

APPENDIX A. SUMMARY OF FINDINGS FROM SRHS FOCUS GROUPS AND INTERVIEWS

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INTRODUCTION

This document presents a summary of key themes discussed five focus groups and two one-on-one interviews that University of Washington (UW) researchers conducted as part of the Seattle Rental Housing Market Study (SRHMS). This report identifies specific emergent themes from these interactions. For each major theme, we also provide subthemes, where appropriate, and text as evidence to support the main theme.

Focus groups completed to date and summaries of findings

UW researchers conducted two one-on-one interviews with prospective tenants and the following five focus groups: one with a sample of Seattle landlords, one with representatives from tenant-advocacy organizations, and three with samples representing specific subpopulations of Seattle renters. Conversations focused on challenges faced by renters in their attempts to obtain and retain housing in Seattle, and variations in the practices and concerns of landlords as they adjust to new city ordinances. Several takeaways emerge from these conversations:

- **Tenant-advocate focus groups** (representatives from six organizations): Participants noted that the biggest barriers to obtaining housing for their clients are cost, scarcity of housing options, competition, the inability to use vouchers before the expiration date, and clients' criminal histories. Tenants who do find housing rarely take action against landlords for unfair treatment or poor conditions because of fear of eviction and because of limited time/higher priorities. Advocacy groups have received few complaints about violations to First-in-Time ordinance. Participants suggested that ordinance to limit move-in fees likely unintentionally inflated rents, since rents are not regulated. Participants agreed that burdens or new ordinances for landlords are relatively

- minor relative to the financial benefits of operating in a such a high-demand market. Participants argued that large-scale policy changes are needed, including policies to reduce pre-construction administrative costs for developers of affordable housing, larger set-asides and impact fees to provide funds for affordable housing.
- **Voucher recipients** (14 renters participating in one of several housing-voucher programs, including four individuals with own disAbilities or living with somebody with a disAbility): Participants all noted the difficulty of finding affordable housing and many expressed the challenge of finding housing before the expiration of their voucher. Many said they have faced discrimination based on race, disability, and voucher. Many were unaware of protections afforded by current laws and others reported that they do not have time or energy to report discrimination, especially during the hurry of searching for housing.
 - **Renters recruited through neighborhood listservs** (8 renters representing five neighborhoods). Participants all had moved in the recent past and noted that competition and lack of affordability are the largest barriers in finding housing. Many noted that rents are rising faster than wages, and several reported having had to move from an apartment because of large increases in rent. Payment plans ease the burden of covering move-in fees but also diminish funds for monthly rent. Tenants see discrimination and poor treatment from landlords as a barrier to housing but note that filing a discrimination claim is time-consuming and could be traumatizing. Most participants feel insecure in their housing situation and are reluctant to report problems to landlords for fear of being forced out. Participants were largely unfamiliar with protective ordinances.
 - **Spanish-speaking renters** (8 participants representing six neighborhoods; focus group conducted in Spanish and translated). Tenants identified two main challenges to renting in Seattle: lack of affordable housing (including rising rents without corresponding unit improvements) and lack of credentials required by landlords. Most participants report that they have experienced discrimination from their landlords and most feel that their landlords are unresponsive to problems with units. Many participants have considered, or are in the process of, moving to less expensive housing outside of Seattle. Many participants noted the lack of transparency in the housing process (e.g., they have no way of knowing whether they are the first to apply for a unit and receive little information from landlords) and most are unaware of their legal rights.
 - **Tenants & individuals looking for rental housing who have a disAbility or live with somebody with a disAbility** (7 participants: two one-on-one interviews (neither are current tenants, but looking for rental housing), and five individuals participating in two focus groups--focus group for voucher users (4) and the tenant focus group recruited through neighborhood listserv (1)): The key challenges that tenants with disAbilities highlighted were a lack of affordable housing in Seattle (often tied to disAbility-related work restrictions and

subsequent low incomes), along with limited accessible housing options and the discrimination of some prospective landlords. Tenants had a range of housing accommodations needs that varied by disAbility. Some tenants lived in units that required compromises (e.g., they had limited physical mobility but lived above the first floor). Some tenants who also had vouchers had little bandwidth to prioritize reporting a landlord for discrimination. The renters generally had little knowledge of the recent tenant-protecting ordinances.

- **Landlord focus group** (8 participants total, including 5 managing fewer than four units, 1 with 5 units, 1 with eight units, and 1 with more than one thousand units). All participants expressed that they feel left out of the policy process and were appreciative of the opportunity to share their views. Several landlords noted that they feel that the City blames landlords for Seattle’s housing-related problems (homelessness, disparities in access, etc.). Many claimed that they want to serve the community and are willing to work with tenants on unit improvements, but are bogged down and overwhelmed by quick-changing policies that they fear will continue to become more cumbersome. Landlords feel particularly burdened by regulations that require them to rent to those with criminal records or others that may not be good tenants, arguing that this shifts considerable cost and risk of liability to landlords. Multiple landlords noted that market demand puts upward pressure on rents but also argued that city ordinances will diminish the stock of affordable housing by placing the biggest burdens on smaller-scale landlords and those managing the most affordable housing, forcing them to shift their focus to the provision of more expensive housing or short-term rentals (e.g., through Airbnb).

Data gaps filled by focus groups

- Focus groups provide information on the experiences of tenants and landlords in the private market, including knowledge of, and opinions about, city housing ordinances. This information will be crucial for identifying possible barriers to the effectiveness of market regulations and potential unintended consequences.

**LANDLORD FOCUS GROUP SUMMARY
AUGUST 10, 2017**

This focus group consisted of eight participants total, including five managing fewer than four units, one with five units, one with eight units, and one with more than one thousand units.

I. THE CHALLENGES LANDLORDS FACE

Participants suggested feeling left out of the policy process and overwhelmed by frequently-changing regulations.

Landlords feel left out of the policy process.

- ***“We basically have been shut out of the discussion and we’ve been told, specifically by a certain councilwoman, that she doesn’t care. So we have, basically, taxation without representation.”***

Landlords feel bogged down by quick-changing policies that they fear will continue to become even more cumbersome than current policies.

- *“It’s very difficult to keep up with [regulatory] changes... We are constantly spinning our head... I’m constantly looking at the pitfalls making sure we’re complying with all regulations.”*
- *“The City Council is basically going to tell us what that criteria [for qualifying for a rental] is... And that’s my big problem with this. Yeah, I don’t like a lot of things that the City Council has done. But my biggest concern? Where are they going to go? You can see with this felon thing that they are now going to tell us what those criteria are... And that’s what our biggest problem is. Okay, we can deal with the inspections, we can deal with the first [first-in-time], you know, we can deal with some of these things, but the thing is they keep on going. They’re gonna have rent control, they’re gonna [dictate whether you can reject felons] ... they’re going to say you can’t do credit score. That’s what the biggest problem is, it’s where are they gonna stop? The problem is, there’s no rules. They’re not gonna stop.”*

II. ATTITUDES ABOUT ORDINANCES

Landlords are concerned that the responsibility and risk of addressing the housing crisis has been placed primarily on the landlord/owner. Their view is that the landlord/owner is the only group required to take on risks associated with renting to some protected groups, which are mandated by recent and potential ordinances. Some are supportive of the inspection program for helping them make repairs early. Companion animals are a concern, because tenants may be gaming the system. Some landlords think providing housing alone cannot solve the problem, and that regulations will eradicate small landlords and the affordable housing they’re more likely to provide.

Some landlords feel targeted by the regulations.

- *“I think the city is putting a lot of their failures on the landlords. They can’t fix the homeless problem. They can’t fix the low-income housing problem. So what they’re trying to do is they’re trying to put it on the landlords... And it’s not a solution.”*

Many landlords oppose existing (move-in-fees, first-in-time) and potential (criminal records protections) ordinances, because it raises the landlords’ risk

and can require them to provide tenants with additional support that, according to the landlords, should not be the responsibility of a landlord.

- “Mitigating our risk is what this is all about. They have shifted it all to us again.”
- “As an owner of one little building that’s our retirement stock, we’re protective of it and I am not willing to rent to just anybody. So being about to select our tenants in a fair way, I don’t believe people should be able to extend payment of their fees. What’s to keep somebody from renting maybe making the first payment and then skipping out? I hate to see it foisted on small owners.”
- “I have dealt with [voucher providing agencies] and I have found that when there’s a problem, the answer resides with the owner of the building more-so than [with the housing agency].... Maybe I’m trying to have some social consciousness here a little. I took the tenant [with a voucher] in because he had aids, and that was fine. Had no problem with that, but he got bed bugs and he could not follow the treatment course. And I had to dictate the treatment course. I thought, “he’s too sick to wash all of his clothes... I’m not going to go in there and do it for him.” So we did the heat treatment which cost about \$1,300. And he didn’t prepare for that one so we had to go back six months later and in the end when he left the building... and the building had to cover the rest of the cost, which was about \$1,400, \$1,500 at that stage.”
- “I just ran the numbers yesterday... in Washington we have 94 Section 8 residents or units with Section 8 residents. They by far are the biggest issue when it comes to things like bedbugs... For various reasons... Generally, because some of them have mental health issues or whatever, they end up causing significant losses for us—ten, twenty, thirty thousand dollars plus potentially attorney fees on top of that... A single incident, a single, you know, they flooded a unit, which flooded all the units down below. They caused a fire, bedbugs. We’ve had bedbug units that cost \$10,000... Guy that can’t really take care of himself so it’s hard for him to comply and he doesn’t have anybody to help him. So we end up footing the bill. And I’m not saying it’s all Section 8 people—we’ve had many that have been good, but they are by far, percentage wise, the biggest cause of expenses in those categories.”
- “I’d be happy to modify any property if I had someone who is disabled physically... but up to a point... it can be so expensive, so I said “You’re welcome to put in the ramps and things yourself.” That’s not a problem.”
- “I would be perfectly happy renting to an ex-felon, but if there was a certain period of time they hadn’t reoffended. As long as the city takes the liability and responsibility if something happens with one of my tenants. I have a lot of women in my apartments and some violence happens because I have to rent to an ex-felon, I get stuck holding the bag. If the city is willing to hold the bag, I’m all for it. Make me indemnified for doing what you want me to do.”

Some landlords think the City’s efforts to expand affordable housing access will not work without providing additional services to support tenants.

- “If you don’t have social services and housing for the mentally ill with social services working with them, the situation is NOT gonna change.”
- “If we’re gonna do anything, we need mental health services.”

Some landlords suggested that many tenants with service animals do not necessarily need one and are gaming the system so that they can have a pet.

- “[The] biggest thing I think are these companion animals. It’s just completely bogus and in many of the cases, people print off their certificates online where they pay twenty bucks.”
- “I had one [tenant] who snuck in a roommate with a ferret... When I said you and the ferret have to go, she said, “Well, what if I get the ferret designated as a service animal?”

Some landlords were okay with the inspection ordinance. They suggest tenants will sometimes avoid telling them about issues with the apartment out of fear of retaliation / higher rent. Inspections can help with this, since the landlords would like to know about necessary repairs so they can address them early.

- “I don’t mind the rental inspection thing, because there have been a lot issues that have come up. Educating the tenants, you can’t get the tenants to turn on the stupid humidifier—that does not work. There are illegal tenants that are afraid to say anything so they won’t come forward and force landlords to do fixing—they’re afraid to get kicked out, so I really don’t mind the inspection process. I don’t think it’s working the way it is I agree with that. But I think it’s a step in the right direction, because it has identified a lot of really bad tenants. Okay, there’s a lot of really bad tenants out there but the houses are inhabitable.”
- “Certainly, as a landlord, if I had water running down my wall, I want to know about it, because I would rather pay a hundred or thousand bucks versus twenty, thirty thousand dollars later to fix it, not recoup anything from the tenants that didn’t inform me.”
- “This is an investment property. I mean we’re not there to lose money. So, we’re gonna get things fixed, because I’d rather nip it in the bud than... six months later you have somebody say “Oh, that thing’s been leaking since...” It’s like, didn’t it say right in your lease to inform me? Can you not read?”

Some landlords think regulations will drive ‘small-time’ landlords out of the market and reduce the availability of low-income housing that is primarily available through these ‘mom-and-pop’ landlords.

- “City Council and the City of Seattle are working very hard at destroying the small landlord... They’re making it so onerous, only the big guys are going to be able to play the game. It’s taking a full staff to keep up with everything. So, we are in the process of getting rid of low-income housing... It’s coming to the point where it’s

- not going to be worth dealing with it.”
- “Our not-so-favorite councilwoman has made it very clear that she isn’t elected by us, she gets all the red t-shirt [voters] going for rent control. Do they not have any sense as to what is involved with rent control? And what will end up with the buildings? ... There’s only so tight you can squeeze and I will tear down my triplex and do what the guy across the street did in the same size lot and build thirty-five pods, they’re 11-foot cubes, and then he found out that an even better deal was to make them into an Airbnb. \$1,000 a month for 35 units or my 3 low-income housing units. How stupid do I look for keeping this building going with a tenant who’s lived there 35 years, one that’s been there 15 and one that’s been there 10 and I can chuck ‘em out on the street and make a fortune. And if [the councilwoman] pushes me hard enough and she’s right on the edge...”

Some landlords suggested tenants don’t necessarily have the right to live in Seattle.

- “At some point, the question gets down to, at the basic level, who has a right to live in the city? If you don’t make the money, why do you have the right to live in the city? ... People don’t have rights to a certain thing. You lived in Seattle, but you can’t afford [it] anymore. Is that a right you have? I don’t think so.”

III. RESPONSES TO ORDINANCES

Many landlords suggested that, in response to the ordinances, the landlords have or will make rental application requirements stricter. These landlords suggest that, as a result, this will make it more difficult to take a chance on people who don’t qualify.

Rental application requirements have or will become stricter following recent changes to rental market regulations.

- “I have a criteria that is pretty onerous. That’s one of the things that has changed. I thought, okay, if they’re gonna [make this law], I’m going to make it pretty onerous to make sure that all my properties are gonna be...”
- “I’m going to create a 5-question [questionnaire] on mold just to see if they know how to deal with mold and if they can’t pass it, they don’t need to be in a basement apartment... If they can’t pass the 10 questions on recycling, I don’t want em!”

Stricter rental application requirements will mean landlords may be less likely to make exceptions for prospective tenants who do not qualify.

- “Basically, you’re going to have more criteria. And you’re going to make it a little bit more onerous at the front end. So that you aren’t taking as many chances. Because, I will tell you for years, I have let people pay for their security deposit and last month’s rent over a period of four months... Because I know. I was a

renter. I was a renter way before I was a landlord and so I looked at these kinda things. And I am more than willing to do that, but I don't want somebody telling me I have to do that. I do it because that person has given me an indication that they will probably be able to handle it. That whatever their issues were before, they've got it under control... They have convinced me personally that I should take that little chance with them."

IV. DIFFERENCES ACROSS INDEPENDENT LANDLORDS VERSUS CORPORATE MANAGEMENT COMPANIES

Several landlords suggested that experiences for smaller landlords and larger rental companies are substantial, that the ordinances seem more in line with the realities of rental companies, and that maintaining compliance with regulatory requirements is more burdensome for small landlords.

The landlord experience is not one-size-fits-all; small-time and big-time landlords have different realities.

- "I think [us focus group participants are sending] the clear message that small landlords and large landlords are two different animals. They're trying to treat us the same and it doesn't work."
- "I think the City Council is basically pushing toward [the perspective of large landlords]. Some of us come from the old school ... and [work to] build community. There's a very personal perspective to that..."

Small landlords take on more risk and expense when handling problems with tenants than do large rental corporations.

- "[Person 1:] Are you done trying to be preventive-oriented or are you just going to have to deal with it after the fact? And as a small landlord, when you have to call in the lawyers, because you've already sent 'em a three-day notice for this, and a three-day notice and a ten-day notice for that, and a two-week notice for that and you go through, quote, the city's requirements for eviction. You know, it takes a long time. And you're just going to have to hire a lawyer... [Person 2:] It is a huge expense for small landlords."

V. METHODS FOR FINDING NEW TENANTS

Craigslist is commonly used to advertise for tenants, but other online platforms and word-of-mouth were also used to advertise available units.

Many landlords suggested they use Craigslist and other online platforms.

- "Craigslist is the biggest free one."

Some landlords suggested they also use word-of-mouth and do little advertising for available units.

- “I basically do not advertise. Everything is pretty much pre-rented before its even open... through word-of-mouth through tenants who live there.”

VI. CHANGES IN POOL OF APPLICANTS OVER TIME

Landlords suggested the profile of prospective and actual tenants has changed over time.

Some landlords report interfacing with higher-income and ‘more qualified’ applicants/tenants than in the past.

- “... I have seen a little bit more younger professionals coming in... And low-economic class families—less of them coming in... Most of our buildings are kind of in the core of the north-end area, so it’s gradually getting more and more expensive, too.”
- “[I’m seeing] more qualified tenants. The economy has done that. There’s not as many units available, so we’re getting actually more qualified tenants.”

**TENANT REPRESENTATIVES FOCUS GROUP SUMMARY
AUGUST 15, 2017**

This focus group consisted of six individuals representing six organizations that provide housing-related services to tenants in Seattle.

I. BARRIERS FACED BY RENTERS

Participants suggested high housing costs, scarcity/competition, and lack of bargaining power are important challenges their clients face.

Housing is becoming prohibitively expensive and scarce for renters in Seattle.

- “...cost [is the biggest challenge facing Seattle tenants]. Especially with families who have been living in Seattle and ... are seeing their rents push upward beyond the point of what they can... especially with fixed incomes, you know like minimum wage earning... single or even two-income households can afford.”
- “Probably the cost and scarcity of housing options within the city [are the biggest challenges facing Seattle tenants]. We work with a lot of clients who have some kind of subsidy, particularly Section 8 vouchers and it’s becoming more and more impossible for those clients to rehouse within the city of Seattle within the life of their vouchers. So as a result of that, you end up with many people who are homeless who actually have a government subsidy that isn’t being used and expires before they can get into new housing because of that lack of availability and the high cost of renting here in Seattle.

- "...Thinking about the scarcity issue, [a unit's] gone before you can get [documents that] you need to get together and so it's just gone in a minute and you have to start all over again every day."

Some participants suggest that tenants lack bargaining power and, as a result, avoid raising issues with landlords and may feel forced into moving into substandard housing.

- "I think it's really challenging for tenants to raise issues with their landlords or to feel like they have any bargaining power at all. And part of that, contributing to that is the market: they know that there might be one chance to get into a particular apartment and if that means, you know, accepting less-than-stellar living conditions and by less-than-stellar, I mean really poor living conditions, or by signing a lease that they don't necessarily agree with all the terms, but don't feel like they can bargain, because there's someone in line, who will gladly sign that lease just to have a roof over their head. I think with tenants it's largely an imbalance of power and that imbalance is getting larger and larger as housing options become less available in the city... And they're also afraid of the consequences of an eviction filing. Even if the filing is unjust or uncalled for, that eviction filing by itself can hurt the tenant's ability to get rehoused anywhere."
- "I feel like I frequently see tenants who don't want to raise really serious issues with their landlords, are willing to pay an incredible amount for substandard housing because it's their only option."

II. TENANTS LEAVING SEATTLE

Some tenant representatives suggested the housing market is leading many tenants to leave the city.

Many tenants facing housing access issues are moving to greater King County and other surrounding areas.

- "What a lot of our folks are doing is moving out of Seattle... A lot are going south, King County."
- People [are] porting their vouchers outside Seattle, to King County and other places just again trying to find a place to live.

III. TENANTS' RETICENCE TO FILE CLAIMS AGAINST LANDLORDS

Some tenant advocates suggest that tenants face various types of discrimination, but tenants can be unlikely to report discrimination claims, because they fear an eviction record or do not have the time to do so when the tenants have other priorities.

The threat of eviction can motivate some tenants to leave even before proceedings begin, and even if the eviction would be illegal.

- "...we work with a lot of domestic violence survivors. And legally, a landlord cannot evict someone as a result of a domestic violence incident in the property, people are scared enough when they get an eviction notice that they'll leave regardless of what their rights might be under the law..."

Finding housing is a higher priority for tenants than reporting discrimination, which takes too much time.

- "We have folks with Section 8 vouchers or other subsidies who could file claims against every landlord that's turned them away... but they won't... doing that interferes with their ability to find housing because they have to take time to dedicate to this... They look at the outcome and how much the time commitment is and what the potential outcomes are and decide "I just need a house.""

IV. EVICTIONS PROCESSES

Evictions are often the result of economic issues, as well as related to tenant behavior and service animals; eviction filings often involve a person with a disability. Landlords have considerable power in evictions proceedings (and tenants have virtually no power against evictions filings that threaten their rental history, permanently). Some participants suspect that informal evictions, including economic evictions, are common, in part since tenants greatly fear an eviction filing.

Landlords can be unwilling to work with tenants or evictions lawyers to negotiate an agreement to keep tenants in a unit.

- "I think the biggest challenge we have with the preventative model is that landlords refuse to talk to us. So, we're trying to negotiate and we can't get calls back; we can't get responses to letters until that landlord decides to go forward and file the case and then often gets an attorney involved on that side and then there's some communication, but we're having a much harder time getting private market landlords who aren't yet represented to engage us."
- "There's always another renter who can come in and pay the rent is that landlords are really reticent to accept payment plans that stretch out over a long period of time... The process is so fast. If you have a motivated landlord, you can get someone out in roughly seventeen days on a non-pay, beginning to end, first notice to sheriff. It is a fast process."

Some participants suggested that economic evictions are common; though these participants were not aware of statistics on this issue, they suggested informal evictions are likely fairly common.

- "I don't have a sense of like numbers for informal evictions, but my hunch is that they happen quite a bit... Savvy tenants are quick to leave if there's a problem rather than face an eviction record. Eviction records are a huge problem—you

get an eviction filed against you, it is on your record for the rest of your life. It doesn't go away. There's no way to expunge it... A lot of folks, just any threat of eviction, are like, "Okay, no problem, I'll go."

An eviction filing stays on tenants' records forever and tenants do not have power to challenge an unfair eviction that a landlord has initiated.

- ...as an advocate, the most challenging conversation is to say, "We have assessed your legal situation, you have really good defenses to this eviction, but the cost of raising those defenses is accepting this filing on your rental history." And we can't advise the tenant that that's a good decision, because of the fact that there is no way for that filing to be removed. There is a very limited way to shield the tenant from some of the damage it does, but it doesn't come close to addressing the issue. I that a lot of evictions that are happening, particularly in the City of Seattle, a lot of economic evictions are happening. People who are month-to-month tenants who are protected by the Just Cause ordinance are getting these rent increases. You know, they give sixty days' notice, but they're increasing the rent by \$1,000, which becomes untenable very quickly for people. So I think those types of informal evictions are happening." We have had tenants who have been threatened with deportation, we've had all kinds of different things... we work with a lot of domestic violence survivors. And legally, a landlord cannot evict someone as a result of a domestic violence incident in the property, people are scared enough when they get an eviction notice that they'll leave regardless of what their rights might be under the law...There are ways that landlords can... informally evict people... there isn't really a court process.

V. ADVOCATES' VIEWS OF LANDLORD RELATIONSHIPS TO DISABILITIES

Eviction filings often involve people with disabilities. Some landlords are not aware of their responsibilities related to disability, particularly with respect to service animals. Landlords tend to be more comfortable with visible disabilities.

A high proportion of eviction cases involved people with disabilities.

- "Close to half of our [eviction] cases involved folks with disabilities... A lot of our cases involve people who are newly disabled. So, like an injury at work. One month behind... They don't have any savings..."

Some landlords question the legitimacy of disabilities, particularly those landlords cannot see or which are related to service animals.

- "Where I sit, it just seems likes overall in the city, there's sort of this perspective that when you talk about a person with a disability, it's a really specific kind of physical disability ... We are so much broader than that and trying to open people's hearts and minds to understand that just because you can't see a disability doesn't mean it's not completely debilitating and makes it almost impossible to navigate the world...Landlords can understand physical disabilities

a lot easier, but they still question that. I've had landlords say, "This person can walk. I've seen them get out of the wheelchair." ... "Well, yeah, they CAN walk, it's doesn't mean that they can do without an elevator... It doesn't mean that they can walk sixteen flights of stairs if your handrails aren't up to code and they lack the stability to do that... There's sort of this brashness about it... You're not really disabled and then once you cross that line into... unseen disabilities, you know, there's always like this suspiciousness from landlords about ... "That's not a real thing" or "You don't really need that animal" or "You're just behaving this way just because and you're making up stories and trying to get me to buy it so I let you live here."

- "[Landlords] have to allow [service animals]. There's always a fight about what landlords can ask about that animal in terms of documentation and certification... There's always like this weird conversation about like what they can and can't ask for and how often they should be recertifying a service animal or whether or not that's even necessary."

VI. ADVOCATES' VIEWS ON LANDLORD RESPONSES TO ORDINANCES

Some participants suggested landlords will be able to adapt to ordinances in a way that allows them to charge tenants what they would like. Because there is no cap on rent, landlords can rearrange the structure of rent, fees, and security deposits to keep total monetary intake as high as the landlords deem necessary/satisfactory.

- "... I think the intentions behind the cap on move-in fees were very, very good. I think it was designed to create a more level playing field for people trying to— competing essentially to get into housing. I think that what isn't controlled by move-in cost... you can't exceed 10% of the rent... but there's no limit to what your rent can be. So, the response to that is, if I want to charge \$2,500 a month for a studio, then my move-in costs can be x-amount, and I think unintentionally some of the result has been to artificially inflate what are already very high rental costs in the city... I've had tenants who have reported charging an exorbitant amount just for the first month of rent..." Your first month of rent is \$5,000 and it's \$1,200 for every month after that."
- "The pet rent is just going into the rent. It's basically just buckets, right. And so now landlords have like really clearly defined buckets. And so anything that falls outside of the other buckets falls into the rent bucket."

VII. RISK BALANCED BY PROFITS OF HOT MARKET

Some participants suggested that landlords benefit from the certainty of finding new renters in Seattle's tight housing market: the low vacancy rate for Seattle rental units can buffer any risk landlords take on as a result of the ordinances.

- “They can always get another tenant very easily... There’s certainly no lack of demand.”
- “...There’s also benefit of doing business in a market like Seattle where your vacancy rate will likely be zero. So, if that means you have to provide more protections, that’s what it means.”

VIII. DIFFICULTIES WORKING WITH DISTANT CORPORATE LANDLORDS

Some tenant representatives suggested that corporate management companies are increasingly common and can be unwilling to negotiate.

- “A lot of companies coming ... here are large corporations. We’re not talking about a mom-and-pop who’s using the rent to pay the mortgage. We’re talking about an out-of-state, or an out-of-country corporation that is trying to manage from a distance that has very strict policies around whether you negotiate at all with a renter who misses a rent payment. There are some companies that say... you’re not worth the risk that you might miss a rent payment again, so if you miss a rent payment and don’t cure, we’re not negotiating anything. You’re out.”

TENANT FOCUS GROUP SUMMARY (NEIGHBORHOOD LISTSERV RECRUITMENT) AUGUST 18, 2017

This focus group consisted of eight renters representing five neighborhoods; participants were recruited through neighborhood listservs.

I. THE BARRIERS RENTERS FACE

Participants suggested high housing costs, competition, and discrimination are important challenges they face.

Some tenants suggested affordability is a key barrier in the housing market, and this puts them in a vulnerable position, raising fear of paying higher rents, or leading them to forego repairs in exchange for lower rents.

- “I’m retired and my husband hasn’t found work... He has a temporary job now, which is a little bit helpful... Our problem is the rent mostly. How do you find a place that you can afford? And we’re in an older building and we’ve had a million problems—the dishwasher, it broke, and now the electricity is all screwed up and we have extension cords going all over the place and... we’re last on the list... The landlord has two small buildings with four units each... he’s renovated them... he gets a lot more money for them. So, we’re like the stepchild. And I’m not going to complain because I don’t feel like I have a right to complain. I don’t feel safe enough to complain. I wanted to, you know, keep him happy, you know, not bug him... I grew up in New York City with rent control. And we didn’t have this fear of the rent going up ridiculously.”

- “For me, it’s just the affordability issue. That’s really the main thing...the affordability issue just really like controls everything so that’s why I’m terrified to ever move again.”
- “I knew I had rights to ask for repairs... We had rodents and squirrels coming in the roof. My landlord was elderly. Not making a prof—I knew that, I could see the finance of the building... She was breaking even... we sort of all had an unofficial arrangement that we would do our own minor repairs. I had only asked her in a decade-plus of being there, I needed a new fridge at one point and the water heater broke. That was sort of it on the repair level. And, so, feeling afraid to ask for certain things and seeing the house was sort of starting to really fall apart... Whenever the city gets to her place for the ... inspection, she won’t pass. She can’t take Section 8 because she wouldn’t pass. She would, though, she took it in the past. Like when we moved in, the downstairs family was Section 8. And the main thing, my unit was a 50% AMI unit that I moved into and what that meant for me was as close to rent control or stabilization as I could get... My oldest son has an academic scholarship to go to school... It felt like if something were to happen with the house or there were a fire or anything were to happen, then there wasn’t an alternative option for me... I wouldn’t be on-the-streets homeless, but I would be homeless and my kids would lose their school set-up within a period of a few months. I probably would’ve lost my job as well. Because of the commute of working full time and doing a school—before school, after school care arrangement. You have a little window of time, so, if you start being pushed out too far, yet your job remains somewhere. If your commute takes up more than two hours, it’s hard to find a childcare arrangement or something else that will sort of fill that gap.”

Some tenants have moved because of rent hikes, and some have observed that others have been “priced out” of their housing.

- “... I’m not saying that anybody owes me anything, of course, but the landlord... she jacked the rent up from \$1,100 to \$1,500 about a year and a half ago.”
- “I moved out of my last apartment... cause they were going to raise the rent \$100, which is like nothing compared to other stories people have. But for me, I have, I’m pretty low-income, I really don’t make a lot of money, so for me that was just like too much, cause they had already... I think they raised it maybe \$200 while I was living there... It’s not even that much. I just couldn’t afford to pay more than like \$1,000 for rent... And so I honestly wouldn’t be—I have no idea where I would be living right now if I hadn’t found this amazing deal by the stroke of luck that I did...”
- “I know a lot of tenants... are getting priced out... with rents going up. In fact, the girl that lives across the hall from me—I’ve never met her, but I know she’s been there for probably like a decade. ... I think what [management was] doing was moving [rent] up to what everybody else was paying, but it was probably a \$400 or 500 raise for her, which is really hard to absorb all at once... I know a lot of

people that have been getting priced out. All over the place—I mean, it’s not just in Seattle. I know a bunch of people on the east side that got priced out as well.”

Some tenants pointed out that application fees substantially add to the cost of finding housing and suggested that landlords sometimes collect these fees in unfair ways.

- “It doesn’t cost \$40 to process an application. Those rules are a little messed up because if you have 75 people who are looking for an apartment and they all pay you 40 bucks, I mean that’s a scam right there.”
- “... it’s a \$40 application fee. And if you have to apply ten places, that can easily be ... that’s my grocery budget for the month... I think it’s fair for a landlord, if they have to pay a fee, that it’s fair for me to pay that fee for them to screen me. What I didn’t think was fair though was for a landlord to collect it from 60 people, knowing that he’s not ... narrowing it down from the pool... I watched that at an open house—if there would be an open house, I would just go and I would watch them just sort of say, “You take an app, it’s \$50” or “it’s \$40” and that was just that.”

Some tenants suggested that competition is an important barrier to finding housing and that it leads to taking apartments they might not take if they were not rushed to take a unit.

- “I think my biggest barrier to finding housing was the competition... When I started looking, I was living with two roommates [in Squire Park], and then my boyfriend and I decided to move in together and I would call places on Craigslist. I was on Craigslist all the time, and when they would post, I would immediately call them. And I remember calling or texting one person... an ad was posted at like 10pm one night and I texted ‘em at like 10:05 and they responded the next morning and said “Is your income three times the rent? Do you have a credit score of 700 or above? And something else, and you, know, if you want the apartment, respond now or else I have 75 other people who responded last night... And the only reason I got my current apartment, which we pay \$1,000/month for... yeah, it’s crazy cheap—is because... I saw an ad on Craigslist for an apartment in that building and our landlord wanted to—she already had somebody to rent it out to, so I asked her, “Do you have any units becoming available in the next couple months?” Cause we had like a two-month time-slot... and she said, “Oh, yeah, the unit across the hall is going to become available next month, so I said, “We’ll do it.”
- “I think I kinda feel that way, too, that I was kind of, I felt rushed. Like, the place that I ended up in, the guy was like, “You know, if you want it, you better take it now, cause I’ve got like three or four other people that are coming to look.” And then I kinda—now that I’ve moved into it, it’s an older building and then so there’s this that doesn’t work and then there’s, you know a few things that I’m kinda like “Oh, I wish I wouldda had a little bit more time to just, you know, think

about it," you know, cause I felt like, if I didn't take it, I was gonna lose out and it was, you know, kinda cheaper for the area that I was in."

- "I was just going to add one thing on the competition side of things—also people renting from outside of the city, sight, like sight unseen is really challenging. I know I had a couple apartments that were snapped up before I even saw it, from people like in Atlanta."

Some tenants experienced discrimination during the housing search process.

- "Well, my husband's disabled and that's a real problem to try to find an apartment that has any kind of accommodations. You know, lots—lots of landlords, they hear the "disabled" word and they turn and run. And so I've kinda discovered that I think there are—I don't want to call them scams, but I think there are these vetting processes that are dishonest, and I'll give you the perfect example: ...when we moved most recently, my husband was coming out of the hospital and had some real special needs and... I looked at probably ten or fifteen different places including ... huge things that are fairly new and all kinds of vanilla and smaller things. And, my understanding is that here in Seattle, landlords are required to rent to the first person who says "I want it." And what I discovered is that landlords would say "Oh, when would you like to look at it?" and I'd say "I can be there within an hour" and they'd say, "You know, that's not good for me... how's next Friday?" and I'd say, "Okay, is that the best you can do?" "Yeah, I'm really tied up until Friday. I've got friends coming in from out of town." And then I would go on Friday and I'd find that Thursday night they had already rented the apartment -- or they'd say it was Thursday night. There was one three-bedroom apartment that was actually ADA compliant and they rented it to someone who didn't need disabled housing. And I know it's cause they think that we're pain in the rear-end, because we kinda know that there are certain accommodations that if they're small that's not unreasonable, for example, to give me a ADA parking space or something. And ... I really think that as I've looked it over... there's a lot of times I'm supposed to be some place and they'd go "Oh, we can't—we're not going to be able to be there." And I have really good credit. We've never had a problem. You know. And that's the other thing. There are a lot of—bunch of pre-qualifying (didn't catch) to look more attractive. But I think they're just using all of that just to kinda get around... They're renting to the right kind of person."
- "... In addition to when I can find something that is coming up towards 75% of my income and I'm reducing bedrooms to 2 for a family of 4... I cannot one, get a showing at all. I'm not even offered into a place...I have tons of screen-outs from the question of "Who will live at your house?" And when I say myself and my kids, I'm told that it's too many people. I'm told that it's not... the make-up that they're looking for. I'm not responded to at all... When I am considered, I'm in competition with everybody... low-income and above... And they will still take your application fee. And it's a \$40 application fee. And if you have to apply ten

places, that can easily be ... that's my grocery budget for the month. So, that's been, I think, my most significant barrier is just having a landlord willing and... pricing as I've watched it change ... so there's this assumption that there will be a number of adults paying in a household per bedroom... So when you get outside of the framework... you need three bedrooms, four bedrooms, it just becomes an impossibility."

II. PETS

Having pets can add to the difficulty of finding housing in Seattle.

- "Pets too. Seattle is pet-friendly, but boy we had a hard time... so we do have a cat. I was so desperate, I said to my husband, "Should we think about getting rid of Tinkerbell?" ... It was that bad."

III. DIFFERENCES ACROSS INDEPENDENT LANDLORDS VERSUS CORPORATE MANAGEMENT COMPANIES

Some tenants suggested that small landlords are more flexible and easier to work with than large rental corporations.

Some tenants relayed stories of small landlords being flexible or charging less in rent than they could have.

- "At one point, I didn't pay rent for six months. [The acting landlord] let me stay. But she did finally have to go through an eviction, because her family actually owns the building."
- "My landlord was elderly. Not making a prof—I knew that, I could see the finance of the building... She was breaking even..."
- "It's an older building but I think landlord could be charging way more... And my neighbor who's 89 has lived there for like 18 years and I don't think that they've raised the rent very much... And, we've had some issues with water and some ants, but really nothing horrible... Yeah, we're pretty lucky to be where we are, cause our landlords are awesome."

Some tenants suggested corporate management companies are less likely to work with tenants and that tenants will be negatively impacted if corporations manage an increasing share of the housing stock.

- "I didn't want corporate. I wanted something in a neighborhood, where I could find a person who owned a unit, but was not "in the business." [In one instance] they were corporate and took a \$500 deposit to hold the unit. And when I told them "No, this is not going to work. It's not close to a hospital," they only gave me back \$250 of it... So I don't want anything to do with these big corporate..."
- "Corporate has very strict rules, they're very very specific. They're not going to negotiate. They're not going to be using "common sense" just whatever the numbers are. So that's the other thing—if everybody is doing Airbnb, and selling

their buildings to put up condos, you have a smaller market of private landlords. Private landlords are more willing to work with you.”

IV. ATTITUDES ABOUT ORDINANCES

While many tenants did not know about the ordinances, some tenants raised doubts that the ordinance would help tenants find housing.

Some tenants suggested they would not push landlords to rent to them, because the tenants wouldn't want to have a landlord who does not want to rent to them.

- “If my landlord doesn't give me my deposit back, my recourse is to go to small claims court... What if I was the first and they didn't rent to me? Now what? What do I actually DO about that? ... I feel lucky that I don't have to face [being a tenant with a voucher] anymore, but I would assume that I wouldn't feel protected... and I would feel adversarial trying to say to a landlord that I'm trying to still sort of woo, “Hey, don't you know it's the la—” ... I wouldn't want to enter into a relationship with my landlord ... [where] I have to assert my rights. I mean that's an awful place to be as a tenant.”
- “Do you want to argue with your landlord and then get that unit? There's a lot of ways to make somebody uncomfortable in their home or make them feel nervous or not repair things, take your time, you know.”

V. LANDLORD TRAINING & CERTIFICATION

Some tenants expressed distrust with landlord practices and suggested that training and certification for landlords might help allay this.

- “[Doing periodic trainings with landlords means that] when you go to a landlord you know they know what the rules are, you know what the rules are and they've been certified, so ... everything is legit.”
- “I like certification. I think that would be something that would attract me... and I think that if tenants have to provide information about their reliability and their responsiveness and that they have always paid the rent, why am I not seeing something from a landlord that says, here's the thing... I've had four people file complaints with me.” “I have replaced three furnaces.” ... It's kinda like you're walking in and asking me to tell them and give them everything, but what do I get in return? And how do I know that in six months the landlord is not planning on putting the place up for sale... you know, rip it down and build four concrete towers that cost a million five each?”

TENANTS WITH VOUCHERS FOCUS GROUP SUMMARY AUGUST 28, 2017

This focus group consisted of fourteen renters participating in one of several housing-voucher programs in Seattle.

I. THE BARRIERS VOUCHER HOLDERS FACE

Participants pointed to the high cost of housing, feelings of social exclusion within changing communities, discrimination from landlords, and limited resources for finding a suitable unit as challenges they face in the private rental market.

Housing is becoming more expensive in Seattle, and it is also becoming more exclusive as communities gentrify and landlords increasingly prefer a certain profile of renter (affluent tech workers).

- “Well, I’d like to say since I’ve lived here a long time, I’ve seen a lot of demographic changes occurring. I think you have a term for it—gentrification—going on in Seattle right now. And what is surprising about that is that some of the communities and neighborhoods that were not really considered desirable neighborhoods—often called “gritty” neighborhoods—are now becoming chic and urban living, and I don’t know—some people connect that to the Rail [Link Light rail]—the building of the rail. I lived in Rainier Beach, and when I saw \$300,000 condos go up..., I was like “Okay, so what’s going on?” And it’s not so much the demographics, but how that is affecting the rent and process of renting. So you kinda got these groups that are kinda growing out of that gentrification. So, you have those who are high-income and able to rent, which they’ve been identified as mostly white or college-educated, high-income people like Amazon are bringing in, the different large companies are bringing in, the new contracts with Boeing are bringing in... For me, I’ve seen this shift in the way that the people that have lived in those communities for a long time are kind of slowly pushed out and they’re pushed out in these kind of unique ways, like the rent continually goes up until you can’t afford them, ownership changes, they no longer want to lease to you. But it’s this steady, slow pushing out of what I term the “undesirables,” okay. The “expendables” ... the poor, the working-poor with families, and the disabled, and seniors—the elderly. And so, when you can’t meet the new market rents, you kinda have to keep pushing on until... they’ve got everybody out that they want out they can start to remake the community and the neighborhood in their likeness. You know, which is little cafés go up, the pet stores go up, the little chic boutiques go up. And especially the rent goes up and you kinda know, “Oh, this isn’t for me.” The way that they keep you out I think is you go in and say “Well, I still want to be part of the community. I’ve been a part of the community for a long time.” The process then is really convoluted. So, they start with outrageous stuff like “Uh, can you manage three times your rent?”
- “When middle class cannot afford to pay their rent. When middle class are working over-time just to cover rent. When middle class—both parents are working and they cannot afford to cover their expenses... You know, for me, it’s very frustrating to see.”

- "... those half-a-million dollar condos—they're making those for the 1%... and they're pushing out people that are poor, are low-income, low middle class, out to the streets."

As housing becomes more difficult to obtain, securing a unit is also becoming more expensive because prospective tenants pay application fees to multiple landlords or pay for deposits that may be lost if applicants don't pass the background check.

- "You have to get through inspection, application, come up with money. I was in debt looking because I had so many people taking my application fee--\$30, \$45—and told me it was first-come-first-serve. They still had 20 people putting down that deposit and you don't get that back. And I found out that they already had somebody in mind that they put before me... I said, "If that's the case, then why are you still accepting applications?"
- "It's gotten really worse. Just, as they are building these new apartments and doing these condos out there, they are being stricter on their guidelines. That's what the problem is... because my boyfriend has a criminal record. And I got approved for an apartment, he didn't. And it's like, my God, that \$140, that \$120 to keep putting... deposits and to make sure the unit's off the market, it's just, you know, how do you get past that?"

Meanwhile, voucher standards are often not sufficient for affording rents in Seattle units.

- "We know it isn't realistic that you're going to find a one or two-bedroom for the amount of money that [the voucher program is] offering you."

It often takes a long time to find housing with vouchers, which is stressful given the time limits placed on vouchers.

- "Me being new to the housing program was difficult. It took me 4 months to find an apartment in Seattle. And it's just not Seattle, it's everywhere. Everybody's having the same problem. King County, Renton, all that. And what's going on right now is the housing market is going up, but our voucher is staying at a new all-time low. I had problems trying to find an apartment... My criteria went down so instead of, you know, finding a desirable apartment in a neighborhood that I felt safe for my child, I had to look other places... It was just a difficult experience. I think they should you know match your needs to what the market is matching at so then people can afford their apartments."
- "They don't give us enough time to work with. They need to give us enough time... Once we get that voucher in our hand, we're on a ticking clock to use it. It's only 90 days now."

Given the difficulties voucher-holders face on the private market, some tenants are frustrated that there are not more units set aside for those with vouchers, even in buildings owned by housing agencies.

- “That’s the problem—they tore down all the housing, all the projects, and they said they were going to rebuild, remember? And now, what is this around us? Right now, we’re in a project. They have these projects now that they have people who are medium class when they get here. They have some people that are low housing, but these projects and housing that they put up really aren’t for us people. They’re for the community. And I looked around, they just don’t have low-class people living in there.”
- “My mom lives in [a mixed-income development]. And it is co-mingled, and they do that for a reason—to make sure that everyone is fitting in well. But at the same time—my cousin—she’s trying to get up in here and it’s gonna take her 7 years just to [get a unit], because [there is] only a small portion [of units] for low-income housing and the rest of them are on the market. Cause I called and was like, “Hey, you know, I got my voucher, can I get in one of the private units?” because it’s out of the low-income housing branch and they’re like “Oh, no no no no no no.”

Tenants have observed other tenants lose units in subsidized housing or lose a subsidy, which has contributed to difficulties for voucher holders.

- “Have... somewhere else for them to go. You know, don’t just kick ‘em out into the streets and say, “Well, damn your voucher.” ... You already have a house here, you’re already living here, we’re just gonna kick you out into the streets and you have nowhere else to go. They have nothing else set up or planned for people with vouchers that don’t have anywhere else to go. Some of these people didn’t even have vouchers; they just kicked ‘em out cause they were low-income families. They didn’t make a certain amount of money. Subsidized housing—that’s not just for voucher holders. And it’s sad that they set up and did that to people. And still are doing that to people without any type of structure or plans for them to go.”
- [in reference to loss of voucher due to modest increase in income] “And they can’t survive off their social security. Social security is ridiculous. And [they have] no choice but to be homeless. And then their mind is gone—they lose their mind... And they have no choice but to go to drugs. If I had to live out there, cold and everything, I would be doing drugs, too.”

Tenants expressed experiencing widespread discrimination based on their own source of income, with having a voucher being heavily stigmatized.

- “[Discrimination is] a part of everyday life now. That’s the way you look at it.”
- “I mean, out of the twenty-five landlords that I inquired on, about fifteen of them told me no because of my voucher.”

- “They are giving a... bad rep to people that are holding vouchers. You know, I can’t say that it’s every unit or landlord, but... certain landlords... are putting a certain stigma on people that have vouchers holders... putting them in a certain group... that they don’t want in their community.”
- “With that voucher they look at you like you’re undesirable. “I don’t want to rent to you” ... When you DO find an apartment, like I did, I found an apartment, it was no bigger than that little corner over there [points to corner of room].”
- “See, here’s the thing, too. A lot of landlords, when I was going around ... apartment searching, you know, I was just like, “Hey, man” I started, at first, “Hey, [I have a voucher]. Do you guys take [vouchers]? First question I’d say... cause I don’t want to spend time... A lot of them would [say] “Oh, well they didn’t do their cleaning. Their payments are always late...” So I was like “Oh, my god, y’all, I’m gonna stop saying that.” ... I’m gonna stop saying I’m on [vouchers]. A lot of them need to get educated about that... Cause we’re having ... problems with people being on [vouchers] being able to rent because ... cause these landlords have this discriminatory thing in their mind that they’re not [making payments].”
- “I totally believe that they need to make more laws to protect... [housing voucher holders] from discrimination... A lot of people would tell me that they would not rent to [voucher holders] which was illegal for them to do.”

Despite source-of-income protections, some tenants seek to save time and money during the application process by asking landlords whether they accept vouchers.

- “Who wants to waste their time? You know they tell you when you look for a place. I’m gonna be honest with you. [The housing agency] told me, when I look for a place, don’t tell them what I got going on. Don’t tell them about all the eggs in my basket. Well, I’m going to be honest with you. I tried that. It did not work for me, so I went straight—I cut to the chase and I said, “Look, I got [a voucher]. Are you accepting it? Cause I don’t have much time. I don’t want to be wasting my time, wasting your time. If you’re gonna work with me, great.””
- “We were... when we were looking for apartments, we would ask, first thing, “Do you have another application waiting?” “What are your move-in fees?” and “What do you... what do you think about [vouchers]?” Because we didn’t want to waste time. And if they said that they had someone else that they had already processed an application for and taken move-in fees for, we went to the next apartment, because it didn’t make sense to try and waste our time on an apartment that had someone’s deposit down on it.”

Tenants are frustrated by the lack of information they have about tenant rights and how the administration of voucher programs actually works. Some suggested that housing providers should do more to raise tenants’ awareness regarding housing changes and regulations.

- “I was sweating bullets. I was down to my last ten days... I found a place and then the place, ... \$1,650 for a two-bedroom apartment... so I did find a place ... but it took me going down there and begging people... “Hey, it’s \$50 more than my standard... Please let me get this apartment cause I’m tired... they changed it.”
- “[Housing agency staff] give conflicting information, and they need to stop doing that. They’ll say, “No, we absolutely cannot change the standard on the voucher, we cannot raise it, you have to stay within these monetary guidelines. And now you hear her saying the she was able to get this. ... I know they don’t want a herd of people. I understand that—they don’t want a herd of people coming in and saying “Just because I like this place, give it to me,” and then everybody wants what they want, but they do need to be helpful and truthful when you’re really in a bind and they have to be able to give you that information that you need.”
- “Legally you may be able to [make payments to cover your deposit], but they’re not going to offer up that information to you and a lot of people are not informed about that. They’re not informed about that. And I attended a [session with the voucher agency] ... and that could be better streamlined in terms of giving us better information and more consistent information... One person was saying “Absolutely no, you cannot get your voucher extended over to King County. You have to work within Seattle, work, work, work...” ... [Yet there are] other people who, like [another participant] was able to get his voucher transferred, you can kind of advocate for yourself with your counselor to get that done.”
- “I put in a transfer [request] to King County [to go from Seattle to King County]—by the time they responded back to me, my 90 days was up... I got a notice from them and I had already called them and told them, “Forget it, I found a place.” My time was running out... They finally called... I said “I already called you guys and left you an email to let you know I already found a place,” and they said, “Oh, I’m so sorry, our emails are so behind. We’re so backed up.” It took that long—pretty much the 90 days, the time period that I had.”
- “Is utilities included in the rent? Or what? I haven’t gotten anything yet. I don’t want to get hit with high cost either because I haven’t [received] utilities.”
- “... What I noticed when I was searching, I was finding [units in neighborhoods] that weren’t incorporated that was King County and I was like “Oh, my god, you’re King County? Really? You’re down the street [from Seattle], ... like a block...” That was really confusing.”

The housing agency website and in-office info is outdated.

- “So, when I asked the [housing program] agent, he told me there’s a website... Okay, this is the official [housing agency’s] you know, uh, renting site, the listing for apartments. What’s funny about this site—it’s number one, it’s not even 10% as good as Craigslist.”
- “You go into the [housing agency] and pick up the papers and they have listings and it’s the same thing and it’s like “Okay, you guys gotta keep that stuff updated

especially if we're on a deadline, we're trying to find something in a certain amount of time..." I kept saying that to my social worker, you know, like, "Hey, you guys know that website is outdated, right?"... I'm on Craigslist, I'm on, you know, different apartment search websites and found better results than I did on [the housing agency's] website."

II. ATTITUDES ABOUT ORDINANCES

Many tenants did not know about the recent ordinances ("First-in-Time" and move-in fees), others suggested it is unlikely to change matters, since landlords will find ways to exclude tenants they do not want to rent to.

- "The landlord has total control, because they own the property. They can rent to you or they don't have to."
- "[Policymakers] started saying they were gonna make a bunch of different changes. And all the landlords started scrambling and writing up these new leases making sure they followed all the rules so they can protect their own selves. And that's when they came up with this credit thing and everything else, but they found ways and put up barriers to stop us."

III. RESPONSES TO DISCRIMINATION

While some tenants supported the importance of reporting discrimination, many agreed it is unlikely to be helpful for the individual reporter in that instance, and may get in the way of their finding housing before their voucher expires.

Some tenants suggested they have or would report discrimination.

- "I would report it, but some people are just so used to it that..."
- "We have to be diligent on reporting [discrimination]."
- "I ended up leaving [three apartments] because I had to deal with racist landlords. I took two of them to court and had both of them owe me money."

However, many tenants expressed that reporting discrimination is unlikely to help them find housing, which is a priority. Some suggested that tenants do not have time to report discrimination, and/or choose to end interactions with a landlord rather than attempt to combat the discrimination.

- "I mean, out of the twenty-five landlords that I inquired on, about fifteen of them told me no because of my voucher. And, you know, it was just the whole trying to get that apartment, that... I don't have time to be sitting here investigating. You know, I'm trying to get my voucher... You know, I'm on a ticking time bomb trying to get my voucher done... And I talked to my caseworker about this... "I thought you guys told me that they couldn't do that?" ... Actually I was surprised 'cause one landlord—it was a house in West Seattle—she was really nice. She's

like, “You know they can’t discriminate against you based off of your voucher?” I’m like “Wow, you knew that?” Cause I kept hearing “Oh, no, no, no, no, no.” That’s not what I heard. It’s just you know, the time factor, you know... It’s not like you don’t want to report, it’s just like we’re on a time limit. I’m trying to get my apartment... I gotta find something.”

- “You’re right, it’s illegal, especially in Seattle, but I didn’t want to go through that process because I was just trying to move into safer, stable housing.”
- “I reported it. If anything came about from that, I don’t know... I had to keep moving, I didn’t have the time nor the energy.”
- “But the sad thing is, you lose that place that you wanted. [Reporting discrimination] doesn’t do anything for you in that moment because you just, you lost that place you wanted.”
- “[We were discriminated against] because my son has PTSD and so every place we looked at. I didn’t want to push, cause I’m a [voucher] holder, PTSD, kid, and a service dog ... didn’t push and say “Take us. You have to take us.” Everybody in the world right now wants to say they have a service animal... it’s hard when you have a legitimate one.”
- “There’s not really much for you to do when [landlords say they don’t take vouchers] and they’re telling me this before I’m renting with them... That’s probably somewhere I’m not really going to be want to be at. I’m not gonna feel safe.”

IV. RENTING WITH A DISABILITY

Some tenants suggested that they lived in a unit that does not meet their mobility-related needs, given the limited unit options available.

- “I’m with a disability... and I had to settle for an apartment on the second floor. Do you know how hard it is for me to get up there?... But I had to settle because they didn’t have anything for disabled housing... I have to go through all this protocol just to move down to that first floor ... I have [requested a disability accommodation]. And I’m still on the second floor.”
- “I’m on the fifth floor. I have a bad back and still.”

SPANISH-SPEAKING TENANT FOCUS GROUP SUMMARY SEPTEMBER 14, 2017

This focus group consisted of eight participants representing four Seattle neighborhoods, Kirkland, and Tukwila; the focus group was held in Spanish and notes were translated into English. Original, Spanish-language text is available upon request.

I. THE BARRIERS FACED BY RENTERS

Participants suggested high housing costs, limited resources for navigating the rental housing market, and discrimination are important challenges they face.

Housing costs are high and have risen over time. High rents shape where tenants can live

- “I have lived in Capitol Hill [for much of the last twenty years], and I started paying \$500 for a one-bedroom apartment and recently I paid up to \$2,000. That’s why I moved, 5 or 6 years ago, to the apartment that I have now, and I don’t want to move from there.”

Security deposits and move-in fees have gone up

- “Before, they only asked you for a \$300 deposit. Now they ask you for \$300 to clean, a security deposit, the last month of rent and the rent. It adds up to \$2,000 at least. Who has that kind of money?”

Application fees can add up when applying to many units

- “And many ... places also charge for the applications. You’re not going to have the apartment, you don’t even know when you’re going to have the room, but you have to pay in order to apply.”

Housing costs have risen more than incomes.

- “Well, fifteen years ago, rent was \$500 or \$600, and the minimum [wage] was \$8 [an hour]. Now, in Seattle, it is \$15 [an hour], if you’re fortunate, but rent is four times what it used to be.”

Many tenants feel taken advantage of vis-à-vis these costs.

- “...if you go and see a place and you are really in need, you are going to take it. Like, I wouldn’t take it if there’s two families [living in the unit] already and they charge \$700... I wouldn’t take it. But if I am really in need, I would take it. I would have to keep quiet and keep living there.”
- “They don’t [repair things] until you leave, so they can use your deposit.”
- “They never give you exactly the same as you give for a deposit. They will never give it back. Never.”
- [In response to a tenant outlining the high cost of paying application fees for many units:] “And [after you pay the application fee,] they tell you, ‘I’ve already rented it.’”
- “I think [the collection of application fees is] a scam... It’s blatant theft.”

Some tenants also identified increasingly burdensome application processes as a barrier they face.

- “...they’re always asking for more and more information [during the rental application process].”

- “They ask you for [the proof of] identification that the ... state denies you, or makes it very difficult for you to get.”

Some tenants suggested that a lack of fluency in English has been a barrier.

- “Sometimes, in jobs or housing, they don’t have things in your language, and it’s your right and the landlord’s obligation to have the paperwork in your language. If the government does it with the licensing department, why won’t they do it when they are renting you a unit. Or why don’t they make landlords do it? Why does it have to be in English only? Because when people from here go over there, all paperwork has to be in English. And we come here, and the same thing, so what are we playing at? They should have our language so we can understand. Because you can sign something in English, and I will be stupid and sign it, and I don’t even know what it says.”
- “If you don’t speak English well, [people overseeing rental units] eat you alive.”

Some tenants have experienced language- and nation of origin-based discrimination from landlords.

- “[People overseeing rental units] go against Latinos and minorities and, if you have an accent, they will be out to get you.”
- “...since I’m from somewhere else, [people overseeing rental units are] always asking for more and more information [during the rental application process], and it is very complicated as foreigners.”
- “I think that one of the main problems ... is that [people overseeing rental units] ask you for [proof of] identification that the ... state denies you, or makes it very difficult for you to get. Second, they never ask you for the same price as they do a person that has good insurance or a good job. Your money is worth the same as someone else’s, but they always make it more difficult. They sometimes ask you for twice as much for the deposit as another person, they ask you for letters of reference. How am I going to have that identification, how will I put up with them asking me for things that I can’t get at that moment? But I need a place to live.”

Some tenants experienced discrimination on the part of other Latinx individuals.

- “It’s like in jobs, when the manager is Mexican, forget about it. They’re worse. Instead of helping you to grow or climb up, they crush you.”
- “Many Hispanics in general, not just Mexicans, are against Hispanics too. I’ve seen it many times... Many times, I am not generalizing. It’s not everyone [all Mexicans or Hispanics]. Just like not all Americans are bad, you have some Americans that are very nice to us. It’s never general.”

Some tenants have not reported discrimination due to fear of retaliation and lack of information about rights.

- “I’d rather not act because they might report me or call the police.”
- “When I was looking for a place, I also felt discrimination, because [they asked] “Where are you from?” “From Colombia.” “And what are you doing here?” And they had me do all these things and all this paperwork, they asked for papers that I didn’t even have. So, since we didn’t know very much about our rights, when they rejected me with those questions or they told me, “No, we found someone else. The apartment is taken”... and it was a lie, because it was still available, but I didn’t do anything because I was afraid that they would report me, so I would leave things as they were.”

II. A LACK OF TRANSPARENCY FROM LANDLORDS & ORGANIZATIONS PROVIDING HOUSING SUPPORT

Some tenants expressed frustration that landlords and housing service providers do not provide information about why they were not selected for a unit or to receive housing support services.

Tenants do not necessarily know the true reason an application has been denied, and do not have a way of finding this out.

- “How do you know if you are the first to apply, or the tenth? How do you know if they called someone else and they did not qualify? Or if they found something else? How do you know?”
- “It’s difficult to know [why a unit was denied], because you can [try to] analyze it but then there are no answers to the reasons [a unit was denied]. The reasons they give are always the same: it was rented, they don’t have a place anymore, they have another person who has all requirements in better shape than you. They don’t tell you exactly, “I don’t want you because you have a criminal record” ... most people that have lived in this country for a while know that here words have a lot of power, so they are very careful, and they know very well how to create those tricks so they don’t have to tell you the real reasons why they will not give a room.”

Some tenants expressed frustration that community/housing service providers are not more transparent.

- “[Employees at a local community services center, to which the speaker applied for housing support] tell you, “We’ll call you.” They never called me.”
- [Service-providing organizations] don’t do enough outreach to reach all of us... we have to call one or the other to find something. The important thing in this case would be that those organizations do more outreach, because they’re not doing it, and many times they are hiding things from us. When you ask, they tell you, “We don’t have anything else. It’s closed. We can’t receive you at that time. Come back tomorrow.” And they conceal the information.
- “Agencies that receive money to help people say they don’t want to [help] or don’t have money, until someone recommends [that they help you] or the

doctors write a letter, and that's when they pay attention. But not before. And for example, in my case, the agency that I work with, has not paid attention [to my claim of discrimination for having a service animal], nor the president of the condominium association... They don't pay attention. This has been going on for three months."

III. A LACK OF HELP FROM LANDLORDS WHEN THERE ARE ISSUES WITH A UNIT

Some tenants suggested landlords can be slow to address problems within their rental units.

- "...our former landlord never helped us with the problems we had in the house. Some things were damaged and when we arrived there was an ant problem, and other bugs... he never helped us. He had us do everything, and would tell us that the next week someone would come, but no one ever came... and when we tried to get in touch with the manager, or call the owner... they never did anything, and that building was kept dirty, the elevator didn't work and we had to go up and down [the stairs] with a bike."
- "I would call and call and would talk to him, and our problem was getting worse... there were cockroaches. And we had to buy things—insecticide or things like that—because I had to do something, I couldn't wait for him to go on like that. Because he kept postponing and postponing."

IV. A NEED FOR INFORMATION ABOUT TENANT RIGHTS AND RESOURCES (NO KNOWLEDGE OF ORDINANCES)

Some tenants suggest tenants have limited information about their rights, obligations, and the services and other resources available to them.

None of the tenants knew about the recent City of Seattle ordinances ("first-in-time" and limiting move-in fees.)

- [In response to a question about whether participants were aware of these ordinances:] "No, and that right there is the subject [of the discussion]."

Few tenants know of a reliable resources for learning about their rights and services available to them.

- "...what we need, as Latinos, is information or a place that will tell you about your rights and also your obligations. Because we only want rights, but rights create obligations. There's some organizations, but they tell you very superficial things. I am new, I don't know the city, take me or have someone take me and explain things to me, not like filling my paperwork... or maybe help me fill the paperwork because I don't speak English and I don't know what this is saying."
- "The most important thing is that there should be an organization directed to us, as Latinos, where they explain all the things that we can access, all the resources that are out there, and that educates us, even if it's not their obligation, but that educates us in some way so that we can adapt to the culture and the housing

system that exists in this City. And that there's an organization that tells you directly, that gives you all the information... there should be an organization dedicated to that. And in our language."

- "I think that, as foreigners, we look for things on the Internet. So maybe making a website that is clearer or specific for Latinos or for foreigners, with very specific information, because sometimes they put so many things [on the website], but what we need is a phone number. That is, if we are going to communicate with someone, put a phone number first because we are confused with all the information and we turn it around. So I think that internet is a good way to do it, but with good information."

V. STRATEGIES FOR FINDING HOUSING

Most tenants used word-of-mouth to find housing; some also looked online, though many distrust Craigslist and other online platforms for finding housing.

- "[I searched] through word of mouth. Asking my friends and people I know if they knew of an apartment or room that was for rent. I also searched online."
- "In my case, someone recommended [the place where I live]. But I also tried to look myself for information in signs and posters, any type of things. That's how I searched."
- "I don't believe in Craigslist, you have to be very careful. Craigslist is false... and also other sites, they are only to make money and they are too expensive."
- "And [rental websites have] much spam. They sent me too many emails."

VI. PLANS FOR WHETHER TO STAY IN SEATTLE LONG-TERM

Tenants had mixed responses to the question of whether they would stay in Seattle long-term. Some participants recently moved out of Seattle.

Some want to stay in Seattle.

- "I am happy and tranquil where I am. I think that, unless they demolish the building, I will not move. I'm happy."
- "I wouldn't move from Seattle. Yes, rent is expensive, but... for example, it doesn't make sense, to me, to go to Burien, to Federal Way, to Tacoma, and come to work in Seattle. You are going to spend the same amount of money, if you have a car, you'll spend in gas, you'll spend in parking. [You'll spend] time and you will have more stress. Because if you come from Tacoma, [you hit] all the traffic when you come here and when you leave."

Others are thinking of moving to more affordable places or have already done so.

- “I think I will move outside of Seattle, because I have to work two jobs here in order to pay rent. I have a family in Mexico and I have to send them money. I take care of my parents. If I balance what I earn, the time and my health, I think it is more feasible to go somewhere else where they pay less, where I work less, but where I can take better care of myself. Because living in Seattle is too much stress. Personally, I think that Seattle’s stress comes from the fast pace of life. From one job to another, you have only one hour to go home to shower, eat quickly -if you have the time to do it- and go to your other job. When you leave [your second job] you don’t have a personal life, you lose friends, you lose your social life, your own interest, your own objectivity, you only think about working. Because it is the only thing that Seattle gives you. It doesn’t give you anything personally. It only offers you economic things, but nothing personal.”
- “I love Seattle. I really like this place. I know other states, other cities, Miami, California, Las Vegas, Los Angeles, New York, Boston, others, and for me, this place is perfect. Other places are very complicated. But the thing about stress truly exists, you end up not having a personal life. But that is not only in Seattle, people in the United States never have time for anything... having a good quality of life is important and that is why I also think I will move far away to another city, but within Washington State, making less money but having a better quality of life, paying cheaper [rent]...”
- “One week, the rent of my apartment increased. And the discussion was “Why? What improvements did you make? What are the differences? If you increase rent next month, are you going to make improvements here again?” Then, that’s the discussion we’re having where I live. And look, I don’t live in Seattle anymore, I’m a bit far away, though not so much. Still, the farther you are [from Seattle], the cheaper it is. It depends where you work and where your everyday activities take place. It is interesting to live in the center of Seattle. To me, it doesn’t matter if I live exactly in Seattle or in other places a bit far away from it. It doesn’t matter. But other people do care, they are identified with specific parts which I don’t identify with. Because, what is Seattle to me? Everyday it’s more expensive...”

**TENANTS WITH DISABILITIES INTERVIEW AND FOCUS GROUP SUMMARY
SUMMER 2017 & WINTER 2018**

A total of seven participants self-identified as having their own disAbility or living with somebody with a disAbility. This includes five participants from two focus groups held in summer 2017 (for individuals using housing vouchers (4) and those recruited through neighborhood listings (1)) and two individuals who participated in one-on-one interviews in winter 2018.

I. BARRIERS TO RENTING WITH A DISABILITY

The availability of units that are both accessible and affordable was a significant roadblock for some renters with disAbilities. Some suggested that either they had not yet found a unit that would meet their accessibility needs (if currently searching for housing) or--for two housing voucher users--that they lived in a unit that does not meet their mobility-related needs.

- "I'm with a disability... and I had to settle for an apartment on the second floor. Do you know how hard it is for me to get up there?... But I had to settle because they didn't have anything for disabled housing... I have to go through all this protocol just to move down to that first floor ... I have [requested a disability accommodation]. And I'm still on the second floor." -*Housing Voucher Focus Group Participant*
- "My husband is disabled and it's hard to find an apartment that has accommodations." -*Neighborhood Listserv Focus Group Participant*

Income precariousness due to disAbility-related work limitations make housing unaffordable.

- I am shell-shocked and concerned... I don't understand how I am ever going to afford housing... My credit score is really good, but my cash flow is bad. I haven't worked close to full time since December 2015. -*Interview Participant (Paraphrase)*
- "Affordability is the issue. I'm trying to get work and it's not going well." -*Interview Participant*
- "I don't live in Tent City and that's great, too... There is a Tent City ... And you would be surprised when you go past and look at the wheelchairs and the walkers that are sitting outside of those tents. And I am disabled and I could be one of those persons without a voucher... When I say I worked hard all my life, I did, and it's really scary that you, without your voucher, you are one paycheck or half a paycheck away from being homeless. And that's the reality of this city right now." -*Housing Voucher Focus Group Participant*

Several participants expressed facing disAbility-related discrimination during the housing search process.

- "Lots of landlords hear the "disabled" word and turn and run. I don't want to call them scams but I think there are processes that are dishonest... My understanding is that in Seattle landlords are required to rent to the first person who wants it. What I discovered is that landlords would say, "Oh, when would you like to look at it?" I'd say, "I can get there in an hour" and they'd say, "That's not good for me, how's next Friday?" and I would go on Friday and find that Thursday night they had already rented the apartment..." -*Neighborhood Listserv Focus Group Participant*
- "We were discriminated against because my son has PTSD and a service dog." -*Housing Voucher Focus Group Participant*

- I can't ask enough questions to [decide whether to view an apartment and] not waste my time. Landlords won't get back to me if I ask too many questions. They think I'll be a difficult tenant... It is built into society that a person who needs an elevator is assumed to be a sloth. -*Interview Participant (Paraphrase)*

Two individuals, who developed a disAbility later in life, suggested that the disability shifted their circumstances, including the way people view them.

- "Now you see that, and this was my mentality, too, at one time is you see that only poor [people] could use a voucher, but when I found myself disabled, and I used to work, you know, I made good money, but now I found myself... with that voucher they look at you like you're undesirable. 'I don't want to rent to you.'" -*Housing Voucher Focus Group Participant*
- I have worked professionally, managed teams... I am college educated. People respect me, but it works against you because [landlords and property managers] don't think anything is wrong... [Now] I don't feel that I'm too many steps from [sharing the same fate as somebody who has been evicted]. I never worried about housing stability in the past. -*Interview Participant (Paraphrase)*

II. ACCESSIBILITY NEEDS FOR TENANTS

While it was common that tenants with disAbilities had accessibility-related needs, the specific needs were largely unique to the disAbilities. Two individuals did raise a need for parking accessibility.

- "I need to be near a hospital so I [when deciding where to look for housing], I took UW and looked at what's within 30 minutes of it..." -*Neighborhood Listserv Focus Group Participant*
- I need a dishwasher because I can't use my hands to wash dishes. I am ideally on the first floor, because I have to minimize the amount of steps I use. Having a washer/dryer in the unit is critical. Bending over is difficult, so having things in low cabinets/drawers is problematic. I can throw my back out... Parking is an issue... -*Interview Participant (Paraphrase)*

III. RESPONSES TO DISCRIMINATION

Tenants with disAbilities only discussed whether they would report the discrimination in the housing voucher focus group. Two reported that they would or have reported discrimination, while some suggested that they could not prioritize doing so.

- Person 1: "I would report discrimination.
Person 2: I would report it, but some people are so used to it that... You have to keep moving.
Person 3: You have to follow through with the [discrimination] case, it's a lot of work.

Person 4: I reported it. If anything came about from that, I don't know... I had to keep moving, I didn't have the time nor the energy.

Person 2: It doesn't do anything for you in that moment because you lost that place you wanted." -*Conversation Among Housing Voucher Focus Group Participants*

IV. RESPONSES TO ORDINANCES

As most tenants across focus groups, those with disAbilities expressed little prior knowledge of the recent ordinances governing move-in fees and First in Time. There were no common attitudes about the ordinances among those with disAbilities. Two individuals expressed doubt that the ordinances would be effective, though their doubt was based on unique grounds.