

Mayor Harrell's

ONE SEATTLE PLAN

COMPREHENSIVE PLAN UPDATE

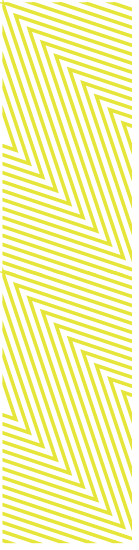


Seattle
Office of Planning &
Community Development

ANTI-DISPLACEMENT

Strategies

OCTOBER 2024
LARGE FORMAT VERSION

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Seattle, like many cities across the U.S., has a long history of displacement of communities of color and other vulnerable people, spanning the colonization of Native people, discriminatory housing and land use practices, forced relocation, impacts of major infrastructure projects, Urban Renewal, and more.

Today, as housing demand continues to outpace supply, low- and moderate-income people increasingly struggle to find and maintain housing they can afford as our city and region experience rapid growth.

Increasing our zoning capacity will go a long way towards supporting the creation of more housing, which can help address demand and moderate escalating housing costs. Mayor Harrell has directed the City's Innovation and Performance team to explore strategies, grounded in evidence, to bolster the City's efforts to prevent displacement. Their work will include review of existing investments and programs as well as recommendations for improving access to resources and supports for vulnerable populations.

TYPES OF DISPLACEMENT

Physical displacement can occur through eviction, acquisition, rehabilitation, or demolition of housing; when covenants expire on rent-restricted housing; and due to other factors, such as climate impacts.

Commercial displacement is when these pressures affect small businesses, many of which rent their space and are subject to market prices.

Economic displacement happens as housing becomes less affordable, residents can no longer weather rising rents or the costs of homeownership, like property taxes.

Cultural displacement occurs as residents relocate because their cultural community is leaving, and culturally relevant businesses and institutions lose their customer base or membership.

A MORE EQUITABLE GROWTH STRATEGY

More housing choices

- **Implementing HB 1110**, requiring up to four or six homes on residential lots
- **Allowing fourplexes, flats, and cottages** to help more people enjoy Seattle's neighborhoods and have access to homeownership
- **Expanding several Regional and Urban Centers**; adding a new Urban Center at NE 130th Street light rail station
- **Designating 30 Neighborhood Centers** to allow more housing types
- Increasing housing density along frequent transit and BRT arterials

Encourage affordable housing

- Creating opportunities to site low-income housing in areas with expanded zoning
- Including an additional bonus for development of low-income housing in updated NR zones

NEW OR RENEWED DISPLACEMENT MITIGATION INITIATIVES UNDERWAY

Historic Affordable Housing Investments

The City's [Office of Housing](#) provides funding to support the development and preservation of affordable housing in Seattle. Seattle is a national leader in supporting local revenue streams that leverage additional State and Federal resources to create a sizable investment in affordable housing. In his [2025–2026 budget proposal](#), Mayor Harrell announced a \$342 million investment towards the creation and preservation of affordable housing units, the largest contribution in Seattle history. This work will build on the [historic Housing Levy](#) passed by voters in 2023 to build thousands of affordable housing units and homeownership opportunities.

Equitable Development Initiative (EDI)

The Equitable Development Initiative invests in community-driven strategies to address displacement, focusing on land acquisitions, capital project funding, and capacity building with community-based organizations in neighborhoods at highest risk of displacement. Mayor Harrell's proposed 2025–2026 budget includes \$28 million towards the [Equitable Development Initiative](#), funding projects that help anchor communities and provide equitable access to housing, jobs, education, childcare, and other opportunities.

Displacement Risk Dashboard

The City needs the ability to monitor displacement risk and trends as it's likely to shift and change over time and may even occur where we least expect it. To aid in this effort, we will be building out a dashboard that incorporates multiple data sources to help us better monitor displacement risk and target investments where they are needed most.

Legacy Homeowner Assistance

With support from a federal grant, the City will examine how it can assist homeowners vulnerable to displacement who want to leverage the equity in their property for greater financial and household stability. This could include technical assistance, pre-development support, and connections to public and private resources.

Stabilizing Tenants through Affordable Homeownership

Federal funding will also support a potential program to help tenants purchase their rental units. The City's Office of Housing is in the beginning stages of working to identify buildings with strong tenant purchase potential; distributing resources to non-profit partners to facilitate resident organizing; and designing an engagement process for rental building owners interested in selling.

Regulating Real Estate Wholesalers "We Buy Homes for Cash!"

Real estate wholesaling is where companies seek out property owners to buy their home, often targeting distressed homeowners. The homeowner is given a cash offer for the house "as-is." These cash offers are for less money than market value based on a traditional appraisal. The City of Seattle is drafting regulations to protect homeowners from these predatory practices.

SUPPORTS FOR TENANTS

Tenant Relocation Assistance supports low-income renters who become displaced when certain income-restrictions expire, their housing is scheduled to be torn down, or when substantial renovations or a change in use requires them to vacate.

Economic Displacement Relocation Assistance helps tenants earning 80% or less of the area median income can apply for financial help to move when given notice to vacate after receiving rent increase of 10% or more in a single increase or across multiple increases within the same 12-month period.

Just Cause Eviction Ordinance requires landlords have one of 16 “Just Cause reasons” to terminate a tenancy. The ordinance requires advance notice, and the amount of advance notice depends on the specific Just Cause reason.

Right to counsel. Seattle has a right to counsel law that entitles any renter served with an eviction summons to legal counsel if they cannot afford an attorney.

Notice of Intent to Sell Ordinance requires landlords to provide the City an advance notice of their intent to sell any residential rental property with two or more units when at least one unit is rented at 80% of AMI or below. The City and its partners can then evaluate properties for potential acquisition to preserve low-cost market-rate housing and prevent displacement.

Rental Registration and Inspection Ordinance helps ensure that all rental housing in Seattle meets basic housing maintenance and safety requirements. Rental housing owners in Seattle must register their properties with the City. At least once every 5 to 10 years, inspectors will make sure all registered properties comply with minimum housing and safety standards.

SUPPORTS FOR HOMEOWNERS

King County Property Tax Exemption Program provides tax exemptions for income-qualified seniors, persons with disabilities, and disabled veterans that could save homeowners on a fixed income thousands of dollars annually.

Foreclosure Prevention Program/Homeowner Rescue Loans provide access to a subordinate, deferred loan of up to \$30,000 for homeowners at risk of foreclosure.

Home Repair Loan Program provides affordable loans and counseling to income-qualified homeowners to address critical health, safety, and structural issues.

Home Repair Grant Program provides funding (up to \$10,000) for homeowners that cannot obtain a loan from the Office of Housing to address critical health, safety, and structural issues.

HomeWise Weatherization Program provides free energy efficiency improvements to income-eligible households.

Oil-to-Electric conversions supports lowering home energy usage and reducing utility costs by providing free conversion from oil furnaces to electric heating systems.

Side sewer assistance provides zero-interest loans to fix side sewers for income qualified homeowners.

Seattle Department of Construction & Inspections (SDCI) workshops and technical assistance.

Efforts with community partners, like the **Black Home Initiative, Black Homeownership Legacy Fund, and Black Legacy Homeowners** are identifying strategies to support low- and moderate-income homeowners and homeowners of color to hold onto their homes, invest in their property, or participate in development themselves.