

Olympia Rental Housing Solutions Focus Group Structure

Participants:

- **Participant 1** (local apartment complex)
- **Participant 2** (single parent of teen, works for state govt, rents from local property management company, \$2,000/month)
- **Participant 3** (Masters student, lost housing due to shared housing/COVID risks, have moved 4 times since pandemic started, living in unconverted garage)
- **Participant 4** (retired, Social Security, moved here 11 years ago, moved to affordable senior housing, then trailer, spent a year looking for a place could afford. Lives in apartment on edge of downtown. \$95/monthly utility charge—previously electricity included. \$700 three years ago, now it's \$865 plus \$95/month)
- **Participant 5** (DV survivor, DV case manager, couch-surfing a lot, DV survivors face a lot of financial abuse—identify theft by abuser—couldn't get a credit card. Stuck. Can't move due to cost.)
- **Participant 6** (single parent of teen, works for state govt, rents a mother in law unit, main part also rented, shared space, daughter/partner moved in during pandemic, LL raised rent \$100 in 2 years, rent = \$1200. Always one check away from losing housing. Hoping LL doesn't sell the house. Has \$60 in savings.)
- **Participant 7** (living in Oly since 2015, income restricted apts. Asked to leave after a year, told they weren't doing month to month anymore. Moved to another place, and 5 years later haven't raised rent. 2 kids living with her. Always worried they'll find out about the extra (oldest). Fears not being able to find anything else. Daughter left because LL told her they wouldn't go forward with eviction if she moved out. They put \$8,000 claim on her anyway, and now can't find a place to rent because she owes rent to a LL. Why can't you have a person living with you if paying for it?)

Q1: Do you agree that this is a particularly challenging time to be a renter?

- Universal yes
- Observations:
 - Tight market – can only find open units through word of mouth
 - There are also “scams” running online (pay deposit, no real home)
 - Went to an open house with 20 people – they lined us up and took photos
 - Would be nice to have some kind of “Finder Exchange” that helps connect people to available housing in their budget category
 - Prices are outrageous – you can't find a decent place under \$1,500
 - First nine years as a renter here = rent increase of \$100; the most recent nine = increase of \$700 (and wages are not keeping up)
 - It's bad now, but it's always bad to be a renter as a single parent with no savings

Renter Solution Concepts

Q3: Do you think a landlord registry makes sense for Olympia? Why or why not?

- Would like to see the focus be on renters since landlords are already empowered
 - Maybe a registry can help renters find housing/know what's available
 - Renters need more information about where to ask and find help
 - It would be good to be able to preview units to see if a fit for your situation
 - Maybe it could be a way to track what % of units are affordable in Olympia
- Can it be used to increase landlord accountability
 - Landlords are treating renters with disdain
 - Reference to being photographed when one of many to apply
 - More difficult with corporate landlords: not held accountable, able to discriminate
 - More difficult for people with disabilities, bad credit, etc.
 - Almost impossible for people with mental struggles to navigate system
 - Not sure how much it will really help when, at end of the day, they still want someone who earns 3x the rent per month and has credit score 700 and up
- Would like to see it used as a way to inspect property and practices
 - Could help landlords opportunities to perform better
 - Look how effective restaurant inspections work
 - Maybe it could be used to incentivize landlords
 - E.g., meet our standards and receive x stipend
 - Maybe offer tax write-offs for good behavior
 - Just don't rely on them to do the right thing for nothing – after all, they've decided to generate income off other people's lives
 - Provides a way to reach landlords – most small landlords now have commercial managers which prevents renters / case managers alike from negotiating solutions

Q4: Are there any solutions you think might actually cause unintended consequences for renters?

- Placing more onus on landlords seems like a gamble (i.e., it could backfire on renters through higher rates, more rental housing sell-offs, increased commercial management)
- Potential solutions:
 - City provides more public housing
 - City mandates construction of x% of housing units dedicated to specific incomes
 - Task write-offs for landlords that reduce barrier to entry
 - Incentivize those who accept renters on the edges and follow code of conduct
- Other observations:
 - Too much income inequality; separation existed before, but growing wider
 - Definitely extend notification period for rate increases
 - Feels dystopic here – we have high rises going up overlooking homeless camps
 - Main difference, when you can't afford housing now, there are no other options

Q5: Do you think a relocation assistance program would be helpful in Olympia?

- It will help who it can help. Great idea.

- Probably would only work if the money was available up-front – right now, landlords don't want to wait for the funds, and they don't need to in this market
- This assumes you find a place they can afford, rent they can sustain without subsidy
 - Would they be more amenable to tax incentives?
- Other ideas:
 - Could we set up a landlord exchange where landlords agree to accept high-barrier renters in exchange for tax break or other incentive – is that even legal?
 - Would credit unions or banks work with us to lower mortgage interest rates for renters who are willing to offer more affordable options?
 - Can we build more community living (e.g., shared bathrooms and common areas)?
 - Can we incentivize the construction of intergeneration residential units?

Q6: What types of prospective tenant screening solutions do you think might work in Olympia?

- Everyone deserves to be housed if they can abide by rental agreement and pay their rent
 - Having income and credit requirements limit the autonomy of all folks: first time renters, fixed income renters, working renters, low income or relocating renters
- Would like to see removed from screening:
 - Credit scores
 - 3x rent to move in
 - Social security does not go up, so impossible to pay that much
 - Nonviolent offenses

Q7: Other Solutions

Housing Ombudsperson?

- I like the idea of ombudsman to serve as a negotiator between landlords and renters.

Required provision of renter rights and information packets?

- (Did not directly address)

Permanent alternative dispute resolution process?

- Please extend – very well used during COVID

Low interest loans or grants to landlords for repairs in exchange for rent stability?

- Supportive as long as it comes with verifiable promise not to raise rent
- If repairs dislocate tenant, offer renter comparable unit in same complex or offset relocation costs at new home – would help prevent evictions (or pay for hotel if repairs are short-term)

Q8: Some cities have placed limits or caps on deposits, move-in fees, late fees and even pet fees. Do you believe Olympia should explore any or all of these ideas?

- Absolutely. Very hard to put down first, last and deposit at move-in. Such a large investment without knowing what you're getting into.

Q9: What do you think about extending the notice period for proposed rent increases? It's currently 60 days. Some cities have extended the notice period to 90, 120 or even 180 days with the goal of buying more time for renters who may need to find a more affordable rental alternative.

- Yes, absolutely – it takes a minimum of 90 days to find a place right now

Q10: In your opinion, what might be the pros and cons of implementing Just Cause eviction requirement for all tenancies in Olympia?

- (Did not directly address)

Q11: Can you think of other solutions that might work to stabilize or support renters in this market?

- Cooperative housing
 - There have been good success stories of cooperative housing funded by cities
 - Example: NW Cooperative Development Center doing a study to determine if they can build a successful model for helping tenants buy multifamily properties
 - “Cooperative housing giving me hope: Required owner-occupancy in which residents can establish ownership stake in their units via long-term rental.”
- Not everyone in a home has to have 2x rent, credit check, just background check – family member doesn't have to be out on the street because they can't live with you
 - Allow full families in home (no more sneaking kids w nowhere else to go into house)
- City needs to take control and build housing for its residents
 - Understand some landlords are also in a hard financial situation as retired people
 - Rent control would be fantastic – works in NY
- Can we block major developers building luxury condos from continuing to build here?
- Don't forget the seniors

Bonus Question: Some small landlords indicate they will sell their rentals if policies were to become overly onerous. What do you think?

- Yes, believe it
 - Absolutely
 - Makes me sad
 - They want to do bare minimum
 - My small landlord expects me to treat this place like I own it – I fix the small things
- Are private owners the most important?

- It seems like they throw a tantrum, and then we cater to them
 - “It is a trap to continuously center landlords in the conversation” – continuously trying to appease them comes at great cost to this city losing working class, artists, trade people – who is this city for?