# Anti-Displacement Action Plan March 2025





# Acknowledgements

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- OH Office of Housing
- OPCD Office of Planning and Community Development
- SCL Seattle City Light
- SDCI Seattle Department of Construction and Inspections
- SPU Seattle Public Utilities

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# **Executive Summary**

Research indicates the most effective strategy to reduce displacement is increased housing production including both market-rate and subsidized production. Mayor Harrell's One Seattle Comprehensive Plan update proposes significant zoning changes to support more housing and housing options. This complements the City's historic investments in subsidized affordable housing. While the Comprehensive Plan aims to remove zoning barriers, zoning changes can sometimes have unintended consequences. Additional measures are needed to mitigate these. Seattle already has a robust suite of anti-displacement strategies, and the Anti-Displacement Action Plan seeks to review and strengthen these efforts to protect residents.

The Mayor's Office tasked the Innovation & Performance (IP) Team with assessing the effectiveness and comprehensiveness of the City's anti-displacement programs. The team explored four key questions:

- 1. What is the City already doing that has the potential to mitigate displacement?
- 2. What evidence is there to support what the City is doing?
- 3. How can the City improve existing interventions?
- 4. Are there gaps in the City's efforts to mitigate displacement?

To answer these questions, the IP Team conducted a literature review, cataloged existing programs, gathered data, and interviewed program managers.

## **RESEARCH INSIGHTS**

#### Strengths

There is no one silver bullet for preventing or reducing displacement as a city grows. According to the research, a robust anti-displacement strategy should address the varied drivers of displacement. Overall, **Seattle has built a strong foundation of antidisplacement interventions.** 

- The City has **22 evidence-backed programs**, with 63% showing moderate to high effectiveness and 32% being too novel for a significant body of evidence to exist.
- In fiscal year 2024, Seattle allocated approximately **\$307M** to anti-displacement programs, excluding \$54.4M in utility assistance benefits from fiscal year 2023.
- Expanding housing supply, **particularly affordable housing**, is crucial for long-term displacement mitigation. Seattle voters approved the 2023 Housing Levy, committing \$970M over seven years. This is in addition to other affordable housing funding sources like the the Payroll Expense Tax (\$470M since 2022) and other revenue streams (\$170M since 2022).

#### Opportunities

Despite strong foundations, Seattle can enhance its strategy in four key areas:

- 1. Data-driven planning, monitoring, and evaluation. Current programming could benefit from data-driven planning, standardized evaluation, and coordination across the six departments that house these programs. There is an opportunity to update and enhance the City's anti-displacement tracking tools, which were last updated 5 years ago.
- 2. Increased program awareness and community engagement. Program managers cite a lack of awareness as a barrier to enrollment. Increased outreach and coordinated engagement could boost participation.
- **3.** Accessible enrollment for programs. Complex eligibility verification hinders efficiency. The City is working to standardize income verification through Executive Order 2023-05 and the Affordable Seattle portal. Adding three meanstested programs to this portal could improve accessibility.
- 4. Preserving naturally occurring affordable housing (NOAH). Seattle's Notice of Intent to Sell (NOIS) helps notify stakeholders interested in preserving affordable housing when affordable properties are up for sale. Program manager interviews indicate that NOIS has not resulted in preservation activity to date, potentially due to the lack of programmatic infrastructure and sufficient resources.

## **RECOMMENDED ACTIONS**

To enhance responsiveness, accountability, and access, the City should implement the following recommended actions:

- 1. Use Data to Actively Monitor Displacement Risk: Develop an internal Displacement Risk Dashboard with frequent updates and neighborhood-level insights. Establish an internal work group to engage with the data and standardize evaluation.
- 2. Target Outreach & Community Engagement: Use data-driven strategies to increase program awareness and participation. Align outreach efforts with resident needs and ground-level events.
- **3. Improve Service Design:** Simplify program applications and align eligibility criteria to reduce barriers. Assess whether additional anti-displacement programs should be integrated into the Affordable Seattle portal.
- 4. Explore a Holistic Strategy to Preserve Naturally Occurring Affordable Housing (NOAH): Explore establishing key elements of a more coordinated NOAH preservation strategy, including a dedicated acquisition fund, centralized database, and collaborative efforts to protect existing affordable housing stock.

This report is not intended to be the final word on Seattle's anti-displacement strategy. Instead, it serves as a foundation for ongoing efforts that should evolve as new insights emerge and community needs change.

# Background

Seattle's One Seattle Comprehensive Plan (Comprehensive Plan) update will introduce significant zoning changes to support the expansion of Seattle's housing supply. The Comprehensive Plan is a roadmap for where and how Seattle will accommodate expected growth over the next 20 years, in compliance with Washington State's Growth Management Act (GMA) and House Bill 1110.

The Comprehensive Plan is projected to double the City's existing zoning capacity for housing, from approximately 165,000 to 330,000 units. Increasing zoning capacity will go a long way toward supporting the creation of more housing, which can help address demand, offer more housing options at different price points, and moderate escalating housing costs. As zoning changes help support increased housing production, the City is committed to mitigating potential displacement pressure on vulnerable populations.

In addition to more market-rate housing, more subsidized affordable housing at a range of income levels is needed, especially at 0-30% AMI levels. In recent years, the City has made historic levels of investment in subsidized affordable housing. In 2023, Seattle voters renewed the City's housing levy, which will provide \$970M over seven years. This is on top of the other funds the City's Office of Housing uses to support affordable housing including the Payroll Expense Tax (\$470M spent or committed since 2022) and other revenue sources like Mandatory Housing Affordability payments, Local Option Sales Tax for Affordable Housing, etc., totaling \$170M received since 2022.

To bolster the City's efforts to prevent and respond to displacement pressures, Mayor Harrell asked the City's Innovation & Performance (IP) Team to review the evidence base and best practices on anti-displacement strategies and evaluate current investments intended to mitigate displacement. The Mayor also asked the IP Team to help strengthen and refine an existing set of displacement risk indicators that had not been updated regularly or consistently used by City staff to monitor displacement risk.

Goal: Residents and communities can remain in place and thrive as Seattle grows and develops, particularly those who experienced past exclusion and housing discrimination.

## **RESEARCH APPROACH**

The IP Team conducted a literature review of anti-displacement interventions to prevent or reduce physical and economic displacement. The literature review included academic studies, articles and reports by advocacy non-profits and research firms, and publicly available anti-displacement plans from U.S. cities. Based on the literature review, the IP

Team collected quantitative data from current Seattle programming with the potential to mitigate displacement. Finally, the team conducted a series of interviews with City program managers to collect qualitative information regarding specific programs and policies.

## **KEY TERMS**

The Anti-Displacement Action Plan seeks to measure and address how the City of Seattle **could better support the immediate and individual needs of residents facing economic and physical displacement pressures to move involuntarily**. While there is no singular definition for terms such as displacement, gentrification, mobility, and neighborhood change, below is how these terms were defined and distinguished for this report. The pink highlights terms in scope for this report.

#### Displacement

Occurs when households are forced to move involuntarily for economic or physical reasons or are prevented from moving into a neighborhood because of high rents or home prices. Displacement is distinct from residential mobility, which includes voluntary household movement.

#### Neighborhood Change

Broadly captures the full spectrum of economic, racial or ethnic, and structural changes in a geographic area, both positive and negative. Neighborhood revitalization is a related term that implies change viewed as positive, usually accompanied by new public or private investment.

#### Gentrification

Transformation of areas historically inhabited by marginalized groups, usually racial or ethnic or class groups, into areas used by the dominant class or racial or ethnic group. Usually characterized by increased investments in areas that have seen longterm disinvestment.

**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.

**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.

**Commercial displacement** is when these pressures affect small businesses, many of which rent their space and are subject to market prices.<sup>1</sup>

The IP Team builds on initial efforts by the Office of Planning and Community Development (OPCD) to catalog anti-displacement efforts across the City. While OPCD used a wider definition of displacement, the IP Team focused the Action Plan's inventory based on findings from the literature review and on the available evidence to support an intervention's direct or indirect impact on preventing or reducing displacement among current residents. For the widest possible definition of displacement, **Appendix C** includes a full list of goals and policies related to anti-displacement that are mentioned in the One Seattle Comprehensive Plan.

# **Program and Policy Inventory**

This report employs a 4P's Anti-Displacement Conceptual Framework<sup>2</sup> to organize the City's current programs and policies and to check for gaps in the portfolio.





**PLAN** 

**Plan** ahead by anticipating displacement pressures and responding with appropriate policies and programs.

## PRODUCE

**Produce** new housing for people of all incomes.



PROTECT

**Protect** residents from displacement pressures by giving them more freedom and time to make the choice to say or move.



## **PRESERVE**

**Preserve** existing affordable housing and reduce the likelihood they exit the affordable housing stock.

In addition to checking the portfolio against the 4P framework, each program and policy was reviewed for effectiveness, impact, and cost, as well as which of these programs and policies match the needs of particular places and groups. Detailed information on each of the criteria is available in **Appendix B**.

<sup>&</sup>lt;sup>1</sup> Due to time constraints, the IP Team did not conduct research on the effectiveness of the city's commercial displacement efforts, however, these programs are listed out in the Limitations section of this report.

<sup>&</sup>lt;sup>2</sup> 3P and 4P frameworks are cited in sources across academia, advocacy organizations, and local government: <u>San Francisco</u> <u>Foundation</u>, <u>Local Housing Solutions</u>, <u>Journal of Planning Literature</u>, <u>Bay Area Housing Finance Authority</u>, <u>City of</u> <u>Minneapolis</u>, <u>City of Cambridge</u>, <u>Urban Displacement Project</u>, and <u>SPARCC</u>

**Budget:** How much money was allocated to the program/policy FY23-24 and projected for FY25-26?

**Data on Impact:** How many residents or households were served by this program/policy in FY23-24?

**Cost Estimate:** What level of funding or foregone revenue will be required?

**Mitigation Potential:** If adopted, how likely is it that displacement will be reduced directly or indirectly?

**Best Practices:** What can we learn from the evidence on how best to implement a program/policy?

**Other City Examples:** What can we learn from how other cities are implementing similar programs/policies?

**Type of Displacement:** Which pathway of displacement does this program/policy primarily address?

**Population Served:** Which group does this program/policy assist the most?

## **PROGRAM & POLICY OVERVIEW**

There is no one silver bullet for preventing or reducing displacement as a city grows. According to the research, a robust anti-displacement strategy should address the varied drivers of displacement. Overall, **Seattle has built a strong foundation of anti-displacement interventions.** 

- 1. Per the literature review, 22 programs or policies in the City of Seattle have research-backed evidence<sup>3</sup> for mitigating displacement.
  - a. 63% have a high to moderate evidence base
  - b. **32%** are too novel for a significant body of evidence to exist
  - c. 5% have a low evidence base
- In fiscal year 2024, The City of Seattle budgeted approximately \$307M for antidisplacement programs, excluding the Utility Discount Program and other emergency utility bill assistance programs for income-eligible customers, which delivered approximately \$54.4M in benefits in fiscal year 2023. For a breakdown of this budget by program see <u>Appendix A</u>.
- 3. The City has implemented in some form most of the anti-displacement interventions covered in the literature. The IP Team found only **two gaps** related to preserving naturally occurring affordable housing, which is housing that is affordable to low-income households without a public subsidy.

<sup>&</sup>lt;sup>3</sup> See <u>Appendix B</u>: Evaluation Criteria Definitions for definitions of High, Moderate, Low, and Novel. Evidence is based on, "if we adopt this intervention, how likely is it that displacement will be reduced directly or indirectly?"

## **PROGRAM & POLICY INVENTORY BY CATEGORY + EVIDENCE**

PROGRAM / POLICY	DESCRIPTION	EVIDENCE
	PLAN	
1. Data Monitoring	The Office of Planning and Community Development created <b>displacement risk indicators</b> as a component of the Equitable Development Monitoring Program.	High
	PRODUCE	
2. Subsidized Housing Production	The Seattle Office of Housing manages investments in affordable housing and programs to fund the preservation and production of affordable homes in Seattle.	High⁴
	<b>Rental Housing Program:</b> This program funds production and preservation of rental housing that will serve low-income Seattle residents for a minimum of 50 years. This program includes the JumpStart/PET Community Self-Determination Fund which provides short-term or permanent funding to community-based organizations for strategic property acquisition, development, and preservation of low-income housing.	
	<b>Homeownership Program:</b> This program funds the development of new for-sale housing stock that will be sold to low-income, first-time buyers at affordable prices for a minimum of 50 years.	
2a. Inclusionary Zoning + Developer Incentives	Seattle's Mandatory Housing Affordability (MHA) mitigates a small share of developments' affordable housing impacts, either through a developer payment or by providing a few units affordable to income- eligible households, in consideration for rezones that increased development capacity.	Moderate
	The Incentive Zoning program is a voluntary program in which developers provide specific amenities in exchange for extra floor area or height beyond the base amount allowed for their building by the Land Use Code.	
	The Multifamily Property Tax Exemption (MFTE) program provides multifamily property owners a tax exemption in exchange for income- and rent-restricted units.	
3. Market-rate Housing Production	Seattle's One Seattle Comprehensive Plan includes many policies to encourage market-rate production including changes to zoning codes to allow for more housing and more types of housing. Other policies in the Comprehensive Plan include reducing parking requirements, a stacked flats incentive, and an affordable housing bonus. See Mayor Harrell's recommended One Seattle Comprehensive Plan Update for a	High <sup>4</sup>

<sup>&</sup>lt;sup>4</sup> While the most of the research on housing production and displacement is focused on market-rate housing, research indicates that the effect of subsidized housing production on preventing displacement is twice as strong as the effect of market-rate housing production.

	full list. <sup>5</sup> Anti-displacement research highlighted two specific policies with evidence and potential to mitigate displacement (3a. & 3a1.)	
3a. Missing Middle Zoning	Missing Middle Zoning refers to allowing smaller, multi-unit housing, commonly courtyard apartments or cottages, ADUs, townhomes, and du-, tri-, and quad-plexes in places previously zoned for exclusively single-family homes. The State of Washington passed House Bill 1110 in 2023 to increase middle housing in areas traditionally dedicated to single-family detached housing. Seattle's One Seattle Comprehensive Plan contains the framework for implementing this requirement and liberalizes zoning even further to create more types of housing across the city.	High
3a1. Accessory Dwelling Units	Accessory Dwelling Units (ADUs) are secondary dwellings located in residential zones. They include detached accessory dwelling units, often called backyard cottages, and attached accessory dwelling units, often called in-law apartments or basement suites. In 2019, the City of Seattle reformed its ADU rules to make it easier for homeowners to build in residential areas and new legislation was announced for 2025 to streamline the permitting process and increase production.	Moderate
	PROTECT	L
4. Foreclosure Prevention	Provides access to a subordinate, deferred loan of up to \$30,000 for homeowners at risk of foreclosure and is administered by HomeSight. Originally a 2016 pilot program but paused after a similar federal program called the Homeowner Assistance Fund (HAF) launched in 2022. Program is relaunching in 2025 as HAF is sunsetting.	High
5. Emergency Rental Assistance	In 2024, three departments within the City managed three distinct funds for one-time emergency rental assistance in addition to King County's rental assistance program. A unified City-wide strategy is under development in 2025.	High
6. Just Cause Eviction Ordinance	Requires that 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. The Seattle Renter's Handbook has more information on additional renter rights and obligations above and beyond this report. <sup>6</sup>	High <sup>7</sup>
7. Right to Counsel	Offers legal counsel to renters served with an eviction summons if the renter has an income at or below 200% of the federal poverty level. The City partners with the Housing Justice Project to provide legal counsel.	High <sup>7</sup>
8. King County Property Tax Exemption	The King County Property Tax Exemption Program serves low-income qualified seniors, persons with disabilities, and disabled veterans through an application process to receive property tax exemptions. The statutes and rules for this program can be found in <b><u>RCW 84.36.379</u></b>	Moderate

<sup>5</sup> Mayor Harrell's recommended One Seattle Comprehensive Plan Update

<sup>&</sup>lt;sup>6</sup> The Seattle Renter's Handbook

<sup>&</sup>lt;sup>7</sup> Each policy was reviewed independently for effectiveness in the literature, but the city should evaluate its package of tenant protection laws as a whole to fully understand efficacy and potential unintended consequences.

	through RCW 84.36.389 and WAC 458-16A-100 through WAC 458- 16A-150	
9. Tenant Relocation Assistance	Tenant Relocation Assistance Ordinance supports renters being displaced by development by providing early notice to all impacted households and relocation assistance to low-income households.	Moderate
10. Utility Assistance	The Utility Discount Program provides bill assistance for income-eligible customers. Other emergency assistance programs are available through Seattle Public Utilities and Seattle City Light.	
11. Equitable Development Initiative	The Equitable Development Initiative is a program designed to ensure Seattle's growth benefits all communities, particularly those historically marginalized and most at risk of displacement.	Novel
12. Economic Displacement Relocation Assistance	When a low-income tenant experiences an increase in rent of 10 percent or more within a 12-month period, they may be eligible for Economic Displacement Relocation Assistance.	Novel
<b>13. Affirmative Marketing</b> Many affordable housing developments in Seattle must implement affirmative marketing to help individuals and households otherwise unlikely to apply for housing know about vacancies, feel welcome to apply, and have the opportunity to rent units.		Novel
14. Community Preference	This policy lets affordable housing developers in areas at high risk of displacement offer preference to applicants who are current residents, former residents, family members of former residents of the neighborhood or have community ties there.	Novel
15. Addressing Predatory Homebuying Practices	Real estate wholesaling is where companies seek out property owners to buy their home, often targeting distressed homeowners. This policy is still under development. The City's Department of Finance and Administrative Services is currently drafting regulations to protect homeowners from these predatory practices as of this report's publication.	Novel
	PRESERVE	
16. Rental Housing Preservation	As part of The Office of Housing's Rental Housing Program, funds are made available annually through one or more Notices of Funds Available for new housing production or preservation projects.	High
17. Home Repair Assistance	The Home Repair Loan/Grant Program provides affordable loans, grants, and counseling to income-qualified homeowners to address critical health, safety, and structural issues. The Side Sewer Assistance Program provides zero-interest loans and grants to fix side sewers for income-qualified homeowners.	Moderate
18. Tenant Opportunity to Purchase	Washington State Law (Chapter 64.34 RCW) gives tenants the right to buy their own unit if their apartment is undergoing a condominium conversion. A PRO Housing federal grant will now help support a program to help tenants purchase their rental units called <b>Stabilizing</b> <b>Tenants Through Affordable Home Ownership</b> .	Moderate

19. Notice of Intent to Sell	Seattle's Notice of Intent to Sell ordinance requires landlords to provide the City an advance notice (90 days prior to sale) of their intent to sell any residential rental property with two or more units when at least one unit is rented at 80% of Area Median Income or below.	Moderate
GAP: City/Community Right of First Refusal Policy	Washington State Law (Chapter 64.34 RCW) gives tenants the right to buy their own unit if their apartment is undergoing a condominium conversion, but there is no policy that gives the City or mission- oriented developers priority consideration when a subsidized rental property or unsubsidized rental property is up for sale. However, for this policy to be effective a source of funding that can be quickly deployed and a network of affordable housing owners, operators, and developers is required to take advantage of these opportunities to preserve existing affordable housing.	Moderate
GAP: NOAH Preservation Strategy	<ul> <li>Naturally occurring affordable housing (NOAH) refers to housing that is affordable to low-income households without a public subsidy. According to Harvard's Joint Center for Housing Studies, 75% of affordable rental units across the country do not receive any government subsidy.<sup>8</sup></li> <li>Network: a preservation network would regularly convene key stakeholders to monitor at-risk properties.</li> <li>Database: inventory of affordable properties that are at-risk of displacing tenants.</li> <li>Dedicated Acquisition Fund: offers low-cost loans to acquire and preserve existing affordable housing (i.e., a fast acquisition fund).</li> <li>A PRO Housing federal grant supporting the Stabilizing Tenants Through Affordable Home Ownership program will start to explore preservation options and learn about the capacity of owners, operators, and developers in addition to exploring tenant organizing needs.</li> </ul>	Novel
20. Legacy Homeowner Assistance	With support from a federal grant, the City is examining how it can assist homeowners vulnerable to displacement who want to leverage the equity in their property for greater financial and household stability.	Novel
21. Short-term Rental Regulation	Adopted in 2017, the City's short-term rental ordinance limits the number of units that any one short-term rental operator can operate. An operator can be a single person, a marital unit, a group of people, or a corporate entity such as an LLC.	Novel
22. Home Weatherization Assistance	Since 1980, the HomeWise Weatherization Program has provided free energy efficiency improvements to income-qualified homes by decreasing energy bills, increasing comfort, and saving money.	Low

<sup>&</sup>lt;sup>8</sup> NOAH | The Preservation Compact

## **PROGRAM & POLICY INVENTORY BY HOUSING TENURE**

Renters	Homeowners	Potentially Both
Emergency Rental Assistance	Foreclosure Prevention	Data Monitoring
Tenant Relocation Assistance	King County Property Tax Exemption	Subsidized Housing Production
Economic Displacement Relocation Assistance	Addressing Predatory Homebuying Practices	Market-rate Housing Production
Just Cause Eviction Ordinance	Home Repair Assistance	Utility Assistance
Right to Counsel	Legacy Homeowner Assistance	Equitable Development Initiative
Affirmative Marketing		Home Weatherization Assistance
Community Preference		
Notice of Intent to Sell		
Short-term Rental Regulation		
<b>Rental Housing Preservation</b>		
Tenant Opportunity to Purchase		

## **PROGRAM & POLICY INVENTORY BY RECOMMENDED ACTION**

Please note that some programs **do not** have an **X** placed in columns 1-4 meaning the IP Team does not have a specific recommendation tied to this program or policy at this time.

	Program / Policy	<b>1</b> Use Data to Actively Monitor Displacement Risk	<b>2</b> Target Outreach & Community Engagement	3 Improve Service Design	<b>4</b> Explore a Holistic Strategy to Preserve NOAH
Plan	Data Monitoring	X			
Produce	Subsidized Housing Production	X			
Proe	Market-rate Housing Production	X			
	Foreclosure Prevention				
	Emergency Rental Assistance		X	Х	
	Just Cause Eviction Ordinance				
	Right to Counsel				
	King County Property Tax		х		
	Exemption				
Protect	Tenant Relocation Assistance			X	
rot	Utility Assistance		X		
	Equitable Development Initiative				
	Economic Displacement Relocation		х	Х	
	Assistance				
	Affirmative Marketing Community Preference		Х		
	Addressing Predatory Homebuying		<b>^</b>		
	Practices				
	Rental Housing Preservation				
	Home Repair Assistance		Х		
	Tenant Opportunity to Purchase				Х
e	Notice of Intent to Sell				X
Preserve	GAP: City/Community Right of First Refusal Policy				x
Ā	GAP: NOAH Preservation Strategy				X
	Legacy Homeowner Assistance				
	Short-term Rental Regulation				
	Home Weatherization Assistance				

# **Recommended Actions**

## **USE DATA TO ACTIVELY MONITOR DISPLACEMENT RISK**

### Action

The first recommendation is to invest in data to better understand displacement activity in real-time and gauge how well existing programs meet resident needs. The City should enhance existing displacement indicators to create a Displacement Risk Dashboard with frequent updates, granular neighborhood metrics, and actionable insights for better decision-making. The City should also create an Anti-Displacement Work Group to standardize evaluation, align departmental efforts, and embed anti-displacement tools into City governance.

The Office of Planning and Community Development (OPCD) developed a set of displacement risk indicators as a component of the Equitable Development Monitoring Program. Published in 2020, these indicators helped analyze data focusing on residential displacement. As a key element of this action plan, the Anti-Displacement Work Group will pilot refinements to these indicators that include:

- 1. **More frequent updates**: Indicator data will be refreshed on a regular basis throughout the year based a schedule by indicator that OPCD developed.
- 2. **Neighborhood-level metrics**: Most metrics are summarized by "neighborhood" and mapped at a census tract level to help make comparisons intuitive.
- 3. **Action-plan alignment**: The dashboard prioritizes focus indicators that are aligned with and structured to support this action plan.
- 4. **Side-by-side comparisons**: A summary table lists focus indicators from multiple sources side-by-side by neighborhood.
- 5. **Key observations highlighted**: Significant insights drawn from the data will be clearly highlighted in a top-level panel and will be updated regularly.
- 6. **Readability refinements:** Layout and composition reflect practices intended to enhance clarity and engagement, which will aid in the ongoing analysis and monitoring of the data.

## **Supporting Evidence**

**Data-driven planning, monitoring and evaluation.** Current programming could benefit from data-driven planning and coordination across departments. Monitoring and evaluation are also needed to improve strategic deployment of programs and track the production of market and affordable housing now and in the future. Programs with the potential to mitigate displacement are spread across six departments. While coordination within departments is good, program managers indicated that coordination across departments could be improved to better address residents' needs. There is an opportunity to update the City's only tool that is meant to identify displacement risk, which was last updated 5 years ago.

### **Displacement Risk Dashboard**

Datasets and indicators included in the Displacement Risk Dashboard are chosen based on their potential to reveal trends and identify locations: 1) physical and economic displacement pressures, 2) populations vulnerable to displacement, and 3) use of existing programs. We expect the set of indicators to evolve as staff assess its usefulness and applicability over time. In this "proof of concept" stage, staff will need to regularly review the data in the context of other information to ensure accurate interpretation and determine the extent to which it can help drive useful responses.

#### 1. DISPLACEMENT PRESSURES

## Where are rents, sale prices, and development activity rising, especially in lower-cost neighborhoods?

#### **1A. Construction Permit Activity**

Tracking construction permits will help us understand where new development is happening in the city and the pace and extent of new development. Low permit activity indicates less housing is being built. Strong permit activity can help us understand where naturally occurring affordable housing may be at risk of replacement or gentrification pressures.

#### **1B. Single Family Home Sales Price Change**

Tracking Single-family sales prices will help us understand how various economic factors might be impacting housing costs. This would include the new zoning changes currently under consideration along with other actions the City is taking to reduce the cost of building housing in Seattle and spur more production.

#### **1C. Apartment Market Rent Price Change**

Rental prices tend to rise as demand outpaces supply. Tracking this metric also serves as a gauge of affordability.

#### **1D. Tenant Relocation Households Displaced**

This metric is an indication of when and where physical displacement is occurring. Tenant Relocation Assistance Ordinance case records document when renters are required to move because their building will be torn down, undergo substantial renovation, have its use changed, or have certain rent or income restrictions removed.

#### **1E. Apartment Vacancy Rates**

Reported and estimated vacancy rates can be used to evaluate rental market conditions across neighborhoods. A low vacancy rate (<5%) often signals a tight rental market, which can be a warning sign of increased displacement risk.

#### **1F. Real Estate Home Value Indices**

Indices such as the Zillow Home Value Index are designed to represent the value of a typical home, rather than focusing only on properties that have recently sold. They achieve this by analyzing characteristics and data from the entire range of homes in an area. This approach offers added perspective on underlying market dynamics that can impact affordability and the risk of displacement.

#### 2. DISPLACEMENT VULNERABILITY

## Who is impacted the most and where are displacement pressures concentrated?

#### 2A. Low-Income Households

Income demographics can help identify areas that are at higher risk of displacement. Demographic changes over time, such as decreasing numbers of low-income households, can signal that displacement is occurring.

#### 2B. Cost-Burdened Low-Income Households

Low-income households, especially renters, face a higher risk of displacement when housing costs rise. Those who are cost-burdened, spending a significant portion of their income on housing, are particularly vulnerable.

#### 2C. Black, Indigenous, and People of Color (BIPOC) Population

BIPOC communities are affected by a legacy of discrimination in housing, and households are more likely to have low incomes and wealth, and to experience high rates of cost burden and low rates of homeownership. Monitoring demographic patterns and trends, including population changes, is important for understanding displacement and exclusion.

#### 3. PROGRAM METRICS

How can we strengthen the reach, responsiveness, and coordination of anti-displacement programs and policies?

All programs and policies benefit from understanding enrollment of the two most highly used programs:

#### 3A. King County Senior Property Tax Exemption Program

The King County Senior Property Tax Exemption program lowers taxes for lowincome qualified seniors and is one of the tools available to help homeowners remain in their home. Because less than half of eligible Seattle households are currently enrolled, there is an opportunity for more people to benefit from this program. This data source is just tracking resident's participating in the Senior Tax Exemption program, but other Washington State-authorized exemption programs are available for low-income qualified persons with disabilities and disabled veterans.

#### **3B. Seattle Utility Discount Program**

The Utility Discount Program offers ongoing assistance to residential Seattle City Light (SCL) and Seattle Public Utilities (SPU) customers with household incomes at or below 70% State Median Income residing in Seattle or the surrounding SCL and SPU service territories. This program provides discounts of 60% on SCL bills and 50% on SPU bills.

#### Additional Contextual Data and Resources

The purpose of the new Displacement Risk Dashboard is to provide a view of the most relevant data sources for informing decision-making. However, no one tool can do everything, so to provide additional context, the tool will be supplemented by these additional resources.

#### **Neighborhood Change**

Additional data on the racial and ethnic makeup of residents across the city and how these demographics have been changing. These data can help us better understand how displacement pressures are affecting specific communities of color and broader trends over time.

#### **Residential Permitting Trends**

A dashboard to monitor new housing units from building construction permits at intake (application submitted), issuance and completion from the City of Seattle permit tracking system for the preceding five years through the end of the most recent quarter.

#### **Foreclosures, Condo Conversions and Flips**

While not primary indicators at this time, we will continue to track data on foreclosures, condo conversions, and home flips. If activity in these areas becomes significant, we will conduct a more detailed analysis.

## Action

Use data-driven outreach strategies to increase awareness and participation in under subscribed programs. Ensure anti-displacement strategies are aligned with resident needs and engage with community when appropriate to help verify the data with events on the ground and connect residents to available resources. Create a consolidated view of all anti-displacement programming linking to relevant program government websites.

## Supporting Evidence

**Increased program awareness and community engagement.** There are many programs in place to help mitigate displacement. However, program managers identified a lack of awareness as a key barrier to increasing enrollment in these programs. Several under subscribed programs could benefit from greater outreach, and community engagement could be more coordinated across programs.

- Emergency Rental Assistance: Finding rental assistance as a Seattle resident can be challenging, and, until recently, three different departments were distributing rental assistance funds across at least eleven partner organizations. City websites and materials push individuals seeking rental assistance to 2-1-1.<sup>9</sup> Anecdotally, the City's Municipal Court Resource Center mentioned residents they serve are not receiving the help they need from 2-1-1 and need more clear, up-to-date resources on available funding for rental assistance. Research on rental assistance programs indicates that their efficiency can be compromised by lack of familiarity with such programs among households that need them.<sup>10</sup> A full evaluation of this program is needed to determine if the budgeted amounts are exceeding demand and to what extent.
- **King County Property Tax Exemption:** 6,806 Seattle residents participated in the King County program while the IP Team estimates that approximately 20,000 residents are currently eligible. Residents must first know about the program and then apply. The research on tax abatement and exemption

<sup>&</sup>lt;sup>9</sup> I Need Help - RentinginSeattle | seattle.gov

<sup>&</sup>lt;sup>10</sup> White Paper on Anti-Displacement Strategy Effectiveness

programs indicates that outreach and education are essential to make sure taxpayers are aware of the program and how to apply.<sup>11</sup> Explore a more formal partnership between City of Seattle and the King County Assessor's Office.

- **Utility Assistance:** Similarly to the Property Tax Exemption Program, residents must first know about the program and then apply. Participation rates are undergoing updates, but according to the latest estimates, the Utility Discount Program is serving only 30% of the eligible population.
- Home Repair Assistance: Home Repair Loan/Grant and Side Sewer Assistance Programs could serve more residents, but more engagement to bring awareness to the program is needed. Community engagement on Home Repair Loan/Grant, Home Weatherization, and Side Sewer Assistance has increased from one session in 2023 to 16 sessions in 2024. Materials were simplified and translated into more languages. 20+ additional events are planned for 2025, but the City should look to coordinate efforts across all anti-displacement programming.
- Economic Displacement Relocation Assistance (EDRA): Property owners are required to notify tenants of EDRA if they are raising the rent 10% or more within a 12-month period, however, the City is not notified. Tenants choose to apply if they make the decision to move. This could cause a barrier for low-income households if the application is cumbersome or communication about the program is weak. In 2023, the Transit Riders Union conducted a survey of 100 residents that recently received a notice of rent increase. 75% of respondents live within Seattle city limits. According to survey results, only three of 13 tenants receiving a rent increase of 10 percent or more within a 12-month period reported receiving an EDRA notice from their landlord.<sup>12</sup>
- Affirmative Marketing & Community Preference: Only 4 preference plans were received in 2023-2024 for Community Preference (CP) but tracking the impact of CP on properties is difficult. The Office of Housing (OH) is surveying community-based organizations to gauge what kinds of additional housing resources would be helpful. Based on initial findings, OH is planning to develop a more comprehensive guideline for implementing Affirmative Marketing. OH is pursuing efforts to increase data collection on Community Preference by including a question on interest in Community Preference in the OH's next Notice of Funding Announcement (NOFA) but

<sup>&</sup>lt;sup>11</sup> <u>Property tax relief for income-qualified homeowners - Local Housing Solutions</u>

<sup>&</sup>lt;sup>12</sup> Rent Increase Survey Report

could also explore CP policy updates to increase uptake. Affirmative Marketing and Community Preference currently coordinates with Seattle Public Schools during a monthly housing round table. This could be an avenue to improve/coordinate outreach across all AD programs.

• Affordable Rental Housing Map: Although not tied to a specific program, finding an affordable rental unit in Seattle is challenging. The City has a public map that includes affordable rental units in market-rate buildings, but this does not include housing financed by the City's Office of Housing. This recommendation includes exploring what it would take to create a holistic resource on affordable rental housing in Seattle.

# 3

## **IMPROVE SERVICE DESIGN**

## Action

Streamline program applications and align eligibility criteria to reduce barriers for residents navigating the system. Test the awareness and access of current antidisplacement programs to see if they could benefit from being part of the Affordable Seattle Portal.

## **Supporting Evidence**

Accessible enrollment for programs. Research indicates that the efficiency of some anti-displacement programs could be compromised by a lengthy process to confirm eligibility.<sup>13</sup> The City is currently working to save residents time when applying for means-tested programs through the use of common standards and consistent application processes like income verification (Executive Order 2023-05). These programs are available on a streamlined portal called Affordable Seattle. Three means-tested AD programs could potentially be added to this portal to improve access. For example:

• **Tenant Relocation Assistance Ordinance (TRAO):** Every resident that lives in a building with a TRAO permit should receive advanced notice from the property owner if relocation is required. However, only low-income residents are eligible for financial relocation assistance. At the time of this report TRAO applications (and the process for determining eligibility) for relocation assistance funds are not currently using the City-wide CiviForm

<sup>&</sup>lt;sup>13</sup> White Paper on Anti-Displacement Strategy Effectiveness

process. TRAO is in the pipeline for Affordable Seattle to evaluate this migration but should be prioritized.

- Economic Displacement Relocation Assistance (EDRA): Property owners are required to notify tenants of EDRA if they are raising the rent 10% or more within a 12-month period. If tenants are not aware of the EDRA program or if the application is cumbersome, this could cause a barrier for low-income households that may need this assistance. At the time of this report EDRA uses the City-wide CiviForm for intake applications but uses a different application for tracking cases and payments. EDRA is in the pipeline for Affordable Seattle to evaluate a full migration onto CiviForm but should be prioritized.
- **Emergency Rental Assistance:** Finding rental assistance as a Seattle resident is confusing and frustrating with three different departments funding some sort of rental assistance program. The limited literature that exists on rental assistance programs indicates that their efficiency can be compromised by a lengthy process to confirm eligibility.<sup>14</sup> Starting in 2025, Starting in 2025, HSD will be responsible for the homelessness prevention contracts that distribute rental assistance, but SDCI will continue to administer the contracts for eviction prevention rental assistance until mid-2025 when a City-wide strategy will be determined by both departments. Having multiple agency partners appears to be intentional to ensure the limited funds are distributed equitably to different communities in need, but the City could ensure a more consistent and equitable application process.

## **EXPLORE A HOLISTIC STRATEGY TO PRESERVE** NATURALLY OCCURRING AFFORDABLE HOUSING

### Action

Explore establishing key elements of a more coordinated naturally occurring affordable housing (NOAH) preservation strategy, including an acquisition fund, centralized database, and collaborative efforts to protect existing affordable housing stock.

Investigate options for sourcing and quickly deploying funds and coordinating with developer partners to respond to Notice of Intent to Sell (NOIS) properties at-risk

<sup>&</sup>lt;sup>14</sup> White Paper on Anti-Displacement Strategy Effectiveness

of losing affordability status. Only if these elements are in place, the City should consider implementing a City/Community Right of First Refusal policy, otherwise, the policy could create a wasteful additional step in the development process. A PRO Housing federal grant supporting the **Stabilizing Tenants Through Affordable Home Ownership program** will start to explore preservation options and learn about capacity of owners, operators, and developers in addition to exploring tenant organizing needs. Initial learnings from this program should inform the City's overarching NOAH preservation strategy.

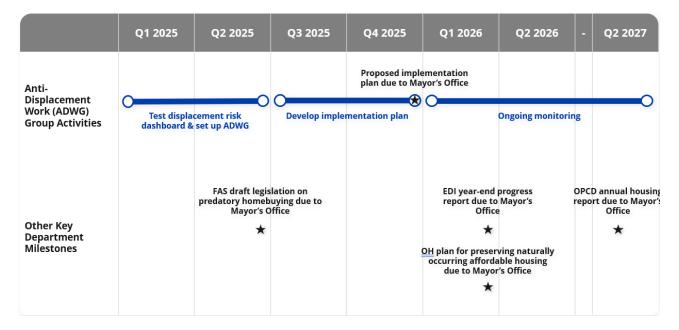
## **Supporting Evidence**

#### A more holistic strategy for preserving naturally occurring affordable

**housing (NOAH).** Seattle's has a Notice of Intent to Sell (NOIS) that helps notify stakeholders interested in preserving affordable housing when affordable properties are up for sale. Program manager interviews indicate that NOIS has not resulted in preservation activity to date, potentially due to the lack of programmatic infrastructure and sufficient resources, such as, City staff capacity, acquisition analysis tools, funding that can be quickly deployed, tenant support services and a network of organizations able to move quickly in response to such notices. According to the literature review, well-organized preservation networks have played a key role in the preservation of NOAH at the local and state levels by tracking cities' inventory of at-risk housing and mobilizing and coordinating preservation interventions among a variety of stakeholders.<sup>15</sup>

<sup>&</sup>lt;sup>15</sup> Texas Anti-Displacement Toolkit

# **Next Steps**



# **Limitations & Future Research**

## LIMITED PROGRAM EVALUATION

Due to time constraints, the Innovation & Performance (IP) Team could not conduct a full evaluation of each current City of Seattle program or policy in this space. The IP team reviewed the literature, collected high-level impact data on budgets, number of residents served, and conducted interviews with program managers to better understand pain points. Although programs may align with the evidence, more research is needed to fully evaluate how these programs are impacting displacement for individuals and communities in Seattle.

## **RACIAL DISPARITIES RESEARCH**

One 2021 systematic review of anti-displacement strategies found that "a surprising dearth of information disaggregating the effects of these policies by race or ethnicity. While much of the existing research recognizes the harm that housing policies have historically caused African American communities, very little looks at how contemporary policies do or do not effectively prevent the displacement of communities of color".<sup>16</sup> Race & ethnicity Census

<sup>&</sup>lt;sup>16</sup> White Paper on Anti-Displacement Strategy Effectiveness

data is included in the Displacement Risk Dashboard, however, there is an opportunity to conduct further research on evidence of anti-displacement policies that work especially well or poorly for communities of color and call for any future research and evaluation to include this view when studying policy effectiveness.

## **TYPES OF DISPLACEMENT**

Although this report did not analyze programs and policies aimed at specifically addressing **commercial displacement**, the City's **Office of Economic Development (OED)** provides some programming in this space. Multiple OED strategies and programs provide a continuum of commercial affordability to support community businesses. Programs integrate technical and legal assistance, wrap-around support, and access to affordable capital. Their structure and investment criteria emphasize businesses at high risk of displacement including Black, Indigenous, and people of color-, women-, and immigrant-owned businesses. However, further research is also needed on any gaps the City might have in addressing commercial displacement.

- **Seattle Restored:** Began as a pilot program in Winter 2022 to fill the City's empty storefronts by supporting small business owners and creative entrepreneurs in the pop-up to long-term lease pipeline. This commercial affordability strategy aims to minimize the up-front investment and risk- business owners take to test their product in the market, learn at a lower cost, and offer a longer runway to success.
- **Tenant Improvement Fund:** Makes initial tenancy cost more affordable for small businesses at risk of displacement OR lowers the cost to a small business interested in renovating and/or upgrading their equipment and space to help with business efficiency and generate additional revenue. Also includes commercial space planning and design, consulting services, and expedited permitting.
- **Business Community Ownership Fund:** New investment model for ownership of commercial space to address commercial displacement, empowering small businesses with long-term affordability and ownership of their own commercial spaces, to keep them rooted in Seattle neighborhoods or help them return to neighborhoods. OED limits real estate appreciation with a restrictive covenant to ensure long-term affordability for the community. The wealth-building strategy here is through the small business—allowing them to invest increased income and value into their business and build generational wealth.

Due to time limitations, this report did not evaluate the evidence for other culture/commercial displacement programs available in Seattle and partially funded by the City. For example, the City budgets approximately \$60K annually for the **Build Arts Space Equitably (BASE)** program operated by the **Cultural Space Agency**. BASE is a certification

program designed to extend the "onramp" to commercial real estate development further into cultural communities.<sup>17</sup>

Although this report focuses on displacement in the context of the zoning changes in the One Seattle Comprehensive Plan, the City is piloting an approach **called Equitable Transit-Oriented Development (ETOD)** that addresses displacement from specific investments in public infrastructure by centering communities that are most impacted. The City is leveraging a \$1.75 million grant from the Federal Transportation Administration to support ETOD along the West Seattle Link Extension and the Ballard Link Extension corridors with implications for ETOD throughout the city.<sup>18</sup> While the IP team did not have time to fully evaluate evidence for this program, lessons learned from this approach should be incorporated into the Anti-Displacement Work Group's efforts going forward.

## **OTHER PROGRAMS & POLICIES**

Some new or current programs and policies researched for this report had mixed evidence on either their effectiveness or their direct/indirect impact on displacement.

## **Current Seattle Programs & Policies Excluded**

The City also invests in many programs that help residents and communities prosper like building wealth through homeownership, workforce development, and financial empowerment. These programs could help communities resist displacement pressures but were not included in any systematic review of anti-displacement interventions indicating a potential dearth of research in this space, and only a few other U.S. cities included this wider view of anti-displacement programming in their anti-displacement strategies. To keep the City of Seattle's approach simple and focused, we did not include these programs in this report but acknowledge their importance for building a more equitable, livable, sustainable, and resilient city.

- Down Payment Assistance
- Support for the Black Legacy Homeowner Network
- Seattle Promise
- Seattle Youth Employment Program
- Opportunity Youth Initiative
- Priority Hire Program
- Age Friendly Seattle
- The Food Action Plan
- Arts in the Parks
- The Safe and Thriving Communities (STC) Division

<sup>&</sup>lt;sup>17</sup> <u>Home | BASE</u>

<sup>&</sup>lt;sup>18</sup> Equitable Transit Oriented Development - OPCD | seattle.gov

## Out of scope

**Rent control** is not permitted in the state of Washington and evidence at this time is mixed on its effectiveness in curbing displacement over time. The evidence for **Community Benefit Agreements** is also mixed, but more research on the exact context for success is needed. Some cities are in the process of creating or researching possible **housing/land reparations**, but there is limited academic research on how previous reparations policies in the U.S. have successfully, or unsuccessfully, mitigated displacement. The City of Seattle should monitor ongoing efforts at implementing reparations elsewhere in the country.

# Appendix

## **APPENDIX A: PROGRAM & POLICY ONE-PAGERS**

The IP Team created a one-page overview for each program or policy evaluated for this report. A summary table is provided below with links to each program/policy one-pager.

PROGRAM / POLICY	EVIDENCE <sup>19</sup>	BUDGET (FY24)	IMPACT (FY23-24)
	Р	LAN	
1. <u>Data Monitoring</u>	High	-	N/A
	PRO	DDUCE	
2. <u>Subsidized Housing Production</u>	High <sup>20</sup>	\$262.9M	New affordable apartments opened: 3,034 Permanently affordable homes sold: 33
2a. Inclusionary Zoning + Developer Incentives	Moderate	MHA Payments Received (FY23):	MHA performance option units committed (FY23): 123

<sup>&</sup>lt;sup>19</sup> See <u>Appendix B</u>: Evaluation Criteria Definitions for definitions of High, Moderate, Low, and Novel. Evidence is based on, "if we adopt this intervention, how likely is it that displacement will be reduced directly or indirectly?"

<sup>&</sup>lt;sup>20</sup> While the lion's share of the research on housing production and displacement is focused on market-rate housing, research indicates that the effect of subsidized housing production on preventing displacement is twice as strong as the effect of market-rate housing production.

Mandatory Housing Affordability (MHA) Incentive Zoning (IZ) Multifamily Tax Exemption (MFTE)		\$63.2M	
3. Market-rate Housing Production	High <sup>21</sup>	-	N/A (Not Collected)
3a. Missing Middle Zoning	High	-	N/A (New Policy)
3a1. Accessory Dwelling Units	Moderate	-	AADU & DADU issued permits:
Attached Accessory Dwelling Units (AADU)			1,843
Detached Accessory Dwelling Units (DADU)		DOTECT	
4. Foreclosure Prevention	High	ROTECT	HAF participants (FY22-24) (Seattle only):
Federal Homeowner Assistance Fund (HAF)	Tilgi I	-	323
5. Emergency Rental Assistance	High	\$6.2M	Total participants:
			3,838
6. Just Cause Eviction Ordinance	High	-	N/A (Not Collected)
7. <u>Right to Counsel</u>	High	-	N/A (Not Collected)
8. King County Property Tax Exemption	Moderate	-	Total participants (Seattle-only):
			6,806
9. Tenant Relocation Assistance	Moderate	\$0.5M	Total participants:
		÷	196
10. Utility Assistance	Moderate	FY23 Estimate:	UDP participants (FY23):
The Utility Discount Program (UDP)		\$54.4M	36,145
Seattle Public Utilities Emergency Assistance (SPU EA)			SPU EA participants (FY23):
Seattle City Light Emergency Assistance (SCL EA)			1,333
			SCL EA participants (FY23):
			2,769
11. Equitable Development Initiative	Novel	\$26.4M	Total active projects (FY24):
		+ <b>_</b> 0,	75
12. Economic Displacement Relocation	Novel	\$0.2M	Total participants:
Assistance		<b>\$0.2</b>	152
13. Affirmative Marketing	Novel	-	N/A
14. <u>Community Preference</u>	Novel	-	Total accepted applications:
			4
15. Addressing Predatory Homebuying	Novel	-	N/A (Policy Under Development)
Practices			
	PF	RESERVE	
16. <u>Rental Housing Preservation<sup>21</sup></u>	High	\$248M	New affordable apartments opened: <sup>22</sup> 3,034
17. <u>Home Repair Assistance</u>	Moderate	\$1.1M	Total HRLP participants:
The Home Repair Loan/Grant Program (HRLP)		+	64
The Side Sewer Assistance Program (SSAP)			Total SSAP participants:
			6
18. <u>Tenant Opportunity to Purchase</u>	Moderate	-	N/A (New Program)
19. <u>Notice of Intent to Sell (NOIS)</u>	Moderate	-	NOIS submissions (FY24):

<sup>&</sup>lt;sup>21</sup> Rental housing preservation impact and budget data are tracked as part of the Office of Housing Rental Program which builds, acquires, and preserves affordable rental homes. Separate impact and budget data for just preservation were not specified.

<sup>&</sup>lt;sup>22</sup> 2023\_OH\_AnnualInvestmentsReport.pdf, Seattle Office of Housing 2024 Community Report

			25 Properties evaluated/acquired (FY24): O
GAP: City/Community Right of First Refusal	Moderate	-	N/A (Gap)
<u>Policy</u>			
GAP: NOAH Preservation Network, Database,	Novel	-	N/A (Gap)
<u>&amp; Acquisition Fund</u>			
20. Legacy Homeowner Assistance	Novel	-	N/A (New Program)
21. Short-term Rental Regulation	Novel	-	N/A (Not Collected)
22. Home Weatherization Assistance	Low	\$10.3M	Total single-family projects (FY23):
		+ 1010111	227

## 1. DATA MONITORING | Displacement Risk Indicators

The Office of Policy and Community Development (OPCD) has maintained a set of displacement risk indicators as a component of the Equitable Development Monitoring Program. Published in 2020, these indicators included an analysis the first set of core data focusing on residential displacement.

**Department:** Office of Planning and Community Development (OPCD)

#### Key Insights

Opportunities for improvement include:

- 1. **More frequent updates**: Data will be refreshed quarterly when possible, and annually for indicators like Census data that are only available once a year.
- 2. **Neighborhood-level metrics**: Most metrics are summarized by neighborhood and visualized by Census Tract.
- 3. **Side-by-side comparisons**: A summary view aligns data from different sources side-by-side and by neighborhood.
- 4. **Action-plan alignment**: The dashboard prioritizes focus datasets that are aligned with and structured to support this action plan.
- 5. **Key observations highlighted**: Significant insights drawn from the data will be clearly highlighted in a top-level panel and will be updated regularly.

#### 4P: Plan

#### **Evidence-base: High**

- 1. Chapple and Loukaitou-Sideris' 2021 systematic review of anti-displacement strategies revealed several data needs beyond research that were beyond the scope of the project including recommendations that state and local governments should monitor displacement trends over time across the state and track a comprehensive inventory of anti-displacement policies and programs by jurisdiction.<sup>23</sup>
- 2. Many localities are using a diverse array of policy options to address displacement stemming from rising housing costs. In many cases, however, these steps are taken in reaction to sharply rising rents and home prices rather than in anticipation of these trends, increasing the cost and reducing the effectiveness of these efforts. To facilitate a more proactive approach that intervenes earlier in the cycle of housing cost increases, advocates at Local Housing Solutions recommend focusing on the vital steps of (a) planning ahead to anticipate areas in need of policy intervention and (b) developing a formal anti-displacement strategy to provide the policy tools needed to act quickly to help preserve existing affordable housing, protect existing

<sup>&</sup>lt;sup>23</sup> White Paper on Anti-Displacement Strategy Effectiveness

residents, and produce new dedicated affordable housing in targeted neighborhoods.<sup>24</sup>

- 3. Despite the increased attention, comprehensive data to directly measure displacement do not exist. Often, people know from lived experience that their neighborhoods are changing but lack the data to quantify displacement. Further, communities may know which neighborhoods are changing in the present but do not have systems to anticipate and get in front of future changes. Data are a valuable tool for local actors to document areas with displacement pressures and to advocate for cross-sector action to prevent displacement from future development. Analysis may indicate that change is occurring slower, faster, or at the same rate as residents' perceptions, but either way, having the facts will create a more informed dialogue.<sup>25</sup>
- 4. Using information from a dozen interviews with developers and users and from a survey conducted in one region, Chapple and Zuk's 2016 review shows that policymakers, community residents, and other stakeholders are actively using early warning systems strategically, tactically, and for empowerment. Although the extent to which the analyses have actually caused policy shifts is unknown, the early warning systems clearly have influenced the urban debate about housing and neighborhood change. The durability of these efforts, however, remains an outstanding question. Cities have not yet sought to develop these tools and strategies for more equitable, inclusive neighborhood change, yet city government is a logical home for early warning systems, especially given new technological capabilities. The tools also seem to be spurring policy changes (though it is impossible to know whether the new policies would have appeared in the absence of the maps).<sup>26</sup>

#### **Best Practices**

- 1. Build community outreach and consultation into the adoption, implementation, and monitoring of an anti-displacement strategy.<sup>27</sup>
- 2. Conduct trend analyses to identify at-risk neighborhoods. It is important to try to anticipate where housing demand is starting to rise and is expected to rise further in the future so that localities can target those neighborhoods for a proactive policy response.<sup>28</sup>
- 3. Anticipate change and coordinate public and private investments. Incorporating growth objectives and infrastructure investments into forecasting models and

<sup>&</sup>lt;sup>24</sup> <u>Developing an anti-displacement strategy - Local Housing Solutions</u>

<sup>&</sup>lt;sup>25</sup> Guide to Measuring Neighborhood Change to Understand and Prevent Displacement

<sup>&</sup>lt;sup>26</sup> <u>Cityscape: A Journal of Policy Development and Research. Volume 18, Number 3: Gentrification</u>

<sup>&</sup>lt;sup>27</sup> Developing an anti-displacement strategy - Local Housing Solutions

<sup>&</sup>lt;sup>28</sup> Developing an anti-displacement strategy - Local Housing Solutions

planning for different scenarios may help localities prepare for unintended consequences like rent and home price increases and resulting displacement.<sup>29</sup>

4. For the most part, the early warning systems studied are not well integrated into the smart cities movement, potentially missing an opportunity for analytic improvement and long-term sustainability. None incorporate real-time data on neighborhood change or crowd-sourced data. The durability of these efforts remains an outstanding question. Of the projects profiled in this article, a few are planning minor updates, but none have long-term plans to institutionalize this work.<sup>30</sup>

#### **Other City Examples**

- 1. Places like San Francisco, Portland, and Chicago, among others, have devised "Neighborhood Early Warning Systems" to identify neighborhoods that may be expected to experience increases in rents and housing prices.
- Some localities are obtaining more fine-grained information on displacement through surveys and private datasets. For example, <u>Missoula</u>, Montana, used an online survey on housing displacement, and <u>Puget Sound Regional</u> <u>Council</u> introduced a question on housing displacement in their household travel survey.
- 3. The Boston NNIP partner Metropolitan Area Planning Council (MAPC) provides one example of predictive analysis to estimate the effects of the proposed extension of the Green Line. They identified four pathways for displacement. The first mechanism was households having to move due to rising rents. They predicted changes in rent prices around the proposed stations by applying the rent premiums found around preexisting stations, along with the extent of the cost burden. The others were conversions of rental buildings to condominiums, landlords opting out of federal subsidy programs at the time of expiration, and rising property taxes for homeowners. They examined various data sources related to these issues and projected the potential number of households affected.<sup>31</sup>
- 4. Chapple and Zuk's 2016 review of early warning systems found eleven programs across the U.S.

Type of Displacement: Physical and Economic

**Populations Targeted:** All

Place-based: No, available city-wide

<sup>&</sup>lt;sup>29</sup> Developing an anti-displacement strategy - Local Housing Solutions

<sup>&</sup>lt;sup>30</sup> <u>Cityscape: A Journal of Policy Development and Research. Volume 18, Number 3: Gentrification</u>

<sup>&</sup>lt;sup>31</sup> Guide to Measuring Neighborhood Change to Understand and Prevent Displacement

## 2. SUBSIDIZED HOUSING PRODUCTION

The Seattle Office of Housing (OH) manages investments in affordable housing and programs to fund the preservation and production of affordable homes in Seattle.<sup>32</sup>

**Rental Housing Program:** This program funds the production and preservation of rental housing that will serve low-income Seattle residents for a minimum of 50 years. This program includes the JumpStart/PET Community Self-Determination Fund (JumpStart/PET CSDF) which provides short-term or permanent funding to community-based organizations for strategic property acquisition, development, and preservation of low-income housing.<sup>33</sup>

**Homeownership Program:** This program funds the development of new for-sale housing stock that will be sold to low-income, first-time buyers at affordable prices for a minimum of 50 years.

- 2a. Inclusionary Zoning + Developer Incentives
- Seattle's Mandatory Housing Affordability (MHA) mitigates a small share of developments' affordable housing impacts, either through a developer payment or by providing a few units affordable to income-eligible households, in consideration for rezones that increased development capacity.
- **The Incentive Zoning program** is a voluntary program in which developers provide specific amenities in exchange for extra floor area or height beyond the base amount allowed for their building by the Land Use Code.
- **The Multifamily Property Tax Exemption (MFTE) program** provides multifamily property owners a tax exemption in exchange for income- and rent-restricted units.

**Department:** Office of Housing (OH), Seattle Department of Construction & Inspections (SDCI)

#### **Key Insights**

OH funds and preserves affordable housing through rental and homeownership programs, with long-term affordability requirements. Research indicates that while both market-rate and subsidized housing production can reduce displacement, subsidized housing is significantly more effective in both the short and long term. Inclusionary zoning and developer incentives contribute to affordable housing but produce fewer units and depend on market conditions. Overall, a balanced approach that prioritizes subsidized housing while leveraging developer contributions is essential for addressing displacement.

<sup>&</sup>lt;sup>32</sup> About the Seattle Office of Housing - Housing | seattle.gov

<sup>&</sup>lt;sup>33</sup> 2024-2026 Housing Funding Policies

#### 4P: Produce

#### Budget

Program	FY23	FY24	FY25	FY26
Rental Housing Program	\$174.7M	\$248M	\$243.8M	\$243.1M
Homeownership Program	\$10.1M	\$14.9M	\$13.2M	\$16.6M
MHA & IZ	MHA Payments Received (FY23): <b>\$63.2M</b>	-	-	-

#### **Data on Impact**

Program	FY23-24 Production Data
Rental Housing Program	New affordable apartments opened <sup>34</sup> : <b>3,034</b>
Homeownership Program	Permanently affordable homes sold <sup>35</sup> : <b>33</b>
MHA & IZ	MHA performance option units committed (FY23): 123

MFTE benefits and costs are too complicated to communicate in a single table. For more information regarding this policy, The University of Washington conducted a full evaluation in 2024.<sup>36</sup>

#### Subsidized Housing Production Evidence-base: High

Per a 2021 systematic review by UCLA and UC Berkley:

- 1. "Production of either market-rate or affordable housing may combat displacement by increasing housing supply. There is a growing consensus that by increasing the supply of housing, new housing production helps moderate housing costs, make housing more affordable to more households, and relieve displacement pressures."<sup>37</sup> However, the reserve may also be true. New market-rate production may "result in rent increases in lower-priced residential buildings nearby and may not alleviate displacement over the long-term as low-income newcomers cannot move in. Production of subsidized housing is generally a stronger guarantee against displacement in both the short- and long-term." <sup>38</sup>
- 2. "While the lion's share of the research on housing production and displacement is focused on market rate housing, Zuk and Chapple's 2016 report focuses on the effect of affordable housing production on displacement. Zuk and Chapple found

<sup>&</sup>lt;sup>34</sup> 2023 Annual Housing Investments Report, Seattle Office of Housing 2024 Community Report

<sup>&</sup>lt;sup>35</sup> 2023 Annual Housing Investments Report, Seattle Office of Housing 2024 Community Report

<sup>&</sup>lt;sup>36</sup> 2024 MFTE Evaluation Final Report

<sup>&</sup>lt;sup>37</sup> White Paper on Anti-Displacement Strategy Effectiveness

<sup>&</sup>lt;sup>38</sup> White Paper on Anti-Displacement Strategy Effectiveness

that the effect of subsidized housing production on preventing displacement was twice as strong as the effect of market-rate housing production. At a regional level, they also found that the effects on preventing displacement diminish as more market-rate housing is built in a subsequent decade. This suggests that market-rate production "may have a catalytic effect on a neighborhood, increasing its attractiveness to upper income residents, rather than a protective effect of filtering". With subsidized housing production, however, they found it has double the protective effect, regardless of when construction happens. Therefore, while the authors agree that both market-rate and subsidized housing can reduce displacement, they note that "for every one subsidized unit, we would need to produce two or more market-rate units to have the same reduction in displacement pressure". However, the authors did not examine the relative public costs of building market-rate and subsidized units, which is important to understand policy efficiency."

#### Inclusionary Zoning + Developer Incentives Evidence-base: Moderate

3. "One incentive mechanism for production is through Inclusionary Zoning (IZ), which allows municipalities to require private developers to build a share of affordable housing units within their new market-rate developments or contribute a comparable amount to building affordable housing off-site. The literature shows that IZ programs have the ability to produce affordable units, but the extent of their effectiveness depends on the presence of a strong market, as well as on the particular terms of each program. Additionally, the typically low share of affordable units required by IZ programs (usually 10-15% of the total units produced) results in low numbers of new affordable units. There are also concerns that in the absence of legislation to the contrary, affordable units developed through IZ programs will not remain affordable in perpetuity. While critics of IZ programs warn that such programs may result in higher prices of market-rate housing, preliminary research evidence does not substantiate such claims, possibly because the required percentage of affordable units is low in the US." <sup>39</sup>

#### Type of Displacement: Economic

**Populations Targeted:** All

Place-based: Potentially, yes

<sup>&</sup>lt;sup>39</sup> White Paper on Anti-Displacement Strategy Effectiveness

### **3. MARKET-RATE HOUSING PRODUCTION**

Seattle's One Seattle Comprehensive Plan (The Comprehensive Plan) includes many policies to encourage market-rate production. The Comprehensive Plan encourages more housing in more places to create a future where homes are plentiful, fewer households are burdened by unaffordable housing costs, and people achieve stable housing.<sup>40</sup> The Comprehensive Plan includes many policies to encourage market-rate production including changes to zoning codes to allow for more housing and more types of housing, reductions in parking requirements, a stacked flats incentive, and an affordable housing bonus. See Mayor Harrell's recommended One Seattle Comprehensive Plan Update for a full list.<sup>41</sup> Anti-displacement research highlighted two specific policies with evidence and potential to mitigate displacement (3a. & 3a1.)

**3a. Missing Middle Zoning** refers to allowing smaller, multi-unit housing, commonly courtyard apartments or cottages, ADUs, townhomes, and du-, tri-, and quad-plexes in places previously zoned for exclusively single-family homes. The State of Washington passed House Bill (HB) 1110 in 2023 to increase middle housing in areas traditionally dedicated to single-family detached housing. Seattle's One Seattle Comprehensive Plan highlights exactly how the City is implementing this requirement and liberalizes zoning even further to create more types of housing across the city.

**3a1. Accessory Dwelling Units (ADUs)** are secondary dwellings located in residential zones. They include detached accessory dwelling units (DADUs), often called backyard cottages, and attached accessory dwelling units (AADUs), often called in-law apartments or basement suites. In 2019, the City of Seattle reformed its ADU rules to make it easier for homeowners to build ADUs in residential areas and a package of new legislation was announced for 2025 to streamline the permitting process and increase production.

**Department:** Office of Planning and Community Development (OPCD)

#### **Key Insights**

Seattle's One Seattle Comprehensive Plan promotes market-rate housing production, including Missing Middle Zoning and Accessory Dwelling Units (ADUs), to increase supply and reduce housing costs. While research supports the idea that greater housing production can alleviate displacement pressures, evidence of its long-term impact is mixed. Missing Middle Zoning has strong potential to expand affordability but requires additional policies to ensure low-income households benefit. ADUs offer a low-cost housing option, yet without affordability requirements, they may not benefit very low-income households.

<sup>&</sup>lt;sup>40</sup> One Seattle Comprehensive Plan

#### 4P: Produce

#### **Data on Impact**

#### Program

Accessory Dwelling Units Attached Accessory Dwelling Units (AADU) Detached Accessory Dwelling Units (DADU) FY23-24 Production Data AADU & DADU issued permits<sup>41</sup>: 1,843

#### Market-rate Production Evidence-base: High

4. Per a 2021 systematic review by UCLA and UC Berkley, "Production of either marketrate or affordable housing may combat displacement by increasing housing supply. There is a growing consensus that by increasing the supply of housing, new housing production helps moderate housing costs, make housing more affordable to more households, and relieve displacement pressures."<sup>42</sup> However, the reserve may also be true. New market-rate production may "result in rent increases in lower-priced residential buildings nearby and may not alleviate displacement over the long-term as low-income newcomers cannot move in."<sup>43</sup>

#### Missing Middle Zoning Evidence-base: High

5. Per a systematic review by Root Policy Research, "Missing Middle housing has been shown to make many neighborhoods more affordable to low-income residents. For example, a 2010 study found that neighborhoods with a greater variety of housing types and residential density have a greater quantity of affordable units available to very low income renters. This research is supported by a 2021 report that found new townhomes are making Seattle housing more affordable—mostly through making high cost neighborhoods more attainable for middle income households."<sup>44</sup>

#### Accessory Dwelling Units Evidence-base: Moderate

6. Per a 2021 systematic review by UCLA and UC Berkley, "Since land costs are free and the size of these units is modest, ADUs are a relatively low-cost way to produce new housing. However, there is no research to date that examines the direct impact of ADUs on preventing displacement. Preliminary research shows that ADUs offer affordable housing options but not for the very low-income tenants. There is also concern that most municipalities do not require that ADU units are affordable; a recent study found that just 6% of California jurisdictions have adopted legislation to facilitate homeowners providing subsidized ADUs via deed restrictions. ADU construction may even lead to gentrification by adding to the value of the original

<sup>&</sup>lt;sup>41</sup> Data | ADUniverse

<sup>&</sup>lt;sup>42</sup> White Paper on Anti-Displacement Strategy Effectiveness

<sup>&</sup>lt;sup>43</sup> White Paper on Anti-Displacement Strategy Effectiveness

<sup>&</sup>lt;sup>44</sup> Anti-Displacement Best Practices

property. Thus, ADUs may represent an effective strategy to add low-cost housing, but their effectiveness in preventing displacement may rely on additional regulations instigated by municipalities that keep these units affordable."<sup>45</sup>

Type of Displacement: Economic

**Populations Targeted: All** 

Place-based: Potentially, yes

## **4. FORECLOSURE PREVENTION** | Foreclosure Prevention Program / WA Homeowner Assistance Fund (HAF)

**The Foreclosure Prevention Program** is administered by HomeSight and provides access to a subordinate, deferred loan of up to \$30,000 for homeowners at risk of foreclosure. These funds can pay HOA dues, back taxes, other housing payments in arrears, and associated fees and interest.

Department: Office of Housing (OH)

#### **Key Insights**

While foreclosure rates have remained low, any future increase could indicate heightened displacement risk and should be monitored closely as OH relaunches its program in 2025 in response to the federal Homeowner Assistance Fund (HAF) program sunsetting. The program is referenced on Affordable Seattle's Assistance and Discounts Page but is not currently in the project pipeline to migrate to CiviForm for applications.

4P: Preserve

Budget: \$200K projected budget for 2025

#### **Data on Impact**

This program was first started in 2016 as a pilot in the 2016 Levy. During the 2016 Levy period the program assisted

HAF Stats (Seattle Only) Budget Jul 2022 – Nov 2024: \$8.6M Residents Served Jul 2022 – Nov 2024: 323 households

16 households to remain in their homes as homeowners. In response to the Covid-19 pandemic, the Federal Government launched their <u>Homeowner Assistance Fund (HAF)</u> in 2022. This program had slightly more flexibility than the City program so local housing

<sup>&</sup>lt;sup>45</sup> White Paper on Anti-Displacement Strategy Effectiveness

counselors recommended the federal program over the City program. HAF provided up to \$60K per household to qualified state of Washington homeowners behind on their mortgages due to pandemic hardship in the form of a grant.<sup>46</sup> The City's program was discontinued while the HAF program was available. The HAF program is sunsetting in the spring/summer of 2025. At this time OH will reissue a NOFA seeking an administrator of City funds again before that sunset. There were 14 foreclosures in Seattle in 2019. While this is far below the peak seen in the wake of the Great Recession (i.e., close to 1,000 foreclosures in 2010), any future increase could indicate heightened displacement risk and should be monitored closely.

#### **Evidence-base: High**

- 1. The magnitude of the foreclosure crisis during the Great Recession yielded a significant amount of literature on the subject of assistance programs. Because foreclosure, like eviction, is directly related to displacement, the outcomes reported in these foreclosure assistance programs essentially serve as a proxy for displacement mitigation. Existing literature indicates that these programs can benefit vulnerable homeowners. In particular, a large study by the Urban Land Institute found that households with troubled loans during the Great Recession that received counseling were significantly more likely to avoid default at various stages, prevent completed foreclosures, benefit from loan modification, and subsequently remain current on their mortgages relative to households not receiving counseling.<sup>47</sup>
- 2. Research on these programs has found households that received assistance were significantly more likely to avoid default at various stages, less likely to experience foreclosures, and therefore more likely to remain in their homes compared to those in similar financial distress who did not receive assistance. Given that communities of color were more likely to be victims of subprime lending, these programs have the potential to be especially impactful among such groups. Ultimately, foreclosure assistance is one of the most direct mechanisms to keep people from being displaced.<sup>48</sup>
- 3. Washington's Foreclosure Fairness Act, according to some researchers, has helped hundreds of homeowners to modify their loans and avoid displacement through the state law through the state law.<sup>49</sup> <u>Washington State Foreclosure Fairness Program</u> provides homeowner foreclosure assistance by offering free housing counseling, civil legal aid, education and outreach, and the opportunity for mediation. It addresses the rise in foreclosures by improving communication between lenders and homeowners to avoid foreclosure when possible. It is designed to help homeowners, and their lenders reach a resolution.

<sup>&</sup>lt;sup>46</sup> Welcome - Washington Homeowner Assistance Fund

<sup>&</sup>lt;sup>47</sup> White Paper on Anti-Displacement Strategy Effectiveness

<sup>&</sup>lt;sup>48</sup> Anti-Displacement Best Practices

<sup>&</sup>lt;sup>49</sup> White Paper on Anti-Displacement Strategy Effectiveness

#### **Best Practices:**

- Research has shown that concentrated foreclosures can have negative consequences on a community level for neighborhoods and neighbors. Jurisdictions may consider targeting resources to neighborhoods that have a high number or rate of foreclosure, in order to maximize the benefits of the services by helping to avoid neighborhood-based consequences as well as the individual consequences of foreclosures.<sup>50</sup>
- 2. Most relevant for neighborhoods with high single-family home sale prices, high change in home sales prices, but retain a significant population considered vulnerable.<sup>51</sup>

#### **Other City Examples:**

- Tacoma Anti-Displacement Strategy 2024: Tacoma's foreclosure prevention counseling and mortgage assistance program began in 2020 as a result of funding to respond to the impacts of the Covid-19 Pandemic. The program had funding through December 2023. A total of \$1.43 million was allocated to the program to help eligible households affected by the pandemic with foreclosure prevention counseling and mortgage assistance payments. The program provides up to four months of mortgage assistance – with a \$6,000 cap – paid directly to the loan servicer, bank, or mortgage company of households who live in the city limits of Tacoma, have experienced loss of employment or reduction in wages due to COVID-19, and have an income at or below 80% AMI for Pierce County. This program has proved critical to keeping people in their homes when additional sources of assistance have been hard to access.<sup>52</sup>
- 2. Philadelphia, PA's Division of Housing and Community Development administers a <u>foreclosure prevention program</u> that has served as a model for other cities and states. A judicial order that no owner-occupied residential property in Philadelphia can be foreclosed without a court-supervised conciliation process between owner and lender paved the way for the city to allocate resources to those eligible to take advantage of the opportunity to negotiate with their lender. The Residential Foreclosure Prevention Program provides residents a hotline, housing counseling, and legal assistance for homeowners negotiating with the lender. Since it began in 2008, the Program has saved 15,767 homes from foreclosure.

#### Type of Displacement: Economic

#### **Populations Targeted:**

• Homeowners

<sup>&</sup>lt;sup>50</sup> Local Housing Solutions – Foreclosure Prevention Programs

<sup>&</sup>lt;sup>51</sup> UNC - Developing An Anti-Displacement Toolkit For Charlotte, NC

<sup>&</sup>lt;sup>52</sup> <u>City of Tacoma 2024 Anti-Displacement Strategy</u>

- 80% AMI
- Seniors, persons with disabilities, veterans

Place-based: No, available city-wide

### **5. EMERGENCY RENTAL ASSISTANCE**

In 2024, three departments within the City managed three distinct funds for emergency rental assistance in addition to King County's rental assistance program.

**Human Services Department (HSD) - Homelessness Prevention Programs:** Implemented by approximately eleven contracted prevention agencies and provides emergency financial assistance and short-term case management services to stop individuals from falling into homelessness.

**Seattle Department of Construction & Inspections (SDCI) – Tenant Services:** Implemented by The Housing Justice Project and a few other organizations to provide one-time rent assistance if it can head off a filed eviction.

**Office of Housing (OH) – COVID-19 Emergency Rental Assistance:** Provided rental assistance through the federal Emergency Rental Assistance Program (ERA). Seattle focused on renters 50% AMI and distributed funds through community-based organizations (CBOs) to reach different populations in need. United Way of King County was a major partner and operates a Rental Assistance portal, though OH also contracted directly with numerous CBOs and affordable housing providers to distribute rental assistance, such as Byrd Barr Place.

**King County – Keep King County Housed Program**: Keep King County Housed (KKCH) is a rent assistance and eviction prevention program, <u>launched in July 2023</u>, that offers support for renters who need help covering past-due rent and/or have an active eviction notice. Due to high levels of demand for the program, households who apply for Keep King County Housed support are placed on a waitlist. The program uses a tiered prioritization system, where households are randomly selected from the highest tier available on the waitlist. Households must meet at least one of the listed criteria to be placed in that tier.<sup>53</sup>

Prioritization Tier 1 Household has income under 30% AMI\* A child under 18 and/or a pregnant household member A household member with a disability Is actively facing eviction Received a notice to vacate

Prioritization Tier 2 Household has income between 30% and 50% AMI A history of homelessness A history of eviction

<sup>&</sup>lt;sup>53</sup> Keep King County Housed - King County, Washington

**Department:** Human Services Department (HSD), Seattle Department of Construction & Inspections (SDCI), and Office of Housing (OH)

**Key Insights:** Finding rental assistance as a Seattle resident can be challenging, and, until recently, three different departments were distributing rental assistance funds across at least eleven partner organizations. City websites and materials push individuals seeking rental assistance to 2-1-1. Anecdotally, the City's Municipal Court Resource Center mentioned residents they serve are not receiving the help they need from 2-1-1 and need more clear, up-to-date resources on available funding for rental assistance. The limited literature that exists on rental assistance programs indicates that their efficiency can be compromised by a lack of familiarity with such programs among households that need them.

Starting in 2025, HSD will be responsible for the homelessness prevention contracts that distribute rental assistance, but SDCI will continue to administer the contracts for eviction prevention rental assistance until mid-2025 when a City-wide strategy will be determined by both departments. Having multiple agency partners appears to be intentional to ensure the limited funds are distributed equitably to different communities in need, but the City could ensure a consistent and equitable application process. Given the limited nature of these funds, the most vulnerable residents (i.e., those at imminent risk of homelessness) are targeted for this assistance.

4P: Protect

Duuget		
Department	FY23-24 Budget	Approved FY25-26 Budget
HSD	<b>FY24:</b> \$4.2M	<b>FY25:</b> \$10.6M <b>FY26:</b> \$7.4M
SDCI	<b>FY23:</b> \$1M <b>FY24:</b> \$1M	-
ОН	FY23: \$4.9M FY24 (Q1 -Q3): \$977K	-
King County	Not collected	Not collected

#### HF. FIULE

Rudget

#### **Data on Impact**

Department	FY23-24 Seattle Residents Served
HSD	<b>FY23:</b> 1,244 households (HH)
	FY24 (Q1-Q2): 835 HH
SDCI	FY23: 172 HH
	FY24 (YTD): 93 HH
ОН	FY23: 1322 HH

43

#### **FY24 (Q1 –Q3):** 172 HH **July '23-24:** ~722 HH<sup>54</sup>

#### **King County**

#### **Evidence-base:** High

 The literature finds that small sums of unpaid rent account for a large share of filings against tenants. For this reason, *Rental Assistance Programs* offering lowincome tenants emergency funds to pay rent during moments of economic hardship can be very effective in staving off eviction pressures and displacement. The limited literature that exists on rental assistance programs indicates that their efficiency can be compromised, however, by lack of familiarity with such programs among households that need them, as well as lengthy processes to confirm eligibility.<sup>55</sup>

#### **Best Practices:**

- 1. A study conducted in King County, Washington, researchers found that over half of the tenants experiencing eviction owed less than half a month's rent. However, households must demonstrate economic hardship, which often takes longer than the eviction process itself. The study found that the process of confirming program eligibility greatly undermines its efficacy, as many households are evicted before they are approved. The same study also found that familiarity with these programs was highly limited: over 60% of respondents in eviction court indicated that they did not apply or were unaware of rental assistance programs, despite living in localities where they exist.<sup>56</sup>
- 2. Initial research from federal COVID-19 Emergency Rental Assistance programs is promising, though more research is needed.<sup>57</sup>
- 3. While there is little academic research on rental assistance programs, any policies that directly combat evictions and foreclosures will directly reduce displacement.<sup>58</sup>

#### **Other City Examples:**

1. Tacoma's Housing Assistance Program is an existing City program administered by the Neighborhood and Community Services Department mostly through contracts with local nonprofits and service providers that support the City's housing service programs. Funds help with searching for a variety of housing needs including help paying rent or other monthly costs. Along with this assistance, most programs also provide direct case management services, resource specialists, or peer counseling who work directly with the household in need, so they are not alone in the process of searching for and obtaining housing. The City's homeless strategy envisions

<sup>&</sup>lt;sup>54</sup> Keep King County Housed - King County, Washington

<sup>&</sup>lt;sup>55</sup> White Paper on Anti-Displacement Strategy Effectiveness

<sup>&</sup>lt;sup>56</sup> Anti-Displacement Best Practices, Losing Home Report

<sup>&</sup>lt;sup>57</sup> The Family Options Study

<sup>&</sup>lt;sup>58</sup> Anti-Displacement Best Practices

shifting funding currently dedicated to sheltering to housing services over the next five years including funding for financial support such as rental assistance, relocation support, and help paying fees and deposits necessary for accessing and maintaining housing.<sup>59</sup>

2. Before the pandemic, several jurisdictions offered emergency grants to households facing eviction. Hennepin County, Minnesota for instance, offers such assistance, as do the cities of Jacksonville and San Antonio. Rental assistance programs have also existed in recent periods in Los Angeles. In late 2019, just before the implementation of a state law that capped annual rent increases, tenants in Los Angeles saw their rents spike as landlords attempted to bypass the impending rent stabilization. In response, the City council established an emergency renters fund to prevent mass displacement.<sup>60</sup>

#### Type of Displacement: Economic

#### **Populations Targeted**

Department	Eligible Population
HSD	<ul> <li>Renters</li> <li>Income less than 50% area median income (AMI)</li> <li>High or imminent risk of housing loss</li> </ul>
SDCI	<ul> <li>Renters</li> <li>Less than 80% AMI for 2024 contracts<sup>61</sup></li> <li>At risk of eviction</li> </ul>
ОН	<ul><li>Renters</li><li>Income less than 50% AMI</li></ul>
King County	<ul> <li>Renters</li> <li>Income less than 80% AMI<sup>62</sup></li> </ul>

Household Size	200% Fed Poverty	30% AMI	50% AMI	80% AMI
1	\$31,300	\$31,620	\$52,700	\$84,320
2	\$42,300	\$36,150	\$60,250	\$96,400
3	\$53,300	\$40,680	\$67,800	\$108,480
4	\$64,300	\$45,210	\$73,350	\$120,560

<sup>59</sup> <u>City of Tacoma 2024 Anti-Displacement Strategy</u>

<sup>62</sup> Keep King County Housed - King County, Washington

<sup>&</sup>lt;sup>60</sup> Anti-Displacement Best Practices

<sup>&</sup>lt;sup>61</sup> Starting in 2025, any SDCI contracts will need to be limited to serving households with incomes below 200% federal poverty limit.

**Place-based:** No, but specific CBOs are selected as implementing partners to engage specific communities potentially in need.

## 6. JUST CAUSE EVICTION | Just Cause Eviction Ordinance

The Just Cause Eviction Ordinance requires that 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.

**Department:** Seattle Department of Construction & Inspections (SDCI)

**Key Insights:** Seattle is currently at the forefront of U.S. cities implementing this kind of protection and has been found by at least two systematic reviews and one California study to be highly effective at mitigating displacement, however, there is a need to balance tenant protections against a maintaining and promoting a healthy affordable housing market.

4P: Protect

#### Budget: N/A

#### Data on Impact: N/A

#### **Evidence-base: High**

- "Just Cause" eviction protections, similar to other tenant protections, are universal assets for vulnerable renter households. While they are especially useful in hot markets where property owners can demand higher rents, "Just Cause" protects households from residential instability in all contexts.<sup>63</sup>
- A 2019 study on four California cities found cities that implemented "Just Cause" eviction laws experienced lower eviction, by 0.808 percentage points, and eviction filing rates, by 0.780 percentage points, than those that did not.<sup>64</sup>
- 3. The literature on "Just Cause" eviction policies has found that they are effective at mitigating displacement. Other research has found that "Just Cause" protections improve community health outcomes by promoting residential stability.<sup>65</sup>

#### **Best Practices:** N/A

<sup>&</sup>lt;sup>63</sup> White Paper on Anti-Displacement Strategy Effectiveness

<sup>&</sup>lt;sup>64</sup> Effect of "Just Cause" Eviction Ordinances on Eviction in Four California Cities | Journal of Public and International Affairs

<sup>&</sup>lt;sup>65</sup> Anti-Displacement Best Practices

#### **Other City Examples:**

- **1.** The City of Tacoma adopted "Just Cause" eviction requirements on October 1, 2021. The purpose is to protect tenancies from being terminated without a justifiable reason outlining 16 legal reasons a tenancy can be terminated.<sup>66</sup>
- **2.** A City of Charlotte review analyzed the anti-displacement strategies of six U.S cities and found three cities had some sort of 'Just Cause' eviction protection.<sup>67</sup>

Type of Displacement: Physical and Economic

Populations Targeted: Renters

Place-based: No, available city-wide

## 7. RIGHT TO COUNSEL

Offers legal counsel to renters served with an eviction summons if the renter has an income at or below 200% of the federal poverty level.<sup>68</sup> The City partners with the Housing Justice Project to provide legal counsel.

**Department:** Seattle Department of Construction & Inspections (SDCI)

**Key Insights:** Research indicates that this type of policy has a high potential to mitigate displacement. To understand how well this policy is working for Seattle residents, a more detailed evaluation is required.

4P: Protect

Budget: N/A

Data on Impact: N/A

#### **Evidence-base: High**

1. Legal counsel consistently keeps households in place and reduces the incidence of eviction filings. Tenant right to counsel against eviction proceedings protects vulnerable households in all market contexts. Although programs have been

<sup>&</sup>lt;sup>66</sup> <u>City of Tacoma 2024 Anti-Displacement Strategy</u>

<sup>&</sup>lt;sup>67</sup> Developing An Anti-Displacement Toolkit for Charlotte, NC

<sup>68</sup> SDCI-006-A-1: Proviso

introduced in strong markets (e.g., San Francisco, New York), legal representation as an anti-displacement strategy does not require strong market conditions to be effective.<sup>69</sup>

- 2. In NYC, 84% of households represented in court by lawyers were able to "remain in their homes, preserving tenancies and promoting the preservation of affordable housing and neighborhood stability.<sup>70</sup>
- 3. One Detroit study estimated that 90 percent of tenants who have an attorney present during eviction proceedings avoid being displaced into homelessness.<sup>71</sup>
- 4. Evidence suggests that tenant right to counsel programs help to keep threatened residents in their homes. Often times, small sums of unpaid rent account for a large share of filings against tenants. Without tenant right to counsel programs, tenants in eviction filings have often self-represented or relied on under-resourced programs that provide legal counsel or volunteer attorneys.<sup>72</sup>

#### **Best Practices:** N/A

#### **Other City Examples:**

 Several jurisdictions around the country have recently established tenant right to counsel programs, including Boston, New York, and San Francisco. To establish their program, the Boston Bar Association rolled out tenant right to counsel programs in a handful of cities in Massachusetts. The results from this preliminary trial revealed that tenants receiving legal representation were twice as likely to remain in their homes than those without representation.<sup>73</sup>

Type of Displacement: Physical and Economic

Populations Targeted: Renters with incomes at or below 200% of the federal poverty level

Place-based: No

# **8. PROPERTY TAX EXEMPTION |** King County Property Tax Exemption Program

**The King County Property Tax Exemption Program** serves low-income qualified seniors, persons with disabilities, and disabled veterans through an application process to receive

<sup>&</sup>lt;sup>69</sup> White Paper on Anti-Displacement Strategy Effectiveness

<sup>&</sup>lt;sup>70</sup> National Coalition for a Civil Right to Counsel | Tenant Right to Counsel

<sup>&</sup>lt;sup>71</sup> STOUT | Right to Counsel

<sup>&</sup>lt;sup>72</sup> Anti-Displacement Best Practices

<sup>&</sup>lt;sup>73</sup> Anti-Displacement Best Practices

property tax exemptions. Many homeowners with lower incomes that are eligible for existing tax exemptions from King County are unaware of these programs, especially after House Bill 1355, adopted in 2023, raised the income threshold for eligibility. King County is exploring ways to reach more eligible homeowners for whom tax relief could help minimize the burden of property taxes. The statutes and rules for this program can be found in <u>RCW</u> **84.36.379 through RCW 84.36.389** and <u>WAC 458-16A-100 through WAC 458- 16A-150</u>.

#### **Department:** N/A

**Key Insights:** 6,806 Seattle residents participated in the King County program while the IP Team estimates that approximately 20,000 residents are eligible. To receive benefits generally requires an application. Outreach and education are essential to make sure taxpayers are aware of the program and how to apply.<sup>74</sup>

4P: Protect

#### Budget: Not collected

**Data on Impact:** 6,806 Seattle residents participated in the King County program while the IP Team estimates that approximately 20,000 residents are eligible.

#### **Evidence-base:** Moderate

- 1. Some affordable housing researchers found that property tax relief programs "ultimately increase the housing stability of homeowners who are financially insecure by reducing property tax default and mortgage default rates."<sup>75</sup> However, not all programs are equal, and many make it difficult for lower-income and minority households to participate. Homeowners who inherited their properties can be ineligible for property tax relief because multiple family members may co-own the house. Inherited property is "particularly common in older lower-income communities, both rural and urban, including areas where multiple generations of Black and Latinx landowners have resided."<sup>76</sup> A cumbersome application process that includes a physical deed requirement or annual renewals could also prevent many lower-income households from receiving this benefit.
- 2. For low-income homeowners, expensive repairs, utility bills, and property taxes are often some of the biggest obstacles to staying in their homes and make them more vulnerable to displacement.<sup>77</sup>

#### **Best Practices:**

<sup>&</sup>lt;sup>74</sup> Property tax relief for income-qualified homeowners - Local Housing Solutions

<sup>&</sup>lt;sup>75</sup> Property Tax Relief Programs Don't Reach Many Homeowners of Color

<sup>&</sup>lt;sup>76</sup> Property Tax Relief Programs Don't Reach Many Homeowners of Color

<sup>&</sup>lt;sup>77</sup> Housing Innovations Program: Increase Neighborhood Stability by Mitigating Residential Displacement

1. To receive benefits generally requires an application. Outreach and education are essential to make sure taxpayers are aware of the program and how to apply.<sup>78</sup>

#### **Other City Examples:**

1. According to one 2014 national study of homestead exemptions and property tax credit programs in the US, there are 105 locally funded programs, 51 state-funded programs, and 28 programs that split funding between the state and local entities.<sup>79</sup>

Type of Displacement: Economic

#### **Populations Targeted**

- Homeowners
- Max income of \$84K<sup>80</sup>
- Seniors, persons with disabilities, veterans

Place-based: Potentially, yes

## **9. TENANT RELOCATION ASSISTANCE |** Tenant Relocation Assistance Ordinance (TRAO)

**Tenant Relocation Assistance Ordinance (TRAO)** supports renters being displaced by development by providing early notice to all impacted households and relocation assistance to low-income households. Renters are considered displaced when their housing is scheduled to be torn down or undergo substantial renovation, have its use changed (for example, from an apartment building to a hotel), or have certain rent or income restrictions removed.

**Department:** Seattle Department of Construction & Inspections (SDCI)

**Key Insights:** Every resident that currently lives in a building with a TRAO permit should receive a notice from the property owner if the building is scheduled to be torn down or undergo substantial renovation, have its use changed, or have certain rent or income restrictions removed, but only low-income residents are eligible for financial relocation assistance. There is an opportunity to conduct user experience testing to better understand if the current process is working for residents. At the time of this report, the City-wide CiviForm platform is not used to apply for TRAO relocation assistance funds.

#### 4P: Protect

<sup>&</sup>lt;sup>78</sup> Property tax relief for income-qualified homeowners - Local Housing Solutions

<sup>&</sup>lt;sup>79</sup> How Do States Spell Relief? A National Study of Homestead Exemptions & Property Tax Credits

<sup>&</sup>lt;sup>80</sup> King County Senior Exemption Portal

Budget	
FY23-24 Budget	FY25-26 Budget
\$1.07M	\$1.08M
Data on Impact	

FY23-24 Households Served	
<b>2023:</b> 119	
<b>2024:</b> 77	

#### Evidence-base: Moderate

- 1. As part of Los Angeles 'Just Cause' protections, the City requires that property owners of rent-stabilized housing stock being removed from the rental market provide relocation assistance to affected tenants as part of this ordinance.<sup>81</sup>
- 2. In response to the forces of displacement, Causa Justa / Just Cause in the Bay Area asserts the need to protect incumbent residents of gentrifying communities. To this end, the report presents policy recommendations that are explicitly designed to mitigate displacement pressures endured by low-income households in neighborhoods witnessing public and private investment activity. For example, one set of recommendations focuses on protections for economically vulnerable tenants such as fair relocation assistance for displaced households, preservation of existing housing stock, and tenants' rights outreach programs.<sup>82</sup>

#### **Best Practices**

 Tenant relocation assistance ordinances buffer some of the hardships associated with tenant displacement in several ways. Key features of a comprehensive ordinance include the following: advanced notice, financial assistance, and relocation counseling. Seattle's TRAO program includes advanced notice for all individuals living in the impacted building and financial assistance for eligible lowincome households.

#### **Other City Examples**

- Austin, TX<sup>83</sup>
- San Antonia, TX<sup>84</sup>
- Portland, OR<sup>85</sup>
- Palo Alto, CA<sup>86</sup>

<sup>&</sup>lt;sup>81</sup> White Paper on Anti-Displacement Strategy Effectiveness

<sup>&</sup>lt;sup>82</sup> White Paper on Anti-Displacement Strategy Effectiveness

<sup>&</sup>lt;sup>83</sup> Tenant Notification and Relocation Ordinance – Austin, TX

<sup>&</sup>lt;sup>84</sup> City of San Antonio Risk Mitigation Policy

<sup>&</sup>lt;sup>85</sup> <u>City of Portland Mandatory Renter Relocation Assistance</u>

<sup>&</sup>lt;sup>86</sup> <u>City of Palo Alto Relocation Assistance Regular Ordinance</u>

 10 other U.S. examples specifically for mobile home relocation assistance ordinances<sup>87</sup>

#### Type of Displacement: Physical

#### **Populations Targeted**

- Renters
- Combined income per dwelling at or below 50% AMI adjusted for family size
- Currently living in a building affected by demolition, change of use, substantial rehabilitation, or removal of rent or income restrictions

Place-based: No, available city-wide

# **10. UTILITY ASSISTANCE** | Utility Discount Program and Emergency Assistance Programs

**The Utility Discount Program (UDP)** offers ongoing assistance to residential SCL and SPU customers with household incomes at or below 70% of State Median Income (SMI) residing in Seattle or the surrounding SCL and SPU service territories. UDP provides discounts of 60% on SCL bills and 50% on SPU bills. Since many SPU customers reside in multifamily buildings and do not pay for their SPU services directly, SPU offers indirect water/sewer/solid waste assistance in the form of credits on the household's SCL bill.<sup>88</sup>

SCL and SPU also offer emergency assistance to residential customers with household incomes at or below 80% SMI. **SPU's Emergency Assistance Program** offers customers up to \$507 (or up to \$1,014 for households with children under the age of 18) per calendar year to receive help paying their utility bill.<sup>89</sup> **SCL's Emergency Bill Assistance Program** offers residential customers that have received an urgent or final shutoff notice OR have a past due balance of \$250 or more with up to \$660 (or up to \$1,320 for households with children under the age of 18) per calendar year to reduce their past-due balances.<sup>90</sup>

**Department:** Seattle City Light (SCL), Seattle Public Utilities (SPU), Seattle Human Services Department (HSD)

<sup>&</sup>lt;sup>87</sup> Examples of Mobile Home Relocation Assistance Ordinances

<sup>&</sup>lt;sup>88</sup> <u>Utility Discount Program - Utilities | seattle.gov</u>

<sup>&</sup>lt;sup>89</sup> <u>Utility Bill Assistance - Utilities | seattle.gov</u>

<sup>&</sup>lt;sup>90</sup> Bill Assistance Programs - City Light | seattle.gov

**Key Insights:** UDP recently had an evaluation to improve program effectiveness, enhance the user experience, and increase enrollment. Improvement planning is currently underway across the three departments based on the evaluation recommendations.

4P: Protect

#### **Budget**

Program	FY23 Benefits Received
UDP	\$51.4M
SPU Emergency Assistance	\$1.1M
SCL Emergency Bill Assistance	\$1.9M

#### **Data on Impact**

Program	FY23 Program Participants <sup>91</sup>
UDP	36,145
SPU Emergency Assistance	1,333
SCL Emergency Bill Assistance	2,769

#### Evidence-base: Moderate

 At least five U.S. referenced utility discount programs as part of their portfolio of anti-displacement strategies including Portland<sup>92</sup>, San Francisco<sup>93</sup>, Austin<sup>94</sup>, Denver<sup>95</sup>, and Philadelphia.<sup>96</sup>

#### **Best Practices:** N/A

#### **Other City Examples**

 The City of Tacoma's Public Utilities (TPU) and Environmental Services offer utility assistance for income-eligible households. The Discount Rate Program provides a 35% discount to seniors (age 62 and older) or customers who are receiving qualifying disability income up to 45% of the AMI. All customers with household

<sup>&</sup>lt;sup>91</sup> includes all program participants in Seattle and surrounding SCL and SPU service territories (Burien, Renton, Tukwila, SeaTac, Normandy Park, Shoreline, Lake Forest Park and Unincorporated King County)

<sup>&</sup>lt;sup>92</sup> City of Portland Anti-Displacement Action Plan

<sup>&</sup>lt;sup>93</sup> Causa Justa Just Cause | Oakland Rent & Utility Assistance

<sup>&</sup>lt;sup>94</sup> <u>Habitat for Humanity | Policy strategies for preventing displacement</u>

<sup>&</sup>lt;sup>95</sup> Denver says its anti-displacement A-Team's mission starts right now -- or, at least, as soon as it has an executive director

<sup>&</sup>lt;sup>96</sup> <u>City of Philadelphia | Housing for Equity</u>

income up to 60% AMI may be eligible for the Bill Credit Assistance Plan (BCAP). However, households cannot be enrolled in both programs at the same time. The TPU Customer Service Office is actively working to increase enrollment in both programs to benefit more households. The goal is to have at least 10,000 households enrolled in BCAP by the end of 2024.<sup>97</sup>

#### Type of Displacement: Economic

#### **Populations Targeted**

- Renters & Homeowners
- Seattle City Light or SPU residential customers
- 70% of Washington state median income, 80% SMI for emergency assistance

Place-based: No, available city-wide

## **11. EQUITABLE DEVELOPMENT INITIATIVE**

**Brief Description:** The Equitable Development Initiative (EDI) ensures Seattle's growth benefits all communities, particularly those historically marginalized and at risk of displacement. Launched in 2016, EDI emerged from community advocacy in historically redlined neighborhoods facing rapid change. It invests in community-led projects that prevent displacement, promote economic mobility, preserve cultural institutions essential to local identity, and increase access to opportunities for people and communities to thrive. Without this support, many culturally significant spaces and services would be lost. Through EDI investments, marginalized and socially vulnerable populations in Seattle have greater access to "determinant of equity" related services and amenities that improve life outcomes and well-being.

**Department:** Office of Planning and Community Development (OPCD)

#### **Key Insights**

EDI prevents the loss of culturally relevant institutions and strengthens community resilience and self-determination by fostering ownership and long-term stability. Without this program, Seattle would face the continued erosion of community spaces that serve as economic and cultural lifelines. EDI serves as a model for cities seeking to balance growth with equity.

<sup>&</sup>lt;sup>97</sup> City of Tacoma 2024 Anti-Displacement Strategy

#### Key Outcomes from Grantee Surveys

**Preventing Displacement:** Investments mitigate displacement and sustain cultural and economic hubs.

**Capacity Building:** 73% of grantees identified technical and financial support as critical.

**Site Acquisition:** 42% acquired project sites, with 38% attributing success to EDI funding.

Leveraging Resources: Grantees secured additional partnerships and funding.

#### Implementation and Challenges

Managed by the Office of Planning and Community Development (OPCD), EDI provides funding and technical assistance to help organizations navigate market barriers, rising costs, and development complexities. Without EDI, competing in Seattle's real estate market would be unattainable for many community institutions.

4P: Protect

#### **Budget**

FY24 Budget	FY25 Budget
\$26.4M	\$28.26M

#### **Data on Impact**

**Total Active Projects:** 75 (9 completed, 37 post-site acquisition, 29 in acquisition).

**Funding Gaps:** EDI has awarded \$116.4 million over nine cycles, yet grantees report a \$590 million shortfall. In response, EDI awards for January 2025 focused on closing critical acquisition and construction phase funding gaps.

**Grantee Feedback:** Grantees request more flexible funding (34%), increased community engagement (40%), and enhanced technical assistance (33%).

#### **Evidence-base: Novel**

EDI is recognized as a national model for equitable, community-led development, demonstrating how public programs can protect cultural institutions and prevent displacement.

• **Neighborhood Level:** EDI stabilizes neighborhoods by funding community-led projects that align with local priorities.

- **City Level:** EDI fills critical gaps by creating community anchors, advancing equity goals, and embedding equity into public investments.
- **National Recognition:** EDI's innovative approach serves as a replicable model for cities nationwide to address displacement and advance equitable development.

#### **Best Practices**

- 1. Strategic Funding: Use equity data to refine investment priorities.
- 2. Impact Measurement: Standardize metrics to track progress.
- 3. Efficient Operations: Streamline project management for scalability.
- 4. Grantee Support: Provide toolkits and orientation programs.
- 5. **Capacity Building:** Expand staff expertise and consulting support.

#### **Other City Examples**

- King County Equitable Development Initiative (KC EDI): Launched in 2021, KC EDI builds on Seattle's EDI model to improve access to opportunities for BIPOC communities. By addressing displacement risks and fostering equitable growth, KC EDI supports capacity-building and capital funding for community-led projects, empowering marginalized groups to shape their future.
- Atlanta's Anti-Displacement Initiatives: Initiated in 2017, Atlanta's Anti-Displacement Tax Fund subsidizes property tax increases for long-term residents in rapidly developing areas. Expanded citywide in 2020, these efforts enhance homeownership and community stability.
- **Maryland's Sustainable Communities Program:** This initiative revitalizes older communities by promoting equitable, energy-efficient housing, reducing combined housing and transportation costs for diverse populations.
- **LISC:** A national nonprofit offering grants, loans, and equity investments to support affordable housing, economic development, and community revitalization with a focus on equitable development.
- **Community Development Block Grant (CDBG) Program:** Administered by HUD, CDBG provides annual grants to support community-led projects focusing on housing and economic opportunities for low- and moderate-income individuals.
- **Community Economic Resilience Fund (CERF):** A California initiative providing up to \$65 million for community-led planning and economic resilience efforts.
- **Regional Equitable Development Initiative (REDI) Fund:** Serving King, Snohomish, and Pierce counties, this \$21 million fund offers low-interest financing for property acquisition in transit-accessible areas, supporting affordable housing and equitable development.

• **Community Revitalization Fund:** A federal effort providing grants to communitybased organizations for equitable development projects.

Type of Displacement: Physical, Cultural, and Commercial

#### **Populations Targeted**

EDI serves historically marginalized communities, including BIPOC groups, low-income households, immigrants, refugees, LGBTQ+ individuals of color, youth, seniors, and disabled people, and populations disproportionately vulnerable to displacement.

**Place-based:** Potentially, yes - EDI's investments are rooted in place-based strategies to address the unique needs of specific communities.

# **12. ECONOMIC DISPLACEMENT ASSISTANCE |** Economic Displacement Relocation Assistance (EDRA)

When a low-income tenant experiences an increase in rent of 10 percent or more within a 12-month period, they may be eligible for **Economic Displacement Relocation Assistance (EDRA)**. Tenant households earning 80% or less of the area median income can apply for financial help to move when given notice to vacate after receiving a rent increase of 10% or more in a single increase or across multiple increases within the same 12-month period. The Seattle Department of Construction & Inspection (SDCI) also partners with community-based organizations to provide tenant education on tenant rights, EDRA, and other relevant programming.

**Department:** Seattle Department of Construction & Inspections (SDCI)

**Key Insights:** Property owners are required to notify tenants of EDRA if they are raising the rent by 10% or more, however, the City is not notified. Tenants choose to apply to us if they decide to move. This could cause a barrier for low-income households if the application is cumbersome or communication about the program is weak. In 2023, the Transit Riders Union surveyed 100 residents that recently who received a notice of rent increase. 75% of respondents live within Seattle city limits. According to survey results, only three of 13 tenants receiving a rent increase of 10 percent or more reported receiving an EDRA notice from their landlord.<sup>98</sup>

4P: Protect

<sup>&</sup>lt;sup>98</sup> Transit Riders Union | Rent Increase Survey Report

Budget	
FY23-24	FY25-26
\$345K	\$357K

#### **Data on Impact**

Year	Households Served
2023	88 (28% acceptance rate)
2024	64 (42% acceptance rate)

#### **Evidence-base: Novel**

1. Regardless of how many tenants actually receive assistance, a major benefit of all these laws is the incentive they create for landlords to keep rent increases under the threshold. Another finding of TRU's survey last year was that a surprising number of rent increases hovered just under 10 percent, suggesting that the EDRA law is actually changing landlord behavior.<sup>99</sup>

#### **Best Practices:** N/A

#### **Other City Examples:**

- Tacoma, WA: The Tacoma law requires relocation assistance equal to two months' rent for rent increases of 5 percent or more; two and a half months' rent for increases over 7.5 percent; and three months' rent for increases over 10 percent.<sup>100</sup> The program does not exclude tenants based on income.
- **2.** Bellingham, WA: The Bellingham law requires relocation assistance equal to three months' rent or three times the current fair market rent for Bellingham, whichever is larger when a landlord raises the rent by 8 percent or more.<sup>101</sup> The program does not exclude tenants based on income.
- **3.** Olympia, WA<sup>102</sup>

#### Type of Displacement: Economic

#### **Populations Targeted**

- Renters
- Income less than 80% AMI
- Received a 10% or more increase in housing costs within 12 months

<sup>&</sup>lt;sup>99</sup> Begrudgingly, Landlords Are Finally Paying Relocation Assistance - PubliCola

<sup>&</sup>lt;sup>100</sup> Begrudgingly, Landlords Are Finally Paying Relocation Assistance - PubliCola

<sup>&</sup>lt;sup>101</sup> Begrudgingly, Landlords Are Finally Paying Relocation Assistance - PubliCola

<sup>&</sup>lt;sup>102</sup> <u>City of Olympia Passes New Protections for Tenants, Including Relocation Assistance | National Low Income Housing</u> <u>Coalition</u>

#### Place-based: No

## 13. & 14. AFFIRMATIVE MARKETING & COMMUNITY PREFERENCE

**Affirmative Marketing:** Many affordable housing developments in Seattle must implement affirmative marketing to help individuals and households otherwise unlikely to apply for housing know about vacancies, feel welcome to apply, and have the opportunity to rent units. Owners of affordable housing must take proactive steps to promote fair access and equal opportunity so that everyone in the area has access to a range of housing choices, including outreach to community-based organizations, targeted advertising through culturally specific media, translation, and assistance with completing applications. These measures can help reach people least likely to apply, including people who have been displaced.

**Community Preference:** This policy lets affordable housing developers in areas at high risk of displacement offer preference to applicants who are current residents, former residents, family members of former residents of the neighborhood, or have community ties there. These preferences can give applicants a greater chance of attaining affordable housing in their community, potentially helping them avoid displacement. The Office of Housing provides a <u>Community Preference Guideline</u> that presents recommended practices for implementing community preference in affordable housing projects that are consistent with local, state, and federal fair housing laws. The Office of Housing will review proposed community preference plans and provide support as developers work through implementation.

#### **Department:** Office of Housing (OH)

**Key Insights:** Only 4 preference plans were received in 2023-2024 for Community Preference (CP) but tracking the impact of CP on properties is difficult. OH is surveying community-based organizations to gauge what kinds of additional housing resources would be helpful. Based on initial findings, OH is planning to develop a more comprehensive guideline for implementing Affirmative Marketing. OH is pursuing efforts to increase data collection on CP by including a question on interest in CP in OH's next Notice of Funding Announcement (NOFA) but could also explore CP policy updates to increase uptake. Affirmative Marketing and CP currently coordinate with Seattle Public Schools during a monthly housing round table. This could be an avenue to improve or coordinate outreach across all AD programs. 4P: Protect

Budget: N/A

Data on Impact

FY23-24 Accepted Applications

4 (100% acceptance rate)

**Evidence-base: Novel** 

**Best Practices:** N/A

#### **Other City Examples**

- 1. Tacoma's Anti-Displacement Strategy includes a recommendation to require affordable housing developers to use affirmative marketing, meaning that they would have to proactively market open units to members of the surrounding community.<sup>103</sup>
- 2. The City of Austin's City Council directed the City Manager to propose a preference policy. The City's Strategic Housing Implementation Briefing Book on displacement mitigation strategies includes a recommendation for a rehousing prioritization/preference policy for people of color experiencing gentrification and displacement to newly marketed affordable housing units.<sup>104</sup>

#### Type of Displacement: Physical and Economic

#### **Populations Targeted:**

- Renters
- Current and future displaced residents who are low-income and have ties to a specific neighborhood

#### Place-based: Yes

### **15. ADDRESSING PREDATORY HOMEBUYING PRACTICES**

Real estate wholesaling is where companies seek out property owners to buy their homes, often targeting distressed homeowners. Distressed homeowners include those facing financial issues such as foreclosure, tax issues, or an inability to make house payments.

<sup>&</sup>lt;sup>103</sup> <u>City of Tacoma 2024 Anti-Displacement Strategy</u>

<sup>&</sup>lt;sup>104</sup> Developing An Anti-Displacement Toolkit for Charlotte, NC

Other distressed homeowners may be facing personal issues such as a death in the family or divorce. 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. A common advertising phrase often used with wholesalers is "We Buy Homes for Cash!" The City of Seattle is drafting regulations to protect homeowners from these predatory practices.

Department: Finance and Administrative Services (FAS)

**Key Insights:** This is a novel approach to protect homeowners of potentially distressed properties and help them get a fair value for selling their homes. The most well-known example of this type of legislation comes from Philadelphia, PA.

4P: Protect

Budget: N/A

#### Data on Impact: N/A

#### **Evidence-base: Novel**

1. Not part of any systematic review of anti-displacement programs and policies, but there is one promising example from the City of Philadelphia.

#### **Best Practices:** N/A

#### **Other City Examples**

1. The City of Philadelphia passed an ordinance in 2020 creating protective measures against property soliciting and creating licensing procedures for property 'wholesalers.'<sup>105</sup> Wholesalers generally find and enter into agreements for distressed properties. In order to protect residential property owners from unscrupulous wholesalers, the new law requires all such wholesalers to possess a valid license which must be renewed annually. The new law also restricts the ability of a wholesaler to present an offer to the property owner without first providing a written disclosure informing property owners about how to access resources on the fair value of their property. Any written agreement of sale entered into by a wholesaler who is not licensed as one under the new law at the time of the solicitation may be rescinded at any time prior to the transfer of the title to the property at the sole option of the property owner.<sup>106</sup>

<sup>&</sup>lt;sup>105</sup> <u>City of Philadelphia | Regulation of Businesses, Trades, and Professions</u>

<sup>&</sup>lt;sup>106</sup> Residential Property Wholesalers - New Laws - Nochumson P.C.

Type of Displacement: Economic

Populations Targeted: Homeowners

Place-based: Potentially, yes

## **16. RENTAL HOUSING PRESERVATION |** Rental Housing Program

As part of The Office of Housing's (OH) Rental Housing Program, funds are made available annually through one or more Notices of Funds Available (NOFAs) for new housing production or preservation projects. In addition, funds may be made available through a competitive Request for Proposal (RFP) process as authorized in Chapter VIII. The published NOFA or RFP will include additional funding priorities and requirements. Funding may be awarded outside the NOFA or RFP process for emergency repairs or to prevent waste or the imminent loss of previously funded projects as described in these Policies.

**One of the program objectives:** Acquire and preserve existing affordable housing, including occupied buildings that are subsidized rental housing or affordable private market housing, particularly such occupied buildings where low-income residents may be at risk of displacement.<sup>107</sup>

**Department:** Office of Housing (OH)

**Key Insights:** Due to time constraints, a full review of this program was not possible as it fits within a much broader effort to build and preserve housing. Research indicates that preserving naturally occurring affordable housing (NOAH) is critical for mitigating displacement. The City of Seattle is invested in this approach through the Rental Housing Program, but this type of funding may not be fast enough to capitalize on certain opportunities as highlighted in the Notice of Intent to Sell (NOIS) one-pager.

#### 4P: Preserve

**Budget:** Rental housing preservation impact and budget data are tracked as part of the Office of Housing Rental Program which builds, acquires, and preserves affordable rental homes. Separate impact and budget data for just preservation were not specified.

FY23	FY24	FY25	FY26
\$174.7M	\$248M	\$243.8M	\$243.1M

<sup>&</sup>lt;sup>107</sup> Seattle Office of Housing | 2024-2026 Housing Funding Priorities

#### **Data on Impact**

FY23-24 Production Data

New affordable apartments opened<sup>108</sup>: **3,034** 

#### **Evidence-base: High**

 San Franciso Small Site Program aims to acquire and preserve small multifamily rental buildings, taking them off the market and ensuring they remain permanently affordable. From 2014 - 2018 this program acquired 25 buildings, serving 327 people with an average income at 65% AMI. While this data gives credence to the idea that these programs could protect lower-income renters, further research is necessary to understand how they impact displacement overall.<sup>109</sup>

#### **Best Practices**

- Many programs that aim to preserve unsubsidized affordable housing do so via acquisition and rehabilitation, while others employ "lighter touch" interventions such as financial incentives for landlords to make affordability commitments, technical assistance for doing so, efforts to reduce their operating costs, etc. Another form interventions increasingly take is simply providing data: for example, the Own-It! (Owners Warning Notification and Information for Tenants) tool in Los Angeles (www.ownit.la) identifies at-risk properties to help tenants and communities organize.
- 2. Efforts to maintain the older housing stock of unsubsidized market units with low rents (which we call market affordable properties) are most useful early in the cycle of rising rents and increasing demand.<sup>110</sup>
- 3. Naturally occurring affordable housing (NOAH) accounts for most affordable housing in the US: Steve Kling and others, "Preserving the largest and most at-risk supply of affordable housing"
- 4. Nationwide, NOAH constitutes the largest supply of affordable units; yet, as an asset class, NOAH is not well defined, tracked, or understood. NOAH renters are predominately low-income people of color who have been disproportionately affected by the economic shocks of the pandemic. In addition, the properties themselves are often financially fragile and more sensitive to economic shocks, and ownership turnover can create instability within communities as renters are displaced. NOAH assets are also typically older and more likely to be redeveloped when sold, increasing the rate at which NOAH units are being lost and further shrinking the supply of affordable housing.<sup>111</sup>

<sup>&</sup>lt;sup>108</sup> <u>2023\_OH\_AnnualInvestmentsReport.pdf</u>, <u>Seattle Office of Housing 2024 Community Report</u>

<sup>&</sup>lt;sup>109</sup> White Paper on Anti-Displacement Strategy Effectiveness

<sup>&</sup>lt;sup>110</sup> Local Housing Solutions | Developing an anti-displacement strategy

<sup>&</sup>lt;sup>111</sup> Preserving the largest and most at-risk supply of affordable housing | McKinsey

5. Only by identifying and understanding the supply of NOAH can a region create a holistic view of housing affordability and begin making informed decisions on how to both support new and preserve existing supply. The Atlanta Housing Affordability Tracker is a great example of setting and tracking affordable housing goals, with clear and transparent supply and funding targets and up-to-date tracking that includes both new and preserved housing. However, to date, the City's goal and database only include government-supported affordable units.<sup>112</sup>

#### **Other City Examples**

- 1. Minnesota Preservation Plus Initiative
- 2. The Bay Area Preservation Pilot
- 3. The New York Acquisition Fund
- 4. The Chicago Preservation Compact
- 5. Housing Authority of King County

Type of Displacement: Physical and Economic

Populations Targeted: Renters

Place-based: No

## **17. HOME REPAIR ASSISTANCE** | Home Repair Loan/Grant Program + Side Sewer Repair Assistance Program

**The Home Repair Loan/Grant Program** provides affordable loans or grants and counseling to income-qualified homeowners to address critical health, safety, and structural issues. The program is designed for owner-occupied detached homes with low-to moderate-income households. The no-interest loans and grants are funded by local and federal programs that prioritize repairs that address health and safety concerns. **The Side Sewer Assistance Program** provides zero-interest loans or grants to fix side sewers for income-qualified homeowners.

#### **Department:** Office of Housing (OH)

**Key Insights:** Home Repair Loan/Grant and Side Sewer Assistance Programs could serve more residents, but more engagement to bring awareness to the program is needed. Community engagement on Home Repair Loan/Grant, Home Weatherization, and Side Sewer Assistance has increased from one session in 2023 to 16 sessions in 2024. Materials

<sup>&</sup>lt;sup>112</sup> Preserving the largest and most at-risk supply of affordable housing | McKinsey

were simplified and translated into more languages. 20+ additional events are planned for 2025 but should look to coordinate efforts across all anti-displacement programming.

OH Home Repair Team is already working with the Affordable Seattle Team on converting the Home Repair Loan/Grant application to CiviForm to help make it easier for residents to navigate the system and create a consistent experience from one affordability program to the next. The Home Repair Loan/Grant program is currently in the testing phase of the onboarding process with plans to have the program live on the platform before the end of Q1 2025.

#### 4P: Preserve

#### Budget (Home Repair Loan/Grant)

FY23-24	FY25-26
\$1.13M annually	\$1.13 annually

#### Budget (Side Sewer Assistance):

FY23-26
\$450K <sup>113</sup>

#### Data on Impact (Home Repair Loan/Grant)

Year	Households Served
2023	38 (100% acceptance rate)
2024	26 (100% acceptance rate)

#### Data on Impact (Side Sewer Assistance)

Year	Households Served
2023	2 (100% acceptance rate)
2024	4 (100% acceptance rate)

#### **Evidence-base:** Moderate

1. In localities with soft or softening housing markets, homeowner rehabilitation assistance programs can provide an essential lifeline for residents unable to access private financing. In addition to keeping housing staff, improvements that can stabilize housing conditions can help stabilize housing markets when paired with other economic revitalization initiatives. When demand for the program exceeds available resources, cities and counties may choose to prioritize those repairs that affect residents' health and safety before considering other work.<sup>114</sup>

<sup>&</sup>lt;sup>113</sup> OH has an allocation of \$450K from Seattle Public Utilities, intended to cover multiple years from 2023 through 2026 (and beyond, if needed).

<sup>&</sup>lt;sup>114</sup> Local Housing Solutions | Home repair and homeowner rehabilitation assistance programs

2. A City of Charlotte and UNC review of anti-displacement strategies found that five of six City strategies included home repair elements for low-income homeowners including Atlanta, Austin, Denver, Nashville, and Portland, OR.<sup>115</sup>

#### **Best Practices:** N/A

#### **Other City Examples**

- King County has a Housing Repair Program, but income restrictions are more stringent than the City of Seattle's requirements, serving only up to residents with 60% AMI.<sup>116</sup>
- 2. The City of Tacoma has two types of home repair programs for Tacoma residents with incomes at or below 80% AMI. The two types of home repair programs are minor repairs (up to \$15,000) and major repairs (\$15,000-\$60,000). The minor home repair program is administered by subrecipients while the major repair program is administered by the Tacoma Community Redevelopment Authority (TCRA). The City allocates approximately \$1.6 million combined for these two program types each year. The TCRA administered program served 62 households between 2019 and June 2023 while the subrecipient-administered programs served 168 in that same time. The minor repair program provides funds as grants and the major repair program provides funds as low-interest deferred loans.
- 3. In the Township of West Orange, New Jersey, <u>the West Orange Housing</u> <u>Rehabilitation Program</u> (WOHRP) is funded through developer fees and offers low and moderate-income homeowners loans of up to \$35,000 at zero percent interest to assist in home repairs and basic improvements. Coverage includes necessary repair or replacement of roofs, heating and electrical systems, doors and windows, kitchen and bathroom updates, among other projects. These loans are not repaid to the Township until the homeowner sells the home, and there are no monthly payments. The loan is forgiven for homeowners who stay in their homes for 12 years.<sup>117</sup>

#### Type of Displacement: Physical and Economic

#### **Populations Targeted:**

- Homeowners
- Loan eligibility: income less than 80% AMI<sup>118</sup>
- Grant eligibility: less than 50% AMI

<sup>&</sup>lt;sup>115</sup> Developing An Anti-Displacement Toolkit for Charlotte, NC

<sup>&</sup>lt;sup>116</sup> King County Housing Repair Program

<sup>&</sup>lt;sup>117</sup> <u>Homeowner rehabilitation assistance programs - Local Housing Solutions</u>

<sup>&</sup>lt;sup>118</sup> <u>City of Seattle Home Repair Loans and Grants</u>

Place-based: Potentially, yes

# **18. TENANT OPPORTUNITY TO PURCHASE |** Stabilizing Tenants Through Affordable Home Ownership

Washington State Law (Chapter 64.34 RCW) gives tenants the right to buy their unit if their apartment is undergoing a condominium conversion.<sup>119</sup> Federal funding will now help 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 nonprofit partners to facilitate resident organizing; and designing an engagement process for rental building owners interested in selling.

#### Department: Office of Housing (OH)

**Key Insights:** This program has promising evidence and the recommended prerequisite policies in place. There is an opportunity to align an evaluation of this program with the larger inventory of anti-displacement programs City-wide.

**4P:** Preserve

#### Budget

**FY25 – FY30 (5-year grant)** \$3.6M

#### Data on Impact: N/A

#### **Evidence-base:** Moderate

1. Tenant Opportunity to Purchase programs are most similar to Seattle's new program. The most well-known example of this type of program is in Washington, DC where the Tenant Opportunity to Purchase Act (TOPA) was passed in 1980. TOPA gives the existing tenants the right to purchase the property at the market price and then convert the units to a condo or cooperative so tenants can individually buy their unit. This often involves tenants working with a third-party developer (either for- or non-profit) that makes necessary repairs and helps manage the property after the purchase. The First Right Purchase Program in DC provides financial and technical assistance to income-qualifying tenants who are attempting to use TOPA to purchase their buildings. Over the past decade, the program has helped preserve

<sup>&</sup>lt;sup>119</sup> <u>Condominium Conversions - SDCI | seattle.gov</u>

nearly 1,400 units of affordable housing (Reed, 2013). In one neighborhood alone, TOPA was used to block the eviction of 26 families on one street in DC, leading researchers to conclude that it provides the "legal opportunity structure necessary for community organizations to fight redlining and gentrification".<sup>120</sup>

2. Evidence on domestic policies finds that tenant opportunity to purchase programs are effective for those who take advantage of the programs, but tenants who can afford to buy their homes at the time of sale are typically not in the lowest-income groups.<sup>121</sup>

#### **Best Practices**

 Carolyn Gallaher's 2016 book on Washington DC's response to condo conversions and the efficacy of TOPA as a means of preventing displacement suggests that while TOPA can be an effective way to use the condo conversion process to keep tenants in their homes, the complexity of the process and pressure from developers may affect how many people can access this resource.

**Other City Examples:** Minneapolis, New York, Portland, Oakland, and Los Angeles are currently considering similar legislation to TOPA.<sup>122</sup>

#### Type of Displacement: Physical

#### **Populations Targeted:**

- Renters
- Low- and moderate-income households
- Tenants in small, nonprofit-owned rental properties who face displacement pressures

Place-based: Potentially, yes

## **19. NOTICE OF INTENT TO SELL |** Notice of Intent to Sell (NOIS) Policy

Seattle's Notice of Intent to Sell ordinance requires landlords to provide the City an advance notice (90 days before sale) 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.

<sup>&</sup>lt;sup>120</sup> White Paper on Anti-Displacement Strategy Effectiveness

<sup>&</sup>lt;sup>121</sup> Anti-Displacement Best Practices

<sup>&</sup>lt;sup>122</sup> Anti-Displacement Best Practices

#### Department: Office of Housing (OH)

**Key Insights:** 25 properties gave notice to the City and its partners in a listserv in 2024. No properties were evaluated for acquisition or were acquired. Only one property has been acquired in this policy's history by a nonprofit developer, but only because they were self-reported. There is no obligation for City partners to share if they have done anything because of the notice. Program manager interviews indicate that NOIS has not resulted in preservation activity to date, potentially due to the lack of programmatic infrastructure and sufficient resources, such as, City staff capacity, acquisition analysis tools, funding that can be quickly deployed, tenant support services and a network of organizations able to move quickly in response to such notices. There is also no right of first refusal policy to allow the City or its partners to evaluate acquisition potential before the private market.

4P: Preserve

Budget: N/A

#### Data on Impact

FY24 NOIS Submissions	FY24 Properties Evaluated/Acquired
25 (27 buildings, 373 units)	0

#### **Evidence-base:** Moderate

 The Harvard Joint Center for Housing Studies estimates that about three quarters of Americans dwelling in affordable housing live in unsubsidized affordable units (also called Naturally Occurring Affordable Housing – NOAH). Therefore, the Protection of Unsubsidized Affordable Housing is critical in ensuring housing affordability, and policies that help preserve NOAHs can be particularly effective in avoiding displacement.<sup>123</sup>

**Best Practices:** NOIS policies are strengthened if adopted in concert with a right of first refusal policy, a tenant opportunity to purchase act, and a preservation fund.<sup>124</sup>

#### **Other City Examples**

- 1. A NOIS requirement is recommended as part of a larger Preservation Ordinance intervention as part of the City of Tacoma's 2024 Anti-Displacement Strategy.<sup>125</sup>
- 2. In a white paper on the potential opportunities to preserve these units in the Twin Cities, the Minnesota Preservation Plus Initiative looks for units that are affordable to very low-income households—those at 50% of Area Median Income. Potential

<sup>&</sup>lt;sup>123</sup> White Paper on Anti-Displacement Strategy Effectiveness

<sup>&</sup>lt;sup>124</sup> <u>City of Tacoma 2024 Anti-Displacement Strategy</u>

<sup>&</sup>lt;sup>125</sup> <u>City of Tacoma 2024 Anti-Displacement Strategy</u>

interventions for preserving naturally occurring affordable housing was a clearinghouse for mission-oriented acquisition that included a posting board for advanced notices of property sales.<sup>126</sup>

3. Many programs that aim to preserve unsubsidized affordable housing do so via acquisition and rehabilitation, while others employ "lighter touch" interventions such as financial incentives for landlords to make affordability commitments, technical assistance for doing so, efforts to reduce their operating costs, etc. Another form interventions increasingly take is simply providing data: for example, the Own-It! tool in Los Angeles identifies at-risk properties with the aim of helping tenants and communities organize.<sup>127</sup>

#### Type of Displacement: Physical

#### **Populations Targeted**

- Renters
- Tenants of buildings with at least two units and at least one rented at 80% AMI or below

Place-based: No, available city-wide

### GAP: CITY/COMMUNITY RIGHT OF FIRST REFUSAL

Washington State Law (Chapter 64.34 RCW) gives tenants the right to buy their unit if their apartment is undergoing a condominium conversion,<sup>128</sup> but there is no policy that gives the City or mission-oriented developers priority consideration when a subsidized rental property or unsubsidized rental property is up for sale.

#### Department: TBD

**Key Insights:** The City of Seattle has a Notice of Intent to Sell policy, but no right of first refusal policy if the City and its mission-oriented partners are given notice. However, for this policy to be effective program manager interviews indicate a few missing elements are needed: programmatic infrastructure and sufficient resources, such as City staff capacity, acquisition analysis tools, funding that can be quickly deployed, tenant support services, and a network of organizations able to move quickly in response to such notices.

#### 4P: Preserve

<sup>&</sup>lt;sup>126</sup> The Space Between – Realities and Possibilities in Preserving Unsubsidized Affordable Rental Housing

<sup>&</sup>lt;sup>127</sup> White Paper on Anti-Displacement Strategy Effectiveness

<sup>&</sup>lt;sup>128</sup> <u>Condominium Conversions - SDCI | seattle.gov</u>

#### Cost Estimation: Medium to High<sup>129</sup>

#### **Evidence-base:** Moderate

- 1. Especially in strong and/or growing housing markets, right of first refusal policies help to preserve rental housing and prevent the conversion of subsidized rental properties to another use by enabling their sale to stakeholders who are committed to long-term affordability. In a soft housing market, right of first refusal policies can help protect housing quality and slow the intrusion of predatory actors.<sup>130</sup>
- 2. When public rights of first refusal are thoughtfully designed, they can strike a unique balance between private and public needs, helping to advance projects that are remarkable in scope.<sup>131</sup>

#### **Best Practices**

- 1. These rights require considerable planning and funding to be used effectively and can burden property owners in ways that are both visible and hidden, suggesting that public agencies should limit their use of public rights of first refusal to properties with rare social value.
- 2. Interviews with the City of Seattle's Office of Housing noted that a right of first refusal for the City and its mission-oriented partners would only work (or at least not unnecessarily complicate the process) unless a funding source was made available to quickly react to these types of opportunities.

#### **Other City Examples**

- 1. A 2020 review of public rights of first refusal policies found 10 U.S. cities that employ some form of public right of first refusal that grants the City or its mission-oriented partners the right to purchase rental units that meet certain affordability criteria.<sup>132</sup>
- 2. Montgomery County, MD requires that tenant associations, the County, and the Housing Opportunities Commission (the County's public housing agency) be given the right of first refusal to match a bona fide offer to purchase rental housing built before 1981. Where the County or Housing Opportunities Commission purchases the property, some or all of the units may be reserved for low- or moderate-income households.<sup>133</sup>
- 3. In Portland, OR property owners who plan to opt out of a federal project-based rent assistance contract must give the City and affected tenants advance notice of at least 210 days for opt-outs from a long-term contract and 150 days from a one-year extension. If the change in use will result in the loss of housing affordable to households with incomes up to 80 percent of the median family income, the owner

<sup>&</sup>lt;sup>129</sup> Developing An Anti-Displacement Toolkit for Charlotte, NC

<sup>&</sup>lt;sup>130</sup> <u>Rights of first refusal - Local Housing Solutions</u>

<sup>&</sup>lt;sup>131</sup> <u>Public Rights of First Refusal | The Yale Law Journal</u>

<sup>&</sup>lt;sup>132</sup> Public Rights of First Refusal | The Yale Law Journal

<sup>&</sup>lt;sup>133</sup> <u>Rights of first refusal - Local Housing Solutions</u>

must provide 90 days' notice, during which the City has the exclusive right to make an offer to purchase the property or to coordinate the purchase by an owner who will maintain affordability.<sup>134</sup>

4. San Francisco passed a right to purchase statute modeled on Washington D.C.'s TOPA law. The Act gives "qualified non-profit organizations" the right of first offer and refusal on multi-family housing. Qualified non-profits are organizations with 501(c)(3) tax-exempt status that commit to protecting neighborhood affordability.<sup>135</sup>

Type of Displacement: Physical

Populations Targeted: Renters

Place-based: No

## **GAP: NOAH PRESERVATION STRATEGY**

Naturally occurring affordable housing (NOAH) refers housing that is affordable to lowincome households without a public subsidy. According to Harvard's Joint Center for Housing Studies, 75% of affordable rental units across the country do not receive any government subsidy.<sup>136</sup>

**Network:** Affordable housing preservation networks regularly convene community-based organizations, tenant groups, government agencies, and other stakeholders to identify and monitor at-risk NOAH multifamily properties and collaborate on preservation efforts, including engaging with property owners.<sup>137</sup>

**Database:** An effective affordable housing preservation program is impossible without an inventory of affordable properties that are at risk of displacing tenants. Preservation databases track at-risk NOAH properties by incorporating detailed information about properties' expiring subsidies, habitability and code violations, and other indicators of vulnerability by gathering information from on-the-ground resources, including preservation stakeholders.<sup>138</sup>

**Public-private Dedicated Acquisition Fund:** Public-private dedicated acquisition funds offer low-cost loans to acquire and preserve NOAH. They are capitalized with funds from a

<sup>&</sup>lt;sup>134</sup> Rights of first refusal - Local Housing Solutions

<sup>&</sup>lt;sup>135</sup> Rights of first refusal - Local Housing Solutions

<sup>&</sup>lt;sup>136</sup> NOAH | The Preservation Compact

<sup>&</sup>lt;sup>137</sup> <u>Texas Anti-Displacement Toolkit</u>

<sup>&</sup>lt;sup>138</sup> Texas Anti-Displacement Toolkit

combination of public, private, and philanthropic institutions. The structure allows for greater flexibility than government subsidy programs (such as Low-Income Housing Tax Credits) and lower interest rates than what the market can offer. The funds are typically "revolving," meaning that as loans are repaid, new loans can be made.

**Department:** Office of Housing (OH)

#### **Key Insights**

While Seattle's Notice of Intent to Sell (NOIS) helps notify stakeholders interested in preserving affordable housing, it is not driving any preservation activity to date. Program manager interviews indicate that NOIS has not resulted in preservation activity to date, potentially due to the lack of programmatic infrastructure and sufficient resources, such as, City staff capacity, acquisition analysis tools, funding that can be quickly deployed, tenant support services, and a network of organizations able to move quickly in response to such notices. According to the literature review, well-organized preservation networks have played a key role in the preservation of NOAH at the local and state levels-tracking cities' inventory of at-risk housing and mobilizing and coordinating preservation interventions among a variety of stakeholders.<sup>139</sup>

4P: Preserve

#### Cost Estimate: High<sup>140</sup>

#### **Evidence-base: Novel**

1. Around the country, preservation networks have played a key role in the preservation of NOAH at the local and state levels–tracking cities' inventory of at-risk housing and mobilizing and coordinating preservation interventions among a variety of stakeholders.<sup>141</sup>

#### **Best Practices:**

- 1. **Network:** On-going funding needed to hire staff or outsource the coordination of the network through a nonprofit organization is a consideration. Funders would likely be interested in providing seed funding for this work.<sup>142</sup>
- 2. **Database:** Costs associated with maintaining and updating the database are a consideration, although funders would likely be interested in providing seed funding to get a database off the ground.<sup>143</sup>

<sup>&</sup>lt;sup>139</sup> Texas Anti-Displacement Toolkit

<sup>&</sup>lt;sup>140</sup> Developing An Anti-Displacement Toolkit for Charlotte, NC

<sup>&</sup>lt;sup>141</sup> Texas Anti-Displacement Toolkit

<sup>&</sup>lt;sup>142</sup> Texas Anti-Displacement Toolkit

<sup>&</sup>lt;sup>143</sup> Texas Anti-Displacement Toolkit

**3. Acquisition Fund:** These funds are most viable in markets with a high-capacity city housing department and where there is interest from a strong local philanthropic community. In contrast with private investment funds, public-private funds are able to provide deeper income targeting and thus more likely to serve current renters. These funds, however, require significant public investment to seed the fund and strong interest from local foundations. Administration can be complex.<sup>144</sup>

#### **Other City Examples:**

- Recommendation from the City of Tacoma's Anti-Displacement Strategy: The City of Tacoma and its partners will need reliable access to funding to preserve housing at risk of being converted to market-rate units. Having this funding will help public and mission-driven organizations act fast to stabilize a subsidized or otherwise affordable multifamily property. Creating a Preservation Fund would greatly strengthen a Preservation Ordinance, Right of First Refusal policy, and Tenant Opportunity to Purchase Act, as it would assist mission-driven organizations in purchasing the buildings. New as of 2024.<sup>145</sup>
- Network: Washington, D.C. (<u>Housing Preservation Network</u>); Colorado (<u>Housing Preservation Network</u>); Chicago/Cook County (<u>Preservation Compact</u>); Chicago (<u>Chicago Rehab Network</u>).
- Database: Washington, D.C. (<u>DC Preservation Catalog</u>); Colorado (<u>Housing</u> <u>Preservation Network</u>); Chicago (<u>Chicago Rehab Network Preservation Database</u>); New York City (<u>Proactive Preservation Initiative</u>).
- 4. **Dedicated Acquisition Fund:** <u>Denver Regional Transit-Oriented Development Fund</u>; <u>The Bay Area Transit-Oriented Affordable Housing Fund</u>; <u>New Generation Fund (Los</u> <u>Angeles)</u>; <u>Chicago Opportunity Investment Fund</u>; <u>Enterprise Multifamily Opportunity</u> <u>Fund</u>, <u>Bay Area Housing Accelerator Fund</u>

Type of Displacement: Physical and Economic

**Populations Targeted:** Renters

Place-based: Potentially, yes

## **20. LEGACY HOMEOWNER ASSISTANCE**

With support from a federal grant, the City is examining how it can assist homeowners vulnerable to displacement who want to leverage the equity in their property for greater

<sup>&</sup>lt;sup>144</sup> Texas Anti-Displacement Toolkit

<sup>&</sup>lt;sup>145</sup> <u>City of Tacoma 2024 Anti-Displacement Strategy</u>

financial and household stability. This could include technical assistance, predevelopment support, and connections to public and private resources.

**Department:** Office of Planning and Community Development (OPCD)

**Key Insights:** This is a novel program, so research is limited on efficacy or potential to mitigate displacement, however, OPCD has identified several barriers to resisting displacement pressures that this program is aimed to address.

**4P:** Preserve

Budget			
	FY25 – FY30 (5-year grant)		
	\$1.4M		

#### Data on Impact: N/A

#### **Evidence-base: Novel**

- 1. Not part of any systematic review of anti-displacement programs and policies and no other cities have included this type of intervention in their anti-displacement strategy. However, in their work with homeowners, OPCD has identified several barriers faced by low- to moderate-income homeowners that limit their ability to achieve financial stability in the face of rising displacement pressures, capture value equitable from their property, and contribute to new housing options.
  - Difficulty understanding and navigating the complex world of design, land use regulation, permitting, and construction.
  - Fewer financial resources are available to pay for professional services like architects to conduct feasibility analyses, design, and permitting support.
  - Limited access to the financing needed to complete a development project.
  - Inability to afford the typical home size and type conventional developers build on their lots, which are often priced at a higher point than homeowners can sell their land for.
  - Lack of information surrounding the development potential of their land, leading to the inability to engage in fair negotiations with developers; and
  - Lack of resources and process familiarity to negotiate arrangements with developers to best protect the equity they have in their land.

#### **Best Practices:** N/A

**Other City Examples:** N/A

#### Type of Displacement: Economic

#### **Populations Targeted**

- Homeowners
- Low- to moderate-income (up to 80% AMI)
- Communities at high risk of displacement

Place-based: Potentially, yes

## **21. SHORT-TERM RENTAL REGULATION |** Short-term Rental (STR) Ordinance

Adopted in 2017, the City's short-term rental (STR) ordinance limits the number of units that any one short-term rental operator can operate. (An operator can be a single person, a marital unit, a group of people, or a corporate entity such as an LLC.) The licensing process requires you to include the addresses of specific units in your operator license. <sup>146</sup> Most short-term rental operators may operate two units: their primary residence and a secondary unit. This is an attempt to push any additional properties to the long-term rental market.<sup>147</sup>

Department: Finance and Administrative Services (FAS)

**Key Insights:** The City of Seattle should focus on improving data monitoring efforts on enforcement of current STR restrictions in place to better understand adherence and opportunities for improvement.

4P: Preserve

Budget: N/A

Data on Impact: N/A

#### **Evidence-base: Novel**

1. Not part of any systematic review of anti-displacement programs and policies and very few cities have included this type of intervention in their anti-displacement strategy. However, some local low-income housing advocates and elected officials

<sup>&</sup>lt;sup>146</sup> Short-Term Rentals - Business Regulations | seattle.gov

<sup>&</sup>lt;sup>147</sup> Anti-Displacement Best Practices

are concerned about a growing trend of commercial investors buying up housing stock to list it on short-term rental platforms. They say losing long-term rentals to the short-term market will exacerbate the city's existing problem with rising rents and displacement.<sup>148</sup>

- 2. Although displacement outcomes were not the focus, some recent STR studies have found the benefits and costs of STR markets. Lin et al. (2022) found that STR markets provide additional income for residents and can help reduce mortgage and auto loan delinquencies, however participating in Airbnb is unlikely to improve the affordable for those with very low incomes. Several studies demonstrate that STR activities may impose unfavorable externalities on local residents, such as increased traffic, garbage management issues, and neighborhood noise. Other studies found a direct link between STR activities and local crimes.<sup>149</sup> Horn & Merante (2017) studied the case of Boston's housing market and established a positive relationship between the increase in the number of Airbnb listings in Boston and the rise in rents. In the United States, a one percent increase in Airbnb listings is associated with a 0.018% increase in rents and a 0.026% increase in house prices.<sup>150</sup>
- 3. Other studies have highlighted the effects of STR restrictions. One working paper on Chicago's STR restrictions found that compared to three control cities, the number of active Airbnb listings in Chicago declined by 16.4% in the two years after the STR ordinance, but this effect is only significant after the City began receiving detailed data feeds from STR platforms. Chicago's STR ordinance included limitations on the number of units that can be offered as STR in a multi-unit building and mandated STR hosts provide insurance and meet safety standards. The City also imposed an additional tax surcharge on STR bookings. Chicago also facilitates locality-specific STR restrictions based on the varying needs of communities.<sup>151</sup>

#### **Best Practices:** N/A

#### **Other City Examples**

 Tacoma, WA includes STR regulation in its anti-displacement strategy. In Tacoma, residents can offer short-term rentals of their homes, parts of their homes, or ADUs with some restrictions. Entire dwellings, one to two guest rooms, and ADUs can be short-term rentals in all districts in the city. Renting more than two guest rooms requires an approved conditional use permit and is restricted to residential districts that allow duplex, triplex, and multifamily dwellings. Further,

<sup>&</sup>lt;sup>148</sup> How Airbnb Factors Into Seattle Displacement Concerns

<sup>&</sup>lt;sup>149</sup> The Effects of Short-Term Rental Regulation: Insights from Chicago

<sup>&</sup>lt;sup>150</sup> <u>Regulating Short-Term Rental Platforms: Where, How and in the Interest of Whom?</u>

<sup>&</sup>lt;sup>151</sup> The Effects of Short-Term Rental Regulation: Insights from Chicago

an ADU must have the owner living either in the ADU or house to rent one out as a short-term rental. There is not strong enough evidence that STRs currently suppress the Tacoma rental market enough to warrant a stricter policy. However, they could in the future, and it is worth continued monitoring.<sup>152</sup>

Type of Displacement: Economic

Populations Targeted: Renters

Place-based: Potentially, yes

# **22. HOME WEATHERIZATION ASSISTANCE |** HomeWise Weatherization Program

Since 1980, the **HomeWise Weatherization Program** has provided free energy efficiency improvements to income-qualified homes by decreasing energy bills, increasing comfort, and saving money.

Department: Office of Housing (OH)

**Key Insights:** As of Q4 2024, there is a waitlist of ~80 homes waiting to receive service, but the Weatherization program is exploring ways to expand the team to address this waitlist in early 2025. The Weatherization Program coordinates closely with the Home Repair Loan and Grant program if during the inspection a major home repair improvement is needed.

4P: Preserve

#### Budget

FY23-24	FY25-26
\$10.3M annually	<b>2025:</b> \$13.6M
	2026: TBD

#### **Data on Impact**

Year	Single-Family Projects
2023	227 projects (3,520 units)

<sup>&</sup>lt;sup>152</sup> City of Tacoma 2024 Anti-Displacement Strategy

#### **Evidence-base: Low**

- 1. There is no reference in academic or research systematic reviews discussing weatherization programs in the context of mitigating displacement, and little to no literature tying this program to anti-displacement outcomes. If mentioned, these programs are usually discussed within the context of a home repair program.<sup>153</sup>
- 2. One toolkit created by the American Council for an Energy Efficiency Economy specifically mentioned reducing energy costs as important to preventing displacement but did not specifically call out weatherization programs.<sup>154</sup>

**Best Practices:** N/A

**Other City Examples: N/A** 

Type of Displacement: Physical and Economic

#### **Populations Targeted**

- Renters & Homeowners
- 80% AMI or less

Place-based: Potentially, yes

<sup>&</sup>lt;sup>153</sup> Developing an anti-displacement strategy - Local Housing Solutions

<sup>&</sup>lt;sup>154</sup> <u>Responding to Renter Challenges with Integrated Energy Efficiency and Anti-Displacement Strategies | ACEEE Report</u>

## **APPENDIX B: EVALUATION CRITERIA DEFINITIONS**

4P Category: Which category does this program/policy fall into?

- **Plan** ahead by anticipating displacement pressures and responding with appropriate policies and programs.
- **Produce** new housing for people of all incomes.
- **Protect** residents from displacement pressures by giving them more freedom and time to choose or move.
- **Preserve** existing affordable housing and reduce the likelihood they exit the affordable housing stock.

Budget: How much money was allocated in FY23-24 and projected for FY25-26?

**Data on Impact:** How many residents or households were served by this program/policy in FY23-24?

Cost Estimate: What level of funding or foregone revenue will be required?

**Evidence of Mitigation Potential:** How likely will the program/policy reduce displacement directly or indirectly?

- **High:** Rated "High" for potential impact by at least one academic or research firm systematic review; fills a gap mentioned in most reports
- **Moderate**: Rated "Medium" by at least one academic or research firm systematic review; no reference in academic or research systematic reviews, but there exist at least five or more anti-displacement strategy case studies based in the U.S.
- **Low:** Rated "Low" by at least one academic or research firm systematic review; no reference in academic or research systematic reviews, and little to no literature tying this program to anti-displacement outcomes
- **Novel, but promising**: Mentioned in at least one anti-displacement U.S. city strategy or toolkit, but a newer program/policy with extremely limited evidence available

**Best Practices:** What can we learn from the evidence on how best to implement a program/policy?

**Other City Examples:** What can we learn from how other cities are implementing similar programs/policies?

**Type of Displacement:** Which pathway of displacement does this program/policy primarily address?

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

Population Served: Which group does this program/policy assist the most?

• Renter/Homeowner; Seniors; Disabled; Families; Low-income

**Place-based:** Does this policy or program focus on specific neighborhoods at risk of displacement?

## APPENDIX C: COMPREHENSIVE PLAN GOALS & POLICIES

## RELATED TO ANTI-DISPLACEMENT

## A more equitable growth strategy

- GS 1.1 Plan for expected growth over the next 20 years while also providing additional housing capacity to enable the city to respond to existing unmet needs and potential demand from future employment growth.
- GS 1.2 Encourage and plan for a variety of housing types in all neighborhoods to provide opportunities for a diverse population to live throughout the city and to allow people to stay in their neighborhoods as their needs change.
- GS 1.10 Focus public investments to meet current and future needs, which includes supporting areas experiencing or planned for residential and employment growth, particularly in designated centers, and addressing current inequities and areas of historical under-investment.
- GS 5.4 Determine the boundaries of Neighborhood Centers based on local conditions, but generally include areas within a 3-minute walk (800 feet) of the central intersection or bus rapid transit stop.
- GS 6.2 Allow a mix of lower-scale housing types, generally up to 3 stories, such as detached homes, duplexes, triplexes, fourplexes, sixplexes, stacked flats, and cottage housing throughout Urban Neighborhoods.
- GS 10.3 Identify locations and prioritize resources for area planning with consideration of designated Regional and Urban Centers, areas with high risk of displacement and/or low access to opportunity, areas experiencing major investments in transit or other capital facilities, and areas impacted by significant climate or other environmental factors.
- GS 10.7 Develop and implement strategies, identified in partnership with affected communities, to achieve equitable transit-oriented development in areas at risk of displacement that have existing or planned high-capacity transit facilities.
- LU 12.1 Use neighborhood residential zones to encourage a range of housing types such as detached homes, duplexes, triplexes, fourplexes, sixplexes, and cottage housing.
- LU 12.2 Encourage a range of housing types, sizes, and affordability levels in neighborhood residential areas, including smaller homes for individuals and homes appropriate for families with children.
- LU 12.4 Use tools such as additional development capacity to promote creation of income restricted homes in neighborhood residential areas.
- H 3.11 Use a range of tools to create income-restricted homes with new market development, including development regulations, inclusionary zoning, incentives, and permit fee reductions, where the public benefits provided are commensurate with the benefit to the development, are racially equitable, and prioritize housing for households most in need.
- H 3.12 Consider using property tax exemption programs, such as multifamily tax exemption (MFTE), to encourage the production of more housing, including affordable, workforce, and market rate homes.
- H 3.16 Create opportunities for households with incomes up to 80% AMI, including families with children, to purchase a permanently affordable home in Seattle.

- H 6.4 Encourage in all neighborhoods the development of housing suitable for families with children, larger households, and multigenerational living and affordable for households with a broad range of incomes.
- H 6.5 Allow and encourage greater production and variety of housing types in neighborhood residential areas, including smaller homes, courtyard apartments, and stacked flats, that lower the bar for entry to homeownership and help meet the housing needs of renters, people with disabilities, older adults, and small households.

## Produce and preserve affordable housing

- H 3.1 Pursue public and private funding sources, and advocate for robust Federal funding, for preservation and production of income-restricted affordable housing, including housing for people with special needs, people experiencing or at risk of experiencing homelessness, and others struggling or unable to afford housing in Seattle.
- H 3.2 Expand housing preservation and production programs that ensure long-term affordability for income-eligible households, and continue to prioritize efforts that address the needs of Seattle households with incomes 30% of AMI or less.
- H 3.3 Create a more diverse and inclusive city by building and preserving income-restricted affordable housing in all Seattle neighborhoods.
- H 3.8 Promote and pursue funding for redevelopment of suitable publicly owned sites for income-restricted rental and ownership housing.
- H 3.9 Waive or modify development standards and requirements for construction of incomerestricted affordable housing to reduce costs, delays, and uncertainty in the development process.
- H 3.11 Use a range of tools to create income-restricted homes with new market development, including development regulations, inclusionary zoning, incentives, and permit fee reductions, where the public benefits provided are commensurate with the benefit to the development, are racially equitable, and prioritize housing for households most in need.
- H 3.18 Consider requiring production and preservation of income-restricted homes as part of major institution master plans and development agreements to mitigate impacts of housing demolition or employment growth.
- H 5.6 Establish requirements and pursue funding for a housing acquisition strategy that creates opportunities for qualified nonprofits to purchase market-rate housing to preserve long-term affordability and maintain or increase housing quality.
- H 5.7 Explore tenure conversion strategies that create opportunities for tenants to purchase their housing and support community-based organizations working to help those tenants.
- H 5.10 Pursue and support strategies like land banking and housing acquisition in areas with a high risk of displacement and in current and future station areas to increase income-restricted housing choices.

## **Expand tenant protections**

- H 5.3 Require advance notice to all tenants and payment of relocation assistance to incomeeligible tenant households before issuing permits for housing demolition, change of use, or substantial rehabilitation; before removing use restrictions from income-restricted affordable housing; and before a substantial increase in housing costs takes effect.
- H 5.4 Analyze and seek to minimize the potential loss of low-cost housing units due to demolition, rehabilitation, or rent increases ahead of zoning and other land use policy changes.

H 5.12 Establish and provide funding to implement a right to legal counsel for tenant households facing eviction who cannot afford an attorney.

## Support homeowners to stay and thrive in place

- H 5.2 Identify tools and resources to address financial, educational, and regulatory barriers facing homeowners with incomes 120% of AMI or less who seek to retain, redevelop, or add housing on their property, particularly barriers that disproportionately affect homeowners of color and within communities with a documented history of housing discrimination.
- H 5.5 Take steps ahead of zoning changes to protect homeowners against predatory behaviors, such as by reaching out to residents in communities at risk of displacement, disseminating culturally relevant educational resources, and discouraging speculative practices.
- H 5.9 Provide financial, regulatory, and technical support for community-based developers working to help BIPOC homeowners and prospective homebuyers avoid displacement, achieve or retain homeownership, or return to their cultural communities.
- H 5.13 Support and strengthen property tax relief for low- and fixed-income homeowners, through deferrals, exemptions, and incentives, including those that may require changes in local, county, or state law.

## Invest in community ownership of development and land

- H 3.16 Create opportunities for households with incomes up to 80% AMI, including families with children, to purchase a permanently affordable home in Seattle.
- H 5.8 Support the efforts of religious, arts and culture, and heritage organizations, particularly those addressing displacement in BIPOC communities, to develop needed rental and ownership affordable housing.

## Create pathways to return

- H 5.8 Support the efforts of religious, arts and culture, and heritage organizations, particularly those addressing displacement in BIPOC communities, to develop needed rental and ownership affordable housing.
- H 5.9 Provide financial, regulatory, and technical support for community-based developers working to help BIPOC homeowners and prospective homebuyers avoid displacement, achieve or retain homeownership, or return to their cultural communities.
- H 5.10 Pursue and support strategies like land banking and housing acquisition in areas with a high risk of displacement and in current and future station areas to increase income-restricted housing choices.
- H 5.11 Support the efforts of Native-led and -serving nonprofits and community organizations to acquire and conserve land for affordable housing, cultural space, gathering space, and other programming that honors and meets the needs of urban Native and Indigenous people.
- ED 6.2 Support community-based programs to enable BIPOC and low-income residents to acquire residential and commercial real estate through mechanisms such as community land trusts or community investment trusts.

## Expand pathways to opportunity

T 6.9 Increase efficient and affordable transportation access to jobs, education, and workforce training in order to promote economic opportunity.

- T 9.8 Create training, youth employment, and living wage opportunities in the construction and major maintenance of transportation facilities for members of BIPOC and other communities with a history of underinvestment.
- CF 3.7 Create training opportunities and living wage jobs, particularly for underrepresented groups and residents, through capital facility investments.
- U 2.7 Create training and living wage job opportunities, particularly for underrepresented populations, through investments and agreements with private utilities and vendors.
- U 2.8 Cultivate a utility workforce with the skills and knowledge to align with evolving technologies and business needs and with advancement of social justice.
- U 2.9 Support community entrepreneurship and wealth building programs that focus on environmental stewardship and utility infrastructure management.
- ED 2.2 Support partnerships targeting maritime and manufacturing on a regional basis, to sustain and grow middle- and high-income jobs locally and support the regional and state economy.
- ED 2.6 Work with strategic industry clusters to diversify key occupations, ensuring that the employed workforce is representative of Seattle's racial and socioeconomic groups.
- ED 3.3 Foster partnerships with the state, counties, other cities, schools, community colleges, and port districts, businesses, and organizations engaged in diversifying and expanding the economic base for people who live, work, and own businesses in Seattle.
- ED G4 Seattle has a highly trained and well-educated local workforce that effectively secures stable, meaningful, and productive employment, earns a living-wage, meets the needs of business, and increases opportunities for social mobility.
- ED 4.1 Promote racial and social inclusion in the workforce by creating and growing workforce development programs specifically focused on diversifying talent pipelines for living wage jobs.
- ED 4.2 Support and encourage businesses to pay a living wage, provide necessary employee benefits, and train and hire local residents so that the existing and future workforce can share in the city's prosperity.
- ED 4.3 Explore opportunities to coordinate community development activities with workforce development in communities with high unemployment or barriers to employment.
- ED 4.4 Expand internships, apprenticeships, and other "earn and learn" models for early career workers in high demand occupations supporting key industries.
- ED 4.5 Create and grow re-training programs to help dislocated workers, including older workers, transition to new high-quality jobs in high-demand occupations.
- ED 4.6 In collaboration with community-based organizations, expand programs designed to fully engage marginalized labor market participants in the labor force and on a path to economic self-sufficiency.
- ED 4.7 Reduce barriers to education, training, and employment by developing program linkages, including digital access, to worker and student financial assistance, wrap-around supports, and childcare.
- ED 4.8 Expand investments in youth of color and their parents and guardians to raise awareness and provide additional access to regional education and training pathways that lead to high demand careers and good quality jobs.
- ED 4.9 Expand investments to promote stable employment and retain people working in arts, culture, technology, and other parts of the creative economy.

- ED 4.10 Promote the development and expansion of high demand career pathways in occupations that result in good quality jobs in Science, Technology, Engineering, Arts, and Mathematics (STEAM) fields and related key industries.
- ED 6.3 Support individual financial empowerment programs, including financial literacy training, bank access, and access to savings products like college savings accounts.
- ED 7.2 Promote and support access within BIPOC communities to wealth building, careers, asset ownership, and youth opportunity in strategic industries which are transitioning to a green economy.
- ED 7.4 Invest in resources and staff to increase and sustain STEAM education in K-12 systems with a focus on closing gender and race gaps in STEAM career fields.
- P 3.4 Leverage public space capital and program investments and agreements with private vendors to provide training, apprenticeships, youth employment, and living wage job opportunities for members of marginalized communities.
- P 4.4 Provide green career pathways for people experiencing homelessness, Black, Indigenous, and People of Color youth, and people with limited economic opportunity by expanding job training, youth employment, conservation corps, apprenticeship, and professional development programs.
- P 4.7 Implement community-informed equitable development strategies to prevent displacement when making major investments in trails and public spaces in high displacement risk neighborhoods.
- AC 3.5 Provide technical and financial assistance and offer community building activities that connect with and serve artists, musicians, arts organizations, cultural and live music venues of various sizes and at various stages of growth and that represent a broad range of cultures.
- AC 3.6 Implement strategies that enhance access to technical and financial assistance for all artists and cultural organizations, particularly from historically underserved communities and those who are at higher risk of displacement.
- AC 4.1 Partner with schools, community centers, libraries, and community organizations to offer culturally responsive arts curricula for young people and to provide professional development in arts education for teachers and community arts partners.

## Keep businesses & cultural anchors in place

- ED 1.9 Support the vibrancy of locally owned small businesses and their ability to remain in neighborhood and commercial districts where they exemplify and promote their community's identity, cultural richness, and character.
- ED 1.10 Promote the development of affordable commercial spaces that meet the economic and cultural needs of BIPOC and other historically underserved communities, with a focus on serving the needs of businesses that are at risk of displacement.
- ED 5.5 Establish incentives for building owners to offer affordable spaces for start-ups and small businesses and partner with community-based organizations to own and operate their own affordable commercial real estate.
- ED 6.1 Support owner-occupied commercial real estate financing strategies, with a focus on BIPOC business owners, enabling businesses that are leasing commercial spaces to get the capital needed to buy them.

- ED 7.2 Promote and support access within BIPOC communities to wealth building, careers, asset ownership, and youth opportunity in strategic industries which are transitioning to a green economy.
- AC 1.1 Maintain an inventory of both public and private cultural spaces that includes information about the cultural communities reflected in these spaces.
- AC 1.2 Create incentives to preserve or expand space for artists, arts organizations, cultural workers, musicians, music organizations, and other cultural uses.
- AC 1.3 Explore opportunities to make surplus City-owned property available to artists, musicians, and arts and cultural organizations.
- AC 1.4 Encourage the adaptive reuse of historic community structures, such as meeting halls, schools, and religious buildings, for uses that continue their role as neighborhood anchors.
- AC 1.5 Support public-private partnerships that provide affordable space to artists and arts organizations, musicians, and cultural organizations.
- AC 1.6 Encourage partnerships to make public and institutional spaces, such as parks, community centers, libraries, hospitals, schools, universities, and City-owned places, available for arts, musicians, and culture.
- AC 1.7 Partner with communities to designate cultural districts that reflect existing and hoped for clusters of cultural spaces and activations.
- AC 1.11 Invest in cultural spaces that reflect and uplift the cultures of communities who historically thrived in Seattle's neighborhoods, especially BIPOC communities that have been impacted by displacement.
- AC 1.12 Encourage preservation of community murals and other artworks.

### Ensure equitable benefits from investments

- T 1.8 Identify the potential impacts of transportation investments on communities that are at risk of displacement and collaborate across City departments to mitigate those impacts through project design and construction and implementation of anti-displacement strategies that enable households, businesses, and cultural anchors to remain in place.
- T 3.6 Improve transit access to underserved neighborhoods and populations through expansion of existing transit services, programs that reduce transit fares, and partnerships with agencies and other providers.
- T 4.4 Provide equitable transportation access through direct subsidies and tailored mobility services for disadvantaged populations, including people with mobility impairment or low income.
- CF 3.4 Seek to mitigate environmental and displacement impacts from the construction or operation of capital facilities on adjacent communities, especially lower income residents, small locally owned businesses, and communities that already bear a disproportionate amount of such impacts.
- CF 5.2 Work with other public or nonprofit agencies to identify and pursue co-location, joint-use, and temporary use opportunities in public facilities for community programs, services, performances, exhibits, and meetings.
- CF 5.4 Use nontraditional strategies for service delivery, such as the leasing of City-owned buildings or funding of non-City facilities, where they would provide greater benefit to communities.

- U 2.6 Create and expand opportunities for low-income households to participate in utility conservation and efficiency programs provided by City-owned utilities and private utilities and vendors.
- U 4.3 Reduce the impacts of flooding and sewer backups from the public drainage and wastewater system into private property and the public right of way, and prioritize neighborhoods that have experienced historical disinvestment.
- P 4.7 Implement community-informed equitable development strategies to prevent displacement when making major investments in trails and public spaces in high displacement risk neighborhoods.

## Foster community connection and belonging

- Cl 1.2 Use approaches to community involvement that reflect the needs of under represented people and communities, including: populations at risk for displacement, Black, Indigenous, and People of Color (BIPOC), youth, elders, low income households, people with limited-English proficiency (LEP), immigrants and refugees, LGBTQ+, people who are unhoused, people with disabilities, and other groups who have been under-represented in City decision-making processes.
- CI 2.4 Partner with impacted communities to identify and design strategies that advance a more equitable and inclusive future, reduce and repair past harms, and reduce current and future risk of displacement.
- T 2.18 In collaboration with the community, create and design vibrant public spaces within and near rights-of-way that:
  - Foster social interaction and enhance the public realm
  - Prioritize community functions, public life, and greening
  - Promote access to sustainable transportation options
  - Deemphasize vehicular use in strategic locations
  - Reallocate street space from vehicle storage to people-oriented uses
- H 5.11 Support the efforts of Native-led and -serving nonprofits and community organizations to acquire and conserve land for affordable housing, cultural space, gathering space, and other programming that honors and meets the needs of urban Native and Indigenous people.
- AC 1.10 Encourage private developers to work with local artists to incorporate culturally relevant art in new development.
- LU 2.19 Encourage street designs that prioritize pedestrians, provide public space, support business districts, and create space for community events.
- LU 2.20 Promote well-defined and accessible outdoor spaces that are designed for a range of potential users and that are well integrated with adjoining buildings and spaces.
- LU 2.21 Design public spaces that consider the nearby physical context and the needs of the community and specific user groups, particularly those communities that have been traditionally underrepresented in public space design.
- LU 2.22 Design public spaces so they feel safe and inviting to a wide variety of people.

- LU 12.2 Encourage a range of housing types, sizes, and affordability levels in neighborhood residential areas, including smaller homes for individuals and homes appropriate for families with children.
- CF 3.8 Expand the capacity of community-based organizations in underserved communities to plan and implement high priority community-led capital projects to better meet community needs.