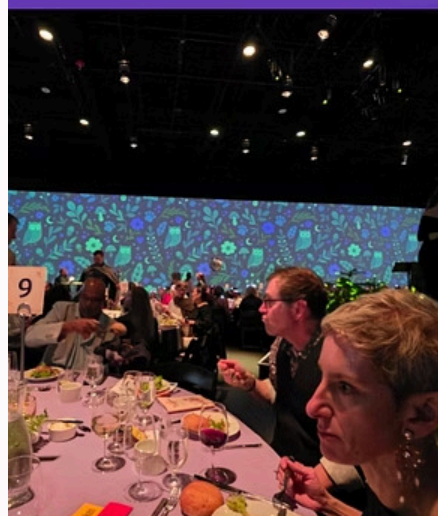
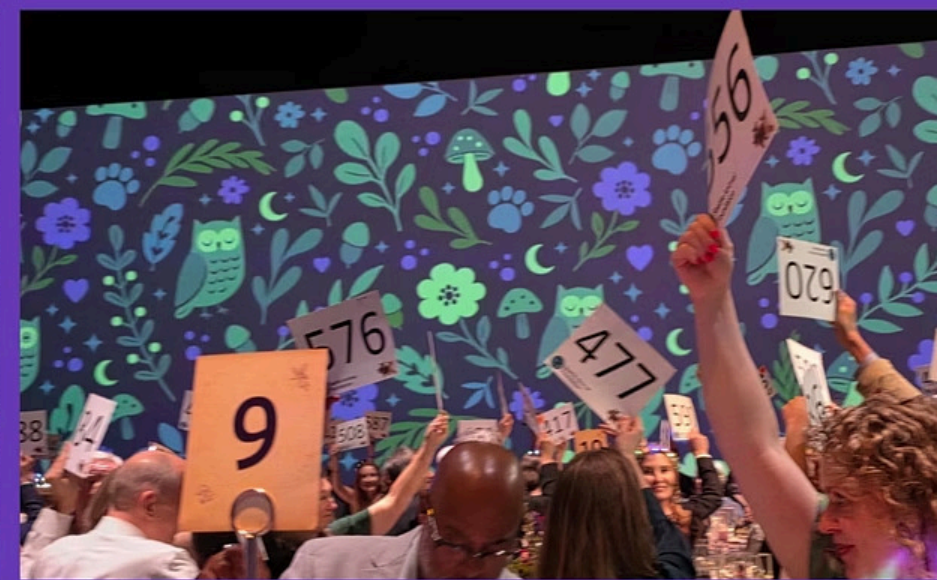


The Hecker Home Hack Cracking the Code on Greater Seattle Real Estate | December 2025



When Champagne and Rescue Dogs Collide (In the Best Way)

Mid-November, I found myself at Fremont Studios for the Furevermore Gala, the Seattle Animal Foundation's annual fundraiser. Think cocktails, silent auctions, adoptable puppies making the rounds, and a room full of people who collectively donated over \$250,000 to help shelter animals.

And look, I'm not one to get overly emotional at events, but when they brought out the dogs available for adoption? Yeah, I got a little misty.

Here's the thing: our current dog George is a rescue. So were our two previous dogs. And growing up, every single one of our four dogs and cats came from a shelter or rescue organization. So when the Seattle Animal Foundation talks about funding foster care coordinators, veterinary programs, and getting animals out of shelters and into homes, it hits different for me.

George (our current rescue) has been the best addition to our family. He's ridiculous, loyal, and has no concept of personal space. But he's ours, and we're his. And that's exactly what the Furevermore Gala is all about: creating those connections and giving animals a second chance.

The event raised funds to support the Seattle Animal Foundation's programs, including their foster care coordinator position, which helps manage over 560 animals in foster care each year. That's 560 animals who get to skip the stress of shelter life and land in temporary homes until they find their forever families.

If you've ever thought about adopting or fostering, or if you're just an animal lover looking for a way to give back locally, the Seattle Animal Foundation is worth your attention. And if you happen to see me at next year's Furevermore with a glass of wine in one hand and a puppy in the other? Mind your business.



Now, let's talk real estate.



Year-End Market Snapshot: What December Tells Us About 2026

December is always a weird month in real estate. Buyers slow down because of the holidays. Sellers pull listings to avoid showing their homes while relatives are visiting. And everyone collectively decides that January is a better time to make major life decisions.

But here's what's interesting: the data from late 2025 is actually painting a pretty clear picture of what's coming in 2026.

Current Seattle Market Numbers (November/December 2025):

Median Home Price

\$899,000

(up 2.2% year over year)

Days on Market

15 average

(down from 17 last year)

Market Intensity

39.5% of homes going pending in the first 30 days

Inventory

Still tight, though better than 2023-2024

Here's the Split:

Homes under \$675K

Taking about **23 days to sell** and often seeing buyers negotiate for rate buydowns or credits.

Homes above \$675K

Moving in **9 days at full price.**

The market is literally running on two tracks right now.



Mortgage Rates:

Hovering around **6.25% to 6.4%**, which is down slightly from earlier in the year but nowhere near the pandemic lows people keep hoping for. Economists are predicting rates will stay in the 6% range through 2026, so if you're waiting for 3% rates to come back, you might be waiting a while.

What's Coming in 2026:

01

Modest Growth Predicted

Forecasters are predicting modest growth. Seattle home prices are expected to climb 1.5% to 4% in 2026, which is way more stable than the double-digit jumps we saw during the pandemic.

03

Buyers Re-Entering Market

Buyers who have been sitting on the sidelines are expected to re-enter the market in early 2026, especially if rates dip even slightly. That means spring 2026 could see a surge in competition again.

02

Inventory Increase Expected

Inventory is expected to increase slightly in early 2026 as new listings hit in spring, but don't expect a flood. The "lock-in effect" (people refusing to sell because they have sub-3% mortgage rates) is still keeping supply artificially low.



The Bottom Line for Right Now:

If you're a buyer

December and January are your negotiation windows. Fewer buyers, more realistic sellers, and the ability to close before year-end (or early 2026) without the spring frenzy.

If you're a seller

Listing before mid-December means you can still capture motivated buyers who want to close before the new year. After mid-December, you're better off waiting until late February or March when inventory resets.

If you're just trying to figure it out

And if you're just trying to figure out what your home is worth or whether now's the time to make a move, let's talk. Because the answer is always "it depends on your specific situation," and I promise not to give you a generic sales pitch.

What's Happening Around Town: Holiday Edition



Seattle Center Winterfest (Nov 28 - Dec 31)

Seattle Center goes full holiday mode with Winterfest, featuring the Winter Train & Village, weekend entertainment, holiday lights, and capping off with a New Year's Eve celebration. It's free to walk around, making it one of the better budget-friendly holiday outings.



Seattle Christmas Market (Through Dec 31)

The European-style Christmas market at Seattle Center is back with 80+ artisans, mulled wine, German food, and enough festive vibes to make you forget it's 40 degrees and raining. Kids 6 and under are free, adults pay around \$15.



Garden d'Lights at Bellevue Botanical Garden (Nov 29 - Dec 31)

Half a million lights transform Bellevue Botanical Garden into something Instagram-worthy. You need timed tickets (around \$10/person), but it's genuinely one of the prettier holiday light displays in the area. Kids 10 and under are free.



Great Figgy Pudding Caroling Competition (Dec 6)

Pike Place Market hosts its 40th annual caroling competition, where teams compete while raising money for the Pike Market Food Bank and Senior Center. It's chaotic, festive, and kind of ridiculous in the best way.

Local Business Buzz:

Holiday shopping is in full swing, and if you're looking to skip Amazon and support local, Ballard and Capitol Hill are packed with independent shops and holiday markets. Pike Place Market also has its holiday food tour running through December, featuring 10 festive tastings.

Seattle's Middle Housing Update:

The 2025 Comprehensive Plan is officially in effect, meaning duplexes, triplexes, and cottage clusters are now allowed in formerly single-family neighborhoods. This won't change the market overnight, but it's a big shift in how Seattle approaches housing density going forward.

Top 10 Things to Do in Seattle This December

December in Seattle means rain, early sunsets, and an overwhelming number of holiday events. Here's what's actually worth your time:

1. **Wild Lanterns at Woodland Park Zoo (Through Jan 18)** Light displays, animal encounters, and 21+ "Night Owls" events with cocktails and fireplaces. Pricy (\$35-40) but genuinely cool.
2. **Seattle Center Winterfest (Nov 28 - Dec 31)** Free holiday festivities, Winter Train & Village, live entertainment, and a big New Year's Eve bash. Can't beat free.
3. **Garden d'Lights at Bellevue Botanical Garden (Nov 29 - Dec 31)** Half a million lights, timed entry tickets, Instagram gold. Around \$10/person (kids 10 and under free).
4. **Come From Away at Seattle Rep (Dec 3 - Jan 4)** The award-winning musical about 9/11 and Newfoundland's incredible hospitality. Emotional, uplifting, worth it.
5. **Great Figgy Pudding Caroling Competition (Dec 6)** Pike Place Market turns into a festive caroling showdown. Free to watch, raises money for good causes.
6. **The Muppet Christmas Carol at Benaroya Hall (Dec 5-7)** Seattle Symphony accompanies the classic film live. It's The Muppets. With an orchestra. Yes.
7. **Capitol Hill Holiday Wine Walk (Dec 11)** Sip wine while you stroll Capitol Hill's best bars and shops. \$30-40, way more fun than braving the mall.
8. **Urban Craft Uprising Winter Show (Dec dates TBA)** Seattle Center hosts one of the best local craft shows. Original art, handmade goods, zero mass-produced junk.
9. **Holiday Cookie Crawl (Dec 6)** Family-friendly cookie tasting event. \$25/person. Carbs and sugar. What more do you need?
10. **Argosy Christmas Ship Parade of Boats (Nov 28 - Dec 23)** Watch decorated boats cruise around Lake Union and Puget Sound. You can ride along or watch from shore. Classic Seattle holiday tradition.

The Bottom Line

December's always a weird month in real estate. The market slows down, everyone's distracted by the holidays, and most people postpone big decisions until January.

But if you're thinking about making a move in 2026, now's actually the time to start planning. Understanding where the market's headed, getting pre-approved if you're buying, or prepping your home if you're selling in spring can make all the difference.

And if you're just trying to enjoy the holidays without thinking about real estate at all? Fair. But when you're ready to talk about your options (or you just want to chat about rescue dogs and holiday markets), you know where to find me.

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Disclaimer

Market Analysis

The market observations, trends, and insights presented in this newsletter represent my professional opinion based on available market data, research, and combined experience in corporate finance and real estate. Real estate markets are dynamic and conditions can change rapidly.

Not Professional Advice

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Data Accuracy

While all market data and statistics are sourced from reputable industry sources and believed to be accurate as of the publication date (December 2025), I make no guarantees regarding completeness or accuracy. Real estate data is subject to revision and market conditions change continuously.

Consult Professionals

Before making any real estate, financial, or legal decisions, please consult with qualified professionals including real estate agents, financial advisors, attorneys, CPAs, and other specialists appropriate to your situation.

Personal Opinions

Some content reflects my personal experiences and opinions based on local market knowledge. These should not be taken as guarantees of future performance or outcomes.