

Panelists answer your questions, make predictions during Seattle housing discussion

Aug. 7, 2020 at 6:00 am | Updated Aug. 7, 2020 at 8:50 am

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In case you missed Project Homeless' online panel about navigating housing last week, we've assembled some of the most pressing questions panelists covered in the one-hour event.

With Washington's eviction moratorium extended until Oct. 15, it's impossible to say for certain what's going to come, but two things are clear: Renters could face difficult times ahead when housing protections go away, and more rental-assistance and other forms of support are needed to keep people in their homes.



The Seattle Times' [Project Homeless](#) is funded by BECU, The Bernier McCaw Foundation, The Bill & Melinda Gates Foundation, Campion Foundation, the Paul G. Allen Family Foundation, Raikes Foundation, Schultz Family Foundation, Seattle Foundation, Starbucks and the University of Washington. The Seattle Times maintains editorial control over Project Homeless content.

Last week's discussion featured Edmund Witter, senior managing attorney of the Housing Justice Project at the King County Bar Association; Lauren McGowan, senior director of ending homelessness and poverty at United Way of King County; Brett Frank-Looney, a third-generation family rental property manager in Seattle; and Gina Owens, a member of the Seattle Renters' Commission and the Washington Community Action Network.

They offered both practical advice on steps to take now and predictions for what could be coming.

And while nothing can replace the full conversation (you can watch it above or find it on The Seattle Times [Facebook page](#)), here are some key take-aways:

'It's going to potentially be really bad'

Question: Any idea how bad things could get in Washington when housing protections, such as Washington's current eviction moratorium, go away?

Edmund Witter: "I would say at the least ... we're looking at about a twofold increase in the number of possible evictions that could occur. And potentially more than that. The numbers are really all over the place about how far behind people are.

"I saw a survey from Issaquah recently that was done by one of their human services staff and she had called around to different multifamily buildings in the area. Some reported a 4% delinquency, but another one had about a 60% delinquency. ...

"I think everybody generally agrees it's going to potentially be really bad. And it will just get worse if there's no interventions or if there's no extension of that stimulus package. ... What we keep encountering on our phone lines is we keep hearing from people who have never been behind [in rent payments] before, who just really don't even know how to even begin this process or figure out how to do it."

Don't wait to speak up

Question: As a landlord, what advice do you have for renters who are facing hard times and not sure how to talk about it?

Brett Frank-Looney: "If I could give you just one piece of advice through this whole conversation, it's: Go have a conversation with your landlord. Be transparent. Be open.

"I'm blessed, our family's blessed, to know all of our residents and they have access to us. We operate, we manage and we work with them on a case-by-case basis.

"You know, don't be afraid to have that conversation because I really do believe that landlords want to work with renters ... so we can find the right solution together."

Every little bit counts

Question: Do you have any advice to renters on how to work with landlords to make payment plans?

Gina Owens: "Renters need to remember that the temporary moratorium that the governor put on is only temporary, and it does not eliminate the back rent that you have not paid yet. That rent is still going to come due at some point. ...

"When the moratorium is over, everything that you still owe is going to come due and you don't want to be hit with a big lump sum. If you are paying at least half of your rent every month, then you set yourself up for a better situation, than if you're ... planning to pay it all in one lump sum. You're going to be looking at thousands of dollars."

There are resources designed to help

Question: What resources are currently available to renters in need of support?

Lauren McGowan: "There are many families who have never had to ask for assistance before and may not know that they're eligible for things like SNAP or utility assistance or other programs.

“One program that is brand new to our community and many other states around the country is called pandemic EBT or P-EBT, and it can provide direct financial assistance for families with school-aged children who are eligible for free and reduced lunch. ...

“So the best thing to do is to visit either [United Way of King County.org](https://www.unitedwayofkingcounty.org) (we’ve got on our website a list of various public benefits and resources families might be eligible for) or to go to [Washington Connection](https://www.washingtonconnection.com), which is a state website that allows you to actually determine your eligibility for various public benefit programs. ... We see that time and time again, if you go through all of your savings and aren’t able to ask for help, it gets so much more challenging down the line.”

The precariousness of renting is showing itself along racial lines

Question: When it comes to how this crisis could change the way we approach housing, what do you hope that we take away from this moment?

Edmund Witter: “Even before this, we knew ... that most evictions happen for a month or less in rent. Most people are losing their homes for a temporary unemployment, a health care issue or a loss in the family. And that precariousness is really showing itself now.

“And in particular ... it’s showing itself on racial lines. ... Rental housing, frankly, is something that a lot of people of color rely on. The majority of renters are people of color in King County. And in particularly Black households, about 77% or so rely on [rental housing] compared to about 37% of white households. ...

“If we fail to provide that first intervention, we’re really failing our communities of color at that point. ... Whether it’s rental assistance, whether it’s protections against eviction, if we don’t provide that we are going to ultimately cause a lot of our households of color to lose their housing in coming months.”

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