



2015 Seattle City Council Affordable Housing & Homelessness Candidate Questionnaire Responses

Lorena Gonzalez City Council Position 9

There is unmet need for affordable homes in Seattle. The 2015 One Night Count found 2,813 people surviving outdoors within city limits after the shelters were filled. Of all Seattle households 15-20% pay more than half their income for housing costs. This number includes 62% of those with the lowest incomes.

1. If elected, what will you do ensure everyone in Seattle has the opportunity to live in a safe, healthy, affordable home?

Seattle is currently experiencing an affordability crisis of historical proportions. This crisis, however, is not unique and reflects a trend that many housing advocates, including the National Low Income Housing Coalition, highlights. We must explore all available options to ensure that Seattle maximizes every opportunity possible to remaining a safe, health, affordable and equitable place to live. Some initial ideas include the following:

- Advocate that the federal and state government prioritize dedicated sources of funding to the National and State Housing Trust Fund. Likewise, the City must prioritize funding for affordable housing in the City's budget and search for less regressive tools to create a steady revenue stream for these purposes, including the linkage fee. We cannot continue to rely on regressive levy/property tax measures, which disproportionately impact poor communities, to build housing for low-income families.

- Prioritize preservation and construction of affordable housing near transit, especially for extremely low income and very low income households.

- Pursue land use code amendments that allow the City to tightly regulate and monitor the construction and development of affordable housing units near transit hubs and in urban villages/ centers, including passage of mandatory inclusionary zoning that requires developers to build a minimum amount of affordable housing units in each project.

- Increased tenant protections that prevent landlords from being able to discriminate against people because of prior criminal convictions, income sources or unfair credit reporting of evictions. While the State failed to pass the Fair

Tenant Screening Act, Income Discrimination and Truth in Evictions bills, if there are no preemption barriers, the City should consider passing it's own version of these bills to reduce barriers to access housing and to make the tenant screening process more affordable, transparent and fair for tenants.

-Require building owners to give renters 90 days of notice for "no fault" evictions, including when the owner or a family member wants to move into the unit, when the owner wants to sell the building or when the owner seeks to change the primary use of the unit to a short-term rental (i.e, AirBnb model).

-Require owners of apartment buildings to give the city and the Seattle Housing Authority advance notice when they plan to sell the building. Council President Tim Burgess is currently proposing this with a 15-day notice and without a clear right of first refusal. Given the bureaucracy of the City, I would increase the amount of notice required to 30-60 days and I would include a required right of first refusal to make clear the City's intention to potential purchase, and thereby, preserve existing affordable housing units.

-Change the rent-increase notification rules to require building owners to provide tenants with 90 days for increases of 10-20% and potentially more notice for increases above 20%. However, this will need to be coupled with a strong tenant relocation assistance program, preferably in strong partnership with community based organizations that specialize in identifying and facilitating affordable housing options for people in the 0-80% AMI category.

-Protect and bolster revenue to programs that prevent people from losing existing housing and/or that allows extremely low income and very low income people from accessing affordable housing (rental assistance, vouchers, subsidized housing, utility assistance, food programs, etc.).

People of color are disproportionately challenged by access to affordable homes. In Seattle, 52% of White households own their home, compared with just 29% of Black households and 27% of Latino households, according to 2010 Census data cited by the Mayor's office. According to the National Equity Atlas [<http://nationalequityatlas.org/node/7156>] , in the Seattle area, people of color are more likely than Whites to be paying more than they can afford, whether they own or rent. Displacement and gentrification are pressing concerns as more low-income people, disproportionately people of

color, are forced to move outside the city into areas with fewer opportunities.

2. What is the city's role in addressing these disparities?

As a person of color, I feel the burden of the responsibility to fight for other people of color every day. I have often found myself at very powerful tables where I'm often the only person of color and typically the only person with a lived experience with poverty. I grew up in a rural community in a migrant farmworker family of 8, where our family's income was never more than \$60,000 per year and often less. Our only saving grace was the fact that my parents – in spite of having no formal education or speaking English – saved enough money to buy a 2-bedroom, 1 bath home. When I was about 10 years old, that home was destroyed in a fire and my family of 7 but soon to be 8 was displaced for about a year. When we moved back into my childhood home, it was a 3 bedroom, 1 bathroom home; practically a mansion in my eyes! In spite of the expansion, we were often crammed, especially because many of our family members from Mexico (almost all undocumented) lived with us for several months throughout the year before finding their own home. Although for me, this experience took place outside of Seattle, I know that people of color and especially immigrants and refugees in our City, experience similar struggles every day. Because of my own lived experience I will view these policy issues and proposed solutions through a strong race and social justice equity lens.

The City together with foundations, lending institutions, non-profit developers and community-based organizations must work in concert to address the significant barriers for people of color to rent or own in our City. And it is the City's obligation to ensure that a system exists that maximizes successful entry into and retention of homeownership. From a general sense, there are three themes that come to mind: making homeownership affordable, expanding access to safe and sound financing, and preparing potential buyers to be successful homeowners. Some successful strategies to accomplish these broad policy goals that the City should either continue playing or pursue further include:

- Promoting shared equity homeownership models, such as community land trusts and limited equity cooperatives. Portland's Proud Ground Land Trust is an instructive model.
- Providing down-payment assistance programs for low-income and moderate-income homebuyers.

- If not preempted by state or federal law, enact strong homeowner protections to ensure fairness and transparency for homeowners, especially first-time homebuyers.
- Increase investments in foreclosure prevention tools, including access to legal aid to low-income and moderate-income families where a legal foreclosure process may have already commenced.
- Implement a variety of community economic development strategies, including matched savings accounts or individual development accounts to assist low- and moderate-income families to save money for homeownership.
- Promote fair and equitable financial institutions for the unbanked and under-banked so that low- and moderate-income families are able to build credit without risk for predatory lending practices.

I do not pretend to know all of the answers in this area and would plan to work closely with advocates and impacted communities to fashion sensible solutions that minimize displacement of all people, but particularly the disproportional displacement of people of color.

Currently only 30 affordable homes are available for every 100 very low-income households in need of housing in Seattle (2015 Washington State Housing Needs Assessment [<http://1.usa.gov/17BlyKr>]). Rapid growth in Seattle is causing an even greater need for more affordable housing, according to the Seattle Affordable Housing Nexus Study [<http://bit.ly/1Rrug1n>] commissioned by the City Council.

3. Do you support an inclusionary housing policy that goes beyond voluntary incentive zoning and requires that development contribute to affordable homes?

Yes

See answer to Question #1 above. I believe that the City will need to implement a mandatory inclusionary zoning program. It will, however, be subject to a legal challenge but believe that with a strong nexus study, a mandatory program could be upheld by our current Supreme Court. In any event, the affordability crisis is so significant that it is critical that we have council members willing to take the risk in testing the current state of the law.

Housing costs in Seattle are outpacing incomes. According to data collected by the Mayor's office, at the average wage for their profession, a medical assistant living and working in Seattle cannot afford the average 1-bedroom apartment. An elementary school teacher cannot afford the average 2-bedroom apartment. The situation is not improving on its own: gross median rents in Seattle have increased more sharply than in any other large city in the U.S. in recent years (Seattle Times, 9-18-2014 [<http://bit.ly/1zPZidy>]).

4. Do you support asking the state legislature to remove the state ban on rent regulation?

Yes

Our city is unquestionably experiencing a significant housing affordability crisis and renters are feeling the brunt of this increasing lack of affordability. In my opinion, it is the City Council's duty to look at available tools that will make an impact now on the affordability crises. As we discuss existing affordability tools, we should also allow space for a conversation about rent control and have a dialogue about whether it will be effective in Seattle. However, if we focus just on rent control we may miss the opportunity to discuss how to preserve and increase the supply of affordable housing right now. There are several tools to currently consider that can yield a powerful impact, including leveraging the existing housing levy, incentivizing building and banking surplus public lands.

The Seattle City Council recently passed an ordinance authorizing encampments in certain areas for people experiencing homelessness. An amendment called for studying the impacts of allowing encampments in residential areas.

5. Should encampments for people experiencing homelessness be allowed in residential areas?

Yes

However, as we are considering residential areas, we need to take into consideration access to services and transit to ensure that individuals living in encampments in residential areas have the greatest ease possible to the services they need both on and offsite.

People experiencing homelessness often face local regulations making it difficult simply to exist. Seattle has banned sitting on sidewalks in some areas during certain times of day. Brushing teeth in public restrooms was recently banned in a neighboring city. Attempts to ban “aggressive” panhandling and smoking in public parks are efforts to address public comfort and safety, but could result in targeting people experiencing homelessness.

6. How should the city balance the rights of people experiencing homelessness with the comfort and safety of all Seattle residents?

I am proud to be an alum of Seattle University School of Law, who just released the first statewide analysis of laws criminalizing homelessness, including a case study of Seattle. As that report highlights, these types of laws are expensive, ineffective, and disproportionately impact already marginalized people. Indeed, this recent report highlighted that the City of Seattle will spend at least \$2.3 million in the next five years enforcing just 16% of the city’s criminalization ordinances. Imagine if we could spend that money on funding affordable housing? The report makes that point when it states that investing that money over five years on affordable housing could house approximately 55 people experiencing homelessness per year (or 275 people total), saving taxpayers over \$2 million annually and over \$11 million total over the five years. The City must not fall into the weary trap of “law and order” simply to help non-marginalized people feel “comfortable.” Poverty, like racism, is uncomfortable. And trying to hide it doesn’t make poverty any less prevalent or real.

Several months ago, I was at a local hotel where a woman walked in. She appeared to have mental health issues, was hungry, un-bathed and desperate for one of the patron’s to help her. Management came to our table to apologize for the “inconvenience.” I refused to accept his apology and challenged whether someone who looks like me would have to be a paying patron to sit here, have a glass of water and leave. He was befuddled by my reaction. I then bought the woman a meal and invited her to use the restroom at the hotel and stayed with her until she was done to ensure that law enforcement wouldn’t be called. My view of what the City should be doing – and the view I would have if elected – is no different. Yes, poverty is difficult to see, especially when you have no personal experience with it, but rather than criminalizing the symptoms of basic human needs, we should be providing our neighbors with easy and round-the-clock access

to bathrooms and other hygienic centers. And when the only place a person has to sit or sleep is the sidewalk, a bench, a stoop, etc., – because we’ve avoided allocating enough resources and political will to funding humane shelter and hygienic facilities and access to the same – we should not penalize the poor for doing so.

Lastly, when we allocate law enforcement resources to these communities, a vast majority of those resources should be spent on protecting our neighbors from criminal acts (sexual violence, assaults, robberies, etc) rather than assuming that they are the perpetrators of crimes.

According to Zillow, more than a quarter of Seattle’s “low-end homes” (those valued in the bottom third of home values for their market) are underwater. These homes tend to be occupied by low-income and fixed-income homeowners or renters.

7. Do you support a mortgage premium reduction plan to address foreclosures in Seattle?

Yes

8. Please suggest other strategies to prevent low-income people from losing their homes that you would support as a city council member:

Currently the City invests some resources into affordable home construction, homebuyer programs, and foreclosure prevention but more can be done to fulfill the promise of homeownership. When we look at who is losing the game of homeownership, we look at the faces of seniors, fixed-income owners, low-income owners, people of color and immigrants. The City currently makes investments in the Homeland Community Land Trust, Down Payment Assistance Program and Foreclosure Prevention Program but we should be doing more to invest in these programs as concrete strategies to increase homewonership and prevent foreclosures.

Some other strategies include the Loan Repayment Assistance Pilot Program used in Portland, which is designed to assist families that have experienced financial hardship and owe substantially more than their home is worth. The program is

designed to help people who could afford a payment at the current value of the home but haven't yet been provided that opportunity.