



# SEATTLE'S HOUSING AFFORDABILITY & LIVABILITY AGENDA IN THE NEWS

# SIGHTLINE INSTITUTE MEDIA AUDIT

August 2016

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## Introduction

It's a boom time for Jet City; but not everyone is booming. One of the nation's top five fastest-growing cities and home to a rapidly expanding tech sector, too many Seattle residents are buckling under soaring housing prices.

Stakeholders from many communities are seeking solutions, wondering both how to leverage the city's historic growth to make sure the opportunities and promise of the city are accessible to people of all incomes and also how to protect the things Seattleites love about their communities. Seattle's Housing Affordability and Livability Agenda (HALA) is a set of proposals intended to address these questions, but several of its 65 recommendations are controversial.

To better understand the range of viewpoints, actors, and narratives shaping this conversation, Sightline Institute analyzed mainstream news media coverage of HALA. We asked: What are the dominant narratives? What are missed opportunities? And who is (or who is not) defining the debate?

Our observations yielded a number of recommendations for communicators committed to fair, equitable, and effective housing affordability solutions for Seattle.

In general, we recommend HALA messengers:

 Shift from crisis and conflict messages to a focus on people, a shared community challenge, and a unified vision for the city, including a commitment to racial and income diversity and expanded access to opportunity in all neighborhoods;

- Address anxiety and experiences of displacement with empathy and proactive solutions;
- Paint vivid pictures of shared benefits and community opportunities, including thriving business districts, walkable neighborhoods, access for people of all incomes to transit, parks, open space, community events, cultural activities, recreation, restaurants, and services;
- Avoid supply and demand language; opt instead for messages that describe the housing shortage, such as building enough homes and plenty of housing; and a range of housing choices; and
- Elevate diverse messengers and perspectives, including, in particular, the voices of renters, people of color, and low-wage workers.

# Methodology

Using three significant turning points between autumn 2014 and spring 2016, we selected housing coverage in four Seattle news outlets: *Seattle Times*, KUOW, *Crosscut*, and *The Stranger*. From the resulting hundreds of articles, we selected representative stories—articles, op-eds, editorials, and letters to the editor—that directly address Seattle housing affordability issues and/or the HALA Committee recommendations specifically.

We then identified key narratives in the resulting data set and tracked how those narratives played out across news coverage. Using standard qualitative research methods, we developed four primary coding categories:

- <u>Crisis</u>: narratives about growth and housing that emphasize conflict, threat, extreme urgency or other highly charged language;
- <u>Policy</u>: proposals, policy mechanisms, policy debates, and process;
- Goals: outcomes, vision, and other ways solutions and progress are defined; and
- <u>Neighborhoods</u>: the way parts of the city, the built environment, and particular impacts of growth are discussed.

We coded each article (roughly by paragraph), cataloguing primary and secondary themes, narratives and sub-narratives, general and specific stakeholders. We also gathered representative passages and quotations.

# **Observations and Analysis**

#### **Dominant HALA Narratives**

#### CRISIS: A crisis theme pervades local media coverage of HALA.

Seattle's growth is frequently portrayed as an "emergency" that is like a "fever" or "out of control." A few of the most controversial of HALA's policy proposals—which take up the vast majority of media attention—are often presented in such exaggerated terms as "threatening neighborhoods" or even "a cancer to single-family homes." Visual or symbolic descriptions of the "crisis" can also be dramatic: a demolition epidemic, an exploding population, armies of cranes on the skyline, and hordes of newcomers at the gates. Here's one characterization of the City's housing problem:

The challenge is pretty clear to everyone: The skyline is filled with cranes, the streets are torn up, it is difficult to walk a half-mile in the city without bumping into a "Sidewalk Closed" sign. We are in a boom after the recession's bust, and it's a boom that's been slowly building across the decade like a tsunami that's only now hitting the beach... Is our quality of life being destroyed by the thing that is supposed to enhance it? Is growth simply a serpent devouring its own tail?

Journalists, supporters, and critics all default to crisis language. Of course, stressing urgency is appropriate: Seattleites are struggling with rising housing costs and economic displacement. But an open-ended state of crisis can make it more difficult to promote appropriate solutions. And countering scare tactics can actually reinforce them. For example: "[Zoning proposals] would not have changed things dramatically. We're not talking about bulldozing homes."

A state of crisis makes normal policymaking seem insufficient to the task. And this consistent backdrop heightens anxiety and risks obscuring positive solutions themes and shared community values and goals.

#### PROCESS AND CONFLICT: Real disagreements exist, but processfocused stories favor conflict.

A large share of coverage focused on policy details and political process. This is not surprising. But political process stories tend to oversimplify dynamics to "debate" and "sides." News typically highlights points of contention rather than agreement. But this coverage risks amplifying discord rather than defining a shared, city-wide challenge, or mapping the ample territory where stakeholders likely agree.

Indeed, these oppositional narratives fuel a dynamic—both real and perceived—of winners and losers fighting for individual benefits or a specific group's interests. References to empathy, compromise, shared values and goals, or civic-minded thinking are relatively rare and often cursory (e.g., "We all want affordable housing, but...").

# DISPLACEMENT: All kinds of people are struggling to find (and keep) affordable housing in Seattle.

Within the crisis narrative, we coded a handful of sub-narratives, including displacement, inequality, supply and demand, and impacts. Almost a third of the passages coded as "crisis" had to do specifically with displacement. Displacement coverage included stories and mentions of the ways that housing costs are negatively affecting people, from forcing them to move away from their jobs and community to pushing them into homelessness.

The economic impacts of Seattle's housing costs are prevalent, either as first-hand stories or discussions of trends. Personal loss due to displacement is presented as stressful and emotional. More particularly, displacement is often characterized as a blow to quality of life, with a specific focus on the negative impacts of longer commutes due to moves far from the city center. For example: "Without action to bring relief, many run the risk of displacement; of <a href="https://example.com/having\_to\_endure\_long\_polluting\_com/having\_to\_endure\_long\_polluting\_com/having\_to\_endure\_long\_polluting\_com/having\_to\_endure\_long\_polluting\_com/having\_to\_endure\_long\_polluting\_com/having\_to\_endure\_long\_polluting\_com/having\_to\_endure\_long\_polluting\_com/having\_to\_endure\_long\_polluting\_com/having\_to\_endure\_long\_polluting\_com/having\_to\_endure\_long\_polluting\_com/having\_to\_endure\_long\_polluting\_com/having\_to\_endure\_long\_polluting\_com/having\_to\_endure\_long\_polluting\_com/having\_to\_endure\_long\_polluting\_com/having\_to\_endure\_long\_polluting\_com/having\_to\_endure\_long\_polluting\_com/having\_to\_endure\_long\_polluting\_com/having\_to\_endure\_long\_polluting\_com/having\_to\_endure\_long\_polluting\_to\_endure\_long\_polluting\_com/having\_to\_endure\_long\_polluting\_to\_endure\_long\_polluting\_to\_endure\_long\_polluting\_to\_endure\_long\_polluting\_to\_endure\_long\_polluting\_to\_endure\_long\_polluting\_to\_endure\_long\_polluting\_to\_endure\_long\_polluting\_to\_endure\_long\_polluting\_to\_endure\_long\_polluting\_to\_endure\_long\_polluting\_to\_endure\_long\_polluting\_to\_endure\_long\_polluting\_

What's also significant within the displacement narrative is a sense of collective loss—in other words, a sense across stakeholders of the direction the city is going and what Seattle as a whole stands to lose when residents can no longer afford to live in the city: a loss of diversity, increased driving and traffic, increased segregation and inequality, and fears of becoming an elite or exclusive city.

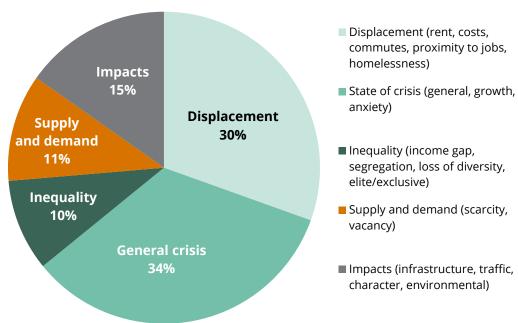
While all kinds of people in Seattle are suffering *personally* and it is critical to acknowledge and address the real emotional impact of displacement, we also observed robust *civic* thinking within the displacement discourse, including powerful articulations of the kind of city we want (or fear becoming). For example:

- "If Seattle <u>becomes too elite, too expensive</u>, if regular folks who work at minimum wage jobs are all pushed out so that true economic and racial diversity in the city are at risk, the innovation hub model itself suffers."
- "Without vigilance, we risk becoming a city accessible only to the affluent and privileged."
- "Now the worry is that we'll become like San Francisco and the greater Silicon Valley—a metroplex that will marginalize everyone but the rich."

- "Most attendees [of the community meeting] who spoke worried not about rising taxes on homes, but about the <u>ability for the poor to find and pay</u> for housing."
- "Without changes to how we're building housing, the mayor said, 'we will continue to have a city of economic apartheid' in which low wage workers have to bus or drive in to Seattle from the outer suburbs. 'Seattle is stronger when neighborhoods are mixed and diverse,' the mayor added. 'Our current crisis is fragmenting our society. Rising costs plus a widening inequality gap are creating more neighborhoods where only the wealthy can afford to live."'
- "This city has to change or else we're going to be <u>a city only for the very rich and the very poor</u>."

These themes tap into deeper concerns people seem to hold about widespread income inequality and economic injustice and also underscore what appears to be a broadly shared desire in Seattle to buck these trends, to work toward more equality, to ensure the city remains open and inclusive, and to take care of the people being negatively impacted. Depending on how it is treated, displacement can either fuel anxiety and defensiveness, or it can help us amplify the community risks and shared benefits of HALA solutions. Ideally, it can help us focus on broadly held Seattle values that we can agree on, including goals for diversity and equity.

# HALA Media Coverage: Seattle Housing "Crisis" Subnarratives



# Who Is (or Isn't) Defining the Debate?

# Who is talking? Who is talked about?

Policymakers are quoted most often, which is common in news. Private developers, housing advocates, homeowners, renters, and low-income residents also are identified as stakeholders, but they are not quoted directly as often as policymakers. Other significant stakeholder voices that are underrepresented include low-income families and workers, people of color, and large and small employers.

# Whose problem is it?

While the cost of living is generally accepted as a challenge that affects a wide swath of the population, "affordable housing" is most often presented as a problem for low-income or otherwise marginalized populations. The "faces" of the problem, and the stories used to illustrate the issue are more likely to be people formerly experiencing homelessness, in addiction recovery, formerly incarcerated, immigrants, or refugees.

These can be compelling stories, and it is critical that they be part of the public discourse; that should not change. At the same time, these stories tend to narrow the focus on individuals at the extremes, rather than expanding the picture to show that housing affordability affects people from all walks of life, all across the city, and that solutions also have potential benefits beyond those at the margins. We found a few good examples of the problem being cast as far-reaching. For example: "Even if you are not buckling under the weight of your rent or mortgage, many of your friends, neighbors, and co-workers likely are."

# Dominant perspective: The single-family homeowner

While those suffering the impacts of displacement do tend to define the "crisis" experience, it is single-family homeowners and their neighborhoods that are situated as the "norm" for what Seattle attitudes and lifestyles look like—or should look like. This particular residential experience is presented as normal and, sometimes, all but sacrosanct. In many cases, single-family residents are the implicit "we," "us," and "our" in discussions of Seattle and the "public." Mayor Murray, for example, said on a telephone town hall: "The general consensus is there is an unwillingness for us as a city to change single-family zoning...."

This *norming* or privileging of one demographic (or zoning category) leaves little room for other experiences of the city and different Seattle identities, including those of renters, condo dwellers, residents in urban villages, low-wage workers, families experiencing homelessness, and so on. Single-family neighborhoods

are characterized as defining "real," "essential," or "old" Seattle (e.g., "Among the sweeping changes considered: <a href="transforming the city's bedrock single-family neighborhoods">transforming the city's bedrock single-family neighborhoods</a> to accommodate multi-family and other styles of housing"). This tends to legitimize single-family neighborhoods' "security" and "livability" over other groups' concerns or aspirations. In this context, changes tend to be characterized as threats—or even assaults—on single-family areas and their aesthetic sensibilities.

In addition, journalists and elected officials often talk about homeowners as if there were a unified, monolithic entity. This bloc is treated as a stand-in for "public" or "voters" and given special deference. Mayor Murray, for example, referred to "public outcry" and "the general consensus" when walking back proposed single-family zoning changes. Elsewhere, he said, "We just can't reach 'voter agreement' on certain changes."

Similarly, on several occasions, media addressed "local attitudes" or "local resistance" without defining those terms. "Neighborhood" or "neighborhoods" are terms that were used to refer only to single-family zoned areas. In this way they become proxies for a generalized public: "neighborhoods are upset" or "neighborhoods complain loudly." Thus, the artificially constructed *idea* of "single-family homeowners" gains political power well beyond the sum of its parts. Meanwhile other important voices are drowned out, and other valid experiences obscured.

These generalizations do not encompass the viewpoints of *all* homeowners or *all* neighborhoods. Elevating the voices of renters, seniors, young people, and middle-income families as normal and desirable would help expand our current, tight focus on the single-family experience. This, in turn, helps create a more inclusive and more accurate picture of our city.

In addition, "livability," and "quality of life" are almost exclusively the domain of single-family residents and neighborhoods. Another norm we observed is the suburban feel of single-family neighborhoods, and the physical and aesthetic sensibilities of their residents.

These neighborhoods tend to be named (Wallingford, Ballard, etc.), while "urban villages" and other areas of the city are generic. Here's one illustrative example:

Residents in popular neighborhoods like Ballard and Fremont have complained about these developments looking like Soviet-era Eastern European apartment complexes. Councilmember Rasmussen said in a mid-June Planning, Land-Use and Sustainability Committee that neighborhoods are being bulldozed and replaced by buildings that are taller and bulkier than what we'd anticipated.

To be fair, some coverage asserts that small but vocal groups representing antigrowth sentiments have influenced local decision-making and become "roadblocks" to City plans; but this is not a common narrative. (NOTE: In the coverage we analyzed, the term "NIMBY" is referred to very rarely as a position or set of individuals.)

# **Missed Narrative Opportunities**

## Seattle values and community vision

Dwelling in the conflict and crisis contexts, HALA proponents miss opportunities for setting the stage for productive solutions and messages that could unite various stakeholders. To a significant degree, there are powerful shared visions, values, goals, and political worldviews that animate this issue. New, positive narratives could promote the potential opportunities and benefits of growth and bring people together to take on housing affordability in Seattle. We found some examples that represent good starting points for a more optimistic framing:

"This is about the beginning of a citywide conversation about how we create vibrant neighborhoods that are economically diverse, with affordable homes near parks, and transit stops, jobs and good schools," the mayor said, promising the city will hold a series of community meetings in the coming months.

Murray said: "Over the next 18 months, the city will be holding meetings in all the areas where we're proposing changes ... I know that Seattle is ready to embrace big ideas, to achieve our shared goal of a city that is equitable, a city that is for all."

## People and social fabric—Not just buildings

Neighborhoods tend to be defined by how they look or feel—not by who lives there, or who is shut out. The "character" often refers solely to the built environment. Discussion of changes, growth, and development is almost exclusively about the shape, style, position, and height of buildings, and how that affects neighborhoods. When "neighborhoods" are defined this way, it precludes a focus on people who live there, or the social fabric that exists. Again, individual benefits tend to outweigh shared benefits. We found a few good examples that shift the focus from the built environment to people who inhabit it:

To hold onto our values, HALA is saying, we must let Seattle's housing stock change: physically. It'll become more like Amsterdam or Paris, less

like Sammamish or 1978. What makes Seattle Seattle is not its current particular blend of ramblers and Craftsmans on 5,000 square-foot lots. What makes Seattle Seattle is that it is a welcoming green city for all classes, races, and ages. To hold onto the latter, we have to let the former evolve. If we do, we can again be a city where everyone—barista or brogrammer, home health aide or harp teacher, roofer or retiree—can find a place to live...

## The root of the problem: Housing shortage

The "crisis" is rarely framed as a "housing shortage," though scarcity and competition for available housing is a major factor in prices, up and down the market. "Supply and demand" narratives represented 11 percent of the incidences of *crisis* that we coded, but the word "shortage" only appeared four times in our dataset (encompassing more than 30,000 words).

But, "supply and demand" represents an actively contested dynamic in the Seattle housing context. Coverage reinforces (or fails to refute claims regarding) a misconception that increased supply doesn't help control price. For example, this was a fairly common refrain: "Oftentimes the trickle-down theory is presented, and it's not actually true. In Seattle there are thousands of new, not just market-rate, but luxury housing units being built, apartments being built, and the rents have not gone down during the same corresponding period of this boom."

Related to common misconceptions about supply and demand, new construction (and developers) are often blamed for rising prices. Communicators should consistently define the problem as one of shortage—of both market-rate and subsidized housing, which sets the stage for productive thinking about new construction and developers as some of the tools available for dealing with prices and displacement.

## **Opportunities of growth**

Growth is often cast as a *negative*, rather than a sign the city is thriving, or even simply as a normal and common phenomenon. Jeff Reifman, a former Microsoft manager who is now a housing activist and blogger, summed up the sentiment: "'success' [is] 'ruining' Seattle."

Growth, outside the "building boom" narrative, is also generally portrayed in abstract terms. Coverage tends to focus on numbers—units, square feet, population projections, vacancy or occupancy rates, housing stock, employment and job numbers, median income, and percentage rent increase. Instead, growth can be portrayed in a more human context: stories about people, their homes, their families, and the communities that encompass all of these.

When growth is abstract, people may fill in their own narrative or generalize from their own individual experience. We observed a tendency to default to exaggerated or scary pictures of growth: hordes of faceless newcomers poised to flood the city, or images of Manhattan or Shanghai-style density that do indeed feel out of step with Seattle's physical character.

## Gain vs. loss: Affordability and density success stories

Though we did catalogue a few housing affordability "success stories," they often fell short of illustrating, in concrete, believable ways, how HALA policies might work and how they benefit a wide range of people and communities. Success stories typically focus on subsidized housing developments that serve a comparatively small number of residents and are difficult to replicate. While transit and walkable neighborhoods are mentioned with some frequency, we found few illustrations of the individual or community benefits of density.

On the other hand, demolition, traffic, displacement, and construction sites are vivid, first-hand experiences for people. Humans tend to strongly prefer avoiding losses to acquiring gains. Risk aversion is amplified when losses are seen and felt, but gains are intangible or put off to the future. HALA solutions face the obstacle of claiming to deal with concrete loss by promising abstract gains.

Communicators should draw attention to the benefits of urban living that many may take for granted, such as vibrant and thriving business districts, walkable neighborhoods, access to transit, and access to parks, open space, community events, cultural activities, recreation, restaurants, and services.

NOTE: "Affordable housing" often refers specifically to subsidized housing, narrowing the conversation to funding and funding sources as well as who would or wouldn't be eligible for such housing. "Housing affordability" may mean the same thing to most people: subsidized or rent-restricted homes. But no matter how it is interpreted, the idea itself is abstract, with real affordability outcomes rarely described in concrete terms.

Further, in housing markets, high prices are bad for some and good for others. Notably, parallel to the housing affordability "crisis" coverage we studied was a robust Seattle business and real estate beat, where unprecedented home prices were celebrated as enormous gains in equity for local homeowners.

#### **Homelessness**

Local news media cover Seattle's homelessness emergency as a parallel problem and one that elected officials and residents are deeply concerned about. But connections between homelessness and broader housing challenges and goals are lacking. Coverage could go much further, showing how the problems are related and how solutions that address housing affordability connect to solutions addressing homelessness.

#### "Voice" and control

A common theme in the media coverage of HALA is that Seattle residents have not had a voice or a say in the decision-making. We found little coverage that reflected the various channels for community input and how the City had responded. In the crisis context, where growth and development feel too rapid and too big, regaining a sense of control will be important and reassuring.

Communicators of Seattle's housing affordability solutions should be prepared to both explain and illustrate how HALA measures actually rein in rapid change and how they thoughtfully leverage development and growth to the city's advantage. Communicators should also find ways, whenever possible, to highlight where community input from all quarters is being solicited, collected, and weighed in decision-making.

#### **Recommendations for HALA Communicators**

Gaps in the HALA discourse represent opportunities for expanding understanding and solutions thinking. Defining the challenge in more productive terms, telling stories about real people, and showing concrete examples of real community benefits of density and access can illustrate commonsense ways forward. And we should take every opportunity to emphasize that our shared goals for Seattle overlap far more than they conflict.

# Shift from crisis and conflict to a focus on people, a shared community challenge, and a unified vision for the city.

**Offer an aspirational, unifying vision for Seattle**. Prompt audiences to think about shared values, community goals, and hopes and dreams for the city, including, in particular, racial and income diversity and access to opportunity in all neighborhoods.

Shift from politics and process (how we get there) to outcomes (why it matters). Urban density generally and each HALA policy recommendation specifically is a *tool*—not an end in itself—to create broader shared outcomes: e.g., keeping Seattle communities affordable so that families at all income levels can share in the opportunities and promise of a thriving city.

**Shift from crisis to shared community challenges.** Crisis, conflict, and anxiety promote defensiveness and a focus on self-interest. Instead, position this issue as a shared challenge, with the chance for more broadly shared opportunities.

Shift from emphasis on the "character" of the built environment to the character of our communities—people, families, and the social fabric they weave together.

**Emphasize a shared challenge and boost civic thinking.** Some of Seattle's challenges are unique, but cities are always changing. Instead of navigating a dangerous emergency, we are doing the usual work of a city: planning, managing, and working together on a shared challenge.

# Address anxiety and experiences of displacement with empathy and proactive solutions.

**Acknowledge and address the real, emotional impacts of displacement.**Losing a home hurts, and the impacts of uprooting and moving farther from jobs and support networks are deeply felt. Displacement also has broader community impacts, like frayed social fabric and increased traffic.

Link displacement concerns to big-picture thinking about what Seattle as a city stands to lose and to shared visions for diversity and economic and racial equality. Many Seattleites are concerned that we are losing diversity and equity, and that Seattle risks becoming home only for the wealthy. Protecting diversity and economic and racial equality are crucial parts of a shared vision for the city.

Consistently pair density and affordability policies with policies to protect people and communities. Displacement is real and emotional. Talking about building regulations, zoning, and other policies in isolation can come across as unaware or unfeeling. It is necessary and effective to acknowledge both sides of the equation.

# Paint vivid pictures of shared benefits and community opportunities.

**Find authentic, specific, and concrete ways to illustrate policy outcomes.** With specific examples, visual illustrations, and descriptive language, help people to imagine benefits (gains rather than just pain): diverse and inclusive communities, shared prosperity across the city, plenty of housing choices, walkable

neighborhoods, parks, good schools, shorter commutes, access to transit, and expanded in-city opportunities for people of all incomes.

**Give familiar examples to tame exaggerated depictions.** Growth and city changes are often presented in exaggerated (and scary) terms. To quell fears it will be necessary to show that modest changes can increase density and help with affordability while remaining true to Seattle neighborhoods: e.g. density can mean duplexes, triplexes, and back-yard cottages scattered across a neighborhood rather than high-rises replacing bungalows.

Offer personal stories of growth and housing affordability solutions. Growth is often abstract and faceless. Changes (like increased density and population growth) are easier to fathom in the context of familiar stories, positive community examples, and common experiences (like moving to a new place for a job or for love).

Avoid supply and demand language; opt instead for messages that describe a housing shortage: enough homes, plenty of housing; and all kinds of housing choices.

Use language such as "enough" and "plenty" and "all kinds of housing choices across the city" to talk about adequate and varied housing supply. Supply is a term that triggers critiques of failed "trickle-down" economics. The concept of supply and demand is important when framing the problem as a shortage, but be cautious with the word itself, and evoke the idea with less freighted language: enough homes for everyone, a variety of housing choices—from backyard cottages and duplexes to townhouses and apartments—in all our neighborhoods, enough homes to keep competition and prices down, plenty of housing choices, plenty of places for Seattle families to live.

Use "housing shortage" to describe the challenge and to initiate more constructive thinking about a range of solutions. Unlike "housing crisis" or "emergency," shortage is far less overwhelming and open-ended. Shortage prompts thinking about a number of important policies to increase the quantity of homes and housing choices available at all different income levels.

# Elevate diverse messengers and perspectives and help people regain a sense of control.

**Highlight multiple experiences of life in Seattle.** This city is home to diverse people across a range of housing experiences. Renters, low-wage workers, people of color, newcomers, and residents of urban villages: these are all powerful messengers, and their stories matter.

Highlight ways that policy solutions help communities take control and ways that community input is solicited and weighed in decision-making. People feel a lack of control over the changes they are witnessing, and there is a sense that community input is not adequately heeded by decision makers. HALA advocates and City representative should take care to show that community input matters.

**Call out blanket assumptions about who is referred to when people say "we," "us," or "our."** In particular, take care to reinforce experiences—and pronouns—of those who do *not* live in single-family zones.

**Showcase unlikely heroes**. Unusual messengers can help people understand alternative viewpoints *and* attract media attention. Look for heroes where we don't expect to find them: single-family homeowners going to bat for shared opportunity and diversity in their neighborhood; low-wage workers talking about the promise of urban density; and even developers who genuinely want to help solve the problem.

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Special thanks to the Sightline communications team, Serena Larkin and Keiko Budech, and our housing affordability policy team, Dan Bertolet, Alan Durning, and Margaret Morales. Photo of Seattle, by Maryam, used under a creative commons license.

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