



OAK SHORES REALTY  
*The Lake Nacimiento Property Specialists*

# The Oak Shores Realty Exclusive Military Smart Home Buying Guide™



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## You Protect Our Country – Let Oak Shores Realty Protect Your Move

Thank you for requesting the **Military Smart Home Advice Guide™**. As your exclusive Monterey and San Luis Obispo counties area real estate expert, this helpful Smart Military Home Buying Guide is made available to members of the military just like you who are about to relocate to Fort Hunter Liggett and the greater Monterey San Luis Obispo counties area. Our goal is to help you make a much smoother home buying transition for you and your family.

### What's in the Smart Military Home Buying Guide™?

This special military home buying guide is filled with the following valuable area information and helpful tips and articles including:

1. Moving with Military Kids Tips
2. Understanding The Different Types of Real Estate Market Conditions
3. VA Loans – Your Entitlement
4. Area information for Paso Robles, King City, Lake Nacimiento communities, and Fort Hunter Liggett

### Working With a Military Moving Expert

When the time comes for you to purchase your Fort Hunter Liggett area home, you will need a local real estate company who will represent your best interests. Make sure you contact Oak Shores Realty before you begin planning your move.

### When You Receive Your Orders – Saddle Up!

As soon as you get PCS orders, we recommend you create a moving notebook and start planning for the big day. Make a master to-do list and establish a timetable that extends from the beginning to the end of your move.

### Buying a Home Can Be Difficult – We Will Make It Easier

If you are thinking about buying a home or would like information, please do not hesitate to call or email us.

Sincerely,

Oak Shores Realty  
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Bradley, CA 93426  
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## Moving With Kids – Things You Should Do Before You Move

Moving with kids to a new area is always a challenge. Leaving behind old friends, your home and your school. Why not think of your kid's move as a big adventure! Below are some great tips to make your move a little easier on you, your family and your kid's friends.

Think about these things before you move:

- What do your kids want to do before they move?
- Is there a favorite place your kids want to visit one last time?
- Or is there somewhere/something your kids want to try before they leave?
- How about just doing some of your favorite things again, like having a sleep over, going to the movies with your friends or playing basketball with your neighborhood kids? Now is your chance to do it.

We recommend encouraging your kids bring their camera and take pictures of everyone and everything they want to remember. Like, their best friends, or the kids at the youth center, or maybe their school or church.

### **Next, Think About Your Move To the Monterey County Area!**

What do you really want to know about your kid's new community, school or neighborhood? Take a minute to write down all your questions on a piece of paper. It will help you get prepared, plus you need to have questions in order to find the answers! A little preparation will go a long ways to helping your kids fit in to their new surroundings.

Did you know there are all kinds of really neat things to do here? From great sports teams to scouting to horseback riding, fishing, boating at Lake Nacimiento and so much more, there are many activities for the kids. King City, Paso Robles, Fort Hunter Liggett, the Monterey and San Luis Obispo county area have so much to offer boys and girls of all ages!





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## Before You Move

Before you move, you might want to have your children start going through all their belongings. They have lots clothes and toys and games, right? What don't they need anymore? Do old cloths still fit? Are they too old to play with that toy anymore? Maybe that sweater is too small now. Or maybe they haven't played that board game since they were small. Make a pile of all the stuff you think you can get rid of. Maybe you can have a garage sale or give all that extra stuff to your favorite charity, like Goodwill or Salvation Army. All these great tips should help make your move much easier.

*If you would like to know more information about your move, simply contact Oak Shores Realty.  
**Remember: You Protect Our Country. We'll Protect Your Move.***



## Understanding Real Estate Market Conditions?

If you have been involved in a real estate transaction, it's possible you have heard terms like "it's a buyer's market" or "it's a seller's market". Having a sound knowledge of these types of markets and how the market impacts your home buying process is very important. This primary mission of this website is to help educate each visitor so you have a firm understanding of the real estate process allowing you to make a confident home purchase.

*Below you will find a brief description of each type of market condition be it a buyer's market, seller's market or a balanced or neutral market.*

### Seller's Market

In this type of market, the seller typically has the negotiating advantage because buyers outnumber homes for sale. While home sellers may control this market, they should continue to use current market data and not emotion to intelligently price their property. Because the first few weeks a home is on the market is so critical, sellers should understand overpricing will cause a property to languish on the market. As your advocate, you will receive our expert consultation when it comes time to negotiate your offer.







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## Buyer's Market

In a buyer's market, homes listed for sale outnumber buyers. Competition among sellers can be fierce. Buyers are encouraged to be very selective in this market. Home sellers should have their homes in the very best condition to attract buyers. In a buyer's market, sellers will need to be particularly smart. Expect sellers to market their home aggressively using many forms of advertising to gain maximum exposure for their home.

## Balanced, Flat, Normal or Neutral Market

This market is called by many names including a flat, neutral, balanced, and a normal market condition. This is a market condition where neither buyer nor the seller has a competitive advantage. Typically there are an equal number of buyers and homes for sale on the market. The fundamentals of strong marketing with superior curb appeal are important for sellers in this market.

You might find this hard to believe but, homes within different price ranges or neighborhoods sometimes experience entirely different market conditions. If you're wondering what kind of market condition the homes in your desired location are experiencing, be sure to contact us and we'll let you know the market condition in your area of interest.



## Understanding VA Loans

The more you know about the home loan program, the more you will realize how little "red tape" there really is in getting a VA loan. These loans are often made without any down payment at all. Aside from the veteran's certificate of eligibility and the fact that the appraiser is assigned by VA, the application process is not much different than any other type of mortgage loan. And if the lender is approved for automatic processing and the Lender Appraisal Processing Program (LAPP), as more and more lenders are now, a buyer's loan can be processed and closed by the lender without waiting for VA's approval of the credit application or for VA to review the appraisal.





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More than 27 million veterans and service personnel are eligible for VA financing. Even though many veterans have already used their loan benefits, it may be possible for them to buy homes again with VA financing using remaining or restored loan entitlement.

Before arranging for a new mortgage to finance a home purchase, veterans should consider some of the advantages of VA home loans:

- Most important consideration, no down payment is required in most cases.
- Loan maximum may be up to 100 percent of the VA-established reasonable value of the property. Due to secondary market requirements, however, loans generally may not exceed \$359,650.
- Flexibility of negotiating interest rates with the lender.
- No monthly mortgage insurance premium to pay.
- Limitation on buyer's closing costs.
- An appraisal which informs the buyer of estimated property value.
- Thirty year loans, with a choice of repayment plans

## 5 Simple Steps to Getting a VA Loan

1. Apply for Certificate of Eligibility
2. Decide on a home the buyer wants to purchase, and fill out a contract.
3. Order appraisal from VA (lender usually does this)
4. Apply to a mortgage lender for the loan
5. Close the loan & buyer moves in

*If you would like more information about how a VA Loan can help you, please do not hesitate to contact us.*





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## Paso Robles: Home to Premium Vineyards and Healing Waters

Located midway between San Francisco to the north and Los Angeles to the south, Paso Robles is a charming rural community. Within an easy commute to the mountains, beaches, and deserts, Paso Robles is home to one of the United States' premium wine growing areas and a growing number of hot springs resorts. The City has a long history for both fine wine and healing waters.

## Offering Safe Neighborhoods & a Bright Future

The 29,500 residents of Paso Robles enjoy the benefits of living in the coastal mountain range of central California. The values and riches of the past are interwoven with a bright future filled with growth and diversity. Paso Robles is developing into a center for industry, viticulture, commerce, and attractive homes. It offers all the amenities of family life including, ample City services, state-of-the-art recreation facilities, many opportunities for retail shopping, outstanding public schools, and safe neighborhoods. For those military families relocating to Paso Robles, it is truly a place that offers something for every member of your family.

## Reasons to Relocate to Paso Robles

If you're thinking about quality of life, Paso Robles has so much to offer. Among the advantages of living in Paso Robles are:

- **Vibrant Local Economy:** Paso Robles has a thriving and diverse economy.
- **Quality of Life:** Paso Robles is a wonderful place to live, work, learn and play. Offering many attractions, tourist love visiting Paso Robles and residents loving living here!
- **The Paso Robles Real Estate Market:** Paso Robles offers some of the more affordable and attractive housing in all of San Luis Obispo County.
- **Transportation/Communications:** Paso Robles lies along the major transportation corridor and telecommunications highways of California. Conveniently located at the junction of Highways 101 and 46, Paso Robles is also served by Amtrak. DSL and cable high-speed data service are available to residents.
- **Higher Educational:** Paso Robles is the home of the North County Campus of Cuesta College. Students are provided educational opportunities for both youth and adults.





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Parks, Recreation, and Library Services are high priorities for the city. Recently Paso Robles has earmarked and invested approximately \$15 Million for a new library and state-of-the-art recreational facilities.

*If you would like more information about the Paso Robles area, please do not hesitate to contact us.*



## King City- An Ideal Location

Conveniently located northeast of Camp Hunter Liggett, King City, California is 50 miles north of Paso Robles, 145 miles south of San Francisco, and 105 miles south of San Jose. Situated along Highway 101 in the southern portion of Monterey County, King City offers those relocating with the military a safe, affordable location for you and your family.

### A Vibrant City on the Move

The city's rich agricultural base is the foundation of a vibrant economy and provides the preponderance of employment opportunities for the area. Serving the agricultural industry including food processing and packing for Con Agra, Gilroy Foods, Meyer Equipment, L.A. Hearne, San Bernarbe Vineyards, and Gill Onions, King City also offers a diversified economy. Other large local employers include Mee Memorial Hospital and Casey Printing. Fort Hunter Liggett also employs numerous local civilian workers and the military base plays a vital role in the city's economic base. Fort Hunter Liggett is conveniently located 26 miles from King City.

### Offering Outstanding Educational Opportunities

The King City Public Schools is comprised of two separate school districts and these systems have combine resources and management in an effort to offer a more efficient, more successful educational system. The King City Joint Union High School District and the King City Union School District combined serve over 4400 students from grades K-12. For more information on the King City Public School District, go to [www.kcusd.org](http://www.kcusd.org).







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## Residential and Commercially Friendly City

King City is a very unique city in that it is very development friendly. The King City civic leaders and economic development organizations continue to attract new businesses and residential housing projects to ultimately offer an improved quality of life for residents of King City. The King City median home price is \$240,500 according to the local MLS Board of Realtors. The population of King City is approximately 11,094.

*If you would like more information about the King City area, please do not hesitate to contact us.*



## Oaks Shores Information

### Location

In beautiful oak covered foothills east of Hearst Castle, Oak Shores is an easy and beautiful drive from Paso Robles over approximately twenty-five miles of good, paved roads. Click here for directions and a map.

## Conveyance of Property to Purchaser by Grant Deed

### Financing

Conventional, private and seller carry-back, some with excellent terms.

### Parcels

Available at the shores of Lake Nacimiento and close by, up in the hills.

### Project Size

Four tract maps (851 lots) have been recorded, covering a total of 328 acres. Over 70% of these lots have homes built on them, with a mix of full-time and part-time residents.





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## Zoning

Subdivision has been zoned "L", recreational zoning, as a planned, private development.

## Utilities

All underground - Electric, Water, Sewer, Telephone.

- Water - Nacimiento Water Company, a public utility. Water usage is metered and paid annually for part-time residents and quarterly for full-time residents.
- Electricity - Underground service to each lot provided by Pacific Gas & Electric.
- Telephone - Underground service to each lot provided by SBC.
- Sewer - Sewer system operated by San Luis Obispo County and owned by property owners.
- Trash - Weekly pickup (each Tuesday) provided by San Miguel Disposal Company.
- Television & Internet - Access is via satellite subscription service.

## Property Taxes

Annual taxes are based on Proposition 13 at 1% of selling price with sewer availability charge and outstanding government bonds added. (Estimate property taxes by multiplying selling price of homes by 1.3% and lots by 1.5%). This difference is due to the sewer charge.

## Private Ownership

With the purchase of property at Oak Shores, owners automatically become members of Oak Shores Community Association (OSCA), a non-profit California Corporation. The greenbelt areas, clubhouse, boat ramp, marina, parking areas, gate house, roads and all recreational facilities are owned and maintained by OSCA. Dues are assessed by OSCA to cover these maintenance costs. Click here to view CC&R's\* or By-Laws\* for Oak Shores.





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## Dock Ownership

All Lake Nacimiento boat dock owners are subject to the Monterey County annual licensing fee. New docks must go through the Oak Shores Architectural Review for authorization prior to installation. Only designated lots have the right to moor a dock adjacent to the property.

## Building Plans

All plans must be approved by the OSCA Architectural Review Committee and San Luis Obispo County. Click [here](#) for a copy of the ARC Guidelines\*.

## OscA Amenities

- Lake - 5,370 acres, 165 miles of shoreline, 17.3 miles long at surface elevation of 800 feet. Summertime lake temperatures average in the mid to high 70's. Popular for swimming, boating, water-skiing and fishing.
- Clubhouse - 4800 sq. ft. Contains kitchen facilities, dining and bar area, multipurpose room for meetings, parties (capacity 192) and dining (capacity 90), library/ fitness room and OSCA office.
- Guarded Entry Gate - for privacy and security.
- Swimming Pool - fenced swimming pool adjoins the clubhouse and picnic area.
- Marina - Approximately 66 boat slips (first-come, first-served basis), 144 privately owned slips, plus landing facilities, including reinforced concrete ramps.
- Campground - provided for property owners' use on an advanced reservation basis. It is owned privately, with operating costs paid by OSCA. Six electric sites are available on a first come, first served basis.
- Miniature Golf Course - Volunteer-built 18 hole course.
- MFish - Large mouth bass, small mouth bass, white bass, bluegill, crappie, catfish. Stocked in 1991 with 35,000 Florida large mouth bass.





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## Fire Protection

Oak Shores has its own volunteer fire department (San Luis Obispo County Company 34) and is equipped with fire engines and a fire boat. Fire hydrants are located throughout the community. A California Division of Forestry Station is approximately 10 miles away.

## Medical

Equipped medical rescue vehicle and Emergency Medical Technicians are on call 24 hours. Emergency transportation is available by ambulance or Sheriff's helicopter. Twin Cities Hospital is approximately 40 miles away in Templeton.

## Schools

San Miguel Joint Union School District serves elementary students at Cappy Culver School near Heritage Ranch and middle school students at Lillian Larsen in San Miguel. Paso Robles Union School District serves high school students.

## Facilities

Supermarkets and shopping centers are 25 miles away in Paso Robles. Supplies are available at the Nacimiento Lake marina (9 miles east of the Oak Shores Gate), at Al's Marine (approximately 4 miles west of the Oak Shores gate) and at the Bee Rock Store (approximately 4 miles east of the Oak Shores Gate). Katie's Korner, located inside the Oak Shores main gate, has snacks, sandwiches, ice and sundries.

*\*Oak Shores Realty makes no representation as to the accuracy or timeliness of these documents.*







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## Heritage Ranch Information

### Location

Heritage Ranch is located on Lake Nacimiento, northwest of Paso Robles, in northern San Luis Obispo County. Click [here](#) for directions and a map. Heritage Ranch is a planned and gated community of approximately 9,250 total acres with 13 subdivisions of various types and totaling more than 1,700 residential units. Two of these areas are Tract 1990 Lakeside with 86 lots in Phase 1 and Tract 1910, River View Estates, has 150 lots. The master plan provides for up to 2,900 parcels and one new sub-division with 225 dwellings in development. In addition to homes, there is a senior center, fire station, deli, general store, and RV storage.

- Heritage Ranch CC&R's, Master Plan Map and Membership Handbook
- Lakeside Village CC&R's and Tract Map
- Riverview Estates CC&R's and Tract Map

The Heritage Ranch Owner's Association was incorporated on January 28, 1972 to manage and maintain the areas owned in common including the gateways, public easements, campgrounds, marina, equestrian center and trails, community center, swimming pools, tennis courts, parkways, grass plots, parking areas, buildings, and other facilities dedicated to community use. Quarterly dues are collected from the Owners to pay operating costs and to fund the reserve account for large maintenance and restoration expenditures.

The community has a water recreation focus with more than 1000 water craft owned by residents. Equestrian activities add to the mix, as does an active senior's organization.

Heritage Ranch is undergoing the same paradigm shift that similar communities are experiencing, with an increasing percentage of younger families. This change in demographics, along with a growth in permanent residents, will continue to increase the impact on facilities and services.





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## Campgrounds

Campsites are available on a first come first serve basis, and the primary member, co-member or tenant must make the reservation and pay in advance at the gatehouse. Any guest who is deemed to be a nuisance or threat will be asked to leave the premises with all fees forfeited.

All pets are required to be on a leash in the campground area at all times and not to be left unattended outside your camping unit. Checkout is 1:00 PM. A handout of the complete Campground Rules is provided by the Gatehouse attendant to the primary member, co-member or tenant making the reservation.

## Marina

- **Floating Docks** - For primary members, co-members and tenants who lease them from the Association. If an unauthorized person utilizes a floating dock, a citation may be issued and/or their watercraft may be towed.
- **Private Docks** - For owners who have continuously registered them with the Association since 1999 as specified in the Association's Private Dock Policy. No new private docks are allowed and no owner may transfer their rights to another owner. Private docks are required to be removed when the owner moves from Heritage Ranch. Each owner of a private dock is required to register annually with both the Association Office and Monterey County, pay the annual fees and provide proof of current liability insurance in order to receive their annual private dock permit. If an owner or guest would like to temporarily leave their watercraft in the water, they may anchor it near or on the shoreline.





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## Monterey Country/Lake Nacimiento Fees

Two iron rangers are located at Heritage Ranch. One is near the Gatehouse entrance, and the other is in the Marina parking lot. Both daily and annual fees are available. Contact Monterey County Parks Department for additional information:

2771 Nacimiento Lake Drive, Bradley, California 93426 Phone (805) 472-2311.

The Association is not responsible for any citations that occur on Lake Nacimiento.

## Swimming Pools

A pool attendant is on duty while the swimming pool(s) are open. Opening and closing seasons are determined by weather conditions.

## Tennis Courts

Open daily from 6:00 A.M. to 10:00 P.M. Tennis shoes must be worn on the tennis courts at all times.

## Parks and Play Areas

Use of the parks and play areas is on a first-come first-serve basis.

## Facilities to Rent

- **Equestrian Center** - Space in the Equestrian Center is on a first-come, first-serve basis and is available for primary members, co-members and tenants. Registration of your horse is required through the Association Office. Each owner of a horse kept in the Equestrian Center is required to provide their own stall and tack shed, and must maintain a certificate of insurance for personal liability, provide a security deposit and pay a monthly fee to the Association. A copy of the complete Equestrian Center Rules and Regulations is available at the Association Office. When there





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is a waiting list you must fill out an application form to be placed on the waiting list. When a space becomes available, the next person in line is contacted (in person or by message) and given 48 hours to respond or their name is removed from the waiting list.

- Pavilion - A primary member, co-member or tenant may request to reserve the Pavilion for private non-commercial use. Non-commercial use is defined to mean that no individual shall charge a fee or use the Pavilion to obtain profit for themselves.
- Recreation Barn - A primary member, co-member or tenant may request to reserve the Recreation Barn for private, non-commercial use. Non-commercial use is defined to mean that no individual shall charge a fee or use the Recreation Barn to obtain profit for themselves.
- Small Pool - A primary member, co-member or tenant may reserve the Small Pool after hours of operation on Equestrian Road for private non-commercial use. Non-commercial use is defined to mean that no individual shall charge a fee or use the small pool to obtain profit for themselves.

## Schools

San Miguel Joint Union School District serves elementary students at Cappy Culver School near Heritage Ranch & middle school students at Lillian Larsen in San Miguel. Paso Robles Union District serves high school students.

Within an hours' drive there are many cultural events and experiences. Central coast beaches, wineries, art galleries, the Performing Arts Center at Cal Poly in San Luis Obispo, theaters, restaurants, bicycle and hiking trails, and numerous clubs and seasonal activities are available.







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## Lockwood, Ca

Lockwood is located in the historical San Antonio Valley located just west of 101 approximately half way between San Francisco and Los Angeles. Nestled in an area up against the Santa Lucia Mountains and due in part to the vineyard's proximity to the Monterey Bay and warm rangeland to the south, Lockwood's climate often experiences mornings of 50°F and mid-day temperatures of 110°F – a diurnal swing of 60°F in a matter of a few hours. Lockwood is a rural Agriculturally based community made up primarily of ranches and vineyards. Lockwood is also the closest community to the Military base of Hunter Liggett. San Antonio School is the local elementary school grades K-8.

## Fort Hunter Liggett – The Nation's Largest Army Reserve Installation

With a permanent staff of only 250 civilian and military personnel, Fort Hunter Liggett's population swells to 4,000 Army Reserve soldiers when troops arrive for training. Fort Hunter Liggett (FHL) is the largest military installation in the Army Reserve and the eighth largest in the US Army.

### History – Army Proud!

Originally named for US Army General Hunter Liggett in 1941, Fort Hunter Liggett is a United States Army fort located in southern Monterey County, California. Located equal distance between Los Angeles to the south and San Francisco to the north, the land for the fort was purchased from William Randolph Hearst in 1940. It was under the authority of Camp Roberts (USCG), to the southeast, until 1952, Fort Hunter Liggett became a sub installation of Fort Ord on the Monterey, California Peninsula. Today Fort Hunter Liggett is a sub installation of Fort McCoy, Wisconsin.

### Superior Size & Firepower

With a landmass of more than 165,000 acres, Fort Hunter Liggett is comprised





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of protected mountains, lush valleys, pristine rivers, open plains, and dense forests. Fort Hunter Liggett provides an ideal live fire training facility for today's mobile brigade-based Army. FHL's facilities include a Convoy Live Fire Training Course, Weapons Qualification Ranges (pistol range to Tank Table 12), a Live Fire Shoot House, an Urban Assault Course, a C-17 capable airstrip, 33 Drop Zones, a 36-pad Heliport, an Ammunition Supply Point, and an Engagement Skills Trainer-2000. On base classroom facilities include a Distance Learning Center equipped with 50 classrooms, 36 computers, and bed space for more than 3,500 US Army Reserve Soldiers.

## **Bright Future for Fort Hunter Liggett**

Current tenants at Fort Hunter Liggett are the 3rd Brigade 356th Logistical Support Battalion, 7th Brigade 104th Division (Institutional Training), the 31st Naval Construction Regiment, Operation Platinum Wrench, and the 63rd RRSC Equipment Concentration Site 170. In 2009 the 91st Division (Training Support) is scheduled to reorganize and relocate from Camp Parks to Fort Hunter Liggett. In the near future an Armed Forces Reserve Center (AFRC) is scheduled for construction.

## **Moving With The Military?**

You Protect Our Country - Let Oak Shores Realty Protect Your Move! Are you and your family relocating to the Fort Hunter Liggett area? If so, be sure to contact Oak Shores Realty. We are here to help you serve.

