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Housing activity in Western Washington shows resiliency as buyers, sellers and brokers adjust to COVID-19 restrictions

KIRKLAND, Washington (June 5, 2020) – “The market has proved to be very resilient,” remarked Northwest Multiple Listing Service director Mike Larson upon reviewing the statistical report for May. “Buyers in Pierce County stepped on the gas last month after a brief, but significant, tap of the brakes in April,” added Larson, the president and designated broker at ALLEN Realtors in Lakewood.

Despite the economic downturn and disruptions stemming from the coronavirus pandemic, Northwest MLS member-brokers reported impressive improvement from April to May on some key indicators. The volume of new listings, including single family homes and condominiums, rose 29.2% and pending sales jumped more than 44% systemwide.

Not surprisingly, year-over-year comparisons showed sharp declines. The number of new listings fell nearly 33%, total active listings plummeted nearly 36%, pending sales declined 13.5%, and closed sales dropped about 35%. Prices remained in positive territory, rising about 2.3% from a year ago.

“The resiliency of the market is amazing,” remarked Dean Rebhuhn, owner of Village Homes and Properties in Woodinville. “I didn’t think I would miss open houses until they could not happen,” he said, referring to limitations on in-person interactions. “The pandemic may be causing buyers to move farther out, wanting to get some space and a useable yard.” Amenities such as parks and trails are also important in current homebuying decisions, he added.

Brokers and homebuyers alike seem to be adjusting to restrictions imposed on the real estate industry because of the coronavirus pandemic.

“The local real estate market is hot, but it looks different than it traditionally does,” remarked J. Lennox Scott, chairman and CEO of John L. Scott Real Estate. “The constraint on available inventory makes it feel like we’re running out of homes to sell.”

Brokers added 9,871 new listings to the MLS database during May, which compares to 14,689 for the same period a year ago. At month-end the selection included 10,357 active listings; that volume was 5,766 fewer than the year ago total of 16,133.

Stated another way, at the end of May there was 1.74 months of supply across the 23 counties served by Northwest MLS. Inventory levels ranged from 1.1 months of supply in Thurston County to more than 8 months in San Juan County. Within the four-county Puget Sound region, supply ranged from 1.2 months in Pierce County to 1.74 months in King County.

Scott said buyers are “eagerly waiting for each home to come on the market with increased focus on homes in the more affordable and mid-price ranges.”

“Anything under \$1 million is selling quickly, and most new listings coming to market are going pending in just a few days,” stated Mike Grady, president and COO at Coldwell Banker Bain. Multiple offers seem to be in play on homes in median price ranges. “We don’t think we’ll see a balancing of the market in the short term until more sellers decide to list their homes and until new construction accelerates to meet demand.” He noted activity was showing steady improvement in each passing week and month. “The stories I hear continue to be filled with improving outlooks and activity so we’re cautiously optimistic about what summer will bring.”

Larson agreed, saying “Multiple offers and waived inspections are common as we head into the prime selling season. Underwriting requirements have tightened a bit, but rates are still very low.”

Commenting on Gov. Jay Inslee’s “Stay Home, Stay Healthy” order in effect since March and the more recent “Safe Start Proclamation,” Northwest MLS director John Deely said the challenge was met with new processes and tools to help comply with social distancing and other protocols. “Brokers jumped in with both feet to produce and use a new live streamed open house feature released by the MLS in late April,” added Deely, the principal managing broker at Coldwell Banker Bain in Seattle. “Buyers could also use virtual tours to view homes, recorded virtual tours, videos, 3-D tours, drone photos and interactive floor plans,” he added.

Appointments to show properties under the limitations of a broker and one or two others (depending on the county where the property is located) “were booked solid from dawn to dusk in many areas,” according to Deely. “Multiple offers and a competitive environment prevailed through the month of May. We found many sellers accelerated their plans to sell upon hearing the forecast for an extended “stay home” order. Many buyers were impacted by layoffs or furlough and had to put their home purchase plans on hold for now.”

The NWMLS report shows 10,389 pending sales during May, improving on April’s total of 7,207 (up 44%), but down about 13.5% from the year-ago total of 12,006.

NWMLS director Frank Leach, broker/owner at RE/MAX Platinum Services in Silverdale, said sales are brisk in the \$350,000 and below range, and sales of \$1 million and up are gaining. “The tempo of the market seems to be very hot, with buyers trying to take advantage of lower interest rates, and both lenders and real estate agents scrambling to meet demand.”

Leach believes this is “likely one of the best markets we have ever seen both in interest rates and affordability. People who are betting there will be a bubble burst are going to miss the market.”

NWMLS members completed 5,957 transactions during May, a slight improvement from April’s total of 5,866. When compared to a year ago, however, the number of closed sales, at 9,153, marked a decline of about 35%.

The median price on last month’s closed sales was \$449,950 across the NWMLS coverage area. That compares to the year-ago figure of \$440,000 an increase of about 2.3%.

Five of the 23 counties in the report had year-over-year price drops: Ferry (-30%), King (-2.8%), Kittitas (-2.95%), Pacific (-12.8%), and San Juan (-17.8%). The biggest increases were in Okanogan County (30.3%) and Grays Harbor County (15.7%).

“I don’t think anyone should be surprised that home prices in King County took a ‘breather’ in May,” said Matthew Gardner, chief economist at Windermere Real Estate. “Clearly COVID-19 was the cause for this drop, but I’m confident this is a temporary situation that will be reversed as King County starts to reopen, and fresher inventory comes to market.” The robust increase in listings between April and May combined with pervasively low mortgage rates “tells me prices will resume their upward trend in the coming months,” he added.

Leach said when Kitsap County moved into Phase 2 of the governor’s reopening plan, the Kitsap Department of Community Development processed over 400 permits, which he believes “is just the tip of the iceberg as builders rush to meet consumer demand. Builders are now seeing folks who commuted to work looking to purchase homes with an extra den or office as they anticipate the “work from home” aspect is here to stay.”

Grady also commented on the slight price drop in King County, saying he believes it’s a reflection of reduced activity in the luxury home market (\$2+ million), which disproportionately impacts over price averages. “This may be a reflection of a ‘wait and see’ attitude or just the uncertain times we’re in.”

Northwest MLS statistics for King County show a correlation of declining sales in the luxury market and the impact of COVID-19:

| \$2 M+ | 2020 | 2019 | |
|--------------------|-------------|-------------|----------|
| King County | units | units | % change |
| Jan | 28 | 33 | -15.15% |
| Feb | 54 | 40 | 35.00% |
| Mar | 78 | 57 | 36.84% |
| Apr | 50 | 81 | -38.27% |
| May | 38 | 101 | -62.38% |

Northwest Multiple Listing Service is a not-for-profit, member-owned organization that facilitates cooperation among its member real estate firms. With more than 2,300 member firm offices and 30,000 brokers across Washington state, NWMLS (www.nwmls.com) is the largest full-service MLS in the

Northwest. While based in Kirkland, Washington, its service area spans 23 counties and it operates 20 local service centers.

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Next page: statistical charts

For more news, visit nwmls.com and select “News & Information,” (includes latest press release, statistics and *Northwest REporter*), plus the NWMLS Media Kit.

| Single Fam. Homes + Condos | LISTINGS | | PENDING SALES | CLOSED SALES | | | MONTHS OF INVENTORY | |
|----------------------------------|-----------------|-----------------|--------------------|--------------|------------------|------------------|------------------------|--------------------------|
| | New Listings | Total Active | # Pending Sales | # Closings | Avg. Price | Median Price | This month | Same mo., year ago |
| King | 3,585 | 3,467 | 3,358 | 1,988 | \$739,269 | \$627,000 | 1.74 | 1.71 |
| Snohomish | 1,494 | 1,243 | 1,669 | 920 | \$532,860 | \$493,000 | 1.35 | 1.47 |
| Pierce | 1,508 | 1,266 | 1,771 | 1,049 | \$431,805 | \$391,125 | 1.21 | 1.36 |
| Kitsap | 502 | 437 | 499 | 289 | \$477,667 | \$395,600 | 1.51 | 1.46 |
| Mason | 144 | 157 | 171 | 88 | \$315,013 | \$281,500 | 1.78 | 2.04 |
| Skagit | 224 | 295 | 263 | 133 | \$447,664 | \$400,000 | 2.22 | 2.20 |
| Grays Harbor | 147 | 276 | 184 | 99 | \$251,946 | \$239,500 | 2.79 | 3.07 |
| Lewis | 118 | 197 | 164 | 98 | \$295,699 | \$266,500 | 2.01 | 2.07 |
| Cowlitz | 139 | 139 | 157 | 99 | \$322,830 | \$295,000 | 1.40 | 1.69 |
| Grant | 132 | 193 | 160 | 66 | \$234,746 | \$241,916 | 2.92 | 2.75 |
| Thurston | 493 | 372 | 570 | 339 | \$386,754 | \$365,000 | 1.10 | 1.26 |
| San Juan | 43 | 195 | 39 | 24 | \$630,120 | \$550,500 | 8.13 | 10.35 |
| Island | 180 | 184 | 212 | 122 | \$481,522 | \$405,000 | 1.51 | 2.29 |
| Kittitas | 118 | 167 | 99 | 62 | \$445,037 | \$359,000 | 2.69 | 2.72 |
| Jefferson | 65 | 123 | 69 | 29 | \$384,091 | \$418,650 | 4.24 | 2.13 |
| Okanogan | 58 | 162 | 60 | 31 | \$214,587 | \$215,000 | 5.23 | 6.56 |
| Whatcom | 338 | 606 | 378 | 212 | \$464,128 | \$408,250 | 2.86 | 1.84 |
| Clark | 119 | 113 | 118 | 77 | \$396,830 | \$375,000 | 1.47 | 1.91 |
| Pacific | 54 | 122 | 80 | 38 | \$238,763 | \$217,950 | 3.21 | 4.93 |
| Ferry | 7 | 29 | 10 | 4 | \$183,125 | \$127,500 | 7.25 | 5.30 |
| Clallam | 98 | 157 | 99 | 60 | \$367,301 | \$337,450 | 2.62 | 2.81 |
| Chelan | 159 | 215 | 135 | 69 | \$451,026 | \$395,000 | 3.12 | 2.90 |
| Douglas | 65 | 103 | 67 | 34 | \$400,141 | \$371,750 | 3.03 | 2.20 |
| Others | 81 | 139 | 57 | 27 | \$306,320 | \$299,900 | 5.15 | 3.56 |
| Total | 9,871 | 10,357 | 10,389 | 5,957 | \$537,803 | \$449,950 | 1.74 | 1.76 |

4-county Puget Sound Region Pending Sales (SFH + Condo combined)

(totals include King, Snohomish, Pierce & Kitsap counties)

| | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec |
|-------------|------|------|------|------|------|------|------|------|------|------|------|------|
| 2002 | 4293 | 4735 | 5569 | 5436 | 6131 | 5212 | 5525 | 6215 | 5394 | 5777 | 4966 | 4153 |
| 2003 | 4746 | 5290 | 6889 | 6837 | 7148 | 7202 | 7673 | 7135 | 6698 | 6552 | 4904 | 4454 |
| 2004 | 4521 | 6284 | 8073 | 7910 | 7888 | 8186 | 7583 | 7464 | 6984 | 6761 | 6228 | 5195 |
| 2005 | 5426 | 6833 | 8801 | 8420 | 8610 | 8896 | 8207 | 8784 | 7561 | 7157 | 6188 | 4837 |
| 2006 | 5275 | 6032 | 8174 | 7651 | 8411 | 8094 | 7121 | 7692 | 6216 | 6403 | 5292 | 4346 |
| 2007 | 4869 | 6239 | 7192 | 6974 | 7311 | 6876 | 6371 | 5580 | 4153 | 4447 | 3896 | 2975 |
| 2008 | 3291 | 4167 | 4520 | 4624 | 4526 | 4765 | 4580 | 4584 | 4445 | 3346 | 2841 | 2432 |
| 2009 | 3250 | 3407 | 4262 | 5372 | 5498 | 5963 | 5551 | 5764 | 5825 | 5702 | 3829 | 3440 |
| 2010 | 4381 | 5211 | 6821 | 7368 | 4058 | 4239 | 4306 | 4520 | 4350 | 4376 | 3938 | 3474 |
| 2011 | 4272 | 4767 | 6049 | 5732 | 5963 | 5868 | 5657 | 5944 | 5299 | 5384 | 4814 | 4197 |
| 2012 | 4921 | 6069 | 7386 | 7015 | 7295 | 6733 | 6489 | 6341 | 5871 | 6453 | 5188 | 4181 |
| 2013 | 5548 | 6095 | 7400 | 7462 | 7743 | 7374 | 7264 | 6916 | 5951 | 6222 | 5083 | 3957 |
| 2014 | 5406 | 5587 | 7099 | 7325 | 8055 | 7546 | 7169 | 6959 | 6661 | 6469 | 5220 | 4410 |
| 2015 | 5791 | 6541 | 8648 | 8671 | 8620 | 8608 | 8248 | 7792 | 7179 | 6977 | 5703 | 4475 |
| 2016 | 5420 | 6703 | 8130 | 8332 | 9153 | 8869 | 8545 | 8628 | 7729 | 7487 | 6115 | 4727 |
| 2017 | 5710 | 6024 | 7592 | 7621 | 9188 | 9042 | 8514 | 8637 | 7441 | 7740 | 6094 | 4460 |
| 2018 | 5484 | 5725 | 7373 | 7565 | 8742 | 8052 | 7612 | 6893 | 6235 | 6367 | 5328 | 4037 |
| 2019 | 5472 | 4910 | 7588 | 8090 | 8597 | 8231 | 7773 | 7345 | 6896 | 6797 | 5788 | 4183 |
| 2020 | 5352 | 6078 | 6477 | 5066 | 7297 | | | | | | | |

Harvard student, multifamily experts offer strategies for building more for less

There is no simple – or single – solution for making housing more affordable, but a new report offers ideas from multifamily experts for reducing design and construction costs.

Titled “More for Less? An Inquiry into Design and Construction Strategies for Addressing Multifamily Housing Costs,” the 47-page [report](#) was published by Harvard’s Joint Center for Housing Studies (JCHS), NeighborWorks and The Brookings Institution. Author Hannah Hoyt, a master’s in architecture candidate at Harvard Graduate School of Design, noted it is essential to expand the supply of lower-cost rental housing as the nation recovers from the pandemic.

In a blog on the topic of affordable housing and America’s inequitable housing system, Hoyt partnered with Jenny Schuetz, a fellow at the Metropolitan Policy Program at the Brookings Institute. They cited research indicating the poorest 20% of U.S. households spend more than half their monthly income on rent. Nearly half of renter households spend more than 30% of their income on housing costs, which the co-authors noted meets the Department of Housing and Urban Development’s definition of “cost-burdened.”

Writing in a Brookings blog, Schuetz stated, “For far too long, policymakers at all levels of government have failed to provide decent-quality, stable, and affordable housing to millions of Americans. In COVID-19, we’re only starting to see the devastating consequences of that failure.”

Sharing knowledge and employing new collaborative strategies by design, development, and construction teams can also help increase the efficiency and predictability of multifamily construction, according to findings by Hoyt and Schuetz.

The strategies Hoyt outlined in her “More for Less?” report are organized by land costs, soft costs, and hard costs and were developed from interviews with developers, architects, contractors, and policy makers. These experts shared strategies and some experimental ideas for addressing cost increase and anticipating cost challenges.

Hoyt said her report is intended to “provide a starting point for project teams as they build high-quality, cost-efficient multifamily housing.”

While the document focuses on the design and construction decisions that are within the day-to-day control of the project team, it also recognized policy or financing changes that could impact project costs. Various cost savings could be reinvested in their buildings or passed on to tenants, Hoyt suggested.

Local governments can also help make housing more affordable, according to Hoyt. Among ways she and the multifamily experts identified are by updating zoning laws to allow more housing and by reforming public RFP process, an important element of subsidized housing projects.

When writing about hard costs, Hoyt divided the proposed strategies into four categories: site preparation and substructure; shell and structure; interiors; and services.

Soft costs, which can account for 20-to-30 percent of total project costs, included architecture and engineering services, impact fees, required studies, exactions, permits and financing costs. Hoyt found the predictability and magnitude of these costs vary significantly from city to city. She also acknowledged affordable housing projects often have higher costs due to the complexity of financing.

Hoyt found wide variation in land costs, which typically account for 10% to 20% of total project costs for multifamily development. Developers who are efficient and creative could achieve cost savings. For affordable housing, developers may be able to buy discounted land from a public agency or nonprofit organization.

“All sites have constraints or challenges; finding out what these issues are up front—rather than being caught off guard later—is key to evaluating sites,” Hoyt stated.

“Developers have very limited ability to change the price of land in their local market,” she wrote, citing Washington, DC and San Francisco as areas where prices can eclipse \$10 million per acre. That contrasts with Cleveland and Detroit, where prices are around \$100,000 per acre.

To reduce land costs, Hoyt outlined three strategies:

Strategy 1: Invest time up front evaluating site capacity and potential obstacles

Strategy 2: Develop on oddly shaped lots or scattered sites

Strategy 3: Renovate, convert, or co-locate housing with existing buildings

The blog on flexible zoning and streamlined procedures was the second in a four-part series on how innovations in design and construction can bring down the cost of building multifamily housing. Hoyt said the goal is to lay out what developers, architects, and contractors can do to improve affordability independent of larger changes in land use policy or housing finance.

Housing could lead post-pandemic economic recovery

With the likelihood of a recession looming, a Harvard researcher believes the housing industry may be poised to help lead the post-COVIC economic recovery.

Daniel McCue, a senior research associate at Harvard's Joint Center for Real Estate Research, acknowledged it's too soon to say how far the economy will fall and when the slide will end. Unlike after the Great Recession of the late 2000s, he expects housing will play a major role in reversing the downturn. "This would be in keeping with trends over the last five decades," he stated in a [report](#) in "Housing Perspectives," a JCHS publication.

McCue credits a decline in interest rates that typically occurs during recessions. That lowers borrowing costs for both homebuyers and builders, which makes homebuying more attractive and spurs homebuilding and the many related durable consumer goods industries that drive GDP growth.

In his report, McCue quotes remarks former Fed Chairman Ben Bernanke made in 2011 to explain why housing failed to lead GDP growth after the Great Recession:

Notably, the housing sector has been a significant driver of recovery from most recessions in the United States since World War II, but this time—with an overhang of distressed and foreclosed properties, tight credit conditions for builders and potential homebuyers, and ongoing concerns by both potential borrowers and lenders about continued house price declines—the rate of new home construction has remained at less than one-third of its pre-crisis level.

The steepness and pandemic-driven nature of the current downturn makes it hard to compare with past recessions, McCue noted. "One key difference between the Great Recession and today is the lack of a substantial overhang of distressed and foreclosed properties, which after the last recession needed to be absorbed before housing construction could be a driver of recovery," he explained.

Included in his report was a chart contrasting both renter and housing markets now versus the start of the last recession. A second chart using US Census Bureau Housing Vacancy Surveys shows vacancies began 2020 at their lowest rates in decades.

Measures taken to contain the pandemic's initial outbreak, such as halting non-essential residential construction, shortages of PPE on the worksites, and suspension of in-person building permitting processes have slowed the pace of construction. Construction labor shortages could persist and hamper the ability of builders to ramp up homebuilding. Reimposed restrictions in areas that reopened too quickly could also restrain homebuilding.

10 recommendations from scientists for disinfecting your home

Even the most meticulous house cleaners are likely worried about the best ways to protect their homes and loved ones during the coronavirus pandemic.

The publishers at Home Ownership Matters, a resource for current and future homeowners produced by the National Association of Realtors® (NAR) gathered tips from medical reports and health care professionals on the easiest ways to fight off the common flu as well as COVID-19.

Medical care professionals agree that simple precautions taken continuously can drastically help combat the coronavirus and germs in general. Here are their top 10 tips:

1) CAREFULLY READ CLEANING PRODUCT CLAIMS

Shopping for cleaning products can be overwhelming. With shelves jam-packed with a variety of options, it's tough to find the right product for you and your home. Many products proudly exclaim they are "anti-bacterial," although that doesn't necessarily mean they disinfect surfaces properly. The [Environmental Protection Agency \(EPA\)](#) has compiled a [list of 500 products](#) that they guarantee will disinfect all areas against viruses such as the coronavirus. When stocking up on cleaning supplies, look for labels that the EPA has tested and approved with words "disinfect" and "sanitize." If you prefer to be chemical-free, numerous all-natural products can kill microbes, such as tea tree oil, lemon juice, and vinegar. While these products will certainly help eliminate germs from your home, they work much slower than their chemical counterparts. Microbiologist [Charles Gerba](#) of the University of Arizona explains that these options kill fewer microorganisms than those that have been approved by the EPA.



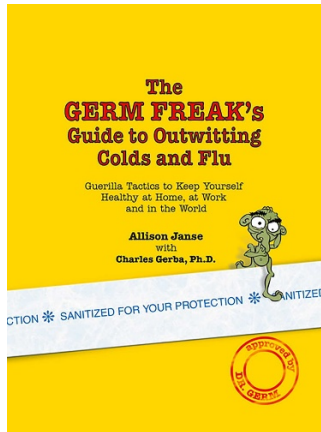
2) INCREASE HUMIDITY

Increasing the humidity in your home can not only help you breathe with more ease during the harsher winter months, but it can also make it more difficult for bacteria and COVID-19 to grow and develop. Creating an environment that doesn't allow germs to thrive will create a safer home for yourself and protect you from the dreaded coronavirus. [Humidifiers](#) can also aid symptoms for those with a cold or COVID-19. It's very important to keep humidifiers clean. This is one household item that is often overlooked when cleaning. As humidifiers add moisture to the air, they can also quickly generate bacteria. Barney Burroughs, the president of Building Wellness Consultancy, recommends regular cleaning of individual humidifiers and having the entire system serviced once a year, preferably when they aren't in use in the warmer seasons.

3) REPLACE YOUR SPONGES

Sponges are a "[bacteria hotbed](#)." Regularly replacing your sponges is a small task with big benefits. Kitchen sponges hold a tremendous amount of bacteria, even with frequent use with soap and hot water. Replace sponges every few weeks to ensure no bacteria is lingering around your sink and dishes. Alternatively, toss sponges in the dishwasher or microwave it for one minute. These options will reduce the bacteria living in your sponge. Heat can help eliminate the most dangerous bacteria, but it cannot kill all of the billions of types of bacteria that hides in a sponge. As Jennifer Quinlan a food microbiologist at Drexel University explains, "It doesn't sterilize the sponge...but remember, the bacteria we want to kill are the ones that will make you sick."

4) DON'T JUST PUSH GERMS AROUND, ELIMINATE THEM



Many cleaning tools give the impression they are killing germs and cleaning when in reality they are simply spreading germs to more hidden areas of your home. The only way to avoid this is by sanitizing cleaning tools such as mops, dusters, and dishrags between uses or they will continue to spread bacteria around your house. This often goes unnoticed, as some of the most sparkling clean homes can be saturated with bacteria while other less tidy homes test low for germs because said germs sit still rather than spread from wall to wall. Dishrags and other non-disposable towels are a more environmentally conscious tool than paper towels, but only if they are continuously washed at high temperatures to kill pesky germs. Charles Gerba, co-author of [The Germ Freak's Guide to Outwitting Colds and Flu](#), says "It's a free ride for the virus."

5) SANITIZE FREQUENTLY TOUCHED SURFACES

While at home, many surfaces are touched constantly, including doorknobs, light switches, remotes, refrigerator and stove handles and more. Flu viruses can live for [two to eight hours](#) on these hard surfaces, so it's crucial to frequently disinfect these areas. Any cleaning wipes or products that say "sanitizing" on the label will work fine to catch those troublesome germs.

6) STOCK UP ON TISSUES

For many people, tissues aren't a go-to purchase at the market until hit with a cold. Stocking up on tissues is one way to help keep your home germ-free. One sneeze can spray an assortment of germs up to 6 feet, and they're likely to linger for hours if not days. Research from the [University of Bristol](#) shows that the "average sneeze or cough can send around 100,000 contagious germs into the air at speeds up to 100 miles per hour." Using a handy tissue to sneeze or blow your nose will confine those germs.

7) WASH YOUR LINENS

Of course you wash your towels, sheets, and dish rags every now and then, but it's likely not often enough. As soon as you step out of the shower and dry off with your towel, you're spreading thousands of germs and bacteria onto yourself. While your towel hangs in your bathroom, persistent germs latch onto your linens and grow — even [droplets from your toilet](#). While these microbes aren't guaranteed to get you sick, they can rapidly multiply. Microbiologist Philip Tierno at NYU School of Medicine explains that a damp towel has growing bacteria and "Wherever there is odor, there are microbes growing, so it should be washed." Bedsheets are also a breeding ground for germs. From lint to skin cells, your sheets are covered in a variety of germs and allergens that can negatively impact your health. Tierno recommends washing bed linens at least once a week to avoid the growth of these microbes.

8) STOP ABIDING BY THE "3-SECOND RULE"

We all remember the socially acceptable rule we learned in elementary school — the "3-second rule" — that made everyone feel better about eating food off the floor. Floors are swarming with viruses and bacteria (*ick!*) so you should not eat anything that touches it. As microbiologist Tierno said "If you drop

some food stuff there [on the floor], don't eat it...a lot of people do stupid stuff, and they have the three second rule, which is nonsense." Unless you're sanitizing your floor every few minutes, eating any food that has touched it is clearly a bad idea. When you pick a chip up off the floor, for example, you may believe you're only taking in your own germs and will probably think something along the lines of, *I just mopped the other day, my floors are clean*. Although, anything that has hit the floor will become covered in germs that have been tracked in from the outside world. Another important factor to remember: just because you don't see germs, doesn't mean they aren't there.

9) DEEP CLEAN FLOORS AND CARPETS REGULARLY

It's easy to center deep cleaning when things become visibly dirty, but by putting cleaning off you're allowing germs to multiply. Rather than waiting for a big spill to hit your hardwood floor, get in the habit of steaming your wooden floors and deep cleaning rugs and carpets about every month. Hardwood floors harbor bacteria from outside that remain until the area is properly disinfected. Floors in or near the kitchen are especially important to focus on, as germs from food (raw chicken is the #1 worst culprit) are dangerous.

Studies from Clemson University's [Department of Food Science and Human Nutrition](#) have found that hazardous pathogens with the potential to cause severe internal infections such as E. coli, campylobacter, and salmonella can survive on hard surfaces for days. Rugs and carpets should be cleaned regularly as they attract and hold a great deal of debris. Carpets can contain up to 200,000 bacteria for every square inch, making it "4,000 times grosser than your toilet," wrote [Heather Barnett](#) in *SheKnows*.

10) SPLURGE ON GERM-FIGHTING APPLIANCES

If you've been in the market for a new dishwasher or washing machine, take time to research appliances that have been tested and certified by [NSF International](#), an independent, not-for-profit non-governmental public health and safety organization, formerly known as National Sanitation Foundation. NSF has certified several appliances that focus on fighting germs and keeping homes healthy and safe. Their Home Product Certification Program aids consumers in identifying the safest products for their home. NSF's extensive testing is specific to home use and balances the product's performance, quality, and food contact material regulations.

Germs are omnipresent so it is important to protect ourselves as much as possible. Conversely, being too clean isn't necessarily a saving grace. Not all germs are harmful, so there is no need to become germophobic.

By being proactive in keeping yourself healthy and happy, you'll likely never become infected with coronavirus. Methods to stay coronavirus-free this season are very effective and mostly hassle-free. As Tierno says, "You've just got to be wise, be aware, and understand your surroundings. It's not brain surgery."

Guidelines and protocol surrounding COVID-19 are changing quickly. For the most up-to-date information visit the [CDC](#), [WHO](#), and within Washington state, the [Coronavirus Response \(COVID-19\) website](#).



**Stay home.
Stay healthy.**

Spread the Facts

coronavirus.wa.gov

Northwest REporter acknowledges Home Ownership Matters for most of the content in this article.



How to sanitize electronic devices

For tips on keeping electronic devices such as phones, tablets, and laptops clean and sanitized, refer to resources published by [Consumer Reports](#).



Have you registered your SAW account to prevent unemployment fraud?

Even if you don't plan to file for unemployment benefits in Washington state, residents are urged to open a Secure Access Washington (SAW) account with the state's Employment Security Department (ESD) to help keep fraudsters from collecting benefits in your name.

"Tens of thousands" of Washingtonians are believed to be among victims of bogus claims filed in their names. Much of the massive fraudulent activity is believed to be the work of a Nigerian fraud ring that initially targeted Washington state but has also affected residents of at least a half-dozen other states. The scam has also resulted in delays in processing legitimate payments.

ESD officials have acknowledged "hundreds of millions of dollars" of fraud losses statewide, but also reported they have instituted countermeasures and recovered more than \$300 million of stolen funds. They have also blocked thieves from stealing several hundred million dollars in unemployment insurance benefits. Federal law enforcement agencies led efforts to recover stolen funds in collaboration with financial institutions.

Fraud experts recommend taking several steps to determine if your personal information was misused, and suggest steps to take if you have been victimized:

- 1) To find out if you are a victim, go through the motions as if you were filing a claim with ESD by going to [ESD's secured website](#).
- 2) From the ESD home page, select the link appropriate to your situation to establish an account. (For independent contractors, see instructions for "[Self-employed and independent contractors](#)").

Once you get to the final stages of creating your personal account, the system will alert you if your Social Security Number (SSN) is attached to another account. It also generates a portion of the email used to set up the account linked to that SSN so you can confirm if it is yours.

If you discover fraud, you'll need to take additional steps to report it to your employer (if they had not yet been notified so they can report [imposter fraud](#)), the ESD, and other agencies such as your local police department (file a nonemergency police report), the [Federal Trade Commission](#), [Attorney General's office](#), and the [Internal Revenue Service](#).

Washington's Office of the Attorney General has additional tips on its [website](#).

Additionally, anti-fraud experts recommend contacting the three major credit bureaus (Equifax, Experian, and TransUnion) and visiting [annualcreditreport.com](#) to obtain free credit reports from each service. Victims of identity theft have the right to check their credit report monthly. When reporting a fraudulent unemployment claim, you will need to provide a case number from your police report.

Identity theft victims are also advised to have one of the credit bureaus place a fraud alert on your identity and consider [freezing your credit](#) if you are not planning an upcoming major purchase. These services are free and help thwart more fraud.

According to ESD, there were 48,445 initial regular unemployment claims filed by Washingtonians during the week of May 17-23. That was a decline of 63% from the prior week. ESD believes the decrease was in large part “due to significant fraud prevention measures that were put in place over the past few weeks.”

A total of 1,130,519 distinct individuals have filed for unemployment benefits since the week ending March 7 when COVID-19 job losses began. ESD has paid out nearly \$4.7 billion in benefits during the same time period. Most of that money came from the federal government’s \$2.2 trillion pandemic relief measure.

In recent weeks, ESD Commissioner Suzi LeVine said they have undertaken aggressive measures to counteract imposter fraud in the ESD system and vowed to “reclaim every dollar we can.” Fraud victims will not be liable for funds lost to imposters, and employers will not see increases in unemployment taxes due to criminal claims filed on behalf of their employees, according to ESD.

LeVine emphasized the “priorities from day one of this crisis have been to get benefits out to Washingtonians who need them quickly and expand eligibility so those impacted can get the help they need.”

Only Phoenix surpassed Puget Sound region for home price gains during March

Housing prices continue to be remarkably stable across most of the U.S., according to a leading tracker of residential real estate prices.

The latest S&P CoreLogic Case-Shiller Index for March – when the first impacts of the pandemic were emerging -- showed prices were gaining strength, rising 4.4% annually (up from 4.2% in February).

In commenting about the price stability reflected in March’s numbers, Craig Lazzara, managing director and global head of index investment strategy at S&P Dow Jones Indices, noted housing prices had not yet registered any adverse effects from the governmental suppression of economic activity in response to the COVID-19 pandemic. “As much of the U.S. economy remained shuttered in April, next month’s data may show a more noticeable impact,” he added.

March’s year-over-year gains were ahead of February’s, continuing a trend of gently accelerating home prices that began last autumn,” Lazzara suggested.

Case Shiller's data showed prices rose in all 19 large cities in the index, which typically includes 20 cities. Numbers for the Detroit metro area were unavailable.

In the tri-county area of King, Pierce and Snohomish counties, prices jumped 6.9%, surpassed only by Phoenix at 8.2%. Chicago, New York City and Dallas registered the smallest price gains.

Industry-watchers believe home prices are still being buoyed by sparse inventory. The shortage going into the coronavirus crisis was exacerbated when sellers began delisting their properties, and other potential sellers stayed on the sidelines, opting to take a wait-and-see approach. Figures from the National Association of Realtors® (NAR) show a 10.2% drop in for-sale inventory at the end of March compared to a year ago.

In King County, inventory in March was down more than 34% from twelve months ago. Snohomish County's active listings were off more than 26% and Pierce County supply dwindled more than 18%, according to data from Northwest Multiple Listing Service.

"While March was still early days, it's looking likely that the initial impact will be felt mostly on plunging sales and listings volumes, not prices," said Robert Kavcic, senior economist at BMO Capital Markets.

A report by CNBC noted the strength in prices during March came "even as mortgage rates bumped sharply higher during the month." That should have given homebuyers less purchasing power. Rates subsequently fell, hitting a new record low in late May.

MarketWatch, a financial information website, singled out Seattle for its 6.9% price appreciation during March, "despite the fact that it was one of the first hot spots for the coronavirus outbreak in the U.S."

MarketWatch also noted as the country rebounds from the pandemic and buyers return to the market, a limited inventory of homes for sale "could fuel bidding wars and push prices higher."

News In Brief

- **A measure to tax the wealthiest residents and the biggest businesses in Portland to raise \$2.5 billion over a decade to address homelessness sailed to victory as final ballots were tallied last month, even as the state faces crippling revenue losses and record-high unemployment due to the coronavirus according to a report published in the Seattle Times.** Nearly 60% of voters in the three counties that make up the greater Portland region approved the tax amid the greatest economic turmoil in years, a sign of just how intractable the homeless problem has become in the Pacific Northwest city. The measure envisions a regional approach to solving the homeless crisis. The ballot measure had been planned before the pandemic reduced the U.S. economy to tatters.

Proponents, including the powerful Portland Business Alliance and major institutions like the NBA's Trail Blazers, argued that the taxes are needed more than ever as unemployment in Oregon hits 14% and state revenue forecasts plummet by \$2.7 billion in the biennium. The measure's passage puts in place a 1% marginal income tax on the wealthiest residents and a 1% tax on gross profits for the region's biggest businesses. Roughly 90% of residents and 94% of businesses will be exempt from the tax, supporters say. The tax will apply to individual filers with a taxable income of more than \$125,000 or joint filers with taxable income of more than \$200,000. Joint filers making \$215,000 a year, for example, would be taxed 1% on \$15,000, or \$150 a year. The measure has a 10-year sunset clause and was expected to generate \$2.5 billion before the economic fallout from the pandemic, but the recession's impact on those estimates is unclear. The first taxes would not be collected until 2021 and the money will be distributed to the three counties based on their percentage of the region's overall population.

- **Population data for 2019 released Thursday by the U.S. Census Bureau shows the city of Seattle recorded its slowest growth rate of the decade last year as reported by the Seattle Times.** From July 1, 2018, to July 1, 2019, Seattle had a net gain of about 11,400 people, reaching a total population of 753,700. That pencils out to a 1.5% growth rate, a far cry from the peak year of 2016 when we grew by 3.2%, and added more than 22,000 residents. After six consecutive years in the top 2 for growth among the 50 most-populous U.S. cities — that includes a [No. 1 showing in 2013](#) — Seattle dropped to sixth place in 2019. Seattle is not the only city to see things cool off a bit in 2019. Census data shows that overall, growth is down sharply among major U.S. cities over the past couple years. This slowdown is evident in most of Seattle's peer cities, including San Francisco, Portland, Denver, Boston, Washington, D.C. and Austin, Texas. In 2019, Mesa, Arizona (population 518,000) ranked No. 1 for growth among the 50 most-populous U.S. cities, for the first time. It grew by 2%, which is a modest number compared with the top-ranking cities of previous years. In fact, Mesa is the slowest No. 1 of the decade. In terms of numeric growth, another Arizona city holds the top spot: Phoenix, with a net increase of about 26,300 people. That brings the city's total population to 1.68 million. The nation's largest city, New York (population 8.34 million), had the biggest numeric decline in 2019, shrinking by 53,300. Even if Seattle's population growth last year was slightly anemic, we still amassed a net increase of 145,000 people over the course of the decade. That adds up to a remarkable 23.8% growth rate. And with that, it's official: Seattle ranks as the fastest-growing major city of the 2010s. We handily beat two Texas cities for that distinction — Fort Worth and Austin — which tied for second with 22.1% growth for the decade. Seattle remains the 18th most-populous U.S. city, behind Indianapolis and ahead of Denver. While Seattle's growth is cooling off, Redmond's is not. Last year, Microsoft's hometown grew by a whopping 6.7%. That ranks Redmond as the 10th fastest-growing city in the country for 2019, among those with a population of 50,000 or higher. Washington has 25 cities with a population of at least 50,000. Only

three lost population last year, and all are in King County: Federal Way, Auburn and Burien. Like Seattle, Bellevue’s rate of growth has slowed down recently. At just 0.7%, last year was just the first time this decade that King County’s second-largest city dipped below a 1% growth rate. Bellevue’s population stands at 148,200.

- A new study by Withings, a company selling electronic health devices and services, anonymously analyzed data from more than 2 million users. The study takes a look at how activity, weight and sleep habits have changed during self-isolation for people in the United States and around the globe. **The study found that Seattle residents have, on average, only gained 0.41 pounds.** The study also shows that locals have only reduced their daily steps by 11%, and are sleeping an average of 10 minutes more each night during quarantine.
- **When it comes to value and overall customer satisfaction, T-Mobile is the top-rated national wireless company again this year in the new American Customer Satisfaction Index (ACSI) report.** T-Mobile scored 76 out of 100 points, 3 points ahead of the industry average. The country’s largest wireless company, Verizon (74), came in second again this year. AT&T (73) was third, followed by U.S. Cellular (71) and Sprint (66). Even though it had a 2 percent increase in satisfaction from last year, AT&T stayed at the bottom of the pack – 10 points lower than T-Mobile. Customers rated Sprint last for network quality. Consumer Cellular, which piggybacks on the AT&T and T-Mobile networks, had the highest score of any cell phone company, with an 83 out of 100. The ACSI results are based on interviews with more than 27,300 mobile customers.

Calendar of Events

| DATES | EVENT | TIME | LOCATION | CONTACT |
|---------|-------------------------|----------------------|-----------|--------------|
| 6/10 | Affiliate Council | 10 a.m.-11 a.m | SKCR/Zoom | 425-974-1011 |
| 6/23/20 | Gov’t Affairs Committee | 10:30 a.m.-1:30 p.m. | SKCR/Zoom | 425-974-1011 |
| 7/6/20 | Holiday-Office Closed | | | |

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