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CHRIS SOPRYCH/THE SPOKESMAN-REVIEW

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OPEN HOUSE WEEKEND

The condominium conundrum

State law effectively eliminates affordable-housing option in Spokane and elsewhere in the state

By Nicholas Deshais
THE SPOKESMAN-REVIEW

When Mike Gahvarehchee was planning the Rockwood Townhouses on East 10th Avenue on Spokane's South Hill, he had another name in mind: Rockwood Condominiums.

Gahvarehchee, a Spokane-based general contractor who co-owns Muneris Inc., said he would've built condos on the prime lot at the entrance to the Rockwood neighborhood but state regulations put the project out of reach.

"We developed those as townhouses mainly because of the regulations on condos," said Gahvarehchee, who finished the project in 2017 and has since sold the five units for between \$400,000 and \$550,000 each.

In 2009, the most recent iteration of the Washington Condominium Act was passed to address issues surrounding mold and water penetration in high-rise condo developments in Seattle, lowering the bar for condo owner associations to sue developers over shoddy work. The intent was sound and focused on consumer protection against shady developers.

Since then, however, the law has had the unintended consequence of squelching condo development across the state, including in Spokane for developers like Gahvarehchee, and led to a wholesale rejection of condos from the people who would normally build them — developers, builders, lenders, architects and contractors.

They say the law has made it too easy to sue for even minor defects that can be found in any building. The ease and threat of litigation have driven up insurance premiums, leading to un-



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The state Legislature passed the Washington Condominium Act in 2009 to address issues surrounding mold and water penetration in high-rise condo developments in Seattle. The measure has had the unintended consequence of squelching condo development across the state.

tenable costs and developers opting instead to build single-family homes, townhouses or apartment buildings.

Between 2005 and 2008, the city of Spokane and Spokane County received building applications for 1,657 condo units, according to numbers collected by the Spokane-Kootenai Real Estate Research Committee. In 2011, the number amounted to zero. Since then, from 2012 to 2018, only 242 applications to build condominium units were filed.

Jim Frank, the founder of Greenstone who is behind the Kendall Yards development in the West Central neighborhood near downtown Spokane, said the law has effectively barred him

and others from building condos, which he described as a "necessary tool" in building affordable housing.

"It's really disappointing because there's such a significant need for affordable housing and infill," he said. "And it's no longer available."

Frank was hopeful the Legislature would fix the law this session, but said legislators instead essentially reaffirmed the 2009 law. However, Frank noted the work left undone this year may carry over to the next legislative session where lawmakers will "have something to work on so maybe next year they may be able to get something."

In the meantime, Frank said

he's forced to build either single-family homes, townhouses or apartments around the region and in Kendall Yards — types of housing construction with less stringent rules than condos.

Decades undone

The 2009 update to the law followed more than 20 years of legislative tinkering to get the law right.

In 1989, the Washington Condominium Act was first passed, based on a 1980 law designed to "standardize condominium construction and governance standards across the state," according to a 2016 report by the Washington Center for Real Estate Research. The 1989 update added

rules applying to the financing, construction, sale and management of the state's condos. It included "implied warranties of quality construction," according to a ruling by the state Supreme Court.

These "warranties" led to a "groundswell of litigation," a 2005 article in the Seattle University Law Review said.

"By the late 1990s, Washington's condominium industry had run into serious problems, with condominium owners alleging loss of value and damage from water penetration. Resulting litigation led to damage awards or settlements that exceeded the insurers' anticipated exposures. In response, insurers narrowed coverage, substantially increased premiums, or simply fled Washington's condominium market," the article said. "The resulting inability to obtain insurance threatened the legislature's express desire to expand home ownership opportunities for low-income families and to meet the goals of growth management."

In 2002, legislators tried to remedy the situation by passing laws requiring homeowners to give notice to developers about construction defects, and give them a chance to fix them, before a lawsuit could be filed. In 2004, the legislature created a higher burden of proof for defect claims.

But in 2009, the law was completely updated and flipped the equation, again making it easier for condo homeowner associations to sue.

In 2015, as part of his housing affordability plan, Seattle Mayor Ed Murray commissioned a report looking at ways to improve affordability in the city. The report criticized the condo law.

See **CONDOS**, 11

"Real estate in the last five years has been appreciating, and it's come to a point where it's not affordable anymore. That's a good reason to have more condos."

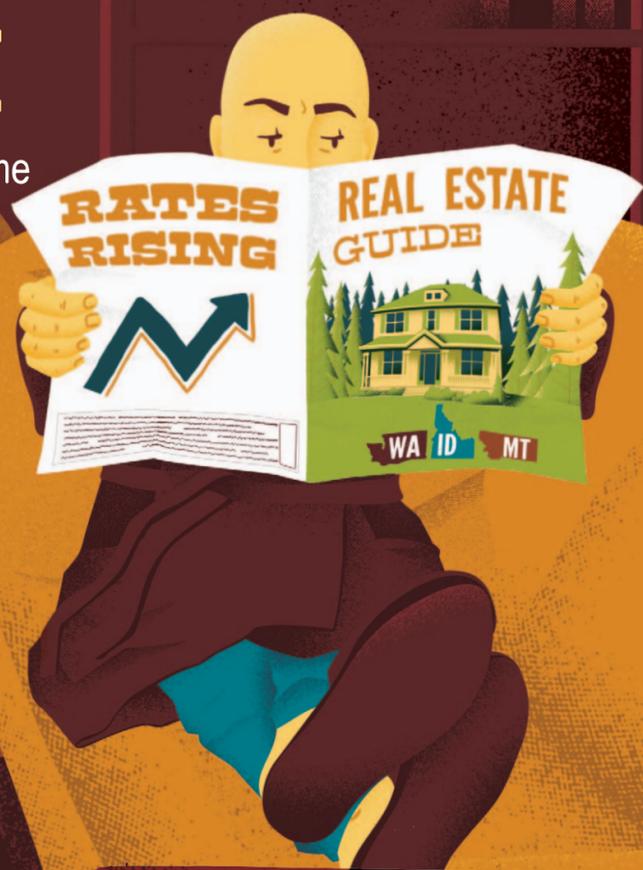
Mike Gahvarehchee

Spokane-based general contractor and owner of Muneris Inc.

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OPEN HOUSE WEEKEND

"I had just been making all these changes in my life, I realized that I wasted a lot of money doing nothing. I wanted to buy a house."

Kielely Fox

When it's time to own your own

Low rates, down payments mean first-time homebuyers have options

By Kip Hill
THE SPOKESMAN-REVIEW

Kielely Fox and her now-15-year-old daughter had cycled through rentals and living with her parents, until the single mother decided she'd had enough.

"I had just been making all these changes in my life, I realized that I wasted a lot of money doing nothing," Fox said. "I wanted to buy a house."

At 41, Fox said she had a wake-up call that many first-time homeowners are experiencing, even as the housing market remains tight in Spokane and across the nation. Millennials, that sought-after demographic of 23- to 38-year-olds, are beginning to receive credit to buy homes at a rate greater than older generations, according to research conducted by Realtor.com. For the first time in November, millennials made up the largest share of new home loans by dollar volume, compared to baby boomers and those from Generation X.

"I think people are starting to get more wise about their financial security," said Marianne Guenther Bornhofs, a broker-Realtor with Windermere-Manito in Spokane who helped Fox find her house. "You're paying for someone else's life. It's borrowed time, and you don't get any equity."

Fox had been looking for a permanent place but had yet to walk into a lender's office to see what she could afford. She was also looking for what she called a "sturdy" home in a safe neighborhood, one where the longtime renter would not have a lot of fixing up to do.

"I had been looking for a year, just kind of seeing what was out there," Fox said. "There was nothing out there, that's why I stayed at my parents' house for so long."

Meanwhile, lenders have been pitching their younger clients on the value of home ownership. Buying a home allows an owner to build equity once they get past the hurdles of a down payment and



DAN PELLE/THE SPOKESMAN-REVIEW

Kielely Fox is a first-time homebuyer near Finch Arboretum. After years of renting and living with her parents, she took the initiative last year to buy a home and is pleased with her decision, both for her financial health and the future of her family.

plan for payments at a certain interest rate, said Jeff Mularski, real estate production manager for STCU, both obstacles that are alleviated somewhat by low interest rates and payment plans for qualifying borrowers.

"Right now, with first-time homebuyers, if they're able to get in at the right price point, they're going to find that buying is currently less expensive on a monthly basis than it is to rent," Mularski said.

"There's a lot of nice loan products out there for first-time homebuyers with little to no money down," he added.

Federal Housing Authority loans are available with a down payment of 3.5% toward the purchase of a home, provided the borrower has a qualifying credit score. There are also zero percent-down options for qualifying borrowers from the Department of Veteran Affairs and the U.S. Department of Agriculture.

Building equity can allow an owner to find lines of credit to reinvest back in their homes, say to finish a garage or basement to potentially add to the resale value of the property.

Fox said she was able to save enough to get a conventional loan to pay for her house near Finch Arboretum. She thinks that's what helped her stand out from the pack with the seller, the son of the previous homeowner whose 1942 rancher was on the market as the result of an estate sale. Fox kept two blue-and-red star decorations affixed to the outside of her home in homage to that previous homeowner, who was well-liked in the neighborhood and had previously served in the military.

"I just kind of wanted to honor the red, white and blue," Fox said. White shutters, recently installed, complete the patriotic look from the street.

Now, the first-time homeowner

is considering what work on the home she'll do next after restoring the hardwood floors in her living room. She's looking at digging up the turf in her backyard to install a fire pit and other features more befitting Spokane's climate, all things she couldn't do in her rental units.

Purchasing the home did come with some headaches. Fox waited a couple of months after closing in August to move in so she and her family could repaint the living room and deal with a corroded pipe in the kitchen.

"There was a pipe that completely rusted out, and I had water leaking into my walls," she said. "I looked into filing a homeowner's claim; fortunately, I had set some money aside to deal with it. I thought to do that."

Mularski said prepping for some move-in expenses is something first-time homebuyers neglect to do after signing the paperwork on their house. STCU is holding free

homebuying workshops this spring in Coeur d'Alene and Spokane specifically tailored to first-time purchasers and what they need to know before jumping into the experience.

"There's occasional issues with a leaky roof or the need to replace some carpeting, little repairs that come up," he said. "You need to own a lawn mower."

For Fox, it was she and her daughter shoveling snow out of their driveway during a wintry February that reminded her this house was hers and she was responsible for it. She counts herself lucky for finding a place so quickly, and so close to where she wanted to be, that she can't imagine going back to renting.

"I love my home," Fox said. "I'm literally in love with it."

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<p style="font-weight: bold; font-size: 0.8em;">9219 N. WARREN ST.</p> <p style="font-weight: bold; color: red;">\$274,500</p> <p style="font-size: 0.7em;">Just Listed Beautiful Five Mile Rancher! Looking for a move-in ready, 1 level home? This home is perfect for you! Like-new, spacious open-concept living area, stainless appliances, cathedral ceilings, 3 large bedrooms and 2 baths, easy-care surfaces throughout. This home sits on a large lot, great to enjoy summer BBQs and watch the gorgeous sunsets!</p> <p style="font-size: 0.7em; font-weight: bold;">KATIE MCDARIS MARKS 509-499-0045</p>	<p style="font-weight: bold; font-size: 0.8em;">12919 N. Raptor Lane</p> <p style="font-weight: bold; color: red;">\$339,970</p> <p style="font-size: 0.7em;">Welcome to Center Place - charming & well designed home, all main floor living & unfinished lower level with a total of 2850 sq ft. Other floor plans to choose from with amazing finishes. Move-in ready!</p> <p style="font-size: 0.7em; font-weight: bold;">Pam Fredrick 509-370-5944</p>	<p style="font-weight: bold; font-size: 0.8em;">4516 N. Standard St.</p> <p style="font-weight: bold; color: red;">\$185,000</p> <p style="font-size: 0.7em;">3 BR, 2 BA home with updated kitchen, hardwood floors, gas fireplace and central A/C. Nice fenced yard with sprinkler system, garage and carport for extra parking. kylecrowley15@gmail.com</p> <p style="font-size: 0.7em; font-weight: bold;">KYLE CROWLEY 509-638-7292</p>	<p style="font-weight: bold; font-size: 0.8em;">6120 N. BLUE SPRUCE LN.</p> <p style="font-weight: bold; color: red;">\$399,000</p> <p style="font-size: 0.7em;">Spacious 3,350 sq ft, 5 Bed, 3 Full Bath Rancher in Northwood. Open Concept w/ Cathedral Ceilings. Fabulous Kitchen, Luxurious Master & 3 Family Rooms! www.tonyspinnell.com</p> <p style="font-size: 0.7em; font-weight: bold;">TONY SPINNELL 509-370-1118</p>

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NORTH										
1-4	SINGLE FAMILY	7210 N Quamish	5	3.5	\$769,000	5 Mile Realty	David Wilson	509-990-1420	Dave@5MileRE.com	N/A
1-4	SINGLE FAMILY	27207 N Dalton Rd	3	3	\$565,000	Century 21	Annie Franken	509-414-1745	afranken@21goldchoice.com	N/A
11-2	SINGLE FAMILY	6120 N Blue Spruce Ln	5	3	\$399,000	Citibroker	Tony Spinnell	509-370-1118	tonyspinnell.com	201717974
1-4	NEW HOME	9302 N Linden	4	3	\$417,000	Coldwell Banker Tomlinson	David Jones	509-990-8552	david.jonescb@gmail.com	201810103
1-4	SINGLE FAMILY	9219 N Warren St	3	2	\$276,500	Exit Real Estate	Katie McDaris Marks	509-499-0045	N/A	N/A
12-3	SINGLE FAMILY	13112 N Howard Ln	6	3.5	\$584,950	John L Scott	Doug Juliano	509-342-0406	dougj@johnlscott.com	201911949
1-3	SINGLE FAMILY	12919 N Raptor Ln	3	2	\$339,970	John L Scott	Pam Frederick	509-370-5944	pamfredrick.com	201910213
1-4	SINGLE FAMILY	4516 N Standard St	3	2	\$185,000	Windermere Real Estate	Kyle Crowley	509-638-7292	kylecrowley15@gmail.com	N/A
SOUTH										
12-4	SINGLE FAMILY	238 E 13th Ave	5	3.5	\$925,000	Coldwell Banker Tomlinson	Jonathan Bich	509-475-1035	jbich@cbspokane.net	201913285
1-4	SINGLE FAMILY	916 W Willapa Ave	N/A	N/A	\$675,000	Exit Real Estate	Sabrina Jones-Schroeder	509-879-8800	Sabrina@exitofspokane.com	201826845
12-3	SINGLE FAMILY	510 W Bolan Ave	4	4	\$470,000	Kestell Co	Graham Lang	509-701-1919	N/A	201910398
12-3	CONDOS	165 S Post	2	1	\$292,000	RE/MAX	Kathy Main	509-998-7544	rem.ax/2IALU60	N/A
10-4:30	SINGLE FAMILY	7025 S Pheasant Ridge Dr	3	2	\$370,065	Windermere Real Estate	Jim Lister	509-443-2222	TheListerTeam@windermere.com	201911132
12-2	SINGLE FAMILY	2362 W Centennial	3	2.5	\$519,000	Windermere Real Estate	Heidi Bollum	509-998-7287	heidibollum@gmail.com	201910096
11-1	SINGLE FAMILY	1030 W 30th	3	2	\$450,000	Windermere Real Estate	Stephanie Peterson	509-385-7039	stephaniepeterson@windermere.com	N/A
1-3	SINGLE FAMILY	2740 S Stone St	3	2	\$419,000	Windermere Real Estate	Mary Marr	509-315-6811	N/A	201914451
VALLEY										
12-3	SINGLE FAMILY	21660 E Mill River Ln	4	3.5	\$575,000	John L Scott	Erin Zasada	208-818-9903	erinz@johnlscott.com	N/A
11:30-2:30	SINGLE FAMILY	17923 E 11th Ct	5	3	\$375,000	John L Scott	Chase Baxter	509-251-2970	chaseb@johnlscott.com	N/A
1-4	SINGLE FAMILY	16615 E 23rd Ave	5	3	\$450,000	John L Scott	Joanne Pettit	509-868-4383	joanepettit@gmail.com	201913187
1-3	SINGLE FAMILY	10710 E 39th Ln	3	2	\$385,000	John L Scott	Beth Anderson	509-218-9311	Bethanderson@johnlscott.com	N/A
1-3	SINGLE FAMILY	1902 S Clover Dr	4	2.5	\$495,000	John L Scott	Pam Frederick	509-370-5944	pamfredrick.com	201914298
1-3	SINGLE FAMILY	915 N Dunbarton Oaks	5	4	\$749,000	John L Scott	Pam Frederick	509-370-5944	pamfredrick.com	201913038
11-2	SINGLE FAMILY	6122 S Eaglecrest Dr	6	3.5	\$520,000	Live Real Estate	Dena Dennis-Thaut	509-216-1228	contact@athomewithdena.com	201826869



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OPEN HOUSE WEEKEND

First-timers face difficult odds

Few housing options exist in seller's market; Spokane officials offer potential fixes

By Kip Hill

THE SPOKESMAN-REVIEW

A small supply of affordable homes for first-time buyers, along with a frenzied market, means one thing for many Spokane residents looking to take the leap from renting to owning: Rejection.

"We were looking at houses for months and probably put in close to two dozen offers," said Micah Blake, who along with his wife, Katie, and sister-in-law Emily Clavel, found a three-bed, one-bath rancher north of Francis Avenue after months of searching. "We were outbid almost every time."

The couple worked with Steve Silbar of John L. Scott Real Estate to find their home. Silbar, who's been working the real estate market in Spokane for two years after moving from Los Angeles, said he's seen the bidding wars. Those who walk in with cash or conventional loans are getting more of a look than potential buyers with government-backed loans, often those seeking to buy their first home.

"It can get discouraging for the buyers, and it can get discouraging for the Realtor, too," Silbar said.

Engaged couple Emma Schmitt and John Kircher, both 19, had a similar experience when they decided to start married life owning rather than renting. They navigated the seller's market with their Realtor, Kircher's mother, Vicki.

"Every night after work, we were calling somebody and looking at two houses," said Kircher, who eventually found a one-bed, one-bath home in the Hays Park area that had just been flipped.

Their success stories demonstrate determination, something that first-time homebuyers have had to show for years as affordable, starter home stock has lagged in Spokane County as it has across the nation. Just 21 homes were listed in March in Spokane County ranging from \$100,000 to \$200,000 in price, considered nationwide to be within the median price for first homes, according to data from Realtor.com.

Policymakers insist one of the easiest ways to solve the housing shortage is to loosen the state's strict liability laws for construction of condominiums, which would allow developers to build units that fit within an affordable price range and allow owners to build equity they can later use to buy their first detached home. But when it comes to increasing that single-family home stock, potential solutions include opening up more real estate outside of the urban core for building and providing for denser construction near urbanized centers of far-flung neighborhoods.

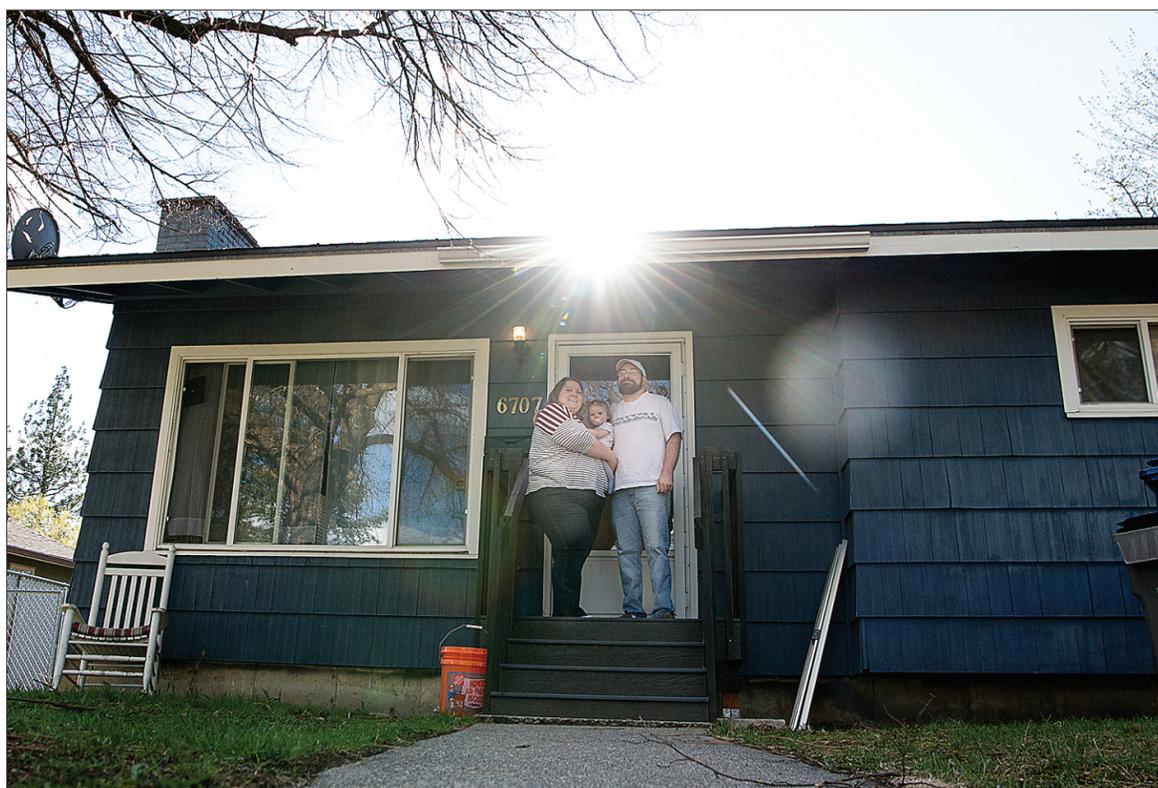
"One of our huge issues we have is nobody's building any affordable housing for the aging population," said Spokane City Council President Ben Stuckart, who's pushed for easing certain building standards within city limits to allow for greater infill development.

Stuckart said allowing for those easing of standards near areas of the city identified in planning to be more walkable, urban centers would provide options for aging residents who are remaining in their single-family homes. When they do so, those houses aren't available for purchase by younger buyers who are looking to break into ownership.

It's causing downward pressure on the real estate market that both Realtors and lenders are noticing.

"We're talking thousands of people now who don't have an opportunity to move somewhere that would be affordable for them," said Marianne Guenther Bornhofs, a broker-Realtor with Windermere-Spokane. "That housing stock is lost."

"There seems to be heavier inventory on the \$300,000 price point and up," said Darren McNanny, director of real estate for STCU. "We're pretty tight on the below-



PHOTOS BY TYLER TJOMSLAND/THE SPOKESMAN-REVIEW

Micah and Katie Blake stand on the porch of their home with their daughter Rylee on April 17. The Blakes were turned down multiple times by sellers before striking luck, buying their first home north of Francis Avenue.



Emma Schmitt and John Kircher look over their new Spokane home. Soon to be married, the couple want to put money into owning property rather than renting it.

\$300,000, so that's a challenge."

U.S. Census data shows that property owners in Spokane County, when asked, mostly value their property at a price between \$200,000 and \$400,000 if it were on the market. In 2017, according to a census survey, close to 47 percent of property owners valued their home in that range, while 33 percent valued their property between \$100,000 and \$200,000.

That's led first-time buyers to compete fiercely for available properties in their price range, oftentimes giving up on some wishes in order to find a property, Guenther Bornhofs said.

"Some of the homes that generally would take longer to purchase are being snapped up by people saying, 'I'm going to have to get in something,'" she said.

Potential buyers are also competing with investors who are hoping to flip a house in the seller's market and make a tidy profit. Kircher said he and his fiancée ran into that prob-

lem multiple times.

"People that just have stacked up bank accounts, as soon as this kind of house comes on the market, they snatch it up," he said.

Spokane County is working to ease the market pressure by advocating for larger housing density in areas on the urban fringes of its incorporated cities, Spokane County Commissioner Al French said. That's done by expanding a boundary known as the urban growth area, revisions that often invite criticism from neighborhood and smart planning advocates concerned about sprawl.

"It has taken a lot of land that would otherwise be developable and drives up the price by creating an artificial sense of scarcity in the county," French said of the efforts to keep expansion at bay.

But several groups sued Spokane County to halt any growth in unincorporated areas, and the county agreed to settle those lawsuits in 2016 by not advocating for any extensions until

2025. But that agreement does not prevent the county from advocating on behalf of other communities, like Airway Heights and Cheney on the West Plains, to expand their boundaries, French said. Commissioners are also looking at increasing the allowable density in areas covered by the current growth agreement.

City Councilwoman Candace Mumm, who has fought efforts to extend utility services beyond those boundaries, said expanding the growth area is not the right approach to address the housing shortage, siding more with her municipal counterpart Stuckart in arguing for more concentrated growth in the city's urban centers.

"That's not financially sustainable," Mumm said. "It costs more to deliver services to people, it's the citizens who pay for the roads and fire services or who pay for schools."

But efforts to increase density in neighborhoods are also met with backlash, Stuckart said.

"We want density around these small neighborhood centers, but we haven't fully had the political will to do that," Stuckart said.

As an example, when developer Jim Frank proposed a Kendall Yards-like addition on Spokane's South Hill, neighbors quickly raised concern about traffic, parking and crime.

For now, first-time homebuyers offer one piece of advice to those looking to get into one of the few affordable starter homes on the market: Cover your bases. Have a backup offer waiting, just in case an initial sale falls through. Blake said it was that backup offer that saved their family their current home, after 10 years of renting and five moves from property to property.

"A lot of the people looking at houses, they don't put in a backup offer," Blake said. "Somebody outbids you, and a lot of the people move on to the next house."

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VALLEY OPEN HOUSES

Sunday, April 28, 2019

<div style="text-align: center; background-color: #003366; color: white; padding: 2px;">OPEN 11-2</div> <p style="text-align: center; font-weight: bold;">6122 S EAGLECREST DRIVE</p> <p style="text-align: center; font-weight: bold;">\$520,000</p> <p style="font-size: 0.8em;">Painted Hills in Spokane Valley. Luxurious 6 bed, 3.5 bath, 4300 Sq Ft home in Painted Hills features 3 levels of Trex decks and 50 windows to enjoy the breathtaking views. Basement can be used as in-law suite with separate entrance, kitchenette, 2 bedrooms and second laundry room.</p> <p style="text-align: center; font-size: 0.8em;">Dena Dennis-Thaul 509-216-1228</p>	<div style="text-align: center; background-color: #003366; color: white; padding: 2px;">OPEN 12-3</div> <p style="text-align: center; font-weight: bold;">21660 E. Mill River Lane</p> <p style="text-align: center; font-weight: bold;">\$575,000</p> <p style="font-size: 0.8em;">Beautiful Legacy Ridge "Aspen Homes" custom. 3300+sf, 4bed/3.5 bath, office, stunning water feature, backs up to greenbelt and miles of trails.</p> <p style="text-align: center; font-size: 0.8em;">Erin Zasada 208-818-9903 erinz@johnlscott.com</p>	<div style="text-align: center; background-color: #003366; color: white; padding: 2px;">OPEN 11:30-2:30</div> <p style="text-align: center; font-weight: bold;">17923 E. 11th Ct.</p> <p style="text-align: center; font-weight: bold;">\$375,000</p> <p style="font-size: 0.8em;">Better than new Turtle Creek 4-level with hickory hardwoods, granite counters, and overlooks the creek. 5 bed, 3 bath, and an oversized 3 car garage.</p> <p style="text-align: center; font-size: 0.8em;">Chase Baxter 509-251-2970 chaseb@johnlscott.com</p>	<div style="text-align: center; background-color: #003366; color: white; padding: 2px;">OPEN 1-4</div> <p style="text-align: center; font-weight: bold;">16615 E. 23rd Ave.</p> <p style="text-align: center; font-weight: bold;">\$450,000</p> <p style="font-size: 0.8em;">Beautifully updated daylight rancher on large private lot with views. 5 bdrm, 3 bath 3405 sqft. 3 car garage. Walkout bsmt w/huge family room.</p> <p style="text-align: center; font-size: 0.8em;">joannepettit@gmail.com</p> <p style="text-align: center; font-size: 0.8em;">Joanne Pettit 509-868-4383</p>
<div style="text-align: center; background-color: #003366; color: white; padding: 2px;">OPEN 1-3</div> <p style="text-align: center; font-weight: bold;">10710 E. 39th Ln.</p> <p style="text-align: center; font-weight: bold;">\$385,000</p> <p style="font-size: 0.8em;">Stunning gated Ponderosa Heights, zero step craftsman rancher 3 bed, 2 bath plus an office all main floor living. Gorgeous features such as LVP flooring, quartz counter tops, wood wrapped windows, SS appliances, gas fireplace, oversized 3 car garage, and covered patio. Bethanderson@johnlscott.com</p> <p style="text-align: center; font-size: 0.8em;">Beth Anderson 509-218-9311</p>	<div style="text-align: center; background-color: #003366; color: white; padding: 2px;">OPEN 1-3</div> <p style="text-align: center; font-weight: bold;">1902 S. Clover Ct.</p> <p style="text-align: center; font-weight: bold;">\$495,000</p> <p style="font-size: 0.8em;">This Morningside Heights home has it all. Amazing floor plan, oversized lot that is pool ready, expansive 4026 sq ft with 3 family rooms, 5 car garage and Central Valley School District.</p> <p style="text-align: center; font-size: 0.8em;">Pam Fredrick 509-370-5944</p>	<div style="text-align: center; background-color: #003366; color: white; padding: 2px;">OPEN 1-3</div> <p style="text-align: center; font-weight: bold;">915 N. DUNBARTON OAKS LANE</p> <p style="font-size: 0.8em;">Stunning views of golf course & Mt. Spokane in the beautifully designed - entertainer's dream home with 5918 sq ft. Car buffs will love the finished 1500 sq ft garage!</p> <p style="text-align: center; font-size: 0.8em;">Join us this weekend! \$749,000</p> <p style="text-align: center; font-size: 0.8em;">PAM FREDRICK 509-370-5944</p>	

OPEN HOUSE WEEKEND



KATHY PLONKA/THE SPOKESMAN-REVIEW

Tony Byrne, a Spokane mortgage broker with Heritage Home Loans, says lending options open to homebuyers "are incredible."

Staging, relationship with agent key to quick sale

By Amy Edelen THE SPOKESMAN-REVIEW

It was a fairly easy process for Lisa Lewis to sell her home.

The Spokane resident, who was to closing on the sale of her home at the end of April, examined market trends and worked with an experienced broker to maximize the appeal of her property.

It's the third home Lewis has sold in 10 years. So, what's her advice to ensure a seamless home-selling process?

"Make the home look neat and spacious, and listen to your Realtor, because they know how to sell a house," she said. "It's important."

Sellers should have their home in what's described as "parade ready," meaning it should be organized and clean, said Gina Mosey, a broker with RE/MAX Inland Empire.

While removing clutter from a home helps to facilitate a sale, staging the property can also be valuable, Mosey said.

Lewis agreed that staging a home is important, as well as removing extra furniture to make rooms appear spacious.

"It's very important for buyers to be able to visualize things in your home," she said.

Mosey said leveraging technology in the home-listing process doesn't necessarily help a home sell faster, but it can assist real estate agents in showing the property at its best.

"If that means using the means of 3D photography, video walk-throughs, or drone photography, then a broker may opt to use that," she said. "As a rule, sellers do not pay for those services, those are part of a broker's marketing plan for listing a home."

It's important for homebuyers to listen to their real estate agent's suggestions as well as discuss logistics and timing for selling a property.

Mosey, who listed the Lewis

See SALE, 11

Financing options open doors to homeownership

Finding the perfect house may be difficult, but landing a mortgage has never been easier

By Jim Allen THE SPOKESMAN-REVIEW

Buying a home has seldom been this easy, especially if you have a solid credit rating and aren't hampered by student loans or other debt.

The loan process is more streamlined than ever - thanks to online apps - though prom-

ises of instant approval are still unrealistic.

And while there's still plenty of paperwork, the journey is smoother than ever.

"In terms of the ease of applying, everyone has an online app," said Tony Byrne, a Spokane mortgage broker with Heritage Home Loans.

"The options out there are in-

credible," he said.

Even better news: A 20 percent down payment isn't a requirement, Byrne said.

"Everybody says you have to put 20 percent, but that's not the case - there are all sorts of options," said Byrne, who noted the average down payment these days is about 7 percent.

FHA-backed mortgages re-

quire only 3.5% down, conventional mortgages ask for only 3% - "and many are zero down," Byrne said.

"At the end of the day, we're fine with whatever they put down," he said.

Prospective buyers have several financing options.

Conventional loans are the most common and can be used to buy several different property types, including a second home or rental property.

See FINANCE, 11



PHOTO BY KAYLEEN MICHELLE



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TRIBUNE NEWS SERVICE

Although sellers still maintain the upper hand in Seattle with low inventory and high prices, homes sat on the market for an average of about 70 days in January, up from 55 days a year prior.

Trends indicate area market headed to 'healthy' balance

Observers: Availability, affordability returning to West Coast markets

By Amy Edelen
THE SPOKESMAN-REVIEW

With West Coast real estate markets improving for buyers as homes remain for sale longer in cities such as San Jose and Seattle, indications are Spokane's market could also experience a cool down, local real estate professionals say.

The shift is occurring where

home values have risen significantly in the past six years on the West Coast, suggesting those areas have hit an affordability ceiling as price cuts become common and homes more likely to sell below their listing price, according to home-search website Trulia.

It's a better scenario for homebuyers in Seattle, where more properties are on the mar-

ket this year compared with 2018. Prices are slowly adjusting to healthy levels and there's a reduction in multiple offer situations, said Will Springer, broker with John L. Scott in Seattle.

"Home price increases have slowed, and I think that suggests prices have gotten slightly ahead of what buyers are willing to pay," Springer said. "Homes are sitting on the market longer now, giving buyers more time to ponder. Buyers are more in control of their buying destiny compared with a

year ago."

Spokane – also a seller's market – is experiencing a housing shortage. But, there's reason to believe the area will see inventory jump in the next year or two as construction ramps up to meet housing demand and the market returns to what is considered a healthy level, said Rob Higgins, executive officer for the Spokane Association of Realtors.

"I have every reason to believe we'll fall in line with what

See **TRENDS, 11**

Spokane makes Top 100 list of best places to live in 2019

By Amy Edelen
THE SPOKESMAN-REVIEW

Spokane has made its share of national rankings in recent years, most recently as a top place to live for its affordability, job opportunities and recreational options.

The Lilac City last month ranked No. 41 out of 100 cities in a list of Top 100 Best Places to Live in 2019 by Livability.com, which evaluated more than 1,000 cities based on economics, housing, amenities, education and health care.

"The cities on this year's list represent the best of the best when it comes to affordability and opportunity," Livability.com Editor-in-Chief Winona Dimeo-Ediger said in a statement. "These 100 cities are not just fantastic places to live in terms of their amenities, education, health care and infrastructure, they are places where young people can build amazing careers and communities."

Spokane earned high marks for its parks, lakes, museums, and music and food scenes as well as accessibility to five universities and two medical schools, which boosted the city's education score.

Affordability and job opportunities were top answers among 1,000 millennials surveyed nationally to determine what matters most to them when deciding to relocate, according to Livability.com.

The website indicated all cities on the Top 100 Places to Live list have median home values below \$250,000. The median home closing price in Spokane is \$245,800, according to March data from the Spokane Association of Realtors.

Spokane has been featured on several national lists during the past year, including "Cities on the Rise" by National Geographic Traveler magazine and "Best Foodie Cities in America," by WalletHub.

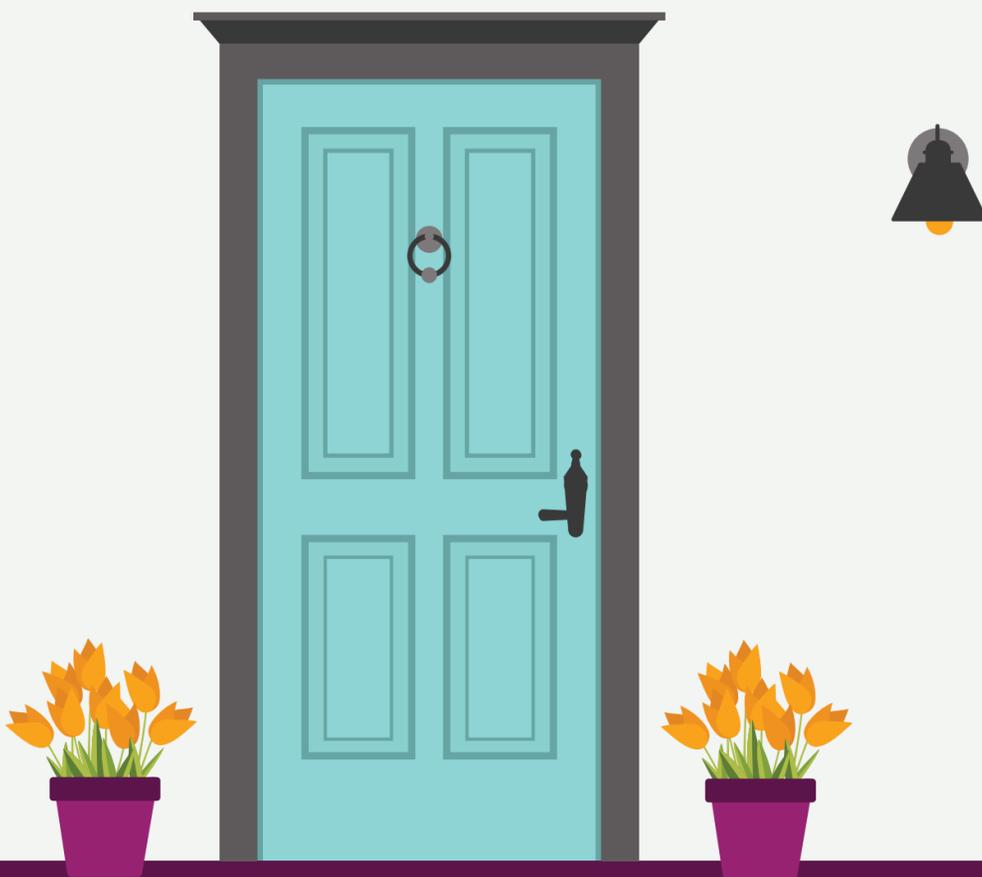
This story has been updated; a version of this story was published in The Spokesman-Review on March 20.

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OPEN HOUSE WEEKEND

Make a down payment without wrecking finances

By Barbara Marquand
NERDWALLET

Maximizing a home down payment can make sense: The bigger the down payment, the lower the monthly mortgage bill and the better the chance of building equity more quickly.

But putting too much down could leave you without enough cash for home maintenance – or anything else.

Pinpointing the right amount involves balancing the advantages of boosting the down payment against the need to hold back money for urgent upgrades, life's emergencies, and having some fun with your new home.

"There's really no one-size-fits-all solution," said Jason Speciner, a certified financial planner in Fort Collins, Colorado.

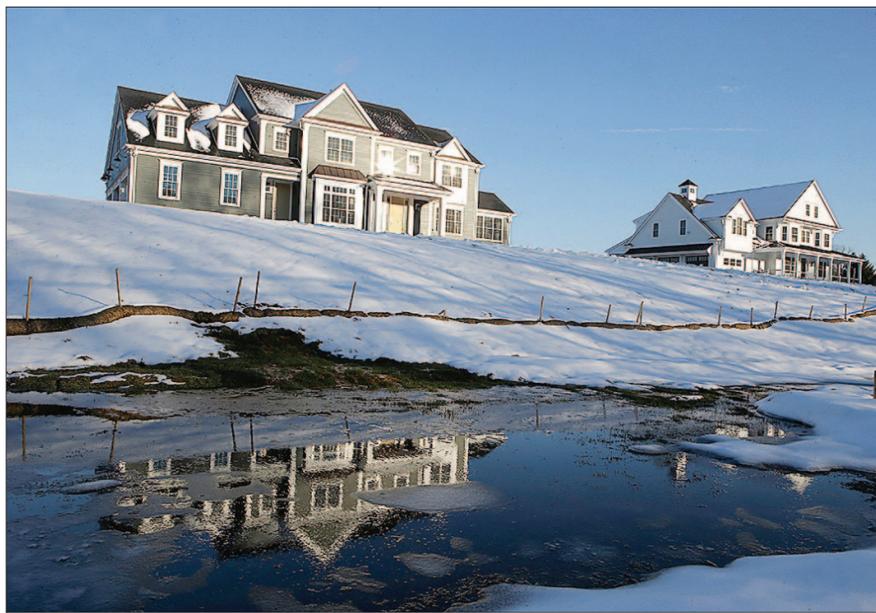
Effect of higher down payment

Calculating how different down payments would affect a monthly mortgage payment is eye-opening. Some lenders require only 3% down for conventional home loans, which makes getting in the door easier but means assuming more debt than with higher down payments.

Many borrowers ask if they should scrape together a little more, such as 5% versus 3%, said Rick Bechtel, head of U.S. residential lending at TD Bank. But that probably wouldn't make enough difference in the monthly mortgage payment to justify doing so if it left you strapped, he said.

"The need for post-closing cash is always greater, and sometimes significantly so, than people expect," he said.

But a higher down payment can make a significant difference if it means lowering or



ASSOCIATED PRESS

A recently built home, left, is reflected in water, in Natick, Mass., in February. Before squeezing every last nickel into a down payment on a home mortgage, set some cash aside to handle unexpected expenses after the closing.

avoiding mortgage insurance. The insurance, which can involve upfront and monthly fees, protects the lender if the borrower defaults. Depending on the type of loan, making a higher down payment may eliminate some of that expense, if not all of it.

Kristin Phillips, a Tampa, Florida, psychologist and author of The Debt Shrink blog, said she and her husband, Brandon, couldn't put down the traditional 20%, but they wanted to put down more than the minimum when they bought a home in 2013.

"Ten percent was a good compromise," she said. That kept the monthly mortgage under 25% of their income so they could live comfortably.

Eventually they made extra mortgage payments to build enough equity to eliminate private mortgage insurance.

Borrow with care

When deciding on down payment size, consider its effect on other aspects of your financial plan.

Twenty-nine percent of homeowners ages 21 to 34 borrowed from retirement accounts to help fund down payments, according to the Bank of the West's 2018 Millennial Study.

But the decision to do so shouldn't be taken lightly. Borrowing from a 401(k) is particularly risky. After a job loss, the loan must be repaid by the next tax filing deadline or it's taxed

as ordinary income, with a 10% penalty if the withdrawal is taken before age 59 1/2.

Using a Roth IRA to boost a down payment is a better option, said Aaron Clarke, a certified financial planner and wealth adviser at Halpern Financial in Ashburn, Virginia. There are no taxes or penalties on withdrawals of contributions. First-time home buyers who have contributed to a Roth for at least five years can withdraw up to \$10,000 of earnings on the contributions, tax- and penalty-free.

But Linda Rogers, a certified financial planner and owner of Planning Within Reach in Memphis, Tennessee, said she doesn't recommend borrowing from retirement savings. Many

people are behind on saving anyway, she said, and borrowing from an IRA means losing tax-free growth.

Expect the unexpected

Thirty-four percent of recent first-time buyers say they no longer felt financially secure after buying their current home, according to NerdWallet's 2019 Home Buyer Report, based in part on a survey of 2,029 adults by The Harris Poll for NerdWallet.

To maintain security, resist draining your savings for the down payment and closing costs. Leave some for emergencies, such as a car breakdown.

"Emergency reserves are for 'Oh, shoot' moments," Speciner said.

And homeownership includes plenty of those. To minimize surprises, review the home inspector's report and negotiate repairs with the seller before purchasing. Budget for immediate upgrades, such as fencing the yard for your dog. Include some cushion.

Alexandra Geneser, a neuropsychologist, used a portion of her savings for a 7% down payment and reserved the rest to remodel a fixer-upper in Charlottesville, Virginia, in 2018. The money for upgrades included a 20% cushion in case the project cost more than expected. The approach left her with enough to create the home she wanted without derailing her financially. "I am so overjoyed with my house," she said.

Finally, leave some cash for fun stuff, like furniture.

"You just achieved a dream," Bechtel said. "You're going to spend money because you'll have rooms you didn't have before."

Five inexpensive ways to stage like a pro

By Melissa Neiman
BANKRATE.COM

If you're selling your house, the place has to look its best so buyers can see its potential and imagine themselves living there. That's what home-staging is all about.

A professional home-stager will cost between \$50 and \$150 per hour, says Jessica Page, a broker with Innovative Real Estate in the Denver area. The good news is that you can get it done for a lot less money.

Page and real estate veteran Jennifer Radice of Coldwell Banker Residential Real Estate in Boca Raton, Florida, share expert tips for staging your home at almost no cost.

Stash personal items

Packing away your personal stuff, such as pictures, sports memorabilia, even religious items, is one of the easiest, cheapest things you can do to stage your house.

"The reason you want to depersonalize your home is because you want buyers to view it as their potential home," Page said.

Prospective buyers may have a hard time envisioning themselves in the house if they're surrounded by photos of your family.

"Pictures are extremely distracting," said Radice, who also recommends removing religious items from view.

Besides attracting a buyer, "you want the buyer's agent to enjoy showing the home," Radice said, because even if a particular buyer isn't interested, the agent might represent someone who would be a good match.

The cost: \$2 to \$3 for a roll of packing tape. You can pick up free boxes at stores in your neighborhood.

Clear away clutter

Decluttering is another simple way to get buyers to focus on the bones of the house.

"After years of living in the same home, clutter collects in such a way that may not be evident to the homeowner. However, it does affect the way buyers see the home, even if you do not realize it," Page said.

Radice recommends clearing off kitchen and bathroom countertops.

"If you have kids, get rid of the toys all around the house. For all you know, the buyers could be empty-nesters," Radice said.

She suggests packing that stuff in boxes and neatly stacking them in a corner of the garage. Anything extra should go in a small storage unit. Even better, ask a friend or relative to stash your items at no charge.

The cost: The price of a storage unit varies (around \$50 a month for a 5-by-5-foot unit).

Give rooms purpose

Rearrange the rooms in your home and

make sure each room has a distinct purpose. Page suggests touring builders' models to see how the rooms are furnished.

"Builders are experts on preparing their product for prospective buyers," she said.

If your home has been painted recently, you're ahead of the game. If not, take a paintbrush to the rooms that need it most. Sellers who paint the interior of their home will see a large return on the investment, Page said.

The cost: Anywhere from \$12 to \$50 per gallon for paint, plus another \$10 to \$50 for other painting supplies (primer, brushes, dropcloths, etc.). You can get back some of that money as a refund on your taxes for any items you donate to charity.

Scrub and deodorize

No one wants to visit a dirty house, especially prospective buyers. So make sure your house is squeaky clean.

"When buyers see an unkempt home or smell something when they first walk in, they become turned off immediately," Page said. "They can rarely see past it to look at all of the great features in the home."

Radice suggests having the house professionally cleaned so that everything is spotless: windows, sliding glass door tracks, garage, basement, ceiling fans, etc.

She also recommends baking cookies in the oven, bringing cinnamon sticks to a slow boil in a pot of water or using air freshener before each showing. Ridding the home of litter boxes is a must.

The cost: Varies by the location and size of the home, but expect to spend at least \$100 to clean a four-bedroom, 2,500-square-foot home. Cookie dough runs about \$4.

Enhance curb appeal

Don't overlook the home's exterior when you're selling.

"Curb appeal is just as important as cleaning the inside of the home," Page said. "It's the buyer's first impression of your home."

Mow the lawn, make sure the sidewalk and driveway are free of clutter and debris, and make sure the house number is easy to see.

You may need to pressure-clean your driveway and sidewalk.

Another valuable low-cost solution? Mulch. "It makes everything look trim and neat," Radice said.

The cost: Mulch costs about \$3 per bag. You may be able to rent a pressure washer at Home Depot or your local hardware store for \$35 per day or more. It will cost you a lot more than that to buy one. Hiring a professional to pressure-clean a 2,500-square-foot-house may set you back about \$300.



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“It is never a bad idea to get a place inspected, even if it’s brand new.”

Jeff Vietzke

Owner of Home Inspections Maintenance and Management LLC

Inspections help eliminate surprises

With sales made and lost based on what turns up, both sellers and buyers benefit

By Samantha Malott
THE SPOKESMAN-REVIEW

No house is perfect. From a home that has been lived in and tenderly cared for by a family for 20 years, to a new build or the supposed “dream house,” it is inevitable there will be some flaws and necessary maintenance.

That is where a home inspector steps in. Home inspectors are charged with finding the smallest to biggest problems with the interior and exterior of a home for a prospective buyer in hopes of helping them make the most informed decision and offer on a potential purchase.

“It is never a bad idea to get a place inspected, even if it’s brand new,” said Jeff Vietzke, a certified home inspector and owner of Home Inspections Maintenance and Management LLC. “You might think you have a lot of knowledge, but when it is someone’s job, it may not be pleasant, but it is money well spent. Going to that length can tell you a lot about your future in a home.”

Vietzke said he looks at everything he can during an inspection – without being destructive – from mechanical and plumbing systems, doors, windows, electrical panels, attics, crawl spaces and the roof. He also looks for signs of water damage or moisture intrusion as well as missing or falling insulation.

“That’s the meat and potatoes of an inspection,” he said.

Brandi Graham-Snow, a Realtor and broker with Windermere Real Estate in Spokane for more than 10 years, recommends all of her prospective buyers schedule inspections.

“You always do a home inspection. I don’t care what you’re buying,” she said. “In all my years, I’ve only had one that didn’t have anything come up.”

Graham-Snow said buyers have a 10-day window following an offer’s acceptance to schedule an inspection. From there, buyers are able to respond to what was found and send any requests for fixes to the seller. The seller then has three business days to respond to the requests. The buyer then has three days to either accept or reject that counteroffer.

A sale can be made or lost in the inspection process, but it all depends on how much work the buyer is willing to put into their new home. Graham-Snow said she recommends as a baseline to have at least \$7,000 set aside for a \$120,000 home.

Aaron Storer, certified inspector and co-owner of Golden Star Home Inspections, said big things that can make or break a sale are cracks in the foundation, leaning walls or mold – fixes that are going to be costly. He also looks for add-ons that either weren’t professionally done or properly permitted by the city, Storer said.

Erich Prah, certified home inspector at The House Inspectors, said every inspection is different, depending on how and when a home was built and how it has been cared for over the years.

“We don’t have the superman powers to see behind walls,” he said. “There are some tools we can use, such as thermal imaging, to see if there is some insulation missing or water or moisture in an area you can’t visually see.”

“It’s always good to call out more than not enough,” Vietzke said, adding inspec-



PHOTOS BY DAN PELLE/THE SPOKESMAN-REVIEW

Jeff Vietzke, an inspector, general contractor and inspection trainer with HIMM Spokane, checks the porch supports on a home in the Corbin Park area a year ago.



Vietzke looks for an anti-tipping device on an oven in the home near Corbin Park.

tors can also defer suspect things to another expert for further evaluation.

Even new builds are recommended for inspection.

Storer said he goes to new constructions often, where a home inspector will be a lot pickier with things in their report – little defects in paint, scratches on countertops, and all items a person can ask the builder to fix before taking ownership or getting the

occupancy certificate

With a new build, Storer added, there are a lot of different contractors running through a house that could result in finished products that conflict.

Word of mouth, recommendations and personal research are among the better ways to find the best inspector, according to those in the field.

Graham-Snow said she has a list of in-

spectors with whom she has developed relationships and will recommend to her clients. But it is still their decision to decide who will best fit their needs.

Prah said it also is important to know state laws and regulations. For example, is an inspector licensed? In Washington, licensed inspectors go through both state and national exams, but in Idaho, inspectors are not required to take the same certifications.

The Washington state Department of Licensing lists the rules on its website, but Prah said many inspectors also will add some of their own that clients should be aware of. For him, he requires the buyers to be present at the inspection because he views it as more of an education process than anything else.

Storer advised buyers to read online reviews, and come up with some questions to help get a feel for the company. He said it is important to ensure the company will provide the attention, work and customer service the buyer expects.

“As a home inspector you are kind of carrying the most amount of liability because you are the last word whether to buy or walk,” Prah said. “So you have to be very detailed to people about what you present and how you present and explain it.”

Storer said he gets asked a lot, “Would you buy this house?” His answer: “Everybody’s situation is different and that we are there just to give them all the information we can, but it is up to them to make the decision.”

Originally in the Open House Weekend section last year, this article has been updated for publication here.



9th Annual

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Windermere REAL ESTATE

OPEN HOUSE WEEKEND

Renovations worth your sale price

Six home upgrades and revamps that carry the greatest return on investment

By Jennifer Bradley Franklin
BANKRATE.COM

Renovations can make us happier in the places we call home, but some of the most dramatic updates can add real value when it's time to sell.

Since kitchen, deck and other upgrades can represent a significant cost, it's helpful to know what kind of return you might expect before you decide to write a check.

"Budget is the number one pain point for most remodeling professionals when they meet with potential clients," said Clayton DeKorne, chief editor of the JLC Group, a collection of magazines serving building professionals. Since 2002, the organization's Remodeling, a magazine for the construction industry, has produced the annual Cost vs. Value report, which examines the cost of popular home renovations versus the return on investment, or ROI, at resale.

The 2019 Cost vs. Value report compares the average cost of 22 remodeling projects with the value those projects retain at resale in 136 U.S. markets, based on a survey of 3,000 real estate agents and firms. It's important to note, however, that costs can vary greatly by region based on the cost of labor and materials, as well as the level of service offered by individual remodelers.

In any project, there are the so-called hard costs of labor and materials, but the real value is a combination of personal enjoyment and additional value at the time of a home sale.

"There's no project on the list that returns lower than 50%," DeKorne explains. "On the lower end of the ROI spectrum are the bigger-ticket projects that have a whole lot of personal selection involved, such as choosing finishes in a bathroom remodeling project. They may or may not translate from one buyer to the next, but there is value in those personal finishes. A homeowner



TRIBUNE NEWS SERVICE

In any home project, there are the so-called hard costs of labor and materials, but the real value in the improvements is a combination of personal enjoyment and additional value at the time of a home sale.

is going to get enjoyment in those things while they're living there."

Whether you plan to stay in your house for a long time or just a few years, it's smart to know which home renovations add the most value. Here are the six home remodeling projects that deliver the highest returns.

1. Garage door replacement

- Average cost: \$3,611
- Average resale value: \$3,520
- Cost recouped: 97.5%

A good-looking garage door tops the list when it comes to getting cash back on your investment when you decide to sell your house, according to the 2019 Cost vs. Value report. The estimate for this job is based on the cost of removing and disposing of an existing 16-by-7-foot garage door (or two-car garage door) and replacing it with a new four-

section garage door with heavy-duty galvanized steel tracks, assuming the motorized garage door opener is compatible. This curb-appeal enhancer will get you back almost every dollar you spent on it when you sell your house.

2. Manufactured stone veneer

- Average cost: \$8,907
- Average resale value: \$8,449
- Cost recouped: 94.9%

Replacing vinyl siding with stone veneer on part of your home, such as an entryway, is a big curb-appeal upgrade for your home. For this project, existing vinyl siding is replaced with adhered manufactured stone veneer. This average cost estimate is based on installing 36 linear feet of sills, 40 linear feet of corners and one address block, with materials including two layers of a water-resistant barrier, cor-

rosion-resistant lath and fasteners and more. This cosmetic improvement and accent design element is likely to catch the eye of a potential buyer and can allow you to recoup nearly 95% of your renovation costs.

3. Minor kitchen remodel

- Average cost: \$22,507
- Average resale value: \$18,123
- Cost recouped: 80.5%

Creating a modern-looking and functional kitchen can add more than just value to your home: it can boost your enjoyment of everyday activities like cooking, entertaining friends and sharing meals with your family. However, potential buyers see the intrinsic value of this kind of upgrade. On average, you'll recoup a little more than 80% of the cost of a minor kitchen remodel. In a remodeling project of this kind, you

might replace appliances with new, more energy-efficient models, reface cabinets with new shaker-style wood panels, install new countertops, replace hardware, install a new sink and faucet, add new flooring and repaint.

4. Deck addition (wood)

- Average cost: \$13,333
- Average resale value: \$10,083
- Cost recouped: 75.6%

If you're lucky enough to own a house with a big yard, having a wooden deck can be an extra enhancement to enjoy the outdoors around your home. The average cost of adding a wooden deck from scratch (estimated based on a 16-by-20-foot deck, including a railing system with pressure-treated wood posts, railings and balusters) is approximately \$13,333. But the good news is that this feature, which also includes a built-in bench and planter, can hold more than 75% of its value come sale time.

5. Siding replacement

- Average cost: \$16,036
- Average resale value: \$12,119
- Cost recouped: 75.6%

Old, dilapidated siding can make even the nicest house look worn-out. For the average home, replacing 1,250 square feet of old siding will cost you just more than \$16,000 and you'll get back roughly three-quarters of that investment upon resale. This upgrade includes the factory trim at the openings and corners.

6. Entry door replacement (steel)

- Average cost: \$1,826
- Average resale value: \$1,368
- Cost recouped: 74.9%

You will recoup nearly 75% of your cost by replacing your main entry door with a 20-gauge steel door, complete with clear dual-pane half-glass panel, jambs and an aluminum threshold with composite stop.

These doors come factory finished with the same color on the front and back.



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OPEN HOUSE WEEKEND

The value of the price

Right listing amount can be difference between quick sale and long slog

By Michele Lerner
FOR THE WASHINGTON POST

WASHINGTON — The sellers of a 7,500-square-foot house in the Washington area on a nearly 1-acre lot insisted their home be listed for sale at \$5.5 million, even though their agent recommended \$4.5 million based on comparable sales. The home was beautiful, but they were unrealistic, said Corey Burr, an associate broker with TTR Sotheby's International Realty. Two years later, the house sold for \$3.8 million.

"Typically, your eventual offer will be much lower than if you priced your home right from the beginning," Burr said. "That's because an overpriced house will sit on the market too long and buyers feel they can offer less."

Determining an appropriate listing price for your home may seem a bit like "The Price Is Right," but it isn't a game. Knowing from the beginning how much to sell your home for can be the difference between a quick and lucrative sale or a slow and unprofitable transaction.

Sellers often have an inflated expectation of the value of their property, agents say.

"You're perfectly welcome to buy your own house at the price you think is right, but if you want buyers, you need to be realistic about what will attract them," said Brett West, a real estate agent with McEneaney Associates.

Agents look for the most recent sales of similar homes in the neighborhood to determine the "Goldilocks" price: not too low and not too high.

When looking at comparable sales, said Koki Adasi, a real estate agent with Compass and president of the Greater Capital Area Association of Realtors, it's essential to get accurate information about a home's features. Agents take into account any renovations, the square footage, and number of bedrooms and bathrooms, as well as the ages of the mechanical systems, roof, appliances and windows. They look at recent sales, pending sales and active listings of similar homes.

"We give the greatest weight to properties that have sold within the previous three to six months because we want to look at sales as close as possible to today's market conditions," Adasi said.

Timing also influences price.

"If the sellers are in a hurry, we'll price accordingly, but we always want to price effectively even if someone isn't in a rush," Burr said. "Pricing also depends on whether you're selling in a busy spring market with lots of buyers or in a



ASSOCIATED PRESS

A reduced price sign is shown at a house in Pittsburg, Calif., in February 2009.

slower market."

While they captivate sellers' attention, be wary of online estimates, such as Zillow's "Zestimate," which aren't always accurate.

"People are swayed by those online estimates and don't realize that they don't include the finishes and fixtures, the condition or specifics of your home," West said.

Some sellers and agents prefer listing homes at below-market prices to whip up a bidding war.

"I'd much rather price a property to generate enough interest for two to four offers, because then we know we've set a good price," West said. "If there are 10 to 12 offers, then we were too far off and we're enticing buyers who won't have a chance to win."

To start a bidding war, you need to know how many similar homes are on the market and what buyers are searching for, Adasi said.

"If there are 10 similar homes on the market, you'll need to price below all of them," he said. "If recent sales of similar homes have been between \$485,000 and \$525,000, there are few homes on the market and yours has some improvements, you can likely get multiple offers if you price it at \$499,000."

The fewer homes like yours on the market, the better your chance at a bidding war. But you have to be careful. In the District of Columbia, a U Street rowhouse owner overestimated demand and was burned.

"The seller priced it \$30,000 below the most

recent sale in the neighborhood, but it stayed on the market past the deadline he had set for evaluating offers," said Adasi. "Now buyers and agents think there's something wrong with the property."

Raising the price after a failed bidding war is a fatal flaw.

"Basically, the market has spoken, and even if you take it off the market that property history is easily accessible to future buyers," Burr said.

One of the worst mistakes you can make is setting the price too high, thinking you can always lower it later if the home doesn't sell.

"Research shows that the longer a property is on the market, the lower the final sales price will be," Adasi said. "The owners of a farm in Frederick turned down an offer of \$11 million because they thought it was worth more. It took two years to sell and went for \$575,000."

A home that receives little attention soon after it's listed probably isn't priced well.

"If you're not getting any requests to show the property within the first 24 to 48 hours, that's screaming that your house is mispriced," West said.

If a property has been on the market for two or three weeks without an offer, Adasi said it's time to consider a price reduction.

"Once it's been on the market awhile, buyers think something is wrong with the house and ignore it or they can negotiate more. Either way, the sellers lose," Adasi said.

FINANCE

Continued from 6

Generally, they require no additional monthly mortgage insurance payment with a down payment of at least 20 percent.

On the other hand, buyers generally must have higher credit scores, lower debt-to-income ratios and larger down payments.

That can be an obstacle for millennials who may be burdened by student loans, Byrne said.

"It's a huge issue," Byrne said, noting the requirement to qualify applicants. "We're seeing kids with \$50,000 in student debt who are making minimum wage, but they don't qualify because of the student loans."

There are three types of government-insured loans: a Federal Housing Administration loan for first-time buyers, a VA loan for veterans and active armed service members, and USDA loans for rural homebuyers. All are backed by the government, which usually allows lenders to provide lower interest rates to those who qualify.

The biggest advantage is that buyers can qualify for a mortgage despite lower down payments and credit scores.

On the other hand, these loans can be used only for specified types of property, and buyers may be required to pay private mortgage insurance each month.

Terms and conditions are also up to the buyer, to a certain extent. The traditional 30-year, fixed-rate loan isn't for everyone. Some prefer the predictability of a fixed-rate loan, while others might seek the lower initial payments of an adjustable-rate loan; it's important to understand which type of loan best suits your needs.

Regardless of the type of mortgage, buyers must submit financial information to a lender, who will assess what terms you may qualify for (including loan amount, interest rate and mortgage points).

During the pre-approval process, you'll submit financial information to a lender to assess what loan terms you may qualify for (including loan amount, interest rate, and mortgage points).

Experts suggest shopping multiple lenders, as they may offer different terms.

And if you don't qualify?

Sometimes, Byrne said, prospective buyers set their sights too high.

"I don't know that the market is necessarily friendly for first-time homebuyers," Byrne said.

"It's a matter of if the prices, and with some of the bidding wars that we're seeing, they're kind of priced out of the market sometimes," said Byrne, who suggested a house that "isn't a fixer-upper, but perhaps needs just a little bit of help."

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SALE

Continued from 6

property, conducted a market analysis on similar homes that sold in the area as well as properties in escrow.

"So, we had an idea of price per square foot and came up with a (sale) price in mind," Lewis said. "Before listing, we met again and decided to increase the price. We got very lucky. Our house sold in one week, and we had three offers."

Sellers should also consider closing and home inspection costs for the property. The average cost to sell a home in Spokane priced about \$237,000 is \$18,439, which includes \$4,219 in transfer taxes and \$14,220 in real estate agent commission, according to data from Zillow.

At some point, sellers were buyers, so it helps to keep enjoyable aspects of the home shopping process in mind, including how a residence is staged, Lewis said.

"It's just really important that you stop and think about what you want to see when you look at other houses," she said.

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Sales fall 4.9% in slow start to buying season

By Christopher Rugaber
ASSOCIATED PRESS

WASHINGTON — Sales of existing U.S. homes fell in March after a huge gain the previous month, held back partly by a sharp slowdown among the most expensive properties.

The National Association of Realtors said last week that home sales fell 4.9% to a seasonally adjusted annual rate of 5.21 million, down from 5.48 million in February. The drop followed an 11.2% gain the previous month, the largest in more than three years.

Home sales are struggling to rebound after slumping in the second half of last year, when a jump in mortgage rates to nearly 5% discouraged many would-be buyers. Spring buying is so far running behind last year's healthy gains: Sales

were 5.4% below where they were a year earlier.

Most analysts expect sales to rebound in the coming months. Borrowing costs have since fallen back to an average of 4.2% on a 30-year fixed mortgage. And solid hiring is pushing employers to pay higher wages, making it easier for more Americans to afford a home purchase.

Applications for mortgages to purchase homes have been running at a healthy pace in recent months, evidence that final sales should pick up in the coming months. Demand remains strong, with homes on the market for an average of 36 days in March, down from 44 in February.

"We look for a combination of strong demand and lower mortgage rates to support modest growth in sales over

the balance of the year," said Nancy Vanden Houten, senior U.S. economist at Oxford Economics.

Still, a split in the market has emerged, thanks partly to the Trump administration's tax cut law. Sales increased slightly among mid-priced homes but fell sharply among homes priced at \$1 million or more.

Lawrence Yun, chief economist at the NAR, said that the tax changes have limited the ability of wealthier homeowners to deduct mortgage interest payments and property taxes. That's discouraging sales of more expensive homes.

Developers have built more expensive homes in recent years while pulling back from cheaper properties, even as middle-income Americans are eager to buy. "The lower-end market is hot while the upper-end market is not," Yun said.

TRENDS

Continued from 7

happened with the Seattle market, Higgins said. "It may be a year off or so. We'll have to wait and see. Generally, what happens in Seattle happens in Spokane 18 months later in the real estate market. Now, they seem to be building their inventory, but quite frankly, it's still considered a seller's market."

Although sellers still maintain the upper hand in Seattle with low inventory and high prices, homes sat

on the market for about 70 days in January, up from 55 days a year prior. The share of listings with price cuts more than doubled over the same time period, from 6.2% to 13.9%, according to Trulia.

March median home price in Spokane rose more than 11 percent from a year earlier to \$245,800 and the market contains just less than two of housing inventory, according to the Spokane Association of Realtors.

"We've had just fewer listings every year coming on the market," said Julie

Cope, broker with John L. Scott in Spokane. "It's very hard, especially for the first-time homebuyer section, and they get beat out a lot."

Homeowners looking to upsize or downsize are waiting for more homes to appear on the market before they list their properties, Cope said.

However, relief could be in sight for buyers because the real estate market is cyclical and trends in Spokane follow those in Seattle and elsewhere, Higgins said.

When Higgins attended a

state real estate meeting close to two years ago, real estate agents in Seattle described scenarios of low inventory and multiple offers on homes.

Spokane is now mirroring that market, he said.

"A few years ago, Seattle's market was just like ours is today," he said. "We are starting to see a rebound on inventory. I'm hearing it at our national meetings and I think it will happen here."

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CONDOS

Continued from 2

"Condominium developers are subject to an implied warranty for construction under the State's Condominium Act," the report read. "Courts in Washington have interpreted the statutory language broadly, resulting in a plethora of lawsuits against condominium developers, a chilling of condominium development in the state, and — often — adverse consequences for the condominium owners, despite significant improvements in condominium construction practices."

Law blocked condominiums in Kendall Yards

Frank's seen that happen here, and described a dark future if the law isn't changed.

He said the 2009 condo law has two aspects that

have repressed development. It has rules that make the projects impossible to insure and rules that lead to high inspection fees.

The 2009 law was passed in response to some notable cases in Seattle where high-rise condo buildings weren't soundly built, water infiltrated and mold occurred. The legislature, which had been tinkering with the earlier version of the law, responded by allowing homeowner association boards to easily bring forward litigation against the builder — without notifying or seeking permission from their membership.

"You create a situation where it make it easy for trial lawyers to enter," Frank said. "They tell the boards, 'Even though you're not experiencing those problems right now, you may be liable as a board unless you perform a very thorough construction examination.'"

In turn, Frank said, that created a cottage industry

of "forensic engineers" who go over buildings with a fine-toothed comb to find a defect.

"Every house, every building has something. They find it. Then they sue somebody. Then you have all these litigation costs," he said. "Every single condominium ends up in litigation. Every single one. Insurance companies see this and won't provide insurance. You can't get insurance."

The law also requires a detailed inspection protocol that demands the review of the architect's plans before work begins, then a review of the work through the entire construction process.

Both aspects came to bear in Kendall Yards, which Frank said stopped him from building condos there.

In 2016, Greenstone filed plans with the city to build a 24-unit condominium building at the corner of Summit Boulevard and Elm Street. Frank hired an engineer

to do the onerous review, but none were located in Spokane so he hired one based in Seattle.

"The guy wanted \$120,000 and wanted an agreement saying we'd indemnify him" against any lawsuits, Frank said. "He isn't taking any responsibility whatsoever for his work. Everybody else is responsible for their work. We said 'this is crazy.'"

The city issued permits for the project, but no insurance company would insure the project's subcontractors. Since the underlying land was zoned for higher, multifamily density, Frank was forced to convert the project into apartments.

Overrun with rentals

Frank has nothing against apartments other than that West Central neighborhood already has too many, which tears at the stability of the neighborhood, he said.

Compared to townhouses and single-family homes, with condos, he can build more and at a lower cost, which he can pass on to the buyers. The lower cost comes in part from the density. According to Frank, about four single-family homes can be built on an acre. Eight to 10 townhouses can fit on an acre. Multifamily construction, however, can bring 15 to 20 units an acre.

Some zoning requires such high density, but if condos are basically impossible, only apartments can be built.

"That's what you get. A neighborhood overrun with rentals," said Frank, adding the West Central neighborhood's population is 65% renters and 35% homeowners. "What's happening in West Central will happen in Kendall Yards. And the burden of this falls on low-income families. The burden does not fall on the South Hill. There's an equality is-

sue. They have no voice." Gahvarehchee, who built the townhouses on 10th, agreed.

"The laws were meant for the West Side but were passed on to the East Side," he said. "We have a different climate here, but we have to pay for those consequences."

Still, an issue that only really was felt west of the Cascade mountain range has come east, and Gahvarehchee, like Frank, said easing the rules on condo development could help.

"We need more affordable housing," he said. "Part of our homeless issue is not having enough affordable housing. Real estate in the last five years has been appreciating, and it's come to a point where it's not affordable anymore. That's a good reason to have more condos."

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