

Anti-Displacement Action Plan

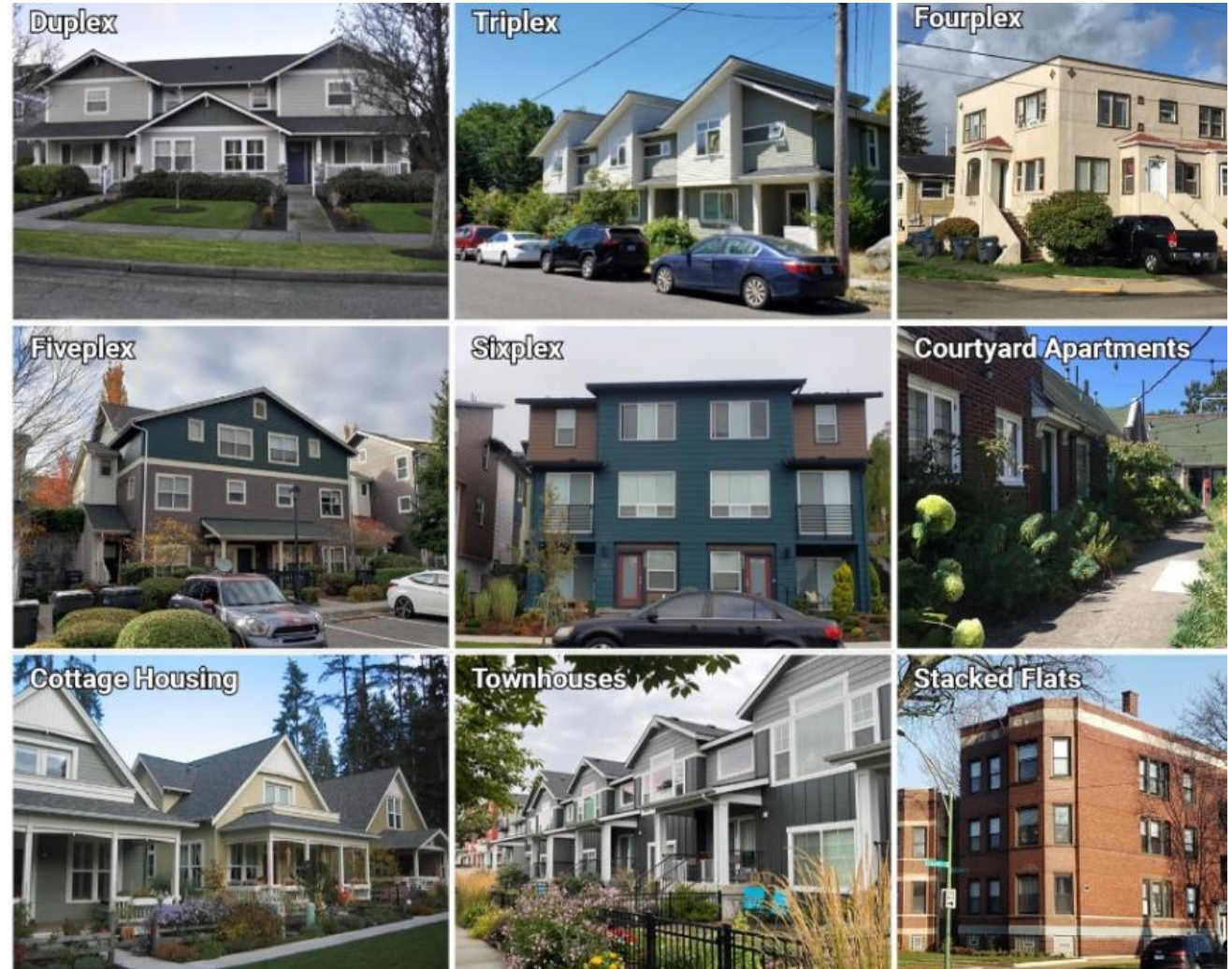


Agenda

1. **Background**
2. **Anti-Displacement Program and Policy Inventory**
3. **Research Insights and Recommended Actions**
4. **Next Steps**

Proposed zoning changes will double Seattle's existing zoning capacity

- More zoning capacity foundational in supporting increased supply
- Recognize market-based solutions alone are insufficient
- Subsidized housing provided via dedicated funding sources
- Displacement mitigation focuses on current residents



The Ask



What is the City already doing that has the potential to mitigate displacement?



What evidence is there to support what the City is doing?



How can the City improve existing interventions?



Are there gaps in the City's efforts to mitigate displacement?

Key Terms

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

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

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

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

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

Approach & Recommended Actions

Research Approach



Recommended Actions

1. Use Data to Actively Monitor Displacement Risk
2. Target Outreach & Community Engagement
3. Improve Service Design
4. Develop a Holistic Strategy to Preserve Naturally Occurring Affordable Housing

Program and Policy Inventory

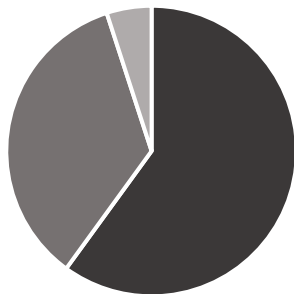
Program & Policy Insights

Key Stats

20 current or new interventions with potential to mitigate displacement

\$44.7M* budgeted for anti-displacement programs in FY2024

5% of interventions have a low evidence base

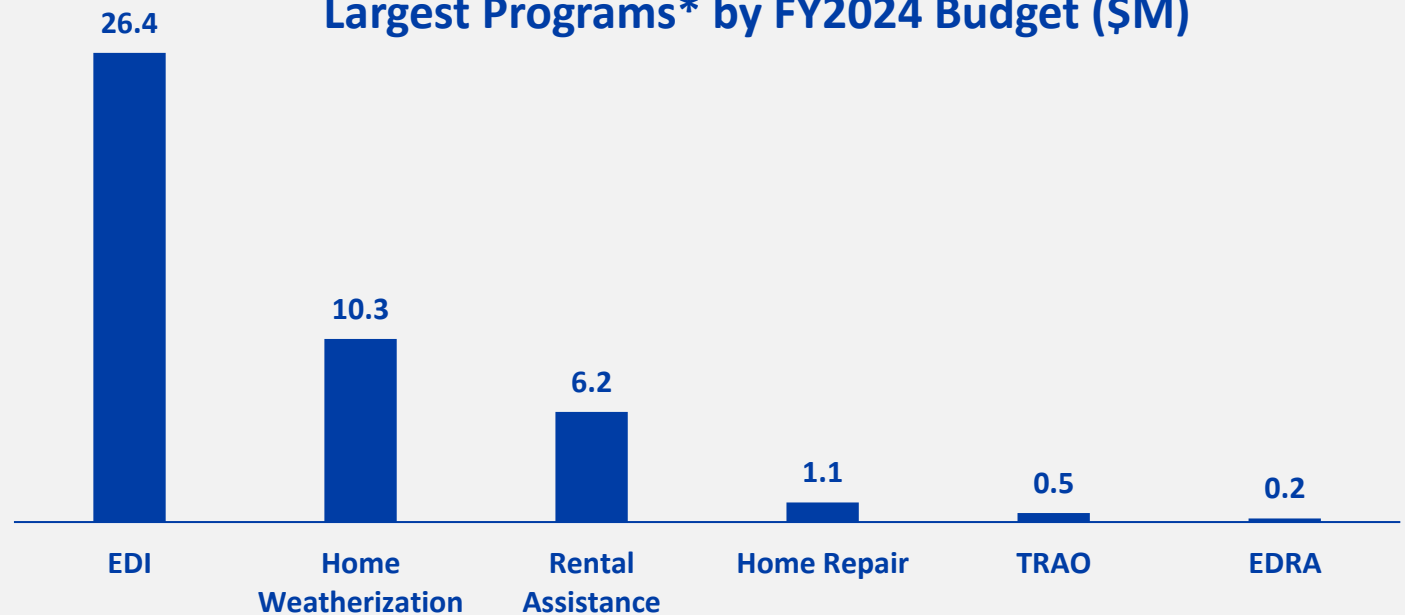


60% of programs have a high to moderate evidence base

35%

of interventions are too novel for significant body of evidence

Largest Programs* by FY2024 Budget (\$M)



*excluding the Utility Discount Program + other bill assistance programs which provided \$54.4M in benefits in FY2023

Program/Policy Overview by Available Evidence

HIGH

Data Monitoring

Foreclosure Prevention

Emergency Rental Assistance

Just Cause Eviction Ordinance

Right to Counsel

Unsubsidized/Subsidized
Affordable Housing
Preservation

MODERATE

King County Property Tax
Exemption

Tenant Relocation Assistance

Utility Assistance

Tenant Opportunity to
Purchase

Notice of Intent to Sell

Home Repair Assistance

LOW

Home Weatherization
Assistance

NOVEL

Equitable Development
Initiative

Economic Displacement
Relocation Assistance

Legacy Homeowner
Assistance

Affirmative Marketing

Community Preference

Short-term Rental Regulation

Addressing Predatory
Homebuying Practices
(Under Development)

Program/Policy Overview by Category

PLAN

Programs

Data Monitoring (OPCD)

PROTECT

Economic Household Assistance

Foreclosure Prevention (OH)

Emergency Rental Assistance (HSD)

Utility Assistance (SCL, SPU, HSD)

Tenant Relocation Assistance (SDCI)

Economic Displacement Relocation Assistance (SDCI)

King County Property Tax Exemption

Economic Community Assistance

Equitable Development Initiative (OPCD)

Legal Protection

Just Cause Eviction Ordinance (SDCI)

Right to Counsel (SDCI)

Displacement Remediation Policies

Affirmative Marketing (OH)

Community Preference (OH)

New Legislation Underdevelopment

Addressing Predatory Homebuying Practices
(Under Development)

PRESERVE

Economic Household Assistance

Home Repair Assistance (OH)

Home Weatherization Assistance (OH)

Policies

Notice of Intent to Sell (OH)

Short-term Rental Regulation (SDCI)

Programs

Unsubsidized/Subsidized Housing Preservation (OH)

Pilot Programs

Tenant Opportunity to Purchase (OH)

Legacy Homeowner Assistance (OPCD)

Program/Policy Overview by Tenure

RENTERS

Emergency Rental Assistance

Tenant Relocation Assistance

Economic Displacement Relocation Assistance

Just Cause Eviction Ordinance

Right to Counsel

Affirmative Marketing

Community Preference

Notice of Intent to Sell

Short-term Rental Regulation

Unsubsidized/Subsidized Housing Preservation

Tenant Opportunity to Purchase

HOMEOWNERS

Foreclosure Prevention

King County Property Tax Exemption

Addressing Predatory Homebuying Practices

Home Repair Assistance

Legacy Homeowner Assistance

POTENTIALLY BOTH

Data Monitoring

Utility Assistance

Equitable Development Initiative

Home Weatherization Assistance

Equitable Development Initiative

An external review of OPCD's Equitable Development Initiative (EDI) was completed in 2024 and found:

- 1** Contract requirements for data reporting and collection are inconsistent
- 2** Funding model could be enhanced by incorporating data and forecasting used by other City departments
- 3** Project management activities are siloed & done without a centralized system for tracking data
- 4** Many organizations lack the capacity to complete EDI reporting requirements

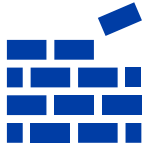
Equitable Development Initiative

EDI 2.0 Improvements



Insights and Recommended Actions

Research Insights



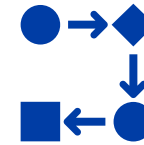
Seattle has built a strong foundation of anti-displacement interventions



Insufficient planning, monitoring and evaluation



Limited program awareness and community engagement



Cumbersome applications may restrict enrollment

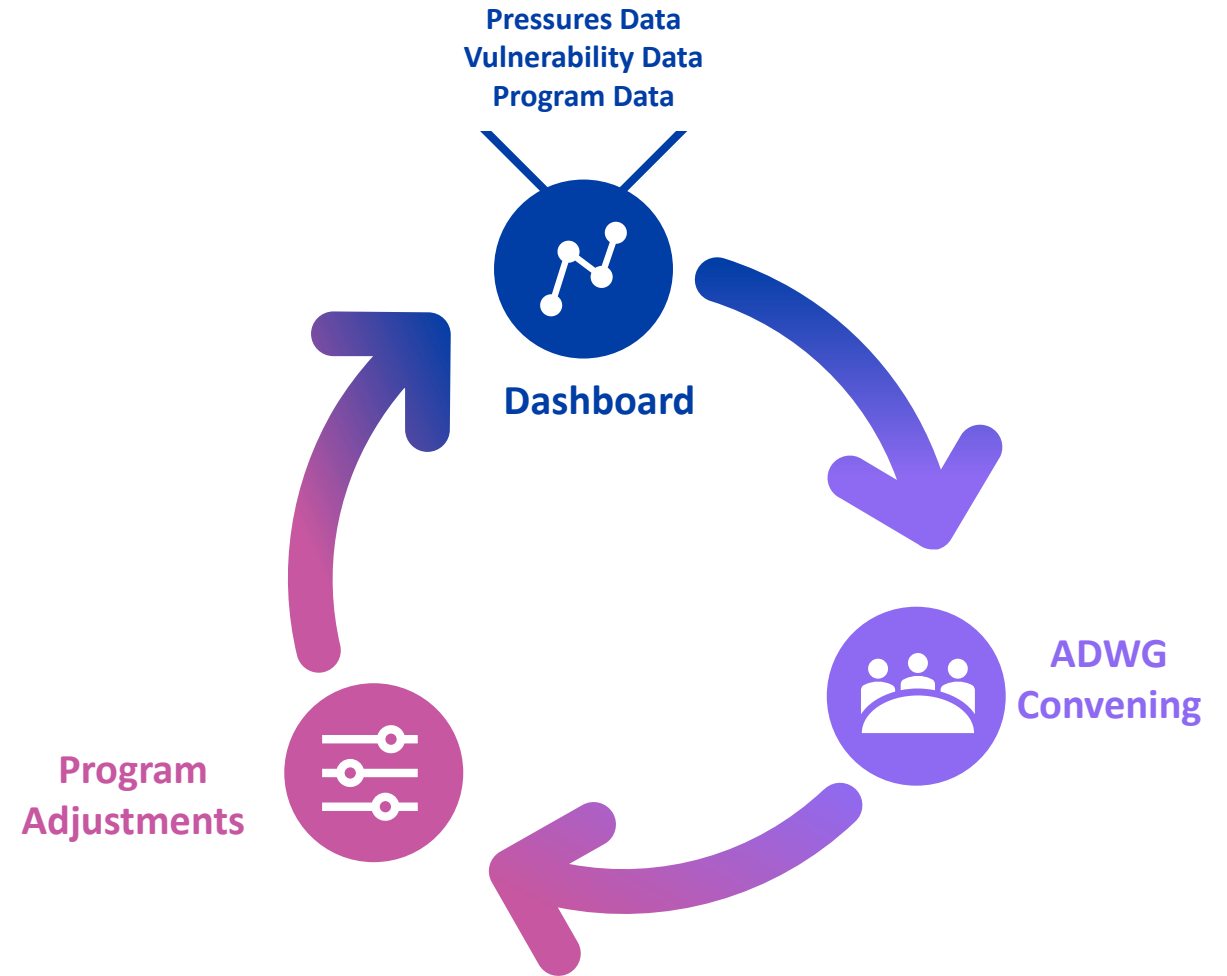


Missing pieces of a holistic strategy for preserving naturally occurring affordable housing

1

USE DATA TO ACTIVELY MONITOR DISPLACEMENT RISK

- ✓ Enhance existing Office of Planning and Community Development displacement risk indicators and maps to create a **Displacement Risk Dashboard (Dashboard)**
- ✓ Convene **Anti-Displacement Work Group (ADWG)**



Data Inputs

1. DISPLACEMENT PRESSURES

- 1A. Construction Permit Activity
- 1B. Single Family Home Sales Price Change
- 1C. Apartment Market Rent Price Change
- 1D. Tenant Relocation Households Displaced
- 1E. Apartment Vacancy Rates
- 1F. Real Estate Home Value Indices

2. DISPLACEMENT VULNERABILITY

- 2A. Low-Income Households
- 2B. Cost-Burdened Low-Income Households
- 2C. Black, Indigenous, and Other People of Color (BIPOC) Population

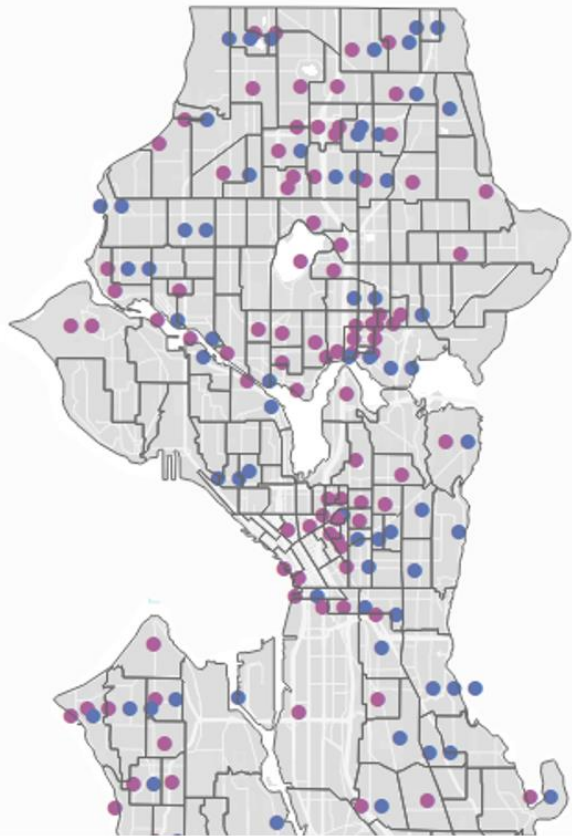
3. DISPLACEMENT PROGRAM METRICS

- 3A. King County Senior Property Housing Exemption Program
- 3B. Seattle Utility Discount Program

Neighborhood Summary

The indicators presented below were selected for their potential to show trends over time and highlight areas experiencing physical and economic displacement pressures. Each dot represents a Census Tract; colors represent the relative rating for Tracts compared to all other Tracts:

- **High:** the value is significantly higher than average
- **Moderate:** the value is noticeably higher than average

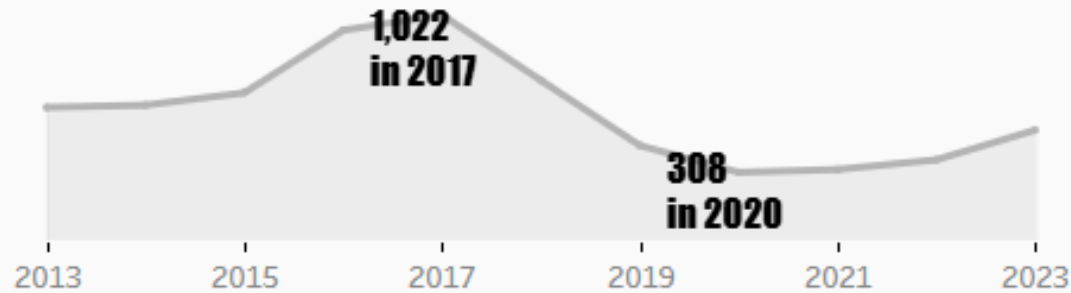


Neighborhood	Tracts	POC	Displacement Pressures					Displacement Vulnerability		Program Metrics	
			1A. Permit Apps	1A. Permit Units	1B. SFH Price Change	1C. Apt Rent Change	1D. TRAO Cases	1E. Apt Vacancy	2A. Low Income HH	2B. Cost Burdened HH	3A. Sr. Prop. Exemption
			2023	2023	2023	2024	2023	2024	2021	2021	2021
University District	7	52%						■■■■■	■■■■■		
Broadview/Bitter Lake	4	37%	■		■			■■	■■		
Pioneer Square/Internation..	2	66%		■				■■	■■		
Queen Anne	12	36%				■	■	■	■■		
South Beacon Hill/NewHolly	3	85%	■	■				■■	■■	■■	
Capitol Hill	9	39%					■	■			
Cedar Park/Meadowbrook	5	36%	■					■	■		
Central Area/Squire Park	5	40%	■						■	■	
Columbia City	5	52%		■				■	■	■	
First Hill	4	53%							■		
Georgetown	1	34%						■	■		
Northgate/Maple Leaf	4	38%	■■■	■	■		■	■■■■	■■	■	
Rainier Beach	4	73%						■■	■	■■	
Ravenna/Bryant	7	30%		■				■	■		
South Park	1	66%	■					■	■		
Wallingford	5	38%						■■■■	■	■	
Alki/Admiral	2	23%	■					■■			
Arbor Heights	2	21%								■	
Ballard	3	34%		■■					■■■		

1D. Tenant Relocation Households Displaced

Relocation cases recorded by the City's Tenant Relocation Assistance Ordinance (TRAQ) program. This metric counts number of tenant households who must move due to redevelopment, renovation, and other changes to the unit they are renting.

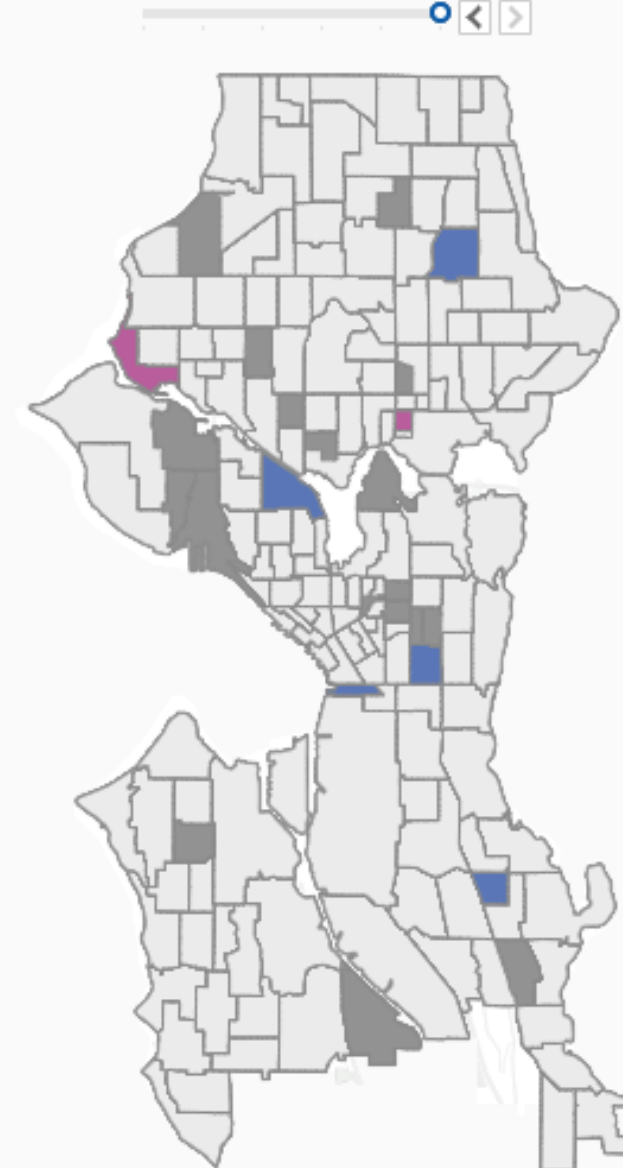
Annual Trends



Neighborhoods

	2019	2020	2021	2022	2023	2019-2023
University District	106	51	67	0	9	47
Cascade/Eastlake	3	0	7	4	168	36
Queen Anne	23	32	22	25	27	26
Columbia City	28	20	1	72	0	24
First Hill	2	4	1	27	84	24
Capitol Hill	25	27	6	18	17	19
Fremont	14	8	38	29	3	18
Northgate/Maple Leaf	12	6	4	12	54	18
Wallingford	7	19	29	10	12	15
Central Area/Squire Park	41	16	2	15	1	15

Census Tracts - 2019-2023



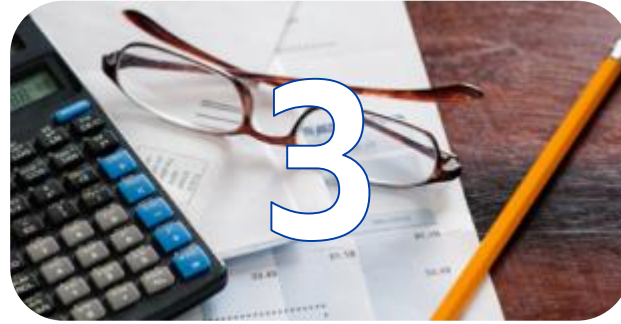
● High ● Moderate ● Above Average

Draft - Illustrative Example



TARGET OUTREACH & COMMUNITY ENGAGEMENT

- ✓ Use **data-driven outreach strategies** to increase awareness and participation.
- ✓ Create a **consolidated view** of all anti-displacement programming across the City.



IMPROVE SERVICE DESIGN

- ✓ **Streamline program applications** and align eligibility criteria to reduce barriers.
- ✓ Test programs to see if they could benefit from being part of the **Affordable Seattle Portal**.

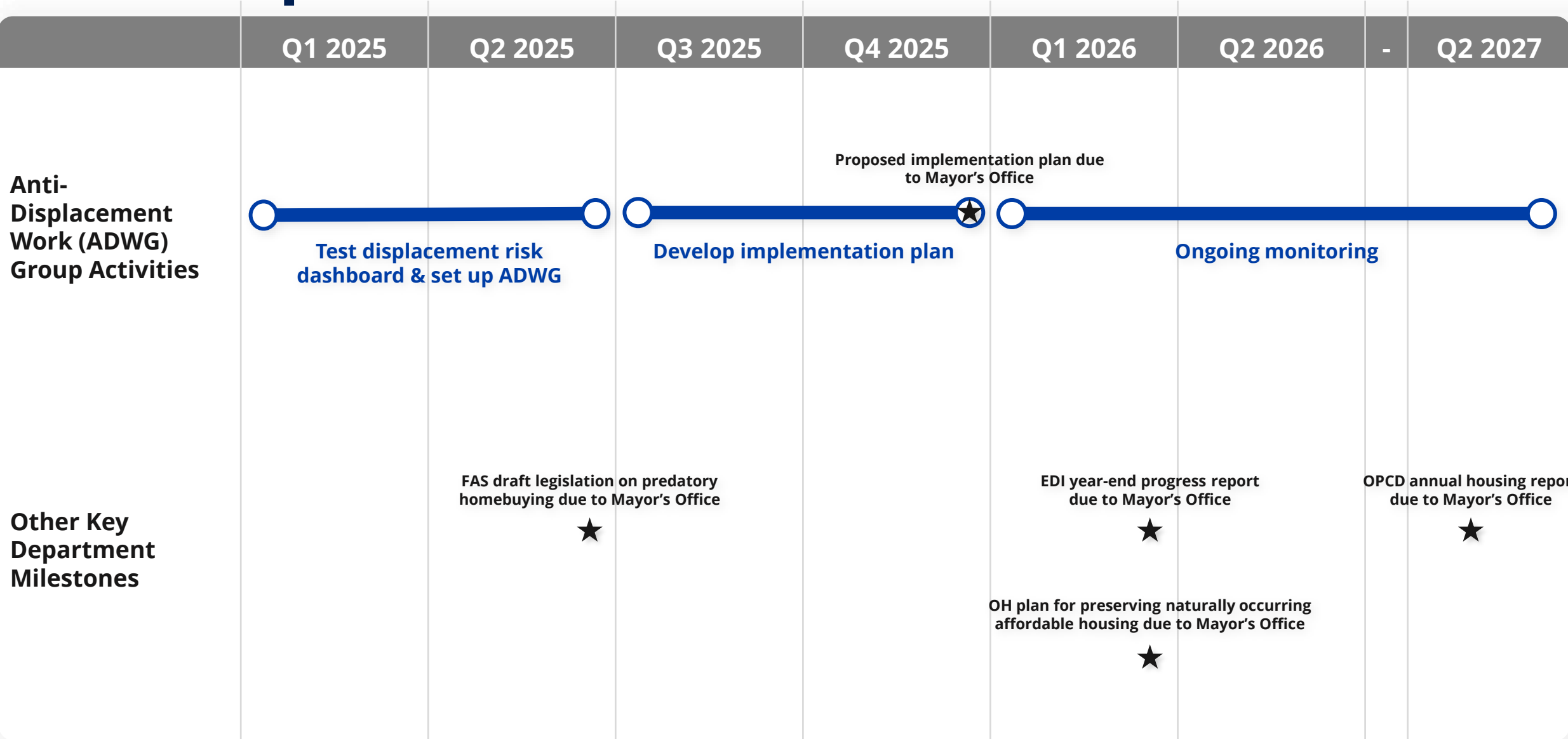


DEVELOP A HOLISTIC STRATEGY TO PRESERVE NATURALLY OCCURRING AFFORDABLE HOUSING

- ✓ Explore establishing key elements of a more coordinated naturally occurring affordable housing preservation strategy:
 - 1) **dedicated acquisition fund**
 - 2) **centralized database**
 - 3) **network of preservation partners**

Next Steps

Road Map



Appendix

PROGRAM / POLICY	DESCRIPTION
PLAN	
Data Monitoring	The Office of Planning and Community Development (OPCD) has maintained displacement risk indicators as a component of the Equitable Development Monitoring Program.
PROTECT	
Foreclosure Prevention	Provides access to a subordinate, deferred loan of up to \$30,000 for homeowners at risk of foreclosure and is administered by HomeSight. Originally a 2016 pilot program but paused after a similar federal program (WA HAF) launched in 2022.
Emergency Rental Assistance	In 2024, three departments within the City managed three distinct funds for one-time emergency rental assistance in addition to King County’s rental assistance program, but in 2025 rental assistance programs will be largely concentrated in the Human Services Department (HSD).
Just Cause Eviction Ordinance	Requires that landlords have one of 16 “Just Cause reasons” to terminate a tenancy. The ordinance requires advance notice, and the amount of advance notice depends on the specific Just Cause reason.
Right to Counsel	Offers legal counsel to renters served with an eviction summons if the renter has an income at or below 200% of the federal poverty level. The City partners with the Housing Justice Project to provide legal counsel.
Property Tax Exemption (King County)	The King County Property Tax Exemption Program serves low-income qualified seniors, persons with disabilities, and disabled veterans through an application process to receive property tax exemptions.
Tenant Relocation Assistance	Tenant Relocation Assistance Ordinance (TRAO) supports renters being displaced by development by providing early notice all impacted households and relocation assistance to low-income households.
Utility Assistance	The Utility Discount Program (UDP) provides bill assistance for income-eligible customers. Other emergency assistance (EA) programs are available through Seattle Public Utilities (SPU) and Seattle City Light (SCL).
Economic Displacement Relocation Assistance	When a low-income tenant experiences an increase in rent of 10 percent or more within a 12-month period, they may be eligible for Economic Displacement Relocation Assistance (EDRA).
Equitable Development Initiative	EDI is a transformative program designed to ensure Seattle’s growth benefits all communities, particularly those historically marginalized and most at risk of displacement.

PROGRAM / POLICY	DESCRIPTION
PROTECT	
Addressing Predatory Homebuying Practices	Real estate wholesaling is where companies seek out property owners to buy their home, often targeting distressed homeowners. The City of Seattle is drafting regulations to protect homeowners from these predatory practices.
Legacy Homeowner Assistance	With support from a federal grant, the City is examining how it can assist homeowners vulnerable to displacement who want to leverage the equity in their property for greater financial and household stability.
Affirmative Marketing	Many affordable housing developments in Seattle must implement affirmative marketing to help individuals and households otherwise unlikely to apply for housing know about vacancies, feel welcome to apply, and have the opportunity to rent units.
Community Preference	This policy lets affordable housing developers in areas at high risk of displacement offer preference to applicants who are current residents, former residents, family members of former residents of the neighborhood or have community ties there.
PRESERVE	
Unsubsidized/Subsidized Housing Preservation	As part of The Office of Housing’s (OH) Rental Housing Program, funds are made available annually through one or more Notices of Funds Available (NOFAs) for new housing production or preservation projects.
Tenant Opportunity to Purchase	Washington State Law (Chapter 64.34 RCW) gives tenants the right to buy their own unit if their apartment is undergoing a condominium conversion. Federal funding will now help support a program to help tenants purchase their rental units called Stabilizing Tenants Through Affordable Home Ownership .
GAP: Naturally Occurring Affordable Housing Preservation Network, Database, & Strike Fund	<p>Naturally occurring affordable housing refers to housing that is affordable to low-income households without public subsidy.</p> <p>Network: a preservation network would regularly convene key stakeholders to monitor at-risk properties. Database: inventory of affordable properties that are at-risk of displacing tenants. Acquisition Fund: offers low-cost loans to acquire and preserve existing affordable housing.</p>
GAP: City/Community Right of First Refusal Policy	Washington State Law (Chapter 64.34 RCW) gives tenants the right to buy their own unit if their apartment is undergoing a condominium conversion, but there is no policy that gives the City or mission-oriented developers priority consideration when a subsidized rental property or unsubsidized rental property is up for sale.

PROGRAM / POLICY	DESCRIPTION
PRESERVE	
Notice of Intent to Sell	Seattle’s Notice of Intent to Sell (NOIS) ordinance requires landlords to provide the City an advance notice (90 days prior to sale) of their intent to sell any residential rental property with two or more units when at least one unit is rented at 80% of AMI or below.
Home Repair Assistance	The Home Repair Loan/Grant Program (HRLP) provides affordable loans, grants, and counseling to income-qualified homeowners to address critical health, safety, and structural issues. The Side Sewer Assistance Program (SSAP) provides zero-interest loans and grants to fix side sewers for income-qualified homeowners.
Home Weatherization Assistance	Since 1980, the HomeWise Weatherization Program has provided free energy efficiency improvements to income-qualified homes by decreasing energy bills, increasing comfort, and saving money.
Short-term Rental Regulation	Adopted in 2017, the City's short-term rental (STR) ordinance limits the number of units that any one short-term rental operator can operate.

Logic Model/Theory of Change

Vulnerability Measures

Housing Cost Burden, Income, Race and Ethnicity, Housing Tenure, Educational Attainment

Seattle Displacement Pressures

- (+) Population Growth
- (+) Past Under-Production of Housing
- (-/+) Upzoning Changes
- ↓
- (-/+) Increased Development Interest

Pathways to Displacement

- Rising rents & home prices (E)
- Rising property taxes (E)
- Limited affordable relocation options (E)
- Condo conversion (P)
- Demolition (P)
- Substantial renovation (P)
- Rent/income restrictions removed (P)
- Eviction (P)
- Foreclosure (P)
- Negligent landlords (P)
- Loss of cultural institutions (C)

Outcomes of Displacement

- Negative health outcomes due to distance from network, work & key services
- Lower life chances if moving to lower resourced areas
- Loss of neighborhood diversity

Monitoring Displacement Pressures, Pathways, and Vulnerabilities

Implementing Anti-Displacement Strategies

New Outcomes

- Reduced residential displacement and existing residents supported, particularly low-income households, who are struggling to stay in their neighborhood as it grows

E: Economic Displacement P: Physical Displacement C: Cultural Displacement