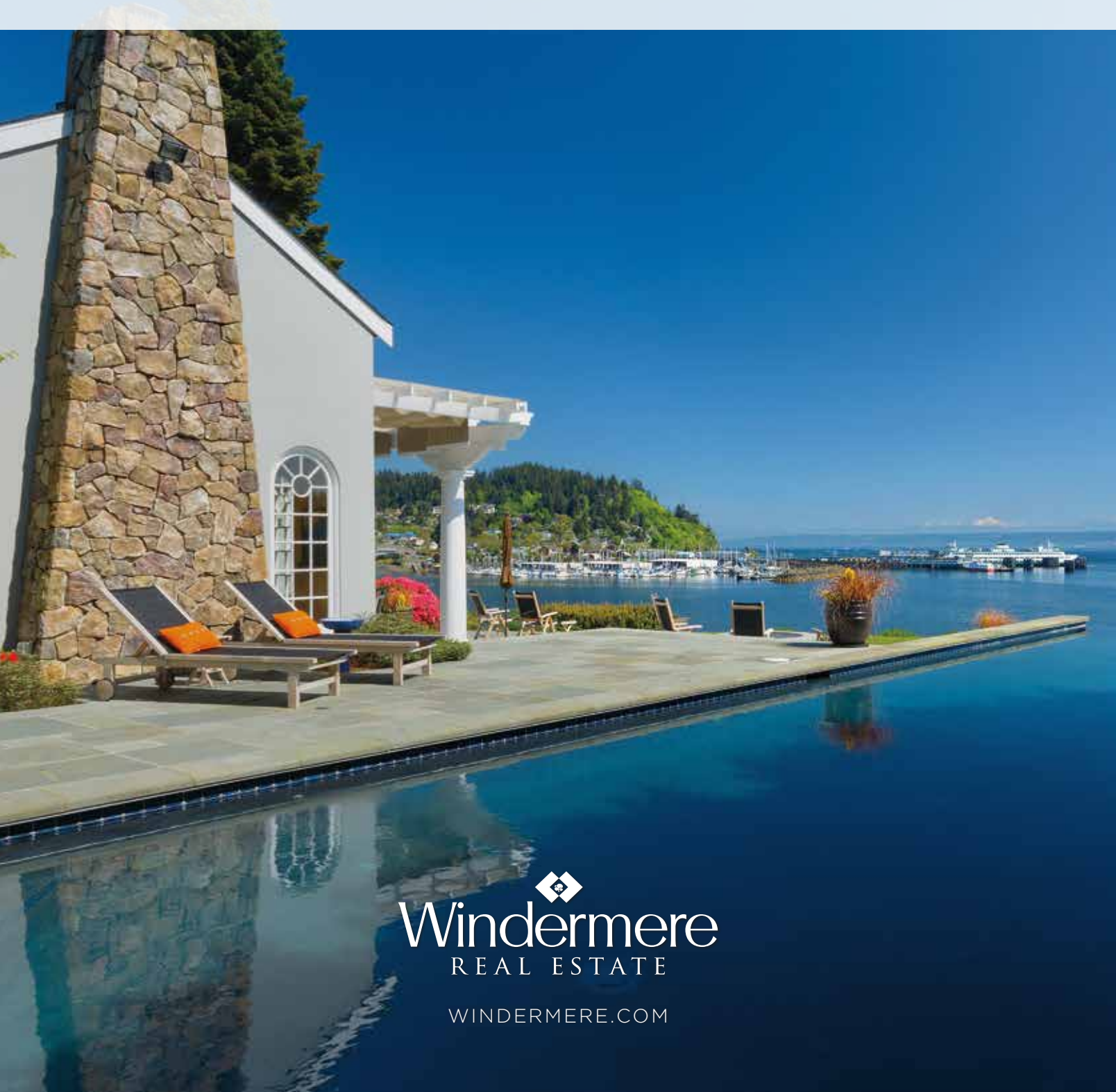


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PEERSPECTIVES



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It's a Seller's World

Buyer fatigue. It's a very real thing and we're seeing it in cities all up and down the West Coast. What's causing it? Intensely competitive market conditions in which bidding wars and properties selling for significantly more than asking price are the norm. It's tiring for buyers. It's tiring for agents. And it's emotionally draining when you continue to find, and then lose, the perfect home over and over again.

We recently received a letter from a buyer detailing their experience of bidding on and losing home after home. Eventually they were successful but they wanted us to know that they couldn't have done it without their agent. Not just the winning offer, but the grueling process it took to get there. They felt that their agent provided the perfect balance of emotional support and professional expertise that they needed to stick with it and eventually find a great home.

For us, this really underscored the importance of having a well-trained agent who not only understands how to compete in a seller's market, but also truly cares about their clients and the outcome. This market isn't for the faint of heart, so to be successful you have to be determined yet patient, and you need an agent who will put together specific strategies to help you achieve your goals. It requires total transparency and, at times, brutal honesty.

We wish we could tell you that we're going to return to a balanced market by the end of the year, but unfortunately that's highly unlikely. So, if you're already out there, stay strong. There's a lot of pressure to overpay for homes right now, so be sure to consult with your agent about the best course of action for your situation. If you're thinking about jumping in, we can't stress enough how important it is to work with an agent who will help you successfully navigate the rough waters of this unpredictable housing market.

A LETTER FROM
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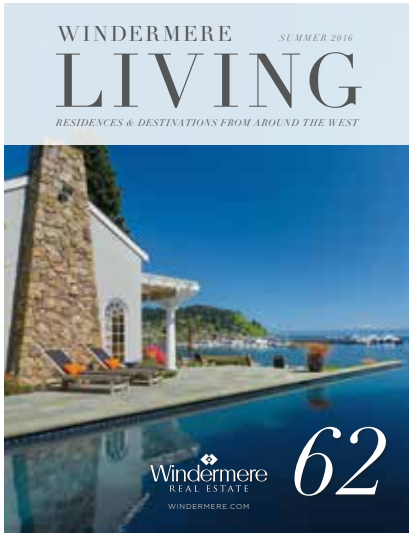
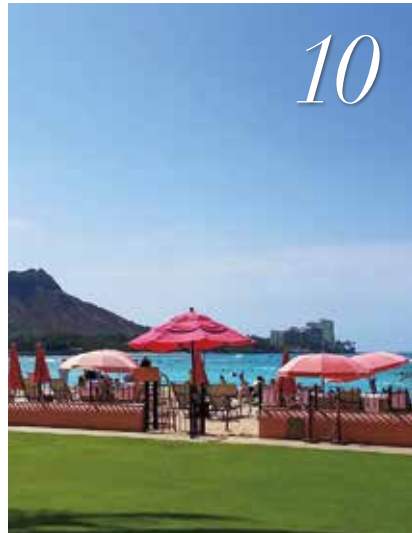


PHOTO by LANDON ACOHIDO



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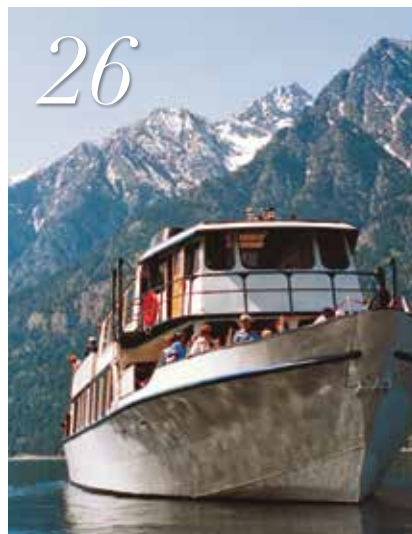
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SUN VALLEY



SEATTLE, WASHINGTON



ONE OF THE GREATEST HOMES IN SEATTLE HISTORY

Seattle Met magazine featured this houseboat as "One of the ten greatest homes in Seattle History." Exquisite architectural details, reminiscent of a 1920s yacht. Drenched in light, the great room opens through French doors to a wonderful deck for your morning coffee. Expansive wood floors, spacious kitchen, beautiful beamed ceilings framed by gorgeous built-ins with ample storage. The staircase opens to an enormous space for entertaining with barrel ceilings, framed with a deck and panoramic views. Offered at \$1,795,000. windermere.com/mls/930716

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This exceptional 3.24-acre estate offers a classic Colonial Revival and breathtaking views of Puget Sound and the Olympics. It also provides a rare opportunity to own some of the most beautiful privately held, Olmsted-designed gardens in the nation. Highlands amenities include community pool, tennis courts, park, saltwater beach access. Offered at \$5,385,000. windermere.com/mls/938213

FACES & PLACES

Windermere Brokers—Leaders in the Luxury Market



Honolulu
SPRING | Windermere President, OB Jacobi, and a group of Windermere owners and agents attended the annual **Asian Real Estate Association of America (AREAA) Global & Luxury Summit**.



Portland
SPRING | Premier brokers joined architect John McCulloch for a tour of the renovated **Markham Home**, and a presentation about preserving historic neighborhoods.





Nevada

SPRING | Windermere Anthem Hills recently celebrated their **10-Year Anniversary** with parties at both the M Resort and their Anthem Hills office.



Seattle & Bellevue

MONTHLY | Our **Premier Breakfasts**, held at Broadmoor Golf Club and Overlake Golf & Country Club, provide Windermere brokers the latest information on the luxury real estate market.



SEATTLE, BELLEVUE & LAKE STEVENS, WASHINGTON



LAKE WASHINGTON WATERFRONT—SEATTLE

Remarkable Cape Cod, Stephen Sullivan-designed home. Spectacular 100± front feet of waterfront in the heart of the city with gardens, park-like grounds and a 75-foot pool. Large rooms and gracious spaces. Enjoy living on this breathtaking property in this rare location. Offered at \$5,485,000. windermere.com/mls/848849

Rondi Egenes · 206.953.1771 & Liz Azose · 206.953.6016



KILLARNEY WATERFRONT—BELLEVUE

Spectacular sunsets. Substantially updated. Newly landscaped. Outdoor kitchen. Boathouse. Moorage for boat, plane & jet skis. Offered at \$4,500,000. windermere.com/mls/858853

Rondi Egenes · 206.953.1771 & Sandy Nicholls · 425.444.4966

STUNNING WATERFRONT—LAKE STEVENS

Western exposure with 70± feet of waterfront. 4,470 sq. ft. home with great room concept, guest cottage, dock, and covered moorage. Offered at \$2,200,000. windermere.com/mls/923834

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STUNNING MADRONA CONTEMPORARY

Expansive views of Lake Washington, the Cascades and Mt. Rainier. Custom home with a rare design that maximizes views while providing abundant wall space to showcase art. Living/dining area opens to entertainment-sized, east-facing deck. Adjacent kitchen features sleek Italian cabinetry and limestone counters. Offered at \$1,350,000. windermere.com/mls/893456



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EXCEPTIONAL WATERFRONT IN OLYMPIA
A truly magical property and home! This low bank waterfront Cape Cod is absolutely enchanting—amazing gardens/grounds with sweeping west-facing views. Enjoy kayaking straight across to the wildlife preserve, gathering oysters and clams daily. Custom built with no details missed! \$935,000. windermere.com/mls/940278



EXPANSIVE VIEWS IN BLUE RIDGE
Prized Blue Ridge community location! This wonderful 5-bedroom, 3.5 bath homes sits on a quiet street close to pool and tennis courts. Expansive Sound and mountain views from most rooms. Daylight lower level offers second kitchen—perfect for an au pair or visiting relatives! \$1,825,000. windermere.com/mls/932887



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WINDERMERE ESTATE—FOR LEASE

Spacious and grand living nestled in a serene neighborhood. Grand entertainment spaces both inside and out with epicurean kitchen. Formal and casual dining and living areas. Escape to the master wing with deck overlooking lush garden. 5 bedrooms, 5 baths, 6,300 sq. ft. \$10,000 per month. CassieWalkerJohnson.com



MADISON PARK—LEASED

Uniquely inspired Mediterranean-style home in sought-after Canterbury neighborhood. At the epicenter of the property is a large atrium surrounded by indoor and outdoor living rooms, fully appointed kitchen and den. Lush gardens. 3 bedrooms, 3.5 baths, 3,620± sq. ft. \$6,500 per month. CassieWalkerJohnson.com

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EXPLORATION



Tesla Model X

Explore the world in the safest, fastest and most capable sport utility vehicle on the road. Tesla brings you the future with their new Model X. Complete with seating for seven plus luggage, this aerodynamic SUV can achieve 250 miles of range provided by the 90 kWh battery. The Falcon Wing doors allow easy access to the second- and third-row seats, making it a desirable family car for long drives or weekend getaways. teslamotors.com



Wi-Fi and USB Cufflinks

A fashionable cufflink in disguise not only keeps you looking classy, but contains a 2GB flash drive and Wi-Fi hotspot prepared to help you complete your work while traveling. Compatible with smart phones and any other Windows wireless device, the cufflinks provide you with an extra sense of security for your business needs, and they're stylish too. cufflinks.com

ION Luxury Adventure Hotel

Plan your next trip to Iceland and enjoy a relaxing stay under the Northern Lights, a rigorous trek across an ancient glacier or fly-fishing on the icy rivers. Less than an hour drive from the bustling capital, Reykjavík, the hotel is set against a backdrop of monumental lava plains. The luxurious rooms are filled with thoughtful décor that pays tribute to the Icelandic style, with breathtaking views of the natural terrain. ionice.land.is



EXPLORATION

goTenna

An explorer's best friend, goTenna can generate its own signal even when there's no cell coverage or Wi-Fi. This cognitive digital radio, combined with an app, can automatically coordinate with other units within range. The lightweight, waterproof design is perfect for your most challenging adventures in high or low altitudes and dense, obstructed areas. gotenna.com



Palazzo Ralph Lauren Club

An exclusive, members-only club and store is how Ralph Lauren is rewarding their most valuable clientele. The private venue in Milan is 12,000-square feet, leaving plenty of room for private events, trunk shows and red carpets. The by appointment-only store offers a custom shopping experience, complete with women's clothing and accessories as well as men's made-to-measure suits. After a day of shopping, VIP customers can indulge in the private eatery and enjoy the decadent rooftop terrace filled with the Ralph Lauren Home Collection. ralphlauren.com

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THE PENTHOUSE AT 98 UNION

A rare gem available for the first time in over 20 years. Abundant windows and private terraces highlight picturesque vistas overlooking the waterfront, Elliott Bay, and Pike Place Market. Offered at \$1,795,000. windermere.com/mls/931275



BEAUTIFULLY DESIGNED LUXURY | 98 UNION

Elegant penthouse atop hidden-jewel boutique building. Luxurious remodel, 2 lounging decks with romantic skyline and Elliott Bay views. Revel in foodie paradise and Downtown nightlife. Offered at \$1,065,000. windermere.com/mls/937567



THE AWARD-WINNING HILL HOUSE—QUEEN ANNE

South Slope residence crowned by steel-framed penthouse level, walls of windows frame eye-popping 360-degree city, Sound, mountain views. Impeccable indoor & outdoor entertainment spaces. Floating staircase descends to deluxe master suite. Elevator, air-conditioning, guest suite. Understated opulence, delight to the senses, on a private cul de sac. Offered at \$2,398,000. hillhouseqa.com

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GREEN LAKE PRE-SALE OPPORTUNITY

Sensational state-of-the-art modern inspired home by celebrated nw Built. Supreme energy systems. Cook to entertain in the well-equipped kitchen with top-notch appliances. 4 bedrooms, 3 baths + bonus, 2-car garage. \$1,650,000. windermere.com/mls/938456



VIEW RIDGE VIEW PERFECTION

Spacious home bathed in sunlight and panoramic views. Highly-desired View Ridge Swim & Tennis Club membership included! 5 bedrooms, formal living & dining rooms, large cook's kitchen and plenty of bonus rooms. \$1,295,000. windermere.com/mls/936000



DEXTER HORTON ESTATE | MOUNT BAKER

Elegant living in expansive Tudor on estate property. Enveloped by breathtaking views of Lake Washington and the Cascades from all levels for grand-scale living and entertaining in gracious, historic home. \$2,695,000. windermere.com/mls/926938



REGAL BRICK FEDERAL | MOUNT BAKER

Impressive Federal-style home in a beautiful parklike setting with unobstructed, sweeping views of Lake Washington and the Cascades. Expansive remodeled kitchen and breakfast room. 4 corner bedrooms, \$2,450,000. windermere.com/mls/943358



GRAND COLONIAL | MOUNT BAKER

Sweeping Lake Washington, Cascades, Mt. Rainier & Mt. Baker views from all four levels of this meticulously renovated grand home in desirable neighborhood. Lovely lakeside location; easy commute. \$2,585,000. windermere.com/mls/922949

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Perched above the Sand Point Country Club putting green with captivating views of the golf course, lake and mountains, this 4-bedroom, 3.25-bath custom home is designed with entertaining in mind. Glass doors and windows seamlessly integrate indoor and outdoor spaces. A chef's kitchen, wine cellar & deluxe master add to this inspired lifestyle. \$2,300,000. windermere.com/mls/930923



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why we love:

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Surf's up! The sun is shining and the waves are beckoning you towards them. San Diego Surf School is the leading surf school in SoCal, focusing on safe, quality, and fun lessons for the whole family. Their philosophy is that surfing is not just a sport, but a remedy for life. Take a private lesson or a group session, and enroll your kids in their surf camp while you're at it; this is something even your teenagers will want to be a part of.

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BOULDER, COLORADO

what we love:

UNCOMMON GOODS

why we love:

SEEDLESS YELLOW WATERMELON

Founded in the 1980s, Boulder Farmers Market is a favorite weekly tradition. Unlike your average farmers market, this one is all about the uncommon goods. Amongst the fresh fruits and vegetables, feast your eyes on unique produce such as European lettuces, seedless yellow watermelon, and white eggplant. You can also find flowers, plants, home décor, potpourri, hand-made soaps, and much more. *Saturdays from early April to late November.*

♥ LADY OF THE LAKE

LAKE CHELAN, WASHINGTON

what we love:

THE SCENERY

why we love:

THE WONDER OF NATURE

Take a trip into the heart of the Lake Chelan wilderness and surround yourself with peaks that stand 9,000 feet. The Upper Lake Chelan region is untouched by highways and roads, providing the unique opportunity to see mountains and forests as they were thousands of years ago. The places you'll see are some of the most photogenic on the planet, so tuck those smart phones away and opt for a proper camera on this getaway!

TIPS FOR DINING, SHOPPING & LIVING THE GOOD LIFE



departureportland.com

DEPARTURE RESTAURANT

PORTLAND, OREGON

what we love:

THE ROOFTOP

why we love:

SUMMER PARADISE IN THE CITY

Who doesn't love a warm summer's night spent on the rooftop looking out at city lights? Departure is on the 15th floor of The Nines Hotel, located in a chic section of downtown Portland. The restaurant is known for Chef Gregory Gourdet's signature cuisine: pan-Asian dishes with that day's farmer market picks, using traditional techniques. Whether you're a sushi, dim sum, or Ishiyaki Steak kind of person, there's something here for everyone.



remlingerfarms.com

REMLINGER FARMS

CARNATION, WASHINGTON

what we love:

U-PICK BERRIES

why we love:

GOOD EXERCISE, GOOD FRUIT

What's better than pancakes on a Saturday morning? Pancakes with freshly picked blueberries that were hand selected by none other than you. This popular farm started as a small, family-run farm and fruit stand, and has grown into a family fun park, market, restaurant and company picnic site. Their u-pick fields don't stop at blueberries; they also have raspberries and strawberries. Great for an outdoorsy date or if you're looking for something to do with the little ones.



brimmerandheeltap.com

BRIMMER & HEELTAP

SEATTLE, WASHINGTON

what we love:

FLAVORS OF THE NORTHWEST

why we love:

FEELS LIKE HOME

This Ballard bistro-pub has quickly become a neighborhood staple. Despite their already popular atmosphere, they're stepping it up this season and adding a secret garden sitting area. A fiberglass-canopied patio will add seats outdoors, and a revamped shed will include a roll-up garage door with its own bar for private parties and overflow on busy nights. Enjoy the garden hideaway with our favorite: a pickled oyster shooter with cucumber, lime and gin.

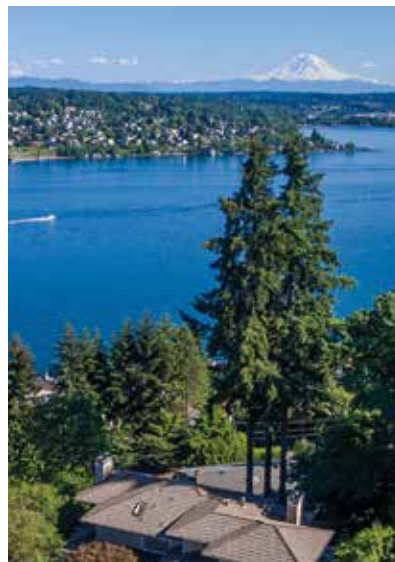


LET'S START WITH
A CUP OF COFFEE

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WRE/Mercer Island



LAKE & MOUNT RAINIER VIEWS

Experience that "vacation feeling" every day! Bathed in light all day, nearly every room of this Mercer Island home boasts majestic Lake Washington and Mount Rainier views. Relax on the deck, enjoy the spa, and discover easy living/entertaining in this spacious 4,594 sq. ft. layout. Great schools and central location. Offered at \$1,985,000. MercerIslandViews.com



MERCER ISLAND, WASHINGTON

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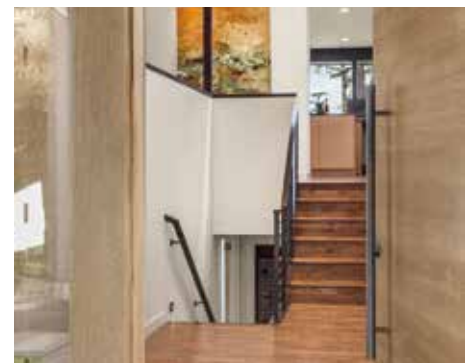


OPPORTUNITY KNOCKS—MERCER ISLAND

Bright 3-bedroom Mid-Century home tucked on a sunny lot on the Island's convenient North End. Put your signature on soaring spaces opening to the large deck, yard and rose garden. Endless possibilities. Offered at \$900,000. JulieWilsonRealEstate.com

TURN-KEY RAMBLER—MERCER ISLAND

Sold in 6 days above list price! Beautifully updated 4-bedroom home on a peaceful cul-de-sac near schools, parks & bike trails. Ipe deck, ideal yard outdoor studio, too! Listed at \$1,260,000. JulieWilsonRealEstate.com



NORTHWEST MODERN MASTERPIECE

Iconic Fred Bassetti Midcentury Northwest Modern gem nestled on a shy acre with sweeping views of Lake Washington and the Cascade Mountains. Exquisitely remodeled inside and out with a stunning new kitchen as well as new windows, baths, flooring, doors, systems and more. Offered at \$2,195,000. TheModernViews.com



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STUNNING LAKE VIEWS—LESCHI

Soak in sparkling lake views from nearly every room of this sophisticated Contemporary. 3,460 sq. ft. of light-filled living with inviting gathering spaces, a chef's kitchen, den, bonus & 3 viewing decks. \$1,299,000. MarianneParks.com/mls/944428



BEST OF THE NORTHWEST—MERCER ISLAND

Nestled amid enchanting gardens at a coveted West Mercer address, this NW Contemporary offers soaring windows showcasing western lake & Seattle views. Spacious, open 3,110 sq. ft. layout with luxe master, den & more! \$1,938,000. MarianneParks.com



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SERENE & SPACIOUS—MERCER ISLAND

Ideal location just 2 minutes to I-90 and 2 blocks from the new school! Elegant 6-bedroom home with guest quarters, chef's kitchen and gorgeous master. \$1,925,000. JayAgoado.net



CONTEMPORARY CLASSIC—MERCER ISLAND

Beautiful Mid-Century 5-bedroom features iconic vaulted ceilings, dramatic windows, updated kitchen/baths and wrap-around deck overlooking the patio and yard. \$939,000. JayAgoado.net



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MEDINA & KIRKLAND, WASHINGTON



LAKE & MOUNTAIN VIEWS IN MEDINA

Gated estate features an architecturally designed home with graciously proportioned rooms, hardwoods, limestone floors and exquisitely detailed moldings. Cook's kitchen with Aga range and two Meile dishwashers. Gorgeous mature landscaping, circulating pond & swimming pool. 4 bedrooms with en-suite baths, 5,490 sq. ft., 3/4-acre lot. \$4,500,000. windermere.com/mls/872884



UNSURPASSED VIEWS ON CHAMPAGNE POINT

Sought-after Lake Washington! Prominently sited on level south-facing 60 front feet. Unobstructed views of marine activity, Mt. Rainier, Cascades and the Olympic Mountains. Flowing floor plan is designed for flex room lifestyle. Mother-in-law apartment. Stucco, tile roof, 3-car garage. 4 bedrooms, 4.5 baths. 5,500 sq. ft. \$3,890,000. windermere.com/mls/883418

JOYCE HARDY | 425.443.4699 · jhardy@windermere.com · WRE/East, Inc.



U.S. HOMEBUYERS EXPAND THEIR HORIZONS: A CLOSER LOOK AT WHERE AFFLUENT BUYERS ARE INVESTING ABROAD

As the world gets smaller and smaller, increasingly affluent U.S. homebuyers are demonstrating a higher level of comfort investing in, or moving out of the United States. Many factors could be leading to this shift including lifestyle choices, personal connections and financial viability. Lifestyle choices such as relocating and searching for a “primary home” or investing in a vacation home will directly influence the choice of location.

Leading Real Estate Companies of the World®, our parent company, are experts on global mobility, facilitating approximately 40,000 global broker to broker referrals around the world annually. As such, the organization has unique insight into purchase behavior of buyers who looked to their own LeadingRE broker in 2015 to assist with an introduction to a similar broker elsewhere in the world.

Perhaps most startling is the sharp increase in interest of international purchases among the affluent U.S. homebuyer, with referrals from Luxury Portfolio International® members almost doubling from 2014 to 2015, when the outbound referrals increased from 26 countries in 2014 to 49 countries in 2015.



INTERNATIONAL PURCHASES WERE SIGNIFICANT

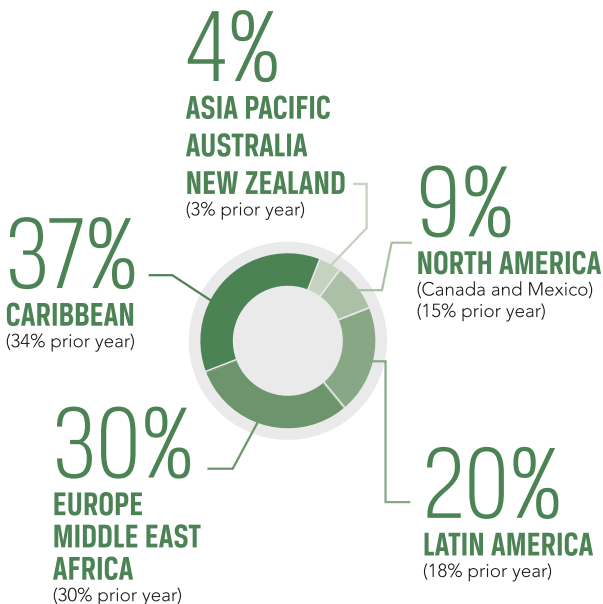
While the average sales price for a broker to broker referral within the LeadingRE network normally averages \$350,000, the outbound U.S. referrals among luxury brokerages were significantly higher, with an average sales price through 3Q15 of \$900,000, signaling that those able to afford it are willing to spend more money and have the flexibility to live or invest wherever they would like.





WARM MARKETS AND SECOND HOME DESTINATIONS LEAD THE BUYING BEHAVIOR

The most prevalent places for purchasing a home are in Puerto Rico and the Caribbean. Though affluent homebuyers' investment interests span over 49 countries year to date, a few regions stand out through 3Q15 with the top locations listed below. One can assume the driving force behind these areas is resort destinations, investment purposes and lifestyle preferences.



INTEREST ABROAD IS EXPANDING

Affluent U.S. homebuyer interest abroad has increased by nearly 175% year over year. While affluent U.S. homebuyers represent 72% of all interest in 2015, the percentage has dropped from 77% in 2014, as investing abroad becomes more readily available to all U.S. homebuyers, not just the affluent.

PRIMARY BUYERS

Of the U.S. homebuyers referred abroad in 2015, affluent buyers are primarily coming from Florida at 28%, New York at 22% and California at 9%.



HOW DO YOU DECIDE WHAT'S RIGHT FOR YOU?

Making the decision to move abroad isn't something that comes lightly. Luxury Portfolio brokers regularly counsel clients considering such a big move to talk with personal contacts in the area to understand the community, help address any security concerns, learn about community engagement and assess the overall convenience of a location as well as assist with the researching of the financial viability of an area. For example, comparing home sales for the past two years to gain a broad sense of whether the community is stable, growing in value or in decline are all significant factors to consider.

Local insights, understanding the trends and the knowledge and expertise of a great local real estate expert can assist anyone with limiting the risk and increasing the success of an international move. Whether it's to relocate or to retire, the world offers endless possibilities, especially for the affluent. Visit LuxuryPortfolio.com to virtually view homes in over 50 countries and start your next adventure today.





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IL SOGNO SUL LAGO | THE DREAM ON THE LAKE

Nestled on the sunny shores of Lake Washington, a Tuscan Villa presides. An entry courtyard with stone fountain welcomes. Luxurious interiors and expansive westerly views engage the eye. Professional outdoor BBQ island and water's edge fire pit. 50 feet of no-bank waterfront, graceful grounds with mature landscaping, 112-foot dock, two boat lifts and a coveted boathouse. Bellissimo! Offered at \$5,998,800. WRE/East, Inc. joelscott.com/mls/934282



SYMMETRY ON MEYDENBAUER BAY

Alluring architecture with cascading decks, mesmerizing views, beach and lawn. Tucked away just inside of Meydenbauer Bay and sheltered from winter storms, this is a coveted 80-foot waterfront location where privacy prevails. Offered at \$2,988,000. WRE/East, Inc. Seetheproperty.com/177269



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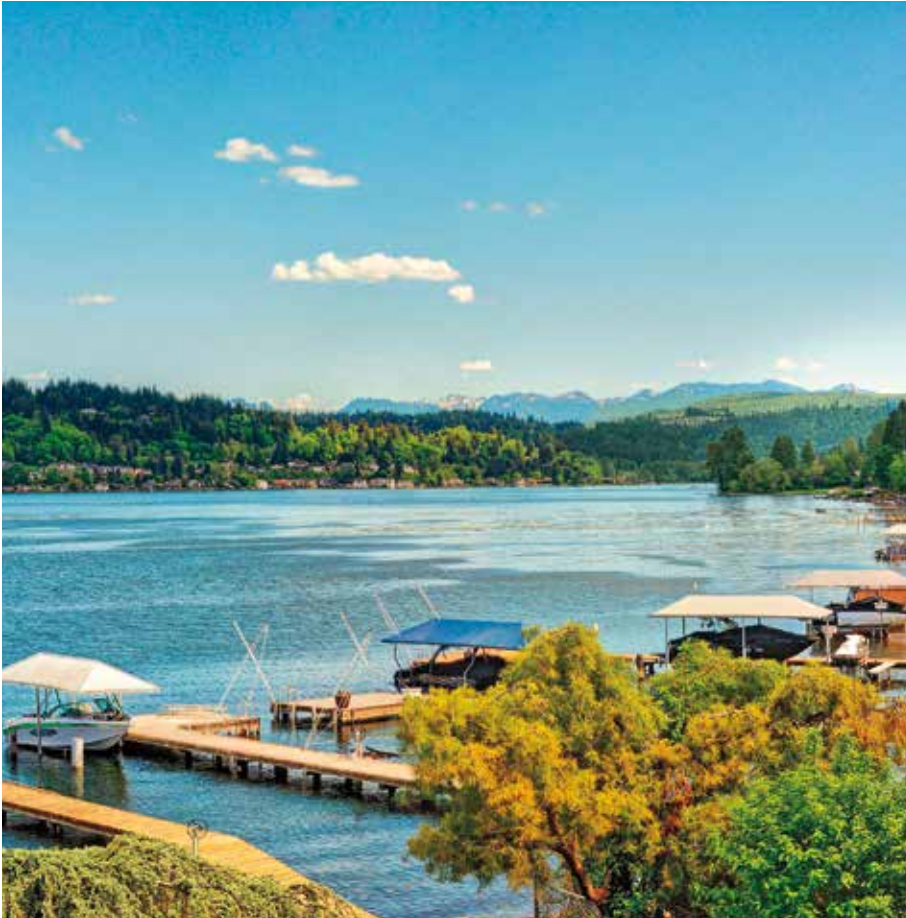




A MANICURED ESTATE ON SPRAWLING GROUNDS

A beautiful traditionally styled rambler in the heart of Medina. This 4,043 sq. ft. home features a spacious floor plan, exquisite millwork, and gorgeous master suite. At over 1/3 of an acre on a dead-end cul-de-sac, the stately grounds are sure to impress. Close to walking trails, parks, and Medina Elementary. MLS #927112. Offered at \$2,819,000. See more at 77thAveEstate.com

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A PEACEFUL RETREAT NEAR TIGER MOUNTAIN | ISSAQUAH

This beautiful home was custom built in 2010. The dramatic family room features an amazing river rock fireplace that soars from the floor to ceiling over 20 feet tall! Fall in love with the open concept living room that brings mother nature inside. The gourmet kitchen has stainless steel Electrolux appliances, an island design concept, slab granite, and custom cabinets. A peaceful tree house retreat! Offered at \$650,000. JasonECook.com



EQUESTRIAN ESTATE ON SHY 20 ACRES—MONROE

Olympic views, Premier equestrian living on nearly 20 private and gated acres, guest house, luxury barn and covered arena. Offered at \$ 1,798,000. windermere.com/mls/919450



THE UPLANDS—NORTH BEND

Grand open spaces surrounded by magnificent mountain vistas on 8+ gated acres. Walls of windows looking to Mt. Si & Rattlesnake Ridge. Offered at \$2,368,000. windermere.com/mls/930442



THE UPLANDS—NORTH BEND

Gated estate offering total privacy on 4.5 gently rolling acres. 6,000+ sq. ft. of custom quality finishes. Wonderful covered outdoor living space for year-round enjoyment. Listed at \$2,149,000.



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Private enclave of exquisite estates...regal & elegant masterpiece estate in esteemed former “Street of Dreams” neighborhood, Chapel Grove. \$1,197,000. windermere.com/mls/909496



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Enviably, 2.5, glorious, level sun-drenched, view acres on the crown of Hollywood Hill with incredible mountain views and lush pastoral setting. \$1,125,000. windermere.com/mls/906678



SKI OUT OF YOUR OWN BACKYARD AT THE SUMMIT

Retreat to paradise at Snoqualmie Pass to ski out of your own backyard. This delightful, turnkey home includes 4 bedrooms and 3,320 sq. ft. It is centered around an inviting great room design with mountain views and floor-to-ceiling river rock fireplace. Enormous loft for entertaining. Covered back deck with gas fireplace. \$950,000. windermere.com/mls/924669

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FOX ISLAND & SNOHOMISH COUNTY, WASHINGTON



FOX ISLAND WATERFRONT HOME

Live the Island lifestyle with 75 feet of waterfront & expansive Sound views. 3,700 sq. ft. home with stone patio and open living & dining room facing the water. \$735,000. windermere.com/mls/937758
Casey Price · 425.446.1892, cprice@windermere.com

MUKILTEO LUXURY VIEW HOME

Unimpeded western views of Sound, cities, islands, mountains & ferries. Quality design and walls of windows enhance view-oriented spaces. \$1,225,000. windermere.com/mls/753922
René Porubek · 425.478.8864, renep@windermere.com



TULARE BEACH CAPE COD

Sound views & waterfront living with boat launch and beach access across the street highlight this home. West-facing kitchen and living room with vaulted ceiling and floor-to-ceiling river rock fireplace. French doors open to a large deck. Master suite with double vanity, jetted tub & deck access. Full wet bar, lofted reading room, ample parking & bonus room/guest space. \$849,000. windermere.com/mls/907846
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QUINTESSENTIAL CUSTOM LIVING | STANWOOD

Remarkably built, exquisite Craftsman-style home in park-like setting! This custom home rests on 5 acres down a private, paved lane. Interior features include a plethora of windows to allow for an abundance of natural light and custom woodwork throughout. Cook's kitchen with Viking range and cherry cabinetry. 4 bedrooms + bonus room and master with balcony, too! Great I-5 access. Offered at \$695,000. windermere.com/mls/915685



TALOTAM | PACIFIC NORTHWEST RIVERFRONT RETREAT

Tranquil & amazing describes this remarkable riverfront property! This A-frame was built by civil engineer Walter Crane. With more than 8,800 sq. ft., this private estate would be ideal for retreats. 6 bedroom suites, each with their own baths. Third-level luxurious master overlooking the river. Indoor heated pool and separate guest home! Offered at \$995,000. windermere.com/mls/921729

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THREE TREE POINT VIEW MODERN

Beach lifestyle for this luxury home with striking modern lines. Wide water and mountain views. Extensively remodeled in 2008. Main floor living. West-facing decks on all 3 levels. The property abuts a small trail leading to public beach access. MLS #927461. \$1,089,000. BelleResidence.com



NORMANDY PARK SOOTHING ELEGANCE

Reminiscent of Martha's Vineyard waterfront homes, this luxury two-level 2008 Craftsman exudes refinement, comfort and space. Harmonious flow between interior and exterior living perfect for entertaining. Private community beach access. MLS #931673. \$1,195,000. BelleResidence.com



LUXURIOUS WATERFRONT ESTATE IN DES MOINES

Along the shores of Puget Sound & within a short drive to Seattle, rests this luxurious property. Overlooking layered grounds cascading onto 130 feet of private sandy beach, this stunning home offers a true waterfront haven bathed in sunsets with the Olympics & Islands as a backdrop. 6,300 sq. ft. of living with spacious rooms flowing into the outdoor spaces. \$2,350,000. windermere.com/mls/940398

VÉRONIQUE HVAL | 206.214.8499 · Veronique@BelleResidence.com

BETH MARIER | 206.949.1746 · bethm@windermere.com



by Matthew Gardner

Chief Economist, Windermere Real Estate

AN INCOMING TIDE RAISES ALL SHIPS

How the Growth in Homeowner Equity Continues to Stabilize the U.S. Housing Market

Every quarter, the U.S. Federal Reserve releases its report regarding the Financial Accounts of the United States. Although this is a very lengthy and detailed analysis, it does contain some interesting statistics on housing. The particular “nuggets” that I look for relate to the total value of residential real estate, mortgage debt and, rather importantly, details regarding homeowner equity.

The chart below shows all of these datasets going back to 2000, and the results are rather fascinating. In regards to total real estate values, you can clearly see the pre-bubble run-up and subsequent burst that followed. From its peak figure of \$22.5 trillion at the end of 2006, home values lost an enormous \$6.4 trillion in value by mid-2011. However, what is even more interesting is that by the end of 2015, home values had regained almost all of the value they lost in previous years, and now stand at \$22.03 trillion.

A PRICE RECOVERY IS CLEARLY IN PLACE

But this is not the end of the story. As much as I like to see housing values grow, if this growth is simply led by leverage (borrowing), then it is a house of cards. However, I am happy to report this is definitely not the case here.

While home values have grown quite quickly over the past four years, we have added very little to our debt load. As the chart below shows, mortgages peaked in 2008 at around \$10.7 trillion, but have since tapered to \$9.49 trillion, and remain well below their historic peak.

SO WHAT DOES ALL THIS MEAN?

With home prices rising and consumers not taking on additional mortgage debt, equity levels have grown substantially. The country went through a very painful period of negative equity during the housing recession, but the growth started returning

in 2012, and we moved back into a period of positive equity again by the summer of 2013. In 2015, equity levels increased by an impressive 10.2 percent to \$1.17 trillion. Total owner equity now stands at \$12.54 trillion, and is closing in on the all-time high seen in 2006.

A DROP IN THE NUMBER OF UNDERWATER HOMES

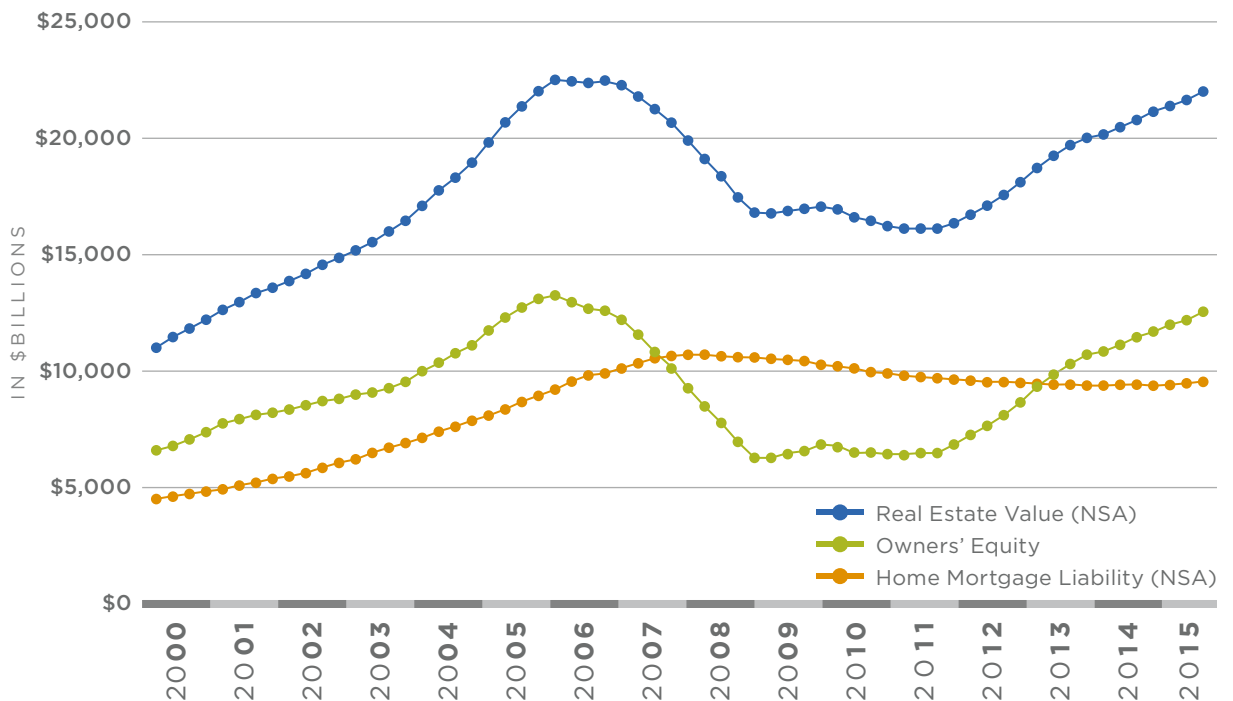
With the appreciable gain in homeowner equity levels, we have seen a rapid drop in the number of “underwater” homes, as well as an increase in so-called “equity-rich” homes (those with a loan-to-value ratio of less than 50 percent).

Core Logic suggests that the percentage of underwater homes has dropped to 8.5 percent at the end of 2015—down from 25.9% in early 2010—and according to RealtyTrac, the percentage of “equity-rich” homes has now risen to 22.5 percent. This data should ease people’s concerns regarding the formation of a housing bubble—at least a national one. Growing equity levels will certainly act as a cushion against unforeseeable drops in home values.

The data shows us one potential issue: we will likely start to see more “move-up buyers” enter the housing market as they tap into regained equity and look to upsize. On the downside, this could put more buyers into an already crowded marketplace, but it may result in a new supply of homes for sale—something that is much needed in markets all across the U.S.

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HOUSING *value, equity & debt*



ENUMCLAW, WASHINGTON



ENUMCLAW LUXURIOUS COUNTRY LIVING

Breathtaking mountain & territorial views from this custom Craftsman on over 14 acres of pasture land with guest cottage, shop and a 40x60 barn. Resort-style main home features 4 bedrooms, 4 baths, a TV room, study, great room concept living, gourmet kitchen, and luxurious main floor master retreat! Land suitable for cattle or equestrian. \$1,199,000. windermere.com/mls/870036



SHY 30 ACRE ENUMCLAW RANCH

Custom 6,610 sq. ft. home with river rock and log accents. Grand lodge-style great room features dramatic soaring ceilings, a full-height river rock fireplace and opens to informal eating and kitchen. Main floor master suite with fireplace and marble-tiled, 5-piece bath. Shy 30 acres is currently a working cattle ranch. Quality fencing and barn. \$1,300,000. windermere.com/mls/901511

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Serene setting, soaring ceilings, spacious light-filled rooms, artisan touches, leaded glass windows, mahogany floors and 4-car garage. \$575,000. windermere.com/mls/921264
Denise Katz · 206.390.9149, dkatz@windermere.com



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Serene location with sweeping Sound & mountain views! 70 feet of waterfront with dock, view deck/hot tub, and artisan detailing. Close to ferry! \$1,099,000. windermere.com/mls/944274
Denise Katz · 206.390.9149, dkatz@windermere.com



CAPE COD STYLE WATERFRONT ESTATE

Shy 2 private acres with 125 ft of frontage surround stunning home. Antique doors from England, fabulous kitchen & separate guest quarters. \$1,790,000 windermere.com/mls/748369
Linda Bianchi · 206.947.1763, lbianchi@windermere.com



BEAUTIFUL MID-ISLE HOME ON 5 ACRES

3,000+ sq. ft. home with gourmet kitchen, French doors to covered deck, private master suite with balconies, and partially finished daylight basement. \$720,000. windermere.com/mls/940489
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STUNNING NO-BANK WATERFRONT HOME

Gracious, private 3-bedroom home with swath of lawn ending at large sandy beach. Home theater, wine-room, classic interiors, multi-car parking and expansive deck. The perfect beach escape! Listed at \$1,025,000



STUNNING INNER HARBOR HOME

Contemporary home on 100 feet of waterfront with spectacular views. 3,450 sq. ft. with vaulted ceilings, chef's kitchen, and 2 en suite bedrooms. \$1,265,000. windermere.com/mls/892159



TIMELESS IBSEN NELSEN HOME

On 7.15 waterfront and view acres, this single-level, 3,470 sq. ft. home has privacy & modern/Nordic elements. In-floor radiant heat, greenhouse/studio. \$999,000. windermere.com/mls/920993



NORTH END MILTON STRICKER HOME

On nearly 4 acres of high-bank waterfront, this home has timeless style. Frank Lloyd Wright details: mitered windows, indirect lighting & harmonious siting. \$925,000. windermere.com/mls/901247



SECLUDED WESTSIDE WATERFRONT

Sitting high above West Passage on 2.74 acres, this home is simplicity itself! Guest studio, partially finished basement and full-length view deck. \$735,000. windermere.com/mls/948420



EXTRAORDINARY RETREAT ON 4+ ACRES

Known as the "Hobbit House," this home has exquisite finishes—concrete, bamboo and tile floors, steam shower, double kitchens, see-through fireplace. \$745,000. windermere.com/mls/920858



NORTHWEST WATERFRONT CONTEMPORARY

Chic home on the Inner Harbor! Low-maintenance getaway with easy beach access, view decks, off-street parking. Perfect for viewing holiday fireworks! \$575,000. windermere.com/mls/892501

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NEOCLASSICAL STYLE

Step back in time to this gracious home with traditional floor plan on shy 2.5 acres. \$1,190,000. windermere.com/mls/931249
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FABULOUS WESTERN-EXPOSURE WATERFRONT

Timeless Old Bainbridge shingle-style charmer on idyllic, western-exposure waterfront in Westwood/Crystal Springs. Featuring true divided windows and marine views from most rooms. Three bedrooms including master with sitting area, fireplace and private porch. Remodeled kitchen and baths, ironwood decks & patios, and guest apartment. MLS #805952. \$1,500,000. VesnaSomers.com

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An easy lifestyle beckons in this beautiful waterfront home with stunning views. Classic detailing to complement your design choices & casual spaces of today's modern living. Brazilian cherry floors, gourmet kitchen, built-ins, 4 bedrooms plus private guest quarters. Lovely gardens, expansive deck, patios & harborside gazebo! MLS #928223. Offered at \$1,250,000. BainbridgeslandResidential.com



THE ART OF EXCELLENCE

Elegant, distinctive estate with territorial views overlooking nearly 10 acres of pastures, gardens, pond and magnificent pool. Built to the highest standards with state-of-the-art kitchen, main floor master suite, and thoughtful open layout. Nestled in the heart of Bainbridge, just minutes from ferry & town. MLS #922108. Listed at \$3,198,000. CarleenGosney.com



TIMELESS NORTHWEST RANCH

Extraordinary gated estate on shy 10 acres with Olympic Mountain views. Includes 2 homes and 2 tax parcels. Main house features reclaimed timber floors, gourmet kitchen, radiant heat, custom tiles and cabinetry. Detached 4-car garage with guest studios, arena with tennis court, catering kitchen, art studio & shop. MLS #845382. Offered at \$3,500,000. CarleenGosney.com



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INDIANOLA WATERFRONT HOME

Spacious waterfront home on 1.42 acres. A wing of the first floor can be used as a second master or a self contained guest suite. Sweeping views. \$1,020,000. windermere.com/mls/902014



SPECTACULAR KINGSTON VIEW HOME

Rare opportunity to own a turnkey home on a level lot that feels like waterfront, but less taxes! Beautifully appointed daylight with master on the main. \$645,000. windermere.com/mls/907466



STUNNING POULSBO VIEW HOME

Enjoy views of Liberty Bay and gorgeous sunsets from almost every room of this immaculate renovated home. Relax on the expansive deck. \$499,000. windermere.com/mls/906869



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Your front row seat to Puget Sound. View the Cascade Mountain range from Mt. Rainier north beyond Mt. Baker. Fish & crab from your strollable beach. \$1,035,000. windermere.com/mls/891212



MARINE VIEW DRIVE—KINGSTON

Well-appointed one-level home on shy half-acre. Knockout views of the Sound, shipping lanes & Mt. Rainier. Access to community beach and clubhouse. \$439,000. windermere.com/mls/913148



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FREESTONE COMPANIES NEW CONSTRUCTION

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WATERFRONT HOME ON HOOD CANAL | TAHUYA

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Seabeck: Northwest Lifestyle Dream Ranch: Relax in an absolutely private setting on 5.27 acres of synergetic function and fun. This ranch estate has it all...heated pool, hot tub, massive sport court, 2 ponds, barn [4 stalls], fenced pasture, smoker, campground, and so much more! Only 90 minutes from Sea-Tac. \$888,000. windermere.com/mls/856543



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New construction in gated community with lovely territorial views. North end. \$549,000. windermere.com/mls/896635
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VICTORIAN FARMHOUSE—CAMANO ISLAND

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VIEW HOME—CAMANO ISLAND

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WHIDBEY ISLAND JEWEL—FREELAND

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