



2015 Seattle City Council Affordable Housing & Homelessness Candidate Questionnaire Responses

Tammy Morales City Council Position 2

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?

It is critical to ensure that the investment in our neighborhoods benefits its all residents, but especially low income individuals and families. It may be time to re-examine the way we plan in this city. We need to consider alternative models of housing such as cottage housing and cooperative housing that could create more affordable options for families. As District 2 Council Member, I will work with the new Housing Caucus to fight against the forces of displacement and work for:

1. Robust expansion of public financing for affordable housing construction -

Utilize municipal bonds; General Fund dedication; and increase the Seattle housing levy

2. Principal Reduction for homeowners at risk of foreclosure -

Assist those facing foreclosure by purchasing their mortgages from banks and issuing new mortgages to them at more affordable rates.

3. Rent Stabilization

Preserve below-market unsubsidized housing; Lobby the state capitol to remove arbitrary prohibitions on local control to stabilize rents.

4. Linkage fee

Require that developers set aside 3-5 percent of their construction for workforce housing or pay their fair share into a housing development fund.

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?

The city should be more focused on addressing these disparities. In 2005 the Race and Social Justice Initiative was drafted with the intention of creating an equity filter for city policies. Yet ten years later people of color continue to be pushed out the city at disproportionate rates. My focus for this campaign and for the work I want to do, is to hold the city accountable to our stated equity goals. This means assessing all of our policies, planning and permitting process with an eye to how they affect our most vulnerable. The Planning Commission's new report on equity is a good place to start. Some of the housing policy changes I mention above could help stem the displacement.

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

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

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

I don't believe restricting the homeless to commercial other areas serves them well. Being isolated from services, transit and the community itself can only serve to alienate people even more.

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?

The city should address the issues of homelessness by increasing funding for an array of mental health, substance abuse, job training, affordable housing and other services that can help stabilize the lives of those living in homelessness. People are homeless for any number of reasons. They don't need to be criminalized for surviving outdoors. They need to be offered assistance, safety, and opportunity. More public restrooms and more places like the Urban Rest Stop need to be funded to allow people the dignity of tending to their personal hygiene in a safe, welcoming place.

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:

Homeowners - especially seniors - need better protections from predatory lenders. This could include more public education programming, as well as a robust foreclosure prevention program. For renters, we should require at least 90 days notice when renters are evicted. We should also close the loophole that allows landlords to avoid paying relocation assistance. I would be eager to partner with you to find more solutions that can protect both renters and homeowners.