

Public comments received by staff

Several public comments were received by staff after the May 2025 LUEC meeting, or when the tenant screening survey was released on the Engage Olympia platform.

Staff received three phone calls from local landlords.

- One was concerned about new restrictions to track and agreed that there is too much reliance on FICO scores, which doesn't necessarily translate to someone not paying rent. Acknowledgement that things can impact a person's credit score long after.
- One is considering renting their home and wanted to be more informed. Relayed that they would consider renting to a family that their church supports through World Relief. The family has three adults working, but can't qualify for housing because they have no credit score or credit history in the U.S.
- One requested the City to consider different regulations for mom-and-pop rentals vs. corporate landlords.

Staff also received several emails from community members. Emails have been copied below.

Email #1

Email 1 of 2 from Olympia landlord:

I am an Olympia resident and homeowner. In 2014, I took out loans to build a small ADU out of my garage in the home in which I live with my daughter so that I could use rental income to keep my house after a divorce. It took eight years to break even and see a return, and in that time, I never raised rent. In response to the hostile climate around rentals in this city in the last few years, I recently removed it from the open rental market and now only rent it word-of-mouth to friends and travel healthcare workers. I cannot afford the risk of a bad tenant who damages my home, stops paying rent, or impacts my family's safety. I am a single mom and a teacher. I am not wealthy nor have I ever been. I live paycheck to paycheck.

This winter I ran into an old neighbor I hadn't seen in a few years. He was pulled over in his truck with his wife looking at the house they had just sold while it was in the process of being gutted. My neighbor is black (this will be relevant) and he worked for the county for many years before retiring. After their daughter left for college, they downsized, keeping their old home as a rental for retirement income and this is what they did for the past few years.

Earlier this year, my neighbor decided to take a chance on renting to a younger guy who couldn't pay first/ last/ security right away, but would. He never paid. All his friends moved in and squatted the house. A whole house of white 20-somethings who collected trash, junked cars, and did a whole lot of not working while not paying a dime in rent. My neighbor had to continue

to pay taxes on his home and watch it get destroyed- for 8 months. They left a very damaged house and a basement with drug paraphernalia and a DIY studio for filming what looked like fetish content from the stuff left behind. The home has since been fully renovated and is now for sale at market value. It is no longer affordable housing- for anyone.

This town (elected officials and the general population) vilifies small landlords to such an extent that people like my neighbor are selling their rentals to owner-occupiers or developers. Several in my neighborhood alone. The effect? Fewer rentals. People too scared to take a chance on someone just trying to get by. More stringent credit checks. The landlords that remain are corporate and don't treat people human. Don't accept rent a few days late because you are waiting on your paycheck or child support. Like he said- "they had more rights than I did." This is all done in the name of equity...or something. If anyone- maybe someone smarter than me- can explain how it's equitable for a retired black man who worked his whole life to lose his property to a bunch of white squatters/ thieves without recourse, please let me know.

The restrictions you advocate on credit and background checks will hurt the very people you intend to help. Most landlords in Olympia are small and have one or two properties. The landlords in my neighborhood are retirees and many occupy their duplexes. I/ they cannot afford the risk of renting to a person with multiple red flags in their history of evictions, credit that shows they can't pay bills, or criminal history that poses risk, so they sell their rentals or raise the rent to only attract higher-income tenants. I grew up in low-income apartments that were split between Section 8 and rent controlled units in New York. My building was unsafe due to several crack dealers and users and others who attracted a criminal element to our block. Low income people- moms and kids- also don't want to live next to criminals or people addicted to street drugs. They want and deserve safe neighborhoods too. Do not strip landlords of the ability to screen tenants beyond lawful anti-discrimination protections. Olympia is losing affordable rentals due to your policies. Mine is just one of many.

Email #2

Email 2 of 2 from Olympia landlord:

Thank you for replying. I'm happy to put forth recommendations on screening tools. My first tenants were a working couple and one had an assault charge from 15 years ago when he was 18- it came up on his background check, I asked, he explained, I rented to them for the next two years and they were amazing people. I am glad that I had the information available.

As far as the city considering exempting ADU's like mine- that is the bare minimum. If the city mandated that I- a single mom with a teenager- share a dwelling and a laundry room with a stranger when I couldn't even do a background screening thoroughly, I would never ever rent in this town again. That is insanely risky and nobody responsible would do that.

Credit check, eviction check, references, steady employment, and criminal background check are all necessary to protect yourself, your assets, and your neighbors as small landlords. If you

are a corporate landlord, having one bad tenant in a building of 30 units is an inconvenience. If you are a small landlord with one duplex, a bad tenant can ruin you.

Please learn about the criminal justice system before you discount gross misdemeanors and deferred sentences as inconsequential. I am a domestic violence survivor and advocate, and most domestic violence felonies are pleaded down to gross misdemeanors. In the case of somebody with no prior convictions, many end in deferred sentences. Defendants in Thurston County enter guilty pleas to lesser charges, often misdemeanors, 92% of the time to avoid trials. You would be shocked to know just how many serious crimes end up as gross misdemeanor convictions.

Thank you for putting serious consideration into these things. The more restrictive Olympia becomes when it comes to small landlords, the more people sell their units to owner-occupiers. We are going to end up in a situation with fewer affordable rentals and that helps nobody except corporate apartment owners.

Email #3

Here is something you can share with whomever you need to about my support for increased tenant screening protections at the City and County level:

I have been working professionally in and around housing insecurity and various homeless shelter facilities run by nonprofits for a total of 12 of the last 20 years. I have assisted countless individuals, couples, and families in moving from houselessness into stable permanent housing. The biggest barriers I have seen throughout this time are: (listed in order based on my own professional opinion) 1. If the household has any history of evictions/unlawful detainers; 2. Owing money to previous property owners showing on their credit reports; 3. Having older criminal convictions come up on screenings; 4. Not having enough household income to qualify for the minimum income to rent ratio; and 5. Requiring one year (the previous year up until that point of application) of positive rental history.

Regarding the income to rent ratio, sometimes a property management company will waive this if the household has a co-signer. Most of my clients were never able to have a co-signer, and the property management companies would often require the co-signer to have 4-5 times the income to rent ratio. A quick google search of local property management companies yesterday showed that this is still the common practice- two larger local companies require co-signers to make 5 times the rent if the prospective tenant makes under 3 times the rent. I'm sure I could find other property management companies with practices like this if I spent some time looking.

As for the one previous year of positive rental history- this is directly discriminating against people experiencing houselessness and housing instability. I have gone back and forth with countless property managers about this requirement and how discriminatory it is. This is basically telling someone "we won't rent to you because you've been homeless and/or living with your extended family for the last few months (or longer)". If a household has been living with family or friends for the previous year, I've had property management companies still deny

them because there was "no proof" that there was a lease with on time rent payments. I've had companies ask for bank statements and receipts proving that a client paid rent on time to her family member she was renting a room from, and when those bank statements were provided, the company still turn her down because "that's not a real renting situation" - direct quote from a local property manager.

Here's the reality of how housing case managers handle these difficult screening situations- in practice, we don't direct clients to those properties at all. We, as housing professionals, generally know which companies and properties have unreasonable screening practices and we steer our clients away from those properties. We have long discussions with our clients about their barriers, their credit and income, and their criminal histories, and we direct them toward properties where they have the best chance of getting approved. That small pool of properties that are less rigid in their screening qualifications has shrunk significantly over the last 7 years. Many nonprofits can only pay for one or two screenings for our clients, so we are not going to send clients to property management companies who have high denial rates and overly strict screening requirements. It's a waste of time and financial resources to send a client somewhere that we know they will get denied, and it's incredibly hurtful and demoralizing for the client to be denied.

By having better tenant screening protections in the City ordinances, we are making it easier for households to navigate and get past that first hurdle of just finding a unit that they will be approved for. Our community members who are looking for housing would not have to go through several denials and wasted money on screening fees, and our nonprofit housing navigators would have a larger pool of property management companies to refer clients to.

Email #4

I live in the Evergreen Park Dr SW neighborhood of Olympia, which is a multi-family neighborhood, densely populated. I am very concerned about the potential for property crimes and other types of criminal behavior if landlords are not able to screen potential tenants for criminal records. We have already experienced a recurring problem with vans and RVs illegally camping in our neighborhood and an uptick in property crime.

Residents of this neighborhood have small children and elderly living with them.

Please consider the safety of the existing residents when forming housing policies. There are reasonable and serious policy reasons for landlords to want to make certain their tenants can conform to communities where crime is not tolerated. If tenants have a record of law breaking, there is no reason to believe they will not continue to break laws.

Please understand this request has nothing to do with discrimination but rather the safety of the existing law abiding population who pay taxes, work and support the community.

Email #5

Hello,

I see that Olympia landlord conglomerates advertising on Zillow have all moved to requiring 3× rent gross income mysteriously all changing from 2 1/2×rent gross income.

A retired person with a small state pension and social security income would not compare to a gross work income which might allow 80% of the earned income to pay rent. This is one problem.

It is nice the "city" has passed some rental protections since my wife and I were forced into homelessness in 2019 after my six hour spinal surgery which led to leaving a 17 year position as a fiscal analyst with the Washington Department of Retirement Systems. Our landlord of 15 years in 13th Avenue SE raised our rent 20% with 60 days notice which was 30 days before my scheduled spinal surgery to attempt to fix a life long congenital fracturing condition. The landlord's letter of notice touted their generosity in allowing the 60 days notice when "only 30 days notice was required bylaw". Reasons for the giant increase was they needed to reshingle the roof and of course "market" rates.

Anyways, my wife and I are now living with her family Bulgaria as we pay \$352 each month for medicare health insurance premiums we cannot use.

Even though we vote as Thurston County residents, we have not been able to afford safe clean housing in the state I dedicated 17 years to processing 457 plan contributions.

It does not seem right to me that we have to live in the country with the worst health coverage in the European Union as my brother-in-law describes it, because my home city is overrun by for-profit housing. I could expound, "a young lifeguard used to tell my wife and I that when he graduated college he was going to work full-time for a rental management company where the owners bought new luxury cars every year.

Email #6

I did my assessment this March 2025 and was told I was at the top of the list. I came to Washington State so I can settle down once and for all until I die. I've messed up all my youthful days and just want a place I can call home. A friend at the Lacy public Library mentioned the Tiny home program in which I have no idea how to proceed. When I googled it your name came up so with nothing else to lose, I decided to contact you personally in the hope that maybe you could help me with the situation I'm in at the present time. My disabilities are making it harder and harder to get around. I'm becoming more depressed and beginning to lose faith in life and the dream of having a permanent place I can call home. I have been homeless since 2014 when I was released from prison after 20 years. I also finished my parole while being homeless. I took responsibility for what I did, served my time and now I feel as if society is still punishing me by raising the cost of living so high I can't find a place to live on my small income I receive. I'm desperate, have no family or friends I can go to for any kind of help. The loneliness and isolation I'm feeling isn't helping my depression either. I don't know how to be social in this world, so making friends is hard for me and I live in the woods alone.

I don't know if you can or can't help me, but I thank you for taking the time to receive and read my email to you. May you also have a nice day.

Email #7

Thank you for reaching out and for your thoughtful initiative in gathering feedback on the impact of tenant screening practices. As a Commissioner, I appreciate the City's ongoing commitment to addressing housing access and equity issues through both policy and engagement.

Tenant screening criteria, while a vital part of property management, can also reinforce systemic barriers for populations already facing disproportionate challenges in Olympia's housing market. I commend the City's approach in seeking balanced perspectives from both landlords and prospective tenants, particularly as it relates to improving transparency, fairness, and accessibility in our local housing ecosystem.

I've shared the Engage Olympia survey link with fellow community members and encouraged participation before the August 8 deadline. I also plan to emphasize the importance of reviewing this data alongside our broader housing goals outlined in the Comprehensive Plan and Olympia 2045 Update, especially as we consider zoning, density, and affordability strategies.

Additionally, I hope this effort can lead to policy discussions that consider innovative models such as tiered or alternative screening tools, landlord incentives for inclusive practices, and better alignment between screening standards and support services for vulnerable groups.

Thanks again for your leadership in this important work. I look forward to the results and upcoming study session with City Council in September. Please keep us looped in if there's an opportunity for Commission collaboration moving forward.

Email #8

Hello,

Thank you for the opportunity to provide input to the tenant screening process policies being reviewed, specifically from a property owner's perspective.

The vast majority of property owners are not money-grubbing, heartless, big-business slumlords. Just the opposite: Most landlords own a single rental, and depend on the small income they derive. Choosing a good tenant is critical to these owners; they are choosing strangers to not just meet obligations to pay the rent, but to live in and take care of their property.

Selecting a tenant is a huge financial risk for owners; an applicant's rental history, current job, credit history, etc. are critical tools to help with this process. With the state's extreme policies concerning evictions, if a tenant can't or won't pay, it takes at least 6 months to evict. That's 6 months without any rent coming in, while still paying all the

expenses (mortgage, taxes, insurance, maintenance, etc). This loss of income is dire for owners of single rentals, especially seniors. These extreme policies aimed at protecting tenants have left landlords unprotected, unsupported, and without recourse. It is the owner's responsibility to meet the obligations of the rental; it CANNOT be the owner's responsibility to subsidize tenants who can't or don't pay the rent.

Besides financial ability, an applicant's criminal history is vital. Rental owners need to be able to trust tenants to not ruin the rental property, nor to cause a threat to other tenants or the neighborhood. Again, the eviction process is so lengthy and expensive, the city has made it next to impossible to correct a poor tenant selection in a safe, inexpensive, and timely manner.

Owners MUST be able to make their own decisions on tenants. They must be able to minimize their risk, as they have no support in mitigating the failed results of that risk. Owners want to rent their units. They often will make trade-offs when considering applicants, deciding where to take risks. But it needs to be their decision, as they must live with the consequences.

Just for background, my husband and I own a duplex in Olympia; we reside in one half, and rent out the other. We implore you to let us make our own rental decisions, using all of the tools at our disposal, to protect our tenants, our livelihood, our property, and our neighborhood.

Email #9

I have been a landlord for over 45 years. I am on your Registry, but your website will not let me reset my password.

Here's my comment on new Landlord restrictions.

How many landlords are on the Olympia city Council? Does any city council member know that one bad tenant can put a landlord in foreclosure?

Before the city puts anymore restrictions on landlords, the city council should be required to attend at least a one hour seminar on the risks of being a small landlord.

Most small landlords have put their savings for retirement into their rental. They have a big mortgage. The rent does not cover all the costs of the rental. They have to feed their rental account from their paycheck to cover all the costs of owning the property: mortgage payment, taxes, insurance, repairs, and management.

I fed my rentals for 30 years before I finally did not have to stop feeding them from my paycheck. My mortgages were finally paid off.

One bad tenant can force a landlord into foreclosure. It's not uncommon, for a bad tenant, before he vacates, to miss 3 or more months of rent and to damage the rental in amounts over \$15,000.00.

In the last 10 years, I have had 2 different tenants leave my property in ruins. The repair costs for each tenant was in excess of \$13,000.

If these costs had occurred earlier in the ownership of the rentals, I would not have been able to pay my mortgages and my property would have been in foreclosure.

The only way a landlord can avoid these bad tenants is by running thorough credit checks. Even then, a tenant can still leave the property in ruins. But, the odds of multiple tenants doing so, is greatly reduced by the credit check.

Thanks for inviting these comments.

Email #10

I have lived in Olympia for over 15 years. Since I moved here I have watched affordable housing disappear. I just moved into a new space not even two months ago, and now have to search for housing again. My landlord is selling the house. This has been the case repeated for all rental properties in the last decade. The only housing available is through purchasing an entire property(which so many of us can't afford). I remember simply going for a walk around the west side and finding multiple for rent signs. Now, they are all for sale signs. When I attempt to apply for housing through a property management company, they want me to make three times the amount of rent. When I say I'm a student and receive money through school, they tell me that it doesn't "count" as income. Even though FAFSA clearly states that funds are for tuition AND housing and other expenses. So, I am ineligible for housing as a student. I would have to work a full time job, while going to school full time, and I would still not make enough to cover three times the average rent cost. This struggle to find stable housing isn't just affecting me personally, it's affecting my ability to attend school. I can't focus on learning when I'm forced to focus on surviving. I am trying to better myself and increase my earning power by going to school, but I keep getting hit with repeated roadblocks like this. These are the kind of problems that cause people to end up derailed and homeless. I'm doing everything I can and it's not enough, because no one is doing anything to create affordable housing standards. Olympia has to rein in property management companies in the area in order to stop pricing people out of the city. Letting this go on unchecked is squeezing the lifeblood out of our communities. I am begging you to pleeeeeease, DO SOMETHING!!!! QUICKLY!