Seattle's Renting Crisis:

Report & Policy Recommendations

Seattle's rent affordability is going the wrong direction, as current policies systematically evict and displace Seattle's renters

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Table of Contents

INTRODUCTION..... 1

BACKGROUND: RENTING IN THE UNITED STATES 2

SURVEY: RESEARCH METHODS & RESULTS..... 8

CONCLUSIONS AND POLICY RECOMMENDATIONS..... 22

STORIES..... 26

Seattle's Renting Crisis

Introduction

Washington Community Action Network, the state's largest grassroots organization, organizes to address the issues that most impact marginalized communities, as identified by our grassroots members. Washington CAN!'s Seattle membership raised serious concerns about renting in Seattle. Members shared their personal experiences with economic evictions, substandard housing, and discriminating landlords – with many members identifying weak tenant rights and lack of both public and private investment in affordable housing as the cause of these problems.

Although there is widespread public awareness about the rising cost of living in Seattle and the resulting gentrification of the city, there is little recent research on the experience of renting in Seattle. In order to better understand the Seattle renting experience, Washington CAN! conducted a survey of over three-hundred Seattle tenants on affordability, housing conditions, landlord retaliation, and barriers to accessing housing.

Our survey revealed people across the board are struggling with renting in Seattle — including: the high cost of rent, substandard housing, discrimination against tenants from marginalized communities, and the insurmountable upfront costs required by landlords and other barriers to getting into housing. The following report discusses the state of renting in our nation broadly, the results from our survey, and policy recommendations to address the Seattle renting crisis.

Background: Renting in the United States

HOUSING (UN)AFFORDABILITY IN THE UNITED STATES

The United States — including here in Seattle — faces a housing affordability crisis for several reasons: stagnant or falling incomes, rising cost of rent, and government assistance failing to bridge this gap.

Approximately 11.2 million tenant households — one in four tenants — are severely cost-burdened, meaning rent took up over half of their income. According to the Joint Center for Housing Studies of Harvard University, if trends continue, the number of severely cost-burdened renter households could increase 25 percent to 14.8 million by 2025.[1] Stagnating and falling incomes played a significant role in the growth of severely cost burdened renters.

Communities of color and immigrants make up more than half of all tenants — and due to the wage gap that people of color face, the high cost of housing burdens them more.[2] From 2007 to 2014, the United States median household income fell 6.5 percent.[3] In 2013, women's median earnings were 79 percent of men's earnings — and this gap was worse for women of color, with Black women earning 60 percent and Latinas earning 55 percent of white men's earnings.[4]

The poverty rate among the immigrant community, especially among undocumented immigrants, is higher than the native-born residents in the United States, drastically impacting their ability to pay for housing. A wage disparity exists between undocumented and documented immigrants. A study comparing the wages between documented and undocumented Mexican immigrants — the nation's largest immigrant group — with native-born Mexican-Americans and native-born non-Latino whites revealed a 17 percent wage gap between documented and undocumented Mexican immigrant men, and a 9 percent

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1 Charette, Allison, Chris Herbert, Andrew Jakabovics, Ellen Tracy Marya, and Daniel McCue. "Projecting Trends in Severely Cost-Burdened Renters: 2015-2025." *Joint Center for Housing Studies of Harvard University*. 2015. <http://www.jchs.harvard.edu/sites/jchs.harvard.edu/files/projecting_trends_in_severely_cost-burdened_renters_final.pdf>

2 "The State of the Nation's Housing." *Joint Center for Housing Studies of Harvard University*. 2016. <http://www.jchs.harvard.edu/sites/jchs.harvard.edu/files/jchs_2016_state_of_the_nations_housing_lowres.pdf>

3 DeNavas-Walt, Carmen and Bernadette Proctor. *Income and Poverty in the United States: 2014.* U.S. Census Bureau. September 2015. <https://www.census.gov/content/dam/Census/library/publications/2015/demo/p60-252.pdf>

4 Current Population Survey, Annual Social and Economic (ASEC) Supplement: Table PINC-05: Work Experience in 2014 — People 15 Years Old and Over by Total Money Earnings in 2014, Age, Race, Hispanic Origin, and Sex. U.S. Census Bureau. 2014. <http://www.census.gov/hhes/www/cpstables/032015/perinc/pinc05_000.htm>

documented-undocumented wage gap for Mexican immigrant women. Each group earned significantly less than native-born non-Latino whites.[5]

Other marginalized communities also face severe financial barriers to accessing housing. Transgender people are four more times than the general population to earn less than $10,000 in a year — even though almost half of the transgender population has either a college degree or graduate level education.[6] Lesbian, gay, and bisexual people are more likely than heterosexual people to be in poverty — and this even more pronounced for LGB people of color.[7]

In 2014, 98,699 SSI recipients, many of whom are people with disabilities, lived in Washington, receiving an average of $767 SSI monthly payment — meaning they could not even pay for the average one-bedroom rental if SSI was their only source of income.[8] Forty-five percent of adults ages 65 and older had incomes below 200 percent of the poverty level under the United States Census Supplemental Poverty Measure in 2013. The poverty rate is higher among senior women and seniors of color.[9]

Falling incomes are not the only factor in the housing affordability crisis; the availability of affordable units has decreased. While new rental construction is increasing, there is still not enough housing for low-income tenants. In the United States, the median rent for a new market-rate apartment is $1,372 — a 26 percent increase since 2012 and well above what the average tenant could afford. About one in five renters earn less than $15,000 annually — meaning they could only afford rent of $400 or less. Between 2003 and 2013, only 5 percent of new construction added rentals affordable at these levels. Downward filtering — meaning previously higher cost properties becoming affordable over time — contributed to 11 percent of the growth of lowest-cost rentals during this same period. Unfortunately — because lowest-cost rentals are vulnerable to demolition and deterioration, 11 percent of rentals $400 or less were permanently lost, offsetting the impact of downward filtering of units. Overall, the number of low-cost rentals increased 10 percent from 2003 to 2013, but the number of low-income tenant

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5 Hall, Matthew, Emily Greenman, and George Farkas. "Legal Status and Wage Disparities for Mexican Immigrants." *Social forces; a scientific medium of social study and interpretation* 89.2 (2010): 491–513. <http://doi.org/10.1353/sof.2010.0082>

6 Grant, Jaime, Lisa Mottet, Justin Tanis, Jack Harrison, Jody Herman, and Mara Keisling. *Injustice at Every Turn: A Report of the National Transgender Discrimination Survey*. Washington: National Center for Transgender Equality and National Gay and Lesbian Task Force, 2011. <http://www.thetaskforce.org/static_html/downloads/reports/reports/ntds_full.pdf>

7 Badgett, M.V. Lee, Laura Durso, and Alyssa Schneebaum. "New Patterns of Poverty in the Lesbian, Gay, and Bisexual Community." *The Williams Institute*. June 2013. <http://williamsinstitute.law.ucla.edu/wp-content/uploads/LGB-Poverty-Update-Jun-2013.pdf>

8 Cooper, Emily, Lauren Knott, Gina Schaak, Lisa Sloane, and Andrew Zovistoski. "Priced Out in 2014: The Housing Crisis for People with Disabilities." *Technical Assistance Collaborative, Inc.* 2015. <http://www.tacinc.org/media/52012/Priced%20Out%20in%202014.pdf>

9 Cubanski, Juliette, Giselle Casillas, and Anthony Damico. "Poverty Among Seniors: An Updated Analysis of National and State Level Poverty Rates Under the Official and Supplemental Poverty Measures." *The Henry J. Kaiser Family Foundation*. June 2015. <http://files.kff.org/attachment/issue-brief-poverty-among-seniors-an-updated-analysis-of-national-and-state-level-poverty-rates-under-the-official-and-supplemental-poverty-measures>

households grew by 40 percent. Overall, from 2001 to 2014, rents rose 7 percent while incomes across the board fell 9 percent — all while the availability of affordable housing fell. [10]

Federal funding for both investments in affordable housing creation as well as housing assistance for low-income tenants has not kept up with demand. In fact — this crucial funding has been subject to draconian cuts from Congress. Funding for the United States Department of Housing and Urban Development (HUD) has remained unchanged since 2008. HUD's HOME Program provides funding for various state and local housing programs, but the federal government cut funding for this program by more than half from 2010 to 2015. Only one in four eligible low-income households received housing assistance of any kind.[11] The Seattle Housing Authority has a waitlist of 2,500 households and it is estimated that it will take two to three years for the households to get off the waitlist.[12] Also — the Section 8 waitlist is currently closed to any additional people,[13]even the thousands of people who meet the income qualifications. The waitlist for low-income public housing in Seattle is incredibly long, with the wait time for just an interview being fourteen years for some complexes in Seattle.[14]

CONSEQUENCES OF THE LACK OF AFFORDABLE HOUSING

Households facing the high cost of housing cut back on spending on other crucial needs. In 2014, the lowest-income families severely burdened by housing cost on average had only $500 left over to spend on monthly expenses after paying for their rent. Severely cost-burdened households spent 41 percent less on food and 74 percent less on health care compared to households living in housing they could afford.[15]

With stagnant and falling incomes combined with increased housing costs, more households are struggling to pay their rent. Missed rent payments are the leading cause of evictions — which can range from the landlord telling the tenant to leave or changing the locks to a formal court proceeding. Evictions are one of the leading causes of homelessness throughout the country.[16]

Beyond homelessness, these forced moves can have long-lasting negative impacts on many different aspects of people's lives. A study of low-income Milwaukee, Wisconsin tenants found

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10 "America's Rental Housing: Expanding Options for Diverse and Growing Demand" *Joint Center for Housing Studies of Harvard University*. 2015. <http://www.jchs.harvard.edu/sites/jchs.harvard.edu/files/americas_rental_housing_2015_web.pdf>

11 "The State of the Nation's Housing." *2016. Joint Center for Housing Studies of Harvard University.* 2016. <http://www.jchs.harvard.edu/sites/jchs.harvard.edu/files/jchs_2016_state_of_the_nations_housing_lowres.pdf>

12 "Frequently Asked Questions." *Seattle Housing Authority*. Retrieved 10 July 2016. <http://seattlehousing.org/housing/vouchers/questions/>

13 Ibid.

14 "Estimated Waiting Time for Public Housing Interview New Pre-Application made on or after 3/21/2015". *Seattle Housing Authority.* Retrieved 10 July 2016 <https://www.seattlehousing.org/news/email/housinginsider/EstimatedWaitTimes.pdf>

15 "The State of the Nation's Housing." *Joint Center for Housing Studies of Harvard University*. 2016. <http://www.jchs.harvard.edu/sites/jchs.harvard.edu/files/jchs_2016_state_of_the_nations_housing_lowres.pdf>

16 Smith, Scott, Kevin Johnson, Stephanie Rawlings-Blake, A.C. Wharton Jr., Helene Schneider, and Tom Cochran. *Hunger and Homelessness Survey: A Status Report on Hunger and Homelessness in America's Cities.* The United States Conference of Mayors. December 2013. <http://usmayors.org/pressreleases/uploads/2013/1210-report-HH.pdf>

the likelihood of losing a job to be between 11 and 22 percentage points higher for people who experienced an eviction than people without an eviction.[17] People who suffer evictions can face material hardship and depression for at least two years after the eviction.[18]

Families struggling with high housing costs not only spend less on basic needs and face higher chances of evictions — they often are forced to live in substandard housing because they cannot afford better units or find many landlords who will rent to them. Good health depends on access to safe and stable housing without any physical hazards — yet many people do not have access to this essential human need. Substandard housing contributes to health problems such as chronic disease and poor childhood development.

Substandard housing conditions, such as broken plumbing, pest infestation, and mold, negatively impact people's health. Respiratory conditions like asthma — which affects approximately 25 million individuals[19] in the United States and is the most common disease among children[20] — are aggravated by poor physical residential conditions[21]. Cockroaches and other pests not only transmit communicable diseases — these pests can trigger asthmatic attacks and allergic reactions. Children with asthma face elevated risk of hospitalization when exposed to cockroaches.[22] Structural defects in homes, such as exposed heating sources or defective stairs, can lead to injury.[23]

Marginalized communities disproportionately face substandard living conditions. Women and people of color are more likely to live in inadequate housing than are men and whites respectively. Households with at least one person with a disability are 1.2 times more likely to live in inadequate housing than households with no person with a disability.[24] People with low-incomes are much more likely than people with middle and higher incomes to live in substandard housing.[25] Undocumented immigrants are more likely to live in substandard housing than documented immigrants and native-born individuals.[26] Further — marginalized communities, especially immigrants, are disproportionately more likely to struggle with a

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17 Demond, Matthew and Carl Gershenson. "Housing and Employment Insecurity among the Working Poor." *Social Problems.* 63 (2016): 46-67. <http://scholar.harvard.edu/files/mdesmond/files/desmondgershenson.socprob.2016.pdf>

18 Desmond, Matthew and Rachel Tolbert Kimbro. "Eviction's Fallout: Housing, Hardship, and Health." *Social Forces*. 94.1 (2015): 295-324.

19 "Asthma in the U.S." *Centers for Disease Control and Prevention*. 3 May 2011. <http://www.cdc.gov/vitalsigns/asthma/>

20 Malveaux, Floyd. "The State of Childhood Asthma: Introduction." *Pedriatics.* 123.3 (2009): S129-S130. <http://pediatrics.aappublications.org/content/pediatrics/123/Supplement_3/S129.full.pdf?download=true>

21 Williamson, I. J., C. J. Martin, G. McGill, R. D. Monie, and A. G. Fennerty. "Damp Housing and Asthma: A Case-Control Study." *Thorax*. 52 (1997): 229-234.

22 Rosenstreich, D. L., P. Eggleston, M. Kattan, D. Baker, R. G. Slavin, P. Gergen, H. Mitchell, K. McNiff-Mortimer, H. Lynn, D. Ownby, and F. Malveaux. "The Role of Cockroach Allergy and Exposure to Cockroach Allergen in Causing Morbidity among Inner-City Children with Asthma." *National English Journal of Medicine*. 336.19 (1997): 1356-63.

23 Krieger, James and Donna Higgins. "Housing and Health: Time Again for Public Health Action." *American Journal of Public Health*. 92.5 (2002): 758-768.

24 Raymond, Jaime, William Wheller, and Mary Jean Brown. "Inadequate and Unhealthy Housing, 2007 and 2009. *Centers for Disease Control and Prevention*. 60.1 (2011): 21-27.

25 Ibid.

26 Hall, Matthew and Emily Greenman. "Housing and Neighborhood Quality among Undocumented Mexican and Central American Immigrants." *Social Science Research*. 42.6 (2013): 1712-1725.

landlord who either ignores their complaints about substandard conditions or face retaliation for making complaints.[27]

BARRIERS TO ACCESSING HOUSING

Credit, Foreclosure, and Eviction Checks:

Landlords relying on credit reports to decide whether or not to approve a tenant could be using mistaken information. According to a study by the Federal Trade Commission, roughly one out of every four people have incorrect information on their credit reports.[28] Further — credit scores and reports reflect the racial inequity within our economic system. Financial institutions have historically targeted communities of color disproportionately and intentionally for risky, high-cost subprime loans,[29] a practice that often leads to poor credit scores. The foreclosure crisis disproportionately impacted people of color.[30] Foreclosures drastically lower credit scores — even beyond seven years after the foreclosure.[31] People who experienced a foreclosure often had to return to the rental market with a foreclosure on their record, severely disadvantaging their ability to find a rental. Black and Latino communities on average have lower credit scores than whites.[32] In addition, some immigrants — especially undocumented immigrants — lack a credit history entirely.

Evictions also drastically impact a person's ability to access housing — many landlords and even public entities will not rent to a person with an eviction on their record.[33] In major cities throughout the country, evictions are carried out disproportionately against women of color[34] — and, the presence of children in the home can triple the likelihood of eviction.[35] In situations not

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27Grineski, Sarah E. and Hernańdez, Alma Angelica. "Landlords, fear, and children's respiratory health: an untold story of environmental injustice in the central city." *Local Environment: The International Journal of Justice and Sustainability*. 15.3 (2010): 199-216

28 Leibowitz, Jon, Thomas Rosch, Edith Ramirez, Julie Brill, and Maureen Ohlhausen. "Report to Congress Under Section 319 of the Fair and Accurate Credit Transactions Act of 2003. *Federal Trade Commission*. December 2013. <https://www.ftc.gov/reports/section-319-fair-accurate-credit-transactions-act-2003-fifth-interim-federal-trade>

29 "Why Fair Housing, Fair Lending and Equal Opportunity are Crucial to Solving the Home Opportunity Crisis." *The Opportunity Agenda*. 16 April 2013. <https://opportunityagenda.org/files/field_file/2013.04.16.fairhousing.pdf>

30 Rugh, Jacob S., and Massey Douglas S. "Racial Segregation and the American Foreclosure Crisis."American *Sociological Review* 75.5 (2010): 629-51. <http://www.jstor.org/stable/20799483>

31 Brevoort, Kenneth and Cheryl Cooper. "Foreclosure's Wake: The Credit Experiences of Individuals Following Foreclosure." Finance and Economics Discussion Series. Divisions of Research and Statistics and Monetary Affiars. Federal Reserve Board, Washington, D.C. 2010-59. <http://www.federalreserve.gov/PUBS/feds/2010/201059/201059pap.pdf>

32 Bostic, Raphael, Paul Calem, and Susan Wachter. "Hitting the Wall: Credit as an Impediment to Homeownership." *Joint Center for Housing Studies*. February 2004. <http://www.jchs.harvard.edu/sites/jchs.harvard.edu/files/babc_04-5.pdf>

33 Greiner, James, Cassandra Wolos Pattanayak, and Jonathan Phillip Hennessy. "The Limits of Unbundled Legal Assistance: A Randomized Study in a Massachusetts District Court and Prospects for the Future." *Harvard Law Review*. 11 March 2012.

34 Hartman, Chester and David Robinson. "Evictions: The Hidden Housing Problem." *Housing Policy Debate*. 14.4 (2003): 461-501. http://content.knowledgeplex.org/kp2/cache/kp/10950.pdf

35 Desmond, Matthew, Weihua An, Richelle Winkler, and Thomas Ferriss. 2013. "*Evicting Children*." Social Forces 92 (1): 303-327. <http://scholar.harvard.edu/files/mdesmond/files/social_forces-2013-desmond-303-27.pdf>

covered by "Just Cause" eviction protections, landlords have tremendous influence over eviction judgments — which disproportionately impact women of color[36] and the urban poor.[37]

Background Checks:

Even though access to safe and stable housing is critical for the successful reentry of people released from prison or jail,[38] criminal records create huge barriers for people trying to access this basic human right. Formerly incarcerated individuals and individuals with criminal charges but no convictions face difficulty accessing housing, both on the private market and in public programs because of their criminal record.[39] [40]

Allowing landlords to consider prospective tenants' criminal records negatively impacts marginalized communities. People of color disproportionately face higher rates of incarceration and arrest. The incarceration rate for African American males is almost six times greater than for white men and, for Latinos, it is over twice that for white men.[41] Almost one out of every six transgender people experienced incarceration — and this rate is higher for transgender people of color. Almost half of Black transgender people and a third of American Indian transgender people reported being incarcerated at some point in their lives.[42]

High Upfront Costs:

Many landlords in major metropolitan areas require prospective tenants to pay upfront first month's rent, last month's rent, a security deposit equivalent to the cost of rent, and nonrefundable fees. According to a survey by the U.S. Federal Reserve, 47 percent of people could not pay for an emergency of $400 without selling something or borrowing money. Unsurprisingly, considering the wage gap, people of color were less likely to report they could pay for a $400 emergency expense.[43] If people do not have the resources to pay for a $400 emergency expense, most do not have the financial ability to pay for the high upfront costs many landlords demand that prospective tenants pay.

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36 Desmond, Matthew. "Unaffordable America: Poverty, Housing, and Eviction." *Institute for Research and Poverty*. March 2015. <http://www.irp.wisc.edu/publications/fastfocus/pdfs/FF22-2015.pdf>

37 Desmond, Matthew, and Rachel Tolbert Kimbro. 2015. "*Eviction's Fallout: Housing, Hardship, and Health*." Social Forces.<http://scholar.harvard.edu/mdesmond/publications/eviction%E2%80%99s-fallout-housing-hardship-and-health>

38 Metraux, Stephen, Caterina Roman, and Richard Cho. "Incarceration and Homelessness." *National Symposium on Homelessness Research*. 2007. <https://www.huduser.gov/portal/publications/pdf/p9.pdf>

39 Helfgott, J. "Ex-offender needs versus community opportunity in Seattle, Washington." Federal Probation, 61.2 (1997): 12-24. <https://www.ncjrs.gov/App/Publications/abstract.aspx?ID=175075>

40 O'Brien, Patricia."'Just Like Baking a Cake': Women Describe the Necessary Ingredients for Successful Reentry After Incarceration. *Families in Society: The Journal of Contemporary Social Services* 82.3 (2001): 287-295. <http://dx.doi.org/10.1606/1044-3894.200>

41 Carson, Ann. "Prisoners in 2014." *Bureau of Justice Statistics.* 17 September 2015. <http://www.bjs.gov/index.cfm?ty=pbdetailandiid=5387>

42Grant *et al.,* 2011. http://www.thetaskforce.org/static_html/Gdownloads/reports/reports/ntds_full.pdf

43 "Report on the Economic Well-Being of U.S. Households in 2015." May 2016. Board of Governors of the Federal Reserve System. Washington, D.C., 2015. <http://www.federalreserve.gov/2015-report-economic-well-being-us-households-201605.pdf>

Discrimination:

When looking for rentals, marginalized communities often face discrimination — both blatant and implicit. Whites are more likely than people of color to be told about rent incentives as well as the possibility of negotiating lease terms.[44] Same-sex couples also face significant discrimination when trying to access housing; they are far less likely than heterosexual couples to get a response from a landlord when looking for a rental.[45] Disability discrimination complaints represented more than half of the complaints filed in 2014 with local, state, and federal housing agencies, private fair-housing groups, or the US DOJ.[46] There are landlords who do not want to rent to tenants who rely on alternative sources of income, such as Social Security or Temporary Aid for Needy Families[47] — and this discrimination disproportionately affects people of color, women seniors, and people with disabilities.

Survey: Research Methods & Results

RESEARCH METHODS

Washington CAN! created a survey to better understand what tenants in Seattle experience. In order to assess both the breadth of the problem and the specific types of experiences tenants face, we sought a research method that included both statistical review of the problem in the city and anecdotes to put these statistics into context. The driving research questions in this study are as follows:

1. Are most tenants in the city able to access housing affordable within their income?
2. Are most tenants able to access healthy housing? If not, how does unhealthy housing impact public health?
3. What barriers prevent low-income tenants of the city from accessing healthy, affordable housing?

44Turner, Margery Austin, Rob Santos, Diane K. Levym Doug Wissoker, Claudia Aranda, and Rob Pitingolo. "Housing Discrimination Against Racial and Ethnic Minorities 2012." *U.S. Department of Housing and Urban Development, Office of Policy Development and Research.* June 2013. <https://www.huduser.gov/portal//Publications/pdf/HUD-514_HDS2012.pdf>

45 Friedman, Samantha, Angela Reynolds, Susan Scovill, Florence Brassier, Ron Campbell, and McKenzie Ballou. "An Estimate of Housing Discrimination against Same-Sex Couples." *U.S. Department of Housing and Urban Development, Office of Policy Development and Research.* June 2013. <https://www.huduser.gov/portal//publications/pdf/Hsg_Disc_against_SameSexCpls_v3.pdf>

46 "Where You Live Matters: 2015 Fair Housing Trends Report." *National Fair Housing Alliance.* April 2015 <http://www.nationalfairhousing.org/LinkClick.aspx?fileticket=SYWmBgwpazA%3dandtabid=3917andmid=5321>

47 Johnson-Spratt, Kim. "Housing Discrimination and Source of Income: A Tenant's Losing Battle." *Indiana Law Review.* 32.2 (1999) <http://dx.doi.org/10.18060/3346>

4. In what ways does the experience of renting in Seattle differ by race, age, gender, sexual orientation, disability, or the source of income paid by tenants?

A self-administered survey was designed to answer these questions. The survey was conducted online, with multiple choice, ordinal scale, and open-ended questions. The variety of question formats enables both a quantitative and qualitative analysis and helps to provide an evidence-based explanation of the statistical results.

Survey respondents were recruited through snowball sampling via in-person contacts, email, and social media from April 18, 2016 to April 29, 2016. Targeted outreach to neighborhood groups and groups organized around issues impacting people of color and women created a more stratified sample of geographic, racial and gender diversity. As a result, the demographics of respondents in this survey closely match the demographics of low to moderate-income tenants in Seattle. A total of 303 respondents participated in the survey.

One weakness of the recruitment method is that many of the respondents received the survey because they are already politically engaged in some way. Respondents are likely more knowledgeable about public policy and more likely to have experience asserting their legal rights than the average tenant. Therefore, we can expect that the actual rate of landlord retaliation against low-income tenants for raising concerns about the quality of housing is higher than the reported rate in this survey.

HOUSING IN SEATTLE: RESULTS FROM THE SURVEY

PERCEPTIONS OF HOUSING AFFORDABILITY

Respondents were asked to assess their perception of housing affordability in the city on a scale of 1 to 5, where 1 means housing is not affordable at all, and 5 means housing is easily affordable. The lower the number, the less affordable respondents think it is to rent in Seattle.

The average rating across all respondents was 1.54. A minority of respondents (3 percent) rated housing affordability at 4 or 5, indicating that housing is reasonably affordable. The vast majority of respondents (95 percent) rated housing affordability at 1 or 2, indicating that housing is very unaffordable in the city.

Race was the biggest determinant of how people perceive housing affordability in Seattle. White and Asian / Pacific Islander tenants rated housing affordability at 1.8, compared to Latino tenants at 1.5, Native tenants at 1.4, and Black tenants at 1.15. People of color are more likely to live in poverty, work low-income jobs, receive lower pay for the same work, and are more likely to face discriminatory renting and price-setting practices.

Although it is technically illegal for landlords to charge different rents according to race, two respondents of color reported that they paid higher rents than their white neighbors for the same size and quality apartment. Although different rental prices may be couched in terms of "cleaning up the property" or "reducing crime", because of criminalizing narratives about people of color, the impact is price gouging and displacement of people of color.

Cisgender men's perceptions of housing affordability were, on average, significantly higher than the perceptions of housing affordability held by women, transgender and genderqueer tenants. Like people of color, women, transgender and genderqueer people are more likely to be single parents, more likely to work low-income jobs, receive less pay for the same work, and are more likely to face discrimination in access to housing.

The rate of perceived affordability directly corresponds to age. Respondents aged 18-24 measured housing affordability at 1.61, compared to respondents age 45+, who rated housing affordability at 1.36. People who are younger are more likely to live with roommates with their own incomes, reducing the cost of housing. Older tenants are more likely to have single income households and to have children, requiring more space with less financial capacity. Elderly respondents are also more likely to face discrimination in access to housing or experience challenges finding rent affordable within income from a pension or Social Security.

Respondents with disabilities rated housing affordability at 1.36, compared to able-bodied respondents who measured housing affordability at 1.59. Tenants with disabilities have fewer handicap-accessible options and are more likely to be turned away if they are paying for rent through unemployment insurance or Social Security Disability Insurance. It is unlikely that people who require housing with special accommodations will find the same low-end prices as people who can accept any conditions.

While the survey asked respondents to rate their perception of housing affordability in the city in general, it also asked tenants to assess the affordability of the rent they are currently paying. Only 36 percent of respondents identified their current rent as affordable, meaning that most residents in the city are living beyond their means.

Two respondents reported that their rent represents 50-70 percent of their income. Another respondent said she spent months searching for a place to live, only to conclude that she could not rent an apartment or a room in a house for less than $700 per month. This anecdote is consistent with the range of rents per month reported by other respondents: most respondents paid no less than $650 or $700, and the respondent with the cheapest rent pays $500 per month, plus utilities and parking. These numbers only apply to the respondents' portion of the rent — not the total rent for the unit.

Currently, a single adult working full-time on minimum wage in Seattle receives a gross monthly pay between $1,750 to $2,080 and a net take home pay between $1,420 to $1,726, depending on the size of their employer. If the cheapest housing available on the private market is $700 per month - this represents 41 percent of income spent on housing. According to the U.S. Census Bureau,[48] 30 percent of income dedicated to housing is the maximum that a household could spend and still have enough income left for non-discretionary spending such as the costs of food, transportation, and childcare. Rent that takes up 41 percent of income is a "moderate to severe housing cost-burden".[49]

When asked to describe their perceptions of housing affordability, 26 percent of respondents used the words "stress" or "anxiety." Living paycheck to paycheck, without savings, puts many people on the edge of homelessness every month. Two respondents said they have to ask friends and family to help them meet the costs of rent on a regular basis. Others work more than fifty hours per week to afford housing. The rising costs of other expenses in the city, including food, transportation, and childcare, also skew the impact of housing unaffordability. Wages are not keeping up with the cost of living for the average low-income worker.

Rents are not only currently unaffordable, but also are on the rise. Since there are no legal restrictions on the percentage by which landlords can increase rent each month, many respondents reported unreasonably large spikes in the cost of rent from one year to the next. For example, one respondent described a $100 increase per person, a 30 percent increase in the cost of rent over one year. Another respondent, living in a one-bedroom unit, saw their rent spike over a two-year period from $1,500 to $2,300. A 41-year old single adult working a full-time job was paying $770 for a unit, but when the rent jumped to $1,100, she had to move in with her mother. Several respondents reported multiple rent increases in less than five years.

Many people believe that low-income tenants will be able to alleviate their housing cost-burden through public housing. Although Seattle has Section 8 housing vouchers and housing assistance programs, the scarcity of both affordable units and assistance programs creates long waiting lists that make housing virtually inaccessible for most tenants. Several respondents reported waiting for more than three years between the time they received a Section 8 voucher and the time they were able to move into a rental unit. For people who are in crisis, recently unemployed or disabled, waiting more than three years to access affordable housing forces tenants to resort to moving out of the city, and significantly increases the risk of homelessness.

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48 Schwartz, Mary and Ellen Wilson. "Who Can Afford to Live in a Home? A look at data from the 2006 American Community Survey." *U.S. Census Bureau*. <https://www.census.gov/housing/census/publications/who-can-afford.pdf>
49 Ibid, 2.

Additionally, many housing cost-burdened tenants make just above the income limits to qualify for public housing. Households in Seattle must earn 80 percent of the Area Median Income (AMI) or less to be eligible for low-income public housing assistance or rent-restricted units. For a single adult, that is $48,550; for a family of four, requiring a net take home monthly pay of about $3,347. According to HUD and U.S. Census Data,[50] in 2016, the average cost of rent in Seattle for a two-bedroom rental unit is $1,523. For someone living just above the limit to qualify for public housing, a rent of $1,523 is 45 percent of a month's income, an unreasonably burdensome proportion of a household's income.

STRATEGIES TENANTS USE TO ADAPT TO UNAFFORDABLE HOUSING

Since the cost of housing in Seattle is far outside the range of affordability for most low-income tenants, residents of the city adapt to high costs of rent by living with people other than family. The normative American Dream of a married couple living alone with their two children is no longer a reality in this city. Many respondents said they had to move in with their parents, live with friends, or find roommates through online searches in order to afford the cost of housing.

Living with non-family members is a common practice not just among young adults and students. The average age of survey respondents was 34 years old, yet, 38 percent of respondents reported living with someone other than their parents, partners, or children. People described housing arrangements with multiple couples and more than seven unrelated roommates.

Living in community in a house or apartment with people other than immediate family is certainly a desirable arrangement for some people. However, the concern expressed by many respondents is the lack of choice they feel they have in the matter. Many people said they would prefer to live alone or with their families, but have been forced to find roommates because of the cost of housing. Several respondents said they live in uncomfortable or abusive roommate arrangements, but feel unable to change their circumstances because moving is unaffordable.

Cohabiting with non-relatives is a strategy that is disproportionately used by economically disadvantaged groups. Asian / Pacific Islander, Black, and Latino tenants were more likely than white tenants to live with extended family or roommates. Women, transgender and genderqueer tenants were also more likely to live in households with many adults. This is consistent with the data indicating that people of color, women, transgender, and genderqueer people perceive housing as less affordable.

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50 Yentel, Diane, Andrew Aurand, Dan Emmanuel, Ellen Errico, Gar Meng Leong, and Kate Rodrigues. *Out of Reach 2016: No Refuge for Low Income Renters.* National Low Income Housing Coalition. 2016. <http://nlihc.org/sites/default/files/oor/OOR_2016.pdf>

Other respondents said they adapt to unaffordable rent by accepting lower quality housing than they would expect based on their income and family status. For example, three respondents said they live in converted basements with exposed pipes and wiring, and no insulation. Others described nonfunctional utilities left unrepaired for months.

When high rents require people to spend a larger percentage of their income on housing, tenants are forced to find ways to reduce other expenses. For example, two respondents said they went without health insurance because they do not have enough money left over after rent and daily expenses to afford even the most basic catastrophic insurance. Others said they are unable to purchase healthy food with the little amount of money left over after rent and other monthly bills.

The rising cost of rent also forces people to make difficult decisions that impact other areas of their lives and their children's lives. Several respondents said the cost of housing forces them to live far from their work. Although this increases the cost of transportation and the time to commute in a traffic-congested city, which takes parents away from time with their children, low-income residents often conclude that this is necessary to survive economically. Other respondents said they wanted to move to a neighborhood with better access to education, services, and safe streets for their children, but cannot afford rent in these areas. Such anecdotes suggest that the high cost of housing exacerbates already well-documented cycles of poverty for children raised in low-income households.

Other tenants were simply unable to adapt to unaffordable housing. Rapid changes in the cost of rent is displacing low-income tenants from the city. Although the survey was designed to engage current Seattle residents, 4 percent of respondents said they had either been forced to move south of Seattle within the last year or were planning to do so within the coming year. A University of Washington student said that many of his peers are no longer able to live within walking or easy busing distance of school because of the increasing costs of rent near the university. One respondent reported that she had moved nine times since moving to Seattle six years ago because of constantly increasing rents. People are giving up on the city, the neighborhood, or the stability they want because of unaffordable housing.

In the worst case scenario, tenants who saw rents increase far beyond their means became homelessness. One respondent and her partner had recently been forced to live on the streets after a sudden rent increase they were unable to afford. Another respondent is not living on the streets, but she is couch-surfing, and feels unsure how much longer she will be able to find friends able to help her while she searches for a place to live. A woman with disabilities who recently became homeless explained the consequences of homelessness for the rest of her life:

> *Living in a car is exhausting, the first thing you think about when you wake up is where you can move your car so that you don't get harassed by the police, and the last thing you think about going to sleep is if anyone is going to come to rape you. All day you have nowhere to go, you can't relax. Your entire life is taking up trying to find someone to charge your phone, somewhere to use the bathroom, how to move the car because your two hours of parking is up, now you're hungry again and you have no way to cook so you have to spend more for junk food, find somewhere to sit inside because it's cold, then move the car again, find water, and find somewhere to move the bathroom again.*

When rents push people into homelessness, daily survival becomes a full-time job. Regaining employment and housing is far more challenging for people without a place to stay than it is for renters. Solutions to homelessness cannot only serve the people who are currently homeless, but must also address the high costs of rent and the scarcity of affordable housing.

IMPACTS OF HOUSING ON PUBLIC HEALTH

In addition to more traditionally recognized factors like access to primary care doctors, hospitals, and clinics, health care affordability, and access to healthy food, housing conditions also have significant implications for public health. Seventy-five percent of respondents identified problems with the physical conditions of their rental unit, and more than 71 percent of respondents said their housing conditions are negatively impacting their health.

Stress was a common reaction among respondents to the high cost of rent, which has a real, cumulative impact on the mind and body. Several respondents explained that stress affects their mental health to the extent that they worry about rent on a regular basis throughout their day. One respondent explained, "I am constantly stressed about rent, but I am unable to take part in most recreation, fun, or life experiences to manage my stress levels because so much of my income goes to rent." Other respondents said that although their current situation is bearable, they live with the constant anxiety of rent increases and prepare for the possibility of needing to move at all times. In addition to the effects on mental health, chronic stress and anxiety can have physical consequences, including a compromised immune system, weight gain, digestive problems, menstrual disorders, erectile dysfunction, and heart disease.[51]

A majority of respondents identified mold as a problem in their rental unit. Living in places with mold can cause health problems, like nasal stuffiness, throat irritation, coughing, wheezing, and eye and skin irritation.[52] Four respondents specifically mentioned skin rashes resulting from mold in their rental unit. Several tenants said they were frequently coughing and sneezing while

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51 "Stress Effects on the Body." *American Psychological Association*. 2016. <http://www.apa.org/helpcenter/stress-body.aspx>

52 "Facts about Mold and Dampness." *Centers for Disease Control and Prevention*. 17 June 2014. <http://www.cdc.gov/mold/dampness_facts.htm>

living in the rental unit or reported difficulty breathing. A resident with multiple chemical sensitivity said that mold exacerbated her condition. Another respondent explained that he frequently woke up in the middle of the night with a "severe cough, wheezing, and chest tightness."

Although the conditions caused by mold that respondents described were relatively minor, they impact quality of life, comfort throughout the day, and the ability to get the sleep needed for a healthy immune system. In the long-run, mold is also associated with the onset of chronic health conditions, including asthma, respiratory allergies, and obstructive lung disease.[53] One respondent reported a diagnosis of chronic bronchitis caused by living in a house with mold. Children and immunocompromised people, including low-income tenants who are unable to afford food with adequate nutrition,[54] are more likely to contract chronic illnesses when exposed to mold.

Although landlords have a legal responsibility to ensure a rental unit is habitable, many respondents described pest infestations lasting for months. One respondent reported that he has termites in the walls and the deck, which makes the building structurally unsound and attracts woodpeckers that interrupt sleep. A young father reported that the mites from the rats infesting his rental unit have covered his son in bites.

Cockroaches, rodents and other pests were a problem in the residences of 28 percent of respondents. Exposure to cockroach feces and eggs can trigger asthma episodes, or increase the likelihood of contracting asthma among children.[55] One respondent said they sprayed and bombed their rental unit with pesticides when the landlord failed to send pest control within a few weeks. Another reported having a bi-weekly cycle of bug bombs and reappearing roach populations.

Tenants reported many essential components of a rental unit that were either non-existent or broken. Some of these problems could cause accident or injury. Twenty-six respondents reported exposed wiring in their rental units. Two respondents said their appliances were installed incorrectly, resulting in small apartment fires. Three respondents had broken or missing smoke detectors. One respondent identified a gas leak that was not repaired for a week.

Tenants listed other simple problems that decrease the ability to live in standard accommodations. Seventeen percent of people had a broken thermostat, 16 percent of people had broken windows, and 14 percent of people had broken locks, and 2 percent had no heat

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53 Ibid.

54 Beisel, William. "Nutrition and Immune Function: Overview." *The Journal of Nutrition*. 126.10S (1996): 2611S.

55 "Chapter 4. Disease Vectors and Pests." *Center for Disease Control and Prevention*. 8 December 2009. <https://www.cdc.gov/nceh/publications/books/housing/cha04.htm>

during the winter. Two people said their refrigerator and stove ceased to function, but were never replaced by the landlord.

A surprising 19 percent of tenants reported leaks in the roof that drip water into the unit. This helps to explain why so many respondents have mold in their rental units. Leaky roofs may also be related to the 2 percent of tenants who reported holes in their floors. Consistent access to clean, running water was not available for 39 percent of respondents. Their rental units have either inconsistent water pressure, no hot water, or periods of time without water at all. Two tenants were discouraged from drinking the tap water in their rental units for fear of pollutants.

Respondents with disabilities are most vulnerable to poorly maintained housing. Fifty-one percent of respondents with disabilities live in units with broken stairs or railings. Two respondents said the wheelchair ramp in their apartment is falling apart, and the elevators in another apartment complex are frequently out of service. There already is a limited supply of dwellings in Seattle that are accessible to people with disabilities. When landlords fail to keep up with repairs on the building, people with disabilities either have to adapt in ways that may put their safety at risk, or move out.

Conditions of the neighborhood are another source of poor health for tenants. Noise pollution was the most frequently cited environmental problem, including noise from neighbors, living near a highway, living near road construction or near congested streets. Others described the air pollution impacts of living near the freeway, and two respondents said they live near officially recognized Superfund sites.

People are not uniformly exposed to these environmental hazards. When housing is as segregated by race and income as it is in Seattle, low-income tenants and tenants of color, who have less political power to challenge environmental hazards and fewer resources to move, are more likely to experience noise and air pollution. This was consistent with anecdotes in this survey: women and people of color were more likely to live near polluted areas.

Finally, several respondents noted a problem that is likely to be more common than was reported. Poor housing, especially housing that lacks the most basic components of shelter, contributes to low self-esteem and depression. Although access to healthy, affordable, dignified housing is a basic human right, the privatization of housing shifts the social stigma and internalized shame from irresponsible landlords to low-income tenants when they cannot afford better for themselves or their families.

People on Social Security Disability Insurance or Social Security retirement income were the most likely among any respondents to experience problems with the physical conditions of their rental units and to see housing conditions negatively impact their health. Asian / Pacific Islander, Black, Latino, Native, and LGBTQ tenants were also far more likely to experience problems with

the conditions of their rental units and resulting health problems. People who have less money cannot afford the well-maintained rental units and those who know they will face discrimination when searching for new housing are more likely to accept unhealthy housing as an unavoidable consequence of living in Seattle.

In Washington, only 77 percent of Black people, 73 percent of Native people, and 69 percent of Latinos report being in "very good" health, compared to 87 percent of whites.[56] Black children are also three times more likely than white children to be hospitalized for or to die from an asthma attack, and one-quarter of all American Indian households have at least one child with asthma.[57] These gross racial health disparities are caused in part by disparities in access to healthy housing.

LANDLORD RESPONSIVENESS AND RETALIATION

In a market where affordable housing is scarce and rents are beyond reach for most low-income tenants, landlords have the upper-hand. As one respondent explained:

> *It is very stressful to feel like [landlords] are doing you a favor by renting you a place. You feel like you have no choice but to put up with predatory leasing practices and terrible living conditions.*

Just under 50 percent of survey respondents felt that landlords failed to listen to their concerns about inadequate housing conditions. For example, one respondent described an incident in which the front door to the apartment complex was broken. Multiple tenants asked the property manager to fix the door, but the repair was not made for two weeks.

People of color were far less likely than white people to feel that landlords listened to their concerns. Only 42 percent of Latinos, 40 percent of Native people, and 27 percent of Asian / Pacific Islanders felt that landlords took their concerns seriously, compared to 69 percent of white tenants. Women were less likely to feel heard than men, LGBTQ people less than straight and cisgender tenants, and young adults less than older adults. These disparities in landlord responsiveness to tenant concerns may reflect the pervasive stereotypes about each of these groups or a landlords' assessment of their ability to file a complaint or take legal action if the needed repairs were not made.

Tenants who exercise their rights to obtain healthy housing present a threat to landlords accustomed to a landlord-favoring market. Among survey respondents, 14 percent said they

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56 "Addressing Health Disparities through the Marketplace." *Alliance for a Just Society: An Action Agenda for Washington State.* February 2015. <http://allianceforajustsociety.org/wp-content/uploads/2015/02/2015.02_Health-Disparities_WA-2.20.20151-2.pdf>

57 "Children and Youth with Asthma in Washington State." Washington State Department of Health. 2012. <http://www.doh.wa.gov/portals/1/documents/pubs/345-269-cyasthmareport.pdf>

have faced retaliation from their landlords for filing complaints about the conditions of the rental unit.

People of color were, again, far more likely than any other social group to face retaliation: 40 percent of Native tenants, 25 percent of Latino tenants, and 17 percent of Black tenants have experienced some form of retaliation. Other data from this survey, described above, shows that tenants of color are sometimes charged rents higher than their neighbors, are more likely to live in substandard conditions, and less likely to feel heard when they talk with landlords about concerns with housing conditions. Tenants of color are perceived as easier to exploit for profit and their concerns easier to ignore. Therefore, when tenants of color speak up and advocate for their rights, there is more backlash and landlords are more likely to retaliate.

This survey did not ask about immigration status because of the sensitive nature of the question and the impersonal survey methods. Nonetheless, it is likely that undocumented immigrant tenants are vulnerable to retaliation in Seattle. If landlords suspect that a tenant of color, especially someone who speaks a language other than English, is undocumented, they can threaten to call Immigration and Customs Enforcement (ICE), using spurious grounds to justify the call and characterize the immigrant as criminal. Although there is no direct evidence of anti-immigrant retaliation in this survey, the high rate of retaliation against Latinos, the largest undocumented community in Seattle,[58] suggests that anti-immigrant threats or actions may play a role in repressing tenants of color.

Tenants who are disabled and LGBTQ tenants were also significantly more likely to face retaliation from landlords, compared to able-bodied, straight and cisgender people. Retaliation was also very common against people paying with state-based income: 40 percent of people with Section-8 vouchers and 33 percent of people on unemployment insurance have faced retaliation.

In most cases, it appears that landlords do not need to use retaliatory measures because the lack of access to affordable housing creates more acquiescent tenants. One respondent said it is very stressful to live in constant need of repairs without believing it is possible to contact the owner for fear of retaliation. Another explained, "We are currently paying a reasonable amount of rent, so we are afraid to tell [the landlord] about certain issues for fear that he will raise our rent".

While raising rents are a subtle form of displacement, tenants are sometimes forced out in more overt ways when landlords perceive them as a problem. Among survey respondents, 16 percent

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58 "New Americans in Washington: The Political and Economic Power of Immigrants, Latinos, and Asians in the Evergreen State." *American Immigration Council.* June 2015. <http://www.immigrationpolicy.org/sites/default/files/docs/new_americans_in_washington_2015.pdf>

have been forced to move for a reason not related to paying rent, for example, landlord refusal to renew a lease without justification.

Explicit displacement without justification was more likely to happen to Black, disabled, or elderly tenants than anyone else. Black tenants were twice as likely as white tenants to be kicked out. Only 19 percent of able-bodied tenants were forced to move, compared to 36 percent of tenants with disabilities. Refusal to renew a lease allows landlords to retaliate when tenants complain about conditions of the unit, and to displace tenants of certain demographics without penalties for discrimination.

BARRIERS TO MOVING

It is clear from this survey that many low-income tenants in Seattle live in housing with unaffordable rents and substandard conditions, yet they continue to stay in their place of residence. This survey asked respondents to identify the barriers, if any, that prevent them from moving.

A minority of respondents were concerned about challenges unrelated to the housing market; 1 percent of respondents said that the amount of time and effort it takes to move is a barrier to relocating. Two respondents said that it is difficult to search for new housing options, go to viewings, and physically move things from one place to the next while working full-time. Another 5 percent of respondents were concerned about finding a place that would accept pets.

Although more than half of respondents describe their rent as unaffordable within their income, the inadequate supply of affordable housing in Seattle keeps people stuck living beyond their means. In total, 14 percent of respondents said they could not find rent anywhere in the city that they could afford. This perception increased with age: only 9 percent of people age 18-24 were concerned with rents elsewhere, compared to 16 percent of people age 35-44, and 33 percent of people age 45-54. Housing is less affordable for older adults with children and families.

People with public housing subsidies, 1.3 percent of respondents, said they could not move until their names move to the top of the waiting list. One Multi-Family Tax Exemption (MFTE) recipient explained, “Everyone knows you might as well just live on the streets, especially if you’re single with no children, because Seattle Housing Authority has years-long wait lists and ridiculous means by which to remain on the waiting list.”

Between the high costs of rents throughout the city and long wait lists for subsidized housing, low-income tenants do not have much choice about the neighborhood where they live. For 3 percent of respondents, location is a concern: more affordable housing would require moving across town away from work, family, or friends. This was a much bigger concern for people who are unemployed: 33 percent of people on unemployment insurance said moving away from

family and friends was prohibitive, perhaps because social safety nets are critical for people enduring the stress of looking for work.

There is a myth that people can live wherever they want as long as they can afford the rent. Responses to the survey confirm what agencies like the Seattle Office of Civil Rights see on a daily basis. When people apply to rent, landlords are not always approaching the application with a blind eye to the identity of the individual or family in question. Discrimination on the basis of race, age, disability, sexual orientation, gender identity, and source of income is so commonplace that 14 percent of respondents reported that they know it will be a barrier to moving.

Race is the biggest determinant of an individual's likelihood to face discriminatory renting practices: 50 percent of Black tenants, 40 percent of Native tenants, 33 percent of Asian/Pacific Islander tenants, and 21 percent of Latino tenants perceive discrimination as a barrier to moving, compared to just 9 percent of white tenants. Although it is illegal, on paper, for landlords to turn people away because of their race, it is still a practical reality for more than one-third of tenants of color.

Sexual orientation, gender identity, and disability are also characteristics that can cause an individual to be denied housing. LGBTQ applicants were twice as likely as straight and cisgender applicants to experience discrimination, and 28 percent of tenants with disabilities struggle with discriminatory renting, compared to 11 percent of able-bodied people. People with physical disabilities have the added challenge of finding a residence with handicap accessibility: several respondents said the lack of handicap-accessible rental units kept them from moving. Although family status was not a demographic question in our survey, several women mentioned that they faced discrimination as single mothers, unmarried couples, or pregnant women.

All landlords in Seattle are required to accept Section 8 vouchers like any other form of income. Nonetheless, 40 percent of Section 8 voucher holders perceive discrimination as a barrier to relocating. There are no legal protections for people with other alternative sources of income. As a result, 48 percent of individuals who pay for rent with Social Security Disability Insurance or Social Security retirement income said that discrimination prevents them from having successful rental applications.

Landlords' leasing and application policies are significant barriers to moving. A few respondents said they are either trapped into a lease or unsure of whether to give their current landlord notice about plans to terminate the lease without a guarantee of finding anywhere new to live at the end of the leasing period. Others said rental applications requiring tenants to earn an income of two to three times the price of rent was an unreasonable and unmanageable expectation.

Background checks were a concern for 2 percent of respondents. Discrimination against people with criminal records keeps formerly incarcerated people locked out of housing, even for petty non-violent drug and poverty-related crimes. Latino respondents were eight times as likely as white respondents to perceive background checks as a barrier. People were also more likely to have issues with background checks as they get older: 1 percent of people age 35-44, 3 percent of people age 45-54, and 7 percent of people age 55+ said background checks kept them from moving. As people age, they are more likely to have had a criminal charge at some point in their life, which creates obstacles even years after a conviction.

Credit, eviction, and foreclosure checks were the second most commonly reported barriers to moving, impacting 30 percent of all respondents. Growing income inequality and the increasing privatization of public goods like education and health care has led to ballooning debt. Most low-to-moderate income Americans, especially women and people of color, have medical debt, student loan debt, credit card debt, Legal Financial Obligation debt, or unwieldy mortgages.

People of color, targeted by predatory lenders and real estate developers for high-interest loans, are more likely to be deterred from rental applications by credit, eviction, and foreclosure checks: 66 percent of Black respondents, 60 percent of Native respondents, 46 percent of Native respondents, compared to 25 percent of white respondents. Transgender and genderqueer people, who are more likely to make low-wages and more likely to face discrimination in access to fair market loans, are also disproportionately impacted by credit checks.

As people get older, they are more likely to experience credit checks as a barrier to housing because older adults are more likely to have had some kind of health or financial crisis resulting in debt. People using alternative forms of income — Social Security disability, Social Security retirement income, or unemployment insurance — were almost three times as likely as people with employment income to be deterred by credit checks. It is hard to pay down debts on a fixed income.

Finally, the biggest barrier to moving, a problem for 87 percent of respondents, is the burden of expensive up-front costs, including first and last months' rent, a security deposit, and cleaning costs at move-in.

Almost all respondents identified up-front costs as a barrier to moving, though it was particularly a problem for people of color, transgender/genderqueer people, older people, people who are disabled, and people paying with alternative sources of income. One hundred percent of Black and Native people, people over the age of 55, Section 8 voucher holders, and people paying with Social Security income, said they perceive up-front costs as a significant barrier to moving. These are groups of people most likely to have little to no wealth or savings, and limited expendable income.

Up-front costs require savings well beyond a single paycheck. First and last month's rent, security deposit and cleaning fees can often exceed three times the price of rent for a single month. When low-wage workers in Seattle are paying at least 41 percent of their income on rent and barely able to afford the rest of their expenses, saving for two to three times the cost of rent (80-120 percent of a month's income) can be an almost insurmountable task. One respondent, unable to meet the "ridiculous expectations" from landlords to pay up-front costs, resorted to payday loans, known to trap people into cycles of high-interest debt, just so that she could move to a safer environment.

Conclusions and Policy Recommendations

Seattle tenants face an unprecedented renting crisis, and we need government intervention. Every level of government — local, state, and federal — must take proactive steps to ease the housing cost-burden tenants face, as well as take steps to reduce landlord discrimination and retaliation against renters. Therefore, the following policies must be implemented.

Invest in Affordable Housing Production and Preservation

There is no doubt that there is a severe shortage of affordable housing in Seattle. We need our elected officials to invest in permanent affordable housing that meets the needs of vulnerable communities. We can accomplish this goal both by prioritizing the development of affordable housing as well as the preservation of our current affordable housing stock. When affordable private units are up for sale, either the city or a non-profit housing provider needs to have an option of buying it in order to keep rents affordable

Affordable Housing Production through Mandatory Inclusionary Zoning

In order to create affordable housing units within new market-rate housing developments, all residential developments need to require a reasonable number of units for households with incomes 50 percent AMI and below, and 30 percent AMI and below. These standards need to be mandatory for all residential developments.

1-for-1 Replacement of Affordable Units

Currently the city has proposed a "grand bargain" with private developers that mandates affordable units in new developments. The proposed goal is 6,000 new units over the next ten years affordable to a family earning 60 percent of the AMI. However, this proposal does not

contemplate losses in the private rental housing market. Over the last ten years from 2005-2015 the city allowed permits to demolish about 6,000 units of older private rental housing, or approximately the same amount.[59] In order to prevent a zero net gain of affordable housing, the city needs to require all affordable units lost through renovation, conversion, or demolition be replaced, and where possible, within the same neighborhood. Passing this 1-for-1 replacement policy would ensure the preservation of all housing units in the public or private market that are affordable for households 80 percent of AMI or below - with a priority for household that are 30 percent AMI or below.

Rent Stabilization

Currently, landlords can — and do — profit gouge by raising rents arbitrarily. Even though Seattle has raised its minimum wage, and there is an initiative on the November ballot to raise Washington's minimum wage, these financial gains will be lost if housing costs continue to soar. Rent increases should be tied to the cost of inflation, actual cost of building improvements, and tax increases — rather than a landlord's whim. Rent stabilization rules should apply to every rental property.

Strengthen the Rental Registration and Inspection Ordinance

The city must adopt stronger healthy housing standards supported by both community and municipal enforcement. The city should strengthen the Rental Registration and Inspection Ordinance (RRIO) by placing building code violators on a more accountable "3 for 3" inspection cycle. When a landlord fails a health and safety inspection, the property must be placed on a 3 year inspection schedule for 3 inspection cycles. When a code violation is present in one unit it must trigger inspections in all units of the complex. All buildings owned by the landlord must be identified for tenant outreach by the Seattle Department of Construction and Inspections (DCI), who must utilize community based partners to survey the targeted buildings for RRIO violations. Tenants must be brought into the inspection process by requiring building inspectors to share their inspection reports directly to tenants.

Restore Just Cause Eviction Protection

Seattle tenants were previously protected from retaliation when filing complaints with the city or asserting their rights by the Just Cause Eviction Ordinance (JCEO). However, this critical eviction protection only covers tenants on month-to-month leases — it does not cover tenants on a termed lease. This leaves a hole in the JCEO big enough to drive a truck through, as landlords

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59 "Permit Information" *Seattle Department of Construction and Inspection* October 2015. <http://www.seattle.gov/dpd/cs/groups/pan/@pan/documents/web_informational/dpdd017579.pdf>

can simply allow a lease to expire to evict a tenant for no cause. It is paramount to protect tenants from retaliation by requiring just cause protections regardless of whether their lease is month-to-month or a term lease. The city must extend the current JCEO to all leases.

Ban on Source of Income Discrimination

People of color, people with disabilities, women, seniors, and other marginalized communities disproportionately rely on alternative sources of income, such as Social Security or rental housing assistance, to pay for their rent. When landlords refuse to rent to people who use alternative sources of income, many people cannot access safe, stable, and affordable housing. Landlords must be prohibited from discriminating based on a tenant's source of income. Further - as a way to overcome any implicit bias that might exist - landlords must be required to accept the first tenant to apply who meets the tenancy requirements. In addition, landlords must not give special deals to tenants based on their employment. Currently, some landlords are offering discounts and other incentives to workers who work at places like Amazon and Microsoft. Unfortunately, these businesses predominantly employee white men, and preferred employer programs like these discriminate against women, people of color, and other marginalized communities that are typically not employed by these corporations.

Hold Landlords Who Discriminate Accountable and Invest in Tenant-Landlord Education

Under the Fair Housing Act, landlords are not allowed to discriminate on the basis of race, color, national origin, religion, sex, disability and the presence of children. Unfortunately, enforcement largely relies on tenant action — and many tenants either do not know their rights or fear retaliation from landlords. Local, state, and federal governments must have the resources to proactively enforce discrimination laws. These entities must also invest in both tenant and landlord education so tenants understand their rights and landlords understand their obligations.

No Bans Against Prospective Tenants with Criminal Charges or Convictions

Our criminal justice system is stacked against marginalized communities, especially people of color. When people are released from prison or jail, they face many obstacles to finding economic and housing stability. Many landlords outright ban tenants with criminal charges or convictions. If we want to change this reality, our policy makers must take concrete steps to ensure people who were formerly incarcerated are able to access basic needs. Landlords must not be allowed to reject a prospective tenant solely because of their criminal history.

Limits on Credit, Eviction, and Foreclosure Checks

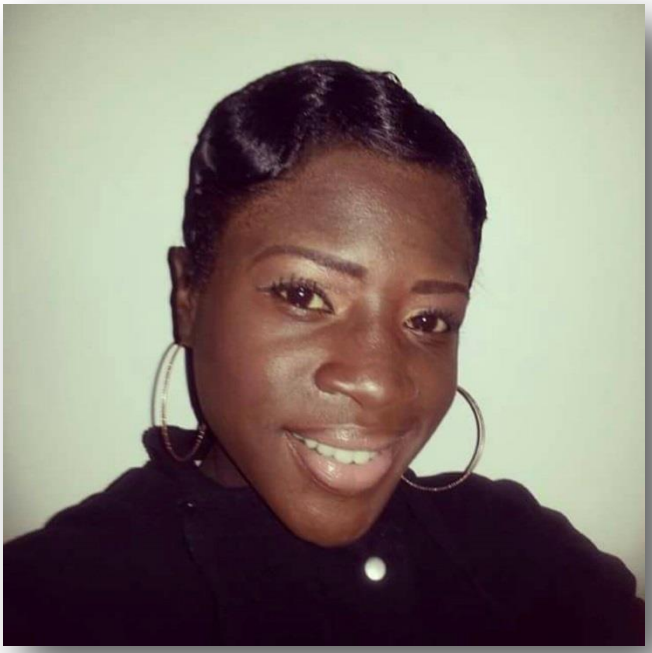
Policies must be adopted to prohibit housing denials based on negative credit scores when the debt is not a reflection on a tenant's future behavior when renting a home. Any negative information on a credit report older than two years must not be considered. Prospective tenants should be able to correct credit scores if there is the potential that they will be denied access to housing based on such scores. Landlords cannot use the lack of credit as a reason to deny a tenant's application. Landlords must not use categorical bans on eviction or foreclosure history and be forbidden from at all considering evictions or foreclosures older than two years. Further, evictions and foreclosure records must be prohibited in rental decisions or tenant screening reports.

Limit Up-Front Costs

Tenants cannot afford high upfront move-in costs, typically paying first and last months' rent, deposit, plus other related move-in fees all at once to secure housing. This creates an often insurmountable financial hurdle for tenants who could otherwise afford the monthly rent. Fees and deposits must be limited to the equivalent of one month's rent, and up-front costs must be broken out into a payment plan. Further, because paying tenant screening fees for each unit a prospective renter applies to can be a huge financial burden, landlords must be required to accept portable tenant screening reports.

Stories

CHA'RON S.



My husband and I are raising two children in Seattle — and are acutely feeling the housing crisis. My landlord said he wanted to remodel and sell his property — and only gave my family 35 days' notice to move. After a Know-Your-Rights training, we learned that he was supposed to give us 90 days' notice, which gave us more time to find a place.

Unfortunately, our situation did not require the landlord to give us any sort of rental relocation assistance. It is incredibly hard for a family to come up with enough money necessary to pay for the first month's, last month's, security deposit, and nonrefundable fees. The only place we found we (barely) could afford was in Skyway — much further south than we were living previously.

The high cost of housing coupled with weak tenants' rights creates the gentrification that Seattle is experiencing. Families like mine — Black families who have lived here for years — are being systematically economically evicted and displaced out of the city.

We are being forced to relocate further and further south. We will continue to be pushed out of this city until our elected officials take real action.

MEAGAN M.

I receive Social Security Disability Insurance and Supplemental Security Insurance, a total of $752 a month. Because of the public housing waitlists, I do not have Section-8 Voucher or any chance to live in public housing. Landlords in Seattle require the tenant to earn three times the amount of rent - as well as being able to pay upfront first month's rent, last month's rent, security deposit, and nonrefundable fees at move-in.

My low income and lack of any housing assistance has create housing instability and put me in rough situations. For example, two different landlords have propositioned me — and when I turned them down, I was thrown out each time. I was lucky to find a better living situation — but I have to move in March because the rent is going up.

I'm not sure what I will do. As someone on SSDI who works incredibly hard to stay sober, stable housing is crucial to my well-being. Our community — especially people with disabilities and other marginalized communities — need our elected officials to take the necessary policy steps to ensure people like myself have access to safe, stable, and affordable housing, which is a basic human right.

DEMETRIA R.

I am a divorced single mother of four. I am a Section 8 voucher holder, and have been one since January 2013. I had waited on the waitlist for Section 8 for six years, only to find out that my "golden ticket" wouldn't be accepted everywhere.

There is not enough affordable housing in Seattle. I work for a family non-profit and I make over $15 an hour, 40 hours per week, and still I do not make enough to cover my rent, utilities, and living expenses.

I've also noticed that instead of making the necessary updates or enhancements to their property required by the Section 8 program, landlords (slumlords) avoid Section 8 applicants altogether. Even though Section 8 voucher holders are a protected class in Seattle, many are discriminated against because of their Section 8 voucher.

The city is not doing enough to hold landlords who discriminate against tenants accountable. During my housing search, I was told many, many times that the landlords "don't work with that program (Section 8)."

At the end of the day, landlords are outright discriminating against tenants with Section 8. Section 8 tenants are stereotyped as not reliable — even though Section 8 vouchers are probably one of the most reliable sources of income. Discrimination doesn't end with Section 8.

I recently had a landlord tell me that he would not rent to me until he met my 14-year-old son to ensure he was not a "gang-banger." I was floored. I know he only asked that of me because my family is Black. Our city needs to do more to hold landlords who discriminate against families like mine accountable.

FELIX N.

High housing costs are negatively impacting my business. As the owner of Lake Chad Cafe, I know that the increased cost of rent is preventing more people from spending money at small businesses like mine. For my workers, the high cost of housing is impacting their ability to live near where they work.

I don't even live near where my own business is located because of the cost of housing. **Out of the seventy-two refugee-owned businesses I know of in the Central District, only seven business owners actually live in the area.** The immigrant and refugee community is being pushed out of Seattle, and will continue to be displaced until our elected officials implement policies that support tenants.

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About Washington CAN!: The mission of Washington CAN! is to achieve economic, social and racial equality in order to establish a democratic society characterized by justice and fairness, with respect for diversity, and a decent quality of life for all those who reside in Washington State. We are creating and maintaining a large, strong and diverse statewide community presences of grassroots leaders, community members, friend and allies to fight for these goals.

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