



2026 EDITION • A SEATTLE RELOCATION GUIDE

Moving to Seattle? Start Here

Six neighborhoods, real numbers, and the questions people ask every single time — answered straight, before you ever talk to an agent.

Amanda Aguiar

BROKER • EXP REALTY • GREATER SEATTLE



LUXURY

Straight answers, before you ever talk to an agent.



Amanda Aguiar

BROKER • EXP REALTY

This guide is for anyone relocating to Seattle — whether you're coming from Portland, the Bay Area, Texas, another country, or just across the lake.

Inside you'll find real neighborhoods, real numbers, how the city actually moves, what taxes look like here, and what's different about buying an older Seattle house. No listings dressed up as advice, and nothing you have to hand over your phone number to read.

I'm a broker with eXp Realty, based in Kirkland and working across Greater Seattle. I handle local buyers and out-of-state moves end to end, including fully remote purchases. I'm fluent in English and Portuguese, with conversational Spanish, so language is never a barrier either.

“Luxury is not a price point — it's how I treat my clients.”

Contents

01	The questions everyone asks	04
02	Seattle at a glance	05
03	Coming from there? Here's what changes	06
04	Where to live: six Seattle neighborhoods	07
05	Getting around: bridges, rail and water	09
06	Taxes, schools and the real monthly cost	10
07	Buying a Seattle house: what's different	11
08	What everyone gets wrong	12
09	The mistakes relocating buyers make	13
10	What to do, and when	14
11	What good looks like	15
—	What clients say	16
—	The Seattle relocation checklist	17
—	How Amanda helps next	18



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The Questions everyone asks

Moving to a city you've never lived in is one of the biggest decisions you'll make — and most of what's online is just listings dressed up as advice. Every time someone relocates to Seattle, the same questions come up:

01 Which neighborhood actually fits my life

02 What my money really gets me here

03 Seattle proper or the Eastside

04 How bad the commute really is

05 Condo, townhome or house

06 What to watch for in an older Seattle home

This guide answers all of it, in plain language, from someone who does this for a living.

Seattle at a glance

The numbers and facts that shape every relocation conversation. Each figure carries its source and date.

MEDIAN HOUSE PRICE, SEATTLE

\$920,000–\$957,500

Single-family houses, NWMLS, August 2026

STATE INCOME TAX

None

Washington has no personal income tax

SALES TAX IN SEATTLE

10.55%

Combined state, county and city, 2026 (Avalara)

LINK LIGHT RAIL

63 miles · 50 stations

Sound Transit, after the March 2026 cross-lake opening

TYPICAL DAYS ON MARKET

About 15 days

Seattle median, Redfin, 3 months to August 2026

PUBLIC SCHOOL DISTRICT

One, citywide

Seattle Public Schools, assigned by home address

THE WEATHER, HONESTLY

Most of the rain falls between October and April, and it's usually a light, steady drizzle rather than storms. Winters are gray and short on daylight. Summers are dry, mild and bright, with long evenings. Snow is rare in the city, but when it comes, the hills make driving hard for a day or two.

Coming from there? Here's what changes

PORTLAND, OR	SEATTLE	KIRKLAND	BAY AREA
\$536,000	\$953,000	\$1,320,000	\$1,670,000

Median sale prices. Redfin, mid-2026; Seattle single-family houses, NWMLS, August 2026.

Portland, OR

A real jump in price — but you trade Oregon's state income tax for none at all, and you land in one of the strongest job markets on the West Coast. Many Portland buyers start in West Seattle or north-end neighborhoods for more house per dollar.

San Francisco Bay Area

Your money goes noticeably further here, and there's no state income tax on your paycheck. The city feels familiar — hills, water, older homes, tech employers — at a lower entry point.

Texas, Arizona, Colorado, Idaho, Utah

Expect higher prices and smaller lots, especially inside city limits. In return: mild summers, water and mountains within an hour, and a deep tech job market. Plan for older housing stock than you're used to.

Elsewhere in Washington

Spokane, Vancouver WA, Bellingham, Yakima: taxes stay the same, prices go up. The bigger change is density, traffic, and how much the commute shapes where you live.

Canada

Real example — a Canadian relocation buyer's \$1,000,000 budget didn't stretch to Kirkland, so the search widened and the right home turned up in Covington. If one city's price doesn't fit, there's almost always a nearby option that does.

Seattle or the Eastside?

Seattle gives you walkable neighborhoods and older character homes. The Eastside — Kirkland, Bellevue, Redmond — gives you newer homes and larger lots at a higher median. Since March 2026, light rail crosses the lake, so living on one side and working on the other is easier than ever.

Where to live: 6 Seattle neighborhoods

Seattle is a city of distinct neighborhoods, and the price gap between them is wide. Here are six that relocating buyers ask about most.

Ballard

NORTHWEST SEATTLE, ON THE SHIP CANAL

\$900,000–\$1,150,000

Single-family · Homes.com; NWMLS zip data, 2026

A former Scandinavian fishing town that kept its character. Craftsman and bungalow houses on the side streets, newer townhomes and condos near Market Street. The Ballard Locks, Golden Gardens beach, and a Sunday farmers market year-round. Walkable, lively, and a steady favorite with young families and tech workers. No light rail yet — most people drive or bus downtown.

Queen Anne

THE HILL ABOVE DOWNTOWN

\$1,450,000–\$1,660,000

Single-family · Homes.com and list data, 2026

Upper Queen Anne is quiet and residential, with older homes and views of the skyline, Elliott Bay and Mount Rainier — Kerry Park is the postcard shot. Lower Queen Anne sits next to Seattle Center and Climate Pledge Arena, with more condos and more energy. Minutes from South Lake Union and downtown. Detached houses usually sell well above the neighborhood median.

Capitol Hill

EAST OF DOWNTOWN, MOST WALKABLE

\$1,100,000–\$1,500,000

Single-family · local broker reports, mid-2026

Dense, busy, and full of restaurants, coffee and nightlife, with a light rail station at its center. Most sales here are condos, so houses are the smaller share — and the grand older homes near Volunteer Park sell well above this range. A strong fit if you want to live without a car. Ask about HOA dues on every building.

West Seattle

ACROSS THE DUWAMISH, ON
PUGET SOUND

\$900,000–\$1,300,000

Single-family · Houzeo; local reports, 2026

It feels like its own small town. Alki Beach, Lincoln Park, and views of the Olympics and downtown across the water. More house and more yard per dollar than most of the city. The catch is getting in and out: one main bridge to downtown, plus the water taxi across Elliott Bay for commuters.

Northeast Seattle

WEDGWOOD · RAVENNA · VIEW
RIDGE · LAURELHURST

\$1,160,000–\$2,300,000

Single-family · Wedgwood to Laurelhurst,
Homes.com, 2026

Quiet, leafy and family-focused, with mostly 1920s–1950s houses on real yards. Close to the University of Washington, Magnuson Park and the Burke-Gilman Trail. Light rail stops at U District and Roosevelt. Homes here move fast — Redfin reports about four offers on average.

Madison Park

WEST SHORE OF LAKE
WASHINGTON

\$1,800,000–\$2,500,000+

Single-family · Redfin, 2026 — low volume

The city's most established residential enclave: a small village of shops and cafés, a public beach on the lake, and mature tree-lined streets. Few homes sell each month, so the median swings. If you want Seattle with an Eastside pace, start here.



ABOUT THESE NUMBERS

These ranges are for single-family houses only. Condos and townhomes sell for less. Numbers change month to month — use them to compare, not to price a home. I'll pull current sales for any street you're serious about.

Getting around: bridges, rail and water

Seattle sits between Puget Sound and Lake Washington, cut by a ship canal. Water decides your commute more than miles do. A home two miles away can be twenty minutes or an hour, depending on which bridge you cross.

LINK LIGHT RAIL

The 1 Line runs north–south from Lynnwood through downtown to Sea-Tac Airport and Federal Way. Since March 28, 2026, the 2 Line crosses Lake Washington on the I-90 bridge, linking Seattle to Mercer Island, Bellevue and Redmond. Trains run about every eight minutes at peak.

TWO FLOATING BRIDGES

SR-520 and I-90 are the only direct roads across Lake Washington to the Eastside. SR-520 is tolled, and the toll changes with time of day. Get a Good To Go pass early so you aren't billed by mail at a higher rate.

BUSES AND THE ORCA CARD

King County Metro covers most of the city. One ORCA card pays for buses, light rail, the water taxi and the streetcar. Many employers subsidize it — ask yours.

THE MAIN ROADS

I-5 is the north–south spine and the most crowded. SR-99 runs parallel, through a tunnel under downtown. I-405 carries Eastside traffic. Expect rush hour roughly 7–9 a.m. and 3–7 p.m.

FERRIES AND WATER TAXIS

Washington State Ferries leave downtown for Bainbridge Island and Bremerton. The King County Water Taxi links downtown with West Seattle and Vashon. Some people commute this way every day.

THE AIRPORT

Sea-Tac sits south of the city, directly on the 1 Line. If you fly often for work, homes near a light rail station make that trip simple.

BEFORE YOU CHOOSE A NEIGHBORHOOD

Drive or ride your real commute at the real hour, once, before you make an offer. If you can't be here, I'll do it for you and report back.

Taxes, schools and the real monthly cost

The price of the home is only part of the picture. These are the Seattle-specific pieces that change your real budget.

TAXES

Income tax

None on wages in Washington. For many households moving from Oregon or California, this is the biggest single difference.

Property tax

Washington's effective rate is about 0.75% of home value (Tax Foundation). King County sets the exact bill — we'll look up the real number on every home.

Sales tax

10.55% combined in Seattle in 2026 — among the highest in the state. It applies to furniture, appliances and most things you buy to set up the house.

Other taxes

Washington taxes some large long-term capital gains and has an estate tax. The real estate excise tax is customarily paid by the seller. Talk to a CPA about your situation.

SCHOOLS

Seattle Public Schools is one district for the whole city. Your assigned school depends on your exact address, and boundaries can split a neighborhood. Check the district's school-finder tool for every home before you offer. Option schools and private schools are also common here.

UTILITIES

Seattle City Light provides power. Seattle Public Utilities handles water, sewer and garbage. Puget Sound Energy supplies natural gas where homes have it. Many older houses heat with oil or electric — ask on every home.

YOUR REAL MONTHLY COST

Mortgage + property tax + insurance + HOA dues (on condos and many townhomes) + tolls or transit. Build the budget on all five, not the mortgage alone.

Buying a Seattle house: what's different

Much of Seattle was built between 1900 and 1960. That's where the charm comes from — and where most of the surprises come from too. Here's what I check on every older home.

01

SEWER SCOPE

Old clay side-sewer lines crack and fill with roots. A camera inspection costs a few hundred dollars. A replacement can cost many thousands — and it's the owner's line, not the city's.

02

OLD HEATING-OIL TANKS

Many homes once heated with oil, and some tanks are still buried in the yard. A tank scan tells you what's there and whether it was properly closed.

03

STEEP LOTS AND CRITICAL AREAS

Seattle is hilly. The city maps Environmentally Critical Areas, including steep slopes and landslide-prone ground. It affects drainage, future building permits and insurance. We look it up before you fall in love with the view.

04

EARTHQUAKE READINESS

This is earthquake country. Older wood-frame homes may not be bolted to their foundations. A seismic retrofit is often a modest project — ask whether it's been done, and ask your insurer about quake coverage.

05

WATER AND MOISTURE

Months of steady rain find every weak spot. Look at the roof, gutters, grading, and any basement or crawlspace smell. Dry rot is common in this climate.

06

BACKYARD COTTAGES

Seattle allows backyard cottages and in-law units (ADUs) on many lots. If you want space for family or rental income, that changes which lots are worth a look.



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What everyone gets wrong

WHAT SURPRISES TRANSPLANTS

People call it the "Seattle Freeze." Locals are polite and friendly, but it can take time to make close friends. The people who settle in fastest join something early — a running club, a class, a kids' team, a volunteer group. Put in the effort the first year, and it pays back.

THE FLIP SIDE

Each neighborhood has its own main street, farmers market and parks, so you can find a home base quickly. Pike Place Market, Green Lake, Discovery Park, and the mountains an hour away give you plenty to do in every season.



"IT RAINS ALL THE TIME"

It's gray more than it's stormy. Get a good rain jacket, and plan a sunny trip for February. Summers make up for it.

"YOU NEED A CAR EVERYWHERE"

In Capitol Hill, Queen Anne or near a light rail station, many people get by with one car or none.

The mistakes relocating buyers make

SIX THINGS I SEE EVERY SEASON

01

Picking a neighborhood off a map, without checking which bridge or highway you'd cross at rush hour.

02

Skipping the sewer scope and oil tank scan on an older house to make an offer look cleaner.

03

Comparing sticker prices only. No state income tax changes the math — so does a 10.55% sales tax.

04

Assuming the school is the one down the street. In Seattle, check the assignment for the exact address.

05

Not asking about HOA dues upfront. Condos and many townhomes carry dues that change the real monthly cost.

06

Waiting to get pre-approved until after finding "the one." Good Seattle homes often go pending in under two weeks.

THE FIX FOR ALL SIX

A plan before the search starts. One call, a clear budget, a shortlist, and the right inspections written into every offer.

What to do, and when

6–12

MONTHS OUT

Shortlist two or three neighborhoods from this guide. Map your commute across the right bridge or rail line. Talk to a lender about financing across state or country lines — it works differently than a local move.

3–6

MONTHS OUT

Get pre-approved and set your real budget: mortgage, property tax, insurance and HOA. Check school assignments for your shortlist. Plan one visit if you can — ideally on a gray weekday, not a sunny Saturday.

1–3

MONTHS OUT

Tour homes, in person or by video call. Make the offer. Complete the inspection, sewer scope and any oil tank scan.

Moving

MONTH

Take possession. Set up Seattle City Light, Seattle Public Utilities and internet. Register for school, get an ORCA card and a Good To Go pass, and switch to a Washington driver's license.

What good looks like

A client relocating from Atlanta for work flew out once in March, toured homes, and didn't make an offer. The search kept going after she went home — fully remote.

In September, I walked her through a home in Mill Creek by video call alone. She never saw it in person. She bought it for \$1,075,000, and we closed that October.

CLOSED PRICE	TOURS OF THIS HOME IN PERSON	CLOSED
\$1,075,000	None	October

If you're worried you have to be here in person for every step of this — you don't.

What clients say

22+

YEARS IN THE MARKET

25

SALES TRACKED ON ZILLOW

\$315,000–\$2,600,000

PRICE RANGE CLOSED



"We contacted her a year before we were ready to start looking for a house, and even though we weren't ready, she always went the extra mile to answer our questions and guide us through the process."

VITORIA CAROLINE

"She made everything so smooth and clear. I couldn't recommend her more."

MAIZA LIMA

"Your immediate response to every email, text and calls is so appreciated. You were always there for us."

RUSH WALDLO

"Amanda's friendliness, professionalism and follow up was top notch... I'd definitely recommend her in order to list or find your next home."

STEVE AND ELAINE MARIANO

The Seattle relocation checklist

Every step from this guide, in the order it happens. Print this page and work down it.

6-12 MONTHS OUT

- ☐ Shortlist 2-3 neighborhoods from this guide
- ☐ Map the commute: which bridge, highway or rail line
- ☐ Talk to a lender about financing across state or country lines

1-3 MONTHS OUT

- ☐ Tour homes, in person or by video call
- ☐ Ask HOA dues on every condo and townhome
- ☐ Look up steep-slope and critical-area maps
- ☐ Make the offer
- ☐ Inspection, sewer scope, and oil tank scan

3-6 MONTHS OUT

- ☐ Get pre-approved before you find "the one"
- ☐ Set the real budget: mortgage, tax, insurance, HOA
- ☐ Check Seattle Public Schools assignment by address
- ☐ Add closing and moving costs on top of the down payment
- ☐ Plan one visit — on a weekday, if you can

MOVING MONTH

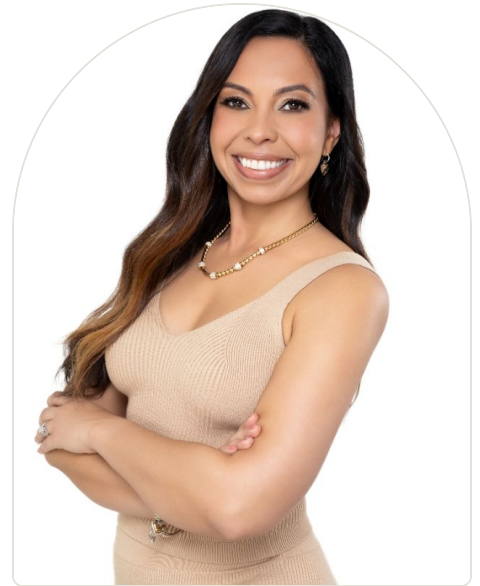
- ☐ Confirm possession date
- ☐ Set up City Light, Seattle Public Utilities, internet
- ☐ Register for school
- ☐ Get an ORCA card and a Good To Go pass
- ☐ Switch to a Washington driver's license and plates

How Amanda helps next

Wherever you are right now — still deciding if you're moving, or ready to start touring — I run every relocating client through the same process that got the story in this guide to a closing. Clear steps from day one, so you're never left wondering what's happening.

Your lender, inspector, sewer scope and everyone else are coordinated for you, so you have one point of contact, not five. And yes, you can do all of it remotely if that's what you need.

You can reach me directly — no call booking required, just reach out.



ONE POINT OF CONTACT

Lender, inspector, and everyone else coordinated on your behalf.

FULLY REMOTE IF YOU NEED IT

Video tours, offers, and closing handled from wherever you are.

THREE LANGUAGES

English and Portuguese fluently, with conversational Spanish.

Relocating to Seattle? Start with a call and a plan.

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