



City of Seattle

Seattle Renters' Commission

Dinah Braccio & Jessica Westgren, Co-Chairs

January 14, 2021

Re: *Seattle Renters' Commission Endorses Cancel Rent and Mortgages WA*

Dear Honorable Mayor Jenny A. Durkan and Members of the Seattle City Council:

We, the Seattle Renters' Commission, endorse the Cancel Rent and Mortgages WA movement. Failure to cancel rent and mortgages in Washington increases the burden and risk to our lowest income neighbors as they deal with the economic consequences of our nation's utter failure to address the Covid-19 pandemic. Without action, people will be saddled with unsustainable levels of debt. As of December 7th, 181,000 Washingtonian households were not current on rent. ([The Pulse Survey](#)). Of those 181,000, 80,000 households think they are likely to be evicted in the next two months. ([Survey](#)). The impact is going to be even greater on our communities of color. Half of Latino households who are behind on rent think it's likely they will get evicted and the same goes for black households who are behind on rent.

An Eviction Moratorium temporarily keeps our neighbors from losing their homes but does nothing to address the upcoming crisis as these arrears come due. Washington renters were already struggling with balancing finances before the pandemic. Two years ago, the Regional Affordable Housing Task Force highlighted an alarming number of households and communities that are severely cost-burdened for rent. And that was *before* we were in a global pandemic and unpredictable economic depression. As the Regional Task Force reported "Even as the overall number of homes has increased in the last ten years by 88,000, the number of rental homes affordable to low- and moderate-income families has decreased by 36,000. Communities of color and renters are disproportionately likely to be severely cost burdened, paying more than half of their income toward housing costs. Of black households, 56 percent are severely cost burdened, while 35 percent of white households are severely cost burdened. And, renters are more likely than homeowners to be severely cost burdened." (p7-8 RAH Report). An Eviction Moratorium that leads to payments plans is not a solution. Renters who are severely cost burdened will not be able to meet the demands of payment plans. This will only lead to the inevitable, more and more of our neighbors facing eviction and homelessness. These are not solutions. They are only stopgaps that push the problem further down the line. Eviction Moratoriums without rent and mortgage forgiveness are simply irresponsible. We need our leadership to lead and show the way by protecting our renters from homelessness.

Right now our state leaders, both Governor Inslee and the state legislature, have the power to choose the way forward for all Washingtonians who are housing insecure. It is up to them to help their residents prevent debt, eviction, and homelessness in the aftermath of a nationwide pandemic.

We need an eviction moratorium that covers not just the next several months but provides stability until we are able to control the pandemic. People whose income has been disrupted and eliminated during

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seattle.gov/neighborhoods/seattle-renters-commission



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the pandemic will need time and assistance to be able to get back to a financial place where they can support themselves and their families. This cannot be a long-term solution. In order to prevent people from being saddled with pandemic debt, it is not enough to prevent them from being evicted today but we must forgive those debts. The state budget does not have enough money to provide the amount of rental assistance necessary to cover everyone's lost rent.

[Regional Housing Authority \(RAH\) Report.](#)

Thank you for your consideration.

The Seattle Renters' Commission

CC: Andres Mantilla, Director, Seattle Department of Neighborhoods