



Central Area Cultural Ecosystem for the 21st Century

**CACE 21**

Organizing for land use policies that anchor Black Homeowners and  
create new Black cultural spaces in Seattle's Central District & South-End

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Seattle is Not Affordable:  
Perspectives from Black Residents on  
The City of Seattle's 2044  
Comprehensive Plan

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*Prepared for The City of Seattle: Office of Planning and Community Development*

## CACE 21

The ‘Central Area Cultural EcoSystem for the 21st Century’ (CACE 21) is a community organizing initiative that seeks to preserve Black homeownership in the Central District and South Seattle. By assessing the needs and challenges of homeownership, CACE 21 works to empower Black homeowners and Black cultural workers to advocate for land-use policies that lower barriers to homeowner retention. Our vision is in response to the housing affordability crisis that is impacting residential, commercial, and cultural spaces for Seattleites at large, and Black Seattleites in particular.

This vision (based on Wa Na Wari’s model) is rooted in the ways the Black community has historically embodied and breathed life into homes. In order to keep our community anchored, CACE 21’s advocacy work is centered on collectively engaging with public policy that impacts land-use, zoning, permitting, taxation and development financing. Our team members include:

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## Executive Summary

The City of Seattle has invited CACE 21 to help gather input from Black homeowners for its 20 year growth plan. Approximately every ten years, the City of Seattle updates its Comprehensive Plan for growth and development over the coming two decades. The City is currently working on its growth plan for 2044. According to the City of Seattle Office of Planning and Community Development, a key priority in this year’s planning is to “chart a new vision for a racially equitable future as we plan for growth.” The skyrocketing cost of housing, lack of housing choices and displacement are priorities. They acknowledge “the impacts of this housing shortage are most acute for communities of color, which have experienced a history of discriminatory housing practices” and are seeking more community input to shape the comprehensive plan.



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The purpose of this report is to document the perspectives of Black homeowners and community stakeholders alike, as they engage in discussion on the City of Seattle’s 2044 Comprehensive Plan for growth and development. In the following section, CACE 21 summarizes findings and identifies policy recommendations based on emergent themes highlighted amongst community members. Under engagement activities, you’ll find CACE 21’s methodology for conducting a series of focus groups, and a demographic background of focus group participants.

### **Summary of Findings**

There was a general consensus amongst community members and stakeholders that, *“Seattle is not affordable,”* for renters or homeowners. Participants expressed that rent is too high and the rising property taxes exacerbate affordability challenges. In an effort to find more affordable housing options, black residents have begun to migrate to South Seattle and South King County.

Throughout the focus groups, participants expressed frustration with the constant development of new housing and the increase in population density in the Central District—citing this as a major driver for displacement of black residents. Many expressed that the City should *“stop developing in the Central District,”* and consider spreading the development to other areas throughout Seattle. While many participants recognize that development will continue to happen in this area regardless, they expressed the need for development of new housing to accommodate multigenerational homes that are accessible for aging and senior adults, and that offer adequate green spaces for children to play.

The topic of displacement was of particular interest to community members. Many participants commented on the lack of intervention by the City to prevent displacement, especially among legacy homeowners in the Central District. A participant rhetorically inquired, *“What measures are in place to help Black families maintain homeownership?”* Many believe the regressive tax structure in the City and in the state needs to change in order to sustain the legacy of Black homeownership in the Central District.

Community members called for local governments to acknowledge the historical impact of redlining, housing discrimination, and displacement of Black families and legacy homeowners in the Central District. Community members identified state and local policies that contribute to the rising costs of homeownership. Upzoning practices and the Mandatory Housing Affordability (MHA) program have considerably impacted Black homeowners and deterred generational wealth building. Homeowners also expressed disdain with the predatory tactics that developers use to solicit and pressure homeowners to sell their property. Several people expressed outright disgust that developers are targeting seniors and grieving families.

## Policy Recommendations

### 1. Address the Historical Legacy of Redlining, Displacement and Housing Inequities

*“...the one thing the City absolutely has to do is they have to acknowledge what actually happens. ...And not come up with the solutions when you act like nothing happened in the past.”*

One of the most pressing topics of discussion that emerged was a resounding call for the City of Seattle to address the historical legacy of redlining and housing inequities that continue to negatively impact Black Central District homeowners and families. In general, residents suggested that the City do three things;

- A) Recognize the impact of redlining. Calling for widespread recognition, one homeowner, rhetorically asked, *“How much equity has been stripped from black folks in this community?”*
- B) Recreate processes for meaningful community involvement and democratic participation.
- C) Recompense: Long time residents in the central district seek recompense for the social and economic consequences that they have suffered on account of housing discrimination and inequalities.

### 2. Invest in Black Social Institutions

It was consistently recommended throughout the focus group process that there was a strong preference for the City to increase support for Black-owned Business, Institutions and Black led Development initiatives. Residents cited ways in which this could be accomplished including;

- A) Establishing and/or matching Black developer funds, supporting the reopening of Black institutions in the community, investing in displaced Black community members attempting to return - or those intending to purchase homes in the



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community, and improving opportunities for affordable access to commercial real estate for ‘mom and pop small Black owned businesses.

- B) Invest in cultural development funds and in cultural annual events, all of which should be representative of the artistic and cultural legacy of black folks.
- C) Leverage small businesses and community based organizations working in economic development in the community.

### **3. Spread Density Throughout the City**

Residents expressed frustration with the increasing density in the Central district, citing that squeezing density in urban villages like the CD , that were formerly recognized as communities of color is a result of, “unfair, racist and classist ” housing policies.

Residents would like to see the density spread more equitably throughout the City.

### **4. Tax Related Recommendations**

- A) Advocate for more progressive tax structures (state, county and City)  
Residents noted that there could be more done to address the regressive tax structure in the state and locally, and that the City should find ways to address this, if long term, sustainable change is to occur.
- B) Raising the senior tax exemption income threshold. Many Black homeowners in the Central district are seniors on fixed incomes; they cannot afford the increasing rates of property taxes.
- C) Cap property taxes at a certain percentage of the cost of the home. Residents cited legislation passed in the state of Nevada<sup>1</sup> in 2005 that implemented a tax cap in order to provide relief to homeowners.

### **5. Invest in Sustainable Black Homeownership**

- A) Divert energy from commercial development to implementing programs, practices, and policies that sustain Black homeownership in the Central District, and to assist Black homeowners who want to develop their own homes.

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<sup>1</sup>[https://www.clarkcountynv.gov/government/assessor/index.php#:~:text=Once%20your%20property%20becomes%20your,year%20\(2022%2D2023\).](https://www.clarkcountynv.gov/government/assessor/index.php#:~:text=Once%20your%20property%20becomes%20your,year%20(2022%2D2023).)

- B) The consequences of the Mandatory Housing Affordability Program and Upzoning have negatively impacted Black homeowners in the Central District. As it stands, the MHA program imposes on families' ability to build generational wealth. <sup>2</sup>And upzoning<sup>3</sup> has caused some residents to lose their homes. To address this, residents suggested that the City lobby the state to change the policy to value land by impact and not potential use.
- C) Establish a Homebuying program that mimics the Seattle Promise. Wherein, if a local resident goes to Seattle Public schools, the City could help with the down payment. This would likely encourage homeownership among young Black residents in Seattle.
- D) Partner with local organizations to provide free education and literacy programs focused on home buying & homeownership. Education and literacy programs should provide culturally relevant and sustaining education on topics such as estate planning, navigating foreclosures, understanding property taxes, permitting, home renovations and other relevant topics.

## **6. Housing Designs & Types**

- A) Residents would like to see triplexes being built with multigenerational families in mind. Housing constructed for families that are accessible to seniors (for example, triplexes where the bottom floor is accessible for senior residents).
- B) More Craftsman, Old Boston and Victorian style houses that are reasonably priced.
- C) Renovating and building intentional public design thinking spaces like amphitheaters, plazas, and places fortified for the rain and weather.

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<sup>2</sup><https://www.king5.com/article/news/local/seattle/seattle-family-files-lawsuit-against-housing-ordinance-central-district/281-abe4b8df-2e2b-4cc3-b887-e4febb665d70>

<sup>3</sup> <https://kuow.org/stories/seattle-passes-central-district-upzone-encourage-housing-options/>

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## Engagement Activities

OPCD provided CACE 21 with a list of questions that they were interested in exploring with communities amid the development of The City of Seattle's 2044 Comprehensive Plan. Based on the identified focus areas and questions provided by OPCD, the CACE 21 team evaluated, revised, and adapted the questions prior to developing the final Focus Group Protocols. Appendix A contains the focus group protocol that was used during the Central District Residents and Homeowner focus groups and Appendix B is the protocol that was used during the community stakeholder group.



## Data Collection

Through the organizing efforts over the last four years, the CACE 21 team has developed relationships with Black community members, homeowners and stakeholders, to build a database of over 200 contacts. One of the primary goals of building this network is to conduct a community-based research project that seeks to understand the experiences of Black homeowners in the Central District and South King County. In 2019 we launched a Comprehensive survey of Black homeowners in the Central district to learn about the most challenging aspects of homeownership, including the financial aspects of homeownership (maintenance, renovations, property tax), pressure to sell their homes amid ongoing development, sociocultural experiences in the Central District and the impact of land use policy.

The contacts for this project were among those residents and stakeholders that have been involved in various aspects of the CACE 21 project. Many of the residents that were recruited to be part of the focus groups for this project had participated in our initial survey. The stakeholders were among the initial organizations that were engaged with us early on as we began to develop the Black Homeowners' Survey. Each focus group was co-facilitated by two CACE 21 team

members. Focus groups were coordinated by the CACE 21 project coordinator and at least two additional team members served as note takers during the focus groups. Focus groups were approximately 90 minutes long. Community members provided consent to audio record each focus group. In addition, Otter Ai software was used to provide live transcriptions of each group. Table 1 below provides a summary of the number of attendees that were present at each focus group. All attendees received incentives for their participation in the focus groups.

**Table 1. Focus Group Participation Summary**

Engagement Type - Date	# of Attendees
Community Focus Group - Jan 19th	7
Community Focus Group- Jan 26th	5
Community Focus Group- Jan 27th	4
Stakeholder Focus Group- Jan 28th	4
Total Number or Participants	20

## Demographics

All participants in the focus groups identified as Black/ African-Americans. All participants are current residents and/or homeowners in the Central District. The majority of participants have resided in the Central District for over 20 years. Ages ranged from 35 to 80 years old.

## Analysis

Upon completing the focus groups, the CACE 21 team compiled audio recordings, photos, and notes from the primary note takers. Photos from each engagement were used to supplement the notes taken by each notetaker (Appendix C & D). Themes were identified apriori, based on the topics identified in the focus group protocol: Affordability of New Housing, Displacement and Stability, Wealth Creation, Expanding Housing Diversity and Inclusion and Belonging. “Affordability of New Housing” was changed to “Affordability,” to better capture the central focus and content of conversation among residents throughout the series of focus groups. Team members then utilized transcriptions and audio recordings to extract meaningful quotes to supplement our analysis.