

2026

# RE Magazine

Winter Issue



**LET YOUR VOICE  
BE HEARD!**



**20 HILL DAY 26**

JANUARY 28-29, 2026

**THIS IS THE LAST PRINTED  
ISSUE OF REMAGAZINE**

DETAILS ON PAGE 22

**WASHINGTON  
REALTOR® Profile**

**STEVE  
CHUNG** <sup>6</sup>

## IN THIS ISSUE

- 4 MARKET RE/SEARCH**  
Winter 2026 Market Statistics
- 14 HILL DAY 2026**  
Why Hill Day Matters
- 16 GOVERNMENT AFFAIRS**  
2026 Washington State  
Legislative Session
- 18 REALTORS® + HOUSING**  
Program Expanding in 2026
- 20 RPAC**  
RPAC Did That!
- 24 MEMBER BENEFITS**  
Enhancing the Value  
of Your Membership
- 26 WR CALENDAR**  
2026 Education & Events

Washington REALTORS®  
P.O. Box 719  
Olympia, WA 98507

PRSR STD  
U.S. POSTAGE  
PAID  
ST. JOSEPH MI  
PERMIT NO. 335

**We ensure your voice  
is heard at every level  
of government.**

**Because  
Washington  
REALTORS®**

**Gives a** **&!#%**



**WASHINGTON  
REALTORS®**





**2026 PRESIDENT**  
Ryan Beckett

**CEO**  
Nathan Gorton

**EXECUTIVE EDITOR**  
Whitney Chiang

**DESIGN & PRODUCTION**  
J. Thurston

**PHOTOGRAPHER**  
AmoreStudios.com

**LETTERS TO THE EDITOR**  
RE Magazine Editor  
Washington REALTORS®  
P.O. Box 719  
Olympia, WA 98507-0719  
profile@warealtor.org

**CONTACT WR**  
1-800-562-6024  
warealtor.org

**FOLLOW US ONLINE**

**Instagram**  
www.instagram.com/washrealtors

**LinkedIn**  
www.linkedin.com/company/  
washrealtors

**Meta (Facebook)**  
www.facebook.com/warealtors

**Threads**  
www.threads.com/@washrealtors

**YouTube**  
www.youtube.com/c/  
WashingtonREALTORS

**X (Twitter)**  
twitter.com/washrealtors

  
**WASHINGTON  
REALTORS®**



The statements and representations made in news articles contained in this publication are those of the authors and Washington Association of REALTORS®.

RE Magazine is produced quarterly by the Washington REALTORS® for over 23,000 REALTOR® members.

## PRESIDENTS' MESSAGE

**JOHN BLOM, 2025 PRESIDENT & RYAN BECKETT, 2026 PRESIDENT**

As I reflect on 2025 and the year I've had to serve as President of this incredibly special organization, I can't help but think back to the 2022 Fall Conference. It was at that conference that I ran for First Vice President – the start of the "Presidential Path."

One of the most common questions I received as I campaigned was, "What are the goals or objectives you have for 'your year'?" It's a fair question – we should have leaders with vision, but at a time when we faced challenges of uncertainty in the market, an increasingly unfriendly legislature in Olympia, and with major changes in the industry on the horizon, it seemed impossible to know how to respond to those questions.

In hindsight, I now know how I could have answered that question, even in uncertain times. My goals were to be ready to face these challenges and be the leader that Washington REALTORS® needs in 2025.

I'll let you make your own opinion on whether I've achieved that, but I am proud

of the year we have had as an organization. One of the things I believe our members needed this year was thoughtful communication about the industry and the association's role within that.

The Road Show provided Ryan, Nathan, and me the opportunity to get around the state and meet members where they are, hear their feedback, and share our thoughts. The re-imagined fall conference provided a fresh and new value proposition for attendees. And we continue to look at the value Washington REALTORS® can provide and work to improve that.

It has been an honor to serve this year. I know the association is in great hands going into 2026 and beyond. I look forward to continuing to work on behalf of our members in whatever capacity is needed in the years ahead. ♦

**John Blom**

2025 WR President



Throughout my career, real estate news headlines have driven me crazy. Designed for clicks and attention, they usually only tell part of the story. We, as REALTORS®, are the key to filling in the missing information for our clients and communities. It's one of the many reasons our clients trust us enough to hire us.

I remember when buyer agency law was implemented, and the robust industry discussions and education that followed about how to best represent our clients.

I've watched the progression of the MLS from a book that was printed twice a month to a real-time live resource for our industry. And, like you, I have followed the conversations about MLS policy along the way.

Here we are, so many years later, still having discussions about buyer agency, safeguarding our clients, and promoting our listings through the MLS.

The more things change...  
The more they stay the same.

What hasn't changed is the commitment of Washington REALTORS® to be the premier resource for real estate practitioners in the state of Washington. No organization does a better job of facilitating the conversation about real estate matters than we do. And we can only do that because of the involvement of so many REALTORS® around our state who lend their expertise to the discussions that shape policy.

So, as we kick off a fresh new year, I invite you to join us — Lend your voice. You are the key to the success of this organization and to our industry. Let's get to work! ♦

**Ryan Beckett**

2026 WR President





# WINTER 2026 MARKET STATISTICS

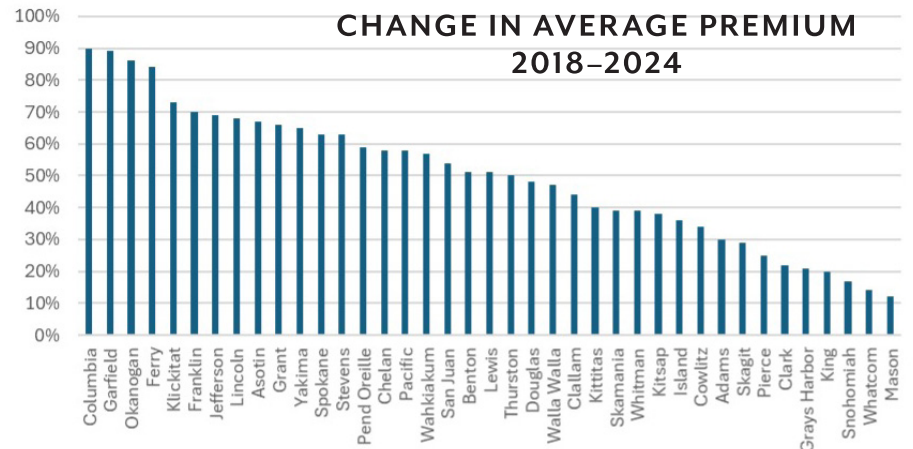
## HOW ARE INCREASES IN INSURANCE PREMIUMS AFFECTING HOUSING COSTS IN WASHINGTON?

There have been reports in the national press recently about high rates of growth in insurance premiums for single-family homes in some parts of the country. In part, these premium increases reflect the repricing of reinsurance purchased by insurance companies to protect against catastrophic losses. Increasing climate-related hazards, such as hailstorms in the Midwest or hurricanes in Louisiana or Florida, are an important component of the increase in reinsurance costs. Growth in construction costs is also affecting insurance premiums. Nationally, home hazard insurance premiums increased 58% between 2018 and 2024. In some locations, premiums have increased at a much faster rate, to the point that they are having significant negative effects on house prices.

## WHAT HAS BEEN HAPPENING IN WASHINGTON STATE?

Using a national database of escrow payments, researchers have, for the first time, been able to provide a detailed analysis of trends in average insurance premiums at the county level for most counties in the country. In Washington state, the rate of growth in insurance premiums between 2018 and 2024 has varied across counties, as shown in the chart above. The growth rate ranged from a high of 90% in Columbia County to a low of 12% in Mason County. Counties with larger populations had lower growth rates, meaning that the overall weighted average for the state was around 33%, or well below the average for the nation.

In fact, the average cost of hazard insurance in the state as a percentage of the median house price decreased slightly between 2018 and 2024, from 0.4% to 0.3%. In 2024, the lowest average premiums as a percentage of property value were in King and Snohomish counties (both 0.2%). The highest average premiums as a percentage of median house value were in Garfield, Ferry, and Lincoln counties (1.0%, 0.9%, and 0.9%, respectively). This pattern largely reflects the



fact that land value makes up a higher percentage of property value in more urbanized areas, and land is not insured.

While increasing wildfire risk is affecting the cost and availability of hazard insurance in some parts of the state, Washington has generally not experienced the large average increases in premiums that have occurred in other parts of the country. Although premium increases vary widely across counties in Washington, average premiums as a percentage of house value are within a fairly narrow range. If calculated as a percentage of structure value (exclusive of land), the range would be even narrower.

The statistics reported here are based in part on data collected for a working paper published recently by the National Bureau of Economic Research by Benjamin Keys and Philip Mulder, titled “Property Insurance and Disaster Risk: New Evidence from Mortgage Escrow Data”. ◇



### Steven C. Bourassa, Ph.D.

Director of the Washington Center for Real Estate Research  
Washington Center for Real Estate Research  
Runstad Department of Real Estate  
University of Washington | [wcrer@uw.edu](mailto:wcrer@uw.edu)

**WCRER**

WASHINGTON CENTER FOR REAL ESTATE RESEARCH





WASHINGTON  
REALTORS®

# WELLNESS

## for Every Part of You



**\$0 Enrollment Fee**  
with code: **MAKEYOURMOVE<sup>1</sup>**

### Get Started:

<https://www.warealtor.org/membership/for-members/the-active-fit-direct-program>

### Top Gyms Starting at \$28/mo.<sup>2</sup>

From yoga, to strength, to Pilates, and more—**thousands of gyms and premium studios** to choose from. Pick your favorite and work out your way.

### NEW Active&Fit Direct™ Marketplace

#### 10% - 50% Off Wellness Products<sup>3</sup>

Unlock exclusive deals on gear, gadgets, and apparel from Adidas®, New Balance®, Fitbit®, NutriBullet®, Therabody®, and more!

### No Long-Term Contracts, Annual Fees, or Cancellation Penalties

Enjoy ultimate flexibility and choice. Plus **save \$5** when you add a second gym.<sup>4</sup>

### More to Power Your Progress

Make lasting changes with **personalized 1-on-1 virtual coaching** in sleep, stress, nutrition, and GLP-1 weight loss—all at no extra cost!<sup>5</sup>

**Enroll your partner** and move toward your goals together.<sup>6</sup>

Access thousands of on-demand workout videos  
—**free and at your fingertips.**



**12,800+**  
Standard Gyms



**10,200+**  
Premium Gyms



<sup>1</sup>\$28 enrollment fees waived 12/1/25 12:01 a.m. - 2/28/26 11:59 p.m. PT. <sup>2</sup>Plus applicable enrollment fees and taxes. <sup>3</sup>Not all program sponsors offer Marketplace; vendors, products, and discounts are subject to change. <sup>4</sup>Members may select multiple gym memberships with a \$5 discount off the monthly fee for each additional gym selected. <sup>5</sup>Active&Fit Direct and its coaches provide general information for educational purposes only and do not offer medical or pharmaceutical advice or diagnoses. For any medical or health concerns, consult a qualified healthcare professional. <sup>6</sup>Add your spouse/domestic partner for additional fees. Fees will vary. Conditions apply.

M966-249X 11/25 © 2025 American Specialty Health Incorporated (ASH). All rights reserved. Active&Fit Direct and the Active&Fit Direct logos are trademarks of ASH. Other names or logos may be trademarks of their respective owners. Fitness center participation varies by location and program sponsor and is subject to change. On-demand videos are subject to change. ASH reserves the right to modify any aspect of the Program (including any fees and introductory period) without limitation at any time. We may discontinue the program at any time.



WASHINGTON  
REALTOR® *Profile*

**STEVE  
CHUNG**





# SERVICE, GROWTH & STEADY LEADERSHIP

By Bridget McCrea

From early hustle to seasoned broker, Steve Chung highlights the value of service, steady learning and leadership in a changing industry.

Ask Steve Chung how he got into real estate and his immediate response is that he “tripped and fell into it.” Dig a little deeper and it’s clear that even as a young man he already understood work, money and momentum long before stepping foot in a real estate brokerage. Now designated broker, sales trainer and office leader at John L. Scott Talent Group, Chung grew up working every job he could find, from factory

shifts to warehouse construction. He started earning paychecks at 16 and spent his early years selling whatever he could or playing cards with neighborhood kids, always looking for ways to move forward.

One late night after work in 1993, 20-year-old Chung came home exhausted, turned on the television and watched a short real estate infomercial that promised quick money. Most viewers would ignore it, but the short clip caught his attention. By the time the segment wrapped up at 2 a.m., he had decided to give it a try. And if the industry whispered to him that night, the siren’s call only grew louder the next morning.

The next day, Chung opened the newspaper and spotted a small ad for a real estate licensing class. He called, enrolled and started studying. Chung earned his license later that year and stepped into the industry





with no plan other than to learn. In those early days, he absorbed everything he could from anyone willing to teach him and made a clear decision at a crossroads that set the foundation for the career he would build from the ground up. So where Chung may see his move into real estate as a happy accident of sorts, the reality is that he had been preparing for it all his young life.

### **STEADY GUIDANCE + AMBITION = SUCCESS**

Chung's early years in the business were shaped by a combination of steady guidance and his own ambition. When he hung his first license with Century 21, Chung joined a brokerage that knew how to support someone young, new and willing to work. The

firm gave him structure and tools, and he stayed for years even as the brokerage's ownership changed.

Loyalty mattered to Chung, so he followed the company through each transition rather than chase the next opportunity. "I feel like I got lucky because I started with a brokerage that really nurtured me and gave me the tools," Chung says. "Plus, I wasn't the type to jump around."

That approach carried Chung into his long tenure with John L. Scott, where he's spent more than 20 years sharpening his skills and growing into leadership and training roles. That kind of lengthy tenure isn't as common as it once was, but the dedication helped shape Chung's understanding of how new brokers gain traction (and where some may stumble). It also laid the groundwork for the training and office leadership work that Chung now manages.





Chung's move into the training side of the business was unplanned but he says it's been extremely rewarding. As his production grew, newer brokers began approaching him with questions about how to generate business and what systems kept his work steady. Those early conversations were informal, but the interest was consistent. Agents wanted straightforward guidance, and Chung was willing to walk them through the steps that worked for him.

"What started as sharing what I was doing turned into mentoring several brokers," Chung says. "From

there it just made sense to start training on the systems and tools that help brokers thrive."

The mentoring effort soon expanded. Quick chats in the office shifted into structured training sessions and ongoing support. Chung immediately noticed that agents encountered many of the same early hurdles he worked through and that consistent habits and repeatable systems helped them gain traction in a competitive industry. That understanding shaped his approach, which is rooted in practical systems, daily routines and the discipline required to build steady business.

Over time, the work evolved into a formal leadership role at John L. Scott. New agents look to Chung for direction during their first transactions, and experienced brokers turn to him when they want a clear look at their





business and help refining their approach. What started as a few informal conversations eventually became a core part of Chung's role, and helping brokers move forward is now built into his day-to-day responsibilities.

## **ALWAYS TRYING TO LEARN SOMETHING NEW**

Over three decades in real estate, Chung has learned that relationships drive nearly every part of the business. His business has always grown through people, not shortcuts, and that approach continues to drive his success. Long-term clients, local brokers and community partners know him as someone who shows up, follows through and stays connected.

"My tenure and the relationships I've built over the years make the difference," Chung says. "A lot of our success comes from the connections we make and the way we reach out and work with people."

That relationship-first style has been a constant throughout his career. Chung leans on his sphere, treats





“*His business has always grown through people, not shortcuts, and that approach continues to drive his success.*”

collaboration with other brokers as part of the job and stays close to the community he serves. He also never stops learning. “I’m always trying to learn something new,” says Chung, who is currently focused on learning everything he can about artificial intelligence (AI). “There’s always something to learn in our business.”

That lifelong learner mindset has served Chung well, whether he’s studying changes to state law, exploring new business practices or adapting to evolving technology. And his commitment to education extends beyond his own desk: Chung trains brokers in his office, supports several John L. Scott franchise locations and teaches classes through the

local association. He also serves on the board at the Thurston County REALTORS®, where he helps set training topics and develop courses for members.

“This work keeps me connected to the issues brokers are facing on the ground,” says Chung, “and gives me multiple avenues for sharing the systems and practices that agents need to be able to build stronger businesses for themselves.”

### **A STRONG SERVICE MINDSET**

For all of his tenure and training experience, Chung says the real measure of success comes from the people





who stay with him and send others his way. “My biggest award is referrals from clients,” he says. “Real estate is a service business, and that’s how I approach it every day.”

That lens shapes how he sees his role. Chung may carry the title of designated broker, but he doesn’t frame his job in terms of hierarchy. He prefers to think of himself as a service professional whose work is rooted in responsiveness and support. “People say I’m the designated broker, the top of the office,” he says. “I’m more like your concierge, helping you with whatever you need.” That mindset shows up across his office, where the focus is on meeting people where they are and easing the stress that comes with a real estate transaction.

Sometimes the work takes an unexpected turn. One longtime client in his 90s recently reached out with a listing that came with a story all its own. The man

jokingly called himself “the oldest drug dealer you’ve ever seen,” a line Chung still laughs about, but the reality was far more nuanced. The client owned a licensed cannabis grow facility and needed help selling the business and the land attached to it.

Chung approached it the same way he approaches any complicated listing, taking the time to understand the details and the challenges behind it. The client (who had never used cannabis himself), walked him through the regulatory and operational issues tied to the industry and offered an education neither expected but both appreciated.

“When I come in each day, I never know what the work will bring,” says Chung, who is still working that particular sale. “That variety is what keeps this business so interesting.” ◇

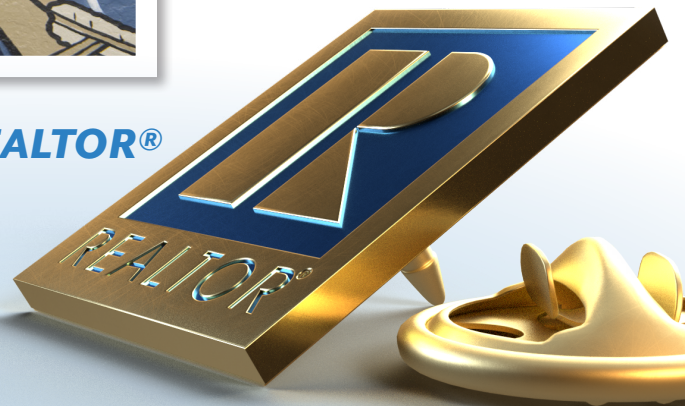




## DO YOU KNOW AN OUTSTANDING REALTOR® THAT WOULD BE A GREAT PROFILE?

If so, submit his/her name, contact information, and why he/she has become a top performing REALTOR®. Email your entry to: [profile@warealtor.org](mailto:profile@warealtor.org).

*Not all entries will be contacted.*







# 20 HILL DAY 26

JANUARY 28-29, 2026  
LITTLE CREEK CASINO



YOU'RE THE KEY

REGISTER BY  
JANUARY 19TH!



*Join Us!*



# WHY HILL DAY MATTERS

## A CONVERSATION WITH JAMES FISHER

Washington REALTORS' incoming VP of government affairs shares his perspective on Hill Day and why member voices matter.

Each year, when Hill Day rolls around, REALTORS® from across Washington head to the Capitol to meet with lawmakers and discuss what's happening in their individual communities. It's an engaging and energizing day that gives members a direct voice in the policies that shape housing, homeownership, and the real estate profession.

James Fisher, REALTOR® at J. Fisher & Associates Inc., Windermere Professional Partners, in Tacoma, has attended every Hill Day since 2017. As WAR's incoming VP of government affairs, Fisher has seen firsthand how member voices and participation influence important legislative decisions.

In this Q&A, he shares what Hill Day means to him and the impact that WAR members can have by meeting and interacting with lawmakers in person.

### **Q: WHAT STOOD OUT TO YOU AS A NEWLY LICENSED REALTOR® AT YOUR FIRST HILL DAY IN 2017?**

A: I was struck by the level of member involvement. From the first meeting in a senator's office to watching the personal relationships agents had with the people who craft our laws, it was eye-opening. The day moved fast and felt chaotic at times because votes were happening on the floor, but it was also very organized. Watching that many members show up with a shared purpose left a strong impression.

### **Q: WHEN YOU MET WITH LAWMAKERS FOR THE FIRST TIME, WHAT SURPRISED YOU MOST ABOUT THOSE CONVERSATIONS?**

A: The amount of attention we received from lawmakers stood out immediately. They were focused and direct, whether they disagreed with our position or stood firmly with us. Several even stretched their tight schedules to give

us more time, which said a lot. It was also great to have time to chat with elected officials at the post-Hill Day reception at the Washington REALTORS® building.

### **Q: WHAT ADVICE WOULD YOU GIVE TO SOMEONE HEADING TO HILL DAY, WHETHER IT'S THEIR FIRST TIME OR THEIR FIFTEENTH?**

A: You don't have to know every detail of a bill. Leave that to the lobbyists. Your task is to share real stories that show how these issues affect people. A leaseback agreement that keeps a client from an unnecessary landlord-tenant situation or an ADU that helps a family care for aging parents can go a long way. Lawmakers want to hear what you and your clients are experiencing, and they know REALTORS® have deep ties in the community.

### **Q: AS YOU LOOK AHEAD TO HILL DAY 2026, WHAT ARE YOU MOST INTERESTED IN WATCHING OR WORKING TOWARD?**

A: I'm looking forward to moving new priorities ahead and revisiting issues we haven't been able to pass. You can see which policies help the housing industry and which ones hold it back. For example, we need real solutions that create more housing in Washington. With a deficit budget coming, tax revenue will also be under close review, and it'll be important to see how our lobby team and members work together to find creative answers. The session is always chaotic, but once it's over, you understand why we show up. ♦

**James Fisher**  
2026 WR VP of Government Affairs





# 2026 WASHINGTON STATE LEGISLATIVE SESSION



LEARN MORE  
ABOUT OUR  
LEGISLATIVE  
PRIORITIES

The 2026 Washington legislative session begins on January 12 and will run for a very busy and robust 60-days. Some of the key topics your lobby and leadership teams are tracking include budget matters and housing issues. It's going to be an active period with lots of discussions and decisions.

*By Mary Hull-Drury, Washington REALTORS® Government Affairs Director*

## BUDGET AND REVENUE

The state expects to face another budget shortfall of around \$2 billion. The shortfall is largely attributed to slower revenue growth, structural challenges with this biennium's budget adopted last year, and less federal funding for Medicaid starting in 2027. Lawmakers will need to determine if they are going to increase taxes, make targeted policy decisions to reduce programs, or a combination of both as they did in the 2025 Session. Additionally, they may need to consider addressing the structural challenges with some of last year's record tax package, such as the new sales tax on certain services (SB 5814) and the fallout from substantially increasing the inheritance tax.

Some of the tax ideas currently being socialized include a 9.9% tax on adjusted gross income above \$1 million, a wealth tax on intangible assets over \$50M (SB 5797), or a payroll tax to large companies with high wage earners (SB 5796) like Seattle's Jumpstart Tax, removing the mortgage interest deduction for community banks, and a REET on residential homes over \$3M. However, this is certainly not the entire list up for consideration and the lobby team diligently tracking all tax related developments.

## HOUSING

Another of the legislature's main concerns is the shortage of affordable housing. Some of their efforts may include giving cities new tools and resources to build more homes. This could involve

offering incentives for developing condominiums, further condominium liability reforms, and using publicly owned land for housing projects. The Legislature is unlikely to push further zoning and development regulations on cities, given the number of bills passed on these topics between 2023 and 2025, and the recent adoption of GMA Comprehensive Plans by many local governments.

In addition, a few bills from last session Washington REALTORS® would like to see pass include allowing ADU's outside of the UGA (HB 1345), and divesting HB 1003 from HB 1217 to eliminate the certified mail requirements for tenant communications and continued work to speed up and incentivize home building. New bills may include authority for development of underutilized commercial areas that have substantial potential for new housing supply.

These are just a few things your lobby and leadership teams are proactively engaging on while keeping our knees bent for anything else that arises. For more information, feel free to reach out to our team at [gaadmin@warealtor.org](mailto:gaadmin@warealtor.org) and we hope to see you all at our annual Hill Day event on January 29th! ♦

**Mary Hull-Drury**  
Washington REALTORS®  
Government Affairs Director





## 2026 LEGISLATIVE STEERING COMMITTEE MEMBERS

**Krista Gross • Chair, Leg. Steering**  
WHITMAN COUNTY ASSOCIATION  
OF REALTORS®

**Mike Wallin • Vice Chair, Leg Steering**  
LOWER COLUMBIA ASSOCIATION  
OF REALTORS®

**James Fisher • Member**  
TACOMA PIERCE COUNTY  
ASSOCIATION OF REALTORS®

**Jasmyn Jefferson • Member**  
TACOMA PIERCE COUNTY  
ASSOCIATION OF REALTORS®

**Julie Carpenter • Member**  
WHATCOM COUNTY ASSOCIATION  
OF REALTORS®

**Lee McIntyre • Member**  
SPOKANE ASSOCIATION OF REALTORS®

**Denice Neddo • Member**  
CLARK COUNTY BOARD OF REALTORS®

**Colette Rarden • Member**  
KITITAS COUNTY ASSOCIATION  
OF REALTORS®

**Scott Dickinson • Member**  
SEATTLE KING COUNTY  
ASSOCIATION OF REALTORS®

**Gina Madeya • Member**  
SEATTLE KING COUNTY  
ASSOCIATION OF REALTORS®

**Sol Villarreal • Member**  
SEATTLE KING COUNTY  
ASSOCIATION OF REALTORS®

**Connie Bovee • Member**  
CLARK COUNTY BOARD OF REALTORS®

**Brian Hayter • Member**  
SNOHOMISH COUNTY-CAMANO  
ASSOCIATION OF REALTORS®

**Jeff Strickler • Member**  
WALLA WALLA ASSOCIATION  
OF REALTORS®

**Rich Bergdahl • Member**  
NORTH PUGET SOUND  
ASSOCIATION OF REALTORS®

**Garrett Nelson • Member**  
SEATTLE KING COUNTY  
ASSOCIATION OF REALTORS®

**Ken Sax • Member**  
SPOKANE ASSOCIATION OF REALTORS®

**Mikaela Ji • Alternate**  
SEATTLE KING COUNTY  
ASSOCIATION OF REALTORS®

**Byron Pullen • Alternate**  
TACOMA PIERCE COUNTY  
ASSOCIATION OF REALTORS®

**John Blom • Ex-officio**  
CLARK COUNTY BOARD OF REALTORS®

**Jeff Smart • Ex-officio**  
TRI CITY ASSOCIATION OF REALTORS®

**Matt Side • Ex-officio**  
SPOKANE ASSOCIATION OF REALTORS®

**Ryan Beckett • Ex-officio**  
YAKIMA ASSOCIATION OF REALTORS®

**Craig Soehren • Ex-officio**  
WASHINGTON REALTORS®

## 2026 RPAC TRUSTEES COMMITTEE MEMBERS

**Keri McCombs • Chair, RPAC**  
SPOKANE ASSOCIATION OF REALTORS®

**Allison Trimble • Vice Chair, RPAC**  
WHATCOM COUNTY ASSOCIATION  
OF REALTORS®

**Miles Eaton • Member**  
TACOMA PIERCE COUNTY  
ASSOCIATION OF REALTORS®

**Glenn Franko • Member**  
PORT ANGELES ASSOCIATION  
OF REALTORS®

**Keith Fuller • Member**  
MASON COUNTY ASSOCIATION  
OF REALTORS®

**Cheyenne Gillooly • Member**  
SEATTLE KING COUNTY  
ASSOCIATION OF REALTORS®

**Kevin Gordham • Member**  
THURSTON COUNTY ASSOCIATION  
OF REALTORS®

**Chris Gordy • Member**  
YAKIMA ASSOCIATION OF REALTORS®

**JoEll Snyder • Member**  
WHATCOM COUNTY ASSOCIATION  
OF REALTORS®

**Katie Copeland • Member**  
TRI CITY ASSOCIATION OF REALTORS®

**Helene Hopkins • Member**  
WHITMAN COUNTY ASSOCIATION  
OF REALTORS®

**Whitney Johnsen • Member**  
TACOMA PIERCE COUNTY  
ASSOCIATION OF REALTORS®

**Annette Nitz • Member**  
KITSAP COUNTY ASSOCIATION  
OF REALTORS®

**Georgia Stevens • Member**  
SEATTLE KING COUNTY  
ASSOCIATION OF REALTORS®

**Debi Trull • Member**  
LOWER COLUMBIA ASSOCIATION  
OF REALTORS®

**Glenda Krull • Member**  
SNOHOMISH COUNTY CAMANO  
ASSOCIATION OF REALTORS®

**David Pope • Member**  
SNOHOMISH COUNTY CAMANO  
ASSOCIATION OF REALTORS®

**Heather Renner • Member**  
CLARK COUNTY ASSOCIATION  
OF REALTORS®

**DiAnn Sager • Member**  
NORTH PUGET SOUND  
ASSOCIATION OF REALTORS®

**Jeff Smart • Ex-officio**  
TRI CITY ASSOCIATION OF REALTORS®

**John Blom • Ex-Officio**  
CLARK COUNTY ASSOCIATION  
OF REALTORS®

**Ryan Beckett • Ex-Officio**  
YAKIMA ASSOCIATION OF REALTORS®

**Ron Wortham • Ex-Officio**  
NORTH PUGET SOUND  
ASSOCIATION OF REALTORS®

**Krista Gross • Ex-Officio**  
WHITMAN COUNTY ASSOCIATION  
OF REALTORS®

**Alisha Harrison • Ex-Officio**  
KITSAP COUNTY ASSOCIATION  
OF REALTORS®

**Hailey Rarden • Ex-Officio**  
SEATTLE KING COUNTY  
ASSOCIATION OF REALTORS®

**James Fisher • Member**  
TACOMA PIERCE COUNTY  
ASSOCIATION OF REALTORS®





# REALTORS® + HOUSING PROGRAM EXPANDING IN 2026

After the passage of numerous housing supply bills in the 2023, 2024, and 2025 Session, Washington REALTORS® partnered with the Seattle-King County Association of REALTORS® to create the REALTORS® + Housing program.

*By Bill Clarke, Washington REALTORS® Director of Public Policy*

This effort includes a number of different resources for members to understand recent housing supply and land use laws, how they are being implemented within the cities they work in, and identify opportunities for their projects and clients because of the new laws.

In 2026, a new 3.0 clock hour for REALTORS® is being offered to understand these laws and assess the feasibility of new housing at the local level.

The REALTORS® + Housing website is now live and includes city-by-city details on state legislation recently passed, and now being implemented by cities across the state. The priority bills included on the website include HB 1110, which requires Middle Housing types to be allowed in certain cities; HB 1337, which requires cities to allow Accessory Dwelling Units (ADUs); and HB 1096, which requires cities to allow a simplified lot splitting process to enable construction of Middle Housing and ADUs.

While these housing supply laws were adopted at the state level, they must be implemented at the local level by cities according to the schedule in the Growth Management Act for updates to GMA Comprehensive Plans. This map shows each county, and the color indicates the deadline by which cities within that county must adopt its major 10-year GMA Comprehensive Plan update. The Middle Housing and ADU laws must be implemented through local ordinances within 6 months of the GMA Comprehensive Plan date, or else a model ordinance adopted at the state level takes effect at the local level.

Thus far, the REALTORS® + Housing website has been developed to include city-by-city links for Middle Housing and ADU ordinances for cities in King, Pierce,







**2024**  
DUE DECEMBER 31<sup>ST</sup>

**2025**  
DUE JUNE 30<sup>TH</sup>

**2026**  
DUE JUNE 30<sup>TH</sup>

**2027**  
DUE JUNE 30<sup>TH</sup>

★ Starred counties are partially planning under the Growth Management Act

Snohomish, and Kitsap counties. These counties (and the cities within those counties) had a 2024 GMA Comp Plan deadline, and so should be adopting housing ordinances in 2025. During 2026, the website will be expanded to include counties and cities with the 2025 deadline, which include Clark, Lewis, Thurston, Skagit, Island, and San Juan. The website also includes a number of educational and guidance documents that explain many of the major housing supply laws passed between 2023 and 2025.

## NEW HOUSING SUPPLY CLOCK HOUR CLASS AVAILABLE

The REALTORS® + Housing program has been developed with consulting firm Kimley-Horn, which has significant experience doing land use and housing planning work for developers, local governments, and as a lead consultant to the Department of Commerce in implementing recent housing legislation. The material from REALTORS® + Housing has been packaged into a 3.0 clock hour class approved by the Department of Licensing, and the first class will be presented by Seattle-King County Association of REALTORS® in December 2025. Other local associations can schedule this class by

visiting <https://www.warealtor.org/for-aes/schedule-a-WR-class> to submit a class contract, or call Washington REALTORS® at 1-800-562-6024 or 360-943-3100 and speak to a representative in our education department.

In addition to covering the new laws, the class will provide examples of how to identify housing supply opportunities for existing properties and understand what limitations may exist. For example, while new state laws and local ordinances may require Middle Housing and ADUs in cities, development regulations will still apply regarding setbacks, access, and utilities. The REALTORS® + Housing clock hour class will help REALTORS® spot issues regarding development feasibility that create opportunities or limitations on the development of vacant parcels, or the redevelopment of existing properties to increase housing supply. ◇

### Bill Clarke

Washington REALTORS®  
Director of Public Policy



## RealtorsPlusHousing.com

AN OVERVIEW AND GUIDANCE FOR IMPLEMENTATION OF HB 1110 & 1337 DEVELOPED BY







# **RPAC DID THAT** **FOR HOMEBUYERS & SELLERS!**

In 2025, Washington REALTORS® RPAC protected homebuyers and sellers interests by helping to pass several key pieces of legislation to increase housing supply.

## ***Some of our more recent legislative successes:***

- RPAC beat back a real estate sales/transfer tax, saving homebuyers and sellers money in the real estate transaction
- Three separate bills improving the permitting process so homeowners can have more access to housing.
- Defeated a new B&O tax on rental income so 'Mom & Pop' landlords don't face extra costs.
- RPAC also effectively thwarted proposed increases in the Washington State Real Estate Excise Tax, ensuring housing costs remain as low as possible for homeowners and potential buyers.
- A bill requiring urban jurisdictions state-wide to allow homeowners to build up to two accessory dwelling units on their property.
- Ensured that real estate was exempt from Capital Gains Tax... money back in your pocket!
- Passed legislation to help pave the way for expanding housing inventory, especially the 'Missing Middle.'





Learn About Our Efforts Online  
**[warealtor.org/advocacy](http://warealtor.org/advocacy)**

- Decreased the Real Estate Excise Tax by 15% on all sales under \$500,000— putting nearly \$1,000 back in your seller's pocket.
- Exempted REALTORS® from a 20% increase in the B&O Tax you pay— putting \$250–\$500 back in the pocket of our members each year.
- Beat back a bill that would have required any in-house transactions to involve attorneys for both the seller and the buyer... again saving you money!
- Worked to create more affordable housing for home buyers. This includes reforming condo liability laws so that more affordable condominiums can be built and passing a bill that allows accessory dwelling units, duplexes and triplexes in many single-family zones.

**IF YOU HAVEN'T  
ALREADY, PLEASE  
SCAN THE QR CODE  
AND BECOME AN RPAC  
INVESTOR TODAY!**



*Your investment makes a big difference for the real estate industry and our community. With your help Washington REALTORS® will continue to lead the way!*





CHANGE IS COMING!

# THE LAST PRINT EDITION OF *RE MAGAZINE*

*This issue is the last printed  
edition of RE Magazine.*



Over the last few years, we've consistently heard that a *hard copy publication* isn't what you value as a member — you need information and resources, on the go, wherever you are.

We heard you, and starting this spring, we'll be shifting to a new and improved, *digital-only* version of this member resource.

You'll still get the same great content, but published in an interactive format, housed on the WR website — all at a fraction of the cost of a full print run. Stay tuned!

# Start on the path to homeownership — with help every step of the way



**Interested in owning a home someday?  
Get free, expert help from a real person  
AND financial help with your home loan.**

No matter where you are today, you can start on the path to reach your dream.



## **Washington State Homeownership Hotline**

Call to be connected to support, guidance and financial help for homebuyers.

**1-877-894-HOME (4663)**



## **Deep roots in Washington state?**

You could be eligible for the new Covenant Homeownership Program, which offers additional help with the down payment on a home.

This program may be for you if:

- You or a parent/grandparent lived in Washington state before 1968
- That person is Black, Hispanic, Indigenous, or in another racial group identified in the Covenant study
- You meet income guidelines

*Call the hotline or use the online form to get a call back.*

**Washington State Homeownership Hotline 1-877-894-HOME (4663)**



**Black Home Initiative**



Take the CHP Real Estate Broker / Mortgage Professional Survey:  
<http://www.chpoversight.com/MortgageProfessionalSurvey>





# ENHANCING THE VALUE OF YOUR MEMBERSHIP

## MEMBER BENEFIT PRESIDENTIAL ADVISORY GROUP UPDATE

Washington REALTORS® is here for you—supporting you with the tools, information, and advocacy you need to thrive in the industry. Over the last few months, a special Member Benefit Presidential Advisory Group (PAG), convened by 2025 WR President John Blom and President-Elect Ryan Beckett, has reviewed several ideas for enhancing the value of your member benefits.

On December 4, 2025, the Executive Committee approved the PAG's recommendations. Here's what you'll see moving forward:

- Starting in January 2026, Legal Hotline videos will only be accessible to WR members. The videos will be removed from WR's public-facing YouTube account and will be moved to a private platform (with improved search features!), housed on the WR website. You'll still get Annie's videos delivered to your email inbox each week, but you'll need to log in to the website to access the full video library.
- Forewarn will not be offered as a state-wide member benefit. The PAG discussed the possibility in depth, but ultimately recommended that it not be adopted state-wide, due to concerns around the cost, anticipated adoption rate, and most importantly, potential impact on local associations currently offering Forewarn as a member benefit.
- The REALTORS®+Housing website will remain open to the public, so it can fully reach its intended audience. Read more about Realtors+Housing on page 19.
- Washington REALTORS® will explore the possibility of creating a custom app to help maintain compliance with text message documentation, offered as a benefit to members, and available for a fee to non-members.

*Keep track of all your member benefits at [www.warealtor.org](http://www.warealtor.org).* ♦



# WASHINGTON REALTOR® MEMBER BENEFITS

## HOW TO USE THE Legal Hotline



WITH ANNIE FITZSIMMONS, WR LEGAL HOTLINE LAWYER

Visit Legal Hotline Online

### VISIT WAREALTOR.ORG

Select Member Log in at the top of the page and log in with your member credentials. Select Legal Hotline from the homepage.

- Browse the Q&A Database OR
- Opt to Ask a Legal Hotline Question directly.
- Enter your question and submit.

*Allow 48 hours for an email response from the Hotline Lawyer. Please note, your Designated Broker is CC'd on all inquiries.*



## EVERYONE HAS TECH TROUBLES FROM TIME TO TIME.



**TechHelpline**<sup>SM</sup>  
your tech support team

**HELP IS ON THE WAY!  
DOWNLOAD THE APP TODAY**



FIND IT IN THE APPLE APP  
STORE & GOOGLE PLAY

**866-610-8939**  
**TechHelpline.com**



# WASHINGTON REALTORS'® EDUCATION & EVENT CALENDAR

FEBRUARY 4

## CURRENT ISSUES IN WA RESIDENTIAL REAL ESTATE\*

Wednesday, February 4, 2026

9:00am – 12:00pm

3.0 Education Credits

FEBRUARY 12

## WASHINGTON REAL ESTATE FAIR HOUSING\*

Thursday, February 12, 2026

9:00am – 12:00pm

3.0 Education Credits

APRIL 9

## CURRENT ISSUES IN WA RESIDENTIAL REAL ESTATE\*

Thursday, April 9, 2026

9:00am – 12:00pm

3.0 Education Credits

APRIL 29–30

## DRAFT LIKE A LAWYER WITH ANNIE FITZSIMMONS

Wednesday, April 29 to

Thursday, April 30, 2026

9:00am – 12:00pm

3.0 Education Credits

MAY 1

## WASHINGTON REAL ESTATE FAIR HOUSING\*

Friday, May 1, 2026

9:00am – 12:00pm

3.0 Education Credits

MAY 6

## NAR CODE OF ETHICS

Wednesday, May 6, 2026

12:00pm to 3:00pm

3.0 Education Credits

Tacoma-Pierce County Association of REALTORS®  
Tacoma, Washington

MAY 20

## DRAFT LIKA LAWYER 2.0 WITH ANNIE FITZSIMMONS

Wednesday, May 20, 2026

The Conference Center

at Seattle-Tacoma International Airport

17801 International Blvd, SeaTac, WA 98158

MAY 21

## LEGAL SYMPOSIUM

WITH ANNIE FITZSIMMONS, JEANNIE  
SIMPSON, ERIN VARRIANO, LARS NESTE,  
MICHAEL SPENCE, AND PAUL DRAYNA

Thursday, May 21, 2026

The Conference Center

at Seattle-Tacoma International Airport

17801 International Blvd, SeaTac, WA 98158

AUGUST 5

## NAR CODE OF ETHICS

Wednesday, August 5, 2026

12:00pm to 3:00pm

3.0 Education Credits

Tacoma-Pierce County Association of REALTORS®

Tacoma, Washington

AUGUST 26

## WASHINGTON REAL ESTATE FAIR HOUSING\*

Wednesday, August 26, 2026

9:00am – 12:00pm

3.0 Education Credits

SEPTEMBER 2

## CURRENT ISSUES IN WA RESIDENTIAL REAL ESTATE\*

Wednesday, September 2, 2026

9:00am – 12:00pm

3.0 Education Credits

*\* Live Webinar, NOTE: Online attendance is monitored  
and you must have your camera on.*

[wrealtor.org/education-events](https://wrealtor.org/education-events)



# IN 2024, WASHINGTON REALTORS® PROTECTED HOMEBUYERS & SELLERS...

*We stopped a real estate sales/transfer tax, saving homebuyers and sellers money in real estate transaction and defeated a new B&O tax on rental income so "mom & pop" landlords don't face extra costs.*

SOME OF OUR MORE RECENT LEGISLATIVE SUCCESSES...

## SAVED YOU MONEY!

- Stopped proposed increases in the Washington State Real Estate Excise Tax (REET). **WHAT THIS MEANS FOR YOU:** This helps ensure housing costs remain as low as possible for homeowners and potential buyers.
- Based on REALTORS® work with key legislators on Legislation in 2019, we were able to achieve a complete exemption from the new 7% state capital gains tax for all gains from the real estate, including primary residences, investment properties, and 1031 exchanges. **WHAT THIS MEANS FOR YOU:** For a home purchased for \$500,000 and sold for \$1 million, that state capital gains exemption results in a savings of \$35,000.
- Stopped legislation that would have required any in house transactions to involve attorneys for both the seller and the buyer. **WHAT THIS MEANS FOR YOU:** This gives the choice to hire an attorney for your transaction back to you and saves you money!



## GIVING YOU CHOICES

- Passed legislation ensuring that all cities allow homeowners to build up to two accessory dwelling units (ADUs) on their property.



## PROTECTING YOU FROM LIABILITY

- Preserved the legal standard requiring seller disclosure of defects to be based on a standard of actual knowledge.



## PROMOTING INVENTORY

- Passed legislation to help pave the way for expanding housing inventory, especially 'Missing Middle' housing.
- Stopped three separate pieces of legislation that would have hindered the permitting process, thereby giving homeowners more access to housing.



## PROTECTED HOMEBUYERS & SELLERS DURING COVID

- Advocated for homebuyers and sellers during COVID so that their transactions could close.



DOWNLOAD  
& SHARE  
THIS FLYER

## PROMOTING AFFORDABILITY

- Worked to create more affordable housing for home buyers. This includes reforming condo liability laws so that more affordable condominiums can be built and passing a bill that allows accessory dwelling units, duplexes and triplexes in many single family zones.



## DIVERSITY, EQUITY & INCLUSION EFFORTS

- REALTORS® initiated legislation to establish a new process allowing homeowners to more easily identify and eliminate historic racial covenants recorded against their property.
- In 2023, REALTORS® were the leading business community in support of a new state homeownership program created to remedy past discrimination in the housing market.





# SEATTLE LITIGATION

GROUP, PLLC



Are you under investigation from the Department of Licensing or have been served with a statement of charges and face an administrative hearing?

Are you having contract disputes with your managing broker or your employees?

*We can assist you.*

Protect your interests and professional license by calling the Seattle Litigation Group. Don't let others take away what you have labored long and hard for. Let the attorneys at the Seattle Litigation Group assist you in protecting your livelihood and your ability to support yourself and your family.

We are experienced attorneys who can guide you through the bureaucratic maze that is our court system. We understand the critical importance of keeping you working or your business open.

*Call now for a free appointment.*

500 Union St #510 Seattle, WA 98101 • (206) 407-3300  
[www.seattlelitigation.com](http://www.seattlelitigation.com)