

Appendix D: SeaTac Displacement Risk Analysis

Introduction

Over time, many SeaTac residents will be facing greater challenges in the housing market. Higher prices, lower vacancies, and changes in the housing stock will mean that individuals and families will face greater pressures to access safe, affordable, and appropriate housing.

One effect of these pressures is **housing displacement**, where people are excluded from living in a community they could access before because they can no longer find appropriate and affordable housing. This can include the following:

- **Economic Displacement:** Current residents of a community may not be able to find appropriate housing that they can afford as rents increase and may be forced to find lower-cost options elsewhere.
- **Physical Displacement:** Residents may be physically displaced if their housing is redeveloped or rehabilitated and there are simply no other suitable options in the area that are available and can meet their needs, even if some housing would otherwise be affordable.
- **Cultural Displacement:** When economic and physical displacement results in neighbors moving elsewhere, and a corresponding loss of local social connections, culturally related businesses and institutions, and other community assets, many households may choose to relocate.

Displacement may also manifest as **direct displacement**, where current residents leave a community because of the displacement drivers described above, or **indirect (exclusionary) displacement**, where people that would normally be interested in moving into the community (e.g., young adults who grew up in SeaTac looking to move back) can no longer find appropriate housing to meet their needs.

Causes of Displacement

There are several factors that are involved with displacement of households:

- **Housing Costs.** The most important driver for displacement in communities involves high housing costs. Generally, households that spend more than 30% of their income on housing are considered “cost-burdened”, with those spending more than half their income considered to be “severely cost-burdened”. As housing costs increase for cost-burdened households, especially lower-income households, they will have fewer resources available to devote to other necessary household expenses, such as transportation, food, and childcare. Cost-burdened households are also often more vulnerable to housing instability as the result of unplanned expenses or other disruptions. Rising housing costs can both increase the number of households experiencing these pressures and the severity of effects, and many households may need to reduce their housing costs in some way as a response.

Although most of the focus on displacement due to housing costs is related to renters, some homeowners can potentially be vulnerable to increased housing costs as well. Economic disruptions impacting the ability to make mortgage payments can be one factor. Additionally, residents that own their homes outright but are on a fixed or limited income may face challenges in covering maintenance costs, property taxes, and other expenditures. These households could be forced to sell as a result.

- **Housing Size.** Housing size is often a constraint to finding appropriate housing, especially with respect to newer housing built in a community that replaced existing units:
 - With housing intended as **owner-occupied housing**, especially single-family housing, new homes may be built to be as large as possible to maximize profits. This can price out many households looking for affordable options for a smaller number of people, even if the market value for smaller housing would be affordable.
 - For **rental housing**, new homes may include a disproportionate number of smaller units (e.g., studios and one-bedroom apartments) that would not be appropriate for larger families with children. If older housing is being demolished and redeveloped, this can reduce options for families renting in the community, even if they could afford market-rate rents.
- **Household Characteristics.** Other characteristics can also be relevant to whether housing is appropriate to meet the needs of households looking to move or to stay in the community. Most notably, groups such as seniors, people with disabilities, and others may be excluded from considering certain neighborhoods as an option if the infrastructure and services required to meet their needs are not present, such as facilities for the mobility-impaired.

- **Loss of Support Networks.** As noted previously, a potential driver for displacement is with the loss of local cultural resources and support networks in a community. If neighbors move from the community, and local business and cultural institutions are shut down or otherwise displaced from the area, many residents of certain social, racial, and ethnic groups may not be inclined to remain. Additionally, new residents from those groups may not be as interested in moving into the community. As more people are displaced and fewer households move in to replace them, these existing support networks can decline.

Effects of Displacement

Displacement has clear impacts on households, the city, and the region:

- For **individual households**, a lack of housing options in the community can mean that alternatives in other communities would require longer commuting times and greater transportation costs; displacement of children from local school districts; relocation to areas with fewer services and community connections; or occupying housing that is unhealthy, unsafe, or otherwise inappropriate. In many cases, displacement from housing could also lead to homelessness. These can pose considerable financial, social, and health impacts on households, in addition to potential increases in financial strain due to higher rents.
- For **neighborhoods**, displacement can result in the loss of community cohesion and social bonds as long-term residents are forced to leave the area for other housing and their children or other members of their community cannot find local housing. While new development can support additional resources and amenities in an area, there may also be changes to local services and amenities that do not support the needs of the remaining residents.
- For **social and cultural groups** in the city, the displacement of existing residents and businesses/services and the exclusion of new residents can affect the long-term sustainability of these communities. Changes in the cultural character and makeup of a community can reduce important social connections, and local businesses supporting members of these communities may no longer have the customer base to continue. This can contribute to a decline in local support networks and in the diversity of the community and can encourage further cultural displacement.
- For **local businesses**, employees that are displaced from the community may need to commute longer distances to find appropriate housing. This can make it far more difficult to attract workers, especially lower-income employees that may be less likely to commute for longer distances to work.

- For the **city** and **region** overall, displacement can often result in higher rates of homelessness, both locally and across the region. Displacing lower-income households to other areas, especially locations with fewer resources, may put an additional strain on the social services provided in these communities. Conversely, retaining existing low-income residents as part of mixed-income neighborhoods can help improve economic mobility and opportunity, and support better outcomes through greater economic investment in the community.

It should be noted here that many households experiencing increasing displacement pressures may not leave a community, especially in areas where they strongly value the social connections, amenities, and services available. However, these households will experience more financial instability if they remain, and many may be forced to find affordable housing options in the community that may not be safe or appropriate for their needs. This can put them at risk for housing instability, and even homelessness.

Additionally, while all neighborhoods are expected to grow and change, and many households will move away from a community for various reasons, displacement is specifically related to the effects of households that are involuntarily forced to move due to certain conditions in the market, and the housing that they can access is less likely to meet their needs due to size, location, condition, or other characteristics.

Risk Assessment

Understanding the potential for displacement in the city is critical in evaluating the best approaches to take with addressing these effects. In this section, selected extracts from the Housing Inventory and Assessment Report (HIAR) are used to highlight some broader consideration with respect to displacement.

The distribution of risk across the city can also be important in targeting appropriate interventions for affordability and anti-displacement measures. Therefore, this analysis provides three assessments based on the spatial distribution of housing and risk factors:

- An assessment of **relative eviction risks** in SeaTac based on public eviction records and research from the University of Washington.
- Indexes from **Displacement Risk and Opportunity Mapping** reporting provided by the Puget Sound Regional Council (PSRC).
- The **Social Vulnerability Index** (SVI) used by the US Centers for Disease Control (CDC) and the Agency for Toxic Substances and Disease Registry (ATSDR).

These maps are aggregated at the Census tract level; because of this level of aggregation, there may be challenges in highlighting smaller areas such as neighborhoods to determine precise locations of

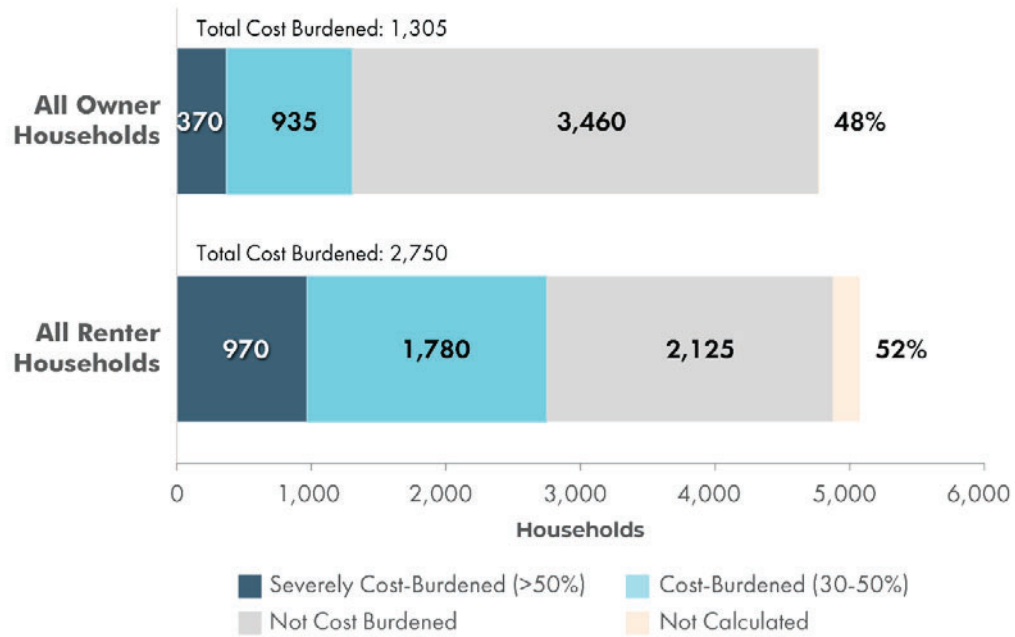
concern. However, these datasets can still be useful in indicating broad trends and comparisons across the region.

City-wide Statistics

From the HIAR, several graphs highlight potential concerns with respect to displacement. These graphs, included over the next few pages, are based on US Department of Housing and Urban Development's Comprehensive Housing Affordability Strategy (CHAS) dataset, which also uses US Census Bureau's American Community Survey data from 2013–2017.

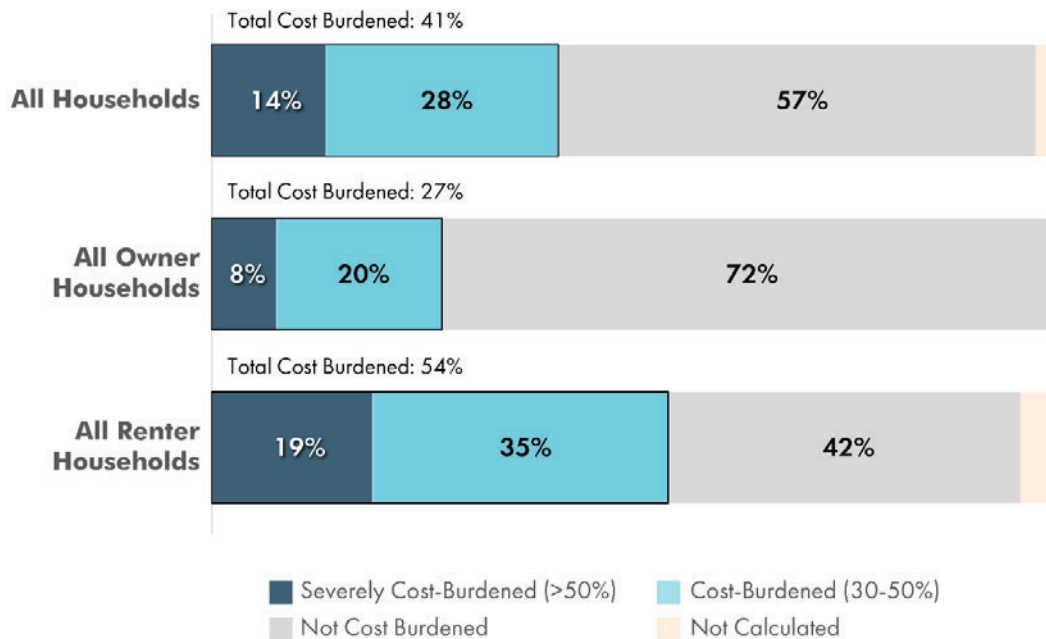
- **Overall housing cost burdens.** Figures 1 and 2 indicate overall housing cost burdens for renters and owners in the city, both by count and percentages. This highlights that there are a considerable number of households in the city that are cost-burdened, with nearly half of all renting households facing a cost burden. These high housing costs can leave many households vulnerable to increases in local rents, which can potentially lead to economic displacement.
- **Housing cost burdens on renters by income.** Figures 3 and 4 highlight that issues of cost burdens are strongly related to household income, as would be expected. While households of moderate income or higher (80% AMI or more) are not experiencing significant cost burdens with respect to housing, nearly 70% of very low-income (30–50% AMI) and 83% of extremely low-income (less than 30% AMI) households are facing these burdens. Additionally, about two-thirds of extremely low-income households are paying over half their income on rent.
- **Renter cost burdens versus affordable supply.** Figure 5 highlights a comparison between renter households across four income categories, and the housing in SeaTac that is affordable at the high end of these income ranges. This indicates noticeable gaps in affordable housing availability at the low and high end, which implies that lower income households are “uprenting”, paying more to access housing affordable at higher income levels, and a significant number of higher income households are “downrenting”, paying less than 30% of their income on housing. Figure 6 provides an indication of how this has changed over a five-year period, highlighting that this gap has increased slightly for both higher and lower income households.
- **Renter cost burdens by race and ethnicity.** Figures 7 and 8 highlight housing cost burdens for renters by race/ethnicity, both by count and percentage, respectively. This indicates that there are notable differences in cost burdens by race, with households of color experiencing twice the rate of severe cost burdens as white households. Additionally, a significant proportion of the severely cost burdened households in SeaTac are Black or African American.

Figure 1. Housing Cost Burden by Tenure, City of SeaTac.



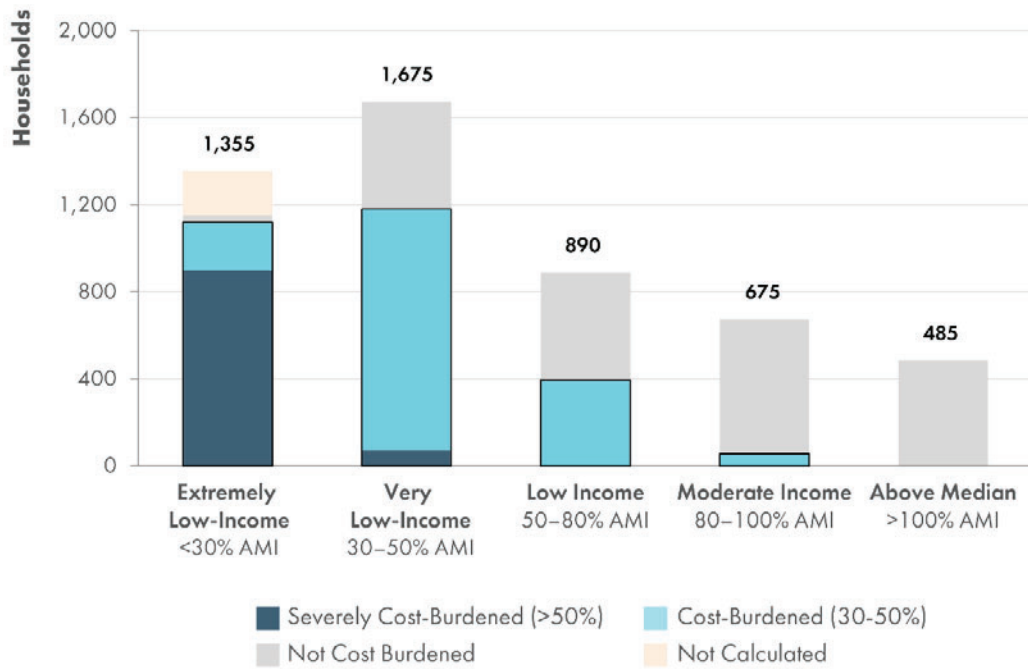
Sources: US Dept. of Housing and Urban Development CHAS, 2017 5-Year Estimates.

Figure 2. Housing Cost Burden by Tenure, Percent, City of SeaTac.



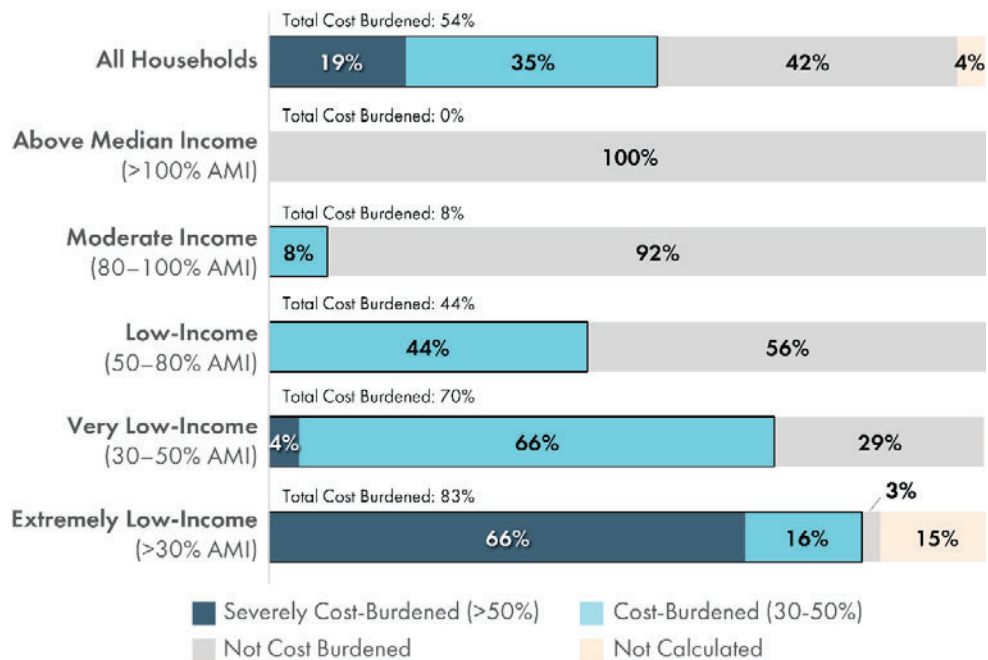
Sources: US Dept. of Housing and Urban Development CHAS, 2017 5-Year Estimates.

Figure 3. Rental Housing Cost Burden by Income Category, City of SeaTac.



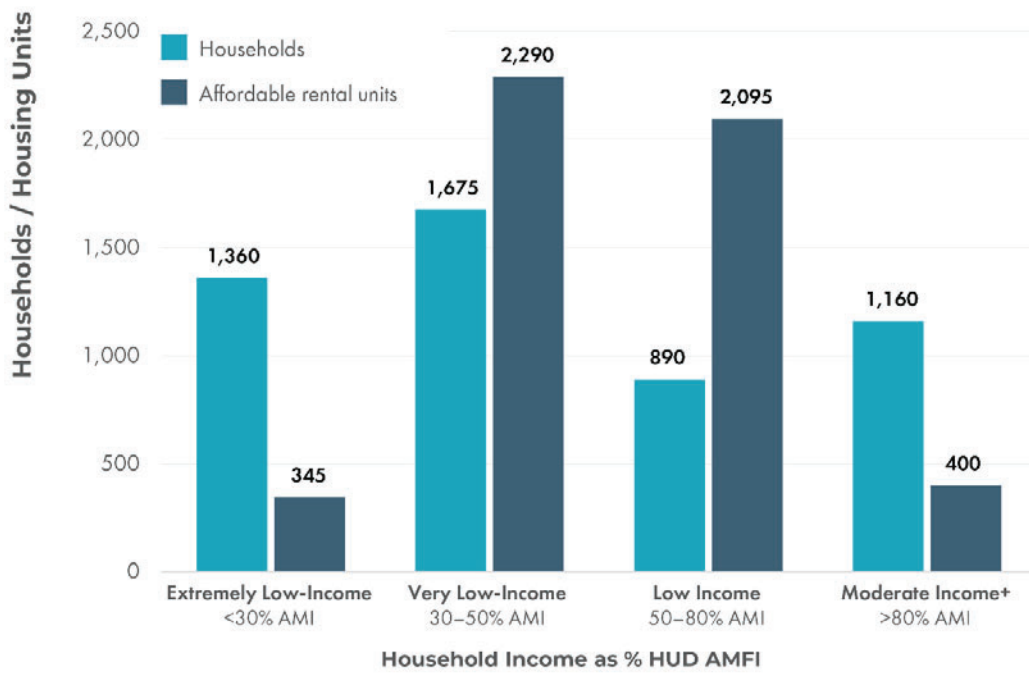
Sources: US Dept. of Housing and Urban Development CHAS, 2017 5-Year Estimates.

Figure 4. Rental Housing Cost Burden by Income Category, Percent, City of SeaTac.



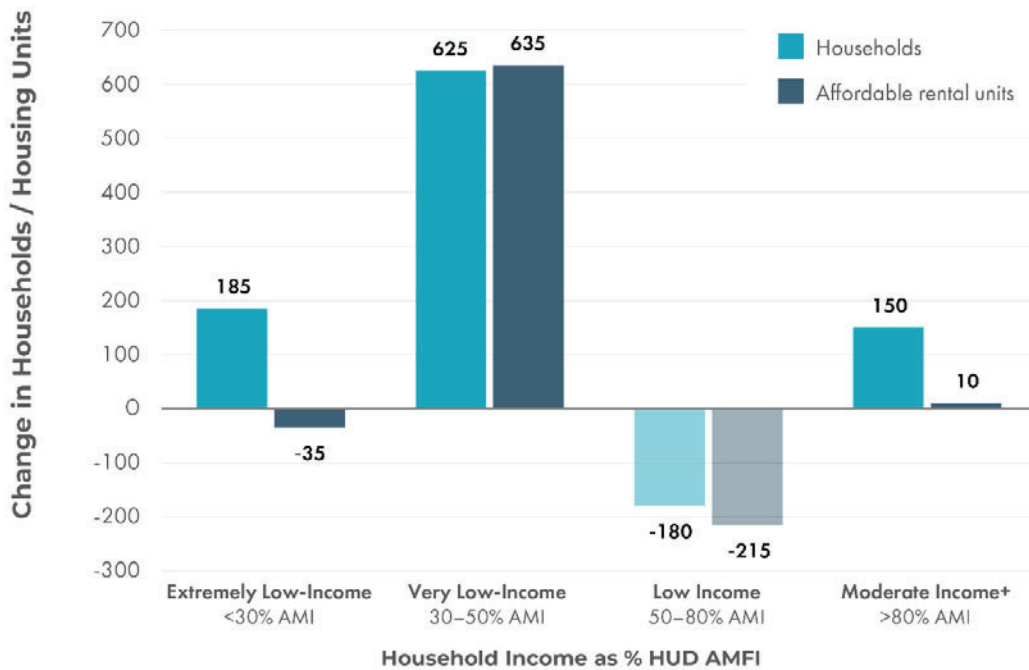
Sources: US Dept. of Housing and Urban Development CHAS, 2017 5-Year Estimates.

Figure 5. Renting Households and Available Affordable Rental Housing, City of SeaTac.



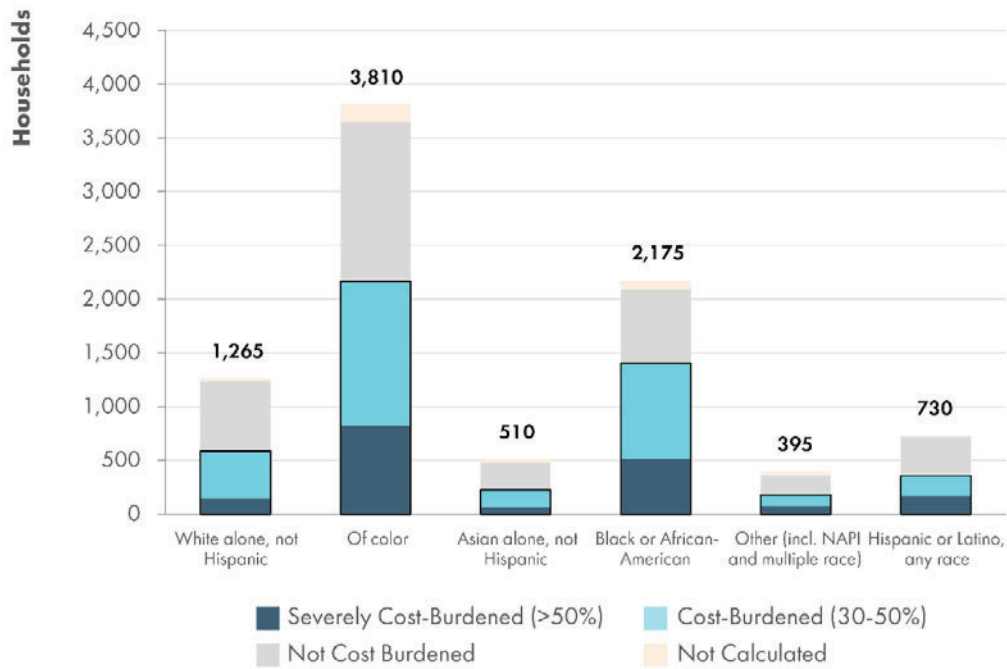
Sources: US Dept. of Housing and Urban Development CHAS, 2017 5-Year Estimates.

Figure 6. Five-Year Change in Households Renting and Available Affordable Housing, City of SeaTac.



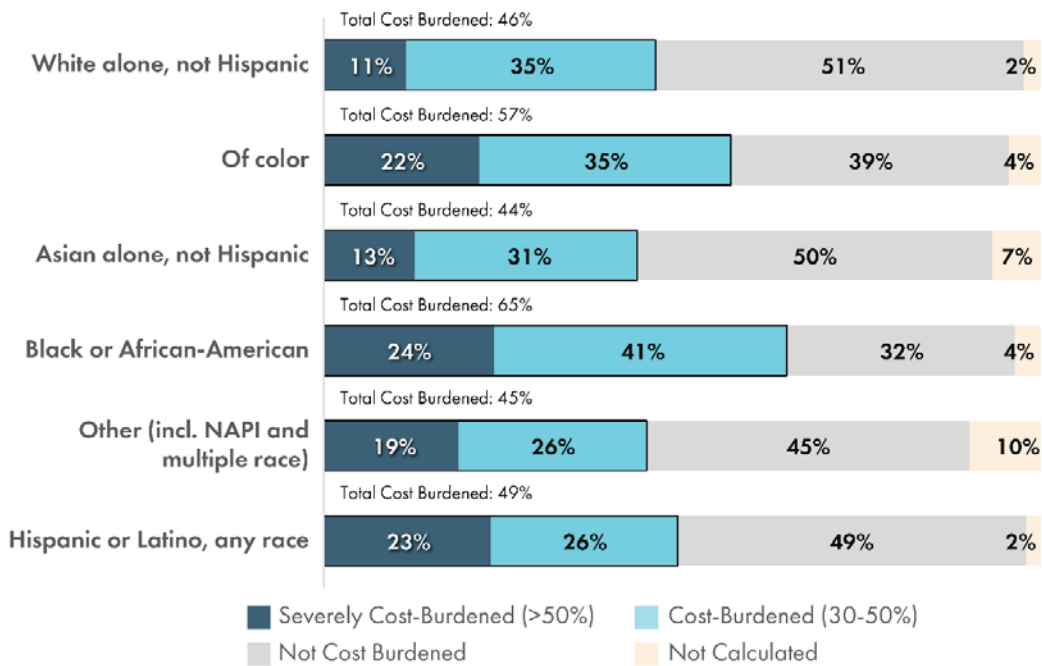
Sources: US Dept. of Housing and Urban Development CHAS, 2012 and 2017 5-Year Estimates.

Figure 7. Rental Housing Cost Burden by Race and Ethnicity, City of SeaTac.



Sources: US Dept. of Housing and Urban Development CHAS, 2017 5-Year Estimates.

Figure 8. Rental Housing Cost Burden by Race and Ethnicity, Percent, City of SeaTac.



Sources: US Dept. of Housing and Urban Development CHAS, 2017 5-Year Estimates.

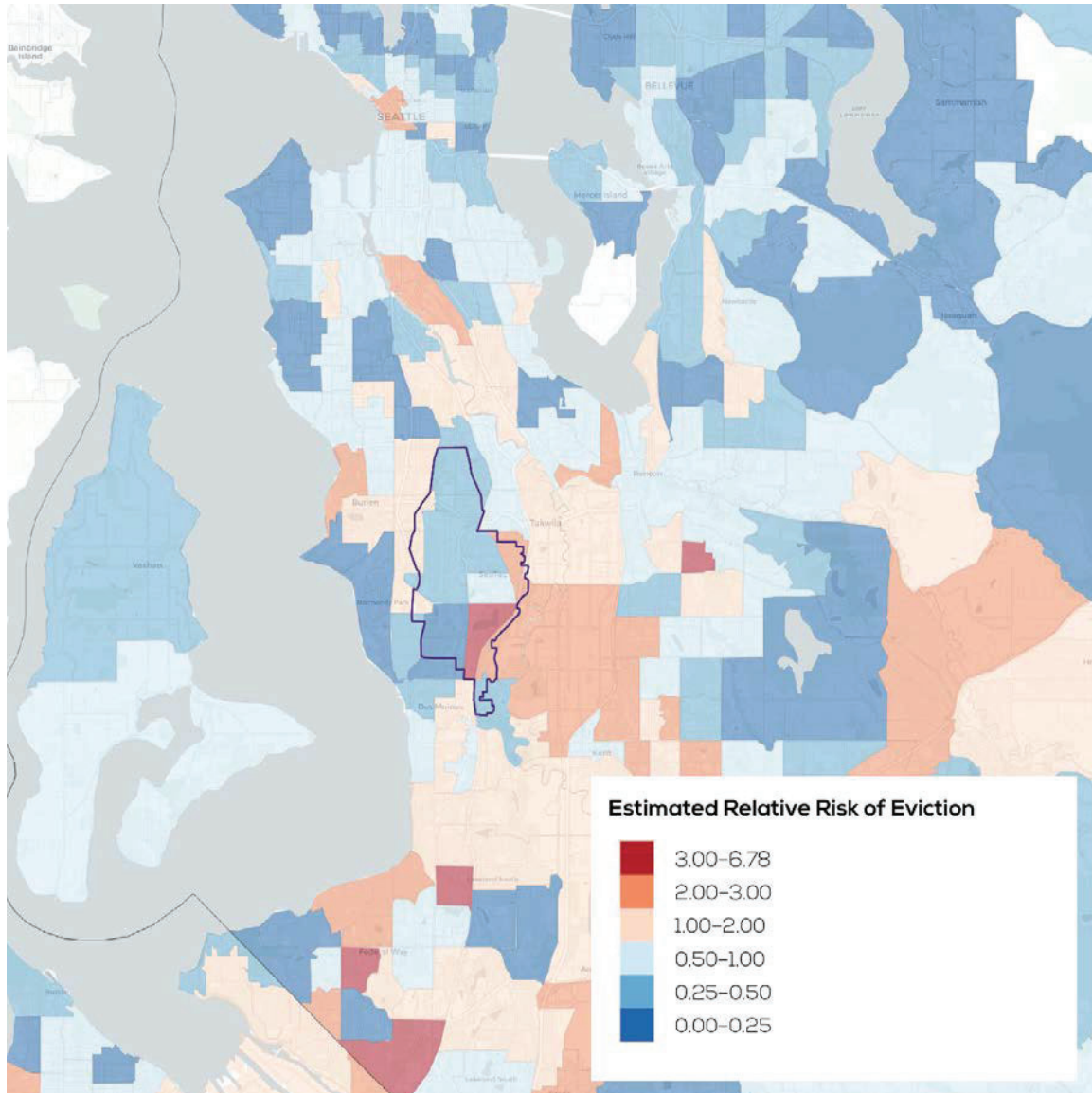
University of Washington Evictions Study

Understanding the rate at which households are evicted from housing can highlight situations where housing burdens may be severe, and households are vulnerable to financial hardship that can threaten their housing security. To identify areas where households face high eviction risks, data from the [University of Washington Evictions Study](#) is used, which captures both counts and rates of residential evictions across the Puget Sound region for the period between 2004 and 2017.

Regional Findings. From this study, [Figure 9](#) shows relative eviction rates across south King County. Eviction rates are calculated by comparing the number of evictions against the total number of renters within a given Census tract, and then comparing this rate to all other Census tracts within King, Pierce, Snohomish, and Skagit Counties. This index can identify locations which stand out in the region for high rates of eviction.

SeaTac Findings. What is notable here is that for many portions of the city, the relative risks of eviction are in fact below average. However, the highest risks of eviction have been in the Census tract associated with the Angle Lake area, which is the tract with the most rental housing in SeaTac in this dataset. This area experienced 70 evictions over the study period for an eviction rate of 4.46%, which is about 217% higher than the regional average. This is one of the highest recorded values for the county and region in this study, although rates in south King County are generally higher than elsewhere in the county. This highlights that this area is likely to have been historically at risk for evictions and displacement related to economic hardship with households.

Figure 9. Relative Risk of Evictions, South King County, 2004–2017.



Source: [The State of Evictions: Results from the University of Washington Evictions Project](#), 2019; ESRI, 2021.

PSRC Displacement Risk and Opportunity Index

The Puget Sound Regional Council (PSRC) developed a series of indicators in 2019 to highlight the locations across the region where businesses and households may have an increased relative risk for displacement. Over the entire region, the PSRC has relied on these indexes to provide an assessment of those neighborhoods that may require additional policy focus to prevent affordability challenges from having a disproportionate impact on low-income households.

PSRC's [Regional Displacement Index](#) identifies displacement risks by indicating Census tracts that have the highest combined score for 15 indicators in the region, as shown in [Figure 10](#). These indicators include:

- **Socio-demographic characteristics**, such as populations of color, English language skills, proportion of renters, and household incomes
- **Transportation qualities** of the local neighborhood, including access to employment and proximity to current and future transit
- **Neighborhood characteristics**, including proximity to community businesses and public services, as well as locations close to high-income neighborhoods
- **Housing**, including development capacity and median rent

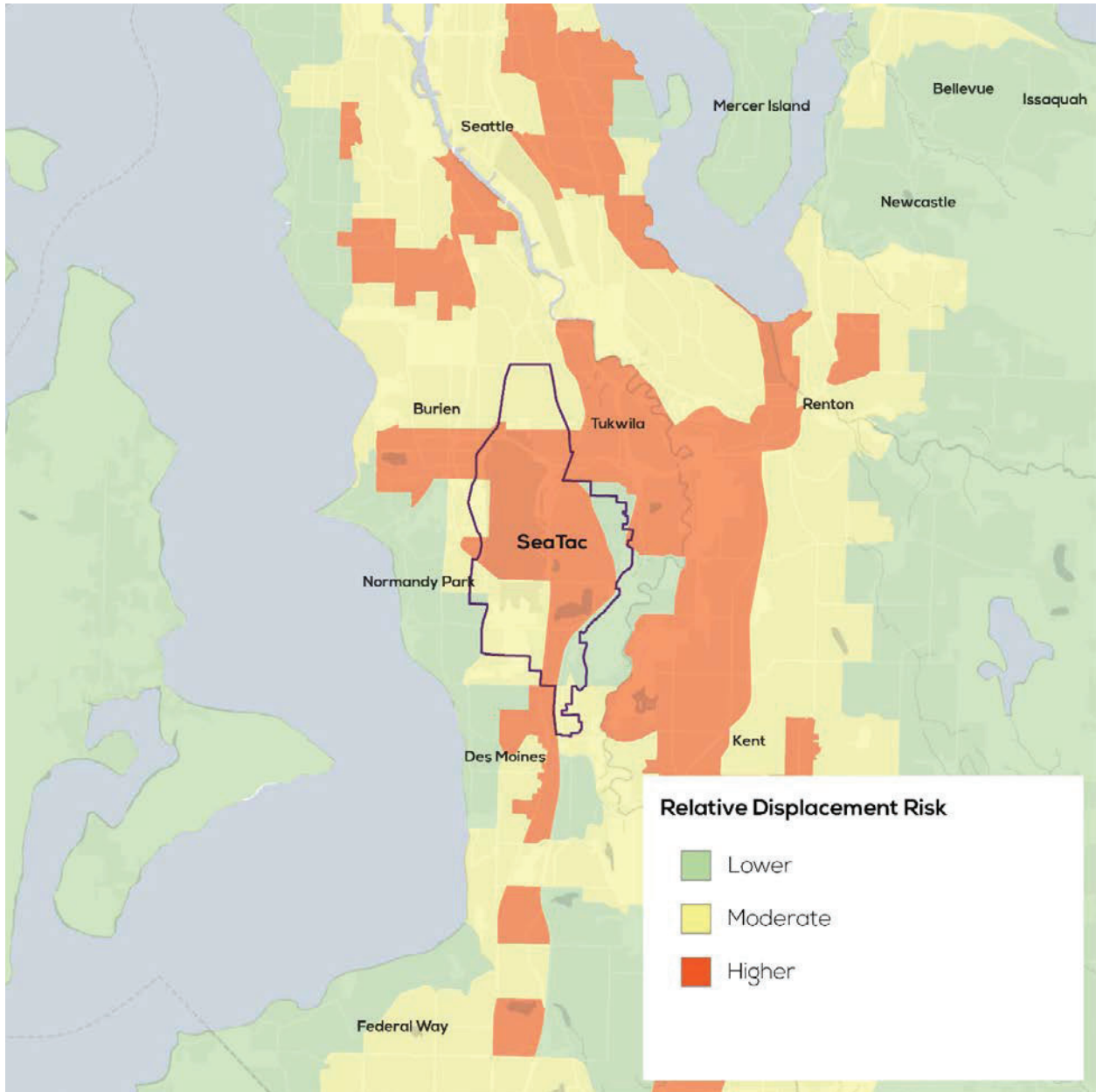
Census tracts are grouped into three categories based on their relative score:

- “Higher” risk (where scores in the top 10% of the score range)
- “Moderate” risk (scores in the top 50% but outside the top 10%)
- “Lower” risk (scores at the bottom 50% of the range)

PSRC's [Opportunity Mapping Index](#) (shown in [Figure 11](#)) highlights other elements related to the socio-economic resources and support available to residents, divided up according to the following categories:

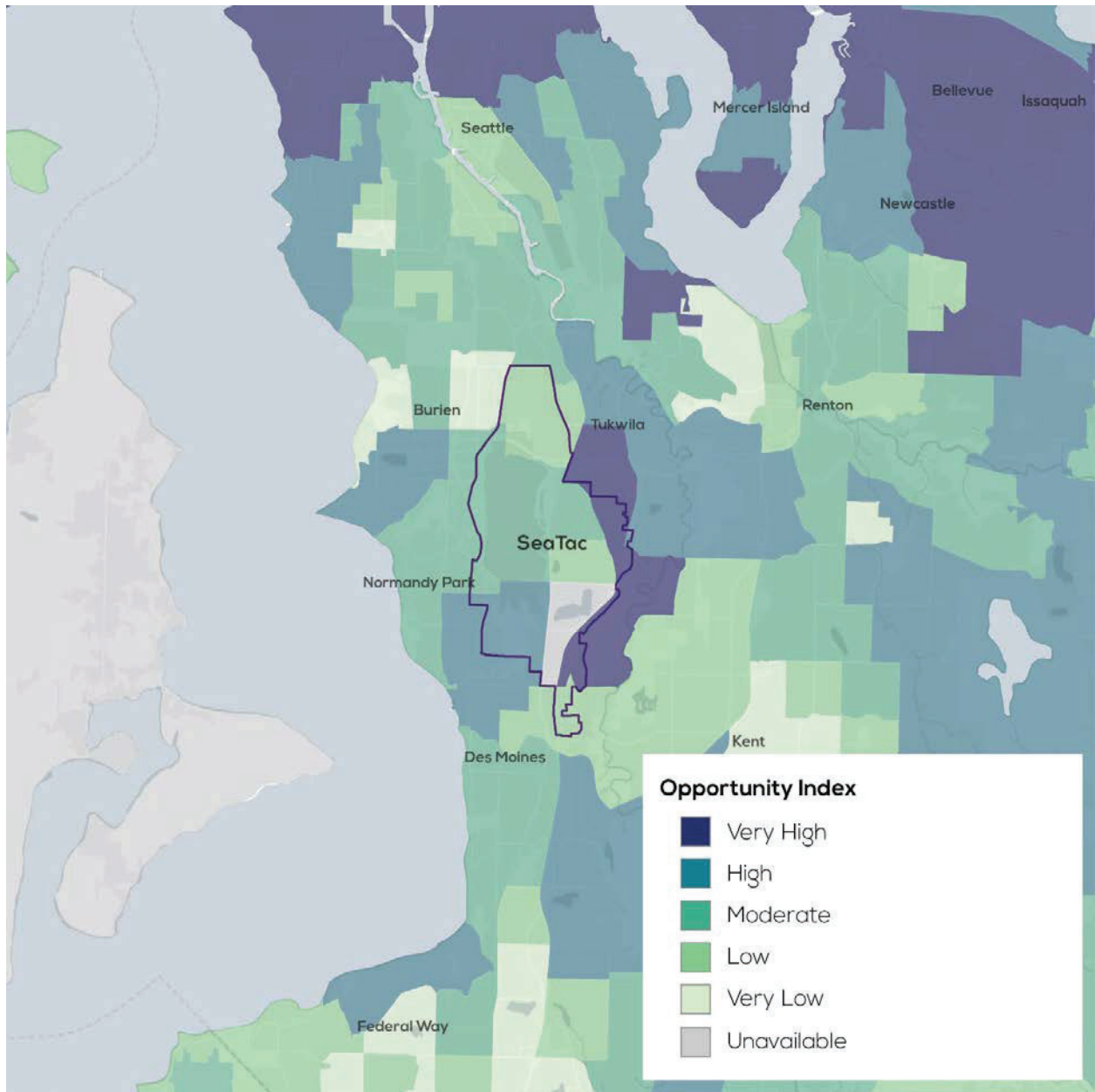
- **Education**, including local test scores and graduation rates
- **Economic Health**, with metrics such as job growth and unemployment rates
- **Housing and Neighborhood Quality**, including local vacancy and foreclosure rates, condition of local housing, and crime rates
- **Mobility and Transportation**, including transportation costs, walkability, and access to transit
- **Health and Environment**, incorporating proximities to parks and sources of pollution

Figure 10. PSRC Regional Displacement Risk, 2016.



Source: [PSRC Displacement Risk Mapping](#), 2019; ESRI, 2021.

Figure 11. PSRC Opportunity Index, 2016.



Source: [PSRC Opportunity Index Mapping](#), 2019; ESRI, 2021.

The Opportunity Mapping Index is intended to indicate areas of social and racial inequity in the region, where there are fewer community resources available to address local issues. These categories are based on five even divisions across the distribution of scores, ranging from “Very High” (the top 20% scoring Census tracts) to “Very Low” (the bottom 20%). (Note that the Angle Lake area is not scored given a lack of information for economic variables.)

Unlike the Displacement Risk Index, while areas with lower opportunity according to the index may be more vulnerable to displacement, these also show areas where existing resources and amenities, or improvements to these resources, could benefit populations at risk. While areas with increasing opportunity may also experience displacement pressures, these resources should be enhanced to support these households.

Regional Findings. There are several key findings about the distribution of the areas with populations sensitive to displacement:

- **Broad areas of displacement risk and resource gaps.** Many of the areas that are the most at risk for displacement are found in the urbanized areas of the region, especially along the I-5 corridor, across South King County, and in Tacoma. Given that high displacement risks and low resources are highlighted across south Seattle and south King County, there are distinct challenges both with housing affordability and the risk of displacement across the sub-region.
- **Transit expansion and displacement.** One challenge with displacement in the region is its relationship with station areas. Improved high-frequency transit can provide better access to goods and services, but increased accessibility can also result in higher prices, more competition for housing, and redevelopment or rehabilitation of existing affordable housing options.
- **Relationship with housing production gaps.** Areawide, there have been significant shortfalls in housing production, resulting in an increase in development pressures on many areas. As sites for development in other parts of King County become harder to access, these areas of displacement risk will become more vulnerable to turnover and the exclusion of lower-income households.

Local Findings. For SeaTac, there are several important conclusions to be reached from these maps:

- **Much of the city is at a “high” or “moderate” risk of displacement, with lower resources.** From the assessment of the index, almost all the city is indicated as being at a high or moderate risk relative to indicators by Census tract across the region, and most are highlighted as having moderate to low resources. While tract-level data is highly aggregated, this suggests that there are several major risk factors for household displacement that are present across the city.
- **SeaTac’s designated urban center and areas around the light rail stations are identified as “higher” risk with fewer resources.** Although there is some variation across the city, locations in the SeaTac Regional Growth Center and in station areas are clearly indicated as being at high risk, with lower resources available. This is of significant concern for addressing displacement, as these are expected to be key locations for redevelopment over time.

- **The scores reflect challenges and opportunities in the community.** Examining the components of the Opportunity Index score can highlight some of the challenges facing SeaTac with respect to developing local resources. Scores for transportation access are on the high end in relation to the rest of the region (with all tracts as “High” or “Very High” in this category), as well as scores for housing (with 12 out of 16 tracts “High” or “Very High”). However, most tracts were considered “Low” or “Very Low” for education (11 of 16 tracts), and environment and health (10 out of 16).
- **Much of the existing multifamily rental housing in the city is in high risk areas.** In addition to the locations of new development, the higher risk areas for displacement are also sited where a substantial amount of rental housing is located. Affordable multifamily units in the city may be at significant risk of redevelopment or conversion to higher-rent units as pressures in the region continue, especially given their location close to regional transit. This could have significant negative impacts on retaining the local stock of affordable housing on the market.
- **Increasing resources while mitigating displacement risk will be an ongoing challenge.** The Opportunity Mapping Index highlights different topic areas that would likely be an ongoing focus for efforts to improve access to opportunity for residents while managing the risks of displacement. This could include efforts such as increasing local educational opportunities, improving access to good opportunities for local employment, reducing crime, improving housing stability and quality, increasing walkability, developing local parks and open space, and improving local environmental quality.

CDC/ATSDR Social Vulnerability Index

The Centers for Disease Control (CDC) and Agency for Toxic Substances and Disease Registry (ATSDR) maintain a [Social Vulnerability Index](#) (SVI) as a tool developed to identify vulnerability to hazardous events nationwide. The index was developed to assist public health and emergency response experts to identify areas of extra concern in the event of a shock such as a natural disaster or chemical spill.

This metric identifies four groups of indicators that highlight particular risk factors for local populations:

- **Socioeconomic Status**, including poverty rates, unemployment, income, and adults without high school diplomas
- **Household Composition and Disability**, including the proportion of children and seniors, single-parent households, and populations with disabilities
- **Minority Status and Language**, including minority status and residents that speak English “less than well”

- **Housing Type and Transportation**, including the number of multi-unit structures and mobile homes, crowding of households, households with no vehicles, and percentage of housing as group quarters

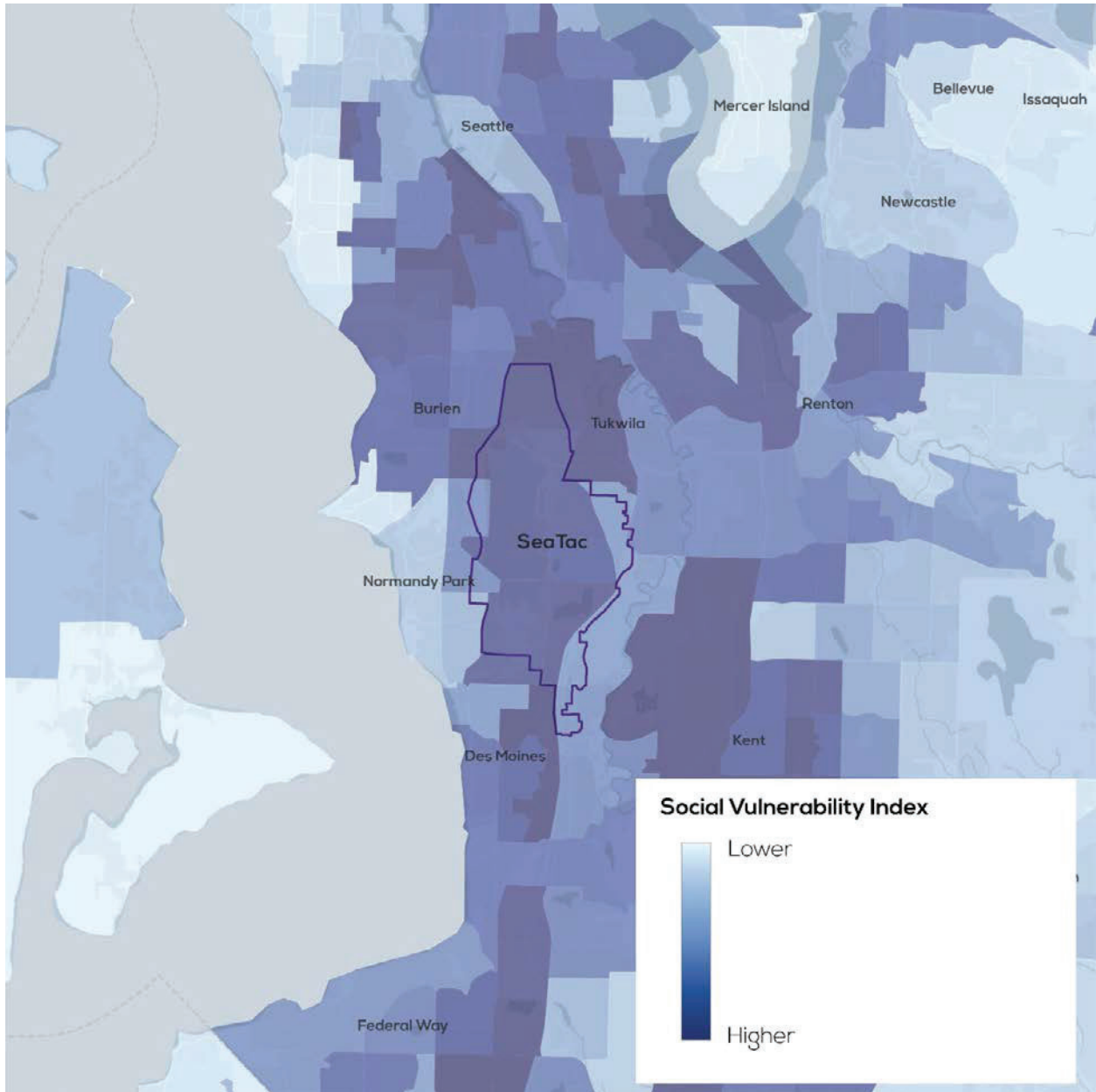
An aggregate index for these indicators is provided in [Figure 12](#) based on a continuous range. In this case, “higher” represents a higher level of vulnerability where different factors can “weaken a community’s ability to prevent human suffering and financial loss in a disaster”. These factors contributing to a lack of local capacity and resiliency are also strongly related to those factors that may impact a community’s ability to manage displacement pressures.

Regional Findings. This distribution is comparable to the PSRC indices for displacement risk and opportunity mapping, and highlights that vulnerable populations are not just limited to SeaTac but are also found throughout south King County.

Local Findings. As with other metrics, some areas largely associated with single-family neighborhoods in the east and west appear to exhibit lower index values for social vulnerability. For significant portions of the community, however, there is a high risk of social vulnerability to negative shocks. From a breakdown of the scores, “Socioeconomic Status”, “Minority Status and Language”, “Housing Type and Transportation” appear to dominate, with “Household Composition and Disability” a less significant factor for most of the city. For measures of housing type and transportation, this appears to be strongly related to overcrowding in housing, and the proportions of housing as mobile homes and group quarters.

As discussed above, this measure provides a general measure of expected vulnerability of populations to disasters and other shocks. However, this can also be related to risks of housing instability as households experience short-term disruptions and long-term displacement pressures. However, since many of the factors of this index are related to the characteristics of households, this is intended more to highlight areas with more vulnerable populations to allow for targeted action.

Figure 12. CDC/ATSDR Social Vulnerability Index, 2018.



Source: [CDC/ATSDR Social Vulnerability Index](#), 2018; ESRI, 2021.

Additional Findings

From this review of risk factors for displacement, as well as the findings of the HIAR, there are several conclusions that can help guide policies related to affordability and anti-displacement:

- **SeaTac has a concentration of populations at risk for significant housing burdens and economic displacement.** SeaTac presents a significantly greater proportion of low-income households at risk for housing insecurity and displacement than the County as a whole. About 77% of renters in the city earn less than 80% of the area median income (the threshold for “low-income”), and 54% are paying at least 30% of their income on rent. Extremely low-income households earning less than 30% AMI comprise about 27% of renters in the community, and about 66% are facing severe housing cost burdens, spending over half their income on rent. This parallels many of the displacement risk indicators highlighted previously.
- **There are significant risk factors associated with displacement in the community, but these are present across south King County.** In the assessment of displacement risk factors for housing based on metrics from the PSRC and CDC, much of SeaTac has been identified as having high levels of displacement risk, lower levels of opportunity, and greater social vulnerability. While this is a concern, what should be highlighted here is that many of these indicators highlight similar issues across south Seattle and south King County as well. While there are ongoing pressures in the housing market related to displacement, these are being experienced in other neighboring communities in much the same way.
- **Housing displacement risks are higher with communities of color in the city.** As noted in the HIAR, households of color make up a larger proportion of the total population, but nearly two-thirds of these households rent their homes. About 57% of these households are experiencing cost burdens (paying over 30% of their income on rent), with about 65% of Black or African-American renters considered cost-burdened. Additionally, rates of severe cost burden where renters are paying more than half of their income on rent is double for households of color over white households (22% versus 11%), and rates of severe cost burdens are highest for Black or African American (24%) and Hispanic or Latino (23%) households. This suggests that strategies to manage housing displacement and affordability should be sensitive to the needs of different groups in the city.
- **Station areas may be at particular risk of displacement.** An important challenge with the development of areas around the light rail stations is that while these are areas that will be attractive for future development, these pressures may also put a considerable amount of the local naturally occurring affordable housing stock at risk. This may include single-family detached housing zoned for higher densities that are close to the South 154th Street Station, as well as smaller multifamily buildings located close to the SeaTac Airport Station. As noted from the

mapping, these areas may be particularly challenged with respect to displacement risks, and the loss of this housing with no replacements could push a considerable number of households out of the city.

Addressing Displacement in the Community

Addressing displacement as a municipal government can be a challenging prospect. This is especially true as many displacement pressures are due to regional market forces and trends that are outside of the control of even the largest communities. However, the resources and actions of communities can still make a strong difference in local displacement trends.

Some approaches that different jurisdictions have coordinated to minimize and mitigate the effects of displacement include the following:

- **Increasing local housing options.** One main approach to combatting displacement is to support the development of a greater range of housing for local households, both for existing residents and people potentially moving into the community. This should include housing options for a range of different incomes, not only to boost the units available to lower-income households, but also to address the needs of higher-income households and reduce the potential for “downrenting” that would take up affordable housing options. Cities can support this approach through regulation, by expanding the potential housing types that can be developed in the community, as well as with focused programs to provide financial support and incentives to build affordable and attainable housing projects.

Examples of implementation include a range of potential options, from the Multifamily Tax Exemption (MFTE) to direct financial support of affordable and attainable housing projects. Many of these recommendations are discussed in more depth in SeaTac’s Housing Action Plan.

- **Preserving existing affordable and attainable housing.** Another element of supporting local housing options is to preserve existing housing in the community that is affordable and attainable. This “naturally occurring affordable housing” can be at risk from redevelopment or rehabilitation and maintaining this housing as affordable can be more effective than building new, subsidized units for lower-income households. City efforts to preserve this type of housing include options to support existing owners willing to keep units as affordable, as well as new owners willing to maintain properties as affordable options through financial supports, development incentives, and other programs.

Examples of implementation include the following:

- **Notification of intent to sell:** The City of Burien has implemented as part of their Code ([BMC 5.63.060](#)) a requirement for owners of multifamily housing with rents at 80% AMI

or below to provide notification of an intent to sell, which can help nonprofit buyers with purchasing these properties to preserve these units as affordable.

- **Extensions to MFTE:** Recent amendments to the MFTE under [SB 5287](#) by the State legislature can allow communities to provide an additional 12-year tax exemption to properties, preserving affordable units currently allowed under an MFTE program.
- **Homeowner repair programs:** Examples of local home repair and maintenance programs can help to support existing residents maintain housing that is affordable to them. Aside from the City of SeaTac’s [Minor Home Repair Program](#), this can also include programs such as the [King County Housing Authority Weatherization Program](#), which can provide funding to homeowners to reduce energy costs and provide for emergency repairs.
- **Encouraging local options for ownership.** Providing for housing stability for many households can also include options for long-term homeownership. Coordination with programs such as Community Land Trusts (CLTs) and shared-equity homeownership initiatives can support low- and moderate-income households with purchasing housing in the community.

Local examples of implementation include:

- **Community land trusts:** Homestead CLT has worked to develop [Willowcrest Townhomes](#), a project with 12 three- and four-bedroom permanently affordable townhomes on land donated by the Renton Housing Authority. These units will be priced to be affordable at 60–80% AMI, and while the trust arrangement will ensure that while owners will be able to receive some increase in equity over time, future sales will be at affordable prices.
- **Additional MFTE options:** The new MFTE amendments under [SB 5287](#) allow communities to provide a 20-year property tax exemption for new housing projects where at least 25% of units are sold to a nonprofit or local government agency to support permanent affordable homeownership.
- **Downpayment assistance:** The City of Bellingham has implemented a [Downpayment Assistance Loan Program](#) for homebuyers that have not owned a home for the past three years and are looking to purchase a primary residence. It is a second mortgage loan program for housing sold in the city at a set price or below (\$427,500 for single-unit homes in March 2021). The loan can be used for a down payment or closing costs, and the balance is due at sale or conclusion of the mortgage.
- **Providing increased tenant protections to reduce the likelihood of evictions.** In addition to providing support for more affordable housing options, increased protections and counseling for

tenants can help to ensure that economic disruptions or unfair business practices will not result in a loss of housing, especially among lower-income households.

Examples include the following:

- **Rental housing registration/inspection:** The City of Kent passed an ordinance in 2018 to provide for a [rental housing inspection program](#). (See [Chapter 10.02 KCC](#).) This can ensure that available affordable housing is safe and healthy for residents, and that tenants are not challenged by the risk of eviction to report substandard conditions.
- **Just-cause eviction:** The City of Burien has implemented just-cause eviction protections under [BMC 5.63.070](#) that require landlords to fulfill certain conditions to evict a current tenant, and can prevent evictions conducted at will that may be discriminatory.
- **Increase the support for communities at risk of displacement.** Although displacement can be a broader risk across the community, specific cultural and social groups may experience additional challenges in securing housing that is both affordable and appropriate (see City-wide Statistics starting on page 5). Providing targeted outreach about options for accessing resources, encouraging neighborhood-based policies to meet specific needs for affordable housing with certain groups, and supporting local businesses can all help to reduce social and cultural displacement beyond implementation of overall city-wide policies.

One of the strongest resources for strategies to address communities at risk of displacement is [The CAP Report: 30 Ideas for the Creation, Activation & Preservation of Cultural Space](#), a May 2017 report from the City of Seattle intended to support cultural space development. Many of these approaches specifically address communities that are at risk of displacement, and policies that can be tailored to address the unique challenges facing them.

- **Collaborate with partners on solutions.** As discussed previously, issues of displacement are problems at regional and subregional levels as well. From a regional level, gaps in affordable housing across the region and in major centers will mean that people will be pushed towards lower-cost housing options elsewhere. At the sub-regional level, numerous communities in south King County are experiencing similar pressures on affordable housing options. Coordination with partners at these levels can help to promote holistic solutions that address market-wide impacts of displacement and affordability, through coordinated legislative action, alignment of policies, resource pooling for affordable housing projects, and information sharing.

There are several examples in the Puget Sound of organizations that are promoting collaboration between partners on action related to displacement. These include:

- [South King Housing and Homelessness Partners](#) (SKHHP), which includes King County and nine South King County cities (Auburn, Burien, Covington, Des Moines, Federal Way, Kent, Normandy Park, Renton, and Tukwila).

- [A Regional Coalition for Housing](#) (ARCH), a partnership that includes King County and 15 Eastside cities.
- [King County Regional Homelessness Authority](#), a collaborative effort between Seattle and King County to address issues of homelessness across the region.
- The [Housing Affordability Regional Taskforce](#) (HART), a collaborative effort with city and county governments across Snohomish County to address housing affordability challenges.