

Issues & Impacts

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A quarterly publication produced by Seattle King County REALTORS® to inform members about currently issues and successes within the Government Affairs Department.



Co-Living Housing

In 2024 the Legislature passed ESHB 1998 regarding Co-Living Housing. The new law is intended to assist with the state's housing affordability crisis. It requires each city to modify its code to accommodate Co-Living Housing by December 31, 2025. Cities must allow co-living housing on any lot within an urban growth area where at least six multi-family units are allowed, including lots zoned for mixed-use development. The statute defines co-living housing as "a residential development

with sleeping units that are independently rented and lockable and provide living and sleeping space, and residents share kitchen facilities with other sleeping units in the building." We have been advocating for cities to timely comply with the law. For example: On October 14, SKCR testified in support of changes Burien is scheduled to approve on December 8. Kent has been working on the effort since October, and Renton approved the required changes on November 17.

Multi-Family Tax Exemption (MFTE)

On November 5, Seattle King County REALTORS® testified before the Maple Valley Planning Commission in support of expansion of the MFTE because it stimulates the development of new housing units, which helps to address the state's housing shortage/affordability crisis by: (1) Enhancing project feasibility—making it more like-

ly that new housing gets built, (2) Increasing the supply of both market-rate and affordable multi-family units in designated urban and transit areas, (3) Encouraging housing in specific targeted areas, and (4) Allowing cities to tailor exemptions to meet local planning and housing goals, while providing flexibility in how the incentive is used.

Black Diamond Mayor



REALTOR®-endorsed candidate John Adler won the election for mayor of Black Diamond by 28 votes (1%).

Kittitas Insurance Issue

As wildfire risk escalates across the Pacific Northwest, homeowners in Kittitas County are confronting a troubling consequence: rising home insurance cancellations, non-renewals, and sharply increased premiums. Seattle King County REALTORS® (SKCR) is sounding an alarm, urging stakeholders and policymakers to address the crisis and keep homeownership attainable.

The Problem: Home Insurance in Retreat

- For some property owners in Kittitas County, existing homeowner insurance policies are being outright **cancelled**—either on individual property or across entire communities.
- Others face **non-renewal** or drastic fee increases so steep that many homeowners find themselves priced out of coverage.
- This shift is not merely financial: mortgage lenders typically require homeowner insurance, meaning that without viable insurance, access to home financing (or refinancing) can vanish.
- The implications are serious: potential buyers may be deterred, existing homeowners may be trapped in a bind, and communities may face declining property markets.

REALTORS® Step Up: Advocacy, Education, and Resources

REALTORS® in Kittitas County, in concert with state and national real estate organizations, are gearing up to respond. On Saturday, October 25, SKCR hosted a town hall meeting at the Upper Kittitas County Senior Center in Cle Elum. Over 150 potentially impacted Kittitas citizens attended to hear from David Forte, senior policy advisor at the Washington State Office of the Insurance Commissioner, and Kenton Brine, President of the Northwest Insurance Council, as well as state legislators from District 13—Representative Ybarra, Representative Dent, and Senator Warnick. Mailed invitations to the town hall meeting went out to over 16,000 households across the coun-

ty, as well as three weeks of targeted digital ads. Additionally, RE/MAX brokers Colette and Hailey Rarden hand-delivered invitations to community businesses and homes. SKCR received a \$25,000 Consumer Outreach Grant from the National Association of REALTORS® to fund the outreach.

“REALTORS® are keenly aware of the issues facing our community,” said Colette Rarden. “Members of the association are working tirelessly to find solutions. We point clients to resources that will help them maintain coverage and protect their homes.”

To address the insurance problem in Kittitas County, REALTORS® are working hard on

- **Advocacy for fair access.** REALTORS® are pushing for policies that preserve insurance options in wildfire-prone areas.
- **Education and tools.** REALTORS® are leveraging resources like Fire Factor™ (a risk assessment tool) and offering guidance to clients navigating wildfire disclosures and insurance-related obstacles.
- **Local collaboration.** REALTORS® are working with local fire experts, insurers, and clients to survey risk mitigation strategies like defensible space, fire-resistant building materials and landscaping.
- **Resources.** Through downloadable presentations, FAQs, and referrals to regulatory bodies (e.g., state insurance commissioner, WA Fair Plan), REALTORS® are equipping brokers and the public with further insights.

Conclusion

The “Kittitas Insurance Issue” is not just a local concern—it exemplifies a mounting challenge across fire-prone regions throughout the United States. What’s at stake is access to homeownership in communities facing environmental peril. Through advocacy, education, and collaboration, REALTORS® in Kittitas County aim to protect both individual homeowners and the long-term viability of the local real estate market.

Housing Court Commissioners Approved

Last year, REALTOR®-supported King County Councilmember Reagan Dunn spearheaded an effort to add new housing court commissioner positions to the King County Superior Court. The Council approved the legislation in November

2025. This initiative aims to address the significant backlog of unlawful detainer cases, which has placed major strain on housing providers and contributed to rising rental costs across the region.

Bellevue Streamlines Middle-Housing Permits

This month, the City of Bellevue will introduce a new permit type designed to speed approvals for middle-housing projects—townhomes, stacked flats, and cottage clusters with three to six units on a single parcel. The updated process creates clearer steps, reduces complexity, and reflects direct feedback from applicants who regularly navigate the city's permitting system.

The change aligns with recent updates to Bellevue's land-use code and new state housing requirements that allow a broader mix of housing types in most residential zones. Together, these reforms are intended to help translate policy into actual housing units.

"REALTORS® applaud Bellevue City leaders for working hard to improve efficiency, enhance cus-

tomers service, and ensure high-quality development across Bellevue," said SKCR VP of Governmental & Public Affairs Matthew Huddleston. "The new middle-housing permit is an important step toward delivering the diverse, attainable homes our region needs. By creating a clearer and more predictable approval process, the city is helping individual property owners and builders bring forward townhomes, cottage clusters, and other ownership options that fit well in existing neighborhoods."

Bellevue's Development Services continues to expand customer-support tools, including its Virtual Permit Center and educational events like the recent Residential Permitting Expo.

King County Offering Rebates for Septic Systems



King County is encouraging homeowners to keep their wastewater systems functioning properly by offering financial incentives through its Septic System Maintenance and Side Sewer Repair Rebate Program. The initiative aims to protect public health, safeguard property values, and reduce environmental pollution by helping cover costs for key maintenance and repair work.

The program provides two main rebates:

- **Septic System Maintenance Rebate** – Eligible property owners throughout King County can receive up to \$500 to support septic system inspection, pumping, or riser installation. This rebate can be applied directly with contractors, so homeowners don't have to front the cost.
- **Side Sewer Repair Rebate** – Homeowners located in the Lakehaven and Midway Sewer

Districts may qualify for up to \$5,000 toward repairs that eliminate stormwater or groundwater inflow into side sewer lines. Eligible work includes disconnecting illicit connections (like roof drains or sump pumps) and repairing or lining sewer pipes.

These rebates support work that helps prevent wastewater system failures, which can result in costly repairs, property damage, and contamination of our water.

Funding is available on a first-come, first-served basis, and applicants can check their eligibility on the King County website.

For property owners looking to protect their investment and contribute to local water quality, these rebates are an awesome tool to help with cost!

BY THE NUMBERS 2025 Government Affairs

Hill Day



✓ SKCR = 20% OF
ATTENDEES

OVER
\$400K

IN YOUR DUES
BROUGHT BACK TO
LOCAL GA PROGRAMS
THROUGH STATE AND
NATIONAL GRANTS.



6

MEETINGS WITH
SENATORS AND
MEMBERS OF
CONGRESS IN DC



144

MEETINGS WITH
LOCAL ELECTED
OFFICIALS AND
CANDIDATES

\$290K
TOTAL
FOR RPAC!

HOUSING ISSUES BRIEFING



HOSTED OVER 100 ELECTED
OFFICIALS, STAKEHOLDERS, REALTORS,
AND MORE.

RPAC AUCTION



✓ RAISED \$65,000 FOR THE PAC
A STATE AND LOCAL RECORD!

OVER
\$280,000

SPENT IN SUPPORT OF
ENDORSED CANDIDATES

56

ENDORSED
CANDIDATES

32

AVERAGE
ATTENDEES
AT GA
COMMITTEE
MEETINGS

125

OF BANH MI
CONSUMED AT
GA
COMMITTEE
MEETINGS

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REALTOR® Political Action Committee

Scan the code to invest in RPAC—a quick and easy way to protect your business.

Issues & Impacts

Seattle King County REALTORS® (SKCR) is working to ensure that public policies support homeownership and your business's bottom line.

Please contact Taylor Shanaman, Director of Governmental and Public Affairs, at tshanaman@nwrealtor.com with any local legislative issues that may need our attention.

The next issue will be released in April 2026.