

# Under ONE ROOF

A ffordable Housing In Seattle



**Seattle**  
OFFICE OF HOUSING

## LETTER FROM THE MAYOR

Seattle is one of the fastest growing cities in America and housing costs are rising beyond the reach of far too many individuals and families. My vision for Seattle is an inclusive city where those who work here can afford to live here. Together, we can build a Seattle that is just and a city where our children and grandchildren can afford to live.

I have set the goal of creating 20,000 new homes affordable for lower-wage workers and low-income families over the coming decade. To achieve this ambitious goal, the City is working on a comprehensive strategy based on a series of recommendations from the Housing Affordability and Livability Agenda (HALA) advisory committee. These recommendations are based on the belief that as Seattle grows, we can be socially inclusive, environmentally sustainable and economically equitable. A key HALA recommendation is to renew and expand the Seattle Housing Levy. The Seattle Housing Levy is the cornerstone of our City's affordable housing strategy. Generously approved by Seattle voters in 1981 and renewed four times since, the Housing Levy has created over 12,000 units of affordable housing for our most vulnerable and lower-income residents. The current levy expires in 2016, and because of its strong track record of success, I am calling for a renewal and doubling of the Housing Levy.

We also need new strategies, such as a commercial linkage fee that funds affordable housing and mandatory inclusionary housing that requires all new multifamily development to either build or fund affordable housing. We must also vigorously advocate for renewed State and Federal investments.

These are bold and progressive ideas. But our affordability crisis requires big solutions. Together, our community is ready to achieve our shared vision of an affordable and equitable city.

- Edward B. Murray  
Mayor, City of Seattle



## CITY OF SEATTLE OFFICE OF HOUSING

The Seattle Office of Housing believes that:

- People who work in Seattle should be able to live in Seattle
- Everyone should have the opportunity to live in a safe and affordable home
- Our community is stronger when our most vulnerable residents are supported
- Affordable housing is a key part of an equitable community

It takes our everyone to create a more equitable community. We hope you'll join in the conversation.

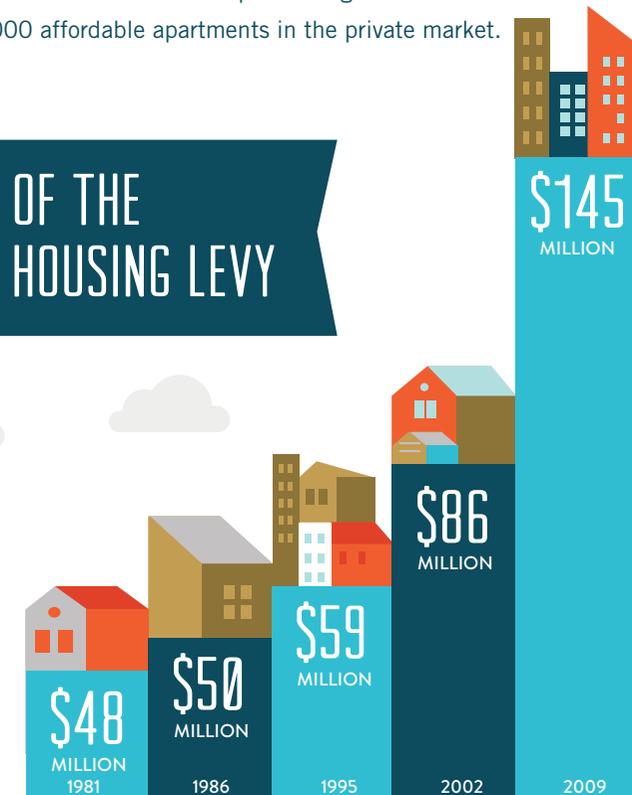
- Steve Walker, Director, Office of Housing

# SEATTLE VALUES AND INVESTS IN AFFORDABLE HOUSING

Over 30 years of voter support for affordable housing

Seattle has a long history of supporting affordable housing throughout the city. Our community's shared commitment to create an inclusive city where people of all incomes can live goes back to at least 1981 with the Senior Housing Bond. Consistent support for the Seattle Housing Levy and other local funding sources has helped create over 12,000 affordable apartments and assisted 800 lower-income families in purchasing their first home. Incentive programs have produced over 2,000 affordable apartments in the private market.

## HISTORY OF THE SEATTLE HOUSING LEVY



# WORKING PEOPLE STRUGGLE TO AFFORD HOUSING

Salaries are not keeping pace with rise in rents and home prices

When housing costs get too expensive, many people are forced to make tough decisions. Currently in Seattle, over 45,000 households pay more than half their income for housing, leaving little left for food, transportation, health care, and other necessities. The lowest income renters and households of color are most likely to feel this burden.

## IT TAKES TWO PEOPLE WORKING FULL TIME AT \$15/HR TO AFFORD THE AVERAGE 1 BEDROOM APARTMENT



AVERAGE 1 BEDROOM RENT \$1,412

AVERAGE 2 BEDROOM RENT \$1,605

# OVER 45,000 SEATTLE HOUSEHOLDS PAY MORE THAN HALF THEIR INCOME FOR HOUSING



## SEATTLE VOICES

JULIE LIVED IN A RUN-DOWN APARTMENT AND STILL STRUGGLED TO AFFORD RENT BEFORE THE CITY'S HOMEOWNERSHIP PROGRAM GAVE HER A STABLE HOME. "LIVING ON A PRESCHOOL TEACHER'S SALARY, I WAS FORCED TO MAKE A CHOICE BETWEEN AN AFFORDABLE AND A HEALTHY PLACE TO LIVE. NO PARENT SHOULD HAVE TO MAKE THAT CHOICE."



# AFFORDABLE HOUSING HELPS PREVENT DISPLACEMENT

Rents are rising rapidly in Seattle, both in newly constructed buildings and existing older properties. The increasing housing costs and a widening income gap are forcing some people to move outside of the city. This trend impacts lower and middle-income families and people of color the most. Lower housing costs, however, are typically offset by higher transportation costs, and long commutes take away from time that can be spent with family or in the community. Preserving existing affordable housing and building new subsidized housing ensures people of all incomes can live in Seattle, regardless of market pressures.



29%

rent increase for EXISTING AND NEW apartments in the last 5 years for an average 1-bedroom unit

14%

rent increase for EXISTING 1 bedroom apartments in the last 5 years

\$1,789

is the average rent for the 32,000 new apartments built in the last 5 years

## SEATTLE VOICES

WHEN KENAN'S RENT WAS SET TO INCREASE HE LOOKED FOR MORE AFFORDABLE HOUSING OUTSIDE THE CITY. THEN HE FOUND A RENT-RESTRICTED APARTMENT RIGHT IN HIS NEIGHBORHOOD. "I'M GLAD MY APARTMENT HAS BEEN ABLE TO HELP ME STAY IN THIS COMMUNITY. I WANT TO STAY IN SEATTLE WHERE THE JOBS ARE."



AFFORDABLE HOUSING IS THE CORNERSTONE OF AN

## EQUITABLE COMMUNITY

It is good for the environment, economy, and equity when Seattle grows in a way that benefits people of all incomes. Affordable housing prevents displacement of long-time residents and allows them to stay in the communities they call home. With these choices, Seattle can remain a diverse and equitable community.

A STABLE HOME HELPS

# CHILDREN SUCCEED

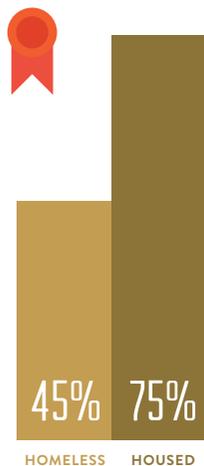
Health and academic outcomes improve when children have security

The security of a stable home helps children succeed in school and improves their physical and mental health. Children who move frequently, however, lag behind their peers academically. Research shows that students lose 4-6 months of academic progress each time they move schools. Children who move often are 48% more likely to be in poor health and 71% more likely to be at risk of developmental delays.

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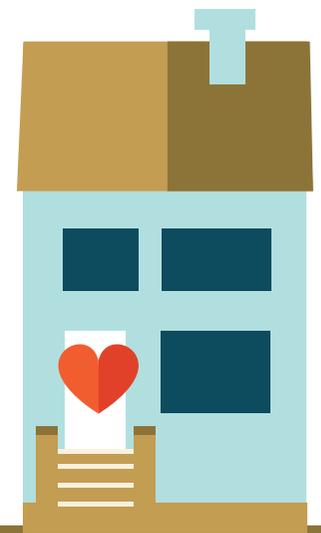
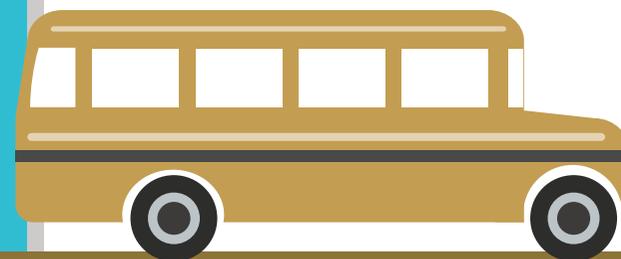
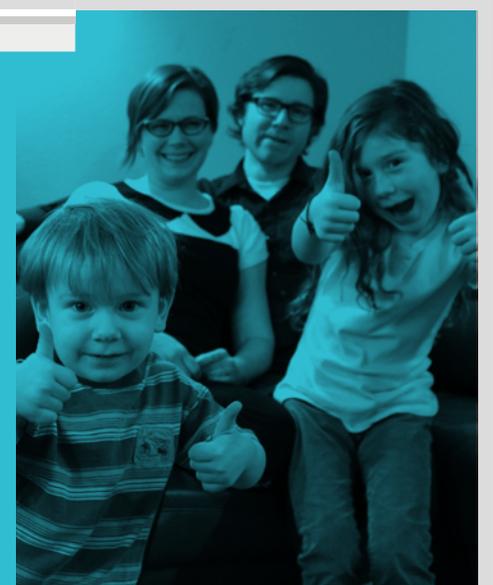


High School students who  
GRADUATED  
ON TIME



## SEATTLE VOICES

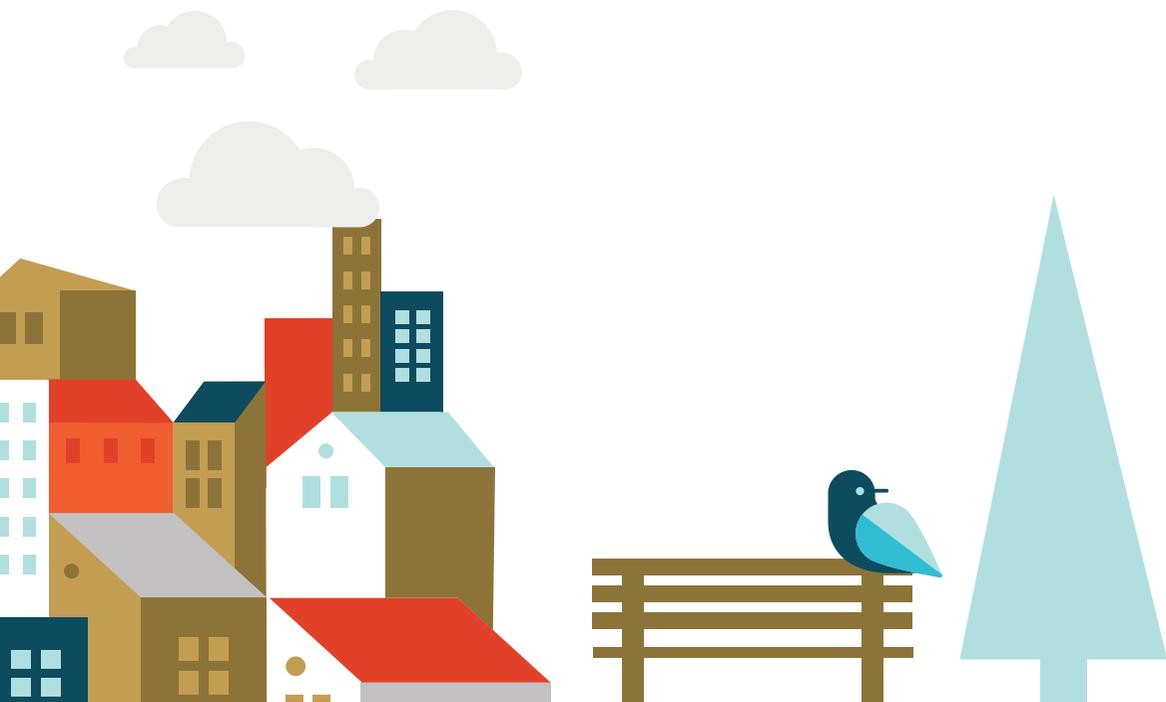
FINDING AN AFFORDABLE HOME WITH ENOUGH ROOM FOR A FAMILY OF FOUR WAS DIFFICULT FOR DREW AND BRANDIE. THROUGH A CITY-FUNDED PROGRAM THEY WERE ABLE TO STOP MOVING AROUND, ESTABLISH ROOTS, AND REDUCE THEIR HOUSING COSTS. "ALL WE WANT IS STABILITY FOR OUR FAMILY AND A PLACE TO CALL HOME."



# AFFORDABLE HOUSING PROVIDES SECURITY FOR SENIORS

Our city is stronger when people  
can stay in their community  
as they age

Seniors and others living on a fixed-income are among those most impacted by rising housing costs. Social Security is the main source of income for low-income seniors, accounting for over 80% of household income for senior households in the lowest two income quintiles. National data show that almost half these households pay 50% or more of their income for rent. Faced with few market-rate options, affordable housing provides an opportunity to remain in their neighborhood, close to the services and community supports they rely on.



## SEATTLE VOICES

FOR SENIORS CHALLENGED WITH FIXED INCOMES, CITY FUNDING HELPS CREATE THE AFFORDABLE APARTMENTS AND SERVICES THAT ALLOW THEM TO STAY IN OUR COMMUNITY. "IT'S OUR JOB TO TAKE CARE OF OUR ELDERS AND TO MAKE SURE THEY ARE HEALTHY AND THAT THEY CAN PARTICIPATE IN THIS NEIGHBORHOOD." - MAIKO WINKLER-CHIN, DIRECTOR OF SCIDPDA



38% OF SENIOR HOUSEHOLDS  
ARE LOW-INCOME IN SEATTLE  
(at or below 50% of Area Median Income).

ABOUT 9,000 SENIOR HOUSEHOLDS  
pay more than half their income on housing in Seattle.

For the lowest 2/5 of seniors, Social Security makes up  
**OVER 80% OF THEIR INCOME.**

EVERYONE DESERVES THE

# DIGNITY OF A HOME

Homelessness is a crisis our community must address

Seattle is experiencing a crisis of homelessness. In January 2015, there were 2,813 people surviving on the street without shelter in Seattle. Homelessness in King County has increased 21% between 2014 and 2015. Helping these families stay in their homes or move quickly to housing they can afford minimizes the trauma of homelessness. Others require health care and other services to gain stability. Seattle has prioritized supportive housing so highly vulnerable, chronically homeless people with disabilities can live in safety and dignity. That focus has seen results: the number of chronically homeless people on the street and in shelter decreased 21% in 2014.

In January 2015, there were

2,813 UNSHELTERED PEOPLE IN SEATTLE

Another 2,390 HOMELESS PEOPLE in shelters and transitional housing

## SEATTLE VOICES



LIKE MANY VETERANS DEALING WITH PTSD, KRYSTAL HAD A DIFFICULT TIME FINDING A STABLE PLACE TO LIVE. THEN SHE GOT A FRESH START IN A CITY-FUNDED AFFORDABLE APARTMENT IN SOUTH LAKE UNION. "PERMANENT HOUSING WITH CASE MANAGEMENT SUPPORT HAS HELPED ME GET STABILITY BACK IN MY LIFE."

NATIONAL STUDIES HAVE DEMONSTRATED

## SUPPORTIVE HOUSING WORKS

People who have been homeless for long periods of time and have serious disabilities achieve stability with housing. Additionally, costs are reduced for public systems. Health care systems see the most savings, followed by shelter and corrections. A Seattle study found a 54% reduction in emergency medical services among chronically homeless people with severe alcohol problems after two years in supportive housing.

# DELIVERING ON THE PROMISE

The 2009 Seattle Housing Levy is meeting its goals

- \$145 MILLION OVER 7 YEARS
- EXPIRES IN 2016

## 2009 LEVY ACCOMPLISHMENTS: (in the first five years)

- ✓ **1,971 APARTMENTS CONSTRUCTED**  
or preserved. The housing serves eligible residents at below-market rents for 50 years or more.
- ✓ **410 APARTMENTS RENOVATED**  
improving operating efficiency and living environments, and extending the period of affordability.
- ✓ **OPERATING SUBSIDIES**  
for buildings that serve extremely low-income residents who pay very low rents, to ensure buildings are well maintained and financially viable.
- ✓ **EMERGENCY RENT ASSISTANCE FOR 1,882 HOUSEHOLDS**  
to prevent homelessness; 83% were still in stable housing six months after assistance ended.
- ✓ **148 HOME LOANS**  
to lower income homebuyers to purchase their first home. Loans are repaid to fund additional homebuyer loans, or are invested in homes that will remain affordable in perpetuity.

Join the Conversation  
SEATTLE.GOV/HOUSING



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