# King County Analysis of Impediments to Fair Housing Choice

2019

Public Review Draft Revised for July 12, 2019

#### **Table of Contents**

Introduction and Executive Summary	2
Community Participation Process	6
Assessment of Past Fair Housing Goals	14
Fair Housing Analysis	21
Demographic Trend Summary	22
Segregation and Integration in King County	25
Racially or Ethnically Concentrated Areas of Poverty (R/ECAPs)	37
Disproportionate Housing Needs	38
Disparities in Access to Opportunity	44
Education	45
Employment	50
Transportation	52
Environmental Health	55
Conclusion - Disparities in Access to Opportunity	61
Publicly Supported Housing Analysis	62
Disability and Access Analysis	66
Fair Housing Discrimination Data Analysis	69
Fair Housing Goals	71
Conclusion and Next Steps	72

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Isaac Horwith at Isaac.Horwith@kingcounty.gov or 206-477-7813.

King County staff are also available upon request to provide briefings to city councils, advisory boards and commissions, and other organizations on this process and key findings.

#### INTRODUCTION AND EXECUTIVE SUMMARY

#### Introduction

Everyone deserve fair access to housing. Discrimination and segregation are deeply engrained in the history of the United States, including King County. Access to housing was historically a key tool to perpetuate segregation, and will be critical for its undoing.

The Federal Fair Housing Act of 1968 banned discrimination against certain protected classes and mandates all local governments affirmatively further fair housing. This means King County must take meaningful actions to combat discrimination, overcome segregation, and foster inclusive communities free from barriers that restrict access to opportunity.

#### **Protected Classes in King County**

Federal	State of Washington
Race	Creed
Color	Marital Status
National Origin	Veteran/Military Status
Religion	Use of Service or Assistive
Sex	Animal
Disability	Source of Income
Familial Status	

This Analysis of Impediments to Fair Housing Choice (AI) seeks to understand the barriers to fair housing choice and will guide policy and funding decisions to address discrimination and segregation in King County.

This analysis is written in the context of King County's Equity and Social Justice Strategic Plan<sup>1</sup>, which provides a lens through which all critical government decisions are made. The Strategic Plan creates a framework to analyze how to engage historically underserved communities in examining current conditions and defining equitable solutions.

This analysis is also written in the context of the Regional Affordable Housing Task Force's Five-Year Action Plan and Final Report<sup>2</sup> and the Affordable Housing Committee. This analysis may

<sup>&</sup>lt;sup>1</sup> https://aqua.kingcounty.gov/dnrp/library/dnrp-directors-office/equity-social-justice/201609-ESJ-SP-FULL.pdf

 $<sup>^2 \, \</sup>underline{\text{https://kingcounty.gov/}^{-/media/initiatives/affordablehousing/documents/report/RAHReportPrintFileUpdated7-} \\ \underline{17-19.ashx?la=en}$ 

inform efforts King county and the Affordable Housing Committee will take to develop model ordinances or provide technical assistance to partner jurisdictions. The Five-Year Action Plan includes strategies that this analysis partially addresses:

- Goal 4, Strategy A: Propose and support legislation and statewide policies related to tenant protection to ease implementation and provide consistency for landlords:
  - Prohibit discrimination in housing against tenants and potential tenants with arrest records, conviction records, or criminal history
- Goal 4, Strategy B: Strive to more widely adopt model, expanded tenant protection ordinances countywide and provide implementation support for:
  - Prohibiting discrimination in housing against tenants and potential tenants with arrest records, conviction records, or criminal history
- Goal 5, Strategy B: Increase investments in communities of color and low-income communities by developing programs and policies that serve individuals and families at risk of displacement
  - Expand requirements to affirmatively market housing programs and enhance work to align affordable housing strategies with federal requirements to affirmatively further fair housing.

This analysis is conducted on behalf of the King County Consortium, which includes all of King County with the exception of the Cities of Seattle and Milton. While this analysis includes the City of Seattle, particularly for the analysis of shifting demographics and segregation throughout King County, it does not represent the City of Seattle nor reflect all of its efforts to affirmatively further fair housing. The City of Seattle and Seattle Housing Authority conducted its own Assessment of Fair Housing in 2017, which you can read <a href="https://example.com/here/br/>her

This analysis is primarily based on the structure of the 2017 U.S. Department of Housing and Urban Development (HUD) Assessment of Fair Housing Local Government Assessment Tool and the data from the Affirmatively Furthering Fair Housing Data and Mapping Tool<sup>4</sup> provided by HUD.<sup>5</sup> More current and supplemental data sources are included when appropriate, and the structure has been modified to improve readability.

<sup>&</sup>lt;sup>3</sup> http://www.seattle.gov/Documents/Departments/HumanServices/CDBG/2017%20AFH%20Final.4.25.17V2.pdf

<sup>4</sup> https://egis.hud.gov/affht/

<sup>&</sup>lt;sup>5</sup> https://egis.hud.gov/affht/

#### **Executive Summary**

This report finds that systemic segregation, disproportionate housing needs, and individual-level discrimination are present and ongoing in King County. Key findings include:

- King County has become significantly more diverse over recent decades.
- Jurisdictions in King County can be categorized within three racial compositions: areas that are diverse, predominantly White and Asian, and predominantly White.
- South Seattle and Southwest King County contain the most diverse areas of King County and face the greatest barriers in access to opportunity.
- Economic segregation is a major factor to segregation patterns throughout King County and protected class status is frequently correlated with lower incomes.
- Housing prices have increased dramatically in the last ten years, displacing lower-income communities of color and immigrants.
- Field-testing conducted across jurisdictions in King County found evidence of individual-level housing discrimination in about half of all tests.
- Blacks are half as likely as Whites to apply for a home loan and twice as likely to be denied.

This report proposes an initial set of goals:

- 1. Invest in programs that provide fair housing education, enforcement, and testing.
- 2. Engage underrepresented communities on an ongoing basis to better understand barriers and increase access to opportunity.
- 3. Provide more housing for vulnerable populations.
- 4. Provide more housing choices for people with large families.
- 5. Support efforts to increase housing stability.
- 6. Preserve and increase affordable housing in communities at high risk of displacement.
- 7. Review zoning laws to increase housing options and supply in urban areas.
- 8. Work with communities to guide investments in historically underserved communities.
- 9. Support the Affordable Housing Committee's efforts to promote fair housing.
- 10. Report annually on Fair Housing Goals and progress.

#### **COMMUNITY PARTICIPATION PROCESS**

King County staff solicited input on community needs, priorities, and on the draft Analysis of Impediments from partner organizations, local jurisdictions, and the general public. Public outreach and engagement activities were designed to reduce barriers to participation and engage stakeholders and community groups who have been underrepresented in the past. King County staff partnered with local jurisdiction leads to help reach more communities, and planned public meetings that might be more broadly attended. Information on the Analysis of Impediments to Fair Housing Choice, the notice of the public meetings and survey were widely distributed through targeted outreach with our local partners across jurisdictions. The public review draft is available for public review and comment from June 14-July 25, and this section will be updated after this comment period closes.

The Joint Recommendations Committee, which oversees the funding decisions of the King County Consortium, will review and approve this report. The King County Department of Community and Human Services plans to submit this report to the King County Council by September. The King County Council will also provide a venue for additional public comment.

#### **Stakeholders**

Members of the following organizations received targeted outreach King County staff distributed public meetings notices and were invited to participate in interviews to provide additional feedback.

#### Housing Providers/Policy Advocates

- Housing Development Consortium
- Housing Justice Project
- King County Housing Authority
- Puget Sound Sage
- Renton Housing Authority
- Tenant's Union (WA State and City of Kent)
- WA Multifamily Housing Association
- WA Realtors

#### Nonprofit/Community Based Organizations

- African Community Housing and Development
- Alliance of People with disAbilities
- Asian Pacific Islander Americans for Civic Engagement (APACE)
- Asian Counseling and Referral Services
- Centro De La Raza

- Refugee Women's Alliance (ReWA)
- Somali Community: Living Well Kent
- Washington State Coalition Against Domestic Violence (WSCADV)
- White Center CDA

#### Regional Partners

- Columbia Legal Services
- Futurewise
- Puget Sound Sage
- Skyway Solutions
- University of Washington: Evans School of Public Policy & Governance

King County staff conducted interviews with representatives from the following organizations:

- Alliance for People with disAbilities
- Asian Counseling and Referral Services
- Columbia Legal Services
- University of Washington: Evans School of Public Policy & Governance
- King County Housing Authority
- Puget Sound SAGE
- Refugee Women's Alliance
- Washington State Coalition Against Domestic Violence

Themes of from these interviews were as follows:

#### **Community Meetings Open to the General Public**

#### Public Drop-In Forums

Three public open houses (one in each sub-region) gave a chance for citizens to provide feedback on the draft Analysis of Impediments and share their concerns and perspectives with King County representatives. These meetings followed the federal requirements for providing public notice, providing notice in the Seattle Times newspapers, posting on the King County HCD website, posting notice at the meeting site and providing direct notification to stakeholders 14 calendar days prior to the first community meeting. These meetings took place at the following times and locations:

- **South Tukwila,** 6/29, Tukwila Library, 10:30 a.m.-12:30 p.m.
- **East Bellevue,** 6/15, Crossroads Mall, 11:00 a.m.-1:00 p.m.
- North Shoreline, 6/22, Shoreline Library, 10:30 a.m.-12:30 p.m.

These community forums were held in mixed—income and low-income locations around King County that are walkable, accessible by public transit, and had free parking. The venues

included areas that are frequented by community members of all economic backgrounds, often in areas with subsidized and affordable housing options. These public meetings were held in publicly accessible locations, without architectural barriers which would preclude the attendance of people who have a disability.

King County staff spoke with members of the public about their priorities for fair housing, affordable housing, homeless housing and services as well as community development. Meetings will be scheduled for Saturday late mornings, and busy public venues to ensure the opportunity to talk to many members of the public.

#### **Additional Meetings**

King County co-hosted two community meetings jointly with the Cities of Auburn and Federal Way. An additional stakeholder meeting was scheduled to provide an opportunity to discuss this work and get feedback during work hours. Staff from the Downtown Emergency Services Center, Housing Development

#### **Print Media**

The Seattle Times printed the public notice regarding these public meetings at beginning of the Con Plan public comment period, which ran in both print and online in their Public Notices Section from 6/1/2019 to 6/7/2019.

#### **Social Media**

Social Media accounts were not utilized as a way to broadly publicize these meetings further. We did get feedback that this is an effective form of outreach for other organizations to share or re-post, and it was suggested this be used for the next plan update.

#### Online Survey

King County staff also distributed an online survey to collect information regarding individuals' personal experiences of barriers to housing. The survey was translated into Spanish, Vietnamese, and Somali to increase accessibility. To date, 21 participants have taken the survey

#### **Summary of Feedback**

[A full summary of the feedback received will be included after the comment period closes.]

Much of the feedback has been incorporated throughout this analysis since the first public review draft was posted on June 14, 2019.

Key Themes Highlighted from Public Stakeholders:

- Impacts of displacement being felt across the county
- Available housing pricing out low-income individuals
- Fair Housing Enforcement needs work: relies on the injured party to report the discrimination (racism, classism, ableism etc.)
- Cost of housing impacts geographical choice
- Number of people experiencing homelessness continue to increase
- > Immigrant and refugee communities are feeling fear of government/public entities/organizations
- Credit score/eviction record/criminal records being used as neutral tools to discriminate against potential tenants
- Inherent barriers to accessing housing for certain protected classes (e.g. Disability, National Origin etc.)

#### Solutions Identified by Public Stakeholders:

- ➤ Need more accessible, affordable housing across King County
  - o All units should be built with universal design principles
  - More larger units (3+ bedrooms)
  - TOD Development
- Need to further educate landlords/property managers on:
  - landlord/tenant laws
  - o rights of tenants with disabilities (making a unit accessible vs. unit modification)
  - o rights of tenants who are Domestic Violence survivors
  - rights of tenants with criminal records
- Need housing one stop resource to research different housing programs, resources and available housing units

The following chart entitled Citizen Participation summarizes feedback specifically from each meeting:

Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons
Public Meeting	Broad Community (Bellevue)	On June 15, 2019 King County staff organized a community drop-in opportunity in Bellevue at Crossroads Mall for community members to discuss county-wide housing needs and fair housing needs, as well as provide public comment on the Consolidated Plan and Analysis for Impediments.	Members of the public expressed a need for more affordable housing options for renters and home buyers. They shared concerns of their community becoming unaffordable. Shared concerns that employees need to travel further from work to find housing. Lack of affordable housing is impacting efforts to help people out of homelessness, means people are on waitlists longer. Community needs: workforce housing, ADUs, subsidies that provide both housing and cost of living assistance.	None

Mode of Outreach	Target of Outreach	Summary of	Summary of	Summary of comments
		response/attendance	comments received	not accepted
				and reasons
Public Meeting	Broad Community	On June 22, 2019 King	Members of the	None
	(Shoreline/Lake Forest	County staff organized a	public shared the fear	
	Park)	community drop-in	immigrant	
		opportunity at the	communities are	
		Shoreline Library for	feeling to join public	
		community members to	meetings, and a need	
		discuss county-wide	for more outreach to	
		housing needs and fair	immigrant	
		housing needs, as well	communities.	
		as provide public	Concerned about	
		comment on the	availability of housing	
		Consolidated Plan and	stock, and impact of	
		Analysis for	tech companies	
		Impediments.	expanding campuses.	
			Community needs	
			more: rental	
			assistance to help	
			keep housing, low	
			income apartment	
			stock, resources on	
			what to do when you	
			are experiencing	
			discrimination and	
			better responsiveness	
			to reported	
			discrimination.	

Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons
Public Meeting	Broad Community (Tukwila)	On June 29, 2019 King County staff organized a community drop-in opportunity at the Tukwila Library for community members to discuss county-wide housing needs and fair housing needs, as well as provide public comment on the Consolidated Plan and Analysis for Impediments.	Members of the public shared their concern regarding impact of evictions, and how it is being misused. Concerned about the growing number of homeless women and homeless vets. Additionally, how affordability is impacting ability to stay in their preferred neighborhoods. Community needs more: help with planning around credit scores, education, financial planning, and new, accessible homes at affordable prices.	None

Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons
Stakeholder Meeting	Partners/Stakeholders	On July 9, 2019 King County staff organized a community drop-in opportunity for partners and stakeholders to discuss county-wide housing needs and fair housing needs, as well as provide public comment on the Consolidated Plan and Analysis for Impediments.	Partners shared their concern that there are not adequate resources for behavioral health needs, aging in place, or access to adult care homes. Additional concerns included unhealthy housing. Partners shared that the county needs more long-term medical needs, more education for landlords, long-term subsidized housing, private landlord/rental repair, and more fair housing testing and enforcement.	None.

#### ASSESSMENT OF PAST FAIR HOUSING GOALS

King County participated in a regional Fair Housing and Equity Assessment lead by the Puget Sound Regional Council (PSRC) in 2015. You can read the full report <a href="https://example.com/here.6">here.6</a> The following table reviews the goals set in that assessment, policies and programs implemented since 2015 that seek to further these goals, and the results or current status towards reaching each goal. King County and partner cities welcome input on other activities and results in King County that have not been included in this assessment, as well as on goals where progress has not been made since 2015.

	Goal	Activities	Results
I.		Fair Housing Education and Information	
A.	Work with regional funding partners and fair housing agency partners to increase the visibility of fair housing enforcement resources.	<ul> <li>Fair housing and tenant advocacy organizations perform outreach and education of fair housing enforcement resources:         <ul> <li>Fair Housing Center of Washington</li> <li>The Tenants Union of Washington</li> </ul> </li> <li>Information and access to resources are posted on the websites of:         <ul> <li>King County</li> <li>City of Seattle</li> <li>Washington State Human Rights Commission</li> <li>U.S. Department of Housing and Urban Development</li> </ul> </li> </ul>	Education and access to enforcement resources are available.

<sup>&</sup>lt;sup>6</sup> https://www.psrc.org/sites/default/files/fairhousingequityassessment.pdf

	Goal	Activities	Results
В.	Work with regional funding partners and fair housing agency partners to consider funding specific enforcement initiatives for rental housing in high opportunity areas and high capacity transit areas.	The Fair Housing Center of Washington is certified as a private fair housing enforcement initiative program through HUD. <sup>7</sup> Fair housing enforcement is available in King County:  • The <u>U.S. Department of Housing and Urban Development</u> (HUD) enforces federal laws. <sup>8</sup> • The <u>Washington State Human Rights Commission enforces state laws.<sup>9</sup></u> • Local jurisdiction enforcement programs include:  • <u>City of Bellevue</u> <sup>10</sup> • <u>King County Civil Rights Program</u> (for unincorporated areas) <sup>11</sup> • <u>City of Seattle Office of Civil Rights</u> <sup>12</sup>	<ul> <li>There is inconsistent capacity across King County for fair housing enforcement.</li> <li>Dispersed and overlapping authority makes accessing resources confusing.</li> </ul>
C.	Work with regional funding partners and fair housing agency partners to provide fair housing education and	Information regarding fair housing is available and education has continued through the Fair Housing Center of Washington, the Tenants Union, and Solid	Elected officials, housing professionals, renters, and homebuyers, are still often

<sup>&</sup>lt;sup>7</sup> https://www.hud.gov/program\_offices/fair\_housing\_equal\_opp/contact\_fhip

<sup>&</sup>lt;sup>8</sup> https://www.hud.gov/program offices/fair housing equal opp

<sup>&</sup>lt;sup>9</sup> https://www.hum.wa.gov/fair-housing

<sup>&</sup>lt;sup>10</sup> https://development.bellevuewa.gov/codes-and-guidelines/code-compliance

<sup>11</sup> https://www.kingcounty.gov/elected/executive/equity-social-justice/civil-rights.aspx

<sup>12</sup> https://www.seattle.gov/civilrights/civil-rights/fair-housing

	Goal	Activities	Results
	training, including specific	Ground. However, King County and partner cities did not	not aware of fair housing
	education for public and	fund specific educational campaigns.	rights or responsibilities.
	elected officials – assess		
	need for funding for		
	specific educational		
	campaigns.		
D.	Work with regional funding	Informational pamphlets were available and distributed	Most of the fair housing
	partners and fair housing	at fair housing seminars and are available online.	materials are outdated.
	agency partners to develop		
	new informational		
	materials and publications		
	that will increase		
	participation in the		
	affirmative furthering of		
	fair housing in our region.		
II.		Landlord/Housing Barriers	
A.	Work with partners,	There has been significant activity in recent years for	• RCW 43.31.605 created the
	stakeholders, and private	reducing screening barriers to housing, with a focus on	Washington State Landlord
	landlords to reduce housing	polices that have disproportionate impacts on people of	Mitigation Program in 2018. 13
	screening barriers,	color.	The program provides
	including disparate		education and, in some cases,
	treatment of protected		financial support to landlords

<sup>&</sup>lt;sup>13</sup> https://www.commerce.wa.gov/building-infrastructure/housing/landlord-mitigation-program/

	Goal	Activities	Results
	classes and criminal background barriers that have a disparate impact on persons of color.		who rent to tenants receiving rental assistance.
В	Work with partners, stakeholders, and private landlords on initiatives and requirements that will actively promote fair housing choice and increase access to housing for protected classes, including expansion of the Landlord Liaison Project.	<ul> <li>The Landlord Liaison Project was reprogrammed into a larger and broader reaching organization called the Housing Connector. This is a cross collaborative effort between the Seattle Metropolitan Chamber of Commerce, King County, and the City of Seattle.</li> <li>The King County Housing Authority staffs three Owner Liaisons who build relationships with new and strengthen existing partnerships with landlords to encourage participation in the Housing Choice Voucher (HCV) Program.</li> </ul>	<ul> <li>The Housing Connector connects private property owners/managers to those most in need of housing. Click here to learn more. 14</li> <li>Since the Owner Liaison team was created, they have helped the HCV program find homes for over 900 new families.</li> </ul>
C.	Work with partners to add the coverage of source of income/rental assistance/Section 8 discrimination at the State level and at the local level	King County and other partners advocated banning source of income discrimination at the Washington State Legislature.	The Washington State Legislature banned source of income discrimination statewide in 2018. You can find more information about the bill <a href="here">here</a> . 15

<sup>&</sup>lt;sup>14</sup> https://www.housingconnector.com/

<sup>&</sup>lt;sup>15</sup> https://app.leg.wa.gov/billsummary?BillNumber=2578&Year=2017&Initiative=false

	Goal	Activities	Results
	for jurisdictions that do not		
	currently include this as a		
	protected class and that		
	have the capacity of		
	administer such a program		
	and explore other		
	opportunities to reduce		
	barriers to the use of		
	Section 8 and other rental		
	assistance in housing.		
D.	Provide technical	King County and partner cities do not provide	Fair housing professionals
	assistance to help agencies	technical assistance, but refer residents to fair	continue to provide technical
	get their questions	housing professionals that provide fair housing	assistance.
	answered by the	education, including: Solid Ground, the Housing	
	appropriate fair housing	Justice Project, and the Tenants Union of	
	professional.	Washington State.	
		The Washington State Multifamily Housing	
		Association and Washington Realtors provide	
		references to education and enforcement resources.	
III.		Access to Opportunity	
Α	In coordination with	Since 2015, King County government has invested over	Significant affordable housing
	funding and community	\$180 million in affordable housing in high opportunity	investments were made in
	partners, make strategic	areas or areas with frequent transit service.	affordable housing projects in
	investments in affordable		high access to opportunity.
	housing in regions of the		

	Goal	Activities	Results
	Consortium that have high		
	access to opportunity.		
B.	In coordination with funding partners and community partners, make strategic investments that will catalyze additional public and private investment in regions of the Consortium that have low access to opportunity.	In 2014, Public Health – Seattle & King County began the program Communities of Opportunity (COO) in partnership with the Seattle Foundation, which seeks to empower residents and communities with low access to opportunity. One of the primary goals of COO is to increase economic opportunity. Click here for more information. 16	Supporting areas with low access to opportunity has been a priority, but significant disparities persist.
C.	Work across sectors on shared outcomes to increase health, well-being and the vitality of communities located in areas of low access to opportunity.	<ul> <li>Some of the primary goals of COO are to improve health outcomes and community connections. <u>Click here</u> for more information.<sup>17</sup></li> <li>King County Community Health Needs Assessment and</li> </ul>	Significant disparities in health outcomes persist in low-income communities.
D.	Work with partners on legislative matters, incentive programs, and	<ul> <li>Addressing displacement and gentrification was an emerging topic during the past five year planning period. The Regional Affordable Housing Task Force</li> </ul>	In 2019, the City of Kenmore rezoned its manufactured housing communities to

<sup>&</sup>lt;sup>16</sup> https://www.coopartnerships.org/

<sup>&</sup>lt;sup>17</sup> https://www.coopartnerships.org/

Goal	Activities	Results
tools that encourage responsible development in areas of low access to opportunity and ensure that there are plans to address displacement of low-income persons, if such may occur.	convened elected officials and expert stakeholders and culminated in a Final Report and Five-Year Action Plan. Goal 5 of the Regional Affordable Housing Task Force is to "Protect existing communities of color and low-income communities from displacement in gentrifying communities," and includes a number of strategies to achieve this goal.  • The King County Housing Authority has prioritized acquisition and preservation of affordable housing in high opportunity areas where access for low-income persons has historically been limited and in areas at high risk of displacement.	ensure they were not replaced with another housing type.  • King County's 2019-2020 budget included funding for a TOD Preservation and Acquisition Plan. The plan currently proposes preserving 582 units in the coming years. You can learn more about the plan <a href="here">here</a> . 18

<sup>18</sup> https://mkcclegisearch.kingcounty.gov/LegislationDetail.aspx?ID=3876610&GUID=DD8C9E4E-56BC-4AD6-9B76-C24EB3FC68E5&Options=Advanced&Search=

#### FAIR HOUSING ANALYSIS

Understanding the impediments to fair housing choice requires many levels of analysis. This analysis includes the following sections:

- Summary of King County demographics and trends
- Analysis of segregation patterns and trends
- Analysis of racially and ethnically concentrated areas of poverty
- Analysis of disproportionate housing needs
- Analysis of disparities in access to opportunity along the following factors:
  - Education
  - Employment
  - Transportation
  - Environmentally Healthy Areas
- · Analysis of publicly supported housing
- Analysis of housing access for individuals with disabilities
- Analysis of fair housing discrimination testing and housing mortgage disclosure data

Each section includes an analysis of the dynamics and disparities for each issue, key contributing factors, and provides a brief overview of the existing programs and policies seeking to address these issues.

This report is a draft, and will change to reflect community input. King County and partner cities welcome your feedback, and want to hear from all individuals and community organizations on what they see as the greatest barriers to fair housing choice, existing efforts to address these issues that have not been included, and what solutions would be most effective. Please attend our community meetings or contact us directly:

Isaac Horwith at <u>Isaac.Horwith@kingcounty.gov</u> or 206-477-7813.

King County staff are also available upon request to provide briefings to city councils, advisory boards and commissions, and other organizations on this process and key findings.

#### **Demographic Trend Summary**

King County has seen significant demographic shifts since 1990 in overall population and makeup by race, ethnicity, and country of origin. King County's population has increased from 1,507,319 in 1990 to a 2018 Census estimate of 2,190,200, an increase of 45%. This was significantly faster than the overall U.S. population growth of 32% from 1990 to 2018. Please see Appendix A for a table containing key demographic data for King County as whole, each jurisdiction, and the unincorporated areas.

#### Race/Ethnicity

King County has become significantly more diverse, with the White, not Hispanic or Latinx population decreasing from 84.8% in 1990 to a 2018 Census estimate of 60%. The Asian and Latinx populations grew most rapidly in the same time period, increasing from 7.9% to 18.2% and from 2.9% to 9.7% of the overall population, respectively. The Black population grew from 5.1% in 1990 to a 2018 estimate of 6.8%. King County's racial and ethnic composition is similar to the larger Seattle-Tacoma-Bellevue Metropolitan area.

#### **National Origin**

A major contributor to the growth in King County is immigration from other countries. In 1990, 140,600 residents had a national origin other than the U.S. The 2017 King County estimate is 516,000, an increase of 367% compared to 1990. The growth of this population accounts for 48% of the overall population growth in King County, and our foreign-born population accounts for 24% of the overall population, significantly higher than the national average of 14% and slightly higher than the Seattle-Tacoma-Bellevue Metropolitan area.

There is significant variation between jurisdictions for the percent of their population that is foreign-born. The cities with the highest rates are:

Jurisdiction	Percent Foreign-Born
SeaTac	41%
Tukwila	40%
Redmond	40%

The cities with the lowest percentages of foreign-born individuals are:

Jurisdiction	Percent Foreign-Born

Milton	5%
Duvall	6%
Maple Valley	6%

Countries of origin with more than 15,000 residents in King County are India, China, Mexico, Vietnam, the Philippines, Korea, Canada, Ukraine, and Ethiopia. More than half of King County's foreign-born population originates from Asia.

#### Language and Limited English Proficiency

King County residents speak over 170 different languages, and more than a quarter of households in King County speak a language other than English at home. Six percent of King County households have limited English proficiency (LEP). Fifty five percent of LEP households speak Asian and Pacific Island languages, 20% speak Spanish, 16% speak Indo-European languages, and 9% speak other languages. The most common languages spoken by K-12 students with LEP in King County are 20:

Language spoken by LEP students	Number of students in King County
Spanish	26,260
Vietnamese	5,575
Somali	3,786
Mandarin	3,552
Russian	2,543
Cantonese	2,263

#### **Familial Status**

Despite other shifting demographics, household size in King County has remained relatively unchanged. Sixty percent of King County residents live in family households, married with or without children, or single parent households. The average household size in King County is 2.5 people. These figures are similar to the United States as a whole.

There is significant variation in average household size between jurisdictions within King County. The cities with the highest average household sizes are:

-

<sup>&</sup>lt;sup>19</sup> Source: 2016 American Community Survey 1-Year Estimate

<sup>&</sup>lt;sup>20</sup> Source: Washington State Office of Financial Management, Forecasting Division, 2016 estimates: https://www.ofm.wa.gov/sites/default/files/public/legacy/pop/subject/ofm\_pop\_limited\_english\_proficiency\_estimates\_2016.xlsx

Jurisdiction	Average Household Size
Algona	3.89
Snoqualmie	3.1
Sammamish	3.0
Duvall	3.0

The areas with the smallest average household size are:

Jurisdiction	Average Household Size
Skykomish	1.4
Unincorporated King County	1.9
Seattle	2.1

The King County Office of Economic and Financial Analysis performs annual demographic trend analysis. <u>Click here</u> to visit their webpage.<sup>21</sup>



#### **Segregation and Integration in King County**

Understanding the nature of residential segregation patterns and trends in King County is a critical first step to understanding the barriers to fair housing choice.

Geographically, residential segregation patterns in King County can be categorized as jurisdictions and neighborhoods that are predominantly White, predominantly White and Asian, or racially and ethnically diverse. South Seattle and Southwest King County experience the highest levels of racial and ethnic diversity, and are relatively integrated. Urban jurisdictions east of Seattle, such as Bellevue, Redmond, Sammamish, and Kirkland are predominantly White and contain significant Asian populations. Please see Appendix A for race and ethnicity information for each jurisdiction, King County as a whole, and the unincorporated areas of King County.

Non-White residents have moved into urban areas throughout King County over recent decades, which paints an overall positive outlook for racial and ethnic integration in the future. However, as the non-White population is likely to continue to grow, the displacement and shift of the Latinx and Black community into Southwest King County does present a risk of persistent or increased segregation in the future.

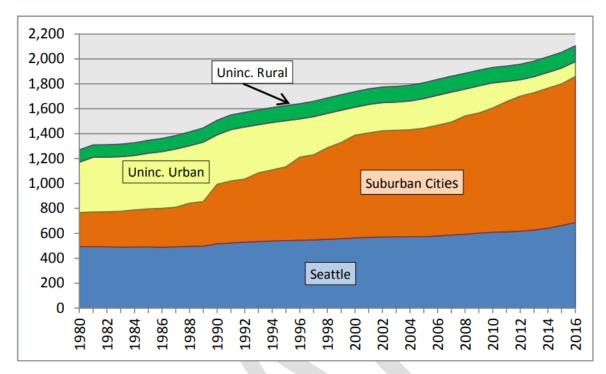
King County's segregation levels vary significantly by race. While Latinx and Asian populations experience similar levels of relatively low segregation, the Black population is highly segregated from the White population. The Dissimilarity Index provided by HUD measures the degree of segregation between two groups. A score of 0 would represent complete integration, while a score of 100 would represent complete segregation.

Race	Dissimilarity Index
White/Non-White	35.81
Black/White	56.71
Hispanic/White	39.71
Asian/White	36.22

#### Segregation Trends since 1990

In 1990, areas with significant non-White populations were primarily in Central and South Seattle. Over time, the non-White population has expanded into Southwest King County, with the Asian population also growing significantly in the urban areas east of Seattle. The most segregated areas of King County are those that are predominantly White in the rural areas, which have experienced relatively low population and job growth compared to the urban areas

Population Change in King County Jurisdictions, 1980-2016<sup>22</sup>



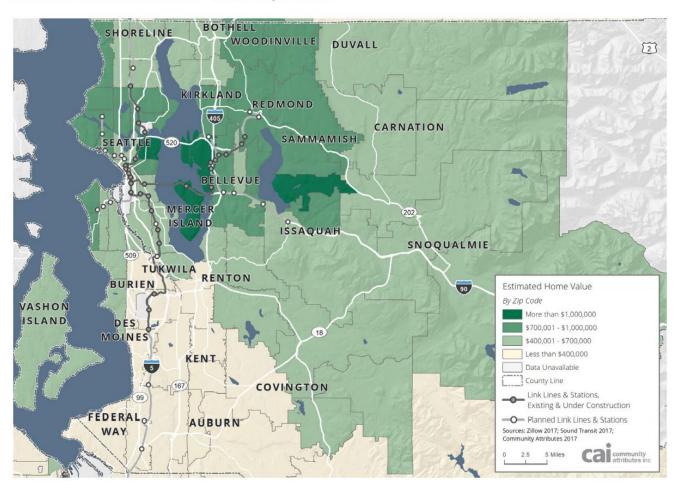
A major factor for why the rural area's population and demographics have changed relatively little is the Growth Management Act of Washington State (GMA). King County established an Urban Growth Boundary in 1992, in accordance with the GMA, and the boundary remains largely unchanged today. This boundary seeks to prevent sprawling, uncontrolled development and targets growth primarily in the western urban areas of King County. The urban areas have accommodated King County's growth in recent decades, while the rural area's demographics remain closer to King County's 1990 demographics. Suburban cities also annexed the majority of the urban unincorporated area, which accounts for the significant decrease in population in the urban unincorporated areas.

Another segregation trend over recent decades has been that of income segregation. Middle-income or mixed-income census tracts have decreased from 57% in 1980 to 46% in 2017. Economic segregation indexes rate this metropolitan region as about average or slightly below average compared to other metropolitan regions in the U.S.

<sup>&</sup>lt;sup>22</sup> Data source: <a href="https://www.kingcounty.gov/~/media/depts/executive/performance-strategy-budget/documents/pdf/RLSJC/2017/Feb23/KingCountyDemographics022317">https://www.kingcounty.gov/~/media/depts/executive/performance-strategy-budget/documents/pdf/RLSJC/2017/Feb23/KingCountyDemographics022317</a>

Since approximately 2013, dramatic increases in the cost of housing have displaced lower-income communities of color farther south in Seattle or into the more affordable areas of Southwest King County. Residents have also been displaced into Kitsap, Pierce, and Snohomish Counties, which have historically had more lower cost housing compared to King County.

### **Estimated Home Value, 2017**



#### **Contributing Factors to Segregation**

#### Race, National Origin, and Income

Understanding the strong connection between race and income is critical to understanding segregation trends in King County.

Race/Ethnicity	2018 Median Household Income	Percent of King County Median Household Income
All King County Households	\$83,571	
Asian	\$93,971	112%
White	\$88,638	106%
Two or more races	\$70,046	84%
Native Hawaiian and Other		75%
Pacific Islander	\$62,500	
Hispanic or Latinx	\$57,933	69%
Some other race	\$52,070	62%
American Indian and Alaska		55%
Native	\$45,923	
Black or African American	\$42,280	51%

As the preceding table shows, White and Asian households earn above, while all other races and ethnicities earn significantly below, the King County median income.

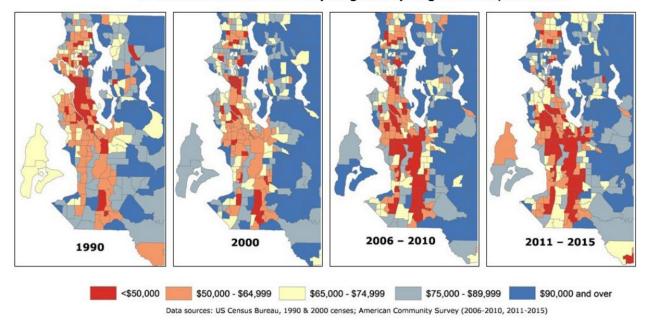
Another significant income disparity that contributes to segregation trends in King County is between U.S.-born and foreign-born individuals. On average, foreign-born individuals earn \$34,871, while US born individuals earn \$41,983. The following table shows the median household income for households with at least one foreign-born adult by place of birth. The countries included are those with at least 5,000 King County residents. The disparities between different places of birth are stark:

Place of Birth	Median Household Income
United Kingdom	\$150,511
India	\$137,966
Canada	\$124,101
Hong Kong	\$113,677
Germany	\$109,406
Taiwan	\$101,574
Japan	\$101,046
China	\$91,070
Philippines	\$90,575

Russia	\$87,468
Korea	\$81,777
Ukraine	\$75,967
Vietnam	\$72,978
Guatemala	\$65,595
Cambodia	\$55,034
Mexico	\$52,105
El Salvador	\$46,098
Ethiopia	\$39,290
Somalia	\$17,178

The most striking disparity is households with an adult born in Somalia, who have a median income below the federal poverty level, depending on household size.<sup>23</sup> The preceding table also shows that while Asians as a single category earn above the King County median income, households with adults born in Korea, Vietnam, and Cambodia earn less than the King County median income. These income disparities are a major component to why immigrants and low-income people of color have moved into Southwest King County.

Median household income by King County neighborhood, 1990-2015



#### Historical Redlining and Restrictive Covenants

29

<sup>&</sup>lt;sup>23</sup> https://aspe.hhs.gov/poverty-guidelines

Two major institutional factors that have historically contributed to segregation in King County are the practices of redlining and restrictive covenants. Redlining was a practice used by lending institutions to systematically deny financial services to residents of specific neighborhoods, either by outright denial or by raising the price for their services. Restrictive covenants explicitly excluded residents from buying houses in certain areas, typically based on race and religion. These policies restricted access to homeownership opportunities for non-White communities.

Homeownership is an important tool to building future wealth, and parental homeownership significantly increases the chance that their children will buy a home.<sup>24</sup> These policies have likely had a major impact on intergenerational wealth and contributed to the systemic disparities identified throughout this report.

The federal Supreme Court ruled against racially restrictive covenants in 1948, and the federal Fair Housing Act of 1968 outlawed both practices. However, their effects are still visible in King County's demographics today. The Seattle Civil Rights & Labor History Project, based at the University of Washington, provides a wealth of information about the history of segregation in King County. You can learn more about redlining and racially restrictive covenants, including mapping of both practices, <a href="here">here</a>.<sup>25</sup>

#### King County's Topography

Another factor that may contribute to racial and ethnic segregation patterns in King County is its topography. Access to and views of Puget Sound, lakes, and mountains have a strong influence on housing prices and are dispersed throughout King County. Areas with these assets tend to have a majority White with significant Asian populations. The Latinx and Black populations in King County have significantly lower median incomes and are therefore less likely to live in these areas.

Because housing with views or water access can be in close geographic proximity to housing without these assets, an area can be diverse from a jurisdictional or neighborhood level of analysis, but segregated at a sub-neighborhood or block-by-block level. An example of this trend can be seen in predominantly White areas along Puget Sound within the Cities of Burien, Normandy Park, Des Moines, and Federal Way, which transition to neighborhoods that are less than 50% White in distances as short as half a mile. Please see the next page for a map of the racial and ethnic composition of this area.

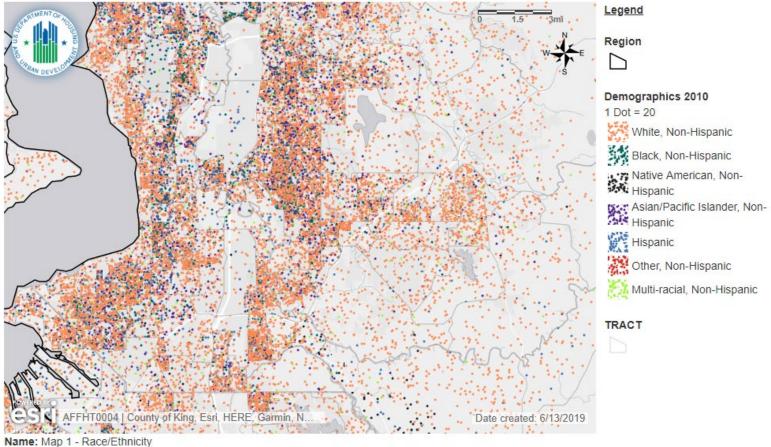
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<sup>&</sup>lt;sup>24</sup> https://www.urban.org/sites/default/files/publication/99251/intergenerational homeownership 0.pdf

<sup>&</sup>lt;sup>25</sup> https://depts.washington.edu/civilr/segregated.htm

#### Race/Ethnicity Map - Southwest King County<sup>26</sup>

#### **HUD Affirmatively Furthering Fair Housing Data and Mapping Tool**

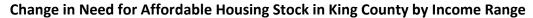


Description: Current race/ethnicity dot density map for Jurisdiction and Region with R/ECAPs

<sup>&</sup>lt;sup>26</sup> https://egis.hud.gov/affht/

#### Displacement of Residents Due to Economic Pressures

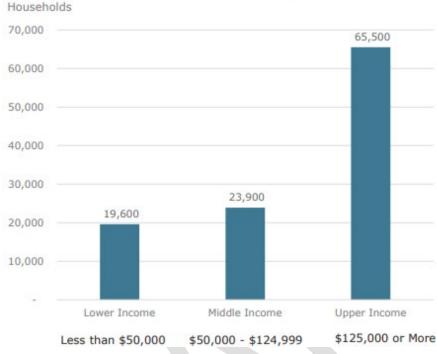
King County has experienced dramatic increases in the cost of housing since the recession of 2008. Even as the overall number of homes has increased in the last ten years by 88,000, the number of rental homes affordable to low and moderate income families has decreased by 36,000.





This is due in large part to significant growth in higher-income households.

# **Change** in King County Households by Income Range, 2006-2016



Data source: 2017 ACS 1-Year Estimates

Households of color are disproportionately likely to be severely cost burdened, paying more than half of their income toward housing costs. These trends have resulted in significant displacement of communities of color from Central and South Seattle into South Seattle and Southwest King County.

#### Location and Type of Affordable Housing

Southwest King County has historically been the area of King County with the most naturally occurring affordable housing, meaning that market rate housing has been affordable to households with lower incomes. As a result, residents displaced due to rising housing costs, many of whom are people of color, have relocated to this area. Due in part to its affordability, Southwest King County has also become home to lower-income immigrant communities over recent decades. These areas have also experienced faster rates of growth in housing costs compared to the more costly Seattle and Eastside submarkets.

#### Land use and zoning laws

Zoning codes significantly limit development in a majority of the urban areas of King County. Areas that allow only lower density development, such as single-family zoning or large minimum lot size requirements, are whiter than the King County average. Limiting the type of housing allowed to

single-family homes, which is typically the most expensive form of housing, leads to economic segregation. This economic segregation effectively excludes the low-income communities that are highly correlated with protected class status.<sup>27</sup>

#### Private Discrimination and Lack of Enforcement of Existing Laws

Community input and housing discrimination testing have found that private, individual-level housing discriminatory practice are still commonplace in King County and present an impediment to fair housing choice. Familial status, race, religion, disability, and national origin were all identified as having experienced housing discrimination.

In addition to Federal Fair Housing laws, the State of Washington, King County, and jurisdictions within King County have implemented many policies aimed at reducing discrimination and addressing these disparities. However, funding for monitoring, education, and enforcement of these laws has been limited. Please see the Fair Housing Discrimination section for more information.

## <u>Programs, Policies, and Investments to Address Segregation, Fair Housing, and Geographic Mobility</u>

#### **Communities of Opportunity**

Communities of Opportunity is an initiative undertaken jointly between Public Health – Seattle and King County and the Seattle Foundation to address inequitable outcomes based on geography. Geographic communities targeted currently include:

- The Rainier Valley (City of Seattle)
- White Center
- SeaTac/Tukwila
- The City of Kent
- The Central District of the City of Seattle
- Rural Snoqualmie Valley
- The urban Native Community
- The Latinx Community of Vashon Island
- Transgender and gender nonconforming communities

<sup>&</sup>lt;sup>27</sup> https://www.ncbi.nlm.nih.gov/pmc/articles/PMC5800413/

There is significant overlap between these targeted communities and federal protected classes. Each community develops its own vision and priorities, which may include:

- anchoring multi-cultural communities at risk of displacement,
- advocating for the preservation and development of affordable housing in areas that are in close proximity to transit, jobs, and education,
- Access to health, affordable food and safe places outside to be physically active, especially for youth,
- Workforce development that includes local hires, support of new local businesses, and inclusion of youth, and
- Increased civic participation and engagement, cultural preservation, and access to safe public spaces.

The majority of these efforts seek to empower and improve outcomes for protected classes, which may ultimately lead to greater integration due to economic mobility and mixed-income communities.

#### King County Housing Authority's Small Area Fair Market Rent Policies

In 2016, KCHA expanded its two-tiered system of payment standards (which involved a regular standard and an "exception area" standard that covered East King County) to create a ZIP code-based, multi-tiered structure with five payment standard levels. KCHA's adoption of multi-tiered payment standards recognizes the importance of closely aligned payment standards to local rental sub-markets as a means of achieving four goals:

- 1. Increasing access to high opportunity areas
- 2. Containing program costs by "right-sizing" subsidy amounts in lower and middle cost markets
- 3. Ensuring that new and existing voucher holders can secure and maintain their housing in competitive and increasingly costly rental submarkets across the county
- 4. Limiting the number of households experiencing cost burden.

An internal assessment completed in 2017 found that households were more likely to move to higher opportunity areas after enactment of the policy: between 2015 and 2016, the proportion of new voucher holders with children leasing in higher cost areas increased by 8.4%, movers with children relocating from lower cost to higher cost areas increased by 4%, and nearly all racial groups experienced increased access to higher cost areas.

#### **Creating Moves to Opportunity**

The King County Housing Authority is partnering with the Seattle Housing Authority, MDRC, and a multi-disciplinary academic team that includes Raj Chetty and others from Harvard, Johns Hopkins, and MIT to identify strategies to increase opportunity area access among families with young children who receive a Housing Choice Voucher. The program, Creating Moves to Opportunity (CMTO), is being run as a multi-year randomized control test study that will test a range of services aimed at reducing rental barriers to opportunity neighborhood access; the end result from CMTO will be identified best practices that are both impactful and scalable. You can learn more about this program <a href="here">here</a>. <sup>28</sup>



<sup>&</sup>lt;sup>28</sup> http://creatingmoves.org/research/

# RACIALLY OR ETHNICALLY CONCENTRATED AREAS OF POVERTY

Neighborhoods with high concentrations of poverty contribute to negative outcomes greater than the struggles of an individual family living in poverty. Concentrations of poverty limit educational opportunities, lead to increased crime rates and poor health outcomes, hinder wealth building, reduce private-sector investment and increase prices for goods and services, and raise costs for local governments.<sup>29</sup> It is critical to understand the needs and dynamics that have led to the creation of these areas to understand barriers to fair housing choice. HUD defines a "Racially or Ethnically Concentrated Areas of Poverty" (R/ECAP) as a census tract that is majority non-White and has a poverty rate greater than 40%.

King County is privileged to have only a few R/ECAP tracts. This is due primarily to a relative lack of concentration of poverty and few areas that are majority non-White. There is only one R/ECAP outside the City of Seattle, in the East Hill neighborhood of the City of Kent.

The East Hill R/ECAP tract is 38.5% White, 16% Black, 1% Native American, 22.3% Asian, and 21.5% Latinx and scores in the bottom decile of the HUD Poverty Index. This is a significantly higher rate of people of color compared to the King County average. King County had no R/ECAP tracts outside the City of Seattle in 1990. In 2000, a census tract in the City of Kent between I-5 and Pacific Highway South was an R/ECAP with a White population of 46.6%, Black 17%, Native American 2%, Asian 13.5%, Hispanic 19.8%.

The City of Kent has historically been an area with naturally occurring affordable housing, and has seen a significant amount of growth in the non-White population since 1990. The R/ECAP tracts are near major highways, a former landfill, and industrial activities, reducing the value of homes in this area and leading to higher rates of lower-income households.

In 2018, Communities of Opportunity created the Kent Community Development Collaborative; a partnership of community-based organizations working to ensure everyone can participate and benefit from decisions that shape their neighborhood and greater community. The partnership convenes community forums focused on creating affordable, safe housing for Kent residents, as well as opportunities for livingwage jobs and access to healthy, affordable foods.

<sup>&</sup>lt;sup>29</sup> https://www.huduser.gov/portal/periodicals/em/spring13/highlight1.html

# **DISPROPORTIONATE HOUSING NEEDS**

Achieving fair housing means more than eliminating overt discrimination. This analysis also seeks to understand the disproportionate housing needs of protected classes. The following section analyzes the disparities in housing.

There are stark disparities among households who are cost burdened and experience housing problems. The four housing problems, as measured by the US Census Bureau, are:

- Incomplete kitchen facilities
- Incomplete plumbing facilities
- More than 1 person per room<sup>30</sup>
- Cost burden.<sup>31</sup>

Race/Ethnicity	Percent of households experiencing at least one housing problem			
Hispanic or Latinx	56%			
Black	55.9%			
Other, Non-Hispanic	43.6%			
Native American	38.3%			
Asian or Pacific Islander	37.8%			
All Households	37.1%			
White	33.9%			

There are also significant racial disparities in severe cost burden<sup>32</sup> that create a disproportionate need for affordable housing for non-White and non-Asian communities.

Race/Ethnicity	Percent Severely Housing Cost Burdened
Black	29%
Some other Race	26%
Hispanic or Latinx	24%
Native American	22%
Native Hawaiian or Pacific Islander	22%
White	18%
Asian	18%

<sup>&</sup>lt;sup>30</sup> This measure includes all rooms, such as kitchens and living rooms.

<sup>&</sup>lt;sup>31</sup> Cost burden is when a household spends more than 30% of its gross income on household costs.

<sup>&</sup>lt;sup>32</sup> Severe cost burden is when a household spends more than half of its gross income on household costs.

Geographically, South Seattle and Southwest King County experience the highest rates of cost burden and severe cost burden.

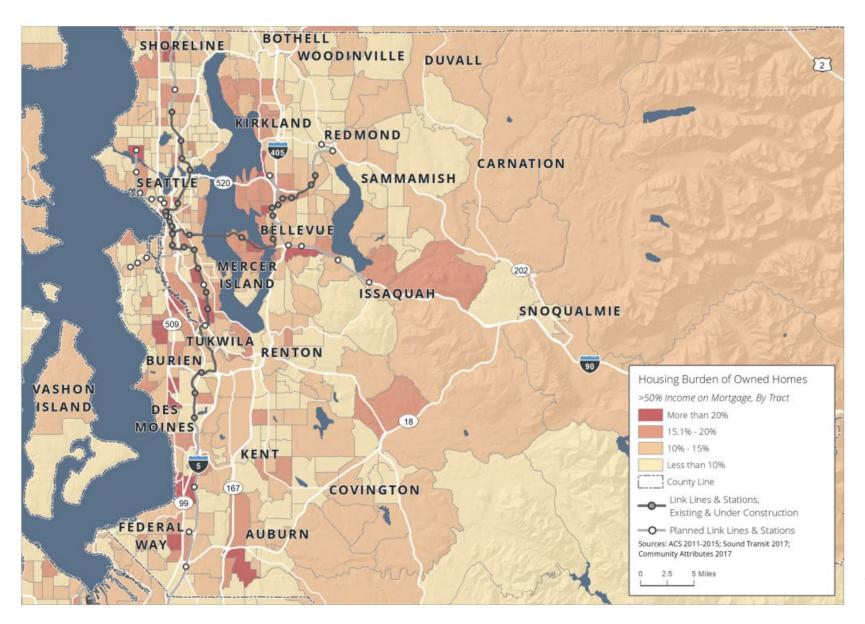
#### Rental vs. Homeownership Housing

There are significant disparities in the rates of households who rent versus own along race, ethnicity, and foreign-born status.

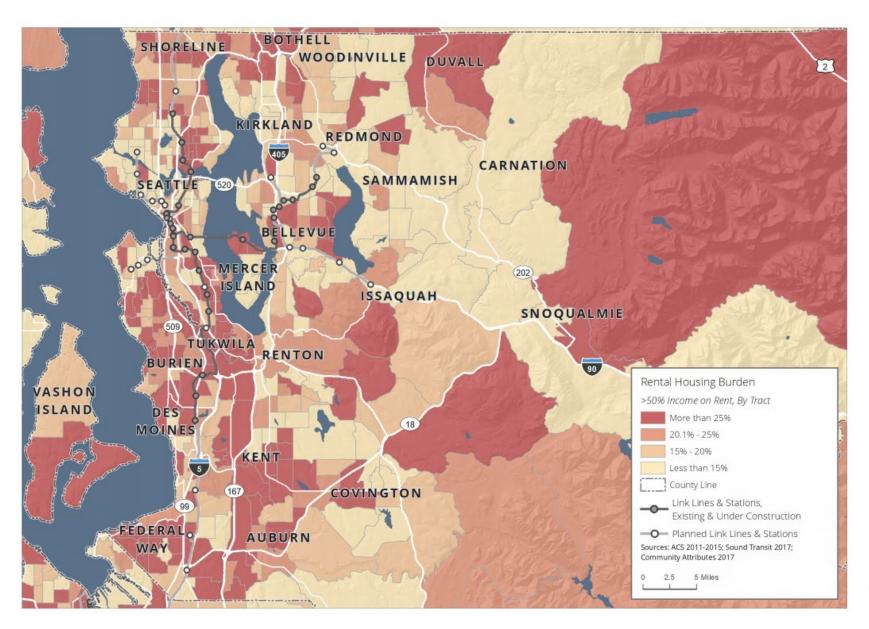
Household	Percent of Households who	Percent of Households who
Туре	Rent	Own
All King County		
Households	43%	57%
Black	72%	28%
Native Hawaiian		
or Pacific		
Islander	71%	29%
All other Races	71%	29%
Hispanic or		
Latinx	66%	34%
Native		
American	61%	39%
Two or More		
Races	60%	40%
Asian	42%	58%
White	38%	62%
Foreign Born	50%	50%
U.S. Born	40%	60%

Areas of King County with high rates of rental housing are located primarily in the urban areas along I-5 and east of Seattle. Within these urban areas, most rentals are located in the areas zoned for higher residential densities. Neighborhoods and jurisdictions composed of single-family homes are therefore more likely to be White and Asian, while denser areas are more diverse.

# **Homeowner Cost Burden**



# **Renter Cost Burden**



#### **Familial Status**

In King County, single individual households are most likely to be cost burdened. This is likely due to paying for housing costs with only a single income, and because younger people are more likely to earn less as they begin their careers.

However, large families are also significantly more likely to experience housing problems, due primarily to the cost of larger housing and overcrowding. There is also significant variation in average household size by country of origin, likely meaning that certain immigrant populations face additional challenges obtaining sufficient housing for their families. The following table includes countries of birth with more than 5,000 King County residents.

Place of Birth	Average Household Size
Somalia	4.0
El Salvador	4.0
Mexico	3.9
Guatemala	3.9
Cambodia	3.5
Ukraine	3.3
Philippines	3.3
Vietnam	3.0
Ethiopia	2.8
India	2.7
Hong Kong	2.7
Russia	2.7
China	2.7
Japan	2.6
Korea	2.6
Taiwan	2.6
Germany	2.6
United Kingdom	2.4
Canada	2.4

Low-income and immigrant communities have provided consistent input that there is a significant lack of affordable large-unit homes. A review of the publicly subsidized housing inventory in King County found that 27% of units are two bedrooms and 13% of units are three bedrooms or larger.

#### **Loss of Affordable Housing**

The stock of homes affordable to households earning 80% AMI or less has decreased since 2007, and is on a trajectory to continue decreasing. Between 2007 and 2017, the total number of rental units increased by 88,000, but the number of rental units affordable at 80% AMI and below decreased by 36,000. This is due to a combination of market pressures and the physical demolition of affordable housing.

Significant growth in population and high-paying jobs in King County, particularly from 2013-2018, has increased the demand for housing, and the market has been unable to build enough new housing to accommodate this growth. Rents have increased dramatically in the last ten years, even in older, previously affordable buildings.

As the urban areas of King County are already largely developed, construction of new housing can lead to a physical loss of affordable housing. Naturally affordable housing is often redeveloped as the value of the land is higher relative to the value of the structure. Naturally affordable housing can also be lost through renovations or remodels that increase the cost of housing.

#### **Language Barriers for Immigrant Households**

Limited English proficiency is an additional barrier some immigrant households face in their housing search. Rental postings and applications are typically not readily available in languages other than English. The need for translation services is therefore a disproportionate housing need for these households.

#### <u>Difficulty Transitioning from Temporary Cash Assistance for Refugees</u>

Refugees receive eight months of temporary cash assistance upon arrival.<sup>33</sup> Advocates reported difficulty finding stable employment and obtaining affordable housing before this assistance expires. Even for refugees who are stably employed, establishing a sufficient employment and credit history over that period of time is a significant challenge and presents a barrier to securing housing.

<sup>33</sup> https://www.dshs.wa.gov/esa/community-services-offices/refugee-cash-assistance

# **DISPARITIES IN ACCESS TO OPPORTUNITY**

Fair housing choice is not only about combating discrimination. Intergenerational effects of discrimination and segregation have had a disproportionate impact on access to opportunity for protected classes in King County. The following sections summarize disparities; propose contributing factors to these disparities; and review policies, programs, and investments that seek to address these disparities.



# **Education**

Equitable access to a high quality education is a critical component to addressing intergenerational poverty and providing long-term economic mobility.

# **Summary of Disparities/Dynamics**

The debate over how to measure or compare school proficiency is ongoing and beyond the scope of this analysis. However, the Washington State Office of Superintendent of Public Instruction's "School District Report Card" provides relevant data and shows significant disparities between school districts. The following table provides an overview of the 19 School Districts in King County.

# **Overview of School Districts in King County**

	Student	nt of 8 <sup>th</sup> G s Meeting tandards		Race/Ethnicity Demographics			Special Programs				
School District	Language Arts	Math	Science	Percent White	Percent Asian	Percent Latinx	Percent Black	Percent Two or More Races	Percent English Learners	Percent Low- Income	Percent with a Disability
Auburn	49.7	38.3	42.5	39.2	8.9	29.7	7.3	9.7	18.9	51.8	12
Bellevue	81.5	73.7	76.9	36.6	39.4	11.8	2.7	9.2	14.6	17.2	9.2
Enumclaw	64.9	53.2	59.9	77.9	0.7	15.3	0.5	4.2	5.8	28.8	17.3
Federal Way	50.1	32.1	36.6	26.9	11.2	29.4	13.9	12.7	21.2	58	14.5
Highline	50.4	33.6	42.1	22	14.5	38.5	14.1	6.1	27.9	62.5	15.9
Issaquah	79.8	77	80.5	53	28.9	8.4	1.9	7.5	6.5	7.8	8.7
Kent	55	42.8	46.8	33.7	19.1	22.6	11.9	9.7	21.1	48.8	11.4
Lake Wash.	82.2	75	78.3	51.9	28	10.3	1.7	7.8	10.1	10.3	11
Mercer Island	83.9	82.5	82.2	63.9	20.9	4.6	0.9	9.5	4	3.2	10
Northshore	79.3	38.3	71.7	57.3	19	12.5	2	8.7	8.1	13.4	13.3
Renton	54.2	45.6	55	26.2	24.9	23.9	14.9	8.6	18	48.2	14.8
Riverview	71.7	55.8	72.2	78.9	3	12.5	0.6	4.5	46	13	11.7
Seattle	68.8	61.6	62.5	47.1	14.1	12.1	14.9	10.8	12.5	31.8	15.1
Shoreline	76	61.7	68.5	53.6	13.2	12.8	7.2	12.3	7.9	25.1	12.5
Skykomish	N<10	N<10	N<10	88.2	0	9.8	0	0	0	89.4	40.4
Snoq. Valley	74.9	70.4	74.1	79.7	6	7.8	0.7	5.8	2.7	8.9	11.9
Tahoma	69.4	66.5	71.4	72.5	4.6	10.2	2.2	9.1	2.6	11.4	13.1
Tukwila	45.4	35.2	49.1	10.9	28.7	29.4	19.8	6.8	37.4	71.9	10.9
Vashon Island	81.1	66.9	72.8	76.3	2.2	12	0.5	8.8	4.8	20.5	12

The data show that school districts in Southwest King County are more diverse, have higher rates of students living in low-income households, and have a higher percentage of students who struggle to meet state standards. The school districts with the highest percentage of students meeting state standards are generally in the areas east of Seattle, which have significantly white and Asian student populations that are less likely to live in low-income households. Notably, the demographics of the student population are significantly less White than the general population, in keeping with the trends of an increasingly diverse King County.

HUD also provides a School Proficiency Index, which measures the likelihood a student in King County of a given race or ethnicity attends a proficient school.

Race/Ethnicity	School Proficiency Index	School Proficiency Index - Households below federal poverty line
White	69.9	60.3
Asian or Pacific Islander	63.9	54.4
Native American	58.6	39.5
Hispanic or Latinx	54.5	51.6
Black	41.2	35.1

This index also shows clear disparities, with the largest disparity between Whites and Blacks. This racial disparity persists among the population below the federal poverty level.

#### **Contributing Factors to Disparities in Access to Education**

#### Local vs. State Funding

Reliance on local funding for schools puts a proportionally greater burden on residents in lower-income school districts, which frequently have more diverse student bodies. The Washington State Legislature recently complied with a State Supreme Court ruling (McLeary v. State of Washington) by increasing school investments at the state level and limiting how much funding can be collected locally and on how it can be spent.<sup>34</sup>

#### **Boundaries of School Districts**

With some exceptions, school districts in King County generally contain one of the three demographic categories of King County: predominantly White, White and Asian, or racially and ethnically diverse. This leads to racial, ethnic, and economic segregation, and limits

<sup>34</sup> https://en.wikipedia.org/wiki/McCleary v. Washington

opportunities for lower-income and non-White students to access the same resources as students living in wealthier areas.

#### Parent-Teacher Association Funding

Another contributor to disparities between and within school districts is funding provided by Parent-Teacher/Parent-Teacher-Student Associations (PTA/PTSAs). PTA funding perpetuates disparities through intergenerational wealth, as wealthier parents can invest in their children's school or in the specific program their child is interested in, bypassing the more redistributive investment patterns of government funding.<sup>35</sup> This funding stream can be used for teacher salaries, supplementary equipment and materials, or other investments that can have an impact on student outcomes.

In 2018, KUOW reported that Roosevelt High School, which is located in the Whiter and wealthier area of Northeast Seattle, has the largest PTSA and foundation funding in the Seattle School District with assets of \$3.5 million and annual income of \$225,586. Meanwhile, Rainier Beach, Franklin, and Chief Sealth High Schools, which are located in the historically non-White and lower-income area of South Seattle, have no PTSA or foundation assets or income.<sup>36</sup>

#### Programs, Policies, and Investments Addressing Disparities in Access to Education

#### King County's Best Start for Kids Levy

Passed by the voters in 2015, Best Start for Kids seeks to put every child and youth in King County on a path toward lifelong success, funding a number of programs likely to target immigrants and communities of color that:

- Build resiliency of youth and reduce risky behaviors,
- Stop the school-to-prison pipeline,
- Prevent youth and family homelessness, and
- Meet the health and behavioral needs of youth.

You can learn more about the programs funded through Best Start for Kids here. 37

<sup>35</sup> https://cdn.americanprogress.org/content/uploads/2017/04/18074902/ParentFundraising-report-corrected.pdf

<sup>&</sup>lt;sup>36</sup> https://www.kuow.org/stories/some-seattle-school-ptas-can-afford-extra-teachers-should-they-spread-thewealth

<sup>37</sup> https://beststartsblog.com/

#### Race to the Top

In 2012, the Puget Sound Educational Service District, Auburn, Federal Way, Highline, Kent, Renton, Seattle and Tukwila School Districts and the King County Housing Authority jointly applied for and received a \$40 million federal Race to the Top grant, allowing the group to further expand its programs, which work to:

- Increase the number of children ready for kindergarten
- Raise instruction quality in math and science
- Help students plan for career training or college
- Provide early intervention for struggling students

#### Home and Hope Project

Led by Enterprise Community Partners in conjunction with elected officials, public agencies, educators, nonprofits and developers, the Home and Hope project facilitates development of affordable housing and early childhood education centers on underutilized, tax-exempt sites owned by public agencies and nonprofits in King County. You can learn more about the Home and Hope Project <a href="here">here</a>. 38

<sup>38</sup> https://www.enterprisecommunity.org/where-we-work/pacific-northwest/home-hope

# **Employment**

The geographic distribution of employment centers can result in barriers to opportunity and have a disproportionate impact on low-income communities of color. Longer commutes can have a detrimental impact on an individual's health from increased stress and exposure to air pollution, and are associated with less physical activity and a poorer diet.

#### **Summary of Dynamics/Disparities**

The Labor Market Engagement Index provided by HUD measures the level of employment, labor force participation, and educational attainment in a census tract, and shows disparities by race and ethnicity in King County.

Race/Ethnicity	Labor Market	Labor Market Engagement Index –
	Engagement Index	Households below Federal Poverty Line
White	74.6	64.8
Asian or Pacific Islander	72.5	62.0
Hispanic or Latinx	61.4	55.3
Native American	58.5	47.0
Black	56.4	47.8

Within the population below the poverty line, Whites are still significantly more likely to live in areas with low unemployment compared to Blacks. The White population is the most likely to live in an areas with low unemployment, while the Black population is the least. However, the Native American population living below the poverty line is the group least likely to live in areas with low unemployment.

Based on the HUD mapping tool, there is no clear geographic disparity in access to jobs for protected class groups. The jobs index is strong in the Duwamish and Kent Industrial Valley, which is at the core of the racially and ethnically diverse Southwest King County. The jobs index is also strong in the urban areas east of Seattle.

#### **Contributing Factors to Disparities in Access to Employment**

#### Geographic Segregation of High-Skilled Jobs

A key factor not captured by the HUD Jobs Proximity Index is the nature of the jobs in a given area. King County is privileged to have hundreds of thousands of high-skill, high-paying jobs at leading corporations in the technology, engineering, health, and maritime industries. Boeing has a major facility in Renton, which is accessible to the diverse areas of King County. However, the

growing tech sector, which is primarily located in Seattle, Bellevue, and Redmond, can be a long commute from Southwest King County.

#### <u>Programs, Policies, and Investments Addressing Disparities in Access to Employment</u>

#### King County Investments in Affordable Workforce Housing

The 2019-2020 King County budget included more than \$100 million in transit-oriented development for affordable workforce housing. These projects will produce hundreds of units that will have access to employment hubs in King County. The King County Housing Authority has also focused on acquiring housing in Bellevue, Redmond, and Kirkland to support the workforce in these areas and provide new opportunities for low-income households to live in areas closer to job centers.

#### King County Employment and Education Resources

King County Department of Community and Human Services provides employment programming. You can learn more about these services <a href="https://example.com/here.29">here.39</a>

<sup>&</sup>lt;sup>39</sup> https://www.kingcounty.gov/depts/community-human-services/employment-and-education-resources.aspx

# **Transportation**

Transportation is a major concern in King County, given its topography and significant growth over recent decades. Transportation is typically the largest household cost after housing and is deeply intertwined with housing cost and access.

### **Summary of Disparities/Dynamics**

The variation in the Low Transportation Cost Index provided by HUD is low, with Native Americans and Whites scoring the lowest, at 71.3 and 72.0. There are more pronounced disparities in transit use by race.

Race/Ethnicity	Percentage who commute via transit		
White	12.2		
Black	14.9		
Asian	15.7		
Hispanic or Latinx	15.6		
Two or More Races	16.0		

Whites are least likely to use public transportation. Transit access is generally highest in the City of Seattle and adjacent suburbs, including those in Southwest King County. The relatively lower transit index scores and higher transportation costs for the White and Native American populations is likely due to the rural Muckleshoot reservation and the higher rates of Whites in the rural areas of King County, which have limited transit service.

#### **Contributing Factors to Disparities in Access to Transportation**

#### <u>Transportation Infrastructure Investments</u>

Investments in transit infrastructure have a complicated effect on access to transportation and housing costs for protected classes. Lower-income households are more likely to struggle to afford transportation costs and should be given priority or strong consideration when planning long-term infrastructure investments. However, dramatically improved transit access to an area increases its desirability overall and can increase the cost of housing, creating a risk of displacing the residents the infrastructure was originally meant to serve.

#### Programs, Policies, and Investments Addressing Disparities in Access to Transportation

#### Sound Transit Light Rail Expansion and Equitable TOD Policy

Approved by voters regionally in 2016, Sound Transit 3 will dramatically expand the region's light rail network, connecting high and lower opportunity areas across King, Pierce, and Snohomish Counties. You can learn more about Sound Transit's plans here. 40

Construction of the light rail network requires purchasing storage and staging areas that become surplus once construction is complete. Sound Transit's Equitable TOD Policy<sup>41</sup> commits to ensuring there is affordable housing in close proximity to transit stations. In 2018 and in accordance with state law, Sound Transit adopted a plan to offer a minimum of 80 percent of its surplus property that is suitable for development of affordable housing.<sup>42</sup>

#### King County Metro's Orca LIFT Reduced Fare and Equity in Service Planning

King County Metro was the first transit authority to introduce a reduced fare for low-income residents. The program provides up to a 50% discount in fares to ensure low-income communities are not overly burdened by the cost of transportation. You can learn more about Orca LIFT here. 43

King County Metro also incorporates social equity into its long-range service planning, placing an importance on serving historically disadvantaged communities, which are more likely to contain residents who are a protected class. Today, 76% of low-income households in King County are within 1/4 mile of a bus stop.<sup>44</sup>

#### **PSRC Growing Transit Communities**

In 2010, the Puget Sound Regional Council, in collaboration with 17 community partners, applied for and received a \$5 million Sustainable Communities Regional Planning Grant from the HUD Office of Sustainable Housing and Communities. The grant funded the creation of the Growing Transit Communities Partnership, with a work program intended to address some of the greatest barriers to implementing the central Puget Sound region's integrated plan for sustainable development and securing equitable outcomes. The strategy includes providing housing choices for low and moderate-income households near transit and to provide equitable access to opportunity for all the region's residents. You can learn more about the Growing

<sup>40</sup> http://soundtransit3.org/overview

<sup>&</sup>lt;sup>41</sup> https://www.soundtransit.org/sites/default/files/20140423 RPT TOD.pdf

<sup>&</sup>lt;sup>42</sup> https://www.soundtransit.org/get-to-know-us/news-events/news-releases/board-adopts-policy-promoting-equitable-development-near

<sup>&</sup>lt;sup>43</sup> https://kingcounty.gov/depts/transportation/metro/fares-orca/orca-cards/lift.aspx

<sup>44</sup> https://www.kingcounty.gov/elected/executive/constantine/priorities/transportation/infographic/sources.aspx

Transit Communities Strategy <u>here</u>. 45 Additionally, the most recent regional Fair Housing Assessment was conducted by the Puget Sound Regional Council in 2014. You can read the PSRC Fair Housing Equity Assessment <u>here</u>. 46

#### King County Transit-Oriented Development Investments

In 2016, King County began a 5-year competitive RFP process to invest approximately \$87 million in transit-oriented affordable housing projects. You can read the full plan <a href="here">here</a>. The 2019-2020 King County budget also included more than \$100 million in transit-oriented development for affordable workforce housing.



<sup>45</sup> https://www.psrc.org/growing-transit-communities

<sup>&</sup>lt;sup>46</sup> https://www.psrc.org/sites/default/files/fairhousingequityassessment.pdf

<sup>&</sup>lt;sup>47</sup> https://www.kingcounty.gov/~/media/depts/community-human-services/housing/documents/housing-finance/tod-bond-allocation-plan-final-sm.ashx?la=en

# **Environmental Health**

All households deserve access to open space, healthy foods, and toxic-free environments. However, lack of access to those amenities and exposure to environmental hazards has been a chronic issue for low-income communities.

#### **Summary of Disparities/Dynamics**

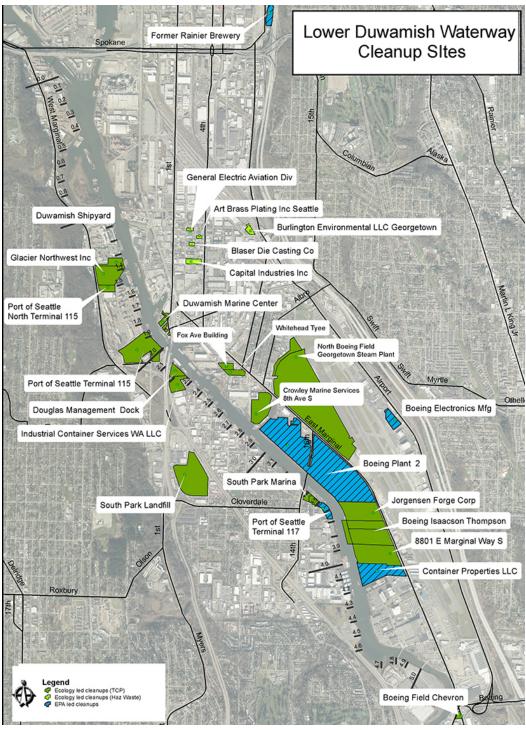
According to the HUD Environmental Health Index, which uses EPA estimates of carcinogenic, respiratory, and neurological toxins in the air, there is a significant racial disparity in access to environmentally healthy neighborhoods. A higher score represents greater access to healthy environments.

Race/Ethnicity	Environmental Health Index
White	27.0
Black	10.4
Hispanic or Latinx	16.0
Asian or Pacific Islander	17.6
Native American	29.6

Black residents in King County are the least likely to have access to environmentally healthy neighborhoods. Native Americans scored the highest, a few points above Whites, likely due to a greater percentage of Native Americans living in rural areas.

King County contains the lower Duwamish waterway, a Superfund site designated in 2001. The river has been contaminated with a number of pollutants over the decades, most notably a significant amount of polychlorinated biphenyls, arsenic, carcinogenic polycyclic aromatic hydrocarbons, dioxins, and furans. This makes fishing in the Duwamish, particularly for shellfish and bottom-feeding fish, unsafe. The neighborhoods along the Duwamish house many immigrants and communities of color that have fishing as a component of their way of life or identity, and there has been an ongoing challenge of communicating the risks of fishing in the river to these communities.<sup>48</sup>

<sup>&</sup>lt;sup>48</sup> http://www.seattleglobalist.com/2015/05/04/duwamish-river-cleanup-plans-immigrant-fishermen-pollution-superfund/36642

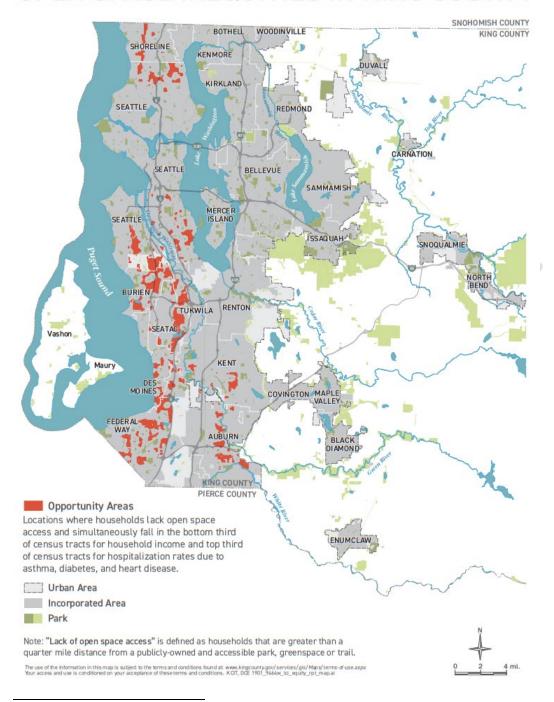


Washington State Department of Ecology Toxic Cleanup Program<sup>49</sup>

<sup>&</sup>lt;sup>49</sup> https://ecology.wa.gov/Spills-Cleanup/Contamination-cleanup/Cleanup-sites/Toxic-cleanup-sites/Lower-Duwamish-Waterway

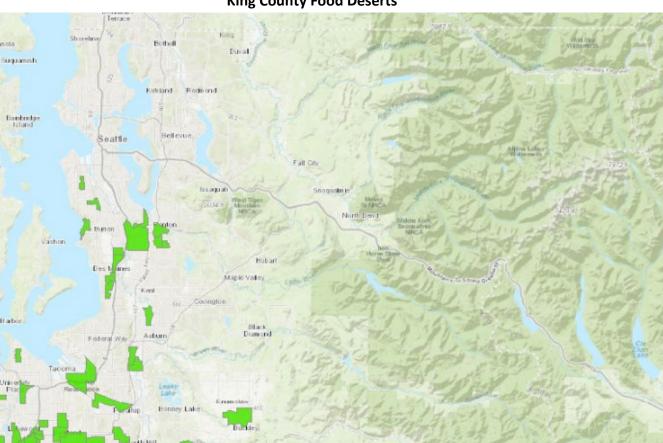
Five hundred thousand King County residents do not live within ¼ mile from a publicly owned park, green space, or trail, and most of these residents live in Southwest King County. 50

# **OPEN SPACE INEQUITIES IN KING COUNTY**



<sup>&</sup>lt;sup>50</sup> https://your.kingcounty.gov/dnrp/library/water-and-land/land-conservation/equity/20190319-Open-Space-Equity-Cabinet-Report.pdf

Lack of access to healthy food options can have negative health outcomes. 51 Lower-income communities of color are also more likely to live in "food deserts", which are defined as urban areas lacking access to a supermarket within one mile or rural areas lacking access within 10 miles. Again, these areas a primarily located in Southwest King County.



**King County Food Deserts** 

Source: USDA Food Access Research Atlas. 52

#### **Contributing Factors to Disparities in Access to Healthy Environments**

#### Environmental Hazards Near or in Lower-Cost Housing

Housing costs are lower in areas adjacent to environmental hazards, industrial zones, airports, and highways, and farther from green open space and other amenities that improve health.

<sup>51</sup> https://www.ncbi.nlm.nih.gov/books/NBK208018/

<sup>52</sup> https://www.ers.usda.gov/data-products/food-access-research-atlas/go-to-the-atlas/

Lower cost housing is also more likely to be older, which increases the likelihood of asbestos, mold, and lead paint contamination. Because of the deep connection between race and income due to legacies of discrimination, non-White communities are more likely to live in housing with these problems.

#### Access to Open Space and Healthy Food Options is More Expensive

Housing near amenities that improve health outcomes are desirable and therefore more expensive. Again, because of the deep connection between race and income, non-White communities are less likely to have access to these areas.

#### Programs, Policies, and Investments Addressing Disparities in Access to Healthy Environments

#### King County Open Space Equity Initiative

King County convened 21 residents representing 12 different community-based organizations located throughout King County to develop recommendations to ensure more equity in providing access to greenspace and open space and advise the County on how to best engage communities and cities to add open space in underserved areas. You can learn more about the Open Space Equity Cabinet and read their full report <a href="here">here</a>. <sup>53</sup>

#### Public Health – Seattle & King County Environmental Health Services

Public Health has many programs that seek to address environmental hazards and improve access to environmentally healthy areas. You can learn more about their services <a href="here">here</a>. <sup>54</sup>

#### **Environmental Justice Network in Action**

The Environmental Justice Network in Action (EJNA) is a partnership between the Local Hazardous Waste Management Program in King County, community-based organizations, nonprofit groups and government agencies. EJNA works to:

- Identify the key environmental and health concerns of low income communities, people
  of color, and immigrant and refugee communities through jointly conducted needs
  assessments
- Identify the public engagement strategies that work best for particular populations and share these

<sup>53</sup> https://kingcounty.gov/services/environment/water-and-land/land-conservation/Equity/OpenSpace.aspx

<sup>&</sup>lt;sup>54</sup> https://www.kingcounty.gov/depts/health/environmental-health.aspx

• Improve the capacity of CBOs, non-profit groups and government agency partners to design, deliver and evaluate programs and services.

You can learn more about the EJNA <u>here</u>.55



<sup>&</sup>lt;sup>55</sup> https://www.hazwastehelp.org/EnvironmentalJustice/ejna.aspx

# **Conclusion - Disparities in Access to Opportunity**

The previous analysis shows that immigrants and communities of color are more likely to live in areas with higher rates of poverty and environmental hazards and fewer economic and educational opportunities. High opportunity areas in Seattle and the urban areas east of Seattle are predominantly White and Asian, while Black and Latinx communities primarily live in Southwest King County, which has less access to opportunity.



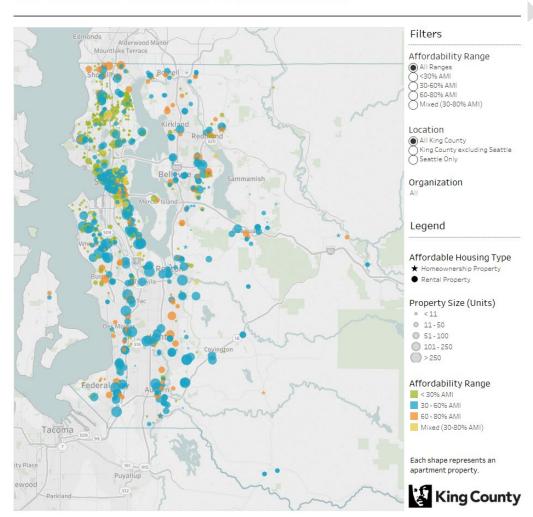
# PUBLICLY SUPPORTED HOUSING ANALYSIS

Fair access to and the location of publicly supported housing can have major impacts to access to opportunity for protected classes.

#### **Summary of Publicly Supported Housing Disparities/Dynamics**

The Seattle, Renton, and King County Housing Authorities collectively operate over 19,000 units and administer tenant-based vouchers for nearly 18,000 households. Other programs provide affordable housing, such as Low-Income Housing Tax Credits, Multifamily Housing Tax Exemptions, inclusionary housing programs, and other local funding sources provide affordable units. Publicly supported housing is distributed throughout the urban areas of King County.

# AFFORDABLE HOUSING IN KING COUNTY



There are high concentrations of publicly supported housing in the downtown core of Seattle, which is zoned for greater density and has high access to opportunity.

KCHA provided racial demographics of the households who utilize their programs:

Housing Type	Percent White	Percent Black	Percent Hispanic	Percent Asian or Pacific Islander	Percent Native American
Public	53.9	21	6.9	19.4	0.6
Housing					
Project-Based Voucher	48.9	29.7	10.4	15.6	1.2
Tenant-Based Voucher	49.3	39.1	6.4	6.7	1.5

Black households are significantly more likely to utilize the Housing Choice Voucher Program, while Asians and Pacific Islanders are more likely to utilize public housing, relative to utilization of other housing types.

Notably, Hispanic or Latinx households are underrepresented in all categories compared to their overall percentage of the King County population, despite being more likely to be housing cost burdened. Consistent with HUD policy and guidelines, KCHA seeks to provide access to all members of the community who are eligible for federal housing assistance. This includes eligible members of the immigrant and refugee community, mixed-eligibility families (where assistance is pro-rated based on the number of eligible household members), and US citizens.

#### Contributing Factors to Publicly Supported Housing Location and Access

#### Lack of public investment in specific neighborhoods

While publicly supported housing is located in most jurisdictions, many of the highest-opportunity areas of King County have lower rates of publicly supported housing.

#### **Land Use and Zoning Laws**

Neighborhoods and jurisdictions in King County that are zoned for single family homes are less likely to contain publicly supported housing, as the majority of public housing developments are multifamily properties. This limits publicly supported housing access in single-family zones to recipients of housing choice vouchers.

# <u>Programs, Policies, and Investments Addressing Disparities in Location of and Access to Publicly Supported Housing</u>

#### **Housing Authority Planning and Policies**

The Seattle, King County, and Renton Housing Authorities consider racial and geographic equity as part of their long-term planning processes. As noted in KCHA's Moving to Work Plan<sup>56</sup>, KCHA's long-term goals include providing greater geographic choice for low-income households – including residents with disabilies and elderly residents with mobility impairments – so that residents have the opportunity to live in neighborhoods with high-performing schools and convenient access to services, transit, health services, and employment. The 2019 Plan also includes short-term goals regarding broadening geographic choice to support economic and racial integration in the region – through new property acquisitions, creation of family-sized affordable units, and through myriad strategies to ensure voucher holders have broad access to units across King County.

The KCHA Board of Commissioners passed a resolution in 2012 which directs staff to give strong consideration to opportunity area indicators, including education and employment, when acquiring new properties, siting project-based Section 8 subsidies, and making other policy and programmatic decisions. Recent policy changes and programmatic decisions have reflected this consideration, including the adoption of small area payment standards, the siting of project-based subsidies in high opportunity areas, and piloting of mobility counseling strategies as part of Creating Moves to Opportunity.

While the Hispanic and Latinx community has historically been underrepresented in subsidized housing, KCHA has made efforts to ensure access. In the recent waiting list opening for the Housing Choice Voucher program staff made a concerted effort to connect with relevant service providers and organizations with connections to this community. As a result, KCHA serves a large number of immigrants and refugees through the Housing Choice Vouchers and Public housing programs, a diversity that is similarly reflected among King County's population.

King County TOD Preservation and Acquisition Plan

<sup>56</sup> https://www.kcha.org/documents/90.pdf

King County's 2019-2020 budget included funding set aside for a partnership with KCHA to implement a TOD Preservation and Acquisition Plan. The plan currently proposes preserving 582 units in the coming years. You can learn more about the plan <a href="here">here</a>. <sup>57</sup>

KCHA targets the preservation of affordable housing in communities at the highest risk of displacement (including those along emerging mass transit corridors) and in high opportunity areas characterized by access to high-performing schools, jobs, and transportation. After KCHA purchases a property, rents are only increased as operating costs rise, making these properties increasingly affordable over time.

<sup>&</sup>lt;sup>57</sup> https://mkcclegisearch.kingcounty.gov/LegislationDetail.aspx?ID=3876610&GUID=DD8C9E4E-56BC-4AD6-9B76-C24EB3FC68E5&Options=Advanced&Search=

# **DISABILITY AND ACCESS ANALYSIS**

While people with disabilities may experience the same fair housing issues as individuals without disabilities, there are also distinct disability-related barriers. For example, some individuals with disabilities may need specific accessibility features or additional services in housing, transportation, education, and other programs or facilities in order to have an equal opportunity.

#### **Summary of Disparities/Dynamics**

People with disabilities are dispersed throughout King County, with no clear concentration or pattern of segregation. King County and Washington State have made significant strides in supporting people to live in the most independent living arrangement possible and transitioning out larger institutions over the last fifty years. The single major remaining institution for people with disabilities in King County is Fircrest Rehabilitation Center, which houses and provides programming for about 200 individuals.

Disabilities take many forms, and it is important to differentiate the needs of different groups. The following table shows the percentage of King County residents with the different types of disabilities, as measured by the Census Bureau. It is important to note that this table does not include all disabilities, such as behavioral health issues.

Disability Type	Percent of King County Residents
Hearing Difficulty	3.1%
Vision Difficulty	1.6%
Cognitive Difficulty	3.9%
Ambulatory Difficulty	4.8%
Self-care Difficulty	2.0%
Independent Living Difficulty	3.5%

#### **Contributing Factors to Disability and Access Issues**

#### Cost of Reasonable Accommodations Increases Likelihood of Discrimination

Providing reasonable accommodation for people with disabilities is more likely to carry a financial burden to a housing provider than providing housing to other protected classes. This increases the likelihood of discrimination. While not a large enough sample to be statistically significant, housing discrimination testing conducted in King County in 2019 found evidence of discrimination in eight out of seventeen tests conducted by people with a disability.

#### Disability as a Barrier to Seeking and Securing Housing

A disability in and of itself can make it difficult to tour housing or submit applications in a timely manner.

#### <u>Income and Education Gap for People with Disabilities</u>

Nationally, people with disabilities earn 64% as much as people without disabilities, and about 10% of adults with a disability have a bachelor's degree or higher, compared to more than 25% of working-age adults without disabilities.<sup>58</sup> In 2019, individuals whose primary source of income is a Social Security Disability payment can receive a maximum monthly benefit of \$2,861, with a national average of \$1,234. These disparities contribute to people with disabilities being less likely to afford housing.

### Complex Network of Resources and Multifaceted Nature of Disability Community

There are dozens of organizations and resources for people with disabilities in King County. However, most organizations either provide one type of support or target individuals who live with a certain type of disability. This can make accessing support confusing and difficult. Disability advocates requested a "one-stop shop" that provides an inventory and navigation of all of the resources available for people with each type of disability.

#### **Growing Population of Older Adults**

Although age is not a federally protected class for fair housing, it is in King County, and is correlated with disabilities such as mobility, hearing, vision, and self-care issues. Due to a combination of increasing longevity, declining birthrate, improvements in medical technology and other factors, the population of Americans over age 65 will double over the next 25 years. 59 Significant investments will be necessary to meet the increasing demand for accessible housing.

# Programs, Policies, and Investments to Address Housing Access for Disabled Individuals

Home Care Services		

https://www.air.org/sites/default/files/Lack%20of%20Equal%20Pay%20for%20People%20with%20Disabilities Dec %2014.pdf

<sup>&</sup>lt;sup>59</sup> https://www.cdc.gov/aging/pdf/state-aging-health-in-america-2013.pdf

Many aging and disabled individuals remain in their homes through in-home care. Caregivers may visit or live in the client's home, depending on their needs. These services are provided by dozens of providers in King County.

#### **Adult Family Homes**

Housing resources for disabled individuals is also provided through adult family homes, which are located throughout King County and are offered by a number of housing providers.

#### **Publicly Supported Senior Housing**

Publicly supported housing projects that target seniors are a large percentage of King County's public housing portfolio. Low-Income Housing Tax Credit projects also frequently build housing targeted to older adults.

#### Housing Accessibility Modification Program

King County's Housing Repair Program serves renters with disabilities who require modifications to their unit. You can learn more about this program <a href="here.">here.</a><sup>60</sup>

#### Moving Toward Age Friendly Housing in King County

King County, the City of Seattle, and other partners undertook an effort in 2018 to understand the needs of the aging population and make recommendation to increase access to affordable housing for older adults. Key recommendations include:

- Increase supply of affordable housing that meets the needs of a diverse, aging population.
- Create accessible housing that meets the needs of a diverse aging population

You can read the full report here. 61

<sup>60</sup> https://kingcounty.gov/depts/community-human-services/housing/services/housing-repair/grants.aspx

<sup>&</sup>lt;sup>61</sup> http://www.agingkingcounty.org/wp-content/uploads/sites/185/2018/02/MovingTowardAgeFriendlyHousingInKingCounty.pdf

# FAIR HOUSING DISCRIMINATION DATA ANALYSIS

Laws banning housing discrimination are insufficient if housing providers do not comply. This section reviews data regarding discrimination against protected classes.

#### **Housing Discrimination Testing**

Community and stakeholder input reported that despite being illegal for over 50 years, individual-level discrimination in applications for rental housing remains a systemic issue. King County and partner cities chose to conduct field-testing to collect data on the nature and extent of housing discrimination in King County.

King County and partner cities contracted with the Fair Housing Center of Washington to conduct at least 65 differential treatment tests and 15 policy tests in jurisdictions across King County. Differential treatment tests are two-part, in which a member of a protected class and a control tester apply for the same housing. Policy tests ask housing providers direct questions about their policies, such as accommodation for a disabled individual or whether they rent to families with children. A "positive" result is a test that found evidence of discrimination. The Fair Housing Center of Washington tested for the following protected classes:

- Race
- National Origin
- Religion
- Disability
- Familial Status

The final report provided by the Fair Housing Center of Washington reported positive test results in 34 out of 66 differential treatment tests and seven positive results out of 16 policy tests. These results are troubling and indicate that protected classes continue to face barriers to fair housing choice. Because the testing was spread across five protected classes in 24 jurisdictions, the data are insufficient to provide statistical significance for more granular findings. Please see Appendix B for a copy of the final testing report.

#### **Housing Mortgage Disclosure Act Data**

Fair access to financing for homeownership is a critical component of housing choice, and a major potential barrier. This analysis reviewed 2016 and 2017 summary data provided by the Consumer Financial Protection Bureau that tracks the outcomes of applications for mortgages for primary residences in King County by race. This data set does not include applicants' income, the size of the loan applied for, or other relevant factors that influence whether a loan is approved or

denied, and is therefore not proof of individual-level racial discrimination on its own. There are, however, troubling disparities.

Race	Percent of primary residence home loan applications denied
White	5.7
Asian	7.2
Black	11.6
Hawaiian or Pacific	6.5
Islanders	
Native American	9.8

Black households are more than twice as likely to be denied a loan as White households. Native Americans are also significantly more likely to be denied a loan than Whites. It is also notable that Black applicants accounted for 2.8% of mortgage applications, despite being 6% of the King County population, which reflects earlier analysis regarding the racial disparities for rental and homeownership rates. Further outreach and analysis is necessary to understand the dynamics contributing to these disparities.

This report is a draft, and will change to reflect community input. King County and partner cities welcome your feedback, and want to hear from all individuals and community organizations on what they see as the greatest barriers to fair housing choice, existing efforts to address these issues that have not been included, and what solutions would be most effective. Please attend our community meetings or contact us directly:

Isaac Horwith at <u>Isaac.Horwith@kingcounty.gov</u> or 206-477-7813.

King County staff are also available upon request to provide briefings to city councils, advisory boards and commissions, and other organizations on this process and key findings.

# **FAIR HOUSING GOALS**

Informed by community input from other planning processes and the previous analysis, this section proposes a set of priority actions to achieve fair housing choice in King County. These goals are also written in the context of the programs, policies, and plans that currently seek to eliminate barriers to fair housing choice.

- 1. Invest in programs that provide fair housing education, enforcement, and testing.
- 2. Engage underrepresented communities on an ongoing basis to better understand barriers and increase access to opportunity.
- 3. Provide more housing for vulnerable populations.
- 4. Provide more housing choices for people with large families.
- 5. Support efforts to increase housing stability.
- 6. Preserve and increase affordable housing in communities at high risk of displacement.
- 7. Review zoning laws to increase housing options and supply in urban areas.
- 8. Work with communities to guide investments in historically underserved communities.
- 9. Support the Affordable Housing Committee's efforts to promote fair housing.
- 10. Report annually on Fair Housing Goals and progress.

This report is a draft, and will change to reflect community input. King County and partner cities welcome your feedback, and want to hear from all individuals and community organizations on what they see as the greatest barriers to fair housing choice, existing efforts to address these issues that have not been included, and what solutions would be most effective. Please attend our community meetings or contact us directly:

Isaac Horwith at Isaac.Horwith@kingcounty.gov or 206-477-7813.

King County staff are also available upon request to provide briefings to city councils, advisory boards and commissions, and other organizations on this process and key findings.

# **CONCLUSION AND NEXT STEPS**

This report analyzes access to fair housing choice along a number of factors, provides information on past and current efforts, and sets initial goals for future policies and investments. This report is planned to be submitted to the King County Council by the beginning of September and finalized by early November. This section will be updated as next steps are identified and the report advances through the following timeline.



This report is a draft, and will change to reflect community input. King County and partner cities welcome your feedback, and want to hear from all individuals and community organizations on what they see as the greatest barriers to fair housing choice, existing efforts to address these issues that have not been included, and what solutions would be most effective. Please attend our community meetings or contact us directly:

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King County staff are also available upon request to provide briefings to city councils, advisory boards and commissions, and other organizations on this process and key findings.

Appendix A: King County Demographics by Jurisdiction

		White		Black		Native American	Percent Native	Asian		Hawaiian/PI	Percent	Other Races
Jurisdiction	<b>Total Population</b>	Population	Percent White	Population	Percent Black	Population	American	Population	Percent Asian	Population	Hawaiian/PI	Population
City of Algona	3,171	2,210	70%	166	5%	31	1%		10%	11	0%	_
City of Auburn	77,440	52,828	68%	3,732	5%	1,701	2%	<b></b>	10%	1,992	3%	3,177
Town of Beaux Arts Village	342	314	92%	0	0%	0	0%	20	6%	0	0%	4
City of Bellevue	139,014	77,733	56%	3,889	3%	370	0%	47,056	34%	414	0%	2,856
City of Black Diamond	4,378	3,785	86%	8	0%	98	2%	156	4%	0	0%	250
City of Bothell	44,082	31,607	72%	1,018	2%	236	1%	6,258	14%	58	0%	1,951
City of Burien	50,729	31,449	62%	3,599	7%	610	1%	6,202	12%	682	1%	4,970
City of Carnation	1,808	1,674	93%	10	1%	0	0%	60	3%	6	0%	0
City of Clyde Hill	3,231	2,503	77%	28	1%	8	0%	561	17%	0	0%	0
City of Covington	19,918	14,803	74%	1,056	5%	55	0%	2,154	11%	65	0%	506
City of Des Moines	31,080	18,266	59%	2,070	7%	154	0%	3,897	13%	922	3%	3,411
City of Duvall	7,683	6,952	90%	222	3%	0	0%	198	3%	0	0%	59
City of Enumclaw	11,670	9,851	84%	273	2%	91	1%	138	1%	16	0%	754
City of Federal Way	94,905	54,466	57%	10,141	11%	694	1%	13,808	15%	2,191	2%	6,452
Town of Hunts Point	423	335	79%	0	0%	0	0%	73	17%	0	0%	1
City of Issaquah	35,629	24,816	70%	1,320	4%	7	0%	7,227	20%	0	0%	817
City of Kenmore	22,154	17,714	80%	360	2%	62	0%	2,603	12%	100	0%	315
City of Kent	126,561	65,873	52%	14,415	11%	1,673	1%	25,416	20%	2,204	2%	9,244
City of Kirkland	86,772	66,732	77%	1,036	1%	282	0%	12,272	14%	60	0%	1,657
Lake Forest Park city, Washington	13,247	10,753	81%	219	2%	18	0%	1,135	9%	20	0%	250
City of Maple Valley	25,375	21,031	83%	406	2%	148	1%	1,419	6%	28	0%	341
City of Medina	3,217	2,352	73%	20	1%	0	0%	635	20%	0	0%	18
City of Mercer Island	24,768	18,554	75%	447	2%	8	0%	4,683	19%	17	0%	152
City of Milton	7,481	6,563	88%	235	3%	17	0%		3%	68	1%	98
City of Newcastle	11,346	7,103	63%	325	3%	12	0%		29%	0	0%	107
City of Normandy Park	6,634	5,990	90%	0	0%	0	0%	525	8%	0	0%	38
City of North Bend	6,645	5,683	86%	80	1%	0	0%	55	1%	0	0%	526
City of Pacific	7,113	4,791	67%	305	4%	57	1%	688	10%	285	4%	356
City of Redmond	60,712	35,106	58%	1,061	2%	<b></b>	0%	20,590	34%	112	0%	992
City of Renton	99,692	50,578	51%	10,046	10%	537	1%	22,397	22%	1,647	2%	6,961
City of Sammamish	62,877	42,060	67%		1%	}	<b></b>		27%			357
City of Seatac	28,597	12,019	42%	6,666	23%	261	1%	L	16%	706	2%	2,015
City of Seattle	688,245	472,347	69%	48,884	7%	ļ	1%		14%	2,675	0%	+
City of Shoreline	55,431	38,500	69%	3,517	6%	<del>}</del>	1%		14%	123	0%	1,902
Town of Skykomish	101	86	85%	8	8%	<del></del>	0%		4%	0	0%	0
City of Snoqualmie	12,944	10,526	81%	63	0%	28	0%	1,564	12%	0	0%	59
City of Tukwila	20,025	7,442	37%	3,431	17%	<u> </u>	1%		24%	427	2%	1,575
City of Woodinville	11,675	9,705	83%	120	1%	<u> </u>	0%		11%	29	0%	57
Town of Yarrow Point	1,184	925	78%	2	0%	}	<b></b>		18%	0		4
King County Total	2,118,119	1,402,793	66%	130,594	6%		1%		17%	16,522	1%	73,630
Unincorporated King County	209,820	156,768	75%	10,829	5%	2,317	1%	21,943	10%	1,588	1%	5,960

Data Source: 2017 ACS 5 Year Population Estimate

Appendix A: King County Demographics by Jurisdiction

	Percent Other	Multiracial	Percent	Hispanic or Latinx	Percent Hispanic	Average	Foreign Born		Total	Percent Cost	Percent Severe	Percent HHs
Jurisdiction	Races	Population	Multiracial	Population	or Latinx	Household Size	Population	Percent Foreign	Households	Burdened	Cost Burdened	earning <80%
City of Algona	9%	144	5%	609	19%	3.39	789	25%		48%		
City of Auburn	4%	6,378	8%	11,185	14%	2.72	15,031	19%	27,280	37%	15%	47%
Town of Beaux Arts Village	1%	4	1%	4	1%	2.78	32	9%	115	37%	17%	14%
City of Bellevue	2%	6,696	5%	10,063	7%	2.47	52,871	38%	54,215	31%	14%	29%
City of Black Diamond	6%	81	2%	446	10%	2.6	318	7%	1,665	29%	16%	44%
City of Bothell	4%	2,954	7%	4,673	11%	2.58	8,819	20%	15,975	33%	14%	34%
City of Burien	10%	3,217	6%	12,342	24%	2.71	12,046	24%	18,275	41%	19%	53%
City of Carnation	0%	58	3%	280	15%	2.81	183	10%	660	35%	12%	39%
City of Clyde Hill	0%	131	4%	62	2%	2.88	667	21%	1,090	29%	16%	19%
City of Covington	3%	1,279	6%	1,423	7%	2.84	2,290	11%	6,230	29%	12%	28%
City of Des Moines	11%	2,360	8%	5,670	18%	2.6	6,687	22%	11,490	37%	16%	50%
City of Duvall	1%	252	3%	517	7%	2.96	480	6%	2,435	25%	9%	24%
City of Enumclaw	6%	547	5%	1,436	12%	2.48	1,054	9%	4,565	35%	15%	52%
City of Federal Way	7%	7,153	8%	17,181	18%	2.71	23,536	25%	34,115	40%	19%	51%
Town of Hunts Point	0%	14	3%	4	1%	2.73	75	18%	175	49%	23%	21%
City of Issaquah	2%	1,442	4%	3,043	9%	2.43	8,473	24%	14,020	32%	14%	29%
City of Kenmore	1%	1,000	5%	1,687	8%	2.54	3,838	17%	8,010	33%	14%	32%
City of Kent	7%	7,736	6%	20,152	16%	2.86	37,600	30%	42,235	40%	17%	49%
City of Kirkland	2%	4,733	5%	6,108	7%	2.37	19,345	22%	35,365	33%	14%	29%
Lake Forest Park city, Washington	2%	852	6%	712	5%	2.53	1,621	12%	5,205	33%	14%	29%
City of Maple Valley	1%	2,002	8%	1,432	6%	2.93	1,649	6%	8,425	28%	7%	22%
City of Medina	1%	192	6%	96	3%	2.74	678	21%	1,085	32%	15%	15%
City of Mercer Island	1%	907	4%	732	3%	2.5	4,587	19%	9,585	30%	16%	23%
City of Milton	1%	287	4%	558	7%	2.45	362	5%	2,850	35%	13%	32%
City of Newcastle	1%	554	5%	401	4%	2.64	3,235	29%	4,105	27%	12%	20%
City of Normandy Park	1%		1%		4%	2.36	645	10%	2,635	28%	12%	32%
City of North Bend	8%		5%	897	13%	2.76	751	11%	2,395	32%	19%	38%
City of Pacific	5%	631	9%	1,417	20%	2.86	928	13%	2,355	40%	18%	51%
City of Redmond	2%	2,766	5%	4,568	8%	2.46	24,315	40%	23,390	25%	11%	25%
City of Renton	7%		8%		14%	2.57	28,500	29%	37,995	38%	15%	43%
City of Sammamish	1%	2,506	4%	L	4%	l	16,475	26%	16,200	24%	9%	13%
City of Seatac	7%	.4	8%	L	18%	2.8	L	41%	L	43%	<u> </u>	62%
City of Seattle	2%	45,657	7%		6%	\$	123,919	18%	296,635	35%	15%	39%
City of Shoreline	3%	2,979	5%	5,276	10%	<u> </u>	11,260	20%	21,670	37%	<del></del>	41%
Town of Skykomish	0%	3	3%	0	0%	1.43	10	10%	60	37%	17%	63%
City of Snoqualmie	0%	·{	5%	<del></del>	3%	3.1		12%	<del></del>	28%	<del></del>	<u> </u>
City of Tukwila	8%	.4	11%	<u> </u>	15%	2.79		40%		45%	<u> </u>	
City of Woodinville	0%	491	4%	361	3%	<b></b>		13%		30%	<b></b>	27%
Town of Yarrow Point	0%	42	4%		1%	2.75	225	19%	420	37%	21%	15%
King County Total	3%	129,688	6%		9%	2.49	467,938	40%	851,077	34%	<u> </u>	38%
Unincorporated King County	3%	10,415	5%	17,681	8%	1.89	31,871	53%	111,267	30%	13%	31%

Data Source: 2017 ACS 5 Year Population Estimate

#### **Appendix B: Housing Discrimination Testing Final Report**



Embracing Diversity, Advocating Equality

#### **Final Testing Report for King County**

This document is a summary report of the Fair Housing Center of Washington's results of the contract. A spreadsheet with the total number of tests completed, the name, city and subregion of the test site, protected classes tested, type of test (policy, differential treatment), and test results is included in the final report packet.

As of May 31, 2019, the Fair Housing Center of Washington completed eighty-two (82) tests, of which forty-three (43) were negative and thirty-nine (39) were positive. The violations observed during this contract were either differential treatment based on a protected class status or discriminatory policies that placed additional barriers to housing due to a person's inclusion in a protected class. For tests indicating differential treatment violations, the FHCW recommends additional testing to determine if there is a pattern of differential treatment based on a protected class. For tests indicating one or more discriminatory policies, the FHCW recommends a technical letter advising the test site to correct their policies so that they adhere to fair housing laws. For either type of fair housing violation, the FHCW may pursue enforcement of fair housing laws if a pattern of discrimination is determined.

Of the thirty-nine (39) positive tests, thirty-two (32) had recommendations for additional testing for differential treatment based on a protected class.

Row Labels	Negative	Positive	Grand Total
No further action recommended	43	0	43
Additional testing recommended	0	32	32
Technical letter recommended	0	7	7
Grand Total	43	39	82

As of May 31, 2019, the Fair Housing Center of Washington completed sixteen (16) policy check tests, of which seven (7) were conducted in the North/East subregion and nine (9) were conducted in the South subregion of King County.

Subregion	Negative	Positive	Grand Total
North / East	4	3	7
South	5	4	9
Grand Total	9	7	16

Of the sixteen (16) policy check tests, four (4) tested for willingness to grant reasonable accommodations to persons with a disability, and eleven (11) tested for willingness to accept alternative sources of income, including housing vouchers (Section 8) and maternity leave.

Protected Basis	Negative	Positive	Grand Total
Reasonable Accommodations	1	3	4
Source of Income – Housing Voucher	5	4	9
Source of Income – Maternity Leave	2	0	2
Income & Reasonable Accommodation	1	0	1
Grand Total	9	7	16

As of May 31, 2019, the Fair Housing Center of Washington completed sixty-six (66) differential treatment tests, of which thirty-four (34) were conducted in the North/East subregion and thirty-two (32) were conducted in the South subregion of King County.

	Negative	Positive	Grand Total
North/East	16	18	34
South	18	14	32
Grand Total	34	32	66

Of the thirty-four (34) differential treatment tests conducted in the North/East subregion, sixteen (16) were negative and eighteen (18) were positive, including:

North/East	Negative	Positive	Grand Total
Disability	7	5	12
Familial Status	2	3	5
National Origin	1	2	3
Race	4	4	8
Religion	2	4	6
Grand Total	16	18	34

Of the thirty-two (32) differential treatment tests conducted in the South subregion, fourteen (14) were positive, including:

South	Negative	Positive	Grand Total
Disability	1		1
Familial Status	6	3	9
National Origin	5	6	11
Race	1	3	4
Religion	5	2	7
Grand Total	18	14	32

Of the sixty-six (66) differential treatment tests conducted, fourteen (14) were conducted via email, twenty-one (21) were conducted via phone calls, and thirty-one (31) were conducted via site visits.

Contact Type	Negative	Positive	Grand Total
Email	7	7	14
Phone	12	9	21
Site	15	16	31
Grand Total	34	32	66

Of the thirty-one (31) site differential treatment tests, five (5) tests were conducted in Auburn, six (6) were conducted in Bellevue, one (1) was conducted in Burien, five (5) were conducted in Federal Way, five (5) were conducted in Kent, and one (1) was conducted in Renton.

City	Negative	Positive	Grand Total
Auburn	2	3	5
Bellevue	3	3	6
Burien	0	1	1
Federal Way	2	3	5
Kent	4	1	5
Renton	0	1	1

Of the five (5) site, differential treatment tests conducted in Kent, one (1) was based on disability, one (1) was based on familial status, one (1) was based on national origin, one (1) was based on race, and one (1) was based on religion.

Protected Basis (Kent)	Negative	Positive	Grand Total
Disability	1	0	1
Familial Status	1	0	1
National Origin	0	1	1
Race	1	0	1
Religion	1	0	1
Grand Total	4	1	5

In sum, the Fair Housing Center of Washington observed thirty-nine (39) positive violations of Fair Housing law throughout King County during the contract period. Additional testing as well as sending of technical letters are both recommended to 1) further identify potentially systemic barriers to fair housing, 2) make violators aware of their actions and 3) bring said violators into compliance with Fair Housing law. In addition, increased fair housing education, including annual fair housing training throughout the county may help to combat instances of discrimination, for both new and seasoned property managers, leasing agents and other actors in the housing space.