced home or one that needs work, you generally have more room and more time. I'll tell you which situation a specific home is in before you write an offer.

Will prices in Bend drop so I can get a better deal?

I wouldn't plan around a crash. Bend is a place people consistently want to live, and the supply of homes in the most desirable neighborhoods stays limited. I'd rather help you buy the right home at a fair price now with a clear strategy.

How do I choose a realtor for buying in Bend?

Pick someone who actually lives in the area they sell, will tell you what a listing photo hides, and starts with your life instead of a showing schedule. That's exactly how I work.

NEXT STEPS

Let's find your Bend home

No pressure, just an honest conversation about what buying in Bend looks like for you right now, your budget, your timeline, and the quadrant that actually fits your life. I read every message myself.

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