



Heart & Science

SUMMER 2018

BASIC NEEDS

The struggle for housing affordability

VIBRANT COMMUNITIES

Diverse White Center neighborhood is growing stronger through Communities of Opportunity

POWERING CHANGE

Celebrating philanthropist Yvonne Belshaw



SEATTLE
FOUNDATION



Through a community-based partnership, the corner of 24th and Union in the Central District will become 115 affordable units at the former site of Liberty Bank.



Christina lives in transitional housing in South King County provided by Multi-Service Center.

BASIC NEEDS: HOUSING AFFORDABILITY

As housing prices and rent continue to skyrocket in the Seattle metro area, affordable housing efforts are more important than ever.

Story and photos by Naomi Ishisaka

Christina* never thought she would struggle to afford housing or become one of the nearly 12,000 Seattle-area people experiencing homelessness in 2017. Growing up as the daughter of a pastor in a well-known Seattle family, Christina attended Garfield High School and Highline Community College and was known for her longtime work as a cheerleading coach.

Yet like many women who experience homelessness, Christina says her ex was physically abusive to her and her children, once to the point of fracturing her son's jaw. The traumatized family found themselves on the path to homelessness.

Christina, her two younger kids and her teacup poodle ended up living in her car for two weeks, cleaning up in restrooms to maintain their feeling of dignity.

Then in August, she received help from Multi-Service Center (MSC) in South King County in the form of transitional housing and critical services like counseling and support from a social worker.

Today, Christina still suffers from fear and anxiety and keeps her shades tightly shut. With her time in transitional housing coming to a close soon, she faces the reality of market-rate housing on a minimum wage income.

** Last name withheld to protect her security.*

“Today, people’s backs are against the wall. Families are getting pushed to the margins by rising rents. They’re being forced into the south suburbs, onto their friend’s couch, into their cars and onto the streets. **In this economic boom, there are winners and there are losers. That may be the natural result of our economic system, but it is not an effective or efficient means for creating strong communities where all individuals and families can succeed.**”

- Ashwin Warrior, Capitol Hill Housing

“The cost of living is definitely high in Seattle ... It’s going to be hard to pay market rate as a single mom with three kids,” she says.

BEHIND THE NUMBERS

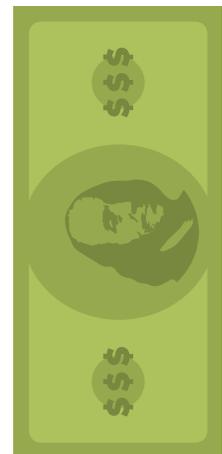
Families like Christina’s are the faces behind the grim statistics on housing affordability in our region. It seems like each week there is a new story that raises alarms about the crisis of finding stable housing out of reach.

A study by the National Low Income Housing Coalition finds that there are 29 affordable units available for every 100 extremely low income households here. A recent study by national consultant McKinsey & Company finds that King County needs at least 14,000 more affordable housing units to meet current needs.

While a common perception is that high wages in tech have raised the tide for all, the data do not bear that out. According to 2015 tax return data, 50 percent of filers in Pierce, King and Snohomish counties reported an adjusted gross income of less than \$50,000. And the majority of those actually earned less than \$25,000.



1997 - \$647 /
Month



2017 -
\$2,000 / Month

Regional rent increased 48 percent over the last five years. **Average rents in Seattle now top \$2,000, making it one of the most expensive rental markets in the country.**

For anyone making \$25,000, a \$2,000 a month apartment is more than half of their income, creating a ratio known as “rent burdened.” For a single parent like Christina making the state minimum wage

of \$11.50 an hour, even the lower average rent in South King County of \$1,380 a month amounts to 69 percent of her income, more than double the recommended amount dedicated to rent.

To qualify for most affordable housing, residents can only make 30 to 60 percent of the median area income. In this region, 30 percent is \$20,000 a year and 60 percent translates to \$40,000 a year.

There are many ideas and approaches for how to deal with these issues. While we are nowhere near the scaling up needed to ease the housing affordability crunch, here are three efforts by nonprofits and partnerships under way to put people in homes now.

A NEW CHANCE FOR LIBERTY

The Liberty Bank project in Seattle's Central District is a unique affordable housing development that also aims to disrupt the forces of cultural displacement impacting the African American community there.

Through the advocacy of the Africatown Community Land Trust, in partnership with Black Community Impact Alliance, Byrd Barr Place, City of Seattle and Capitol Hill Housing, the former site of Liberty Bank at 24th and Union will become 115 affordable units.

Wyking Garrett, President of Africatown Community Land Trust and the visionary behind Africatown, says that apartments are just part of the equation.

“Our community and the black presence in Seattle is rapidly vanishing as if we were never here. We know that the housing crisis in Seattle crosses racial/ethnic groups. However, there is an old saying, ‘When America has a cold, black folks have pneumonia.’ In this case, it’s more like stage 4 cancer,” Garrett says. “Historic, socially-engineered disparity from slavery to gentrification, and the ever-increasing wealth/income gap are compounding barriers to community sustainability and equitable growth. Given that African Americans have not participated equitably in the prosperity of the region, and have not been represented proportionally in those coming for the high wage jobs



Wyking Garrett, right, and his son get their hair cut at one of the last black-owned businesses at 23rd and Union, Earl's Cuts and Styles.



Wyking Garrett, president of Africatown Community Land Trust, greets a relative on 24th and Union, the site of the Liberty Bank affordable housing project.

"We envision a vibrant community with **quality education, healthy people, sustainable businesses, cultural and civic institutions, and a positive global presence.**"

-Wyking Garrett, president of Africatown Community Land Trust

that are driving rising housing costs, our community has been severely impacted by displacement."

The Liberty Bank project is a direct response to that displacement. Through a memorandum of understanding between Africatown community partners and nonprofit developer Capitol Hill Housing, its goals are to maximize empowerment to the black community, through community ownership, participation by black contractors and workers, and in affordable housing and commercial space that affirms

the Central District as a center of black/Pan-African culture and identity, Garrett says.

Ashwin Warrior, the senior communications manager for Capitol Hill Housing, says this reflects the needs articulated by the community

"Equity is a choice. The effects of displacement and gentrification do not fall evenly. In Seattle, people of color are disproportionately affected, locking them out of the opportunities the city offers. The diverse, welcoming Seattle we all want doesn't just happen – it requires us to prioritize inclusion," Warrior says. "We believe it's important to acknowledge this history and its continued legacy and actively work alongside black-led organizations to undo it."

In addition to the Liberty Bank project, set to open early next year, the partnership has also secured a 20 percent stake in the Midtown Center development across the street through the land conservancy group Forterra, to build Africatown Plaza, a heritage site with 5,000-8,000 square feet of commercial space and 130 units of affordable housing.



Seattle leads the nation in home price increases, with a 12.7% increase in 2017 over the previous year.

Since 2012, average home prices in the city have risen an astounding 112%, 107% in King County. **The median house in Seattle now costs nearly \$820,000.**

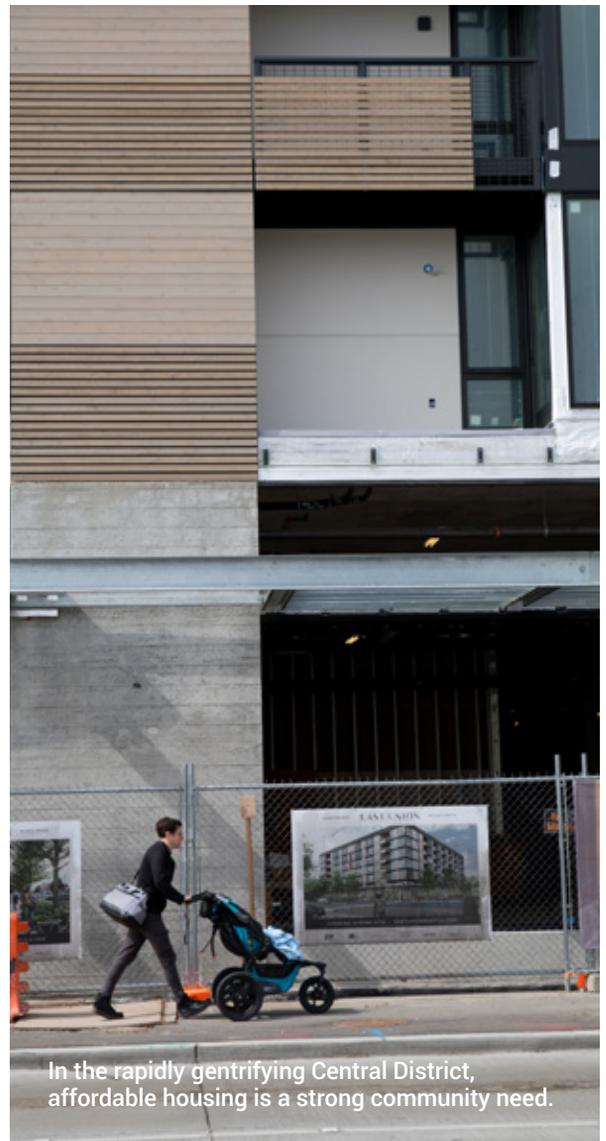
"We envision Africatown as a model for how to build communities that encompass, reflect and facilitate the beauty, brilliance and best of the black experience and African diaspora. We envision a vibrant community with quality education, healthy people, sustainable businesses, cultural and civic institutions and a positive global presence," Garrett says.

MOVING SOUTH

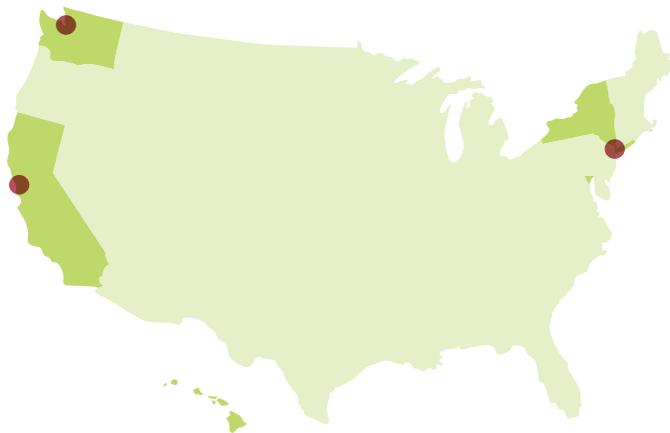
While much of the discussion around housing affordability centers on Seattle, the suburbs in South King County have seen increases in housing costs too, as lower-income Seattle residents seek out less expensive housing and move south.

Multi-Service Center (MSC), based in Federal Way, is an agency that has experienced this shift firsthand. Executive Director Robin Corak says even for those with steady employment, it's difficult to keep up with increasing rental rates, since income isn't rising in proportion.

Corak says the pressure on middle-income renters creates cascading pressure on low-income residents, leaving few housing options. To address these needs, MSC takes a multi-pronged approach.



In the rapidly gentrifying Central District, affordable housing is a strong community need.



- | | |
|-------------------------------------|--------------------------------|
| 1 MANHATTAN
+142.9% | 6 SEATTLE
+52.8% |
| 2 SAN FRANCISCO
+91.8% | 7 ORANGE COUNTY
+50% |
| 3 HONOLULU
+88.4% | 8 OAKLAND
+47.7% |
| 4 BROOKLYN
+81% | 9 LOS ANGELES
+47% |
| 5 WASHINGTON, D.C.
+57.4% | 10 QUEENS
+46.4% |

In the third quarter of 2017, the Cost of Living Index reported that **Seattle was the sixth most expensive place to live in the country, with its cost of living 52.8 percent higher than the average of 267 urban areas in the index.**

In addition to rehabilitating and preserving existing affordable housing, they also own 600 affordable units in South King and Pierce counties.

Coupled with their housing assistance, the MSC offers other services and supports to keep families stable, including food and clothing, energy bill assistance, employment assistance, education and transportation assistance.

A TALE OF TWO EASTSIDES

The Eastside is home to the region's highest priced homes. In West Bellevue, for example, median home prices increased 93 percent to \$2.72 million in 2017. Those kind of increases are taking a toll on housing affordability.

Imagine Housing is an affordable housing developer that is trying to fill the gap in affordable housing for the Eastside. Founded 30 years ago, Imagine Housing has 14 properties with affordable apartments housing more than 1,200 people. Thirty percent of their residents are exiting homelessness when they come to Imagine. The housing is permanent, and residents must pay rent.

Executive Director Villette Nolon says the need is great. In one example, 300 people applied for 91 units. At another, 453 applied for 53 units.

"I have been living on the Eastside for 25 years and I have seen definite changes here," Nolon says. "It's not as visible as it seems to be in Seattle, but there is definitely a homeless problem here and it's growing faster."

Imagine Housing is expanding its reach by building 63 affordable units with St. Luke's Lutheran Church for low-income individuals

and families on land owned by the church. The project is expected to be finished in early 2019.

One resident of Imagine Housing's Andrew's Glen affordable development says it has kept her family from homelessness. After experiencing domestic violence, Mariel's life began to collapse. She started thinking about moving her whole family into a car, but Imagine Housing came through with an apartment just in time.

"When I met them, it was almost like I was dreaming," Mariel says. "The kind of dream that I never want to wake up from ever again."

Mariel now has a positive outlook and her sons are doing better in school. That feeling that they are safe and have a future is possible because they have an affordable roof over their heads.

Seattle Foundation's affordable housing priorities are to preserve affordable units and develop new ones near transit and amenities. We support community-led advocacy efforts to increase affordable housing choices and avoid displacing low-income residents. The Foundation awarded general operating support to Multi-Service Center and Imagine Housing from our Basic Needs Healthy Community Fund this year. Capitol Hill Housing has been a Seattle Foundation grantee for several decades and Africatown's Innovation Center received donor-directed dollars in 2016.



Mariel, her sons, A.J., right, and Angelo, in their apartment at Imagine Housing's Andrew's Glen in Bellevue.