

Mayor's Council on African American Elders

Advocating for Change

Prepared for Mayor Jenny Durkan

November 2018



City of Seattle

Mayor Jenny A. Durkan

Mayor's Council for African American Elders
Seattle Human Services Department

Acknowledgements

November 2018

The Mayor’s Council on African American Elders (MCAAE) held its annual retreat on March 23, 2018. At that meeting, members identified four priority advocacy areas for the year:

1. Development of extremely low-income housing in Seattle’s Central District (CD).
2. Develop preference policies for neighborhoods impacted by gentrification.
3. Property tax relief for older homeowners in Seattle and King County.
4. Increase investments to improve service delivery for older African Americans in south Seattle and King County.

Since the retreat, the MCAAE has taken time to learn more about each issue and its impact on older people, especially older African Americans. This report includes background information for each priority area and recommended strategies for addressing each issue.

We would like to acknowledge the support we received from Aging and Disability Services director Cathy Knight; ADS staff liaison Karen Winston; Seattle Age Friendly program manager Brent Butler; ADS planner Jon Winters Morrison; the Seattle Human Services Department Data Team; the Seattle Office of Planning and Community Development; and the Seattle Office of Housing.

We look forward to an ongoing dialogue with City officials and community members at-large, as we work together to resolve issues on behalf of African American elders.

Respectfully submitted,

Brenda Charles-Edwards, Chair

Dr. Brenda Jackson

Cynthia Winters, Vice-Chair

Paul Mitchell

Benjamin Abe

Mattie Taplin (Emeritus)

Rev. Janice Davis

Claudette Thomas

Tricia Diamond

Jim Watkins

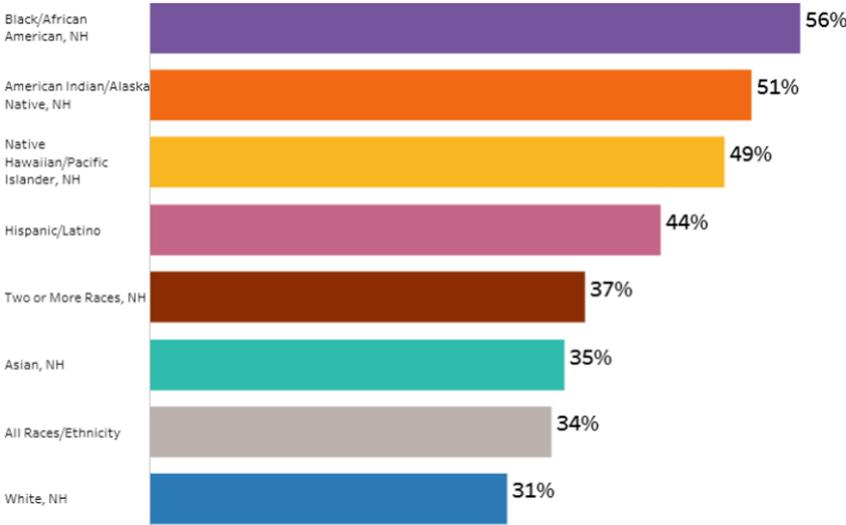
Ina Howell

Develop extremely affordable housing in Seattle’s CD

BACKGROUND

Since the 1970’s, the number of African Americans in Seattle’s Central District (CD) has been declining. The vibrant community was nearly 80 percent Black in the 1970s. Today, African Americans represent less than one-fifth of the neighborhood’s population.¹ Many are households headed by African Americans age 60 and older. Due to gentrification, numerous former African American residents have been displaced and can no longer afford to live in the CD, while some remaining older homeowners struggle to age in community.

Figure 1. Households that are Housing Cost Burdened, Seattle



Data Source: U.S. Census Bureau, American Community Survey, Public Use Micro Sample (PUMS)
Date Range: Average 2011-2015. **Notes:** Households that spend 30% or more of income on housing are considered to have a high cost burden; data includes both renters and homeowners. NH=Non-Hispanic/Latino

The MCAAE completed a comprehensive review of housing policy, programs, and projects. At our May 18, 2018 meeting, the MCAAE reviewed housing and demographic data provided by HSD’s data team in response to questions raised at the March retreat. On June 15, 2018, the MCAAE reviewed a summary of findings in a new report, *Moving Toward Age-Friendly Housing in King County*, and reviewed answers to our questions about affordable housing provided by the Seattle Office of Housing and the Office of Planning and Community Development.

¹ Wikipedia - https://en.wikipedia.org/wiki/Central_District,_Seattle#Demographics

The questions included:

- 1) How many projects are in the pipeline (permitted planning applications with housing) for the Central District?
- 2) What are the number of units that those projects represent?
- 3) What are the affordability levels for those projects in terms of number of units in the following categories?
- 4) What zoning, planning or land use changes have occurred within the Central District within the last five years?
- 5) What zoning, planning or land use changes are proposed?
- 6) Is there a plan to directly market the affordable units to groups in the CD through churches and senior centers and, if so, who is responsible for this process?

These inquiries confirmed the need to address physical, social, and service needs of older adults, and to promote equity and social justice. In addition to the projected increase in older adult-led households, the report and findings from the various departments highlight how housing is unaffordable for many older King County households: “A higher percentage of households with older adults live in unaffordable housing (more than 30 percent of total income spent on housing costs) compared to households without older adults.”

The MCAAE is aware of the City’s commitment to develop more affordable housing; however, we believe “affordable” housing that serves the upper limits (e.g., 50 percent to 80 percent of area median income) does not meet the needs of many older African Americans who want to live and/or return to live in the CD. We believe there is a need for extremely affordable housing, as classified as affordable for households earning no more than 30 percent of the area median income. In Seattle, this equates to incomes ranging from a maximum of \$21,050 for a single person household to \$30,100 for a four-person household, based on the 2018 income and rent limits posted on the [Seattle Office of Housing website](#).

Recommendation

1. Develop more extremely affordable housing.

The MCAAE recommends increasing the number of units set asides for those households earning 30 percent or less of the area median income and earmarking some of these units for older people through innovative approaches that meet state, federal and local law.

Figure 2. 2018 Income & Rent Limits – Seattle Office of Housing Affordable Housing Programs

Effective 5/14/2018

| 2018 Income Limits | |
|--------------------|----------|
| Family Size | 30% AMI |
| 1 Person | \$21,050 |
| 2 Persons | \$24,050 |
| 3 Persons | \$27,100 |
| 4 Persons | \$30,100 |

Develop preference policies for Seattle neighborhoods impacted by gentrification

BACKGROUND

At our July 2018 meeting, Byrd Barr Place (BBP) and Capitol Hill Housing presented information on the Liberty Bank Building and the Africatown Plaza. BBP is currently working in partnership with Africatown to focus on place-keeping for African Americans in the Central District (CD). The rationale is to ensure that the legacy of African Americans in the CD remains, regardless of the changes occurring in the community.

Recommendation

2. Develop a Neighborhood Preference Policy for future project development in the Central District and other Seattle neighborhoods impacted by gentrification.

The City of Portland’s Housing Bureau developed its North and Northeast Preference Policy as a tool to address the harmful impacts that urban renewal had on many longtime residents of that community. The policy identifies areas within N/NE Portland that were subject to high levels of urban renewal and gives preference to housing applications (e.g., for affordable rental housing, ownership housing, and down payment assistance for first-time homebuyers) from current or former residents of those areas, and their descendants. All other applicants receive “preference points” based on current or historic residency in that area. The Preference Policy determines the order of applications on the waiting lists for housing, not their eligibility for housing programs.² The MCAAE requests your consideration and support for a Neighborhood Preference Policy similar to that of the City of Portland.

Support efforts to revise the Washington State Property Tax Relief Program

BACKGROUND

When gentrification hits a community, the negative impacts include increased rents and real estate prices; displacement of residents; homelessness; fractured cultural, social and spiritual cohesiveness; missed opportunities to access prosperity; and, for those remaining, increased property taxes.

² The City of Portland Housing Bureau, North/Northeast Neighborhood Housing Strategy, www.portlandoregon.gov/phb/article/671059.

This year alone, property taxes increased almost 17 percent in King County, due to a statewide property tax increase in 2017—the largest property-tax increase in King County in modern history, according to the Seattle Times.³ King County property owners already pay among the highest taxes in the country, the Seattle Times also reported, with the average property tax bill soaring 35 percent since 2013.

The average annual home property-tax bill has jumped nearly \$1,000 in the past two years.⁴ Higher property taxes make it extremely difficult for older homeowners to age in place, especially if living on fixed incomes. It also makes them more vulnerable to scams and property predators.

A Couple's American Dream

“When we bought our dream house in the Central District in 1956, the property tax was included in the mortgage payments. Thirty years later, we paid off the mortgage. Following our retirement, we continued paying the property tax. We are currently in our ‘golden’ years but are now paying more for property taxes than we did for our mortgage payments! Some of our friends have moved further south to either Renton or Federal Way or lost their homes because they couldn’t pay the increased property taxes. It is our hope and prayer this won’t happen to us.”—Louann Charles, a 90-year-old CD Resident

Although King County administers the Washington State Property Tax Exemption Program for qualified homeowners, it is underutilized, especially in high cost areas of Seattle and King County.⁵ The main reasons for underutilization among older adults are:

1. Many are unaware of the program.
2. Most applicants exceed the maximum household income of \$40,000 to qualify.
3. Many find the application complicated and difficult to complete.
4. Many believe incorrectly that the Exemption Program will result in a lien against their property (which is true of State Property Tax Deferral Program but not the Exemption Program).

For the 2019 legislative session, the MCAAE will support advocacy efforts to change the eligibility requirements of the Property Tax Exemption Program, to ensure that more older homeowners qualify to receive property tax relief.

³ The Seattle Times, “Mad About Property-Tax Increase? Assessors in Western Washington are Bracing for your Questions,” February 16, 2018.

⁴ The Seattle Times, “Property-Tax Bills in King County are Among the Nation’s Highest – And Growing Fast,” April 29, 2017.

⁵ On the Horizon: AARP 2018 Legislative Lens, January 8, 2018

Recommendation

- 3. Support efforts to revise the Washington State Property Tax Exemption Program to: a) increase in the maximum household income qualification; b) streamline the application format and guidelines; and c) increase outreach activities about the program to older homeowners, especially in high cost areas, including the Central District.**

We request your support of statewide advocacy efforts to:

- **Increase the income qualification threshold.** This would ensure that more older homeowners qualify for the program.
- **Simplify the application process.** This would make participation less complicated and scary.
- **Look for ways to help low-income senior renters.** This could mean creating mechanisms for effective rent control.

Increase investments to improve service delivery for older African Americans in Seattle.

BACKGROUND

At our March retreat, MCAAE members identified specific needs for individuals served by the African American Elders Program (AAEP). The AAEP has served African American elders in Seattle and south King County for over 20 years, and provides case management, caregiver support, and referrals to programs and services. The program was originated by the City of Seattle but is now administered by Catholic Community Services. Following further study, we have broadened our request to include access to an expanded range of programs and services.

Older African Americans, particularly those in south Seattle and King County, often face access barriers, including⁶:

- Lack of knowledge about available programs and services.
- Lack of assistance with navigating systems and complicated application processes.
- Lack of transportation.
- Unable to afford sliding fees, often required from individuals whose incomes may be slightly over eligibility requirements.
- Lack of cultural sensitivity among service providers.

Trusting relationships are key to getting our elders to take advantage of beneficial programs and services. Older African Americans are very reluctant to invite strangers into their homes.

⁶ [Community Input on the Needs of African American Elders in Seattle and South King County](#), prepared by the Mayor's Council on African American Elders, and Aging and Disability Services, 2004.

They are also likely to avoid discussing personal information with strangers. It takes time to develop relationships. Continuous outreach that focuses on developing trusting relationships is critical to ensure access for African American elders.

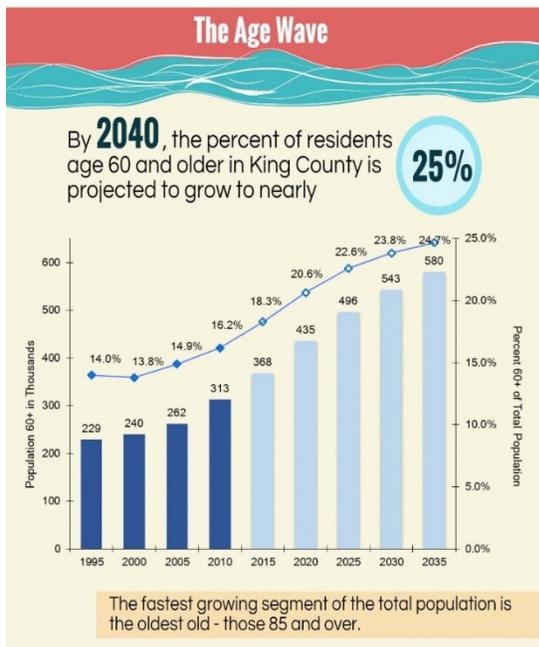
Quality of service is the most important concern for African American elders, who deserve holistic and person-centered services and to be treated with dignity, respect, and sensitivity.

Recommendation

4. Support increased investments for City and community-based programs to improve access and service delivery for elders of color, including African Americans.

The 2016–2019 Area Plan⁷ includes a snapshot of King County, where 17 percent of the population is age 60 and older. This population segment is expected to grow to nearly 25 percent by 2040, as the “age wave” rolls through.

The number of diverse elders is also expected to increase. In addition, the Area Plan highlights the average person age 65 in Washington state can expect to live 19 more years if the current age-specific death rates stay the same for his or her life; however, only 15 of these years are expected to be healthy.



Are Seattle and community service providers ready for the coming “age wave”? We believe one of the first steps is to ensure all programs and services have the capacity to serve an increasingly diverse older adult population.

Figure 3. The Age Wave is illustrated in a graph showing the anticipated increase in the age 60+ population from 1995 to 2035.

⁷ Area Plan—Area Agency on Aging, Seattle-King County,, Washington 2016-2019, accessed at www.agingkingcounty.org/wp-content/uploads/sites/185/2017/12/Area-Plan_2016-2019_MASTER-new.pdf.

Recommendation Summary

1. Develop more extremely affordable housing.
2. Develop a Neighborhood Preference Policy for future project development in the Central District and other Seattle neighborhoods impacted by gentrification.
3. Support efforts to revise the Washington State Property Tax Exemption Program to: a) increase in the maximum household income qualification; b) streamline the application format and guidelines; and; c) increase outreach activities about the program to older homeowners, especially in high cost areas, including the Central District.
4. Support increased investments for City and community-based programs to improve access and service delivery for elders of color, including African Americans.

Contact

Brenda Charles Edwards, MCAAE Chair, blackorchidenterprises@gmail.com

Karen Winston, MCAAE Liaison, karen.winston@seattle.gov