



The Homelessness Crisis in Seattle and the Corresponding Affordable Housing Programs Study

Executive Summary

As Cranston-Gonzalez National Affordable Housing Act affirms the national goal that “every American family should be able to afford a decent home in a suitable environment”, the national housing policy acts as a reaffirmation of the national objective to incorporate the efforts of both private and public institutions to provide safe and sanitary housing for the Americans ("S.566 - 101st Congress (1989-1990): Cranston-Gonzalez National Affordable Housing Act"). The real estate market of the United States went through the infamous bubble burst in the 2008 subprime mortgage crisis, and since then, the housing market has continued to grow at a steady rate.

After Amazon signed the lease of its office spaces in Seattle, this vibrant city has seen the fastest rise of the housing costs. Numerous newcomers were attracted to Seattle by the considerable number of lucrative jobs that are mostly offered by the tech companies recently moved to Seattle, as the city adopted the technology-led city development strategy. From 2010 to 2019, as the 24% growth of Seattle’s population has induced the increase in the cost of living, the new construction and preservation of affordable housing failed to keep pace, stimulating a homelessness crisis in the city (“Seattle, Washington: Service-Rich Housing Helps Combat Chronic Homelessness”). The annual cost of providing housing assistance to a homeless person is around \$55,600. The seemingly expensive cost is indeed trivial when compared with the cost incurred by the potential issues caused by the person’s homelessness status (Moulton).

The crisis has been there for decades, and it is continuously worsening. The Seattle/King County Continuum of Care recorded 7,910 individuals experiencing homelessness in 2006, 25 percent of whom were unsheltered. In 2020, the number increase to 11,751 homeless population and 47% rate of being unsheltered (“Seattle, Washington: Service-Rich Housing Helps Combat Chronic Homelessness”). The homelessness crisis in Seattle requires long-term commitments that consist of strategic development of private or public affordable housing programs and financial incentives to construct a comprehensive, inclusive, and service-based community that are conscientious about the issue. In this paper, I will list and introduce the primary affordable housing programs available to the Seattle civilians in need, and succinctly make recommendations to the institutions involved about the next steps.

Introduction

Seattle, a prosperous city in the state of Washington, has welcomed the fastest growth in centuries led by the huge wave of talent immigration in the field of technological innovation. However, the city was not yet well-prepared to meet the skyrocketed demand of the accommodations of its civilians. Seattle's lack of land due to its geographic limits also expedite the formation of the homelessness crisis. Although these external factors indeed have the ability to drag the housing market into an unfavorable condition, these factors are not the culprit who led Seattle into the homelessness crisis. The root causes of the homelessness crisis in Seattle are more complicated and more inter-related, with each issue compounding on the effects of others. If we get down to the individual's level, the root causes could be adverse personal life events such as health issues, substance abuse and the loss of a job, systematic social discriminations, and/or external factors such as economic regressions and market changes. Among those root causes, the lack of affordable housing has an exceptional significance and influence, in that it is more preventable and manageable if compared with other root causes. This study will identify these root causes and contributing factors, while focusing on the affordable housing aspect of the causes. I will state in this study the federal and state legislative proposals and regulations. The latter half of the study will list several affordable housing programs offered by the city government or public institutions, and supplemental procedures provided by private, non-government institutions. We will go through these affordable housing programs and evaluate their objectives and outcomes. At the end of study, I will propose recommendations about the existing programs and the affirm the general guidance to transform Seattle into a more livable city.

Root Causes and Contributing Factors

Seattle was the fastest growing city in the nation, Over the past decade, the population of Seattle city increased by 19%, largely elevating the rents in the private market. On the other hand, the affordable housing development has not kept pace with the need. As the number of affordable units “shrinks”, the cost of housing “continues to skyrocket”. Over the past six years, rents have

increased 57%. A recent study found that 47% of households that rent in the Seattle metro area are "housing cost burdened," meaning they spend more than 30% of their income on rent alone. ("The Roots of the Crisis").

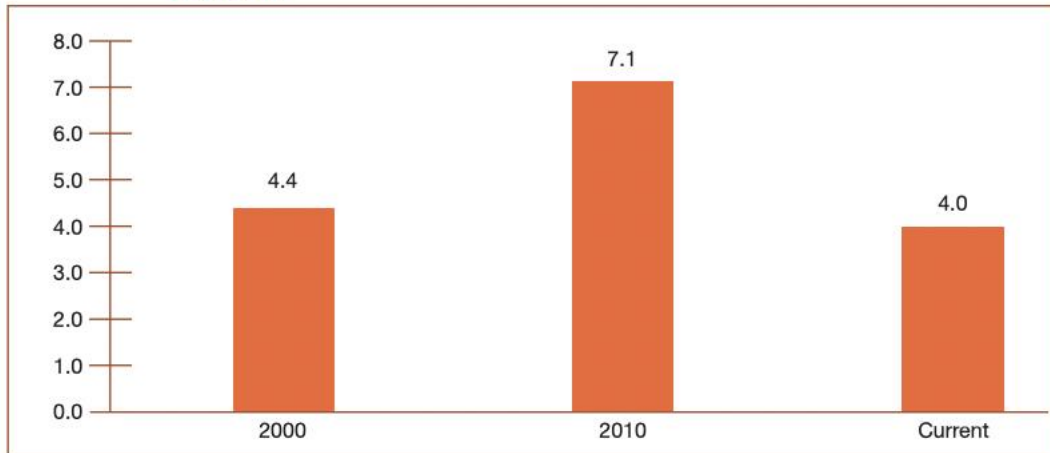


Tent City 3, under I-5 in Seattle's Ravenna neighborhood.

CREDIT: KUOW PHOTO/JOHN RYAN

In April 2017, Redfin released a study that mainly discussed about the largest population outflow of the most expensive metropolitan areas, led by the San Francisco metropolitan area with a net outflow of approximately 15,100 people. These people needed a place to go, and their top out-of-state destination was the Seattle HMA, that is, the greater Seattle-Bellevue-Everett area. The HMA was not only one of the most popular destinations for the inflow of population, but also the most favorable place for local homebuyers. The existing residents are not exceptions of this zeal. More than 90% of the HMA residents indicating their willingness to stay in the area. As long as the relative cost of living in Seattle is lower than those of larger metropolitan areas such as San Francisco and New York City, the housing market of the Seattle HMA is expected to keep its attractiveness. When the strong economy and population growth in the HMA “have led to tight housing markets with quickly rising home prices and rents, and with the geography constraining the amount of developable land, the housing markets are likely to remain tight, putting further upward pressure on prices” (Weaver).

Figure 8. Rental Vacancy Rates in the Seattle HMA,* 2000 to Current

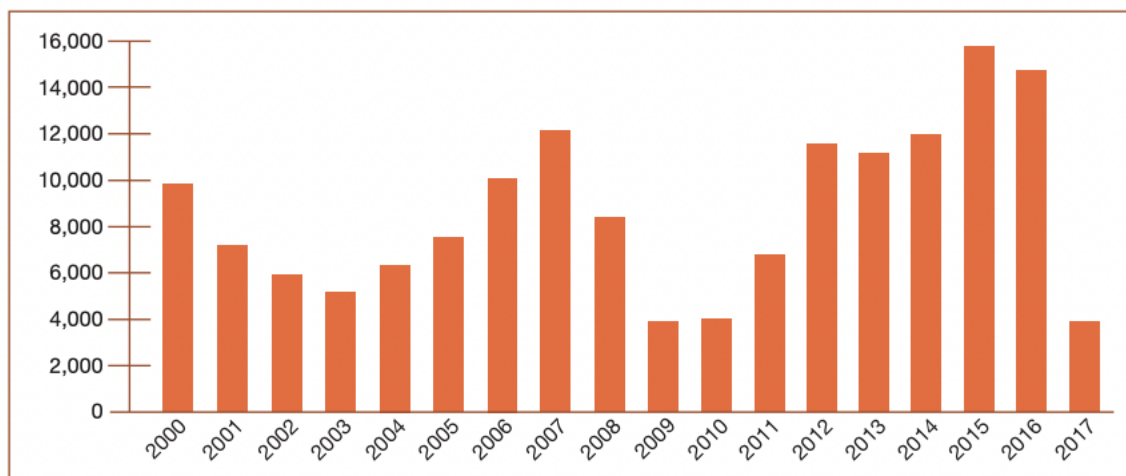


* Seattle-Bellevue-Everett HMA.

Note: The current date is May 1, 2017.

Sources: 2000 and 2010—2000 Census and 2010 Census; current—estimates by analyst

Figure 9. Multifamily Units Permitted in the Seattle HMA,* 2000 to Current

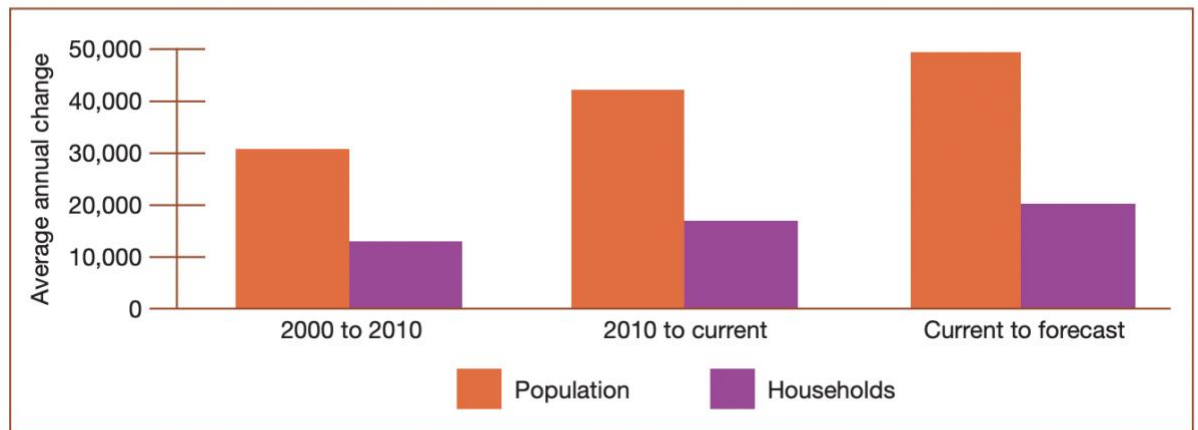


* Seattle-Bellevue-Everett HMA.

Notes: Excludes townhomes. Current includes data through April 2017.

Sources: U.S. Census Bureau, Building Permits Survey; estimates by analyst

**Figure 5. Population and Household Growth in the Seattle HMA,*
2000 to Forecast**



** Seattle-Bellevue-Everett HMA.*

Notes: The current date is May 1, 2017. The forecast date is May 1, 2020.

Sources: 2000 and 2010—2000 Census and 2010 Census; current and forecast—estimates by analyst

(Weaver)

One of the indicators of the Seattle-Bellevue-Everett housing market area or Seattle HMA becoming tighter and tenser is the increase in multifamily building construction. The rapidly expanding corporate employers, Amazon.com, Inc. is headquartered in the Seattle HMA, symbolizing that the tensivity has reached its first peak. In the home sales market, the vacancy rate dropped from 2.6% in April 2010 to 1.2% in 2017. The market reflects an increased demand and a limited supply of for-sale housing. Home sales prices increased “at a rate of 7 percent annually from 2012 to 2016 and by 11 percent since 2016” The renting market reflects a similar trend, with the vacancy rate reached new lowest point and the rent rate soar to historical high (“High Demand for Housing as High-Tech Companies Lead Economic Growth in the Seattle Area”).

Conventional anti-homeless regulations did not help with the tense situation. They simply were aiming to “control behavior and space such that homeless people simply cannot do what they must do in order to survive without breaking laws. Survival itself is criminalized” (Mitchell). In his book *The Annihilation of Space by Law: The Roots and Implications of Anti-Homeless Laws in the United States*, Mitchell pointed out that the most stringent of the anti-homelessness laws existed the stereotypically ‘liberal’ cities of the West Coast, namely Seattle. In 1990s, the

homeless civilians suffered from a series of both unconstitutional and anti-humanity laws and regulations that took the most superficial and ostentatious approach to simply ban the righteous appearances and activities necessary for survival of homeless people in public area of Seattle, since the legislatures also believes in the fact that “the annihilation of space by law is, unavoidably (if still only potentially) the annihilation of people” (Mitchell). As the reality indicates, this kind of measures didn’t reach its goal to ameliorate the crisis of homelessness, but instead further deteriorated the living condition of the homeless population and even triggered higher local crime rates. The city of Seattle needs to come up with a comprehensive plan that attacks at the root of the problem and to initiate affordable housing programs in the scope of the city and incorporate its programs with federal laws and incentives to meet the sustainable improvement on the homelessness crisis.

Moving to Work: The Initiatives

Andrew Lofton, the former Executive Director of the Seattle Housing Authority, commented on the Moving to Work, a demonstration program created in 1996 for public housing agencies, when interviewed by CLPHA, Council of Large Public Housing Authorities. In the interview, Andrew Lofton recognized MTW’s role in strengthening the connection between public and private agencies to combine the effort to solve the homelessness issue in the city of Seattle. He went further and stated that the lack of affordable housing was the major issue the agencies and the city government were facing. Lofton commented, “MTW authorities to really address the peaks and valleys of funding and it’s helped us to respond to the particular priorities and issues around affordable housing here in the Seattle area”. He stated that the MTW program help the Seattle Housing Authority form a large number of partnerships with nonprofits, the City of Seattle itself, and community organizations in order to focus on how the authority support residents and create better and more affordable housing for low-income individuals. Lofton recognized that the production programs for affordable housing is on the right track with reduced number of obstacles or information asymmetry. He acknowledged that there is “continually a recognition that one of the most significant issues contributing to homelessness is affordability and the lack of housing units”. In Lofton’s opinion, housing is the answer to homelessness, and

there are not sufficient programs that allow for the development of affordable units” (Lofton). The Moving to Work aided local governments to design and test innovative, flexible, local strategies to improve outcomes for their residents and address the affordable housing needs of their communities. The MTW program allows “participating public housing authorities to develop local alternatives to many of the rules that typically apply to federal housing voucher and public housing programs and allows flexibility in the use of federal funds”. MTV across the nation implemented innovative initiatives to provide more opportunities and assistance to families with low income. These initiatives include: Alternative rent policies to promote more financial self-reliance among program participants; Expedited interim recertifications of household income, including providing rent relief during COVID-19 (“MTW Agencies”). The success of the program highlighted the importance of incorporating the public and private institutions’ efforts to reach the common objective of creating and maintaining the market of affordable housing that is in correspondence of the homelessness issue within the city of Seattle. In the next section, I will introduce the readers with the national affordable housing programs and legislations.

National Affordable Housing Programs and Legislations

The most commonly referred to affordable housing act by Congress legislation is the S.566 – 101st Congress: Cranston-Gonzalez National Affordable Housing Act. This Act states the definition of affordable rental housing and affordable homeownership, clarifies the eligibilities and limitations, specifies supportive housing regulations and housing relief programs for civilians with disabilities or special needs, and introduces the framework of the grand national affordable housing program, including but not limit to: HOME investment partnerships, Community housing partnership, mortgage credit enhancement, National Homeownership Trust, Federal Housing Administration and secondary mortgage market, HOPE for Homeownership, and Low-Income Rental Assistance ("S.566 - 101st Congress (1989-1990): Cranston-Gonzalez National Affordable Housing Act"). I would not expand on the specific components of the

framework since the details of those supportive acts are most clearly stated in the law. Instead, we will focus on the federal or national level of affordable housing programs that targets individual homeowners/tenants to provide tailored solutions and the public fund or financing resource available to the private investors and developers of affordable housing units or regular housing complexes that contain affordable units.

The first aspect one should examine when it comes to affordable housing is the source of financing. The residents will need money in every stage of the purchase or renting of the real property. Freddie Mac & Fannie Mae are two of the most prominent financing resources in the nation for low-income residents. These two financing companies also conducted researches and developed insights into the national homelessness issue. During the pandemic, these two companies have benefited from their researches and carried out innovative options to help the homeowners nationwide. Kevin Palmer, the senior vice president of the Single-Family Portfolio Management department at Freddie Mac wrote in his newsletter that Freddie Mac has worked closely with the service suppliers to help the homeowners affected by the pandemic stay in their homes. They implemented a method called forbearance, that is, temporarily suspending or reducing a homeowner's mortgage payment without penalty to ensure that the homeowners would get their housing issue resolved when the condition get better. The homeowners could choose to enter a plan that is best for them to repay the money they owe, including options to enroll in a repayment plan, to resume making their regular monthly payments, or to lower their monthly payment" (Palmer).

While Freddie Mac and Fannie Mae provides financial services to both residents and developers, LIHTC focuses more on enhancing and supporting the investment and development aspect of affordable housing as the effect and efficiency will far exceeds that of focusing on individual's housing issues. The Low-Income Housing Tax Credit program, or LIHTC, is the most important resource for creating affordable housing in the United States today. Created by the Tax Reform Act of 1986, the LIHTC program gives State and local LIHTC-allocating agencies the equivalent of approximately \$8 billion in annual budget authority to issue tax credits for the acquisition, rehabilitation, or new construction of rental housing targeted to lower-income households. Between 1986 and 2019, the LIHTC program has financed 3.5 million apartments and served approximately 8 million households. From 1995 to 2018, an average of almost 1,400 projects

and 106,400 units were placed in service annually with the assistance of LIHTC (“Low-Income Housing Tax Credit (LIHTC)”).

Matthew Berger explained in his Low-Income Housing Tax Credit Fact Sheet that the Low-Income Housing Tax Credit (LIHTC) is a public/private partnership that leverages federal dollars with private investment to “produce affordable rental housing and stimulate new economic development in many communities”. The LIHTC offers a 9% tax credit that subsidizes 70% of new construction without any additional federal subsidies, and a 4% tax credit that subsidizes 30% of the unit costs of acquired property with additional federal subsidies. The LIHTC program will be adjusted in accordance to the current market and the economy. In 2018, Congress increased LIHTC authority by 12.5 percent for the next three years. In December 2020, in response to the potential cutbacks of subsidy due to the decreased interest rate, Congress established a minimum 4 percent credit rate, similar to current law's minimum 9 percent credit rate to derive the full value of the program when interest rates are low. LIHTC now also has the ability to serve a wider array of households by income averaging. The LIHTC keeps evolving to address the homelessness crisis more efficiently (Berger).

Seattle-specific Affordable Housing Programs

The reason for LIHTC to evolve with the nature of the housing market is obvious. COVID-19 has reinforced the fact to us that stable, decent, accessible, and affordable housing is essential to the society’s well-being. The city of Seattle ought to initiate its own affordable housing programs that fit better with the situation of the homelessness crisis in the city, making a sustainable public commitment to build and maintain affordable housing units for low-income households and to offer accessible assistance.

In the past decade, the city of Seattle has been using a different approach from providing long-term affordable housing. It increased the city fund to provide emergency response to

homelessness crisis, since this approach required only short-term investments and periodic services, but failed to solve the chronic homelessness crisis, in that the short-term solution was insufficient for the long-term condition. “The Committee to End Homelessness in King County (CEHKC) announced its 10-year plan to end homelessness at the consumer advisory council meeting..... What the committee failed to realize was that the problems that ‘enhanced shelter’ attempted to fix were products—not causes—of not having a stable place to live” Tony Sparks conducted 45 interviews while spending 6 months living as a participant-observer in Tent City 3, a semi-formal homeless encampment in Seattle. The interviewees “overwhelmingly identified the lack of stable employment and affordable housing as the primary cause of homelessness” (Sparks). In 2017, the City of Seattle made direct investments of \$68,098,060 in the homelessness crisis, with most of the money spent on emergency response, including shelter, hygiene and outreach services, paired with housing options such as permanent supportive housing, rapid rehousing and diversion services. The city funding has increased to \$100 million for new Affordable Housing (“Addressing the Crisis”). With the addition of the housing options, the crisis has been ameliorated to the extent that the expert started to see the pattern. They realized that to permanently address the shortage of available affordable housing for the low-income households, the public and private institutions must cooperate to increase and preserve the supply of affordable housing units (Aurand). Seattle is pushing its new and existing residents and housing suppliers in both the renting market and the purchasing market to consider invest in, develop, and reside in units that meet the requirement of affordable housing units, through tax credit programs and development incentive programs with zoning benefits.

City of Seattle Budget For Homelessness Response, 2018

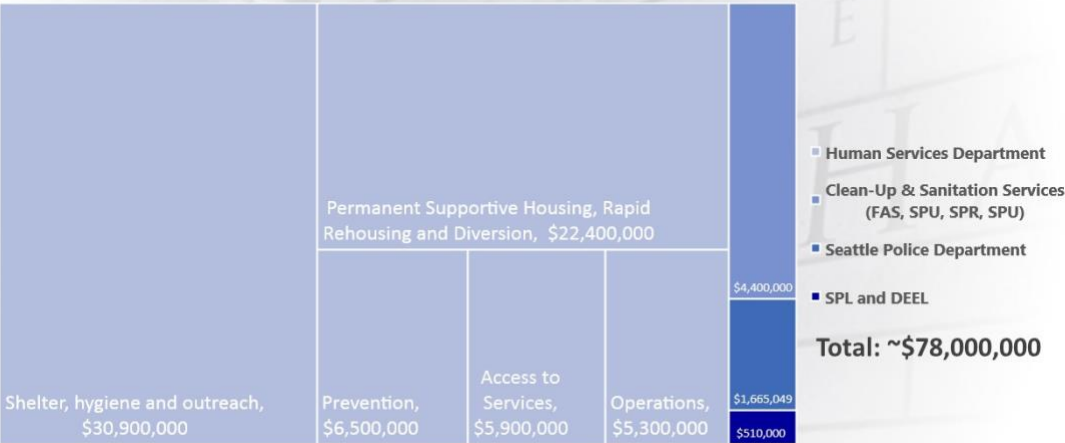
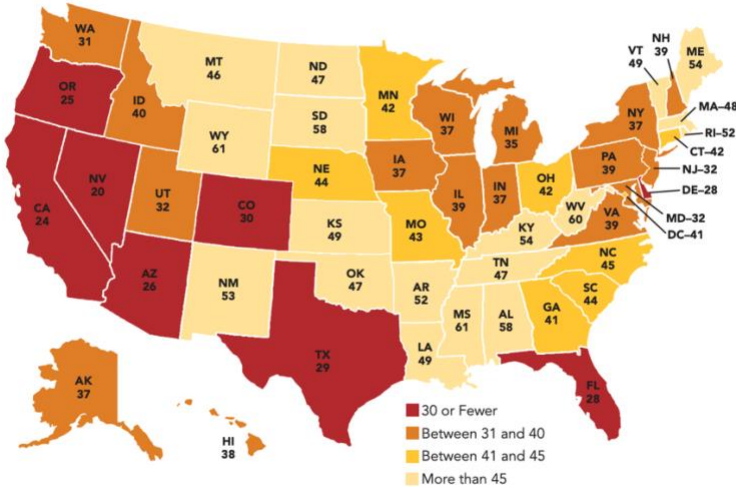


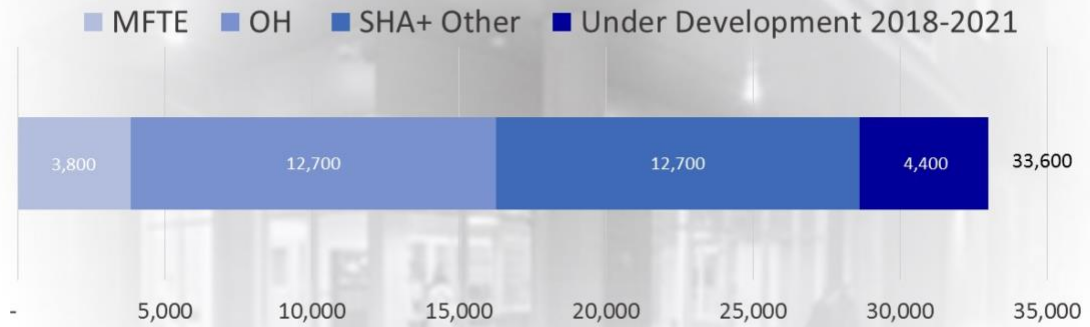
FIGURE 7: RENTAL HOMES AFFORDABLE AND AVAILABLE PER 100 EXTREMELY LOW INCOME RENTER HOUSEHOLDS BY STATE



Note: Extremely low income (ELI) renter households have incomes at or below the poverty level or 30% of the area median income. Source: NLIHC tabulations of 2019 ACS PUMS Data.

Creating More Affordable Housing

From 2018 to 2021, the City expects 2,500 new City-funded affordable rental housing units and over 1,900 new MFTE affordable units to come online.



The Multifamily Property Tax Exemption (MFTE) Program is widely implemented in Seattle. It provides a tax exemption on eligible multifamily housing when the housing offers income-restricted units and rent-restricted units. Any new multifamily construction in Seattle with four or more units may be eligible for MFTE (regardless of location in the City). Seattle government defines MFTE unit as “a dwelling unit, SEDU, or congregate residence sleeping room in multifamily housing” that is leased at an affordable rent, or sold at an affordable sale price to eligible households. To be qualified as a MFTE unit, the unit must have a monthly rent with recurring fees that does not exceed 30 percent of the monthly percentage of median income, or have a sale price as calculated by the Office of Housing according to a methodology consistent with subsection 5.73.040.C (Seattle). The tax exemption program provides for direct cash incentives to build affordable units. The tax exemption program will be especially effective in the covid-19 period, during which the raw material cost, holding cost and labor cost increased dramatically, since the developers are actively looking for and pursuing direct and immediate financial relieves.

Apart from the tax exemption, the city of Seattle issued the Seattle Incentive Zoning policy to make the affordable housing attractive to investors and developers. Seattle Incentive Zoning policy encourages developers to add affordable units into their portfolio by allowing commercial

and residential developers to achieve additional development capacity in certain zones when they provide for affordable housing. In addition, Seattle Mandatory Housing Affordability, or MHA will provide rent-restricted, income-restricted homes for low-income people by changing zoning to allow larger development and more housing (Koskey). Since the developable land is highly restricted by Seattle's geographic boundaries, these zoning policies will be a strong incentive for the investors and developers to create and maintain the affordable housing units, which are otherwise economically-unattractive due to its low profit margin and high risk.

2019 Income and Rent Limits - Mandatory Housing Affordability

Effective May 24, 2019

AT INITIAL OCCUPANCY

per SMC subsection 23.58C.050.C.3.a

Income Limits		
Family Size	% of Area Median Income	
	40%	60%
1 Person	\$31,000	\$46,500
2 Persons	\$35,400	\$53,150
3 Persons	\$39,850	\$59,800
4 Persons	\$44,300	\$66,400
5 Persons	\$47,800	\$71,750

AT TIME OF ANNUAL CERTIFICATION

per SMC subsection 23.58C.050.C.6.b

Income Limits		
Family Size	% of Area Median Income	
	60%	80%
1 Person	\$46,500	\$61,800
2 Persons	\$53,150	\$70,600
3 Persons	\$59,800	\$79,450
4 Persons	\$66,400	\$88,250
5 Persons	\$71,750	\$95,350

Affordable units designated for the Mandatory Housing Affordability (MHA) program are income restricted to a percentage of Area Median Income (%AMI) based on the net SF of the unit. Units with a net area of 400SF or less receive a 40%AMI designation, units with net area greater than 400SF receive a 60%AMI designation. The income cap to determine eligibility at the point of annual recertification changes from 40% to 60%AMI, and from 60% to 80%AMI, respectively. The unit's rent, however, is always determined based on the initial %AMI of the unit (40% or 60%AMI, see below).

Rent Limits		
Unit Size	% of Area Median Income	
	40%	60%
<400 SF	\$775	-
0 Bedrooms	-	\$1,162
1 Bedroom	-	\$1,245
2 Bedrooms	-	\$1,495
3 Bedrooms	-	\$1,726
4 Bedrooms	-	\$1,926

The above table represents gross rent maximums for the Mandatory Housing Affordability program. **It is the expectation of the Office of Housing that rent renewal increases for existing tenants will not exceed the annual increase in the Consumer Price Index for Rent of Primary Residences for the Seattle area, or 4%, published April 2019.** The base rent that may be charged is equal to the gross rent, less the household's imputed utility estimate for their unit's utility usage, less any required recurring fees that are a condition of occupancy (required renter's insurance, month-to-month charges, King County Sewer Treatment Capacity Fee, etc.). The utility estimate is based on household utility responsibility and the number of bedrooms in the unit, using the schedule published by the Seattle Housing Authority. Tenants should refer questions about rents to the property manager of their building. Property managers and owners with questions about the 2019 Income and Rent Limits should contact the Seattle Office of Housing at (206) 684-0721.

("2019 Income and Rent Limits - Mandatory Housing Affordability")

Conclusion

From the evidences presented above, we can reasonably deduce that the most significant factor of the homelessness crisis in Seattle is the lack of affordable housing. The conventional method of cleaning up the space and depriving the homeless population of their right of living in the city will neither be feasible, nor effective, nor humane. The city is in urgent need to attack on the root causes of the crisis, among those the lack of affordable housing being the primary concern. The Congress issued the 1990 Affordable housing law to provide the framework of the national objective to create, develop, and retain enough affordable housing units to put out guidelines to address the issue. There are several private or public funded financial institutions that connect with affected individuals or companies to supply financial aid services and/or support the new investment in and continued development of the affordable housing units. The covid-19 hit the market and affirmed the hypothesis that the combined efforts of public tax credits/funds and private financial leverage would achieve the most ideal result. Addressing the homelessness crisis requires long-term commitments from both the private and public sectors and adjusted procedures that further simplify, expedite, and customize the housing market improvement process for Seattle.

Recommendation

This study aimed to evaluate the responsive affordable housing procedures in correspondence to the issue of homelessness in Seattle. There are imminent threats posted by the increasing homeless population that are made up by the youths, especially those who escaped from domestic violence situations, affiliated with minority groups, or had special needs. Since 2011, responsible federal entities have paid more attention to the situation of youth who are experiencing or are at risk of experiencing homelessness. In 2013, the U.S. Interagency Council on Homelessness (USICH) issued a comprehensive community response on the issue of youth homelessness. The HUD and its federal partners designed the Youth Homelessness Demonstration Program (YHDP) in 2016 for the special needs of youth, including pregnancy, parenting, LGBTQ+ identification and more (Henderson). The short-term fixes that the currently

responsive institutions are emphasizing on are generally not sustainable. The real solution is to develop an outcomes-based approach that is built on the foundation of understanding the underlying causes and the most effective way to tackle the known causes. Instead of just funding any program to meet the quantitative projections, we should adopt the mentality of investing in long-term commitments with continuing evaluation and supportive services, and pursue the qualitative goal of reforming the local housing market to be healthier. The officials need to shift toward a transparent outcomes-based approach dealing with the housing market inflation with citizens aware of the effects of the approach. During the long process of achieving the outcome, public officials must be open to citizen feedback and be held accountable for results (“Adopting an Outcomes-Based Approach for Lasting Impact”). In this way, the accountable institutions and officials are obligated to choose the most effective program to fund and keep monitoring the results and made the follow-up supports always available to the residents of Seattle.

Seattle embraced several small, case special local projects that directly offer housing to the homeless population with supportive services all in one place to fight the repetitive, chronic homelessness issue. Shawn Moulton wrote in his article *Does Increased Funding for Homeless Programs Reduce Chronic Homelessness?* that it is possible to reduce chronic homelessness with “increased funding” and “long-term housing and services for homeless people with disabilities” (Moulton). In 2017, Plymouth Housing Group, a Seattle local developer and service provider founded in 1980 by members of downtown Seattle’s Plymouth Congregational Church, opened Plymouth on First Hill, a permanent supportive housing development in Seattle. This Plymouth on First Hill project exemplified the company’s effort to apply the preventive service from relapse and rehabilitation of social identity in the daily operation of the residential complex. By partnering with the Harborview Medical Center to provide medical care at Plymouth on First Hill, providing accessibility-accommodations for patients with physical or mental hardships, and keeping watch of patients who are having a history of being homeless, Plymouth on First Hill has built a robust program of supportive services to help adults experiencing chronic homelessness get back on track. (“Seattle, Washington: Service-Rich Housing Helps Combat Chronic Homelessness”). This small project of Seattle’s own Plymouth on First Hill could be a very valuable case study for future development of modern affordable housing with short-term sheltering purpose.

In the end, I have come up with several questions for the sake of completing the study with my recommendation regarding the efficiency of the existing affordable housing programs. What are the feasible improvements and alternatives to the affordable housing programs? By what standard could one tell if the affordable housing program is doing its work? Would the adjusted plan/alternative plan perform better than the existing plans, why? If the suggested new project doesn't meet its goal, how should the state/city government, legislation, NGO, corporations respond? I cannot answer all of the questions in this study at once due to the vast scope of discussion. However, these questions are worth pondering for the people in power of making the amendments.



Plymouth on First Hill provides 77 units of permanent supportive housing to individuals experiencing chronic homelessness in Seattle, Washington. Credit: William Wright Photography, courtesy of Plymouth Housing Corporation

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PS: The work cited is not in alphabetic order, but in the orders of appearances in the paper.