

Importance of using local lenders

Knowledge, access to resources key in transaction

There is a huge advantage to working with local lenders. Not only will they take the time to work with you eyeball to eyeball, but they will remain with you after your property closes.

If issues arise during the course of the transaction, you and or your real estate agent have the ability to meet with the lender in person to work it out. Rate quotes from out-of-area online lenders tend to be more generalized and don't always reflect the actual rate.

Local lenders are committed to the community, and you are likely to see them at the grocery store, theatre and schools. They have a vested interest in your success and have been vetted by the community. Local lenders utilize local underwriters and appraisers.

Every area has its geographic nuances.



David Wald President Jefferson County Association of Realtors

As locals, we know the difference between Paradise Bay and Dungeness Bay, and between the Elwha and the Duckabush.

Will an out-of-area appraiser have that knowledge? Out-of-area appraisers and underwriters may not be familiar with specifics like onsite septic systems as opposed to public sewer, and propane-based heating systems as opposed to natural gas.

Some out-of-area underwriters may require a survey that would be costly and unnecessary for underwriting in most cases.

That lack of knowledge easily could bottleneck a transaction and cause frustration and confusion. Our local lenders are masters at matching the best loan program for your financial situation.

Local lenders are experts in products specific to our area. Lenders who don't routinely work in our market might not know about these programs or be able to access them. Our local lenders and the Jefferson County Association of Realtors offer free homebuyer education classes sponsored by the Washington State Housing Finance Commission.

The class will certify you for Home Advantage and House Key Opportunity programs, which will assist you with down payment or closing costs.

With local lenders' ability to engage with local appraisers, underwriters, escrow and title companies, as well as the seamless communications they have established with local real estate agents, our Jefferson County buyers and sellers will be at a greater advantage to experience successful transactions.

Here is a list of local lenders who are also JCAR affiliates: 1st Security Bank, Caliber Home Loans, Evergreen Home Loans, First Federal Savings and Loan, Kitsap Credit Union, New American Funding, Sound Community Bank, Washington Federal and Wells Fargo Bank.

Talk to your real estate agent to find out which lenders may specialize in new construction, raw land, home equity, or reverse mortgages.

LISTINGS

WATERFRONT RESIDENTIAL

SPACIOUS, STUNNING AND ELEGANT VIEW HOME

Perfect landscape and meticulous quality, endless views and so much more. 11,876 sq. ft., 4 bedrooms, 6.5 bathrooms. 2.850 acres. Many custom features including a chef's kitchen, wine cellar, butler's pantry, 2 guest Port Townsend. Detached sinhomes. Gated entry. Four car garage. MLS#1322278, \$2,750,000. lan Meis, RE/MAX FIRST, INC., (360)301-6909.

PORT TOWNSEND RESIDENTIAL

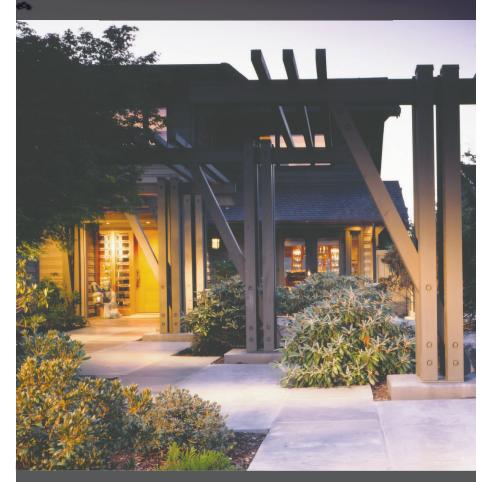
AFFORDABLE AND CUTE

Single story 2 bedroom 2 bath cottage on large corner lot in South

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gle-car garage. Close to airport. Call for a showing. MLS#1401299, \$239,000. Crystal Craig, Coldwell Banker Best Homes, (206)953-3395.

BEAUTIFUL UNIQUE CUSTOM BUILT KALA POINT HOME

3 bedroom, 2.25 bathroom, 1,952 sq. ft. home on .510 acre. Property backs up to Fort Townsend State Park. Secluded from street. Light and bright. All Kala Point amenities. MLS#1370059, \$588,888. John Eissinger, RE/MAX FIRST, INC., (360)301-2378.

CAPE GEORGE CRAFTSMAN

3 bedroom, 2 bath home with open floor plan, large kitchen and deck to enjoy the territorial view. This home has so much to offer, including its proximity to the golf course, walking trails and beaches. Radiant floor heating, a bedroom and bath on the main floor, and spacious master suite and third bedroom on the second floor. The basement also has in-floor heat and could be used as shop/garage or finish it for extra living space or a great hobby room. MLS#1251186, \$339,000. Staci Matthes, CB Best Homes, (360)774-1579.

John L Scott PT, (360)385-4115.

GORGEOUS EQUESTRIAN COMPOUND

5 acres. Main house - 2426 sq. ft., 3 bdrm, 2 bath, 2 car detached garage, 1200 sq. ft. 2 bdrm, 2 bath ADU with covered porch and attached garage. Large shop. Four horse stalls, fenced arena and hay storage. Lovely landscaping. Apple orchard. Rental income possibilities. MLS#1121961, \$729,999. Christine Cray, RE/ MAX FIRST, INC., (360)301-4213.

PRIVATE PORT TOWNSEND LOCATION ON 5 PRISTINE ACRES WITH VIEWS

Modern day farmhouse w/the "Magnolia" vibe. Generous rooms, soaring ceilings and amenities designed for comfort. 2,959 sq. ft., 3 bedrooms, 2.5 bathrooms. MLS#1392152, \$739,000. Paula Clark, RE/MAX FIRST, INC. (360)302-0144.

RARE OFFERING: FRONT ROW CONDO IN SEAVIEW COURT

Front row seats for the best show in town. Rare offering of a front row condominium in the Seaview Court Association. Sweeping shipping lane views come with this well-kept condo. Two bedrooms and two bathrooms with a two-car garage with pull-down storage, two large decks and storage shed. MLS#1395892, \$460,000. Steven Kraght & Ellen Niemitalo, John L Scott PT, (360)385-4115.



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Port Townsend 234 Taylor St. 360.385.0836

Port Ludlow 9522 Oak Bay Rd. 360.437.2278

CENTRALLY LOCATED PORT TOWNSEND HOME

Large double lot. 1560 sq. ft. 4 bedrooms, 2 bathhome. rooms. 0.230 acre. Garden space. Nice studio nestled around back. MLS#1361230, \$410,000. lan Meis, REMAX FIRST, INC., (360)301-6099.

ENJOY UPTOWN LIVING

Enjoy uptown living in this single level move-in-ready home. Original refinished hardwood floors throughout. Seated high upon the lot, basked in the sun, this home features view of the Olympic Mountains to the west. Foundation and frame built like a rock! MLS#1393905, \$345,000. John Hansen & Dave Wald,

SO CLOSE TO DOWNTOWN AND MARINA

So close to downtown, marina, maritime center, beach and historic uptown. Wrap-around deck to water view, mountains and boatyard action. Priced to sell! MLS#1319101, \$850,000. Teresa Goldsmith & Dale Barron, John L Scott PT, (360)385-4115.

SWEET LIGHT AND CLEAN

Newer Manufactured Home in Hamilton Heights. Trails, beaches, arts and Fort Worden very close! Listed at an affordable \$239,500. MLS#1405249,

See LISTINGS, page 5▼



When a buyer looks to purchase land, it's important to know whether the land has wetlands on the property. Leader photo by Lily Haight

Purchasing land to build a dream home

LILY HAIGHT LHAIGHT@PTLEADER.COM

Jefferson County has 1,804 square miles of sprawling land just waiting for a dream home.

But buying buildable land is complex and can be a frustrating process, especially when it comes to understanding Jefferson County's rules and regulations.

"I always ask people when they come in, 'What's your vision?"" real estate agent Jim Fox said. "Tell me what you're lying in bed at night, dreaming about. What are you picturing?"

Maybe it's a small cabin nestled in the foothills of a wooded valley, or property surrounded by old growth trees. How about a waterfront view? Or possibly somewhere to start a garden or a small organic farm. "I built my own house," Fox said. "I've got 20 acres with a gorgeous mountain view, a salmon stream going through the property. I built the house myself, I cleared the land, I put in a septic system, I built a road out there. I've been working on it for 15 years, and it's a complete homestead."

Fox, a real estate agent with Windermere in Port Townsend, worked to create his dream home on a piece of land he and his family bought in the county. Now he helps others fulfill their visions.

There are three major things to think about: financing your purchase, ensuring the land you are buying is "buildable" and obtaining the proper permits.

"If you're looking to build a house, let's say out in the county, you're going to need to get a raw land loan," Fox said. "That will allow you to buy a piece of land where there's nothing on it. There's just, say, a 5-acre plot of trees."

A land loan is a type of credit you can use to buy a vacant lot to eventually build a home on.

"These loans are shorter term," Fox said. "The bank wants to see that, in five years, you've put in power, water, septic and have started building."

Fox said buyers should look for a piece of land that might have power close by, or even on the site, a drilled well, and a septic system.

"You generally can't go out and drill a well before you own it," Fox said. "What I'll do is I'll go and look at the surrounding properties and see what kind of wells they have."

Water always is a big question mark, he said. Even if

See DREAM, page 4▼



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The Department of Community Development reminds land buyers to stay up on permitting systems and land use codes, and how they operate. Leader photo by Lily Haight

Dream: What buyers need to know when purchasing land

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neighbors have high-pressure wells, that doesn't mean your piece of land will, although it is a good indicator it might.

The next step is determining how to deal with sewage

"On a large piece of property, if it isn't covered in wetlands or steep slopes, you're generally going to get a septic system," Fox said. "But to confirm that, it is reasonable to ask the seller to do perk tests. That can tell you what kind of system you will be able to get on the property."

A major step in buying a piece of land to build on is understanding how the county permitting system and land use code works. The place to learn that information is the Department of Community Development.

"One of the tools I recommend people to look at first is our Graphic Information Systems for the county," said Austin Watkins, a planning manager with DCD. "That will show all of the layers, both for land use, environmental areas and other things that may be applicable to their sites, such as shoreline areas."

On the GIS map, buyers can look up parcels of land to see if there are potential wetlands on the area, to determine what zoning regulations the parcel might be under, and whether it is near a shoreline or protected area.

"We have a lot of critical areas in this county," Watkins said. "The same thing with shorelines. Those two tend to be the most restrictive aspects of development here."

"Critical areas" include wetlands, areas with a recharging effect on aquifers used for potable water, fish and wildlife habitat conservation areas, frequently flooded areas, and geologically hazardous areas. "Shorelines" are all of the water areas of the state and their associated shorelands. Both areas are protected by zoning regulations, such as setbacks.

To learn more about permitting, zoning and land use, the Department of Community Development offers "customer assistance meetings." For up to 15 minutes, the department's consultations are free.

"What I would really recommend if someone is really interested in developing a piece of property is doing a one-hour customer assistance meeting," Watkins said. "It costs \$100, and we can give some very valuable information that could help them in their decision-making."

The Department of Community Development also has a frequently asked questions page on the county website, which can provide some answers.

And even when you have a dream house in mind, Fox said it's important to be aware of all the possible pitfalls.

"If someone says, 'I love this piece of property,' then I have to be the wet blanket," Fox said. "And I look for all the reasons they shouldn't buy it. I look for all the problems and see if they can deal with them."

Going into a land purchase with an understanding of county code and an understanding of the work it takes to build your dream is vital.

"Nothing's perfect," Fox said. "You're going to have to make compromises."

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\$239,500. Stenger, John Susan Scott PT, (360)385-4115. Ι.

SWEET UPTOWN BUNGALOW

Sweet Uptown bungalow with partial water and mountain views in Port Townsends Historic Uptown District! Open kitchen with lots of space & light. Additional 328 sq. ft. private studio office space. Nice garage for parking or workshop. MLS#1398034, \$435,000. John Hansen & David Wald, John L Scott PT, (360)385-4115.

TRADITIONAL UPTOWN BUNGALOW

1,718 sq. ft., 3 Bedrooms, 1 Bathroom, 1 car detached garage. Hardwood floors. Secluded. Landscaped for privacy. Outbuilding for storage. Light and bright. MLS#1353348, \$365,000. Christine Cray, RE/ MAX FIRST, INC., (360)301-4213.

PORT LUDLOW RESIDENTIAL

CHARMING, WELL MAINTAINED HOME IN PARK-LIKE SETTING

Charming, well-maintained home situated in park-like setting on 1/2 acre lot. Secluded yet cheery, tons of natural light, w/ 10-foot ceilings, three skylights with a wall of windows to backyard. 2 bedrooms, 2 bathrooms located in Olympic Terrace neighborhood. MLS#1397998, \$468,000. Steve Kraght, John L. Scott PT, (360)385-4115.

TRI-AREA RESIDENTIAL

COZY CHIMACUM RAMBLER

Clean & well maintained 2BDR 1.5 BA 1,200 sqft, on large lot abutting Chimacum Creek. Super cute & affordable! MLS#1375086, \$259,900. Crystal Craig, CB Best Homes, (206)953-3395.

GORGEOUS EVER-CHANGING VIEWS

From this custom home designed to capture valley and mt. views. Large windows keep this lovely home bathed in natural light. Open floor plan. Guest apartment features full kitchen and washer/dryer hookups. All this on 5 acres close to Port Townsend and the Hood Canal Bridge. 3,613 sq. ft. 3 bedrooms, 2.75 bathrooms. MLS#1286612, \$650,000. Terry Smith, RE/MAX FIRST, INC., (360)301-9698.

GREAT INVESTMENT OPPORTUNITY

Great investment opportunity. Possible seller financing. Cute fixer cabin & mobile with tenants. - Let's go see. MLS#1385604, \$169,500. Susan Stenger, John L Scott PT, (360)385-4115

LOVELY WATER & MOUNTAIN VIEWS

This property offers wonderful privacy with lovely water and mountain views. Multiply fruit trees, flowering trees and shrubs and space for your gardening choices. 3 bedrooms and 3 bathrooms plus extra room for office/den. MLS#1262626, \$399,000. Barbara Saunders, John L. Scott PT, (360)385-4115.

HOOD CANAL RESIDENTIAL

ONE OF THE BEST VIEWS IN THE COYLE

Community Beach and boat launch. 1,120 Sq. Ft., 3 bedrooms, 1 bath. 2.4 acres. High bank waterfront. View of Hood Canal. Secluded. Garage and detached shop. MLS#1333698, \$359,000. Tim Horvath, RE/ MAX FIRST, INC., (360)531-0980.

MARROWSTONE RESIDENTIAL

PUGET SOUND & MOUNTAIN VIEWS

Exquisite design home takes in Puget Sound & Mount Baker to Mount Rainier views. Chef's kitchen looks out on the same spectacular view & is designed to be part of the central entertaining area with toasty propane fireplace. Shop/Studio + storage. MLS#1362513, \$945,000. Richard Hild, John L. Scott PT, (360)385-4115.

OUT OF AREA RESIDENTIAL

WATERFRONT HOME WHIDBEY ISLAND

Waterfront Whidbey Island home. Over 1/2 acre near end of non-through street in Polnell Shores. Community beach access, boat launch, island, mountains, and water views. Sold "as-is". New septic system needed. MLS#1388547, \$357,500. Lynette Holloway, John L Scott PT, (360) 385-4115.

PORT TOWNSEND LAND

1.7 ACRES ON OTTO STREET

1.7 Acres Zoned light Industrial/ Commercial on Otto Street close to Port Townsend city limits. Lots 1-12 Block 20 Phillips Bay View addition. Nice large parcel with tons of possibilities and potential in growing area of Glen Cove. MLS#1255164, \$149,000. Terry McHugh, John Scott PT, (360)385-4115.

1/2 ACRE IN KALA POINT

This 1/2 + acre parcel offers beauty and privacy in a centralized location within the gated resort-like community of Kala Point. MLS#1137358, \$59,800. Ellen Niemitalo & Steven Kraght, John L Scott PT, (360)385-4115.

10,000 SQ. FT. LOT

Available just 5 miles south of Port Townsend. This lot has an expired septic design and permit from 2003 for a 3 bedroom conventional system. The water tap is installed & power is very accessible, development costs would be very reasonable. Seller financing may be an option. MLS#1280490, \$39,000. Christine Cray, RE/MAX FIRST, INC., (360)301-4213.

14+ ACRES OF MIXED USE (M/C)

14 plus acres of Mixed use Commercial (M/C) property in the City of Port

See LISTINGS, page 6▼



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Townsend. Paved road access and utilities in the City R/W parcel is just west of new commercial Short Plat south of 1st roundabout. MLS#719760, \$1,495,000. Terry McHugh, John L Scott PT, (360)385-4115.

2.2 ACRES ZONED R111 PROPERTY

2.2 acres of R111 zoning property on the West side of Discovery Road within the city limits. MLS#33818, \$150,000. Terry McHugh, John L. Scott PT, (360)385-4115.

4 UNDEVELOPED LOTS IN PT

4 undeveloped lots in Port Townsend. Sit back and wait for the utilities to come to these lots located within the city limits. MLS#1348414, \$16,000. Bobbie Nutter, John L. Scott PT, (360)385-4115.

4.97 ACRE PARCEL JUST OUTSIDE CITY LIMITS

The land is dry, level from front to back, and has mature trees and lots of sunshine. Territorial views. MLS#1368564, \$251,000. Brian Becker, RE/MAX FIRST, INC., (360)774-6923.

6.2 ACRES ZONED R-2

Brand new parcel: 6.2 acres zoned R-2, possible 43 lots on just built Rainier street. Just off Discovery Road at the proposed Howard Street extension. Water & Sewer mains just installed. The land is ready to be developed. MLS#968397, \$400,000. Terry McHugh, John L Scott PT, (360)385-4115.

7.4 ACRES ZONED R-3

Brand new parcel: 7.4 acres zoned R-3 (multi-family) possible 90+ lots close to where all the action is soon to be taking place with the proposed Howard Street extension and new Roundabout at Discovery & Rainier. MLS#968436, \$600,000. Terry McHugh, John L. Scott PT, (360)385-4115.

BEAUTIFUL LOTS IN THE FOREST

Pedestrian trail access only at this point. 600+ feet from any utilities. At the current pace of development, these lots may be usable someday. Call City of PT for development information. No restrictions. No sign. MLS#1292640, \$10,700. Charlie Arthur, RE/MAX FIRST, INC., (360)531-3357.

CAPE GEORGE COLONY PARCEL

Cape George Colony parcel with generous view of Discovery Bay, Olympic Mountains, shipping lanes and Protection Island. Gentle slope of property lends itself to walk-out basement. Marina, boat launch, pool, clubhouse w/large kitchen. MLS#1300541, \$72,500. Steven Kraght, John L. Scott PT, (360)385-4115.

DESIRABLE BUILDING LOT IN KALA POINT COMMUNITY 0.440 ACRE

Kala Point amenities. CC&Rs. Lot is gently sloped and lightly treed with some evergreens. Backs up to a large parcel. There is an expired septic permit for a 3-bdrm conventional system.MLS#1395042,\$57,000. Terry Smith, RE/MAX FIRST, Inc. (360)301-9698.

DESIRABLE KALA POINT PROPERTY

Looking for a vibrant community in a picture sque part of the world to build your dream home. The property is in Kala Point & a few minutes away from charming Port Townsend. At the end of a cul-de-sac offers plenty of privacy & views. MLS#1256783, \$60,000. Steven Kraght, John L. Scott PT, (360)385-4115.

LEVEL PROPERTY W/CEDAR & FIR

10,000 sq foot property in up and coming neigh-

borhood. Level property features nice cedar and fir trees and abuts Port Townsend's non-motorized trail system. Zoning is R# so property could be for two duplex's or four-duplex's. MLS#1246149, \$50,000. Steven Kraght, John L. Scott PT, (360)385-4115.

LIGHT INDUSTRIAL ACREAGE

Just outside city limits of Port Townsend. Will require a septic system. Buyer to investigate permit requirements. Includes 2 tax parcels. Water available. Buyer to verify. 1.742 Acre. MLS#1312338, \$109,900 Charlie Arthur, RE/MAX FIRST, INC., (360)531-3357.

LOVELY AREA TO BUILD YOUR NEW HOME

Near trails that can take you to Uptown, Fort Worden and beaches with easy access to schools, restaurants, golf course and more. Create your own cozy spot tucked into the trees. MLS#1396171, \$45,000. Barbara Saunders, John L. Scott PT, (360)385-4115.

LOVELY NATURAL SETTING

Build your home here. Sunny lot with Madrona and Fir trees. This lot is one of the last in Towne Point. Back of lot is adjacent to large greenbelt with walking trails. Water and sewer in street. Community amenities. CC&Rs. Lot has been surveyed. MLS#1341052, \$38,900. Terry Smith, RE/MAX FIRST, INC., (360)301-9698.

LOVELY WOODED PARCEL WITH POTENTIAL VIEW

Build your home (or two homes) on this lovely wooded parcel with potential view in this quiet PT neighborhood. Corner lot, dead end street, walking trail along east side; lots of privacy here. MLS#1308439, \$135,000. Barbara Saunders, John L Scott PT, (360)385-4115.

See LISTINGS, page 8▼







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OCEAN GROVE DOUBLE PARCEL

Private. Tucked away in highly desirable Ocean Grove w/2 bdrm hook-up allowed to community drainfield. Easy to see - just follow the meandering path. Low fees in this beautiful community. Access to 200 feet of community owned Adelma Beach. 0.380 Acre. MLS#1274851, \$67,500. Terry Smith, RE/MAX FIRST, INC., (360)301-9698.

OCEAN GROVE ESTATES PROPERTY

Double lot in the peaceful and picturesque neighborhood of Ocean Grove Estates that has a community garden, 28 acre greenbelt with walking trails and private beach access on Discovery Bay at Adelma Beach. Golf course minutes away. MLS#1368870, \$65,000. Lynette Holloway, John L. Scott PT, (360)385-4115.

ONE 24 ACRE PARCEL

One 24 acre parcel on top of the world, will have incredible saltwater views-with tree clearing-stretches the full length of Discovery Bay and Beyond. Front on Hwy 20. Needs road to building site. Some commercial timber. MLS#715033, \$249,500. Bill Perka, John L Scott PT, (360)385-4115.

PEACEFUL PROPERTY IN TOWN

Lovely property in town very peaceful and quiet. City has said that Water has been brought down Cliff past subject property. Need to bring down electric, sewer and pave the street as well. MLS#1354012, \$19,000. Susan Stenger, John L Scott PT, (360)385-4115.

PREMIER PROPERTY ON BEAUTIFUL DISCOVERY BAY!

14.5 acres of no bank waterfront with 339 feet of beachfront. A drilled

well is already in place, so bring your dream house plans and vision. Private and conveniently located between Discovery Bay and Port Townsend. This parcel is divided by Anderson Lake Road and SR 20. Buyer to verify building restrictions with Jefferson County. 3753 SR 20, Port Townsend. MLS#1392999, \$549,000. Staci Matthes & Holley Carlson, Coldwell Banker Best Homes. (360) 774-1579.

SERENITY AND BEACH LOCATION

The perfect combination of serenity and beach proximity. Nestled in a quiet spot in the desireable North Beach neighborhood only two blocks from the beach and a short jaunt to Fort Worden. Potential for views come explore dreams. MLS#1150153, \$210,000. Ellen Niemitalo, John L Scott PT, (360)385-4115.

SHY HALF ACRE LOT IN AREA OF QUALITY HOMES

Lot is on the corner of Balsa Lane and Pebble Lane in desirable Maplewood Meadows neighborhood. Septic permit has been applied for. A short distance to Port Townsend and its restaurants, shops, arts and boating communities. Bring your building plans and build your dream home! \$75,890 #1397986. Terry Smith, RE/MAX FIRST, INC., (360)301-4213.

SPACIOUS CITY LOT

Spacious city lot, fully developed on private dead end street. All the utilities are in so easy to begin building. This 80 x 200 lot allows rooms for gardens, outbuilding, furry friends, etc. Surrounded by some nice trees. MLS#1339388, \$145,000. Steven Kraght, John L Scott PT, (360)385-4115.

SUNNY HALF ACRE

Right in Port Townsend in a lovely lo-

cation above a pastoral valley. Gently sloping private lot but still close to Uptown, Fort Worden and historic Downtown. Buyer advised to verify utility requirements with the City. MLS#1101907, \$149,000. Terry Smith, RE/MAX FIRST, INC., (360)301-9698.

THREE LOTS 14,000 ZONED C-2

Three Lots 14,000 +- Square Feet Commercial C-2 zoned located just off upper Sims at the Corner of Fourth and McPherson just south of Jiffy Lube. MLS#1105116, \$115,000. Terry McHugh, John L Scott PT, (360)385-4115.

VACANT LAND

Combined Lots 1-4 are sold together gives 100X200 footprint (almost .5 acre). Lot 1 is located at the corner of Bell Street & Peary - unopened ROW on undeveloped lots. Buyer to verify. Located in Port Townsend city limits. MLS#1248524, \$75,000. Darlene Ralson, RE/MAXFIRST, INC., (360)775-9993.

WOODED CORNER LOT IN WONDERFUL PT NEIGHBORHOOD

Tuck your new home into this wooded corner lot in this wonderful Port Townsend neighborhood. Walk the adjacent trails to the Fort, Uptown, Downtown or the beach, it's all within easy reach. Property offers beautiful trees, possible water views, privacy and quite. Adjacent lot available to enhance your homesite. MLS#1396120, \$95,000. Barbara Saunders, John L Scott PT, (360)385-4115.

PORT LUDLOW LAND

6 ACRE WATERFRONT PROPERTY

Incredible White Rock Cove 6 Acre

Waterfront Property. Scenic views

of Puget Sound, Seven Sister Island. Beach walks down spit that runs past the property. Perfect for a large one story home. White Rock Lane is a dead end road. MLS#1290456, \$268,750. Lyn Hersey, John L Scott PT, (360)385-4115.

BUILD YOUR DREAM HOME IN PORT LUDLOW

North Bay building lot. 0.280 Acre. Lot backs up to greenbelt. Enjoy all North Bay amenities. Community beach. Close to golf, marina, and restaurants. MLS#1287731, \$34,000. Terry Smith, RE/MAX FIRST, INC., (360)301-9698.

EAST FACING WATERFRONT PROPERTY ON HOOD CANAL

.82 acre high bank heavily treed waterfront. Survey on file. MLS#1386458. \$28,000. Tim Horvath, REMAX FIRST, INC. (360)531-0980.

GENTLY SLOPED LOT IN PORT LUDLOW

Nicely treed lot on dead end cul-de-sac. Community amenities to include The Beach Club, indoor pool, outdoor pool, workout room, community beach, boat launch, clubhouse and much more. Water and power in the street. Far enough away from sewer that septic possible, buyer to verify all utilities. MLS#1313059, \$22,900. Ian Meis, RE/MAX FIRST, INC., (360)301-6909.

NICE LARGE BUILDING LOT

Nice large building lot with a few trees, gently sloped, in a neighborhood of nice homes. Several spots to build this lot has community water and sewer available. Port Ludlow amenities pools, several hiking trails, golf course, marina. MLS#39679 \$46,500. Steven Kraght, John L Scott PT, (360)385-4115.

OWN YOUR PIECE OF WASHINGTON HISTORY

0.17 Acre in the Trails End 1st Addition. MLS#1386909, \$25,000. Tim Horvath, REMAX FIRST, INC. (360)531-0980.

See LISTINGS, page 10▼

ACTIVE, PENDING, SOLD, CANCELLED AND EXPIRED IN JEFFERSON COUNTY TOWNS

| BRINNON 12 Active | AVERAGE PRICE \$248,942 | MEDIAN PRICE \$168,250 | AVERAGE DAYS ON MARKET |
|---------------------------|-----------------------------------|----------------------------------|------------------------|
| 3 Pending | \$159,800 | \$118,900 | 687 |
| 4 Sold (in last 90 days) | \$364,750 | \$167,500 | 263 |
| O Cancelled (in last 90 c | lays) \$0 | \$0 | 0 |
| 4 Expired (in last 90 day | /s) \$506,000 | \$595,000 | 190 |

| CHIMACUM 1 Active | AVERAGE PRICE \$625,000 | MEDIAN PRICE \$625,000 | AVERAGE DAYS ON MARKET 255 |
|--------------------------|-----------------------------------|----------------------------------|-------------------------------|
| 0 Pending | \$0 | \$0 | 0 |
| 4 Sold (in last 90 days) | \$315,500 | \$258,500 | 34 |
| 1 Cancelled (in last 90 | days) \$350,000 | \$350,000 | 18 |
| 0 Expired (in last 90 da | iys) \$0 | \$0 | 0 |
| | | | |
| FORKS 5 Active | AVERAGE PRICE \$186,360 | MEDIAN PRICE \$98,900 | AVERAGE DAYS ON MARKET |
| | | | |
| 5 Active | \$186,360 \$125,000 | \$98,900 | 292 |
| 5 Active 1 Pending | \$186,360 \$125,000 \$0 | \$98,900 \$125,000 | 292 1,157 |

| ACTIVE, PENDING, SOLD, CANCELLED AND EXPIRED IN JEFFERSON COUNTY TOWNS | | | | |
|--|-----------------------------------|----------------------------------|------------------------------------|--|
| GARDINER 0 Active | AVERAGE PRICE \$0 | MEDIAN PRICE \$0 | AVERAGE DAYS ON MARKET 0 | |
| 0 Pending | \$0 | \$0 | 0 | |
| 0 Sold (in last 90 days) | \$0 | \$0 | 0 | |
| 0 Cancelled (in last 90 da | ays) \$0 | \$0 | 0 | |
| 0 Expired (in last 90 days | \$) \$0 | \$0 | 0 | |
| NORDLAND 1 Active | AVERAGE PRICE \$945,000 | MEDIAN PRICE \$945,000 | AVERAGE DAYS ON MARKET 142 | |
| 0 Pending | \$0 | \$0 | 0 | |
| 5 Sold (in last 90 days) | \$513,600 | \$550,000 | 47 | |
| 1 Cancelled (in last 90 | days) \$450,500 | \$450,500 | 69 | |
| 1 Expired (in last 90 da | ays) \$898,500 | \$898,500 | 293 | |
| PORT HADLOCK | AVERAGE PRICE | MEDIAN PRICE | AVERAGE DAYS ON MARKET | |
| 10 Active | \$499,890 | \$261,000 | 122 | |
| 2 Pending | \$277,913 | \$289,500 | 94 | |
| 8 Sold (in last 90 days) | \$272,738 | \$240,750 | 83 | |
| 0 Cancelled (in last 90 | days) \$0 | \$0 | 0 | |
| 2 Expired (in last 90 da | ays) \$749,500 | \$749,500 | 127 | |
| PORT LUDLOW | AVERAGE PRICE | MEDIAN PRICE | AVERAGE DAYS ON MARKET | |
| 40 Active | \$580,941 | \$517,500 | 129 | |
| 22 Pending | \$469,077 | \$449,000 | 81 | |
| 33 Sold | \$480,441 | \$398,100 | 78 | |
| 21 Cancelled | \$509,826 | \$479,500 | 438 | |
| 5 Expired | \$469,680 | \$449,900 | 160 | |
| PORT TOWNSEND | AVERAGE PRICE | MEDIAN PRICE | AVERAGE DAYS ON MARKET | |
| 44 Active | \$630,347 | \$498,500 | 163 | |
| | · · | | | |

| | Ş030,347 | Q+30,300 | 105 | |
|-------------|-----------|-----------|-----|--|
| 21 Pending | \$377,771 | \$379,900 | 82 | |
| 47 Sold | \$423,314 | \$375,000 | 59 | |
| 7 Cancelled | \$815,643 | \$650,001 | 12 | |
| 6 Expired | \$564,900 | \$337,250 | 166 | |

QUILCENE AVERAGE PRICE

MEDIAN PRICE

AVERAGE DAYS ON MARKET

| 4 Active | \$1,089,500 | | \$999,500 | | 118 | |
|-----------------------|--|--|---|---|--|---|
| 3 Pending | \$294,333 | | \$198,000 | | 98 | |
| 2 Sold (in last 90 da | ays) \$422,500 | | \$422,500 | | 72 | |
| 1 Cancelled (in last | 90 days) \$1,800,000 | \$ | 51,800,000 | | 510 | |
| 0 Expired (in last 90 |) days) \$0 | | \$0 | | O Information provided by Northwest Multiple Li | isting Service |
| Chre Leader | PUBLISHED BY THE PORT TOWNSEND LEADER, LLC An independent company Printed on recycled paper. 226 Adams St., Port Townsend WA 98368 Phone: (360) 385-2900 Fax: (360) 385-3422 Email contact: (First initial, last name)@ptleader. com | Publisher: Lloyd Mullen General Manager: Kelli Ameling Newsroom: Brian McLean editor@ptleader.com Kirk Boxleitner Lily Haight Chris McDaniel Scott McMahon | Marketing: Andi Pistay Margo Schafer Theresa Eskridge Front Office: Micah Harding, manager legals@ptleader.com Jessica Hackett classifieds@ptleader.com | Circulation: subscriptions@ptleader.com Stormy Yarbrough, Bill Grindall, Dale Butts Production: Linda Hanlon Rainier Powers Accounting: Betty Grewell | Subscriptions: Print edition and full website edition: \$52 county; \$66 per year out of county. Fine print: Copyright © 2018; written permission required or reuse. The Leader is not responsible for advertising error omissions, or views expressed by advertisers. Published V Periodical postage paid at Port Townsend and other office Postmaster: Send corrections to the Leader at the above a Qualified as a legal newspaper under Washington law (USF 920). Proud to be the official newspaper for Jefferson Cou Townsend and all other local government jurisdictions. | for reprint ors or Vednesdays. es. address. PS #438- |

News deadlines: Arts, community calendar, 1 p.m. Wednesday. Press releases, letters to the editor, 10 a.m. Friday. Advertising deadlines: Entertainment, Noon Friday. Display, Noon Monday

▼Continued from page 8

RARE LOW BANK WATERFRONT PROPERTY

Views of Hood Canal, Mt Baker and Hood Canal Bridge. Buyer to verify utilities and feasibility to build. Community sewer and water. Build your

low bank waterfront dream home. Owner will carry a note in deed of trust. MLS#1387049, \$30,000. Tim Horvath, RE/MAX FIRST, INC. (360)531-0980.

WONDERFUL VIEWS OF MATS MATS BAY & CASCADE MTS.

Lot 9 in Sunrise Cove .9 acre cul-de-sac property, located on Oak Bay Rd. between Port Hadlock & Port Ludlow. Wonderful small community w/19 home sites. 3 bdrm expired septic permit (Advantex AX20 System). Underground utilities, CC&Rs w/PROTECTED VIEW. MLS#1377097, \$125,000. Christine Cray, RE/MAX FIRST, INC. (360)301-4213.

TRI-AREA LAND

4 ACRES WITH GREAT VIEWS

4 acres parcel with great access and views out to Oak Bay and the Cascade Mountains. Minutes to shopping, Marina, State and County Parks. This parcel was cleared for views and homesite within the last 7 years. MLS#1109928, \$135,000. Terry McHugh, John L Scott PT, (360) 385-4115.

AWESOME 4 ACRE PARCEL

Awesome 4 acre parcel adjacent to Pope Resources commercial forestlands. Private with views to the North all the way to Port Townsend. Cleared driveway and Building site with PUD water and Power on King Fisher at driveway entrance. MLS#1229190, \$162,500. Terry McHugh, John L Scott PT, (360)385-4115.

BEST PARCEL IN OAK HILL

One of the very BEST parcels in Oak Hills. This one has it all: End of road privacy, Cleared building site and driveway, Paved road access, Great view of the Bay all the way to Port Townsend. Private and secluded yet close to town. MLS#1229187, \$169,000. Terry McHugh, John L Scott PT, (360)385-4115.

COMMERCIAL PROPERTY PT HADLOCK

Commerical Location in Port Hadlock. Zoned RVC with lots of uses: Co-housing, farm worker housing, assisted living, cottage industry, automotive service & repair, B & B, nurseries, etc. Become part of a growing community. MLS#1219358, \$275,000. Teresa Goldsmith, John L Scott PT, (360)385-4115.

FABULOUS 4 ACRE PARCEL

Fabulous 4 acre Parcel with outstanding marine views right in Oak Hills with Power and Water close to the building site. Level and partially cleared with site evaluation complete. MLS#1229198, \$135,000. Terry McHugh, John L. Scott PT, (360)385-4115.

FABULOUS WATER/MOUNTAIN PARCEL

Fabulous sunny, water and mountain view parcel with a sweet building site at Oak Hills. Two tax parcels, partially cleared, nice large trees. paved county road access and a really sweet view over Oak Bay into Cascade Mountains. MLS#1282164, \$175,000. Terry McHugh, John L. Scott PT, (360) 385-4115.

GORGEOUS 4 ACRE PARCEL

Gorgeous 4 acre parcel in Oak Hills with unstoppable views of Port Townsend Bay. Nice large building site cleared at the top with easy access on graded driveway. This one backs up to Pope Resources forest-land for awesome privacy. MLS#1229192, \$167,500. Terry McHugh, John L. Scott PT, (360)385-4115.

NICE 4 ACRE PARCEL IN OAK HILL

Nice 4 acre Parcel in Oak Hills priced to sell. Excellent paved road access and clearing throughout. PUD Water and Power in Road Way. MLS#1229194, \$97,500. Terry McHugh, John L Scott PT, (360)385-4115.

QUIET .69 ACRE PARCEL

Quiet .69 Acre Parcel right on Chimacum Creek. Very private. PUD Water and Power on Lopeman Road. MLS#1246586, \$27,000. Richard Hild, John L Scott PT, (360)385-4115.

HOOD CANAL LAND

LIFE ON THE WATERFRONT. FOUR WATERFRONT LOTS

Views of Hood Canal, Hood Canal Bridge and much more. Build your dream home on this beautiful building site. Low bank waterfront. Owner may carry a note. MLS#1387010, \$20,000. Tim Horvath, RE/MAX FIRST, INC. (360)301-0980

SECLUDED GEM IN COYLE

Bring your ideas and dreams to this lovely acreage at the end of the Toandos Peninsula. Own 277 feet of Fisherman's Harbor waterfront. Approx. 7.5 acres of seclusion. Owner may carry a note. MLS#1337157, \$259,000. Tim Horvath, RE/MAX FIRST, INC., (360)531-0980.

MARROWSTONE LAND

DREAM WATERFRONT ACREAGE

Dream waterfront acreage; wonderful combination of pasture, large douglas fir trees and arguably the

best waterfront view property on Marrowstone Island. 11 acres with 450' of low bank waterfront with an almost new set of stairs. MLS#1186051, \$1,050,000. Terry McHugh, John L Scott PT, (360)385-4115.

FABULOUSLY RARE 10 ACRES

Fabulously rare 10 acres w/220' low bank waterfront on the south end of Marrowstone Island. This incredible large parcel is a prime piece of historic old homestead farm mostly pastureland with a nice patch of large timber. MLS#1186001, \$1,050,000. Terry McHugh, John L. Scott PT, (360)385-4115.

MARROWSTONE ISLAND BEAUTY

Nearly 3/4 acre low bank waterfront overlooks Mystery Bay and your own Tidelands. Surrounded by noble Cedar trees and magnificent bay and mountain views - it's tranquil and peaceful. End of road privacy. SPAAD completed. Three bedroom septic system approved. MLS#1281645, \$238,000. Christine Cray, RE/MAX FIRST, INC., (360)301-4213.

MARROWSTONE ISLAND WATERFRONT

Gorgeous West facing Marrowstone Island Waterfront with endless views of the Olympics and front & center views of Kilisut Harbor. Great 5 acre parcel with towering beautiful conifers, PUD water tap paid/meter installed. MLS#1189952, \$450,000. Terry McHugh, John L. Scott PT, (360)385-4115.

VIEWS OF OLYMPICS AND THE BAY

Spectacular West facing Marrowstone waterfront with unstoppable views of the Olympics and the Bay all the way to Port Townsend. Towering Fir & Cedar trees cover most of the property. Very private & pristine parcel. MLS#1187130, \$475,000. Terry McHugh, John L. Scott PT, (360)385-4115.

OUT OF AREA LAND

TWO 5 ACRE PARCELS IN QUILCENE

2-Five acre parcels at the end of Lakeness Rd. with water view potential. Both parcels have the BPA power lines running through the eastern portion. Both parcels are very private for a great get away and off road run. MLS#956885, \$69,000. Terry McHugh, John L. Scott PT, (360)385-4115.

WATERFRONT LAND

880 FEET OF FISHERMAN'S HARBOR WATERFRONT IN COYLE

Fish in your own tidelands. Two building permits with septic designs already approved. Approximately 20 acres with plenty of space to build and recreate. Easy access with graveled roads. Wild-

shorelines · wetlands · critical areas Environmental Permitting



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▼Continued from page 10

life, views and more. MLS#1337541, \$899,000. Tim Horvath, RE/MAX FIRST, INC., (360)531-0980.

BECKETT POINT VIEW PARCEL

Amazing unobstructed views of Discovery Bay, Diamond Point, Protection Island, the Olympic Mts., and the Strait of Juan de Fuca. Enjoy crabbing, shrimping, and fishing. Community boat launch. CCR's protect your investment. Land is leased by the Fisherman's Club. Sewer reservation fee will be paid by seller. MLS#799009, \$38,000. Terry Smith, RE/MAX FIRST, INC., (360)301-9698.

EDGE OF THE WORLD YET 50 MINUTES TO PORT TOWNSEND

263 feet of waterfront at thee mouth of Fishermans Harbor. Private, secluded, and gorgeous. Build your dream home here or use as recreational property. 5 acres. MLS#1390680, \$195,000. Tim Horvath, RE/MAX FIRST, INC. (360)531-0980.

FISHERMAN'S HARBOR WATERFRONT - 7.5 ACRES

Quiet, private, secluded land with building and septic permits in place. Electric on property. Shared well. Owner will consider carrying a note. Building permit can be modified. MLS#1337116, \$369,000. Tim Horvath, RE/MAX FIRST, INC., (360)531-0980.

LOW BANK RECREATIONAL LOT

Low bank recreational lots for sale. Locat-

near the historic old Hood Canal Fer-Dock. MLS#1401575, \$20,000. Tim Horry INC. vath, RE/MAX FIRST, (360)531-0980.

SECLUDED WATERFRONT WITH HOOD **CANAL VIEWS**

Views of Fisherman's Harbor. 5 Acres. High bank. Building permits and 3 bdrm septic design are all in place and up-to-date. Seller is willing to carry a note. Shared well and electric installed to property. Giant maple tree, cedar and firs as well as ferns. This is at the end of the Toandos Peninsula in Coyle. MLS#1337067, \$289,000. Tim Horvath, RE/MAX FIRST, INC., (360)531-0980.

mitted uses in the C111 zone are banks, medical, health clubs, museum, theaters, apartments, multifamily, apparel, grocery stores, antique sales just to name

is a rare find and investment in your future and the

Tri-Area commercial district. Buyer to verify building

restrictions with the county. MLS#1185613, \$136000.

Staci Matthes, CB Best Homes, (360)774-1579

GREAT LOCATION UPTOWN

Great location Uptown and Commercially zoned. Per-

a few. The land is the value. MLS#923576, \$389,000. Teresa Goldsmith, John L Scott PT, (360)385-4115.

PROFITABLE COOKIE BUSINESS

Profitable cookie business with room to grow. Candace's Cookies has been in business for over 20 years. Great location on this busy corner street, this full commercial kitchen adjoins vacant front area of Deli's Grocery. MLS#1241708, \$105,000. Steven Kraght, John L Scott PT, (360)385-4115.

SWEETEST SHOP IN PORT TOWNSEND

The sweetest little shop in Port Townsend. Petals flower shop sits in the middle of the uptown district in the cutest building in town. Petals is truly a great, small and easily managed business and a great way to work in P/T. MLS#1269120, \$89,500. Terry McHugh, John L Scott PT, (360)385-4115.

COMMERCIAL

2 RETAIL SPACES, 6 APARTMENTS!

Retail/Multifamily 7290 SF bldg located on Lawrence St. in Uptown Commercial/Historical District. 2 retail spaces & 6 apartment units. Building is 2 story w/retail space. Included in the sale, a separate tax parcel w/parking lot. Great opportunity! MLS#1334947. \$1,050,000. Christine Cray, RE/MAX FIRST, INC. (360)301-4213.

ACCESSIBLE COMMERCIAL PROPERTY

In Port Hadlock. Entrepreneurs look no further! Enjoy a terrific Port Hadlock location and build a successful business here. Easy entry off Chimacum Road with sidewalks and curbs. This commercial property

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Easement to Beach and boat launch! One of the best views of the Hood Canal, Mt. Baker & Cascades in Coyle. All windows floors and kitchen appliances very tastefully updated. Enjoy the views from the deck or your living room. Your new home has new cork flooring, heat pump, new roof, and stainless steel appliances. Home is on a high bank lot and beach easement is no bank. Launch your boat with ease from the beach. There is also a detached shop with loft and a wood shed. Owner may carry with large down. **\$359,000 MLS #1333698. Tim Horvath**



Ready to build. Two building permits w/ septic designs approved. 880 feet of Fisherman's Harbor waterfront in Coyle. Oysters, clams, kayak, fish in your own tidelands. Three contiguous buildable parcels, Power and water are active onsite. Easy access w/graveled roads. Owner may carry. **\$889,000 MLS#1337541,Tim Horvath**



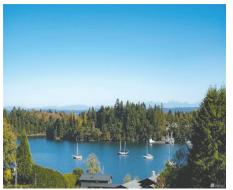
Stunning and elegant, this spacious home leaves nothing desired. Beyond the gates you will enter a world of perfect landscape & meticulous quality. Endless views of the Sound. Indoor swimming pool room. Two guest homes. 125 ft of medium bank waterfront. 9,860 Sq. Ft.. It will take your breath away. Tideland rights. \$2,750,000 MLS#1322278. Ian Meis



Welcome home to this great 4 bed/2 bath home centrally located in picturesque Port Townsend. Large double lot offers tons of room for outside activities including covered porch with outdoor kitchen, mature fruit trees, garden space and shop with loft. Inside has been tastefully remodeled. Partially fenced. **\$410,000 MLS#1361230. Michael Carver**



Multi-family - multi uses for these sun-kissed 5 acres! Expand orchard? Plant organic crops? Use existing stalls, arena & pasture for animals? 1200 sq. ft. shop (wired 220) for your home business! Excellent area for entrepreneur! 3Bdrm/2Bath Main House, 2426 sq ft & 2Bdrm/2Bath Guest House 1200sq ft. **\$729,999 MLS#1121961. John Eissinger**



Wonderful views of Mats Mats Bay & Cascade Mts.! Lot 9 in Sunrise Cove .9 acre cul-de-sac property, located on Oak Bay Rd. between Port Hadlock & Port Ludlow. A wonderful small community w/19 home sites. 3 bedroom expired septic permit. Underground utilities. CC&Rs with protected view. Electricity & water in street. **\$125,000 MLS#1377097. Paula Clark**



Amazing unobstructed views of Discovery Bay, Diamond Point, Protection Island, Olympic Mts. & Strait of Juan de Fucal Build your dream home or come to the beach for the weekend. Enjoy crabbing, shrimping & fishing, Community boat launch & storage. CC&R's protect your investment. Land leased by Fisherman's Club. \$38,000 ML5#799009. Terry Smith



Traditional bungalow in desirable Port Townsend location. Walk to PT's activities/amenities. Bedroom & updated bath on main level. Three bdrm, 1 bath. 2718 Sq. Ft. Partially fenced backyard that is sunny, secluded and landscaped for privacy. \$365,000 #1353348. Christine Cray



One of a kind private waterfront property located on Dyes Inlet in the Erland Point Area of Bremerton. This 3 Bedroom, 1.75 bath Rambler sitting on just shy of 1 acre, surrounded by water located right on the point. Well maintained home ready for your upgrades. Great beach front home for watersport year round. **MLS#1351524. Christine Cray**

boating communities. Bring your building plans and build your dream home! **\$75,890 #1397986. Terry Smith**

10,000 S/F lot available just 5 miles south of Port Townsend. This lot has an expired septic design and permit from 2003 for a 3 bedroom conventional system. The water tap is installed and







MICHAEL CARTER 360-808-4020



PAULA CLARK 360-302-0144



CHRISTINE CRAY 360-301-4213









This 4.97-acre parcel is located minutes from downtown but located just outside city limits providing more privacy & less regulation. Lot has great drainage, is level and has lots of sunlight making it an ideal place to build with minimal development costs. \$251,000 MLS# 1368564. Brian Becker

Fowler's Park Addition - Undetermined Address. Combined Lots 1-4 are sold together gives 100 X 200 footprint (almost .5 acre.) Lot 1 is located at the corner of Bell Street and Peary unopened ROW on undeveloped lots. Buyer to verify utilities. 250 ft plus from utilities. Located in the city limits of Port Townsend. **\$75,000 #1248524. Charlie Arthur**



Light Industrial acreage just outside Port Townsend city limits. On water view side of Otto Street to South of 192 N. Otto St. 130' Frontage on Otto St. over 1.742 ac. of land. Will require septic system. Buyer to verify. Includes 2 tax parcels. **\$109,900 MLS#1312338. Charlie Arthur**

Club which offers an indoor pool, outdoor pool, work out room, community beach, clubhouse, and more! Water and power in the street. Far enough away from sewer that septic possible but buyer to verify all utilities. **\$22,900 #1313059. Ian Meis**

Nice building lot in desirable Kala Point Community. Lot is gently sloped & lightly treed with nice evergreens. Backs up to a large parcel. Expired septic permit for 3 bdrm conventional system. Kala Point amenities include clubhouse with indoor/outdoor pool, pickle ball & tennis courts, boat & RV storage, private beach, boat dock & boat launch as well as walking trails. **\$57,000 #1395042. Terry Smith**

Nice, gently sloped lot in Port Ludlow's North Bay community. Nicely treed, dead end cul-de-sac. Comes with access to the Beach

RE/MAX

T 8

Rare low bank waterfront property. Views of Hood Canal, Mt Baker and Hood Canal Bridge. Buyer to verify utilities and feasibility to build. Community sewer and water. Build your low bank waterfront dream home. Owner will carry a note in deed of trust. Dead-end street.

\$30,000 #1387049. Tim Horvath

Shy half acre lot in area of quality homes. Lot is on the corner of Balsa Lane and Pebble Lane in desirable Maplewood Meadows neighborhood. Septic permit has been applied for. A short distance to Port Townsend and its restaurants, shops, arts and power is very accessible, development costs would be reasonable. Seller financing may be an option. \$39,000 #1280490. Christine Cray

Double private parcel tucked away in desirable Ocean Grove, w/2 bedroom hook-up allowed to community drainfield. Easy to see, just follow the meandering path. Low fees, just \$20 per year per lot, which includes access to 200' of community owned Adelma Beach, private walking trails and secure RV/boat storage. DNR land across the street guarantees privacy. **\$67,500 #1274851. Terry Smith**



TERRY SMITH 360-301-9698



JAN TANKSLEY Office Coordinator

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