

The Hecker Home Hack

Cracking the Code on Greater Seattle Real Estate

Welcome to November 2025's deep dive into what's really happening in the Seattle and Eastside housing markets. Whether you're curious about turning your backyard into a goldmine with an ADU, wondering why Eastside prices are skyrocketing, or just want to know the best local spots this month, we've got you covered. This isn't your typical market report—think of it as your insider's guide to navigating Greater Seattle real estate with confidence and maybe a little fun along the way.



I Spent a Tuesday Learning About Backyard Goldmines

Full disclosure: I'm the kind of person who thinks continuing education matters. So when I spotted a half-day class on ADUs (accessory dwelling units) and how they're reshaping Puget Sound housing, I signed up. Yes, on a Tuesday. Yes, voluntarily.

The class featured architects, mortgage specialists from a few lenders, builders that specialize in building ADU's, plus reps from the Master Builders Association and more. We covered everything from House Bill 1337 (which loosened ADU restrictions statewide) to financing options, design considerations, and the fascinating difference between converting to condos versus subdividing property.

The ADU Opportunity Most Homeowners Don't See

Here's what stuck with me from that Tuesday class: so many Seattle and Eastside homeowners are sitting on properties that could generate serious income or solve housing problems, and they have no idea. Got a big lot? You could build a rental unit. Got family you want nearby but not *too* nearby? ADU. Want help paying your mortgage? ADU.

The best part? With recent zoning changes, it's easier than ever to make this happen. Sure, there are hoops—permits, design approvals, financing, impact fees, even septic capacity issues and air space condominiums (riveting, I know). But compared to trying to afford a second property in this market? ADUs are looking pretty genius right now.



Seattle vs. Eastside: Tale of Two Markets

Seattle

Median Price: \$935,000

Year-Over-Year: +8.85%

Days on Market: 27 average

Inventory: 2.8 months

Market Feel: Strong but measured—not the insanity of 2021

Eastside

Median Price: \$1,709,000

Year-Over-Year: +17%

Bellevue Median: \$1,500,000

Days on Market: Similar to Seattle, multiple offers still common

Market Feel: Hot, expensive, no signs of cooling

Let's be real: Seattle and the Eastside are technically the same metro area, but right now they're experiencing completely different market dynamics. Understanding this divide matters whether you're buying, selling, or just trying to figure out what the heck is happening with prices.

What's Driving the Great Divide?

01

Tech Money Loves the Eastside

Microsoft, Amazon, Google—they're all doubling down on Eastside campuses. Microsoft alone dropped \$10 billion on renovations. Google's investing heavily in Kirkland. When tech giants expand, high-paid employees with stock options follow, flooding Bellevue, Redmond, and Kirkland with buyers who can outbid just about anyone.

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The Lock-In Effect

Many Eastside homeowners bought or refinanced during the pandemic at rates below 3%. With rates now around 6.5%, they're not selling. Why would they? This creates even tighter inventory, pushing prices higher in a self-feeding cycle.

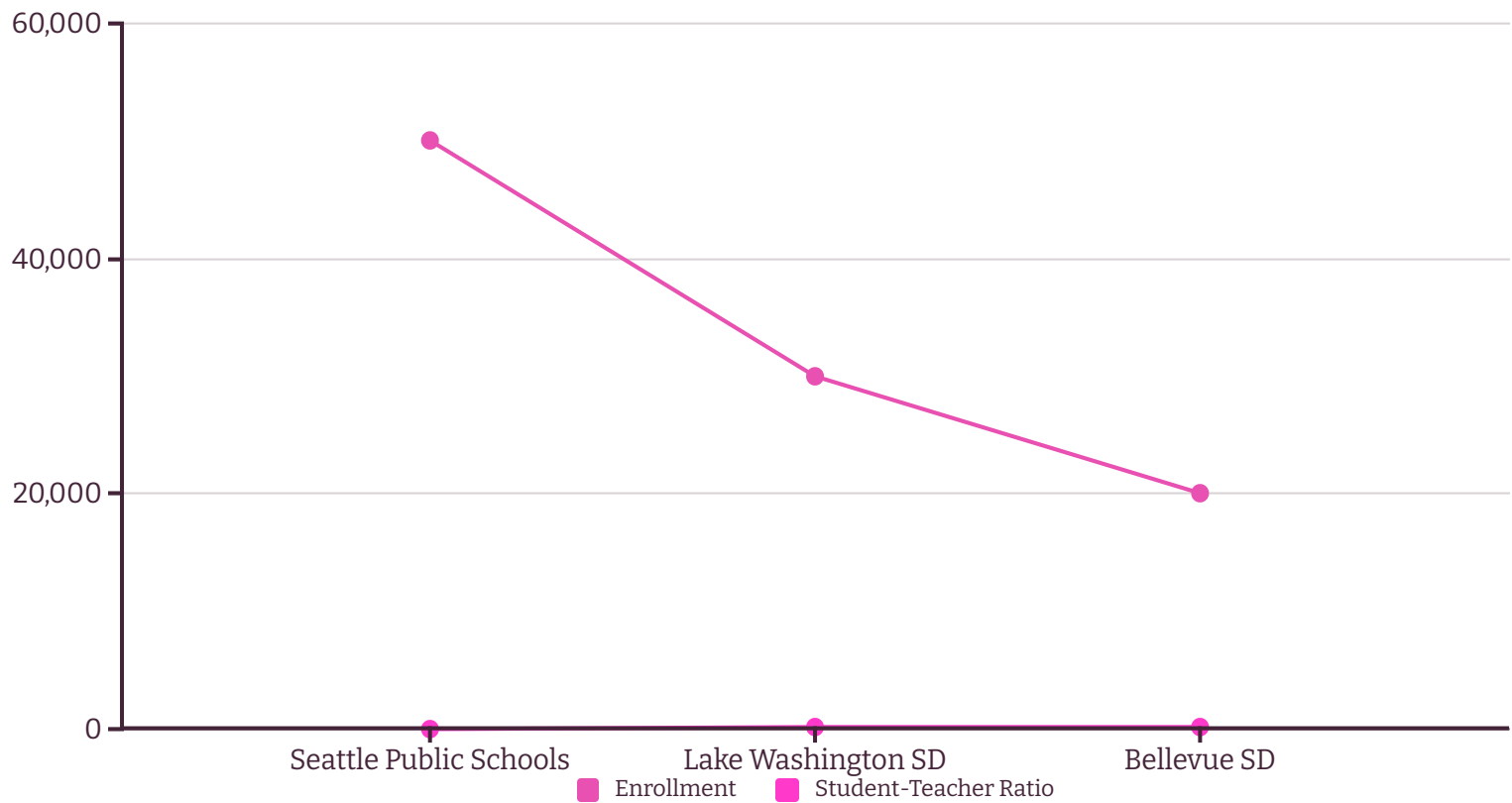
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Lifestyle Preferences

The Eastside offers more space, newer construction, better parking, and suburban vibes. Seattle offers walkability, culture, nightlife, and urban density. Neither is objectively better—they're just different, and people prioritize based on their lifestyle and commute needs.

School Districts: Know the Numbers

Education is a major factor in home purchasing decisions. Here are the facts—individual school performance data, test scores, and ratings are available through Washington OSPI and GreatSchools.org. Every family has different priorities, so I always recommend researching specific schools that matter to you.



What This Means for Your Next Move



Buying in Seattle

You'll find more inventory than the Eastside, slightly less competition, and prices that are high but not Bellevue-level.

Good neighborhoods to watch: Ballard, Green Lake, West Seattle. The competition is real but manageable if you're prepared.



Buying on the Eastside

Bring your A-game. Be pre-approved, move fast, and expect to compete against well-qualified buyers. Appreciation has been stronger here than Seattle over the past year—17% vs. 8.85%. Don't underestimate how quickly good properties move.



Selling in Seattle

Your home will sell, but you need to price it right and make sure it shows well. Gone are the days of slapping it on the market and getting 10 offers overnight. Strategic pricing and presentation matter more than ever.



Selling on the Eastside

Inventory is tight, demand is high, and buyers are well-qualified. But don't get greedy with pricing—even hot markets have limits. Work with someone who knows the local comps and can position your home competitively.

Bellevue's Development Boom

Downtown Unrecognizable from Five Years Ago

If you haven't been to downtown Bellevue lately, prepare to be shocked. New condo towers, restaurants, and office buildings are transforming the city's urban core. Avenue Bellevue—the new luxury condo project—sold units quickly, and more projects are already in the pipeline.

This isn't just construction for construction's sake. Bellevue is building out a legitimate downtown that rivals Seattle's urban offerings, complete with walkability, dining, shopping, and cultural venues. The city is betting big on becoming a true urban center, not just a suburban satellite.



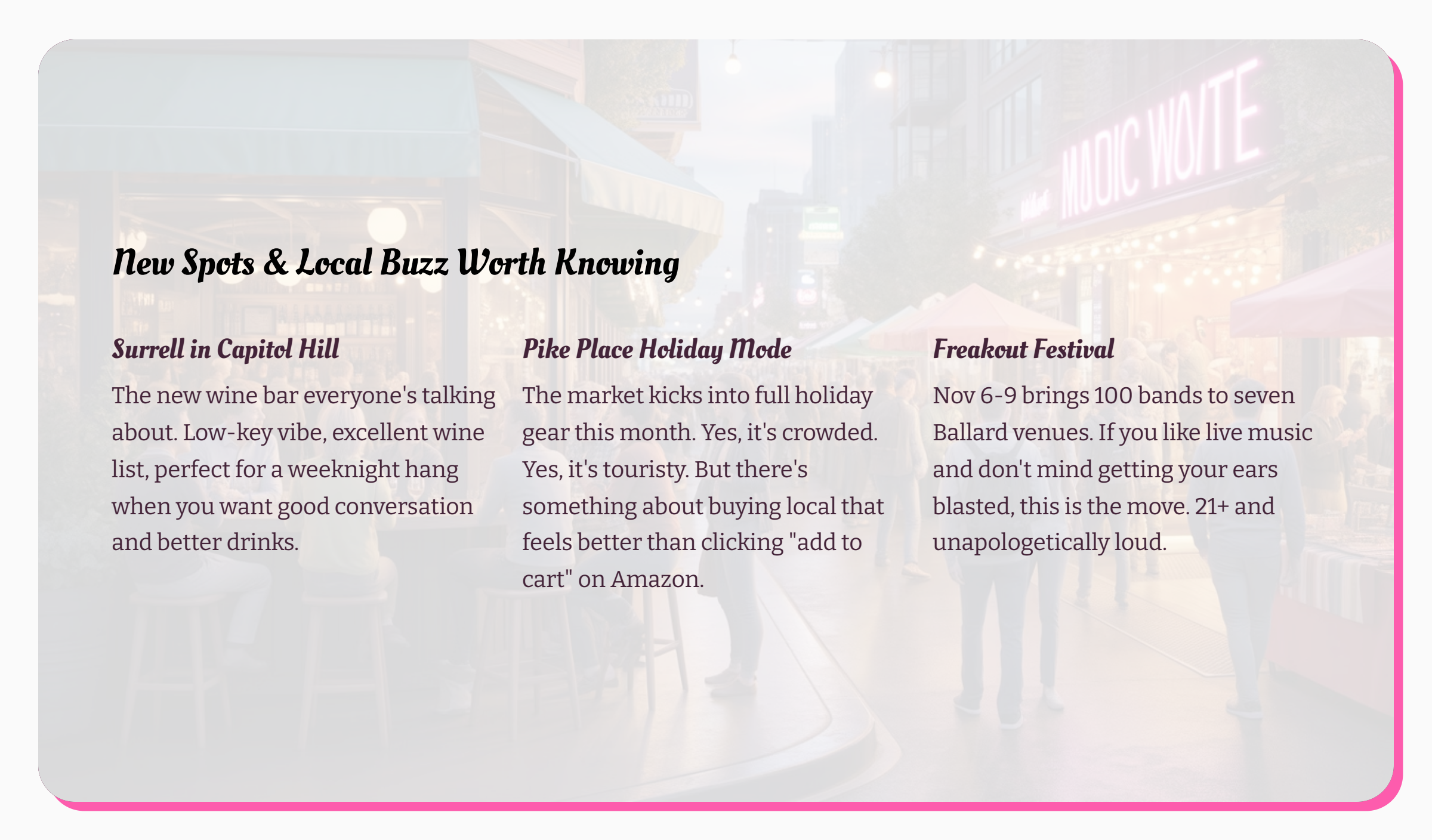
Seattle's Middle Housing Revolution

Zoning Changes Are Here

Seattle's 2025 Comprehensive Plan passed despite legal challenges, which means duplexes, triplexes, and cottage clusters are now allowed in neighborhoods that used to be zoned exclusively for single-family homes. This is a *significant* shift for Seattle's housing landscape.

What does this mean practically? More housing options in various neighborhoods, more construction activity, and potentially more density in areas that have traditionally been low-rise residential. Whether you see this as opportunity or disruption depends on your perspective, but one thing's certain: Seattle's housing stock is about to diversify.





New Spots & Local Buzz Worth Knowing

Surrell in Capitol Hill

The new wine bar everyone's talking about. Low-key vibe, excellent wine list, perfect for a weeknight hang when you want good conversation and better drinks.

Pike Place Holiday Mode

The market kicks into full holiday gear this month. Yes, it's crowded. Yes, it's touristy. But there's something about buying local that feels better than clicking "add to cart" on Amazon.

Freakout Festival

Nov 6-9 brings 100 bands to seven Ballard venues. If you like live music and don't mind getting your ears blasted, this is the move. 21+ and unapologetically loud.

Top Things to Do This November

Seattle Restaurant Week (Oct 26 - Nov 8)

Prix fixe menus from \$25-\$65 at a ton of restaurants. Perfect excuse to try places you've been meaning to check out without breaking the bank.

Veterans Day Free Parks (Nov 11)

All 145 Washington State Parks are free—no Discover Pass required. Great excuse for a hike before the real rain hits.

Seahawks at Lumen Field

Check the schedule for home games. Even if you're not a huge football fan, the energy at Lumen is unmatched. There's nothing quite like 68,000 people losing their minds together.

Astra Lumina Light Walk (Nov 6 - Dec 31)

Immersive light and sound experience at South Seattle College Chinese Garden. Pricey but legitimately cool for a date night or family outing.



More November Adventures

- **This is Halloween at The Triple Door:** Can Can performers do a Tim Burton-themed cabaret. Burlesque meets Nightmare Before Christmas—weird and wonderful.
- **Cinema Italian Style Film Festival:** Italian films with English subtitles at SIFF Cinema Uptown. Cultura meets popcorn.
- **Totally '90s Sing Along:** Belt out boy bands and grunge at Central Cinema. Your inner middle schooler will love it.
- **Pirates of Penzance at McCaw Hall:** Seattle Opera does Gilbert & Sullivan. Surprisingly fun, even if opera isn't usually your thing.
- **Seattle Center Holiday Markets:** European-style Christmas market starting mid-November with mulled wine, artisan gifts, and all the festive vibes. Actually pretty charming.



The Bottom Line on Greater Seattle Real Estate

Seattle and the Eastside are experiencing fundamentally different market dynamics right now, despite being part of the same metro area. The Eastside is seeing stronger appreciation, tighter inventory, and more intense competition driven by tech expansion and the mortgage rate lock-in effect. Seattle offers more inventory, slightly less competition, and a different lifestyle proposition altogether.

Both markets have opportunities if you know where to look and what questions to ask. Whether you're considering an ADU to generate income, trying to time a purchase or sale, or just want to understand what's driving these price differences, the key is working with someone who knows the local nuances.

The Seattle area housing market isn't one-size-fits-all—it's a collection of distinct neighborhoods and submarkets, each with its own dynamics, buyer profiles, and opportunity sets.



Let's Talk About Your Next Move



If you're sitting on property in either market and wondering if an ADU makes sense, if now's the time to sell, where to buy, or literally anything else real estate related, let's talk. I promise to give you straight answers without the usual real estate nonsense.

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Quick Legal Stuff:

Look, I do my homework. Everything in this newsletter is based on current market data, my years of experience in Seattle real estate, and research I actually read (yes, even the boring parts). That said, real estate is local, personal, and constantly changing. What's true today might shift tomorrow. This isn't financial advice, legal advice, or a guarantee of future market performance. It's my professional take on what's happening right now. If you're making big decisions, talk to your financial advisor, attorney, CPA, or give me a call so we can discuss your specific situation. Market data is accurate to the best of my knowledge but things change fast in real estate.

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References & Data Sources

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- Norada Real Estate Investments - Seattle Housing Market Trends and Forecast 2025-2026
- U.S. News Housing Market Index - Seattle & Bellevue Housing Market Forecast, January 2025

Mortgage & Interest Rate Data

- Bankrate - Washington Mortgage Rates, August 2025
- Freddie Mac - Primary Mortgage Market Survey, 2025

School District Data

- Washington Office of Superintendent of Public Instruction (OSPI) - www.k12.wa.us
- Bellevue School District - www.bsd405.org
- Lake Washington School District - www.lwsd.org
- Seattle Public Schools - www.seattleschools.org
- GreatSchools.org - School Ratings and Information

ADU & Housing Policy

- Master Builders Association of King and Snohomish Counties
- SKY Dadu / Sockeye Homes
- Procura Mortgage - ADU Financing Information
- Washington State House Bill 1337
- Seattle 2025 Comprehensive Plan