

Clark County | November 11, 2025

REAL ESTATE NEWSLETTER

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**BUYING?
SMART MOVE!**

Fall is the most favorite season of many people. This unique opportunity for savvy homebuyers offers some compelling reasons:

1. The competition is lower. Many homebuyers put their search on hold during the holiday season. This may lead to higher negotiating power and more attractive deals.
2. Sellers who are selling their homes during the holiday season may have a sense of urgency, e.g. job relocation or financial reasons.
3. There has been cumulative supply in the market. More homes to choose from!
4. Mortgage rates have been lowered, which mean more savings!
5. Buyers will be settling into a new home just in time for the holidays to enjoy the festive season and celebrate with their loved ones.



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THANKSGIVING HOME DECOR IDEAS



Hallway



Dining Table



Fireplace Mantel

Winter-Ready Home Checklist

9 Essential Steps to Keep Your Home Cozy and Safe

1. Check for drafts around windows and doors.
2. Schedule HVAC inspection and service to ensure your heating system is in top shape.
3. Install a programmable thermostat to regulate temperature efficiently.
4. Have your fireplace(s) cleaned and inspected by a professional.
5. Inspect the roof for damaged or missing shingles and repair as needed.
6. Turn off outdoor faucets and disconnect hoses to prevent freezing and pipe damage.
7. Insulate exposed pipes in unheated areas like basements, garages, and crawl spaces.
8. Trim back trees and shrubs away from the house to prevent damage from heavy storms.
9. Have a backup power source (generator or portable charger) in case of power outages.

Why Investing in Rental Property?

- **Steady Passive Income:**

Reliable tenants means regular rental income, providing a stable source of cash flow that can cover mortgage payments, property management, and even yield a profit.

- **Long-Term Wealth Building**

As your property appreciates in value over time, you build equity, which can be leveraged for future investments or used to secure loans for other ventures.

- **Tax Advantages**

Residential rental property in WA enjoy several federal tax advantages e.g. deduction of mortgage interest, repair & maintenance, depreciation, operational expenses, insurance and property tax from rental income.

Give Thanks. Thanksgiving.



My first Halloween costume party, ever, was quite a success. I dressed as a Cleopatra (Asian version). It was fun and eye-opening. Looking forward to more costume parties!



Angel has recovered from her skin allergies and has been less itchy. Thanks to the new shampoo recommended by our favorite vet, Dr. Cleveland of Columbia Vet.



Vanilla is happy to report that she no longer has wheezy breathing from allergy after a veterinarian visit and is stronger than ever!



The animals at West Columbia Gorge Humane Society (WCGHS) could use your love and essential items this Thanksgiving! Adopt. Do NOT shop. And NO gifting of animals, please!

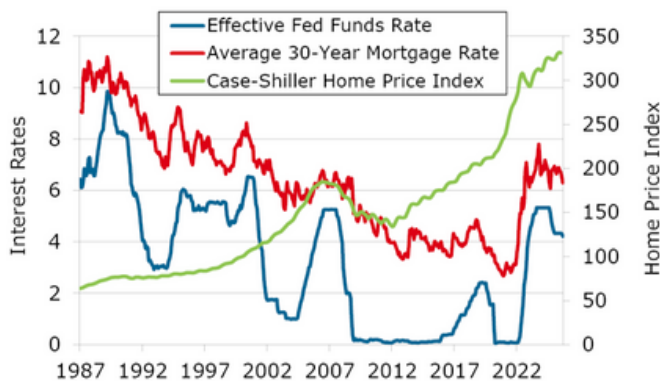
Animal Shelters in the Fall

- Wildlife admissions drop as the breeding season ends.
- Shelters stock up on blankets, heating pads, and insulated outdoor shelters for community cats.
- Weather-related intakes: More stray or outdoor animals are brought in as temperatures drop.
- People may adopt less frequently in late fall, leading up to the holidays.
- With school starting and days getting shorter, shelters may lose some student volunteers.
- Fall often kicks off major fundraising and donation drives, since it leads into the end-of-year giving season. Many shelters rely on this time to meet annual budgets.

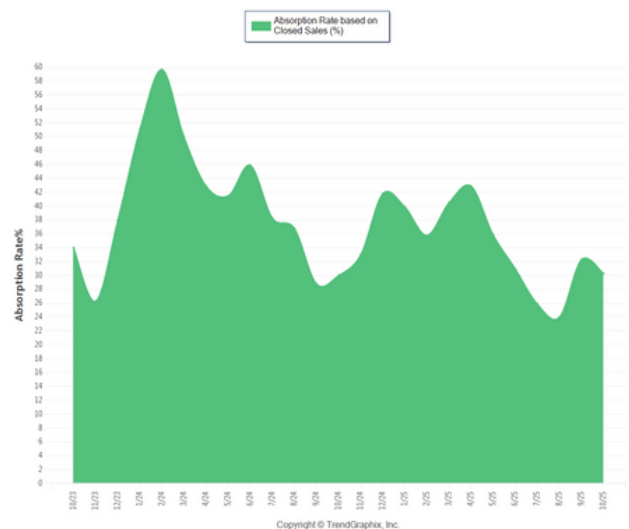
WHAT'S UP: MARKET AND ECONOMY

Fed funds rate was cut by 0.25 percentage points each in Sept. and Oct, to 3.75%-4.00%. The market still expects another 0.25-percentage-point cut by year-end. Fed's goal is to further stimulate the economy as employment still shows weakness trend. The overall economic factors such as unemployment rate, stock market, and financial market can overpower the impact of falling rates. Also, real estate is highly local. Taxes, job opportunities, school quality, and community factors directly contribute to housing affordability and demand in each market in ways that national interest rates may not be an absolute indicator. However, it is reasonable to expect mortgage rates to drop in response to Fed rate cuts, but that does not mean home prices will subsequently rise. Overall economic trends and local market dynamics will play a bigger role than Fed policy alone. As of November 6, 2025, average 30-year fixed mortgage Annual Percentage Rate (APR) in Vancouver, WA is 6.165%, according to Zillow. As of Oct., average Absorption Rate of homes is 30%, i.e. one in three homes is sold, similar y-o-y, with average 52 days that homes sit on market, compared to 47 days in Oct. 2024.

Figure 1. Federal Funds Rates, Mortgage Rates, and Home Prices, 1987-2025



Sources: Board of Governors of the Federal Reserve System (U.S.); Freddie Mac; S&P Dow Jones Indices LLC via Federal Reserve Bank of St. Louis (FRED database) (1987-2025)



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NOVEMBER EVENTS:

*37th Annual Lough Legacy Veteran Parade
Fort Vancouver - Pearson Air Museum*

****I will be manning the booth of Lions' Club!***

Date: Tue, November 12th, 2025 from 11.00 a.m.

**NW's Biggest Garage & Vintage Sales
Clark County Fairground, Ridgefield
Date: November 8th, from 8.00 a.m.**

**Cantera Equestrian IEA Show
Clark County Fairground, Ridgefield
Date: November 22nd, 7.00 a.m. - 4.00 p.m.**