

# Home Advisor

*with Chris Miller*

**PUT OVER 35 YEARS EXPERIENCE TO WORK FOR YOU**

Just for fun, we've scoured the NWMLS database (which contains hundreds of thousands of listings dating back to the 1990s) to compile this list of sold properties showcasing the top 20 unique home features that have been advertised over the years:

**Murphy Bed (4,105), Laundry Chute (839), Bidet (609), Duck Pond (370), Barber Shop/Hair Salon (367), Climbing Wall (305), Crow's Nest (182), Dumbwaiter (170), Outdoor TV (131), Bomb Shelter/Fallout Shelter (116), Built-In Fish Tank (78), Dog Washing Station (73), Wishing Well (72), Shooting Range (69), Auto Shop (53), Pottery Studio (50), In-ground Trampoline (45), Widow's Walk (30), Urinal (27), Humidor (18).** Go figure!

## **The Realtor® Code of Ethics**

NAR's Code of Ethics, adopted in 1913, was one of the first codifications of ethical duties adopted by any business group.

**Article 7** In a transaction, REALTORS® shall not accept compensation from more than one party, even if permitted by law, without disclosure to all parties and the informed consent of the REALTOR®'s client or clients. (Amended 1/93)

## **National Property Tax increases 2021-2023.**

**No. 7 - Seattle, WA** Seattle homeowners and homebuyers have been contending with property tax payment increases, to the tune of 18.4% from 2021 (\$4,927) to 2023 (\$5,832). Home list prices were also up 0.9% in April 2025, with a median list price of \$782,225, making Seattle a consistently pricey market.

**No. 1 - Tampa, FL** Tampa had the highest property tax increase from 2021 to 2023, with costs rising a median of 23.3% for homeowners in the area. Although the average list price in April 2025 was \$410,000 (a 2.4% decrease in price) and homes are spending an average of 58 days on the market, anyone looking to buy in the Tampa areas should consider that property taxes will add more than \$2,385 (the median average property tax bill for that area in 2023) to their monthly bill.

**Kiwanis Grand Old 4th Of July Putt Putt Golf is just around the corner. So are All Comers Track Meets; July 7, 14, 21, 28, and August 4, & 11 at the Bainbridge HS Stadium Track. Gates Open 5:30, First Race at 6:00 PM.**

**"You only live once, but if you do it right, once is enough." - Mae West**

## Rhubarb & Strawberry Galette

### Ingredients

5 Biscoff cookies, roughly crushed  
11 Tbsp. granulated sugar, divided  
1 Tbsp. all-purpose flour  
1 Tsp. ground cinnamon

### Preparation

Preheat oven to 400 degrees and line a baking sheet with parchment

### Combine

Cookies, 3 Tbsp granular sugar, flour and cinnamon

### Gently toss until evenly coated:

1 cup chopped fresh or frozen rhubarb (1-inch pieces)

1 cup fresh strawberries

8 Tbsp granulated sugar

2 Tsp. Cornstarch

vanilla bean seeds from 1 vanilla bean

½ Tsp. Kosher salt

Cover and let stand 15 minutes stirring once.

### Roll

1 recipe Best-Ever Pie Crust or your favorite pie dough or purchased pie dough (9-inch) to a 12-14 inch round on a lightly floured surface and transfer to the prepared baking sheet.

### Place

Cookie mixture into center of pie dough, spreading to within 2 inches of edge of boarder. Spoon rhubarb filling on top of cookie mixture. Fold edges of dough over filling, overlapping slightly, leaving center exposed.

### Whisk

1 egg

2 Tsp water

2 Tsp course or turbinado sugar

And brush over dough and sprinkle course sugar over top of crust.

**Bake** galette until crust is golden brown and filling is bubbly, 25-30 minutes.

**ENJOY!**

Carol

## Financial Assistance Programs in Washington

USDA Guaranteed Rural Housing Program:

<https://www.rd.usda.gov/wa> Home purchases in eligible rural or small towns and non-metropolitan areas of counties; Loan amount can include closing costs and repairs; Resale or new construction; Negotiated market rates. Available statewide in eligible rural areas only.

House Key Opportunity Program:

<http://www.wshfc.org/buyers/keyopportunity.htm> Opportunity is a downpayment assistance, second mortgage loan program with a 1.00% interest rate, payment deferred for 30 years, up to \$15,000 and combines with the Opportunity first mortgage loan program.

House Key Veterans:

<http://www.wshfc.org/buyers/keyveterans.htm>

A down payment assistance second mortgage loan program for first time buyers or buying in targeted areas who are veterans receiving an honorable discharge or medically discharged with an honorable record; members and honorably discharged former members of the Washington National Guard and Reserve; and never remarried spouses and dependent children of deceased veterans. Available Statewide. Mandatory Home Buyer Education requirement. This is a WSHFC sponsored program.

Home Choice:

<http://www.wshfc.org/buyers/homechoice.htm>

A down payment assistance second mortgage loan program for first time buyers or buying in targeted areas and with a disability or who have a family member with a disability living with them. Available Statewide. Mandatory Home Buyer Education requirement. This is a WSHFC sponsored program.

## A Report on Real Estate Trends and Other Useful Information

<u><b>Then And Now:</b></u>	<u><b>1 Year Ago</b></u>	<u><b>6 Mos Ago</b></u>	<u><b>Change</b></u>	<u><b>Now</b></u>	<u><b>6 Mos. Change</b></u>	<u><b>1 Yr. Change</b></u>
	May '24	Nov '24		May '25		
For Sale (Active)	56	64	+14.28%	92	+43.75%	+64.29%
SOLD (1 month)	31	26	-16.13%	34	+30.77%	+9.68%
Median Price	\$1,249,000	\$1,450,000	+16.09%	\$1,472,500	+1.55%	+17.89%
Average Price	\$1,829,081	\$1,756,731	-3.95%	\$1,770,613	+0.79%	-3.20%

### **Common sale; non-waterfront, non-view, 2000-2500 square feet on an acre or less:**

SOLD (6 mos.)	13	16	+23.08%	11	-31.25%	-15.38%
Median Sale Price	\$1,100,000	\$1,600,000	+45.45%	\$1,287,500	-19.53%	+17.04%
Average Sale Price	\$1,157,846	\$1,114,953	-3.70%	\$1,276,000	+14.44%	+10.20%
Average Days on Market	43	21	-51.16%	38	+80.95%	-11.62%

<u><b>All New Construction:</b></u>	2	22	+1,000.00%	16	-27.27%	+700.00%
<u><b>All 2+ Acre Home Sites</b></u>	11	20	+81.82%	26	+30.00%	+136.36%
<u><b>All View:</b></u>	12	40	+233.33%	19	-52.50%	+58.33%
<u><b>All Waterfront:</b></u>	17	60	+252.94%	22	-63.33%	+29.41%
<u><b>All Condominiums:</b></u>	36	42	+16.67%	31	-26.19%	-13.89%
<u><b>All Land:</b></u>	9	12	+33.33%	5	-58.33%	-44.44%

<u><b>Conventional Loans</b></u>	7.375%	7.250%	-1.695%	7.125%	-1.724%	-3.390%
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Owner occupied 30-yr Fixed Rate Mortgages w/No Points, 20% Down, 740-credit score. Courtesy of Matt Culp of Bainbridge Lending Group (206) 842-7176

**Absorption Rate:** The rate at which total inventory of houses on the market are receiving offers expressed as a percentage of the total inventory is known as the "Absorption Rate", or, the rate at which inventory is depleting:

	May '24	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan '25	Feb	Mar	Apr	May
On Market	88	107	119	117	109	109	92	60	46	49	65	98	131
Have Offer	32	41	39	34	23	33	28	20	15	12	24	31	39
Absorption	36.4%	38.2%	32.8%	29.1%	21.1%	30.3%	30.4%	33.3%	32.6%	24.5%	36.9%	31.6%	29.8%

**New NWMLS Data now available on Pending properties** gives a clearer picture of current market activity.

Without disclosing confidential information on individual transactions, the trends can be measured on Pending transactions showing Median Unpublished Pending Prices, Average Unpublished Pending Price to List Price Ratio, Pendings with Multiple Offers, Pendings with Escalation Addendum, Pendings with Finance Addendum, and Pendings with Inspection Addendum. In a rapidly changing market, this information is invaluable for current and accurate pricing for new Listings entering the market.

**2025 Q1:** The Median Sales Price for a home nationwide was \$416,900 on Bainbridge Island, \$1,495,000. Likewise, the Average Sales Price for a home nationwide was \$503,800, on Bainbridge Island, \$1,575,239.

**It is with a heavy heart** that I share with you that Carol Barrow passed away on the morning of May 11, 2025 with family members by her side throughout ther night. In her last two weeks, she traveled to her happy place (Maui), and was the guest of honor at Quinn, her grandson, and Tasia's wedding; and was surrounded by Friends and Family.

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Chris Miller



  
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Chris Miller



  
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## Press On!

“Nothing in this world can take the place of **PERSISTENCE**.  
**TALENT** will not; nothing is more common  
than unsuccessful men with **TALENT**.”

*Genius* will not.

*Education* will not.

**PERSISTENCE** and **DETERMINATION**  
alone are *omnipotent*.”

- Calvin Coolidge

*Put my perseverance to work for you.*  
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