5 Ways Aging King County Housing and Elevated Rates Drive Puget Sound Homeowners to Maintain Existing Properties

King County's aging housing stock and elevated mortgage rates are driving Puget Sound homeowners to prioritize roofing and building-envelope maintenance.

SEATTLE, TUKWILA, CA, UNITED STATES, September 16, 2026 / EINPresswire.com/ -- King County homeowners are facing two overlapping realities: a significant share of the county's housing stock was built decades ago, while mortgage rates remain substantially higher than the rates many homeowners obtained during the pandemic-era refinancing boom.



The official company logo for Final Touch Construction LLC, featuring stylized building and roof design elements in silver and black alongside the red brand name.

The combination is creating a strong financial incentive for some homeowners to remain in their existing properties rather than exchange a low-rate mortgage for a new loan at today's higher rates. At the same time, older homes require ongoing maintenance and, in some cases, substantial repairs to roofing, siding, flashing, windows and other components of the building envelope.

> When a homeowner has a favorable existing mortgage rate, maintaining the current property can become a more attractive option than taking on a substantially larger mortgage at today's rates”
>
> *Jose Lima Ramos*

According to King County's housing analysis using American Community Survey data, 54.8% of owner-occupied housing units and 57.7% of renter-occupied units in 2022 were built after 1980. That means approximately 45% of owner-occupied units and 42% of renter-occupied units dated from before 1980.

The data demonstrate that King County has a substantial older housing stock, but they do not

support a claim that 68% of all homes are more than 40 years old. Housing age also should not be treated as proof that a building has structural or envelope deficiencies; condition varies substantially according to construction quality, subsequent renovations, maintenance and exposure.



A modern exterior building-envelope project featuring new wood siding, trimmed windows, and sliding glass doors installed by Final Touch Construction in the Puget Sound region.

Mortgage Rates Increase the Cost of Moving

The financial incentive to remain in an existing home is particularly significant for owners who obtained very low fixed-rate mortgages during 2020 and 2021.

Freddie Mac reported that the national average 30-year fixed mortgage rate was 6.76% on September 10, 2026, compared with the historically low rates available during the pandemic period.

For illustration, a $750,000 30-year mortgage at 2.75% has a principal-and-interest payment of approximately $3,062 per month. A new $1.1 million 30-year mortgage at 6.76% would have a principal-and-interest payment of approximately $7,142 per month, before taxes, insurance, mortgage insurance, HOA dues or other housing expenses.



A completed exterior renovation featuring new dark siding and windows on a multi-story Puget Sound home, showcasing Final Touch Construction's services.

That comparison does not describe every homeowner's circumstance, but it illustrates why a homeowner with a low existing mortgage rate can face a substantial payment increase when purchasing a more expensive replacement property.

The resulting "rate-lock" or "mortgage lock-in" effect has been widely discussed in housing-market analysis. However, it should not be characterized as the sole cause of reduced housing

turnover, nor should every homeowner with a low mortgage rate be assumed to be unwilling to move.

Older Homes Require Careful Envelope Maintenance

Housing age alone does not establish that a home requires an exterior reconstruction. Nevertheless, older properties can contain building assemblies, flashing details, roofing systems, windows and siding that differ substantially from those used in current construction.

Washington's building regulations require exterior wall assemblies to provide weather protection and to address water management, including flashing, water-resistant barriers and drainage.

The Washington State Energy Code also contains provisions governing alterations, repairs, additions and changes to existing buildings. Importantly, those provisions do not mean that every older home must automatically be brought completely up to current new-construction standards simply because it has reached a particular age. The applicable requirements depend on the scope and nature of the project.

For that reason, homeowners considering siding, roofing or window replacement should evaluate the existing assembly and the scope of work before assuming that a complete building-envelope reconstruction is necessary.



A technician installing GAF roofing materials, pipe flashing, and underlayment during a roof replacement project in the Puget Sound area.


A completed shingle roof replacement showing pristine brown asphalt shingles, flashing details, and ventilation caps installed by Final Touch Construction in the Puget Sound area.

Moisture Management Is a Critical Part of Exterior Maintenance

In the Pacific Northwest, effective water management is an important component of building-envelope performance.

A properly functioning exterior wall system is designed to keep bulk water out of the wall assembly while providing a pathway for incidental moisture to drain outward. Washington's current building requirements specifically address weather-resistant exterior wall envelopes, flashing, water-resistant barriers and drainage.

When moisture enters an inadequately protected wall assembly and remains trapped, it can contribute to deterioration of wood components and other materials. The presence and severity of such damage, however, must be established through inspection rather than inferred solely from the age of the property.

Consequently, a siding or roofing replacement project can sometimes uncover previously concealed deterioration. In those circumstances, the final scope and cost of the project may be substantially different from the original exterior-maintenance estimate.

From Cosmetic Improvements to Long-Term Property Maintenance

For homeowners who choose to remain in their properties, the financial calculation can shift from the cost of purchasing another home to the cost of maintaining and improving the home they already own.

That does not necessarily mean homeowners are universally replacing kitchens and bathrooms with major envelope projects. Rather, the economics can make preservation and maintenance more attractive when the alternative is selling a property with a low-rate mortgage and financing another property at substantially higher rates.

Public housing data support the existence of an aging housing stock in King County, while current mortgage data confirm that borrowing costs remain well above pandemic-era levels. What the available public data do not establish is a countywide 34% increase in major building-envelope projects. That figure should therefore not be presented as a government or municipal finding without a documented permit-data analysis.

Contractor Perspective

- "We're seeing homeowners think more carefully about the long-term condition of the properties they already own," said Jose Irving Lima-Ramos, Owner and Principal of Final Touch Construction LLC. "When a homeowner has a favorable existing mortgage rate, maintaining the current property can become a more attractive option than taking on a substantially larger

mortgage at today's rates. That makes proactive evaluation of roofing, siding, flashing and moisture-management systems particularly important for older homes."

Lima-Ramos said that exterior renovation projects can sometimes reveal conditions that were not visible before siding or other exterior materials were removed.

- "A siding replacement can involve much more than the siding itself," Lima-Ramos said. "Once an exterior assembly is opened, contractors may find deteriorated sheathing, damaged framing or inadequate flashing that needs to be addressed before the new exterior can be installed. That's why inspection and proper planning are important before starting a major exterior project."

These observations represent the contractor's experience and should not be interpreted as evidence that a specific percentage of King County homes has hidden structural damage.

A More Practical Approach to Older Homes

For owners of older King County properties, building-envelope maintenance can include:

- Inspecting roofing, siding, flashing and exterior penetrations for signs of water intrusion.
- Checking window and door interfaces for failed sealants or flashing problems.
- Investigating staining, elevated moisture readings or deterioration before covering affected areas.
- Evaluating sheathing and framing when exterior materials are removed.
- Addressing drainage and water-management details as part of major exterior renovations.
- Determining which current building-code provisions apply to the specific scope of work before construction begins.

The goal is not to assume that an older home needs a complete reconstruction, but to identify problems early and address them before localized deterioration becomes a larger repair.

About Final Touch Construction LLC

Final Touch Construction LLC is a Tukwila-based contractor providing roofing, siding and exterior construction services in the Puget Sound region. The company states that it is licensed, bonded and insured and lists its Washington contractor license as FINALTC823JF. Its published service area includes Seattle, Bellevue, Tukwila, Renton, Tacoma, Pierce County and surrounding Puget Sound communities.

The company provides residential and commercial roofing and siding services, including roof replacement, siding installation and exterior moisture-management work.

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