

# Affordable Housing & Homelessness

## Action Workshop – December 4, 2021

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# Homelessness is a national, regional and local crisis

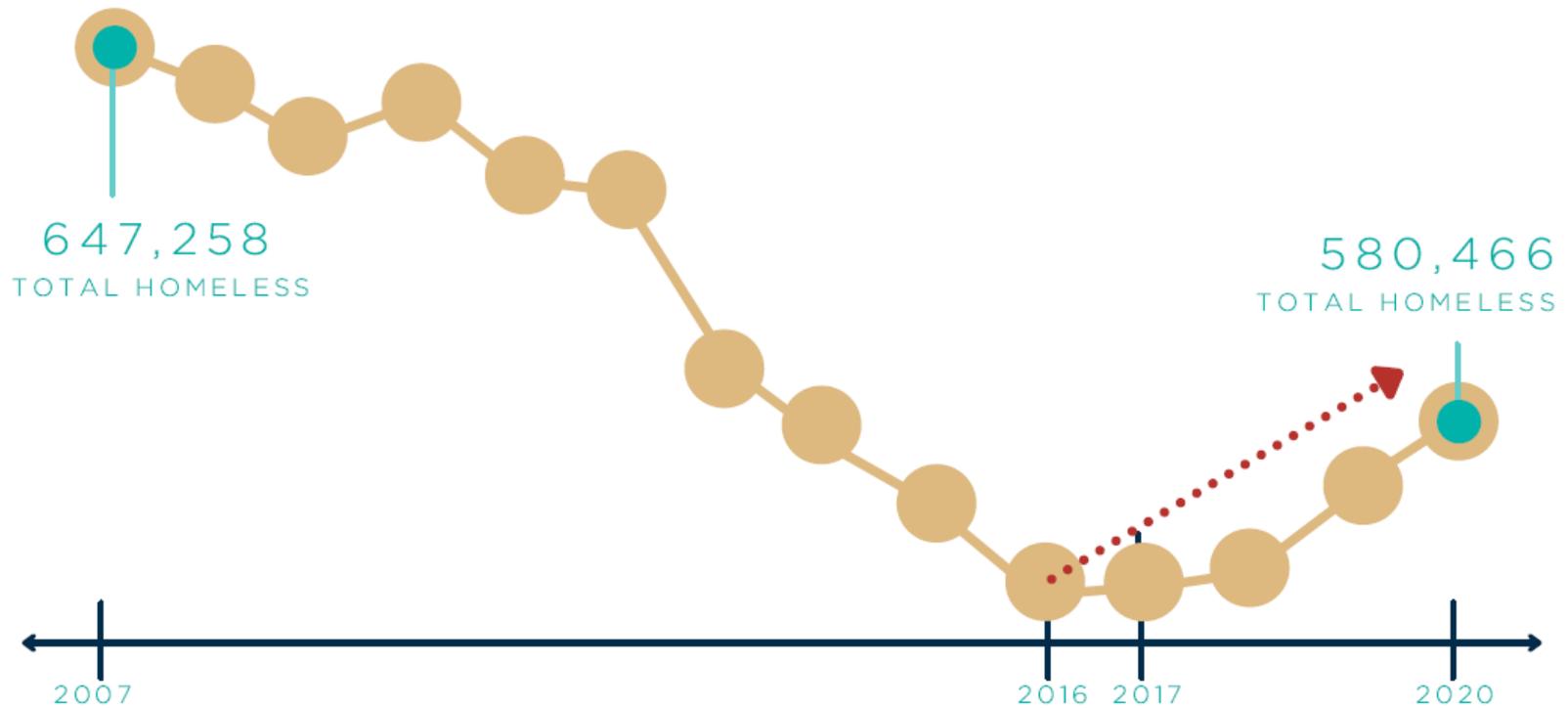
**Nationwide**, 2020 Point in Time Count = **580,500** homeless in the US (2021 data not available)

- WA State, **22,923** homeless
- Men, black, Indigenous, domestic-violence survivors, veterans, and people with substance use or mental health disorders all experience homelessness at higher rates.

*National Alliance to End Homelessness  
State of Homelessness, 2021 Edition*

# National Trend

## NATIONAL-LEVEL COUNTS FOR OVERALL HOMELESSNESS

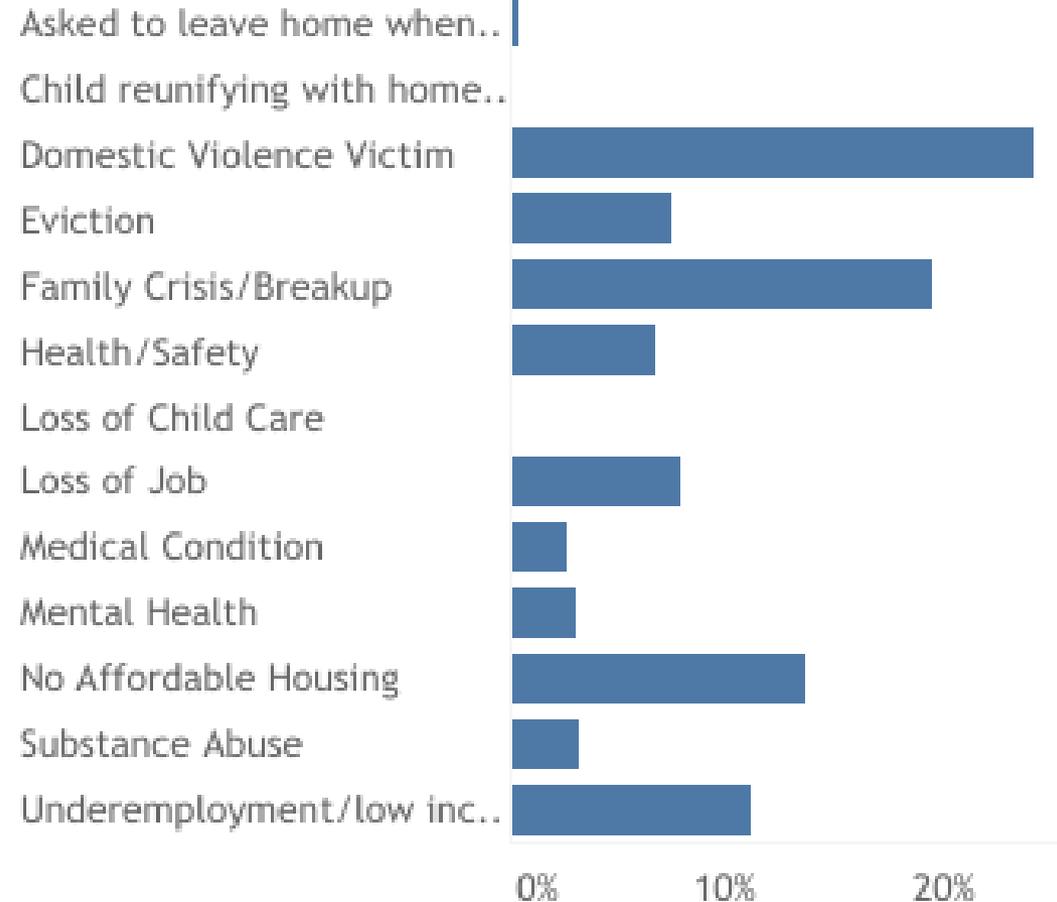


# Housing non-Affordability

***Why is Homelessness Increasing?*** Homelessness has increased since 2013 in Washington state due to multiple factors, but overwhelmingly because **growing rents** are pushing people living at the margins into homelessness

--WA State Dept. of Commerce,  
<https://www.commerce.wa.gov/serving-communities/homelessness/>

Pierce County example:



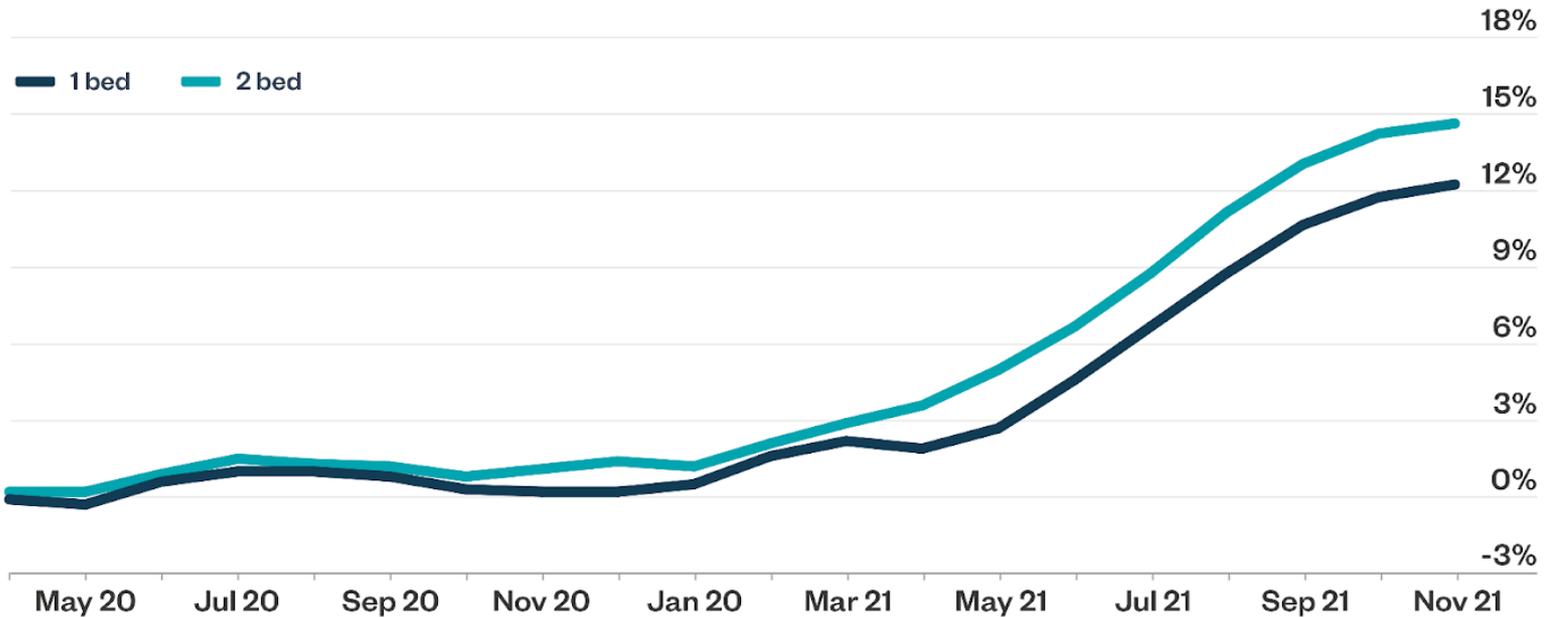
LEAGUE OF WOMEN VOTERS  
OF WASHINGTON

<https://www.co.pierce.wa.us/3715/Homeless-Programs>

# Housing non-Affordability

## National rent growth

Growth in median price since April 2020



Source: Zumper National Rent Report

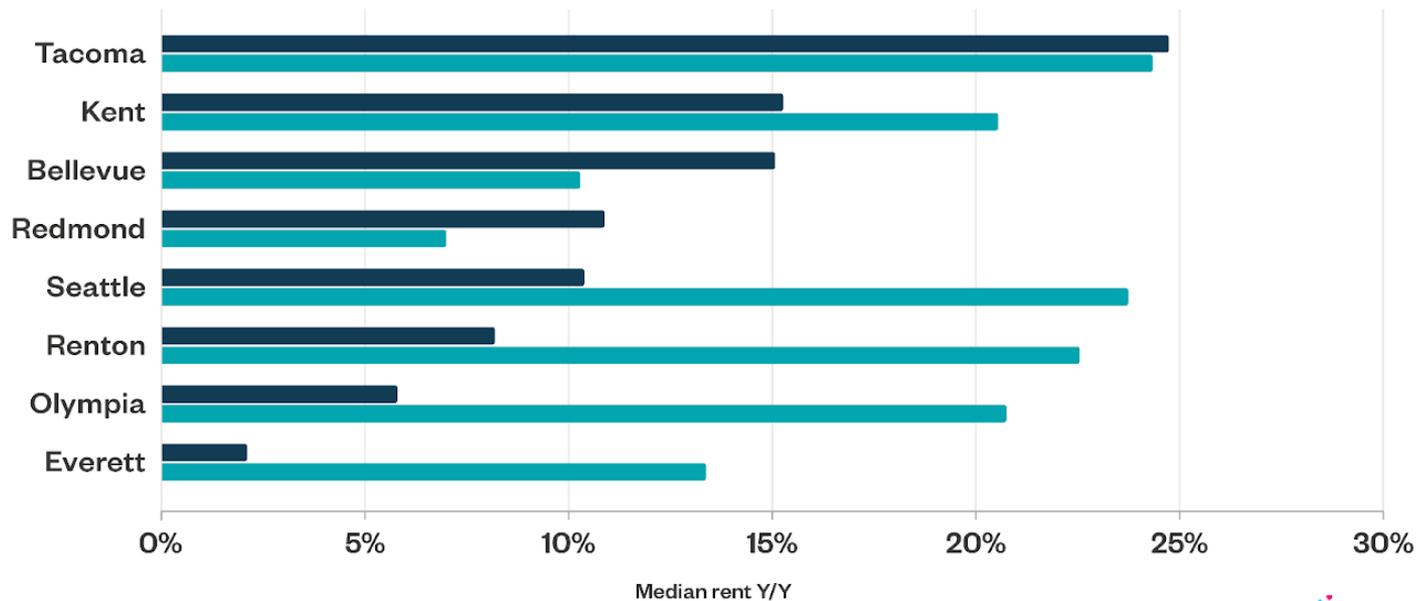


<https://www.zumper.com/blog/rental-price-data/>

# Recovery in 2021 after free-fall in 2020

## Rent growth in the Seattle metro area

— Y/Y 2-bed growth — Y/Y 1-bed growth



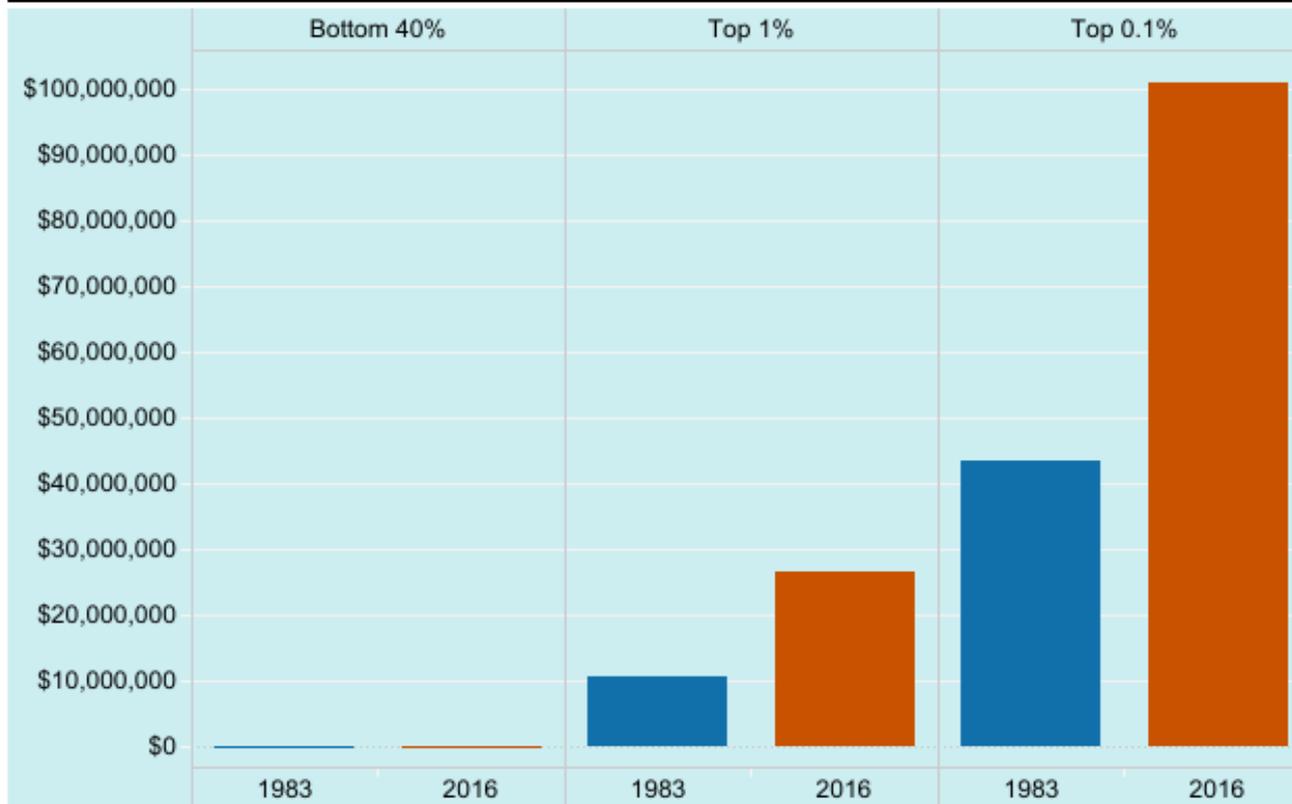
Source: Zumper National Rent Report



<https://www.zumper.com/blog/rental-price-data/>

# Also Income Inequality

**The Rich Have Become Richer as the Poor Have Gone Under Water**  
*Average household wealth in 2016 dollars*



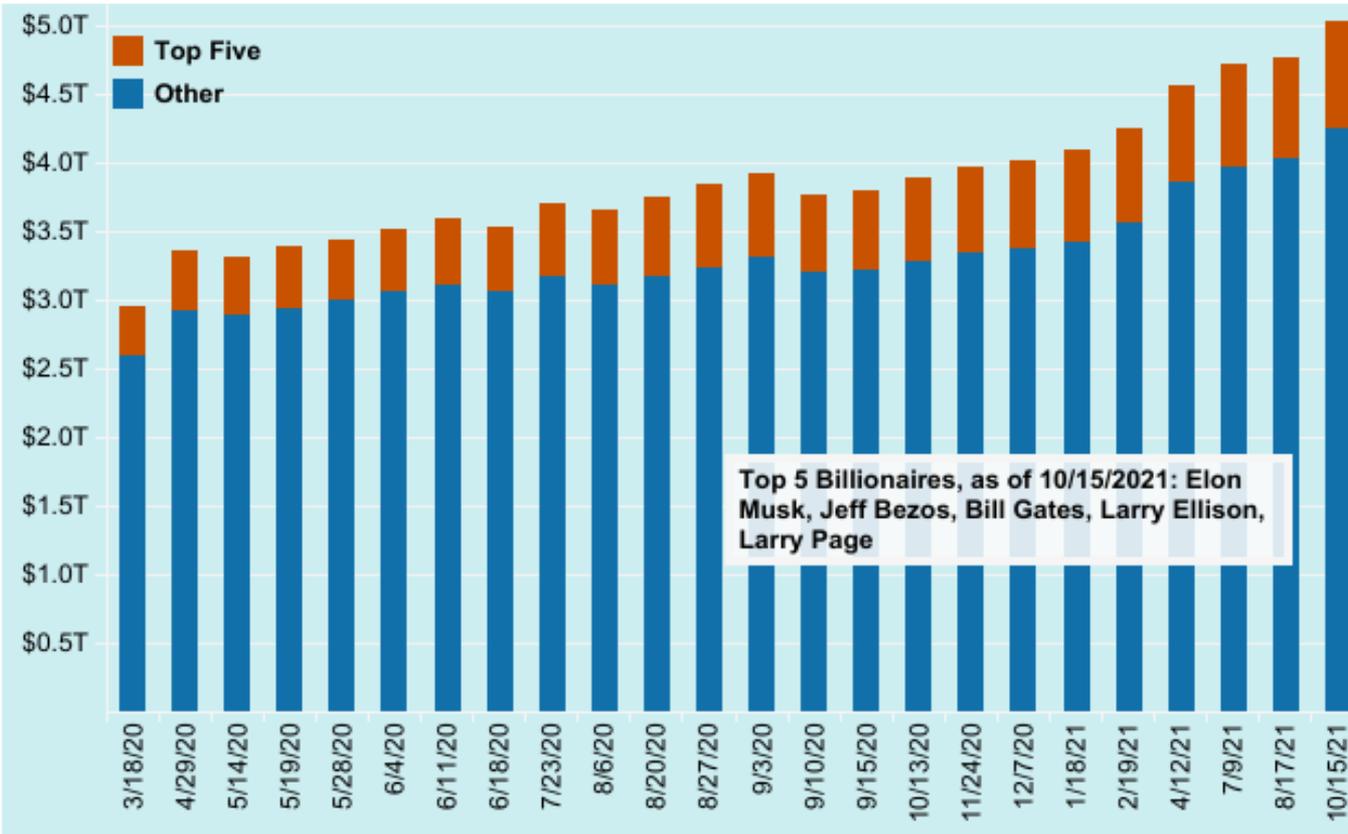
Source: National Bureau of Economic Research

This was pre-Pandemic

# It's an Income Inequality Issue

## Billionaire Wealth is Skyrocketing During the Pandemic

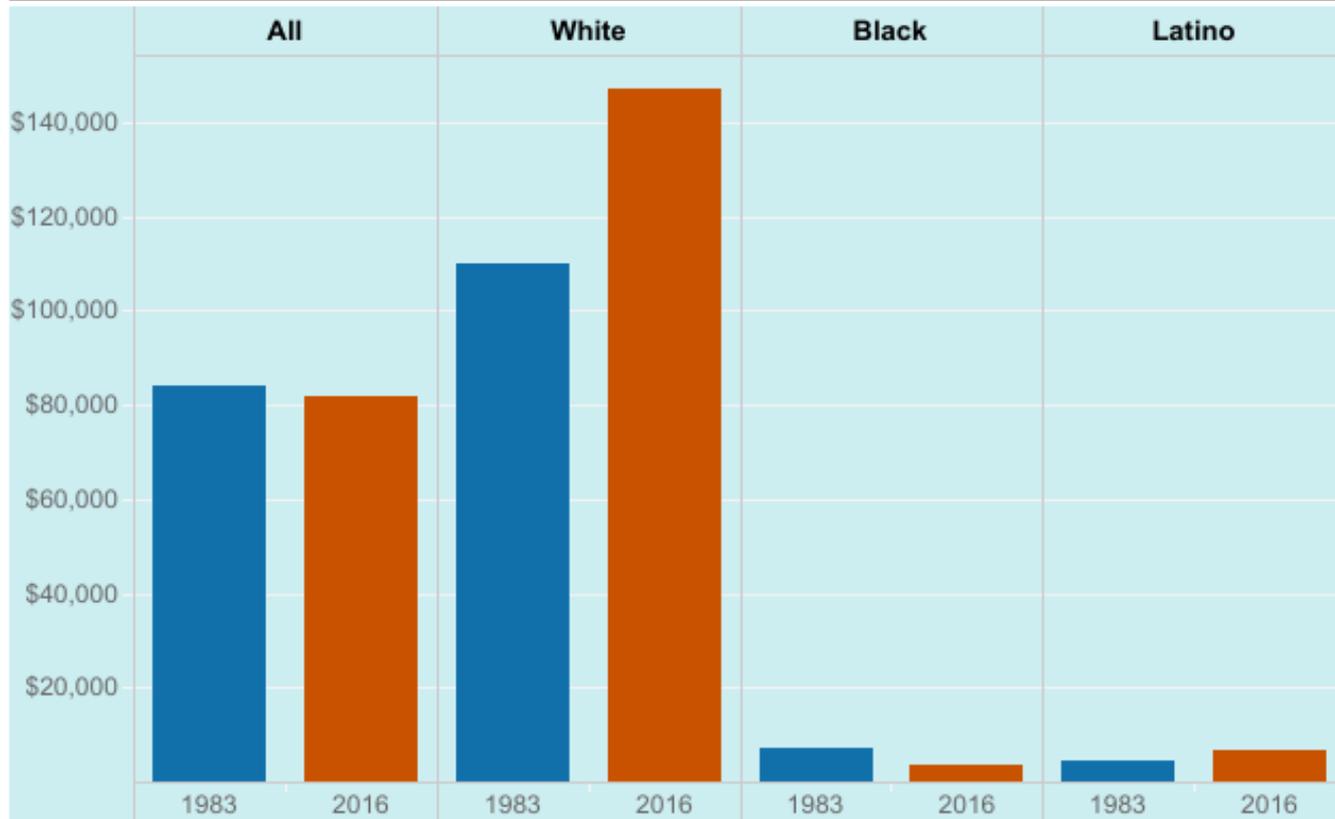
Total U.S. billionaire wealth, select dates in 2020 and 2021



Source: Institute for Policy Studies and Americans for Tax Fairness

# Racial Imbalance

**The Racial Wealth Divide Has Grown Over Three Decades**  
*U.S. median wealth by race, 1983 and 2016*



Source: Institute for Policy Studies

# Income Inequality = Housing Inequality

## There is not enough Affordable Housing

### Nationwide, rental markets are tight

- Vacancy rates low
- More higher income people renting
- Market price shifting upward
- Therefore, rent increases

### In the last 5 years, statewide

- Market rents increased 51%
- Median home prices increased 40%

# There is not enough Affordable Housing

## 49% increase in median rent in 5 years

Washington has the 16th highest rent in the country

- out of 56 states and territories.
- The Fair Market Rent in Washington ranges from \$700 for a 2-bedroom apartment in Lincoln County, WA to \$1,899 for a 2-bedroom unit in Seattle-Bellevue, WA HUD Metro Area.

<https://www.rentdata.org/states/washington/2019>

## But only 4.4% increase in median household income in the same period

## Compounded by racial inequality

- White families in America have, on average, **13 times the wealth** of Black families and **10 times** that of Latino families
- Policy choices have made it harder for people of color to obtain good housing

# Pierce County Example: Affordable Housing Data

## Renter Households

38% of total households

Housing Wage	per Hr	Fair Market Rent/mo	Annual Income Needed	Hrs/Wk at Min Wage
0 BR	\$18.48	\$ 961	\$38,440	55
1 BR	\$20.67	\$1,075	\$43,000	61
2 BR	\$27.08	\$1,408	\$56,320	80
3 BR	\$39.06	\$2,031	\$81,240	116
4 BR	\$47.54	\$2,472	\$98,880	141

**Affordable at  
Min Wage**

\$13.50/hr

\$702/mo

## Occupations

Fast food workers

Home health aides, retail sales,  
waiters

**Estimated Mean  
Renter Wage**

\$16.29/hr

\$823/mo affordable

Nursing Assts., Laborers, Cooks



# Crisis on Top of Crisis: Effects of COVID-19

## 12-20% of current renters in WA State reported they could not pay September-October rent

- Many using credit card debt to cover rent
- Estimated 170,000 households in WA State at risk of eviction

## Unemployment & Health Care

- Health coverage is attached to employment;
- Medical bills are largest source of bankruptcy

## Rental assistance

- Available throughout the state but many don't know about it
- Some gave up when first efforts to obtain it did not work
- Must be COVID-related; only CARES Act \$\$

## WA State Unemployment Claims

Year	# Claims
2015	221,326
2016	210,554
2017	224,823
2018	187,603
2019	196,545
2020	<b>898,712</b>

# How do we Solve Homelessness?

## **The solution to homelessness is to provide housing**

- Prevent loss of housing
- Subsidize housing for lowest income people
- Provide supportive housing for those with long-term need
- Help people get ahead with education, training, reasonable wages

# Recent State Legislation

## 2019-20 Legislative Sessions

- **Funding**
  - \$325 million added to Housing Trust Fund (State Capital Budget)
  - State Sales Tax Retention Locally (HB 1406)
  - REET exemption on the sale of self-help housing by an affordable homeownership facilitator (eg, Habitat for Humanity) to a low-income household (SB 5025)
  - Increased funding for HEN (Housing & Essential Needs) program & TANF
- **Land Use**
  - Authorization to increase density, housing action plans, and planning grants (HB 1923)
  - Authorization to create tiny house communities (SB 5383)
  - Authorization to increase density with bonus for certain affordable housing development on property owned or controlled by a religious organization (HB 1377)

# Recent Legislation, cont'd

## 2019-20 Legislative Session, cont'd

- **Tenant Protection**

- Modification to Manufactured/Mobile Home Landlord-Tenant Act (HB 1582)
- Provide 60 days' notice of rent increase (HB 1440)
- Allow judicial discretion for evictions (SB 5600)
- Increase protection for forelosers (HB 1105)
- Modification to property tax exemptions for seniors, veterans (SB 5160)
- Three-month payment plan for first, last and damage deposit payments upon moving into a rental unit

- **Support for Youth**

- Expansion of McKinney-Vento program and grant funding for school districts to arrange support services for homeless students (SB 5324)
- Pilot programs in colleges for variety of support services for homeless (SB 5800 )
- Authorize use of HOPE Centers for the placement of a child in need of services and clarifies availability of street outreach services (HB 1657)

# Recent State Legislation

## 2021 Legislative Session

### **Increased Funding to Add and Preserve Affordable Housing:**

\$400 million invested in the Housing Trust Fund and additional for preservation of affordable housing (USDA and other properties at risk of loss).

### **Resources to keep people in their homes and prevent an increase in homelessness:**

Statewide protections against discriminatory and arbitrary evictions (good cause termination requirements) and prevent evictions based on nonpayment of rent with improved legal protections and rental assistance.

### **Increase in state resources to prevent and end homelessness:**

New \$100 document recording fee to increase resources to prevent homelessness.

# Hopes for 2022 Legislation

- Additional Housing Trust Fund appropriation
- Housing Justice Act
- Increase cash grants for aged, blind & disabled
- Additional tenant protections (anti-rent gouging) & enforcement
- Registration requirement for for-profit landlords
- Support for nonprofit homelessness providers whose employees are financially at risk
- Funding for local jurisdictions to plan for housing

# League Cares

## LWVUS Position:

“The federal government shares with other levels of government the responsibility to provide equality of opportunity for education, employment **and housing** [*emphasis added*] for all persons in the US regardless of their race, color, gender, religion, national origin, age, sexual orientation or disability.

In order to promote self-sufficiency for individuals and families, the LWVUS supports policies and programs designed to prevent or reduce poverty.”

## LWVWA Position – Housing, HO-1:

“All levels of government and the private sector share the responsibility to help alleviate the housing shortage in the low income sector. Identifying housing needs and planning to meet these needs is best done at the local level. The state should set minimum standards for safe and decent housing and provide for their enforcement. Policies should be formulated to allow for maximum use of available federal funding as well as encourage the participation of industry, business, local and nonprofit groups in meeting housing needs. The state government should provide information, assistance and coordination for housing programs at all levels.”

# Help Wanted

For the State Legislature:

- Watch for opportunities to testify
- Support Lobby Team
- Develop network of local advocates to help
- Provide community education

For your homelessness in your community

- Monitor and advocate within development of your local comprehensive plan

# Thank You!

## Q & A

5-minute Break

Return to link for main session