



Mayor Harrell's

ONE SEATTLE PLAN

COMPREHENSIVE PLAN UPDATE

ANTI-DISPLACEMENT STRATEGIES

What is the City doing about displacement risk?

Seattle is a world-class urban city that attracts globally recognized companies and a talented workforce. But this growth doesn't always benefit everyone equally. Mayor Harrell is committed to supporting equitable growth through a robust toolkit of anti-displacement strategies that help keep Seattle's diverse communities rooted in place.

Displacement is a complex phenomenon where a combination of factors, such as social, economic, and environmental factors, cause people to leave their current residence or community, often involuntarily. Research indicates one of the most effective things the City can do to prevent displacement is to encourage more housing.

Mayor Harrell's [One Seattle Comprehensive Plan update](#) will do just this, increasing the abundance and diversity of housing in all neighborhoods with a focus on supporting more middle housing units in residential areas. The plan also increases zoning capacity for more multi-family housing in neighborhoods across the city and climate-friendly growth near public transit and amenities for walkable communities. Total zoned capacity is expected to be more than 330,000 potential new units to meet the urgent housing needs of today and prepare for future growth in the next 20 years.

Increasing our zoning capacity will go a long way towards supporting the creation of more housing, which can help address demand and moderate escalating housing costs. But as Seattle continues to grow, we recognize that additional policies are needed to ensure that historically marginalized and vulnerable communities do not get pushed out of their neighborhoods. Mayor Harrell has directed staff to explore new strategies, grounded in evidence, to bolster the City's efforts to prevent displacement.

The City's Innovation and Performance team has been tasked with developing an *Anti-Displacement Action Plan* that will include a review of existing investments and programs as well as recommendations for improving access to resources and supports for vulnerable populations.

“Having grown up in the historically redlined Central District, I’ve seen firsthand how our city and the neighborhoods that make it special have changed as we’ve experienced rapid growth and increased housing costs, with longstanding neighbors, families, and small businesses too often finding affordability out of reach.

This experience has informed my belief that we need more housing, and we need to be intentional about how and where we grow, addressing the historic harms of exclusionary zoning and embedding concrete anti-displacement strategies every step of the way.”

– Mayor Bruce Harrell

New or Renewed Displacement Mitigation Initiatives Underway

Historic Affordable Housing Investments

The City's [Office of Housing](#) provides funding to support the development and preservation of affordable housing in Seattle. Seattle is a national leader in supporting local revenue streams that leverage additional State and Federal resources to create a sizable investment in affordable housing. In his [2025-2026 budget proposal](#), Mayor Harrell announced a \$342 investment towards the creation and preservation of affordable housing units, the largest contribution in Seattle history. This work will build on the [historic Housing Levy](#) passed by voters in 2023 to build thousands of affordable housing units and homeownership opportunities.

Equitable Development Initiative (EDI)

The Equitable Development Initiative is a funding program to invest and grow community-driven strategies to address displacement, focusing on land acquisitions, capital project funding, and capacity building with community-based organizations in neighborhoods at highest risk of displacement. Mayor Harrell's proposed 2025-2026 budget includes \$28 million towards the [Equitable Development Initiative](#), providing funding to project that help anchor communities and provide equitable access to housing, jobs, education, childcare, and other opportunities.

Displacement Risk Dashboard

The City needs the ability to monitor displacement risk and trends as it's likely to shift and change over time and may even occur where we least expect it. To aid in this effort, we will be building out a dashboard that incorporates multiple data sources to help us better monitor displacement risk and target investments where they are needed most.

Legacy Homeowner Assistance

With support from a federal grant, the City will examine how it can assist homeowners vulnerable to displacement who want to leverage the equity in their property for greater

financial and household stability. This could include technical assistance, pre-development support, and connections to public and private resources.

Stabilizing Tenants through Affordable Homeownership

Federal funding will also support a potential program to help tenants purchase their rental units. The City's Office of Housing is in the beginning stages of working to identify buildings with strong tenant purchase potential; distributing resources to non-profit partners to facilitate resident organizing; and designing an engagement process for rental building owners interested in selling.

Regulating Real Estate Wholesalers “We Buy Homes for Cash!”

Real estate wholesaling is where companies seek out property owners to buy their home, often targeting distressed homeowners. Distressed homeowners include those facing financial issues such as foreclosure, tax issues, or an inability to make house payments. Other distressed homeowners may be facing personal issues such as a death in the family or divorce. The homeowner is given a cash offer for the house “as-is.” These cash offers are for less money than market value based on a traditional appraisal. A common advertising phrase often used with wholesalers is “We Buy Homes for Cash!” The City of Seattle is drafting regulations to protect homeowners from these predatory practices.

Supports for Tenants

Tenant Relocation Assistance supports low-income renters who become displaced when certain income-restrictions expire, their housing is scheduled to be torn down, or when substantial renovations or a change in use requires them to vacate.

Economic Displacement Relocation Assistance helps tenants earning 80% or less of the area median income can apply for financial help to move when given notice to vacate after receiving rent increase of 10% or more in a single increase or across multiple increases within the same 12-month period.

Just Cause Eviction ordinance requires landlords have one of 16 "Just Cause reasons" to terminate a tenancy. The ordinance requires advance notice, and the amount of advance notice depends on the specific Just Cause reason.

Right to counsel. Seattle has a right to counsel law that entitles any renter served with an eviction summons to legal counsel if they cannot afford an attorney.

Notice of Intent to Sell ordinance requires landlords to provide the City an advance notice of their intent to sell any residential rental property with two or more units when at least one unit is rented at 80% of AMI or below. The City and its partners can then evaluate properties for potential acquisition to preserve low-cost market-rate housing and prevent displacement.

Rental Registration and Inspection Ordinance helps ensure that all rental housing in Seattle meets basic housing maintenance and safety requirements. Rental housing owners in Seattle must register their properties with the City. At least once every 5 to 10 years, inspectors will make sure all registered properties comply with minimum housing and safety standards.

Supports for Homeowners

[King County Property Tax Exemption Program](#) provides tax exemptions for income qualified seniors, persons with disabilities, and disabled veterans that could save homeowners on a fixed income thousands of dollars annually. House Bill 1355, adopted in 2023, ties the income threshold for eligibility to Area Medium Income, greatly increasing the number of people who can qualify for this exemption. King County is exploring ways to reach more eligible homeowners for whom tax relief could help minimize the burden of property taxes.

[Foreclosure Prevention Program](#) / Homeowner Rescue Loans provide access to a subordinate, deferred loan of up to \$30,000 for homeowners at risk of foreclosure.

[Home Repair Loan Program](#) provides affordable loans and counseling to income-qualified homeowners to address critical health, safety, and structural issues. The program is designed for owner-occupied detached homes with low- to moderate income households.

[Home Repair Grant Program](#) provides funding (up to \$10,000) for homeowners that cannot obtain a loan from the Office of Housing to address critical health, safety, and structural issues. The program is designed for owner-occupied detached homes with low-income households.

[HomeWise Weatherization Program](#) provides free energy efficiency improvements to income-eligible households.

[Oil -to-electric conversions](#) supports lowering home energy usage and reducing utility costs by providing free conversion from oil furnaces to electric heating system.

[Side sewer assistance](#) provides zero-interest loans to fix side sewers for income qualified homeowners.

[SDCI workshops and technical assistance](#) provides City-guidance and technical support for navigating development and homeownership opportunities.

Efforts with community partners, like the [Black Home Initiative, Black Homeownership Legacy Fund, and Black Legacy Homeowners](#) are also identifying strategies to support low- and moderate-income homeowners and homeowners of color to hold onto their homes, invest in their property, or participate in development themselves.