Health Impact Review of SB 5435
Concerning residential rent increases under the residential landlord-tenant act and the manufactured/mobile home landlord-tenant act
(2023 Legislative Session)

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WASHINGTON STATE BOARD OF HEALTH

HEALTH EQUITY
Governor's Interagency Council on Health Disparities

Full review
The full Health Impact Review report is available at:
https://sboh.wa.gov/sites/default/files/2023-09/HIR-2024-01-SB%205435.pdf

Acknowledgements
We would like to thank the key informants who provided consultation and technical support during this Health Impact Review.

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(2023 Legislative Session)

Evidence indicates that SB 5435 may lead to some landlords and tenants becoming aware of rent increase limitations, exemptions, annual notification requirements, and new cause of action which may lead to some landlords limiting rent increases and notifying tenants annually, which would likely improve economic and housing stability and health outcomes for some current tenants. There is unclear evidence how provisions may impact inequities. It is not-well-researched how provisions may impact rental unit quality, use of exemptions by landlords, and the rental market.

BILL INFORMATION

Sponsors: Trudeau, Saldaña, Frame, Hunt, Keiser, Kuderer, Lovelett, Nguyen, Robinson, Stanford, Wilson, C.

Summary of Bill:

- Adds new sections to the Residential Landlord-Tenant Act (RLTA, chapter 59.18 RCW) and Manufactured/Mobile Home Landlord-Tenant Act (MHLTA, chapter 59.20 RCW), and establishes an immediate effective date.
- Revises rent increase limitations.
- Prohibits a landlord[a] from increasing the rent for a month-to-month or greater term tenancy: a) during the first 12 months after the tenancy begins and b) during any 12-month period, in an amount greater than the maximum annual rent increase percentage allowed for each calendar year.
- Sets the maximum annual rent increase percentage allowed for a calendar year as the rate of inflation as measured by the Consumer Price Index (CPI) or 3%, whichever is greater, up to a maximum of 7% more than the existing rent.
- Allows a landlord to increase rent in an amount greater than allowed only as authorized by specified exemptions.
- Defines "rent increase" to include any new recurring and periodic charges added to a rental agreement that were not identified in the initial rental agreement (e.g., increases to the base rental price, new parking, utility, or other charges).
- Requires the Department of Commerce (Commerce) to calculate and publish the maximum annual rent increase percentage allowed for each calendar year.

[a] The literature often uses "landlord" and "property owner" interchangeably. Throughout this HIR, we use the term "landlord" (as defined in RCW 59.18.030 and RCW 59.20.030) to refer to the owner, lessor, or sublessor of a dwelling unit, mobile home park, or the property of which it is a part, and in addition means any person designated as representative of the owner, lessor, or sublessor including, but not limited to, an agent, a resident manager, or a designated property manager.

- Requires a landlord to provide annual notice to current and prospective tenants of rent increases, possible future rent increases, banked capacity, and any claimed exemptions.
- Allows Commerce to approve an alternate maximum annual rent increase percentage consistent with increased local costs for providing housing if the agency issues a significant hardship exemption to a landlord.
- Authorizes a banked capacity program and directs Commerce to adopt rules to implement the program and make information about the program available on its website.
- Creates a cause of action (legal claim) against landlords for tenants who are charged and pay rent that exceeds the rent increase limitations.

HEALTH IMPACT REVIEW

Summary of Findings:
This Health Impact Review found the following evidence for provisions in SB 5435:

- **Informed assumption** that 1) prohibiting landlords from increasing rent for a month-to-month or greater term tenancy a) during the first 12 months after the tenancy begins and b) during any 12-month period, in an amount greater than the rate of inflation (as measured by CPI) or 3%, whichever is greater, up to a maximum of 7% more than the exiting rent; 2) exempting certain landlords from rent increase limitations; 3) requiring landlords to provide annual written notification of rent increases, potential future rent increases, banked capacity, and relevant exemptions to tenants and potential tenants; and 4) creating a cause of action, or legal claim against landlords for tenants who are charged and pay rent that exceeds the rent increase limitations may lead to some tenants and landlords becoming aware of these changes. This assumption is based on information from key informants and evidence from Oregon and New York City.

Pathway 1: Immediate impacts to tenants
- **Informed assumption** that some landlords and tenants becoming aware of rent increase limitations, exemptions, required annual notifications, and new cause of action may lead to some landlords limiting rent increases and notifying tenants annually. This assumption is based on information from key informants.
- **Fair amount of evidence** that landlords limiting rent increases and notifying tenants annually would likely lead to improved economic and housing stability for some current tenants.
- **Very strong evidence** that improved economic and housing stability would likely improve health outcomes for some current tenants.
- **Unclear evidence** how SB 5435 may impact inequities as there is limited research evaluating the impact of rent control and rent stabilization policies on different groups of people; additional underlying factors that contribute to housing stability and affordability; a combination of policies that impact the larger rental housing context; and an opportunity for allowable rent increases to be unevenly distributed.

- **Informed assumption** that some landlords and tenants becoming aware of rent increase limitations and notification requirements may result in some landlords qualifying for and using/receiving an exemption. This assumption is based on information from key informants.
- **Not well researched** how some landlords receiving/using an exemption may impact economic and housing stability for some tenants.
- **Not well researched** how some tenants and landlords becoming aware of rent increase limitations, exemptions, required annual notifications, and new cause of action may impact the quality of regulated rental units.

Pathway 2: Longer-term impacts to housing market

- **Not well researched** how some tenants and landlords becoming aware of rent increase limitations, exemptions, required annual notifications, and new cause of action may impact available rental housing.

Introduction and Methods

A Health Impact Review is an analysis of how a proposed legislative or budgetary change will likely impact health and health disparities in Washington State (RCW 43.20.285). For the purpose of this review "health disparities" have been defined as differences in disease, death, and other adverse health conditions that exist between populations (RCW 43.20.270). Differences in health conditions are not intrinsic to a population; rather, inequities are related to social determinants (access to healthcare, economic stability, racism, etc.). This document provides summaries of the evidence analyzed by State Board of Health staff during the Health Impact Review of Senate Bill 5435 (SB 5435).

Staff analyzed the content of SB 5435 and created a logic model visually depicting the pathway(s) between bill provisions, social determinants, and health outcomes and equity. The logic model reflects the pathway(s) with the greatest amount and strongest quality of evidence. The logic model is presented both in text and through a flowchart (Figure 1).

We conducted an objective review of published literature for each step in the logic model pathway(s) using databases including PubMed, Google Scholar, and University of Washington Libraries. The annotated references are only a representation of the evidence and provide examples of current research. In some cases, only a few review articles or meta-analyses are referenced. One article may cite or provide analysis of dozens of other articles. Therefore, the number of references included in the bibliography does not necessarily reflect the strength-of-evidence. In addition, some articles provide evidence for more than one research question and are referenced multiple times.

We consulted with people who have content and context expertise about the provisions and potential impacts of the bill. The primary intent of key informant interviews is to ensure staff interpret the bill correctly, accurately portray the pathway to health and equity, and understand different viewpoints, challenges, and impacts of the bill. We spoke with 15 key informant interviewees, including: 6 state agency staff working with tenants and landlords; 3 people representing 2 community organizations that work with tenants; 2 people representing 1 organization that works with landlords; 2 state agency staff outside of Washington State working in housing policy; 1 manufactured/mobile home community owner; and 1 additional subject matter expert.

We evaluated evidence using set criteria and determined a strength-of-evidence for each step in the pathway. The logic model includes information on the strength-of-evidence. The strength-of-evidence is summarized as:

- **Very strong evidence:** There is a very large body of robust, published evidence and some qualitative primary research with all or almost all evidence supporting the association. There is consensus between all data sources and types, indicating that the premise is well accepted by the scientific community.
- **Strong evidence:** There is a large body of published evidence and some qualitative primary research with the majority of evidence supporting the association, though some sources may

have less robust study design or execution. There is consensus between data sources and types.

- **A fair amount of evidence:** There is some published evidence and some qualitative primary research with the majority of evidence supporting the association. The body of evidence may include sources with less robust design and execution and there may be some level of disagreement between data sources and types.
- **Expert opinion:** There is limited or no published evidence; however, rigorous qualitative primary research is available supporting the association, with an attempt to include viewpoints from multiple types of informants. There is consensus among the majority of informants.
- **Informed assumption:** There is limited or no published evidence; however, some qualitative primary research is available. Rigorous qualitative primary research was not possible due to time or other constraints. There is consensus among the majority of informants.
- **No association:** There is some published evidence and some qualitative primary research with the majority of evidence supporting no association or no relationship. The body of evidence may include sources with less robust design and execution and there may be some level of disagreement between data sources and types.
- **Not well researched:** There is limited or no published evidence and limited or no qualitative primary research and the body of evidence was primarily descriptive in nature and unable to assess association or has inconsistent or mixed findings, with some supporting the association, some disagreeing, and some finding no connection. There is a lack of consensus between data sources and types.
- **Unclear:** There is a lack of consensus between data sources and types, and the directionality of the association is ambiguous due to potential unintended consequences or other variables.

This review was completed during the interim and was not subject to the 10-day turnaround required by law. More information and detailed methods for this review are available upon request.

Analysis of SB 5435 and the Scientific Evidence

Summary of relevant background information

- Generally, households "are considered housing cost-burdened if they spend more than 30% of their income on housing costs, including rent and utilities" and are "severely housing cost-burdened if they spend more than 50% of their income on housing costs."[1,2]
- Housing instability includes a range of challenges, including difficulty paying rent, spending a large percentage of household income on housing, overcrowding, frequent moves, forced evictions, and houselessness.[3]
- Economic stability "accounts for a population's ability to maintain steady employment and afford items needed to remain healthy, such as housing, utilities, food, and medications."[4]
- Fair Market Rents (FMRs) are estimates of rent plus the cost of utilities (except telephone)[5] for standard quality units within a metropolitan area or nonmetropolitan county.[6] U.S. Department of Housing and Urban Development (HUD) generally sets FMRs at the 40th percentile rent, "the dollar amount below which the rent for 40% of standard quality rental housing units fall within the FMR area."[7] Adjustments are made to exclude public housing units, newly built units, and substandard units.[5]
- The Consumer Price Index (CPI) is "a measure of the average change over time in the prices paid by urban consumers for a market basket of consumer goods and services."[8] The CPI measures changes in prices of day-to-day living expenses.[8] The CPI is published by the U.S. Department of Labor's Bureau of Labor Statistics, and indexes are available for the U.S. and various geographic areas.[8]

Rent control and Rent stabilization

- Exact definitions of rent control (first-generation rent control policies) and rent stabilization (second-generation rent control policies) vary.[9] Rent control freezes the price of rent between lease terms for continuous tenants.[10] Rent stabilization sets a cap on allowable price increases between lease terms, whether a tenant is continuously occupying the premises or a new tenant begins occupying the premises.[10] Rent control often allows price increases only between tenants.[10]
- Rent control policies were first introduced in the U.S. after World Wars I and II to address the shortage of affordable housing at that time.[11]
- Current rent regulation laws represent second-generation rent stabilization efforts.[9] These policies "differ in how they are executed, in how strictly they regulate rent-setting and landlord behavior, and in the types of buildings they [affect]."[9][b]

[b] Despite these differences, the literature often uses "rent control" and "rent stabilization" interchangeably. Throughout this HIR, we use the term "rent stabilization" when describing provisions in SB 5435, since the provisions include rent increase limitations, but do not include rent increase freezes or long-term price ceilings. When referring to findings from the literature, we use the language used by study authors.

Washington State Law

- RCW 35.21.830 prohibits a city or town from imposing controls on rent.[12] Specifically, no city or town may enact, maintain, or enforce ordinances or provisions regulating the amount of rent to be charged for single-family or multiple unit residential rental structures or sites.[12]
- Types of valid residential housing rental agreements:
    - Month-to-month rental agreements do not specify time limits. The tenancy continues until: 1) the tenant issues a notice to vacate or terminate the tenancy with at least 20 days written notice before the rent is due[13] or 2) the landlord[c] ends the tenancy for a cause identified in (RCW 59.18.650[2][a-g]).[14] Month-to-month tenancies "can be written or verbal. Verbal rental agreements are legal in Washington State and are considered to be month-to-month tenancies."[15] If a landlord takes any deposit or nonrefundable fee from the tenant, "the rental agreement must be in writing and state the terms and conditions under which [the] money is refundable."[15]
    - Fixed-term leases are rental agreements for a specific period (commonly 12 months) and must be in writing. State law (RCW 59.18.210) requires residential leases over 12 months be notarized to be valid.[16] Leases restrict the landlord from increasing the rent or changing the rules of tenancy during the fixed term. Under RCW 59.18.220 a tenancy ends at the end of the stated lease terms.[17] Therefore, a lease expires at the end of the lease term unless the contract states otherwise. Generally, "a [1] year lease may contain language that converts the tenancy to month-to-month at the end of the stated lease term."[15] However, if a lease does not include language automatically extending its term, then notice is not required by either party, "and the tenant must either move out or negotiate a new term."[15]
- Washington's Residential Landlord-Tenant Act (RLTA, chapter 59.18 RCW) defines the minimum responsibilities of landlords and tenants of residential dwellings.[18] The RLTA also imposes "certain restrictions and provide[s] remedies if one party fails to carry out a duty. The remedies include eviction, reduced rent, self-help repairs, the right to sue for money damages, and an award of attorneys' fees to the successful party. Generally, the provisions of the act may not be waived by the landlord or tenant."[18]
- In 2021, lawmakers amended the RLTA (Chapter 212, Laws of 2021). Among other provisions, the new law established when a landlord may end a tenancy without cause (frequently referred to as "no cause eviction") as well as when a landlord may not end a tenancy except for one of certain listed reasons (frequently referred to as "just cause eviction"). RCW 59.18.650 details the tenancy terms subject to no cause evictions or just cause eviction requirements.[14]

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[c] The literature often uses "landlord" and "property owner" interchangeably. Throughout this HIR, we use the term "landlord" (as defined in RCW 59.18.030 and RCW 59.20.030) to refer to the owner, lessor, or sublessor of a dwelling unit, mobile home park, or the property of which it is a part, and in addition means any person designated as representative of the owner, lessor, or sublessor including, but not limited to, an agent, a resident manager, or a designated property manager.

- Washington's Manufactured/Mobile Home Landlord-Tenant Act (MHLTA, [chapter 59.20 RCW](#)) governs minimum responsibilities of landlords and tenants of manufactured/mobile homes.[18,19]
    - RCW 59.20.030 defines:
        - "Manufactured home" as a single-family dwelling built according to the HUD Manufactured Home Construction and Safety Standards Act (i.e., national preemptive building code).[20] Additionally, a manufactured home: "(a) Includes plumbing, heating, air conditioning, and electrical systems; (b) is built on a permanent chassis; and (c) can be transported in one or more sections with each section at least [8] feet wide and [40] feet long when transported, or when installed on the site is [320] square feet or greater."[20]
        - "Mobile home" as "a factory-built dwelling built prior to June 15, 1976, to standards other than the [HUD] code, and acceptable under applicable state codes in effect at the time of construction or introduction of the home into the state.[20] Mobile homes have not been built since the introduction of the HUD manufactured home construction and safety act."[20]
        - "Manufactured/mobile home" as either a manufactured home or a mobile home.[20]
        - "Park model" as a residential vehicle intended for permanent or semi-permanent installation and is used as a primary residence.[20]
    - Under the MHLTA, a rental agreement must be based on a written rental agreement signed by both parties[21] and shall be for a period of 1 year (unless otherwise agreed).[22] Manufactured/mobile home landlords and tenants may agree to a month-to-month lease if the tenant waives their right to a 12-month lease in writing (personal communication, Washington State Attorney General's Office Manufactured Housing Dispute Resolution Program [MHDRP], August 2023).
    - A manufactured/mobile home landlord who seeks to increase the rent when the rental agreement term expires must notify the tenant in writing 3 months prior to the effective date of any rent increase.[22] If a rental agreement is for a term of more than 2 years, the agreement may provide for annual increases in rent in specified amounts or by a formula described in the agreement, which are limited (i.e., 1% more than CPI) if the increase occurs within a manufactured/mobile home community closure notice period.[21] Otherwise, the MHLTA does not restrict the amount a landlord may increase rent.
    - In 2023, Washington lawmakers amended the MHLTA (Chapter 40, Laws of 2023).[23] Among other provisions, the new law established a requirement that landlords provide tenants written notice of the opportunity to compete to purchase the property. Written notice must be provided before marketing or including the manufactured/mobile home community in a multiple listing for sale and when the owner receives an offer to purchase that the owner intends to consider.[23] The law also establishes state preemption such that counties, cities, towns, or

municipalities may not enact, maintain, or enforce ordinances or other provisions that regulate the same matters as sections 8 through 12 of the passed law.[23]

- In response to the COVID-19 pandemic, on March 18, 2020, the Washington State Governor issued Proclamation 20.19 to temporarily prohibit activities related to evictions by all residential landlords operating residential rental property in Washington.[24] Similar state and federal orders "were based on the premise that halting evictions could prevent the spread of COVID-19."[25] Multiple extensions of the eviction moratorium were issued, and the eviction moratorium ended June 30, 2021.[24,26] The Governor announced an eviction moratorium "bridge"[27] to transition to the tenant protections established in Chapter 115, 2021 Laws PV.[28] The eviction moratorium bridge was effective July 1, 2021 to October 31, 2021.[29]
    - Washington State lawmakers enacted Chapter 115, 2021 Laws PV, which established multiple protections (e.g., prohibiting late fees) for tenants who had rent accrue between March 1, 2020, and 6 months following the Governor's eviction moratorium during the COVID-19 pandemic.[24,28] Additional provisions of the law prohibited discrimination based on medical history and established repayment plans and an eviction resolution pilot program.[24,28]
- Washington State law Chapter 49.60 RCW prohibits discrimination in real property transactions, including rental of real property, due to race, creed, color, national origin, citizenship or immigration status, families with children, sex, marital status, sexual orientation, age, honorably discharged Veteran or military status, or the presence of any sensory, mental, or physical disability or the use of a trained dog guide or service animal by a person with a disability.[30]
- Washington State law RCW 59.18.255 prohibits landlords subject to the RLTA from discriminating against an otherwise eligible tenant or prospective tenant based on the source of income.[31]
    - The "source of income" includes benefits or subsidy programs administered by any federal, state, local, or nonprofit entity.[31]
    - Discrimination can take one of many forms including refusal to lease or rent a property; expelling a prospective or current tenant from the property; making any distinction, discrimination, or restriction in the price, terms, conditions, fees, or privileges relating to the rental, lease, or occupancy; etc.[31]

Other States

- In 2019, Oregon and California became the first states to pass statewide limits to annual rent increases.
    - The Oregon Legislative Assembly passed Senate Bill 608 (2019), which prohibited raising rent by more than 7% per year, plus inflation.[32] In 2023, legislators passed Senate Bill 611, which revised the law to limit annual increases to no more than 7% plus local CPI or 10%, whichever is lower.[33]
    - The California Legislature passed Assembly Bill 1482 (the California Tenant Protection Act of 2019), which limits annual rent increases to no more than 5% plus local CPI or 10%, whichever is lower.[34] The law became effective January 1,

2020, and expires on January 1, 2030.[34] It exempts some units from the rent cap limitations including units already subject to a local rent control ordinance that restricts annual rent increases to an amount less than 5% plus CPI.[34,35]

- As of October 2022, 30 states including Washington State had laws that preempt rent control/rent stabilization; 5 U.S. states did not have rent control/rent stabilization and did not preempt rent control/rent stabilization; 4 states had county and city rent control/rent stabilization laws in effect but did not have a statewide policy (New York, Maine, New Jersey, and Maryland); Oregon and Washington, D.C. had a statewide and a districtwide rent control/rent stabilization policy, respectively; and California had both a statewide rent control/rent stabilization policy and local ordinances in effect.[36]
- Multiple state legislatures (e.g., Colorado, Connecticut, Hawaii, Illinois, Pennsylvania) recently debated bills which would allow for, establish, or study rent control policies.[37-40]

U.S. Law

- There is no national law limiting rent prices for private residential properties, and no national law limiting rent increases.
- The Fair Housing Act (1968) banned housing discrimination, both by government agencies and individual people, and allowed people to file civil discrimination suits against the Public Housing Administration.[41]
  - In 1969, U.S. Congress passed the Brooke Amendment to the 1968 Fair Housing Act "as a response to rent increases and complaints about services in public housing."[2] The Brooke Amendment capped public housing rent at 25% of a resident's income.[2] U.S. Congress raised this cap to 30% in 1981 and this threshold is still used as a general indicator of housing affordability.[2] Researchers and advocates have stated that measuring housing affordability as a percentage of income is inadequate and does not adequately portray housing costs and financial trade-offs.[2]
  - In 1988, the Fair Housing Act was amended to include additional protected classes and enhance enforcement mechanisms.[41]
  - The most recent version of the Fair Housing Act prohibits discrimination by housing providers on the basis of race, religion, sex, national origin, familial status, and disability.[42]
- The Fair Housing Act and Equal Credit Opportunity Act do not prohibit discrimination on the bases of sexual orientation and gender identity, but "many courts have concluded anti-LGBT discrimination is a form of sex discrimination under these and similar statutes."[43]
- The Coronavirus Aid, Relief, and Economic Security (CARES) Act (2020) included a 120-day federal eviction moratorium and emergency rental assistance.[44] The moratorium ended on August 21, 2021.[44]
- The American Rescue Plan (ARP) Act (2021) provided additional emergency rental assistance, housing vouchers, homelessness assistance programs, homeowner assistance, utilities assistance, housing counseling, and fair housing activities.[44]

Summary of SB 5435

- Adds new sections to the RLTA (chapter 59.18 RCW) and MHLTA (chapter 59.20 RCW), and establishes an immediate effective date.
- Prohibits a landlord from increasing the rent for a month-to-month or greater term tenancy (except as authorized by an exemption): 1) during the first 12 months after the tenancy begins and 2) during any 12-month period, in an amount greater than the rate of inflation (as measured by the CPI) or 3%, whichever is greater, up to a maximum of 7% more than the existing rent.
  - Defines the "rate of inflation as measured by the CPI" as the 12-month percentage change in the CPI. More specifically, the CPI parameters are all urban consumers (CPI-U), west region, all items, not seasonally adjusted, or a successor index, as published by the U.S. Department of Labor's Bureau of Labor Statistics.
- Defines "rent increase" to include any new recurring and periodic charges added to a rental agreement that were not identified in the initial rental agreement (e.g., increases to the base rental price, new parking, utility, or other charges).
- Requires the Department of Commerce (Commerce) to calculate and publish the maximum annual rent increase percentage allowed for each calendar year.
  - Requires information on the maximum annual rent increase percentage for the previous and current calendar years be publicly available on Commerce's website.
- Requires a landlord to provide annual notice to current and prospective tenants of rent increases, possible future rent increases, banked capacity, and any claimed exemptions.
- Allows a landlord to increase rent in an amount greater than allowed only as authorized by the following specified exemptions:
  - New Buildings: The first certificate of occupancy for the dwelling unit was issued 10 or less years before the date of the notice of rent increase. This exemption does not apply to manufactured/mobile homes.
  - Publicly Funded Properties: For a tenancy in a federally-funded property owned or operated by a public housing authority (Chapter 35.82 RCW), or a tenancy in a property that is funded through a housing assistance program (Chapter 43.185 RCW).
  - Improvements to the Property: If a landlord has paid for improvements (excluding basic maintenance) to the dwelling unit or common areas of the rental property that the tenant has unrestricted access to and the costs or the tenant's proportional share of the costs were greater than an amount equal to 4 months' rent. Improvements must have been made during the 12 months immediately preceding the month in which the landlord gives the tenant written notice of the rent increase. In this case, a landlord may increase rent for the dwelling unit by up to 7%, or by 4% plus the maximum annual rent increase percentage allowed for the calendar year, whichever is greater.
  - Significant Hardship: If a landlord is experiencing significant hardship in complying for the current calendar year due to a disparity between the local costs for providing housing and the statewide costs for providing housing, they may request Commerce issue a significant hardship exemption.
  - Banked Capacity Program: If a landlord participates in the banked capacity program administered by Commerce.

- Allows Commerce to approve an alternate maximum annual rent increase percentage consistent with increased local costs for providing housing if the agency issues a significant hardship exemption.
    - Requires Commerce to consider evidence of a landlord's significant hardship; actual costs for providing housing; and local and statewide costs for maintenance, operating expenses, and property taxes.
    - Requires Commerce to issue a letter describing its findings and the reasons for its decision to grant or deny the request. If granted, the letter must clearly state the alternate maximum annual rent increase percentage allowed.
- Authorizes a banked capacity program and directs Commerce to adopt rules to implement the program and make information about the program available on its website.
    - If a landlord does not increase rent in a 12-month period, they many choose to bank the rent increase capacity for future years. A participating landlord must provide an annual notice to current and prospective tenants of the total banked capacity and possible future rent increases. A landlord forfeits their right to claim banked rent increase capacity if they fail to properly deliver this form to a tenant.
    - If a tenant is evicted or leaves after an eviction has been initiated, the landlord may charge a new tenant no more than the previous tenant's rent plus any banked capacity accrued under the prior tenancy (unless another exemption applies).
    - If a tenant voluntarily moves out, the landlord may reset the rent to market rate. However, if rent is increased beyond the previous tenant's rent, any banked capacity is lost. If the landlord charges the new tenant the same rental amount as the previous tenant, the landlord may retain any banked capacity accrued under the prior tenancy.
    - If a new owner buys a property or takes over a lease, the new owner may not increase rent for existing tenants beyond the amount the previous landlord would have been allowed to increase rent, unless another exemption applies. Banked capacity may be transferred to the new owner as part of a property sale.
- Creates a cause of action (legal claim)[45] against landlords for tenants who are charged and pay rent that exceeds the rent increase limitations.
    - A tenant would have cause of action to recover: 1) actual damages in the amount of the excess rent paid, 2) mandatory punitive damages equal to 3 months of the higher rent that the tenant paid in violation of this section, and 3) reasonable attorneys' fees and costs incurred in bringing the action.

Health impact of SB 5435

Evidence indicates that SB 5435 may lead to some landlords and tenants becoming aware of rent increase limitations, exemptions, annual notification requirements, and new cause of action which may lead to some landlords limiting rent increases and notifying tenants annually, which would likely improve economic and housing stability and health outcomes for some current tenants. There is unclear evidence how provisions may impact inequities. It is not-well-researched how provisions may impact rental unit quality, use of exemptions by landlords, and the rental market.

Pathway to health impacts
The potential pathway leading from the provisions of SB 5435 to health and equity are depicted in Figure 1.

Based on information from key informants representing certain Washington State landlord and tenant associations, staff from Commerce, Washington State Attorney General's Office MHDRP, Oregon Housing and Community Services, and additional evidence from Oregon[46-49] and New York City,[50] we have made the informed assumption that 1) prohibiting landlords from increasing rent for a month-to-month or greater term tenancy a) during the first 12 months after the tenancy begins and b) during any 12-month period, in an amount greater than the rate of inflation (as measured by the CPI) or 3%, whichever is greater, up to a maximum of 7% more than the existing rent; 2) exempting certain landlords from rent increase limitations; 3) requiring landlords to provide annual written notification of rent increases, potential future rent increases, and relevant exemptions to tenants and potential tenants; and 4) creating a cause of action against landlords for tenants who are charged and pay rent that exceeds the rent increase limitations may lead to some landlords and tenants becoming aware of these changes.

Pathway 1: Immediate impacts to tenants
Based on current Washington State law, provisions of the bill, and information from key informants representing certain Washington State landlord and tenant associations, and staff from Commerce and MHDRP, we have made the informed assumption that some landlords and tenants becoming aware of rent increase limitations, exemptions, required annual notifications, and new cause of action may lead to some landlords limiting rent increases and notifying tenants annually.[9,11,50-58]

There is a fair amount of evidence that landlords limiting rent increases and notifying tenants annually as outlined in SB 5435 would likely lead to improved economic and housing stability for some current tenants.[9,11,50,52,53,55-59] There is very strong evidence that improved economic and housing stability would likely improve health outcomes for some current tenants.[1,3,10,52,60-68] There is unclear evidence how SB 5435 may impact inequities as there is limited research evaluating the impact of rent control and rent stabilization policies on different groups of people; additional underlying factors that contribute to housing stability and affordability; a combination of policies that impact the larger rental housing context; and an opportunity for allowable rent increases to be unevenly distributed.

It is not well researched how some tenants and landlords becoming aware of rent increase limitations, exemptions, required annual notifications, and new cause of action may impact quality of regulated rental units.[10,11,69-71]

Based on provisions in the bill and information from key informants representing Commerce, the Rental Housing Association of Washington, the Northwest Justice Project, and the Washington Low Income Housing Alliance, we have made the informed assumption that some landlords and tenants becoming aware of rent increase limitations and notification requirements may result in some landlords qualifying for and using/receiving an exemption. It is not well researched how some landlords receiving/using an exemption may impact economic and housing stability for some tenants.[52,56]

Pathway 2: Longer-term impacts to housing market
It is not well researched how some tenants and landlords becoming aware of rent increase limitations, exemptions, required annual notifications, and new cause of action may impact available rental housing.[9-11,41,52,54,56,59,70]

Magnitude of impact
SB 5435 has the potential to impact current and potential landlords and tenants in Washington State as well as rental units, manufactured/mobile home units, rent, and land/lot rent. The U.S. Census Bureau and other national sources collect data related to renter-occupied housing units and manufactured/mobile home units.[72-74] However, data related to tenants and landlords are incomplete (personal communications, July-August 2023). National data are typically collected at the housing unit level, and data are not typically collected related to the number of tenants (personal communications, July 2023). Key informants from Washington State also explained that landlords are not licensed and do not need to formally register, which makes it challenging to understand the number, types, and characteristics of landlords in the state (personal communications, July-August 2023).

Renter-occupied units
Units
Based on 2020 U.S. Census Bureau data, there were a total of 3,202,241 housing units in Washington State.[72] In 2021, 36% (1,152,806) of housing units in the state were renter-occupied.[72] Some areas of the state have higher percentages of renter-occupied housing units. For example, in the Seattle-Tacoma-Bellevue Metropolitan Statistical Area (MSA), 42% of housing units were renter-occupied.[73] Renters are more likely to be young people, people of color, and people with lower incomes.[1,50,75]

Nationally, the U.S. has experienced a "long-term loss and systemic shortage of affordable rental housing."[1] The National Low Income Housing Coalition (NLIHC) stated that the "private market cannot provide a sufficient supply of affordable housing for the lowest-income renters, because what renters with extremely low-income can afford to pay in rent often does not cover the costs of maintaining older rental properties."[1] While state and federal subsidized housing options are available, data have suggested that, "three out of every four eligible households do not receive federal housing assistance due to severe underfunding" by the federal government.[1]

Landlords
Pew Research Center reported that the majority of rental properties (about 70%) are owned by individuals, rather than for-profit businesses.[75] In 2018, "only about half of individual landlords reported *net* income […] with the rest losing money on their properties."[75]

Data from the 2021 Rental Housing Finance Survey showed that approximately 69% of rental properties (which may consist of multiple buildings or units) were owned by an individual investor; 16% were owned by a limited liability entity (i.e., limited liability corporation [LLC] or partnership [LLP/LP]); 3% were owned by a trustee for an estate; 2% were owned by a tenant in common; 2% were owned by a nonprofit organization; 1% were owned by a general partnership; 1% were owned by a real estate corporation; 1% were owned by a Real Estate Investment Trust;

less than 1% were owned by a housing cooperative organization; and 1% were other ownership types.[74] Landlords reported spending a median of 5 hours per month managing property.[74] Landlords received a median monthly rent of $950 per housing unit.[74] The median total operational expenses were $4,560 per housing unit; the median property maintenance cost were $1,000 per housing unit; and the total value of capital improvements were $1,000 per housing unit.[74]

Between February and April 2021, 2,930 rental property owner survey responses were collected across 10 U.S. cities to determine the impact of the COVID-19 pandemic on landlords' rent collection and business behavior.[70] Among survey respondents, 61.4% of landlords identified as male, about 66% as white, 11.5% as Black, 8.6% as Asian, and 6.3% as Hispanic.[70] The most common age range represented in the survey was respondents over the age of 60.[70] Additionally, 12.4% of owners own at least one property as a LLC or LLP/LP, and 27.7% rely on a property manager for at least one of their properties.[70]

Rent

In 2021 (the most recent data available), the median gross rent in Washington State was $1,484, which was above the national median gross rent of $1,191.[72] Factors like the COVID-19 pandemic, low housing vacancy rates, increasing rents, and inflation impacted the affordability of rental prices.[75] Between January 2021 and June 2022, median rents increased by 25% nationally.[1] While rent increases returned to and stabilized at pre-pandemic levels by February 2023, renters continue to experience the impact "of a long-standing trend in which rents have risen faster than wages" resulting in a gap between income and housing costs for renters nationwide.[1]

Households "are considered housing cost-burdened if they spend more than 30% of their income on housing costs, including rent and utilities" and are "severely housing cost-burdened if they spend more than 50% of their income on housing costs."[1,2] Studies show that about half of renters are cost-burdened and spend "more than 30% of their incomes on housing, and about [1] in [4] renters (almost 11 million people) spend more than 50% of their incomes on housing".[10] In 2021, nearly half (49%) of renters in Washington State paid 30% or more of their income on rent.[72] Researchers and advocates have stated that measuring housing affordability as a percentage of income is inadequate and may not fully portray housing costs and financial trade-offs.[2]

NLIHC developed an additional methodology to evaluate housing affordability. The Housing Wage is a calculation of the hourly wage a full-time worker must earn to afford Fair Market Rent (FMR) for a one-bedroom or a two-bedroom rental home without paying more than 30% of their income on housing.[1] In 2023, the national one-bedroom Housing Wage was $23.67 per hour and the national two-bedroom Housing Wage was $28.58 per hour.[1]

NLIHC estimated that, in Washington State, the FMR for a two-bedroom apartment in 2023 was $1,889.[1] If a full-time worker earned the Washington State mean wage for renters (calculated as the compensation a typical renter is likely to receive) of $30.32 per hour, monthly rent would be considered affordable at $1,577 or less.[1] According to the NLIHC, Washington State ranks 5th in the U.S. for states with the most expensive two-bedroom Housing Wage.[1] In 2023, the

Washington State two-bedroom Housing Wage was $36.33, which is higher than the national level ($28.58).[1] The Seattle-Bellevue HUD Metro FMR Area is the 9th most expensive metropolitan area in the U.S., with a two-bedroom Housing Wage of $47.21 (more than New York City).[1] Washington State is also the 9th most expensive for non-metropolitan areas, with a two-bedroom Housing Wage of $21.80.[1]

Data from the Census Household Pulse Survey show that the likelihood of eviction or foreclosure in Washington State was 23% in February 2022.[76] Between June 2021 and February 2022, the likelihood of eviction or foreclosure ranged from 18% to 40%.[76] The Pulse Survey defines housing insecurity as adults in households who are not current on rent or mortgage payments and who have slight or no confidence that their household can pay next month's rent or mortgage on time.[76] Survey data show that the percentage of housing insecurity in Washington State was between 3% and 6% from June 2021 to February 2022.[76] In February 2022, 14% of Washington State residents were unable to pay an energy bill in full in the last 12 months.[76]

The 2021 American Housing Survey estimated that, in the Seattle-Tacoma-Bellevue MSA, 40,600 (about 6%) renter-occupied units were unable to pay all or part of their rent in the prior 3 months; 8,400 (1%) were threatened with an eviction notice; and 47,000 (7%) reported they were "somewhat likely" to leave home within 2 months due to eviction.[73] In the event of eviction, renters reported they would move to a new home (67% of renter-occupied units), a family member's home (15% units), or a friend's home (7%).[73] In addition, respondents from 2% of renter-occupied units stated household members would move to different locations, and respondents from 2% of units stated household members would move to a shelter.[73]

Manufactured/mobile home units

Units

Data from Commerce's Manufactured/Mobile Home Relocation Assistance Program indicate that there are 1,169 registered[d] unique manufactured/mobile home parks in Washington State and approximately 65,000 lots within those communities.[77] Most parks are located in Pierce, King, Okanogan, Snohomish, and Spokane counties.[77] Based on the 2021 American Housing Survey, there were 47,100 manufactured/mobile home or trailer units in the Seattle-Tacoma-Bellevue MSA.[73]

Landlords

Data from Commerce's Manufactured/Mobile Home Relocation Assistance Program indicate that registered manufactured/mobile home community landlords are associations, corporations, individuals, joint ventures, LLCs or LLPs/LPs, municipalities, nonprofit corporations, partnerships, tenants in common, Tribal governments, or trusts.[77] Most (68%) manufactured/mobile home community owners are LLCs.[77] Individual owners comprise 16% and corporations comprise 5% of the total owners while all other groups of owners comprise about 9% of the total owners.[77]

[d] Per RCW 59.30.050, manufactured/mobile home park owners are required to pay an annual registration assessment. These data include parks registered under this requirement. Key informants stated that these data are not inclusive of all manufactured/mobile home parks in Washington State.

Rent

According to the 2021 American Housing Survey, 45% of manufactured/mobile home units paid monthly land/lot rent and the median monthly lot/land rent was $750.[73] Since October 19, 2022, Commerce's Manufactured/Mobile Home Relocation Assistance Program has received 19 notifications from Washington State tenants of manufactured/mobile homes stating that their lot rent would soon be raised and that they could no longer afford rent.[78] Tenants reported a range of lot rent increases from 17% to 200%, with one instance totaling an increase of 3 times the average increase over the previous 5 years.[78] These notifications do not represent the total number of instances of rent increases among Washington State manufactured/mobile homes.

Overall, SB 5435 has the potential to impact current and potential landlords and tenants in Washington State as well as rental units, manufactured/mobile home units, rent, and land/lot rent.

Logic Model

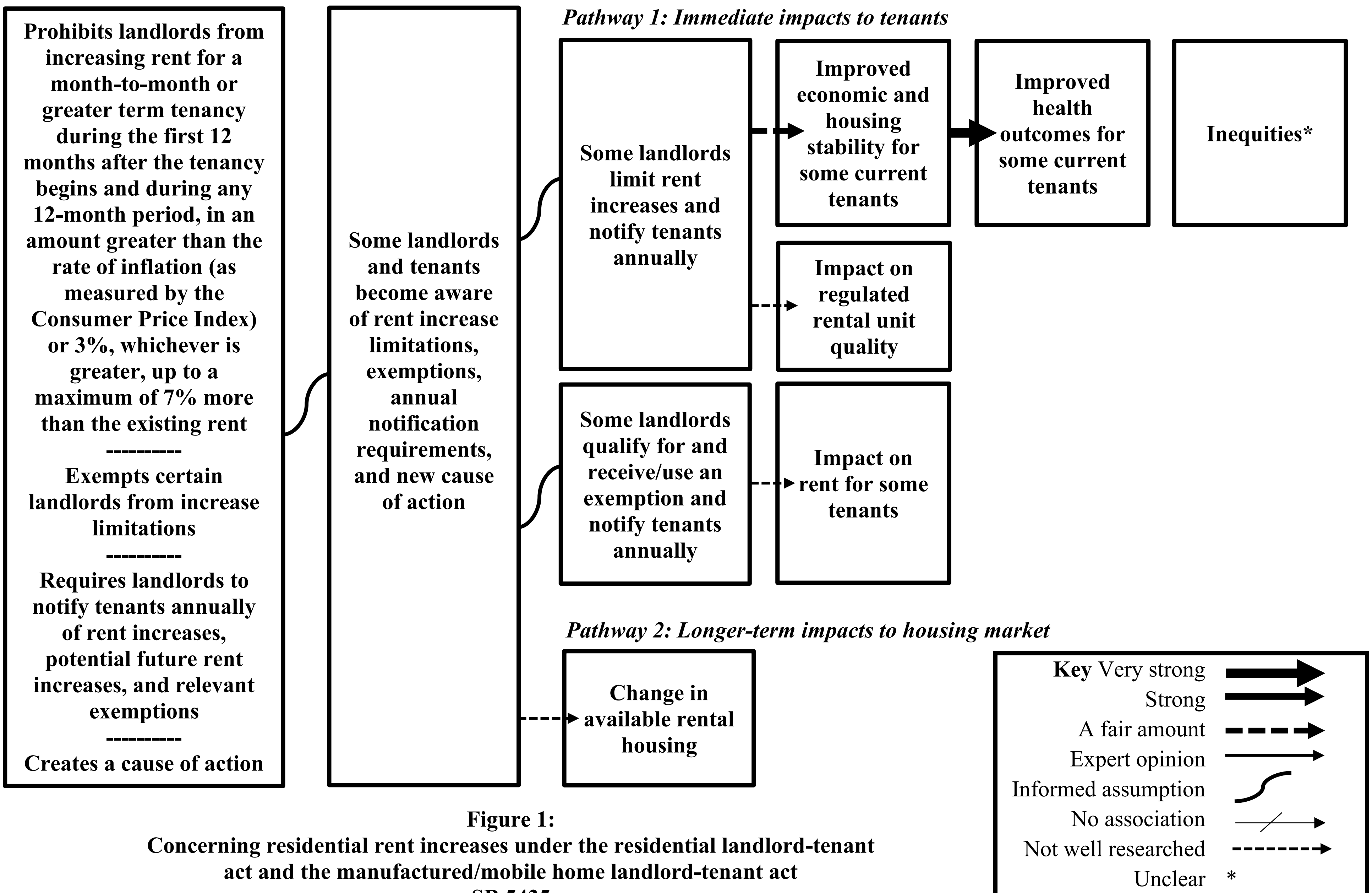

Figure 1:
Concerning residential rent increases under the residential landlord-tenant act and the manufactured/mobile home landlord-tenant act
SB 5435

Summaries of Findings

Would 1) prohibiting landlords from increasing rent for a month-to-month or greater term tenancy a) during the first 12 months after the tenancy begins and b) during any 12-month period, in an amount greater than the rate of inflation (as measured by the Consumer Price Index [CPI]) or 3%, whichever is greater, up to a maximum of 7% more than the existing rent; 2) exempting certain landlords from rent increase limitations; 3) requiring landlords to provide annual written notification of rent increases, potential future rent increases, and relevant exemptions to tenants and potential tenants; and 4) creating a cause of action against landlords for tenants who are charged and pay rent that exceeds the rent increase limitations lead to some landlords and tenants becoming aware of these changes?

We have made the informed assumption that 1) prohibiting landlords from increasing rent for a month-to-month or greater term tenancy a) during the first 12 months after the tenancy begins and b) during any 12-month period, in an amount greater than the rate of inflation (as measured by CPI) or 3%, whichever is greater, up to a maximum of 7% more than the exiting rent; 2) exempting certain landlords from rent increase limitations; 3) requiring landlords to provide annual written notification of rent increases, potential future rent increases, banked capacity, and relevant exemptions to tenants and potential tenants; and 4) creating a cause of action, or legal claim,[45] against landlords for tenants who are charged and pay rent that exceeds the rent increase limitations may lead to some tenants and landlords becoming aware of these changes. This informed assumption is based on information from key informants representing certain Washington State landlord and tenant associations, staff from Washington State Department of Commerce (Commerce), Washington State Attorney General's Office (AGO) Manufactured Housing Dispute Resolution Program (MHDRP), Oregon Housing and Community Services, Northwest Justice Project (NJP), and additional evidence from Oregon and New York City.

Since SB 5435 has the potential to impact current and potential landlords and tenants in Washington State, landlords and tenants would need to be made aware of changes to landlord-tenant law. SB 5435 does not include provisions related to landlord or tenant awareness, outreach, educational efforts, or language access components. Additionally, there is no standardized way to alert current or potential landlords or tenants to changes to the law (personal communications, July-August 2023). Building awareness among landlords and tenants also requires information and forms be available in multiple languages to meet the needs of Washington State's linguistically diverse population. Key informants stated that without language accessible information, landlords and tenants who have a non-English language preference may not become aware of the changes to the law (personal communications, August 2023). However, based on information from key informants and additional evidence from Oregon, there are various ways landlords and tenants may learn about changes to landlord-tenant law.

Landlords

Key informants shared that the effectiveness of communication of law changes may vary depending on the type of landlord. For example, key informants noted that large-scale, corporate housing providers may have a staff attorney who may update their landlords on a system-wide scale, while independent smaller-scale landlords may rely on trade associations to announce and provide such information (personal communications, July-August 2023). The Residential

Housing Association of Washington (RHAWA) represents approximately 5,200 independent rental owners, managers, investors, and vendor members across the state. Key informants representing RHAWA shared that if SB 5435 were to pass, they would use the organization's online education platform to provide members information about the new law (personal communication, RHAWA, July 2023). Additionally, the Manufactured Housing Communities of Washington (MHCW) represents many owners and managers of manufactured housing communities in Washington State.[79] Key informants shared that some owners and managers of manufactured/mobile home communities that belong to MHCW would likely learn about policy changes through MHCW's or similar associations' communications (personal communications, August 2023). However, key informants representing certain tenant and landlord associations noted that many landlords are not members of groups or associations (personal communications, July-August 2021) and may therefore lack access to formal education systems that address changes to landlord-tenant law.

Under RCW 59.30, the MHDRP must provide education to manufactured/mobile home landlords, tenants, and partners.[80] Some landlords of manufactured/mobile homes may learn about law changes through education efforts by the MHDRP (personal communication, MHDRP, August 2023).

If SB 5435 were to pass, landlords may also become aware of changes through media coverage. During the 2023 Legislative Session, various media outlets published stories related to SB 5435 and HB 1389 (which included similar provisions). If SB 5435 were to pass, any media coverage of the new law may alert landlords of the change.

Evidence from Oregon also suggests that organizations and associations representing landlords informed their membership[46] and that media outlets reported on the changes following Oregon's implementation of its rent stabilization law.[47,48] The Oregon Department of Administrative Services' Office of Economic Analysis (OEA) is responsible for calculating and publishing the maximum annual rent increase percentage allowed by law.[49] Following Oregon OEA's announcement, associations like Multifamily NW, whose membership manages over 200,000 units across Portland, Southern Washington, and the Willamette Valley, posted information on their website detailing the new maximum rent increase percentage and reminding landlords that Oregon's law includes limited exemptions.[46] Additionally, Oregon media outlets reported the newly announced cap.[47,48] Taken together, if SB 5435 were to pass, some landlords would likely become aware of changes to the law.

Tenants
Key informants who represent or work with tenants emphasized the importance of tenant law awareness, because enforcement of the Residential Landlord-Tenant Act (RLTA) and Manufactured/Mobile Home Landlord-Tenant Act (MHLTA) generally begins with tenants understanding their rights (personal communications, July-August 2023). They also shared multiple ways that tenants may become aware of changes to landlord-tenant law (personal communications, July-August 2023).

If SB 5435 were to pass, key informants stated that tenant rights organizations, like the Northwest Justice Project (NJP), the Washington Low Income Housing Alliance (WLIHA), Tenants Union of Washington State, and Tenant Law Center, would update their resources and coordinate with partners to educate tenants about changes to the law (personal communications, July-August 2023). NJP staff stated that they may conduct statewide outreach, create trainings and presentations, and issue press releases to promote tenant awareness of rent increase limitations, cause of action, and other provisions (personal communication, NJP, July 2023). In addition, NJP maintains Washington Law Help, an online guide to free civil legal services for seniors and people with low-income in Washington State,[81] which has summarized previous changes to the law and provided relevant resources for tenants.[81] Washington Law Help resources are also available in multiple languages. Additionally, the AGO's website includes a list of resources for those seeking information about residential landlord/tenant issues and provides translated versions of specific forms (e.g., 14 Day Notice Forms) that landlords must send to tenants to comply with other provisions of the RLTA.[82]

Tenants of manufactured/mobile homes may become aware of changes through the MHDRP (personal communication, MHDRP, August 2023). If SB 5435 were to pass, MHDRP would likely incorporate Spanish versions of specific rights and forms that relate to the MHLTA. (personal communication, MHDRP, August 2023). Upon request from a landlord or tenant, they provide translations into additional specific languages (personal communication, MHDRP, August 2023).

Like landlords, tenants may also become aware of annual rent increase limitations through media coverage.[47,48] Key informants from Oregon stated that tenants learned about changes to their rent stabilization policy through tenant organizations, trainings offered by service delivery providers, and media releases (personal communication, Oregon Housing and Community Services, August 2023). Additionally, key informants shared that when Washington State legislators receive inquiries from constituents, designated legislative staff provide follow-up and share relevant resources (personal communication, WLIHA, August 2023). Tenant advocacy organizations may also work with these legislative staff to follow up with constituents who inquire about issues related to housing (personal communication, WLIHA, August 2023). Finally, SB 5435 would require landlords to provide annual written notification of rent increases, potential future rent increases, banked capacity, and claimed exemptions to tenants and prospective tenants. If landlords are aware of and comply with this requirement, formal notifications may be another mechanism by which tenants learn of rent increase limitations.

Key informants stated that some tenants may be more likely to become aware of changes to the law (personal communications, July-August 2023). This aligns with evidence from a research study of rent stabilization in New York City.[50] An analysis of New York City Housing and Vacancy Survey (NYCHVS) data from 2002 to 2017 showed that less than 35% of tenants in rent stabilized units were correctly aware of their rent regulation status.[50] Tenants who were "correctly aware [were] significantly more likely to be college educated, white, and have higher total family income."[50] In addition, key informants noted that tenants may not become aware of policy changes unless they believe their landlord to be in violation of the RLTA or MHLTA and contact an organization for legal support (personal communications, July-August 2023). Taken together, if SB 5435 were to pass, some tenants would likely become aware of changes to the law.

While SB 5435 does not include provisions related to landlord or tenant awareness, outreach, educational efforts, or language access, key informants agreed that if SB 5435 passed some landlords and some tenants would learn about the rent increase limitations, exemptions, required notifications, and new cause of action (personal communications, July-August 2023). Evidence from Oregon also suggests that tenant organizations and media outlets would help build awareness efforts. However, all key informants agreed and evidence from New York City[50] suggests that some landlords and tenants may be more likely than others to become aware of the changes and awareness may not be uniform across the state (personal communications, July-August 2023). Therefore, we made the informed assumption that were SB 5435 to pass some landlords and some tenants may become aware of the newly established rent increase limitations, exemptions, required annual notifications, and new cause of action.

Pathway 1: Immediate impacts to tenants

Would some landlords and tenants becoming aware of rent increase limitations, exemptions, required annual notifications, and new cause of action lead to some landlords limiting rent increases and notifying tenants annually?

We have made the informed assumption that some landlords and tenants becoming aware of rent increase limitations, exemptions, required annual notifications, and new cause of action may lead to some landlords limiting rent increases (i.e., to CPI or 3%, whichever is greater, to a maximum 7%) and notifying tenants annually. This informed assumption is based on current Washington State law, provisions of the bill, information from key informants representing certain Washington State landlord and tenant associations, and staff from Commerce and the AGO's MHDRP.

Washington State law (RCW 35.21.830) prohibits a city or town from imposing controls on rent.[12] Specifically, no city or town may enact, maintain, or enforce ordinances or provisions regulating the amount of rent charged for single-family or multiple unit residential rental structures or sites.[12] State law does not restrict the amount a landlord may increase rent or the number of times each year that a landlord may increase rent (personal communications, July-August 2023). However, a rent increase may not become effective before a rental agreement term is complete.[83]

The state's RLTA (chapter 59.18 RCW) defines the minimum responsibilities of landlords and tenants of residential dwellings.[18] Valid leases may be fixed-term (commonly 12 months) or month-to-month, and month-to-month leases can be written or verbal. Under the RLTA, a landlord cannot change any aspect of a lease, including rent, during the fixed term limit unless there is mutual agreement with the tenant. Landlords are required to notify residential tenants in writing at least 60 days before a rent increase takes effect unless the rental agreement governs a subsidized tenancy.[83] Some local jurisdictions require longer notification periods.[84] Key informants shared that fixed-term leases protect tenants from having rent increased during the term of the lease (personal communications, August 2023). Whereas tenants with month-to-month rental agreements can have rent increased at any time with 60 days' written notice (personal communications, August 2023). For subsidized tenancies, where rent amount is based on the income of the tenant or circumstances specific to the subsidized household, the law requires a landlord give at least 30 days' prior written notice of a rent amount increase.[83] An increase for subsidized tenancies may become effective upon completion of the term of the rental agreement or sooner if both the landlord and tenant consent.[83]

Washington's MHLTA (chapter 59.20 RCW) governs minimum responsibilities of landlords and tenants of manufactured/mobile homes.[18,19] Key informants shared that some tenants in manufactured/mobile home communities may own or be in the process of paying off the loan for their manufactured/mobile home and rent the lot on which it sits, while others may rent both the manufactured/mobile home structure and the lot (personal communications, August 2023). For example, according to the 2021 American Housing Survey, 45% of manufactured/mobile home units in Seattle-Tacoma-Bellevue Metropolitan Statistical Area (MSA) paid monthly land/lot rent.[73] Under the MHLTA, a rental agreement must be based on a written agreement signed by both parties[21] and shall be for a period of 1 year (unless otherwise agreed).[22] A landlord who seeks to increase the rent when the rental agreement term expires must notify the tenant in writing 3 months prior to the effective date of any rent increase.[22] If a rental agreement is for a term of more than 2 years, the agreement may provide for annual increases in rent in specified amounts or by a formula described in the agreement, which are limited (i.e., 1% more than CPI) if the increase occurs within a manufactured/mobile home community closure notice period.[21] Otherwise, the MHLTA does not restrict the amount a landlord may increase rent.

If SB 5435 were passed, the bill would place rent increase limitations on properties governed by either the RLTA or MHLTA. Specifically, it would prohibit landlords from increasing rents for a month-to-month or greater term tenancy during the first 12 months after the tenancy begins, and during any 12-month period, in an amount greater than the rate of inflation (as measured by the CPI) or 3%, whichever is greater, up to a maximum of 7% more than the existing rent. A rent increase would include "any new recurring and periodic charges added to a rental agreement that were not identified in the initial rental agreement. For example, new parking, utility, or other charges."[85] The bill would also require landlords to provide annual written notification of rent increases, potential future rent increases, banked capacity, and claimed exemptions to tenants and prospective tenants. Section 5 of the bill details the information necessary to include in the required notifications including information for any exemption the landlord qualifies for and uses/receives to increase the rent beyond CPI or 3% (whichever is greater, to a maximum of 7%). A discussion of exemptions to rent increase limitations begins on page 44. Finally, SB 5435 would create a new cause of action against landlords for tenants who are charged and pay rent that exceeds the rent increase limitations described. A tenant would have a legal claim to seek judicial relief to recover: 1) actual damages in the amount of the excess rent paid; 2) mandatory punitive damages equal to 3 months of the higher rent that the tenant paid in violation of the law; and 3) reasonable attorneys' fees and costs incurred in bringing the action.

Key informants shared that, of landlords who would become aware of the new rent increase limitations, exemptions, annual tenant notification requirements, and cause of action, some would likely limit rent increases and provide appropriate notifications without any type of enforcement (personal communications, July-August 2023). Key informants representing both landlord and tenant associations stated that passage of SB 5435 would likely lead to general policy compliance (personal communications, July-August 2023). Key informants stated that independent smaller-scale landlords may be less likely than large, corporate landlords to limit rent increases and provide appropriate tenant notifications (personal communications, July-

August 2023). Large landlords often benefit from property management firms and legal counsel that might contribute to better understanding of the law and necessary action steps (personal communications, July-August 2023). Further, some independent landlords may be more likely to remove their units from the market or change their investment portfolio in response to passage of SB 5435 (personal communication, RHAWA, July 2023). Key informants representing manufactured/mobile home programs stated similar differences between small and large manufactured/mobile home park owners (personal communication, Commerce, August 2023). However, research on San Fransisco's rent control policy implementation indicated that larger, corporate landlords may be more likely to avoid rent limitations by using exemptions.[51] Finally, key informants also stated that some landlords would likely avoid policy provisions, which may create some unregulated rental housing (personal communication, RHAWA, August 2023). A discussion of overall housing market impacts of rent increase limitations begins on page 49.

In instances where a landlord is unaware of or does not voluntarily comply with the new law, tenants would need to be aware of the new changes to advocate for their rights (personal communications, July-August 2023). Research shows that tenant awareness of rent stabilization policies affects rent increase outcomes. For example, a study of rent stabilization in New York City using NYCHVS data from 2002 to 2017 found tenants who were correctly aware of their rent regulation status had higher rent discounts.[50] These tenants, on average, lived in a unit 5 years longer than non-aware tenants.[50] The authors also stated that policy awareness can affect equity impacts of rent limitations, where landlords could advertise their rent-stabilized unit differently to different groups of people, creating opportunities for tenant discrimination.[50]

Key informants representing tenant advocacy organizations in Washington State shared that enforcement of the RLTA and MHLTA generally begins with tenants understanding their rights (personal communications, July-August 2023). Enforcement mechanisms currently available to residential tenants and manufactured/mobile home tenants differ slightly and would affect the implementation of the cause of action proposed in the bill.

For residential tenancies governed by the RLTA, no specific entity is responsible for enforcing the law (personal communications, August 2023). If a tenant believes their landlord is not complying with the law they may negotiate with their landlord directly, access mediation through a local Washington State Dispute Resolution Center (DRC), seek advice or help from an attorney, or pursue litigation (personal communications, July-August 2023). Key informants representing tenant organizations shared that the costs and barriers associated with litigation and attorney services lead to few circumstances of tenants pursuing legal action (personal communications, July-August 2023). Rather, most tenants who suspect their landlord may be in violation of the RLTA may choose to vacate the unit, rather than pursue legal action (personal communications, July-August 2023). Some organizations provide free legal advice and services to tenants, particularly those with low incomes, and Washington State has enacted a right to counsel for tenants who have had an eviction filed against them.[28] However, key informants representing tenant organizations stated there is not enough capacity among legal service providers in the state to meet the demand for assistance (personal communications, July-August 2023). Therefore, while the law would create a new cause of action against landlords, tenants may not have the resources to pursue a legal claim.

For manufactured/mobile home tenancies governed by the MHLTA, the AGO is authorized to administer the MHDRP[80] and to enforce the MHLTA.[86] MHDRP works to assist communication between manufactured/mobile home tenants and manufactured/mobile home landlords and prevent evictions.[86] Both landlords and tenants of manufactured/mobile homes may submit a dispute resolution complaint, where a neutral third party negotiates an agreement between parties.[86] If no agreement can be reached, an enforcement action may be taken.[86] People making a complaint and responding to a complaint are required by law to cooperate with MHDRP during an investigation.[86] MHDRP reports data in an annual report to the Legislature, and according to the program's 2022 report, 572 complaints were filed by tenants and 12 complaints were filed by landlords.[86] No fines were issued, as all complaints were resolved through dispute resolution processes.[86] While most complaints were due to issues with utilities (18.6%) or general maintenance (12.8%), the next most prevalent complaint issues were notices of rent increase (12.8%), rental increases (11.6%), or eviction issues (9.3%).[86] If SB 5435 were passed, tenants of manufactured/mobile homes would have a new cause of action against landlords in cases where they were charged and paid a higher rent amount than authorized under the rent increase limitations. If the tenant filed a complaint with the AGO, the MHDRP would have the authority to enforce the revised MHLTA.

Key informants stated that if SB 5435 were to pass, it may particularly affect residential month-to-month tenancies. Month-to-month tenancies are more susceptible to changes in rent increases, as compared to longer term tenancies (personal communications, July-August 2023). Key informants representing independent landlords stated that if SB 5435 were to pass, some independent smaller-scale landlords may stop issuing residential month-to-month leases due to the limitations placed on allowed rent increases (personal communication, RHAWA, July 2023).

SB 5435 may also change the way monthly rental fees are administered. In 2021, lawmakers amended the RLTA, and among other provisions, the new law established when a landlord may end a tenancy without cause (frequently referred to as "no cause eviction") as well as when a landlord may not end a tenancy except for one of certain listed reasons (frequently referred to as "just cause eviction"). RCW 59.18.650 details the tenancy terms subject to no cause evictions or just cause eviction requirements.[14] For example, a landlord can end a tenancy (just cause eviction) if a tenant fails to pay rent (following a 14-day notice).[14] Following implementation of the new law, some tenants in Washington State began reporting increased frequency of landlord-initiated month-to-month fees (personal communications, July-August 2023). Key informants stated that these additional fees surfaced in response to "just cause eviction" legislation as a method to encourage tenant turnover without pursuing a formal eviction process (personal communications, July-August 2023). Before the statewide law was enacted, similar month-to-month fees were already common in areas of the state with local just cause protections (personal communications, NJP, July-August 2023).

SB 5435 defines "rent increase" to include any new recurring and periodic charges added to a rental agreement that were not identified in the initial rental agreement (e.g., new parking, utility, or other charges). Key informants stated that passage of the bill may stop the newly introduced month-to-month fees for some tenants in regulated units (personal communications, July-August 2023). However, tenants who are not aware of the policy changes or who rent from landlords who are unaware of the policy changes or operate out of compliance may continue to experience rent increases in the form of month-to-month fees.

In sum, evidence indicates that some of Washington State landlords who became aware of the new rent increase limitations, exemptions, annual tenant notification requirements, and cause of action would likely limit rent increases and provide appropriate notifications without any type of enforcement. Some independent smaller-scale landlords may be less aware of and less likely to adhere to the provisions in SB 5435. Among residential housing, in instances where a landlord is unaware of or does not voluntarily comply with the new law, tenants would need to be aware of the new changes to advocate for their rights. Tenants may pursue legal advice or action, dispute resolution services, or move out of the unit. Among manufactured/mobile homes, the MHDRP would enforce the revised MHLTA and provide dispute resolution services to tenants and landlords. If SB 5435 were to pass, it may stop monthly fees associated with month-to-month tenancies and may decrease the number of month-to-month tenancies overall. Therefore, we made the informed assumption that some landlords and tenants becoming aware of the rent increase limitations, exemptions, required annual notifications, and new cause of action may lead to some landlords limiting rent increases and notifying tenants annually.

Would some landlords limiting rent increases and notifying tenants annually lead to improved economic and housing stability for some current tenants?

There is a fair amount of evidence that landlords limiting rent increases and notifying tenants annually as outlined in SB 5435 would likely lead to improved economic and housing stability for some current tenants. Washington State rent increases have generally risen at higher rates than the rates of inflation (personal communication, WCRER, August 2023). National research on rent control and rent stabilization policies show that current residents benefit from these policies through rental cost savings.[9,11,50,52,53,58,59] However, information from key informants suggests that SB 5435 would not benefit all tenants in the longer-term.

Economic stability and housing stability are inextricably connected. Improved economic stability leads to improved housing stability, and affordable housing promotes upward economic mobility.[87] Research shows that high costs of housing may limit households' ability to build savings, be successful at work, and build financial equity over time.[87] Households with lower-incomes are more likely to experience housing instability compared to households with higher-incomes.[87] Households "are considered housing cost-burdened if they spend more than 30% of their income on housing costs, including rent and utilities" and are "severely housing cost-burdened if they spend more than 50% of their income on housing costs."[1,2] Studies show that about half of renters are cost-burdened and spend "more than 30% of their incomes on housing, and about [1] in [4] renters (almost 11 million people) spend more than 50% of their incomes on housing".[10] In 2021, nearly half (49%) of renters in Washington State paid 30% or more of their income on rent.[72]

Cost of rent

High costs of rent contribute to economic instability and housing instability overall. Key informants stated that increasingly high costs of rent often function as an informal method of tenant eviction where many tenants are forced to vacate their unit due to high costs (personal communications, July-August 2023). Researchers have also stated that, "one of the reasons for evictions is the inability to pay rent…"[52] Research has shown that that "evictions may serve as both a cause and consequence of economic insecurity and a source of population-level socioeconomic health [inequities]."[64] Key informants stated that increases in rent also lead to high rates of displacement and houselessness in Washington State, especially when tenant income does not grow at the same rate as rent increases (personal communications, July-August 2023).

Unpublished data produced by the Washington Center for Real Estate Research (WCRER) at University of Washington show that from 2015 through the beginning of 2022, Washington year-over-year rent increases were generally greater than the inflation rate as measured by CPI (personal communication, WCRER, August 2023). However, data from the end of 2022 through 2023 indicate a trend reversal where the inflation rate was greater than Washington State rent increases (personal communication, WCRER, August 2023). Key informants representing both landlord and tenant associations stated that changes in rental and inflation costs between 2022 and 2023 may be due to the lingering effects the COVID-19 pandemic had on the housing market, including factors related to state and federal eviction moratoriums and overall increased market inflation rates (personal communications, July-August 2023). WCRER stated that significant growth in multifamily units has also changed the relationship between rental supply and demand and lowered rental growth (personal communication, WCRER, August 2023). Between 2015 and 2023, the average difference between rent increases and inflation (as measured by CPI) was 3.2% with rental costs exceeding inflation rates (personal communication, WCRER, August 2023).

Since October 19, 2022, Commerce's Manufactured/Mobile Home Relocation Assistance Program has received 19 notifications from Washington State tenants of manufactured/mobile homes stating that their lot rent would soon be raised and that they could no longer afford rent (personal communication, Commerce, August 2023). Tenants reported a range of lot rent increases from 17% to 200%, with one instance totaling an increase of 3 times the average increases from the previous 5 years (personal communication, Commerce, August 2023).
In one case, all residents of a park received notices that their rent would increase the next month and that they were required to fix specific maintenance issues on their homes within 20 days or be evicted (personal communication, Commerce, August 2023). Key informants stated that one reason for recent increases in manufactured/mobile home lot rent is the lifting of state and federal moratoriums related to the COVID-19 pandemic, where landlords are back-charging for the months covered by moratoriums (personal communication, Commerce, August 2023). Key informants also noted an increase in recent manufactured/mobile home community property purchases by investors who are not from Washington State and often charge higher lot rent than previous owners (personal communication, Commerce, August 2023).

When manufactured/mobile homeowners vacate their community, they may consider moving the manufactured/mobile home structure to a different lot. Key informants stated that there are often high costs associated with manufactured/mobile home tenant relocation (personal communications, July-August 2023). Relocation may cost as much as $20,000 for some, while others are completely unable to move their home, which may lead to an overall loss of investment or houselessness (personal communications, July-August 2023). Some manufactured/mobile homeowners who vacate their community and are unable to relocate their home may continue to owe a loan on a home which they no longer possess (personal communications, July-August 2023). High costs associated with manufactured/mobile home relocation contribute to worsened economic and housing stability for these tenants (personal communications, July-August 2023). Although SB 5435 would limit rent increases to 3% or CPI, up to 7%, which may lead to some decreases in manufactured/mobile home tenant relocation, key informants stated that the provisions would likely not change the overall trajectory of all manufactured/mobile home community rent increases and displacement over time (personal communications, July-August 2023).

Rent control/rent stabilization policies

The rent increase limitations outlined in SB 5435 are a combination of rent stabilization policy provisions, and this combination has not yet been implemented elsewhere. Generally, rent control/stabilization policies are intended to hold rent costs steady while rental demand increases.[54] Meanwhile, landlords maintain "economic rent" (including maintenance and opportunity costs) until rental supply expands.[54] The U.S. Department of Housing and Urban Development (HUD) has stated that there is limited research on the outcomes of rent stabilization and challenges exist in comparing across various housing markets and jurisdictions due to the combination of variables influencing housing supply, demand, and affordability.[53] Therefore, research on rent control/stabilization policies from other cities, states, and countries may not be fully generalizable to Washington State.

Generally, available evidence indicates that rent control/stabilization policies increase housing and economic stability for tenants currently living in regulated units. A review of literature on rent control/stabilization policies found that "[n]early every academic study finds that rent stabilization decreases tenant mobility and increases housing stability for rent-stabilized residents."[52] Researchers have concluded that these policies provide residential stability and a net benefit for current residents,[9] and any economic loss to tenants under such policies are felt by future residents.[52] Data are available from San Fransisco, California; Cambridge, Massachusetts; New York, New York; and New Jersey. Rent control/stabilization policies implemented in these areas differ in several ways from those included in SB 5435.

San Franciso began implementing rent control policies in 1979.[57] Buildings with 5 or more units were regulated, while new construction and smaller multi-family buildings (i.e., 4 units or fewer) were originally exempt from the policy.[51] Following a 1994 ballot initiative, small multi-family buildings built before 1980 were suddenly subject to rent control policies while those built in 1980 or later remained unregulated.[59] San Fransisco's policy allows an annual maximum rent increase of 60% of the CPI.[56] In 1995, California's Costa-Hawkins Act allowed "vacancy decontrol" which permits landlords to reset their regulated unit back at market rate whenever a resident vacates the unit.[51] Additionally, landlords in San Fransisco may negotiate with tenants to vacate the building in exchange for a monetary lump sum payment.[51]

Two 2019 studies of San Francisco's rent control policy found that tenants in rent stabilized units have lower and more consistent rent than tenants in non-stabilized units.[53] Research from San Fransisco indicated that "beneficiaries of rent stabilization [were] 10[%] to 20[%] more likely to remain in their units and roughly 4[%] more likely to remain in San Francisco."[52] One study found that "[e]stimated effects [were] significantly stronger among older households and among households that [had] already spent a number of years at their address prior to [the policy].”[59] Authors noted that these populations are less likely to experience personal shocks that require a change of residence.[59] Therefore, these households are better positioned to benefit from potential savings offered by the policy.[59]

Research from San Francisco also showed that tenants in regulated units are more likely to remain at their address if they live within lower quality, less gentrified areas.[59] For example, within zip codes with higher appreciation, there was a 21% decline in the renter population and 12% increase in the owner population (11% and 6%, respectively, in lower appreciation zip codes).[59] These results indicate that “rent control does not appear to be an effective means of providing tenants access to neighborhoods with better amenities.”[59]

In Cambridge, Massachusetts, rent regulations began in the late 1960’s and were repealed in 1995 through a statewide ballot measure.[52] A 2012 study of rent controlled units in Cambridge found that regulated units rented for 44% less than non-controlled units of similar quality, size, and characteristics.[52] Additional research shows that once Cambridge’s rent regulation policies were eliminated, the area experienced rent increases among all rental units, including both regulated and non-regulated units.[52] The authors stated, “this effect is likely due to displacement from gentrification[e] as decontrol forced out lower-income residents, neighborhoods became more attractive to [higher-income] tenants who wanted to cluster among those of similar means.”[52]

New York City’s rent stabilization policy began in 1969 and generally applies to buildings with 6 or more units and older buildings.[50] Apartments in newer and smaller buildings may be regulated based on their connection to certain tax abatement programs.[50] A Rent Guidelines Board sets the annual rent increases, and exemptions to the policy include when a tenant vacates the unit or when an owner makes significant building improvements.[50] The policy also includes certain eviction protections and gives tenants the option to pass their lease on to their children.[50] Units may become deregulated if there is a unit vacancy or if the tenants’ household income is above the Deregulation Income Threshold.[50] One study estimated quality-adjusted rent discounts for rent-stabilized units in New York City from 2002 to 2017 using data from the New York City Housing and Vacancy Survey (NYCHVS).[50] Researchers found that, on average, rent for regulated units was discounted $410 per month, which was approximately 34% of the monthly mean rent of these units and about 8% of the mean annual income of rent-stabilized households.[50] A separate study using NYCHVS data that linked 1990s data to 2000s data found comparable results, where rent for unregulated units grew to nearly 8 times the cost of rent for regulated units.[58] The research shows that renters in unregulated units would have saved as much as $18,420 between 1991 and 1996 and $37,224 between 2002 and 2008 if they lived in regulated units.[58]

[e] Gentrification is defined as “a process of neighborhood change that includes economic change in a historically disinvested neighborhood —by means of real estate investment and new higher-income residents moving in – as well as demographic change – not only in terms of income level, but also in terms of changes in the education level or racial make-up of residents.”[88]

In New Jersey, rent control policies are created at the municipality level and began in the 1970s.[11] Most rent control regulations in the state have been enacted by nonelected local rent control boards.[11] About 33% of cities with rent control use a fixed percentage for rent increases, often between 3% to 4%.[11] Some cities (24%) allow rent increases based on CPI, while others permit rent increases under a variety of unique conditions.[11] A study of the effects of rent control across various New Jersey cities found monthly median rents were $63 higher in non-rent control cities.[11] Research shows that the moderate rent control policies in New Jersey have provided tenants greater stability overall and increased transparency between landlords and tenants.[11]

Eviction
Research is conflicting on whether rent control/stabilization policies contribute to increased rates of tenant eviction. At the household level, evictions are due to low, stagnant wages (i.e., unchanging minimum or just above minimum wages) and inadequate public assistance for people experiencing rising rents.[89] Some research has found that potential increases in costs to landlords of investing in regulated units could increase motivations to evict tenants.[52,54,55] In an analysis on the effects of rent control policies implemented in San Fransisco, results showed "no evidence that landlords [with regulated units] attempt to turnover their tenants to supply vacant units to market when prices increase…"[56] These results have received criticism from other housing economists. Specifically, "demand shock" was primarily studied, "from which it is impossible to disentangle the direct effect of rent control."[57]

A separate analysis of tenant and landlord behavior following San Francisco's 1994 ballot initiative suggested that landlords actively tried to remove tenants in areas where rent control afforded the most benefits (i.e., higher price appreciation areas).[59] Authors found "strong evidence that the out-migration of rent-controlled tenants came from very selected neighborhoods […] evidence is consistent with the idea that landlords undertake efforts to remove their tenants or convince them to leave improving, gentrifying areas."[59] A third analysis of San Francisco estimated that eviction filings were 2 to 3 times higher among rent controlled tenants than non-controlled tenants; however, the researcher stated that this outcome is due to shortcomings within San Fransisco's policy, specifically around tenant eviction protections.[57] This analysis also found a much higher percentage of no-fault eviction notices and a lower percentage of breach of lease or at-fault evictions among tenants in regulated units, compared to unregulated units.[57] This evidence indicates eviction filings were not likely due to tenant behavior. Further, several older studies found "that tenants living in rent-controlled units are less likely to move out than tenants in uncontrolled units, indicating these policies are useful in helping tenants avoid de facto evictions caused by rising rents."[9]

Washington State context
Under the MHLTA and the RLTA, there are not any limitations on maximum rent increase amounts. The current MHLTA states that landlords can only increase rent at the end of a lease agreement and that manufactured/mobile home leases must be at least 12-months in duration, even if there is not written rental agreement.[19] Manufactured/mobile home landlords and tenants may agree to a month-to-month lease if the tenant waives their right to a 12-month lease in writing (personal communication, MHDRP, August 2023). Under the RLTA, residential leases must be fixed-term leases, but do not have to be 12-months in duration.[13] For example, a residential lease may be month-to-month, 6-months, or another fixed duration. SB 5435 includes

provisions which would limit how often rent can be increased to once per 12-month period and in an amount no greater than 3% or CPI, up to a maximum of 7%. Under SB 5435, landlords could only increase rent at the end of a lease agreement. Key informants stated that rent increase limitations in SB 5435 would likely lead to a decrease in the amount of rent paid by some current tenants, which would likely lead to improved economic and housing stability for tenants occupying regulated units (personal communications, July-August 2023). However, due to differences in the MHLTA and RLTA, SB 5435 may affect tenants of manufactured/mobile homes differently than residential tenants where residential tenants may experience rental increases more frequently than manufactured/mobile home tenants, depending on the duration of their lease.

If SB 5435 were to pass, it may also change monthly fee costs for tenants. Following implementation of "no cause eviction" in 2021, some tenants in Washington State began reporting increased frequency of landlord-initiated month-to-month fees (personal communications, July-August 2023). Recorded fees have totaled $200 to $300 per month, with some landlords repeatedly charging 20% increases per month (personal communications, NJP, July-August 2023). Key informants stated that the "rent increase" definition in SB 5435 would stop the newly introduced month-to-month fees for some tenants in regulated units (personal communications, July-August 2023), which would lead to increased economic and housing stability for these tenants.

SB 5435 also includes provisions that require landlords to provide annual written notification of rent increases, potential future rent increases, banked capacity, and relevant exemptions to tenants and potential tenants. Key informants stated that requiring these notifications may allow tenants to better plan for their future finance and housing options (personal communications, July-August 2023), which would also likely lead to improved economic and housing stability for these tenants.

Although evidence indicates that SB 5435 may contribute to cost savings for some current tenants, provisions may not lead to long-term economic and housing stability for all tenants. Key informants stated that the rent increases allowed in the bill might not be compatible with Washington State tenants' ability to pay rent over time (personal communications, July 2023). A potential maximum rent increase of 7% each year is greater than typical wage increases for many tenants.[1] In Washington State, the Fair Market Rent (FMR) for a two-bedroom apartment in 2023 was $1,889.[1] If a full-time worker earned the Washington State mean wage for renters (calculated as the compensation a typical renter is likely to receive) of $30.32 per hour, monthly rent would be considered affordable at $1,577 or less.[1] One key informant stated that after conducting a preliminary retroactive analysis of SB 5435 provisions using U.S. Census data, SB 5435 would not have changed the overall trajectory of rent in Washington State (personal communication, Commerce, July 2023). Rather, the policy would have smoothed the rent increases over time (personal communication, Commerce, July 2023). Given the high costs of rent and the slow pace of wage increases, key informants stated that the bill would not end tenant displacement in Washington State but rather slow tenant displacement overall (personal communication, Commerce, July 2023).

While research evaluating rent control/stabilization policies from other jurisdictions may not be fully generalizable to Washington State, there is a fair amount of evidence that landlords limiting rent increases and providing annual notifications as outlined in SB 5435 would likely lead to improved economic and housing stability for some current tenants.

Would improved economic and housing stability improve health outcomes for some current tenants?

There is very strong evidence that improved economic and housing stability would likely improve health outcomes for some current tenants. Healthy People 2030 states that housing instability includes a range of challenges, including difficulty paying rent, spending a large percentage of household income on housing, overcrowding, frequent moves, forced evictions, and houselessness.[3] It is well-documented that housing instability, across the range of challenges, is associated with worse health outcomes.[1,3,10,52,60-68]

Generally, housing instability has been linked to mental health outcomes (i.e., depression, anxiety, stress, psychological health, mental health strain, suicide ideation, and death by suicide); substance use (i.e., alcohol use, drug use, high-risk behaviors like syringe sharing); general and physical health outcomes (i.e., poor self-reported health, high blood pressure, weight gain, chronic health concerns [e.g., hypertension, diabetes]); and death (i.e., cardiovascular disease-related mortality, all-cause mortality).[63,64] Housing instability may also make it more difficult for people to access healthcare.[3] People experiencing housing instability who also have diabetes and cardiovascular disease have been found to have higher acute healthcare use than those who do not experience housing instability.[63] Housing instability has also been associated with negative health outcomes in children, including chronic health conditions, poor physical health, physical abuse, hospitalization, poor diet, and high cortisol (a hormone indicating stress) levels.[3,64] Children who experience housing instability are also more likely to lack access to health insurance.[3] In addition, interventions to improve housing stability have shown decreases in negative health outcomes.[61]

Housing costs

Research shows that housing stability, cost of living, and healthcare needs are connected. Evidence indicates that tenants who are housing cost-burdened have limited finances available to spend on other needs such as healthcare, resulting in negative health outcomes.[10,63] For example, key informants stated that tenants in Washington State may have to choose between paying rent and taking prescription medications (personal communications, August 2023). Studies have also shown that severely housing cost-burdened renters spend "70% less on healthcare than the lowest-income renters who are not cost burdened."[1] A 2019 survey of 500 medical professionals found that "100% reported having patients express concerns about the cost of housing, and 92% of patients advised to reduce stress reported that personal finances were their biggest stressor."[10] Data also show that when housing needs are met, healthcare costs decrease.[10] One study found that "when previously cost-burdened renters gained access to affordable housing, outpatient care increased, and emergency care decreased – leading to an overall 12% decrease in Medicaid costs."[10]

Moving and relocation
Moving frequently has been shown to affect health outcomes. Research shows that "people who moved in the past three years for any reason were slightly more likely to be in poor or fair health, report anxiety attacks, and have depression than those with no [housing] instability."[52] Among people who moved, those who moved for financial reasons were "2.6 times more likely to report fair or poor health, 2.5 times more likely to experience an anxiety attack, and nearly twice as likely to experience depression than those with no [housing] instability."[52] In contrast, social connectedness is associated with better health,[4] and moving frequently can affect social connectedness. Some studies have shown that students who change schools several times are more likely to be behind their peers in reading and math and are more likely to repeat a grade.[52] Research also shows that policies that benefit tenants who stay in rent-stabilized units may lead to those tenants remaining in their unit for longer periods of time, which could lead to improved neighborhood stability, community continuity, aging in place, retention of a workforce in high-cost cities, and associated health and social benefits.[10,52]

Eviction
Researchers have noted, "of all scenarios that can be described as housing insecurity, risk of losing one's dwelling or being evicted is one of the most important."[65] While eviction is typically included as a measure of housing instability, evidence "generally support[s] the idea of forced housing loss as a unique stressor that affects physical and physiological functioning."[64] Researchers have noted three main pathways between eviction and health outcomes: 1) psychosocial stress; 2) environmental exposures related to substandard housing; and 3) exposure to disease.[64]

<u>Psychosocial stress</u>
Eviction is linked to numerous health outcomes.[64-66] A systematic review of 47 articles published through March 2016 evaluating the impact of eviction on health found a "general consensus that [people] under threat of eviction present negative health outcomes, both mental (e.g., depression, anxiety, psychological distress, and [death by suicide]) and physical (poor self-reported health, high blood pressure, and child maltreatment)."[65] The review found that being evicted is related to higher risk of depression and anxiety, psychological distress, and death by suicide.[65] People who experienced eviction were also at greater risk for substance use (e.g., alcohol, tobacco, other drugs) and food insecurity.[65] Additionally, "some qualitative studies reported that [threats of eviction] are experienced by [people] as a personal failure and as a concealable stigma, leading to feelings of insecurity, embarrassment, isolation, and having a lack of control of key aspects of daily living."[65] Authors noted that these feelings can further contribute to anxiety, depression, and suicide ideation.[65] Other research has found that threat or loss of housing due to eviction can "lead to increased rumination, hopelessness, anxiety, depression, and risk of suicide. This stress can be compounded by the experience of social stigma associated with eviction and housing loss."[64] Stigma can increase mental health impacts as well as result in disrupted sleep quality, hormonal changes, and reduced immune function.[64]

A longitudinal study of tenants over 18 years of age who appeared in eviction court from March 2017 to October 2018 in New Haven, Connecticut, and had been issued an eviction notice due to non-payment of rent or a lease violation, found that "one-third of participants screened positive for major depressive disorder and over one-third screened positive for [posttraumatic stress disorder] and/or generalized anxiety disorder at baseline; while these rates did decrease over time, many participants continued to report problems (15–19% screened positive for at least [1] of these disorders at 9 months)".[67] In addition, 17% of participants reported suicide ideation at baseline, and "evictions have [been] found to be a precipitating factor for suicide."[67] Mental health symptoms were similar between people that had to move and people that did not have to move, suggesting "participants are already very distressed with high rates of mental health problems during presentation to eviction court."[67] While people with severe mental illness are often evicted for their disability status,[67] these findings could also suggest that people may experience mental health impacts from involvement in the eviction process regardless of the outcome of court proceedings.

Additionally, a nationally-representative longitudinal study of young adults found a positive association between eviction history and depressive risk, such that young adults who experienced eviction had statistically significantly more depressive symptoms than young adults who were not evicted.[64] This relationship persisted over time and "the longitudinal associations between changes in eviction and changes in depressive risk persisted after adjusting for other markers of household and neighborhood socioeconomic conditions as well as measures of housing and financial insecurity, which would suggest that eviction serves as a particular salient health risk among young adults."[64] The authors also found a strong positive association between eviction history and self-reported health, and people experiencing eviction were more likely to report poor or fair health compared to those that did not experience eviction.[64]

<u>Environmental exposures related to substandard housing</u>
Increased environmental exposures (e.g., lead, asthma irritants, asbestos) result from increased risk of exposure to substandard housing or becoming houseless as a result of eviction.[64] Eviction also increases the risk of experiencing houselessness,[68] particularly for families with children.[66] A study in Seattle found that most people who were evicted became houseless, with 37.5% of people completely unsheltered, 25% living in a shelter or transitional housing, and 25% staying with family or friends.[68] Only 12.5% of respondents who were evicted moved into another apartment or home.[68]

<u>Exposure to disease</u>
Lastly, "eviction can directly increase one's exposure to infectious disease risks. Upon experiencing eviction, individuals and families may seek shelter in crowded, unsafe situations. This can include homeless shelters, doubling up (moving in with friends or family), or seeking alternative accommodations in one's vehicle or on the street. Any of these options can lead to increased exposure to those infectious diseases that continue to disproportionately affect [people experiencing houselessness] such as HIV, Hepatitis B, Hepatitis C, and tuberculosis."[64] A systematic review of 26 quantitative studies published between 2005 and 2021 that studied interventions to improve housing affordability or stability found that eviction moratoriums were associated with reduced COVID-19 cases and mortality.[61]

Houselessness
Healthy People 2030 states that houselessness "is housing deprivation in its most severe form."[3] It is well-documented that people who experience houselessness have worse health outcomes than their housed peers, including higher rates of chronic disease, mental health concerns, and

premature death.[3] A 2022 review of systematic reviews and meta-analyses evaluating the association between houselessness and health found that houselessness is significantly associated with hospitalization for people living with HIV; falls; mortality due to any cause; mortality due to intentional and unintentional injury; HIV infection among people who inject drugs; and limitations of daily activities (e.g., dressing, eating, using the bathroom, using the phone, using transportation, taking medications).[62] Overall, researchers found that people experiencing houselessness "had a mortality rate [6] times [people not experiencing houselessness or the general population] and they were about 15 times more likely to die from either accidents or intentional self-harm."[62] The authors also noted that people experiencing houselessness "may face social and economic challenges that may lead to poor health, such as poverty, poor nutrition, and social exclusion" and may experience lower access to healthcare compared to the general population.[62]

Lastly, housing instability affects whole community health. Research shows that "stress [due to housing instability] can increase not only in response to one's own experience of financial strain or a forced move, but also at the population level through observing neighbors' experiences of residential displacement in areas with high foreclosure and eviction rates, which can contribute to decreased social cohesion and neighborhood disinvestment."[63]

Overall, there is very strong evidence that improved economic and housing stability would likely lead to improved health outcomes for some tenants.

Would improving health outcomes for some tenants impact inequities?
There is unclear evidence how improving health outcomes for some tenants may impact inequities. Research is limited on how rent control/stabilization may affect different groups of people experiencing housing and health inequities. Moreover, while SB 5435 may limit rent increases, bill provisions do not impact underlying factors that contribute to housing stability (e.g., housing discrimination, wages).[1] For example, in a review of literature on rent stabilization policies, researchers stated that rent stabilization efforts are most effective at mitigating housing crises when paired with additional policies such as "promoting housing supply, particularly of affordable units, and job training and economic development programs that can lift incomes and promote mobility."[52] Lastly, the provisions of SB 5435 do not ensure rent would be raised equally across all comparable units in scenarios where a landlord manages multiple rentals, which could introduce opportunities for landlord discrimination.

While there is limited research on how rent control/stabilization may impact different groups, information is available on who is more likely to rent and who is more likely to experience housing instability and negative health outcomes. Renters are more likely to be people of color, people with lower incomes, people with disabilities, and young people.[1,50,75,90] Key informants stated that SB 5435 would most affect tenants in Washington State who are people of color, people with low or low fixed-incomes, and younger adults and older adults (personal communications, July-August 2023). Further, many manufactured/mobile home tenants are people of color, people with low or fixed-incomes, and older adults (personal communications, WALIHA, August 2023).

Inequities due to racism
Evidence indicates that systemic discrimination in housing due to racism persists despite federal and state policies prohibiting discrimination by race/ethnicity. One report states "[p]eople of color are disproportionately impacted by the gap between low wages and high rents because they disproportionately work in low-wage jobs and rent their homes".[1] These inequities are impacted by historic and current policies and practices. For example, the U.S. government began providing housing assistance during the Great Depression.[54] During this time, the practice of redlining began, which facilitated racialized discriminatory housing practices and segregation by preventing government agencies from providing mortgages in nonwhite neighborhoods.[41] The practice of redlining continues to impact housing opportunities for people today. Further, "[h]istorical barriers to wealth accumulation and ongoing housing discrimination [that] restrict homeownership for many people of color, particularly Black households, while racial [inequities] in income are the result of discrimination in hiring and wage setting and unequal opportunities."[1]

Black and Hispanic households are almost twice as likely as white households to be cost-burdened,[3] and adults of color are disproportionately more likely to rent than non-Hispanic white adults.[75] Nationally, 58% of households headed by Black adults rented their homes in 2018, 52% of households headed by Hispanic or Latino adults rented, and 40% of households headed by Asian adults rented, compared to 28% of households headed by Non-Hispanic white adults who rented.[75] NLIHC reported that 19% of Black households, 17% of American Indian or Alaska Native households, and 14% of Latino households are renters with extremely low-income, compared to 6% of white households.[1] In contrast, 75% of all owner-occupied housing units in the U.S. are owned by non-Hispanic, white householders.[75]

There is a large body of research showing that people of color experience disproportionately high rates of housing instability.[50,70 52,91] Data show that in the years following the Great Recession, Black households were 16.5% more likely and Hispanic households were 9.5% more likely to be behind on housing, utilities, or other bills than white households.[91] Generally, "Black and Hispanic households are more likely to experience eviction, delays in mortgage, rent, and utility payments compared to white households even after controlling for education and household resources."[91] Residents living in neighborhoods of color are 66% more likely to be evicted than residents living in other neighborhoods.[91]

In addition, people of color also experience disproportionately high rates of houselessness. One study found that two-thirds of people experiencing houselessness were Black.[92] The study also found that American Indian or Alaska Native people were 3 to 8 times more likely to be houseless than the general population.[92] Researchers state that the reasons for these inequities go beyond socioeconomic status and must account for racism. For example, "Black and American Indian and Alaska Native [people] experiencing houselessness exceeds their proportion of those living in deep poverty."[92]

The disparate impacts on housing instability were worsened during the COVID-19 pandemic. Between February and April 2021, 2,930 rental property owner survey responses were collected across 10 U.S. cities to determine how the COVID-19 pandemic affected landlords' rent collection and business behavior.[70] The survey results showed that rental properties in lower-income neighborhoods and communities of color were more likely to be moderately or severely behind on rent in 2020, and landlords in these areas were more likely to take punitive action against the tenants (e.g., late rental fees, evictions, lack of rental forgiveness).[70] The researchers stated that landlords in these neighborhoods were significantly less likely to have tenants experiencing rental forgiveness and significantly more likely to have tenants facing rental late fees or eviction.[70] A longitudinal national survey found similar results and reported that Black and Hispanic respondents were more vulnerable to housing-related hardships during the pandemic than white respondents.[91] These housing-related hardships were worse in households with low and moderate incomes.[91]

Rent stabilization policies appear to affect groups of people differently due to racism. A study of rent stabilization in New York City from 2002 to 2017 found that Black tenants were about 5% less likely to live in rent-stabilized units than white renters.[50] Asian, Asian American, or Pacific Islander tenants were also less likely to live in rent-stabilized units, while Hispanic tenants were more likely than white tenants.[50] High rates of Hispanic tenants living in stabilized units may be due to the geographic location of available stabilized units correlating with predominately Hispanic neighborhoods in New York City.[58] Further, the authors stated that landlords may advertise rent-regulated units differently to different groups of people, creating opportunities for systemic tenant discrimination.[50] The research also found that in the 2000s, non-white tenants in rent stabilized units had smaller discounts on rent than white tenants.[50] Over the full study period, white households in rent stabilized units had an average monthly rent discount of a $490, while Black and Hispanic households had average discounts of $150 and $135 respectively.[50] The researchers pointed out that although the gaps appeared to have gotten smaller over time, there were competing systemic issues contributing to these changes.[50] For example, gentrification, neighborhood sorting, differences in the length of tenancy, the marginal benefit of an additional year of tenancy in raising discounts, and policy awareness were factors that affect racial gaps in rent discounts.[50] In short, authors concluded as neighborhoods become gentrified, tenants of color are displaced while rent increases.[50] As a result, "tenants [of color] who can survive displacement [in gentrified neighborhoods] tend to have longer tenancy duration and experience subsequent growth in discounts."[50]

In contrast, results from San Francisco rent control policies found that rent control may have positively affected renters of color. Black and Hispanic renters were more likely (10.7 and 7.1 percentage points, respectively) to remain in their rent controlled unit than white tenants (2.1 percentage points) while the effect for Asians was "statistically indistinguishable" from the impact on white tenants.[59] Researchers also found an "especially large impact on preventing the displacement of [people of color] from San Francisco […] at least among the initial cohort of renters covered by the law."[59] Black, Hispanic, and Asian tenants in rent controlled units were more likely (10.7, 10.1, and 6.4 percentage points, respectively) to remain in San Francisco, compared to white tenants (2.8 percentage points).[59]

Overall, research shows conflicting findings for how rent control/stabilization policies may impact tenants of color. While some legal scholars have argued that rent control/stabilization policies may lead to more integrated communities and decrease segregation,[41] other researchers have stated, "[p]olicies with racially neutral design can have racially unequal consequences."[50]

Communities of color experience worse health outcomes than their white counterparts for many health measures. Poor health outcomes are influenced by determinants of health like racism, which "contributes to social inequities (e.g., poverty) that shape health behaviors, access to healthcare, and interactions with medical professionals."[93] Institutionalized racism results in differential access to resources, services, and opportunities, including access to healthcare, by race.[94] A 2020 systematic review found that "Black [people] and [people of color] consistently show lower life expectancies and worse mental health outcomes than whites."[95] In Washington State, data indicate that American Indian, Alaska Native, and Black people had some of the highest age-adjusted death rates and shortest life expectancies at birth compared to other groups in the state.[96] Communities of color also have higher rates of current tobacco use, diabetes, obesity, and poorer self-reported overall health and mental health.[96-101] Lastly, Hispanics were most likely to report fair or poor health as compared to all other racial/ethnic groups (36% versus 16% state average).[102]

Evidence indicates that people of color are more likely to rent, more likely to experience various housing instability challenges, and more likely to experience adverse health outcomes. There is conflicting evidence whether renters of color benefit from rent stabilization policies differently than their white counterparts. Also, SB 5435 does not include provisions that would ensure rent would be raised equally across all comparable units in scenarios where a landlord manages multiple rentals, potentially creating opportunities for discrimination. Overall, there is unclear evidence how the bill may impact inequities due to racism.

Inequities due to ableism
Renters with extremely low-income are more likely than other renters to be people with disabilities.[90] Households with people with disabilities have significantly lower household income and are more likely to receive public assistance and disability income than households without people with disabilities.[103] Washingtonians with disabilities experience very high rates of financial poverty relative to people without disabilities. Approximately "19.5% of people with disabilities have incomes below 100% of poverty level and 43% below 200% of poverty, [compared to] 10% and 23% of people without disabilities."[104] Disabilities and chronic disease can lead to decreased financial earnings and increased medical expenses.[105] Adults in Washington State with disabilities are more likely to have negative health outcomes, including depression, obesity, diabetes, and heart disease, and to use tobacco products than Washingtonians without disabilities.[106]

People with disabilities also experience disparate outcomes in housing insecurity and housing quality. One report estimated that more than 37,000 adults with intellectual developmental disabilities in Washington State are facing housing insecurity.[107] Another study found that "households with people with disabilities are significantly disadvantaged on all dimensions of neighborhood and housing quality relative to households without people with disabilities."[103]

Households with people with disabilities are more likely to experience financial poverty and housing instability, which negatively affects health outcomes. We did not find any studies on the impacts of rent control or rent stabilization policies by disability status. Given that SB 5435 may limit rent increases but do not impact underlying factors that contribute to housing stability for renters based on disability status, there is unclear evidence how the bill may impact inequities due to ableism.

Inequities by age
Generally, renters tend to be younger adults. Sixty-six percent of people younger than 35 years rent their homes compared to 42% of people aged 35 to 44 years and 32% of people aged 45 to 54 years.[75]

Housing instability challenges, including eviction, are heightened among young adults.[64] Based on data from the Housing Justice Project, the Evictions Study for Washington State, and U.S. Census Data between 2013 and 2017, the estimated eviction filing rate among renters between the ages of 15 and 24 years in King County was roughly 4.1%.[108] The majority of these eviction cases were due to nonpayment of rent.[108] Young adults may not understand "tenant rights and responsibilities, actions landlords can take against them, or the long-term consequences of those actions."[108]

The health outcomes of young adults vary widely based on several factors including race, socioeconomic status, and family support.[109] Research shows that young adults who face multiple adversities over time may experience negative effects on their learning, behavior, social interactions, and health into adulthood.[109] Young adults who live in low-income areas and areas with higher unemployment and poverty rates have higher levels of allostatic load in adulthood,[109] which can lead to a wide range of poor health outcomes such as cardiovascular diseases, diabetes, chronic conditions, pain, stress, mood and anxiety disorders, and mortality.[110]

Older adults are also disproportionally affected by housing instability.[105] Cost burden is higher among older adult households that are headed by renters, a person of color, or by a person with low income.[105] Data from the Joint Center for Housing Studies found that "as of 2019, over 10 million households headed by [a person] age 65 or older spent more than a third of their income on housing."[105] Data show that renters with extremely low-income are more likely than other renters to be older adults.[90] Older adults are often on fixed incomes, meaning they are particularly impacted by rising rental costs.[105] Data also show that the median older renter had a net worth of less than $6,000.[105] Further, inequities in housing quality exist. One report found that, "131,000 [households with low-income renters] headed by someone age 62 [years] or over lived in severely inadequate housing."[105] One research study on rent control in San Fransisco found that decreased mobility and displacement due to rent control was "significantly stronger among older households and among households that [had] already spent a number of years at their current address."[59] Older adults are more at risk for severe illness and hospitalization, and many cannot afford the housing services they need to age in place.[105] Older adults are also at higher risk for chronic health problems like diabetes, osteoporosis, and Alzheimer's disease.[3]

Compared to the general population, older and younger adults are more likely to rent and more likely to experience housing instability, which worsens adverse health outcomes. We did not find any studies on the impacts of rent control or rent stabilization policies by age. Given that SB 5435 may limit rent increases but do not impact underlying factors that contribute to housing stability for renters based on age, there is unclear evidence how the bill may impact inequities due to age.

Inequities by sex, gender, gender identity, and sexual orientation
There are also differences in housing stability and health outcomes by sex, gender, gender identity, and sexual orientation. In general, women earn less than their male counterparts and experience greater difficulty affording rental housing compared to men.[1] Women, particularly marginalized women, experience unique circumstances related to housing instability, including eviction.[66] Researchers stated, "one of the reasons for evictions is the inability to pay rent...",[52] and single mothers with children who have low incomes, particularly Black mothers, are at greatest risk of eviction.[66] Eviction is the leading cause of houselessness, particularly among families with children.[66] Further, evidence indicates that evictions and foreclosures have stronger effects on mental and physical health of women, compared to men.[52]

Data from the Census Bureau's Household Pulse Survey show that Lesbian, Gay, Bisexual, Transgender, and Queer (LGBTQ) people are more likely to be renters compared to non-LGBTQ adults (41% of LGBT adults and 25% of non-LGBT adults).[111] LGBTQ people also face disparate outcomes in housing stability.[111] LGBTQ people face widespread harassment and discrimination by housing providers.[111] Data show that housing providers are less likely to respond to rental inquiries from same-sex couples and are more likely to quote male same-sex couples higher rents than comparable different-sex couples.[43] LGBTQ renters are slightly more likely to report not being caught up on rent than non-LGBTQ adults.[111] Housing instability is also compounded by racism; LGBTQ renters of color reported the highest rates of being behind on rent, not having confidence in their ability to pay next month's rent, and were most likely to have to leave their house in the next two months due to eviction.[111] In addition, LGBTQ youth experience particularly high rates of housing instability. In the Trevor Project's 2021 National Survey on LGBTQ Youth Mental Health, 28% of LGBTQ youth reported experiencing houselessness or housing instability.[112] LGBTQ youth had 2 to 4 times the odds of reporting depression, anxiety, self-harm, and considering or attempting suicide compared to youth with stable housing.[112]

LGBTQ people also experience worse health outcomes overall than their straight, cisgender counterparts. In a systematic review examining the unique health needs of LGBTQ people, researchers found that LGBTQ people experience higher rates of mental health problems, substance use, risky sexual behaviors, self-harm, and suicide.[113]

Overall, women and LGBTQ people experience more challenges related to housing stability than their male, cisgender, and straight counterparts. LGBTQ people are more likely to rent and more likely to experience worse health outcomes than their cisgender and straight counterparts. We did not find any studies evaluating how rent control/stabilization policies may impact people by sex, gender, gender identity, or sexual orientation. While SB 5435 may limit rent increases, the bill does not address underlying factors that contribute to housing stability for renters based on sex, gender, gender identity, and sexual orientation. Therefore, there is unclear evidence how the bill may impact inequities due to these factors.

Inequities by socioeconomic status, income, and wealth
Low-wage workers, families with children, and people on fixed-incomes (e.g., people who are disabled, older adults) may be more likely to be housing cost-burdened than the general

population.[1] Based on data from the Federal Reserve's 2019 Survey of Consumer Finances (the most recent report available), people who rent tend to earn less and have less wealth than homeowners.[75] About 61% of people in the lowest income quartile rent their homes, compared to 10.5% of people in the top income quartile who rent.[75]

The Housing Wage is a calculation of the hourly wage a full-time worker must earn to afford Fair Market Rent (FMR) for a one-bedroom or a two-bedroom rental home without paying more than 30% of their income on housing.[1] In 2023, the national one-bedroom Housing Wage was $23.67 and the national two-bedroom Housing Wage was $28.58.[1] The NLIHC stated that the Housing Wage is "higher than federal [$7.25] or state minimum wages, and higher than median wages for workers in some the country's most common occupations, like home health and personal care aides, food service workers, and administrative assistants […] nearly 50% of workers earn an hourly wage that is less than the one-bedroom Housing Wage."[1] NLIHC reported, "modest rental housing is out of reach for nearly every worker in the bottom half of the wage distribution."[1] Moreover, even after accounting for state and county minimum wages that are higher than the federal minimum wage, "the average minimum-wage worker must work 104 hours per week (2.6 full-time jobs) to afford a two-bedroom rental home, or 86 hours per week (just over [2] full-time jobs) to afford a one-bedroom rental home at the fair market rent."[1]

In 2021, nearly half (49%) of renters in Washington State paid 30% or more of their income on rent[72] and 62.6% of Washington renters' household income was less than $15,000.[114] Low-wage workers and renters with low-income pay a larger portion of their income towards rent, which may limit money to pay for other necessities like food, childcare, transportation, and healthcare.[1] For example, severely housing cost-burdened renters spend "70% less on healthcare than the lowest-income renters who are not [housing] cost burdened."[1]

There is a large body of robust evidence that supports the association between income, or socioeconomic status, and health. A report by the U.S. Agency for Healthcare Research and Quality stated, "more than half of measures show that [households with low-income] have worse [health]care than [households with high-income]" and that "significant [inequities] continue for people [with low-incomes] compared with [people with high-incomes] who report they were unable to get or were delayed in getting needed medical care due to financial or insurance reasons."[115] Significant correlations exist between having a lower-income and a number of health indicators including worse overall self-reported health, depression, asthma, arthritis, stroke, oral health, tobacco use, women's health indicators, health screening rates, physical activity, and diabetes.[116] Further, 2021 Washington State Behavioral Risk Surveillance System (BRFSS) data indicate that general health status as well as chronic health indicators including asthma, depression, diabetes, and cancer were significantly worse among Washingtonians with low incomes.[114] In 2016, household income was the strongest predictor of self-reported health status in Washington State, even after accounting for age, education, and race/ethnicity.[102] Among children, evidence indicates that low socioeconomic status in the first 5 years of life has negative health outcomes in later childhood and adolescence, including activity-limiting illness, parent-reported poor health status, acute and recurrent infections, increasing body mass index (BMI), dental caries, and higher rates of hospitalization.[117] Further, research also shows that among people experiencing housing instability, those living in lower-income neighborhoods experience longer-lasting and worse adverse health outcomes compared to people living in higher-income neighborhoods.[118]

People experiencing low socioeconomic status are more likely to rent, more likely to experience housing instability, and more likely to experience adverse health outcomes than people with economic stability and wealth. SB 5435 may limit rent increases for Washingtonians and provide rental cost savings for some current tenants. However, the bill does not impact underlying factors that contribute to housing stability for renters based on socioeconomic status, income, and wealth. Therefore, there is unclear evidence how the bill may impact inequities due to these factors.

Inequities by Veteran status
Veterans are more likely to experience housing instability and negative health outcomes than the general population.[119-122] NLIHC states that over 1.5 million households headed by a Veteran spend more than half of their incomes on housing costs.[119] Information from Washington State Department of Social and Health Services (DSHS) indicates 4% of Veterans in Washington State were houseless or unstably housed in 2018.[120] Inequities also exist within groups of Veterans. Data show that 22% of Veteran households overall are renters, while 51% of Veteran households at or below the area median income are renters.[119] In addition, more Veteran households at or below the area median income that were headed by single women were renters (76%), compared to married couple Veteran households (29%).[119] Among a national sample of Veterans, those who were Veterans Affairs pension or Medicaid eligible were at higher risk of housing instability than Veterans overall.[121] Data also show a higher proportion of Washington State Veterans of color were houseless or unstably housed compared to the overall Veteran population.[120] Further, data from the Centers for Disease Control and Prevention (CDC) indicate that Veterans experience higher rates of serious psychological distress, work limitations, and have two or more chronic conditions.[122]

Rates of housing instability and negative health outcomes are higher among Veterans than the general population. We did not find any studies evaluating how rent control/stabilization policies may impact people by Veteran status. Given that SB 5435 may limit rent increases but does not impact underlying factors that contribute to housing stability for renters based on Veteran status, there is unclear evidence how the bill may impact inequities by Veteran status.

Overall, there is unclear evidence how SB 5435 may impact inequities as there is limited research evaluating the impact of rent control and rent stabilization policies on different groups of people; additional underlying factors that contribute to housing stability and affordability (e.g., housing discrimination, wages); a combination of policies that impact the larger rental housing context; and an opportunity for allowable rent increases to be unevenly distributed.

Would some landlords and tenants becoming aware of rent increase limitations, exemptions, required annual notifications, and cause of action lead to some landlords qualifying for and using/receiving an exemption?
We have made the informed assumption that some landlords and tenants becoming aware of rent increase limitations, exemptions, required annual notifications, and cause of action may result in some landlords qualifying for and using/receiving an exemption. This informed assumption is

based on provisions in the bill and information from key informants representing Commerce, RHAWA, NJP, and WLIHA.

SB 5435 outlines 5 exemptions to the proposed rent increase limitations: 1) new buildings, 2) publicly-funded properties, 3) improvements to the property, 4) landlord significant hardship, and 5) banked capacity program participation. All landlords would be required to provide an annual notification regarding rent—whether they are increasing rent within defined parameters, maintaining current rent and foregoing a rent increase, or using one of the defined exemptions to increase rent more than CPI or 3% (whichever is greater, maximum of 7%). If a landlord uses/receives one of the exemptions, the landlord would be required to "certify" in their notification to the tenant that they are "allowed under Washington State law to raise [a tenant's] rent by [a percentage], which is more than the maximum increase allowed by state law, because"[85] of the specified exemption.

Two exemptions apply to property type. Landlords of publicly-funded properties and new buildings would qualify for an exemption from rent increase limitations outlined in SB 5435. While publicly-funded properties (e.g., federally-funded properties) would be exempt from provisions of SB 5435 indefinitely, these properties may be subject to different rent limitations (e.g., under federal law).

Newer buildings would be exempt from state limitations if the certificate of occupancy for the unit was issued 10 years or less before the notice of the rent increase. The new building exemption does not apply to manufactured/mobile homes. Key informants representing independent landlords stated that small independent landlords typically own and rent older buildings, and this exemption may mostly be used by landlords associated with large corporations (personal communication, RHAWA, August 2023). Research from San Fransisco shows that landlords have demolished and rebuilt properties or redeveloped buildings into condos in an effort to avoid rent increase limitations.[59] San Fransisco rent-controlled buildings received 4.6% more addition or alteration permits per unit compared to non-controlled buildings.[59] As a result, newer, high-end housing attracted residents with at least 18% higher income compared to non-controlled buildings in the same zip code.[59] Further, researchers who analyzed San Fransisco's rent control policy state that landlords with more access to liquid wealth (e.g. large, corporate landlords) are better able to afford redeveloping buildings to avoid the policy.[51]

The remaining 3 exemptions require landlords to provide documentation that they met requirements to use and/or receive an exemption. Generally, key informants agreed that some landlords may apply for and/or use one of these 3 exemptions. However, key informants representing small independent landlords stated that these exemptions might be used less by independent landlords, compared to larger, corporate landlords, as they may be less likely to have awareness of, apply, and use the exemption processes (personal communication, RHAWA, July 2023). Key informants also suggested that some independent landlords may be less likely to apply for and/or use an exemption requiring documentation due to distrust of government agencies (personal communication, RHAWA, September 2023).

For a landlord to use the exemption for property improvements, they must certify that they paid for improvements (excluding basic maintenance) to the tenant's dwelling unit, manufactured/mobile home lot, or common areas of the rental property where the tenant has unrestricted access. The costs (or the tenant's proportional share of the costs) must have been greater than an amount equal to 4 months' rent and the improvements must have been made during the 12 months immediately preceding the notice of rent increase. SB 5435 would allow a landlord to increase rent by up to 7%, or 4% plus the maximum annual rent increase percentage allowed for the calendar year, whichever is greater. The landlord would need to provide facts or attach documents supporting this exemption. Key informants representing independent landlords shared that smaller-scale landlords may be less likely to access this exemption because they generally conduct renovations themselves and would likely not meet the financial threshold (more than 4 months' rent) to benefit from the increased rent increase percentage (personal communications, RHAWA, August 2023). Again, research from San Fransisco indicates that large, corporate landlords are more likely able to afford large scale construction.[51]

Specific to the significant hardship exemption, SB 5435 requires Commerce to adopt rules to implement this exemption process. The bill provisions would allow a landlord to request a significant hardship exemption if they are experiencing significant economic hardship in complying with rent increase limitations for the current calendar year due to a disparity between the local costs for providing housing and the statewide costs for providing housing. If Commerce issued a significant hardship exemption, the bill allows Commerce to approve an alternate maximum annual rent increase percentage consistent with increased local costs for providing housing. Key informants representing tenant organizations stated the importance of including tenant perspective in the significant hardship exemption process and design (personal communications, July-August 2023); however, the bill provisions do not include such considerations. Commerce staff stated the agency would likely refer to program models currently in place in British Columbia to guide the Washington State program design (personal communication, Commerce, July 2023). However, since this exemption would require Commerce to conduct rulemaking, it is not possible to predict program processes, requirements, or eligibility. Therefore, it is not possible to determine which landlords may be likely to apply for or use a significant hardship exemption.

Finally, SB 5435 would also require Commerce to establish a banked capacity program. Under provisions of SB 5435, if a landlord does not increase rent during a 12-month period (i.e., foregoes a rental increase), they may choose to save the rent increase capacity to use in future years. The bill provisions would allow a landlord to increase rent above the maximum annual rent increase percentage by an additional 3% for each year that the landlord has banked capacity. Key informants representing both landlord associations and tenant advocacy organizations stated that landlords associated with larger, corporate businesses may be more likely to enroll in the banked capacity program than independent smaller-scale landlords (personal communications, July-August 2023). Larger, more corporate landlords may be more likely to learn about policy changes and have resources available to apply to the program (personal communications, August 2023). Multiple California cities have established banked rent increase capacity policies or programs as part of local rent control ordinances.[123-126] Each city has different requirements and restrictions for when and how landlords may use their banked capacity.[123-126] Although SB 5435 has an immediate effective date, Commerce stated that they anticipate significant startup and implementation costs and time for both the significant hardship and banked capacity program (personal communication, Commerce, July 2023). Since this exemption would require Commerce to conduct rulemaking to startup and implement a program, it is not possible to predict program processes, requirements, or eligibility. Therefore, it is not possible to determine which landlords may be likely to apply for or use a banked capacity program exemption.

Overall, we expect that some landlords may apply for and/or use exemptions. While it is not possible to determine which landlords may apply for and/or use exemptions, we have made the informed assumption that some landlords may qualify for and receive/use allowable exemptions.

Would some landlords receiving/using an exemption impact economic and housing stability for some tenants?
It is not well researched how some landlords receiving/using an exemption may impact economic stability and housing stability for some tenants. In cases where a landlord receives/uses an exemption, those units would not be under rent increase limitations (i.e., non-regulated units). Research shows conflicting findings regarding whether rent control/stabilization policies impact rent among non-regulated units. Key informants also stated that one exemption outlined in SB 5435 may negatively impact tenants.

In a review of rent stabilization literature, researchers found that, overall, rent regulations do not increase the cost of non-regulated unit rent compared to regulated unit rent in the same area.[52] One study showed that rent regulations either slightly decrease rent in uncontrolled units or have a modest effect on rent in uncontrolled units after controlling for other factors.[52] In a separate analysis of San Fransisco's rent control policy on uncontrolled units, results were too weak to show impacts.[56]

It is not possible to determine how provisions of SB 5435 may impact rent for units qualifying for exemptions as new buildings and publicly-funded properties. Under the new building exemption, it is possible that landlords may increase rental amounts more than the limitations outlined in SB 5435.

Although publicly-funded properties would be exempt from provisions of SB 5435, these properties may be subject to different rent limitations (e.g., under federal law). For example, under the federal HOME program, which is the largest federal funding source for state and local governments to create and maintain affordable housing for rent,[127] HUD sets an annual maximum rent limit.[128] For the HOME program, rent limits must be the lesser of FMR or 30% of the adjusted income of a family whose annual income equals 65% of the median income for an area.[128] Rent limits vary by location (e.g., cites, states, metropolitan statistical areas), number of bedrooms in a unit, average occupancy of a unit, and number of units per property.[73] Moreover, different publicly-funded properties may be subject to different policies. It is difficult to predict the annual percentage rent increase for all publicly-funded properties. Therefore, we were not able to determine how potential rent increases among all publicly-funded properties may compare to rent increases allowed in SB 5435.

Key informants representing tenant law and advocacy organizations in Washington State stated concern that the banked capacity program exemption outlined in SB 5435 could contribute to sudden, steep increases in rent, especially if landlords were to bank capacity for several years and then initiate an abrupt rent increase (personal communications, July-August 2023). SB 5435 also requires that landlords in the banked capacity program provide annual written notice to tenants regarding total banked amounts and possible future rent increases. Key informants stated that it could either be beneficial or stressful to tenants to be aware of potential future increases (personal communications, July-August 2023).

Given the inconsistent findings and a lack of consensus regarding how rent control/stabilization policies may impact uncontrolled/non-regulated units and potential impacts of the banked capacity program exemption, it is not well researched how some landlords receiving/using an exemption may impact rent for tenants in non-regulated units.

Would some landlords limiting rent increases and notifying tenants annually impact the quality of regulated rental units?
It is not well researched how some landlords limiting rent increases and notifying tenants annually may impact the quality of regulated rental units. The limited research available evaluates rent control and rent stabilization policy impacts on housing quality in New Jersey and Boston, Massachusetts. Given the unique policy contexts of these regions, these study results may not be fully generalizable to Washington State. Key informants shared mixed information regarding how SB 5435 may affect rental housing quality.

Rent control/stabilization policies may have unintended negative consequences for housing quality. Generally, rental properties need investment to remain viable.[70] Research indicates that rent price restriction policies may lead to a lack of maintenance and safe conditions of rental units, as landlords may not be motivated to make home improvements with limited rental income.[10,69] Substandard housing has been linked to negative economic, health, and socioemotional outcomes.[87]

According to data from February to April 2021, during a period where rent collection decreased, the rate of rental landlords deferring maintenance increased from 5% to 31%.[70] Evidence from New Jersey shows that "cities with rent control had a significantly higher percentage of rental units with a plumbing deficiency than cities without rent control, but the numbers are both low at around 1% (as is expected today)."[11] In addition, a 2007 study of rent control in the Boston, Massachusetts area found that the end of rent control policy in this area led to a nearly 6% reduction in maintenance problems such as broken paint or plaster, holes in the floors or walls, and loose railings.[71]

Key informants representing independent residential landlords in Washington State stated that SB 5435 may contribute to decreases in rental housing quality (personal communication, RHAWA, August 2023). More specifically, they shared that increased property taxes as well as construction and contracting costs contribute to landlord costs overall and rent restrictions may lead to decreased financial ability to uphold quality of rental units (personal communication, RHAWA, August 2023). Housing providers may not be able to afford to replace furnishings (e.g. appliances, carpets, paint), and may delay or avoid major expenses (e.g. roof maintenance, windows, and heating, cooling, sewer and water systems) (personal communication, RHAWA, August 2023). They also shared concern that provisions in SB 5435 may decrease the value of rental units overall (personal communication, RHAWA, August 2023). Research on whether rent regulations decrease the property values of regulated units has found mixed results.[52,54]

Among manufactured/mobile home communities, rent increases may be associated with investments needed to maintain the health and safety of the community (e.g., outdated electrical and sewer infrastructure) and to address increases in costs related to inflation and taxes (personal communication, Commerce, September 2023). Key informants representing small manufactured/mobile home communities stated that SB 5435 may contribute to decreases in community maintenance (personal communication, manufactured/mobile home community owner, August 2023). Specifically, manufactured/mobile home park management costs such as water chlorination, water testing, waste, septic maintenance, and asphalt services have risen at higher rates since 2020 (personal communication, manufactured/mobile home community owner, August 2023). Some costs to manufactured/mobile home park management rose as much as 44% from 2022 to 2023 (personal communication, manufactured/mobile home community owner, August 2023). Key informants stated that the rent limitations included in SB 5435 may lead to some manufactured/mobile home park landlords decreasing the level of maintenance they could afford to provide (personal communication, manufactured/mobile home community owner, August 2023), which may decrease housing quality for some tenants.

However, key informants representing tenant law and advocacy organizations stated that SB 5435 would likely not affect rental housing quality as provisions would not meaningfully decrease landlords' rental income and therefore would not likely affect rental housing quality as most landlords would continue investing in units (personal communications, July-August 2023). Key informants also discussed current protections outlined in Washington State law (personal communications, July-August 2023). Under RCW 59.18.060, Washington State landlords are obligated to maintain and repair rental properties so that they are fit for habitation.[129] Key informants also stated that some landlords in Washington State have foregone rental maintenance despite RCW 59.18.060 (personal communications, July-August 2023). Like enforcement of the RLTA and MHLTA, enforcement of rental property quality protections begins with tenant action.

Evidence indicates that policies similar to SB 5435 may decrease overall housing quality. Key informants provided conflicting information regarding housing quality impacts in Washington State. Taken together, the effect of rent stabilization on housing quality is not well researched.

Pathway 2: Longer-term impacts to housing market

Would some tenants and landlords becoming aware of rent increase limitations, exemptions, required annual notifications, and new cause of action lead to a change in available rental housing?

It is not well researched how some tenants and landlords becoming aware of rent increase limitations, exemptions, required annual notifications, and new cause of action may impact the number of available rental units. Research is available on rent control and rent stabilization policy impacts on housing markets in San Fransisco, California; Cambridge, Massachusetts; and the state of New Jersey. However, results may not be fully generalizable to Washington State due to the challenges in comparing policies across various housing markets and jurisdictions.

Evidence from San Fransisco and Cambridge indicates that rent control/stabilization policies may lead to a decrease in rental housing stock.[10,52,56] Evidence from New Jersey indicates that rent control/stabilization does not have any impact on the housing market once other factors are controlled.[11] Rather, results from New Jersey suggest differences are due to differences in income, racial proportions, and rental property market shares.[11] Key informants shared mixed information regarding whether SB 5435 would affect rental housing stock.

A wide range of factors influence the supply and demand of rental housing including current federal, state, and local policy landscapes and market factors. Rent is generally described in economics as a return on investment, where land is a passive type of investment compared to other types of product investments.[52] Changes in cost of rent "may arise for reasons having to do nothing with whether a landlord has improved [their] actual housing product but instead may arise due to external factors such as the overall set of market conditions, nearby public investments (such as new transit lines), or other sorts of public policies."[52]

Research on rent control and rent stabilization generally comes from the field of economics. According to a review of rent stabilization policy literature conducted by the University of Southern California Dornsife's Program for Environmental and Regional Equity, "[w]hile this [economics] perspective is critical, economic literature typically treats housing as an exchangeable commodity and focuses on the monetary value of homes by comparing rents and home prices."[52] However, researchers stated, "the value of housing in most people's lives and the importance of housing in society cannot be captured solely through a market analysis. Housing fulfills important social needs—it provides stability, safety, and security to individuals and families, outcomes that are valued but not always tagged with a market price."[52]

Housing Stock

The Network for Public Health Law states that rent control and rent stabilization policies tend to decrease housing stock and affordability overall.[10] Economists argue that rent control policies introduce a gap between what the renter is charged and what the rent of that unit would be if left unregulated while landlords pay that gap.[54] However, a report from the Urban Institute found, "no rent control policy today imposes long-term price ceilings on rent, and most policies attempt to provide a reasonable profit for landlords."[9] Generally, if landlords are unable to pay for housing investments under regulations, they may opt to remove their units from the housing market earlier than they otherwise would have, which may exacerbate issues of limited housing stock and affordability.[52,54,70] For example, data indicate that landlords may choose to convert rentals to condominiums or new builds,[10] move into their units,[52] or withdraw units from the market in order to avoid the policy.[41,52,56] However, "unlike restrictive rent controls, moderate rent control may avoid the problems of reductions in quality and quantity of rental housing stock."[11]

Research studies of rent control in San Francisco and Cambridge indicate these policies may have negatively affected available rental housing stock. San Francisco's 1994 ballot initiative extended rent control policies to small multi-family housing built prior to 1980.[59] Researchers found that since 1994, "the supply [in San Fransisco] of small multi-family rental housing decreased by 15[%]"[10] with an even larger reduction (25%) in the number of tenants living in protected buildings.[52,59] Research from San Francisco also showed that landlords were more likely to avoid rent control policies by enrolling in condo conversion.[10,56,59] Researchers found that "rent controlled buildings were 8[%] more likely to convert to a condo [or other exempt dwelling]" compared to buildings not covered by the policy.[10,59] Additionally, authors found "condo conversions increase by 10[%] in high appreciation zip codes versus 5.8[%] in low appreciation areas."[59] Within higher appreciation zip codes, results indicated a 21% decline in the renter population and 12% increase in the owner population (11% and 6%, respectively, in lower appreciation zip codes).[59]

Results from San Fransisco also suggest that landlords try to remove tenants in areas where rent control affords the most benefits (e.g., high price appreciation areas).[59] Landlords in California may legally evict tenants by: 1) moving into the property themselves or allowing a family member to move in for at least 3 years; 2) removing units from the rental market under the provisions of the Ellis Act[55] (common for condo conversions); or 3) negotiating a monetary transfer to the tenant (lump sum buyout) to leave.[59] San Fransisco research also shows "strong evidence that the out-migration of rent-controlled tenants came from very selected neighborhoods […] [the] evidence is consistent with the idea that landlords undertake efforts to remove their tenants or convince them to leave improving, gentrifying areas."[59] Moreover, "rent control tenants are more likely to remain at their address within the less gentrifying area."[59] These results show that tenants in rent-controlled units live in lower quality areas, and that "rent control does not appear to be an effective means of providing tenants access to neighborhoods with better amenities."[59] Community advocates in California have suggested that prohibiting condo conversion and repealing the Ellis Act could prevent some rental unit reduction in the state.[52]

Meanwhile, evidence from Cambridge, Massachusetts also shows that rent control policies may lead to decreased rental housing stock. Research shows that after rent control measures were lifted, units in areas that were previously controlled were 7% more likely to become rentals, compared to units that were not previously regulated.[52] Although research indicates that overall housing stock may be negatively impacted by rent stabilization policies, research shows that rent control/stabilization policies do not affect new construction.[9,52,71]

In contrast, evidence from New Jersey indicates that, after controlling for other factors, local rent control policies have not had any statistically significant effects on the housing market.[11] Specifically, researchers found "differences between rent control and non-rent control cities [were] due to [differences] in income, racial proportions, and rental property market shares."[11]

Other researchers have stated that rent price restrictions might impact supply and demand factors related to tenant motivation to move out of regulated units. For example, tenants who benefit from rent regulated housing may not be motivated to move out even after shifting employment or needs, such as job promotion or family expansion.[10,54] In response to mobility concerns, some researchers stated that rent stabilization allows for mobility by choice rather than by force.[52]

Key informants representing independent landlords, manufactured/mobile home community owners, and real estate researchers stated that SB 5435 may negatively affect rental housing stock by decreasing landlord motivation to continue providing rental housing (personal communications, July-August 2023). In contrast, key informants representing tenant law and advocacy organizations stated that the provisions in SB 5435 would not meaningfully decrease landlords' rental income and therefore would not likely affect rental housing stock as most landlords would continue investing in and renting units (personal communications, July-August 2023).

Some research shows that small, independent landlords are more likely to charge lower rents and negotiate with tenants.[52] This could mean that moderate rent regulations will not impact them as much as larger, more corporate landlords.[52] Some researchers have hypothesized that independent landlords "might value the stability of tenants associated with rent regulation but lose [money] from lower potential profits."[52] However, key informants stated that SB 5435 would disproportionately affect small, residential landlords and small manufactured/mobile home park landlords (personal communications, August 2023). For example, key informants stated that if SB 5435 were to pass, some independent smaller-scale landlords would likely sell their property due to concerns about their ability to continue to afford it, while larger companies may have more capital available to cover costs (personal communications, August 2023). However, research from San Fransisco shows that larger, more corporate landlords experienced 3.5 times higher decline in the number of resident renters due to rent control, compared to small, individual landlords.[51] Lastly, among independent, smaller-scale landlords who may sell their rental unit property, key informants stated that large corporate companies are more likely to be able to afford to buy these properties, compared to fellow independent smaller-scale landlords (personal communication, manufactured/mobile home community owner, August 2023). In general, researchers have stated that more research needs to be conducted about the impacts of rent control/stabilization policies on small, independent landlords.[52]

Outcomes of rent control/stabilization are also heavily influenced by the specific details of local housing and socioeconomic landscapes taken into context with the unique nature of an area's rent control/stabilization policies. HUD stated that rent stabilization policies can benefit tenants most whenever paired with complementary policies such as tenant right to counsel laws, more stringent eviction protections, extending grants or loans to landlords, and vacancy control policies (rent stabilization provisions are applied to units, even when the unit is vacant).[53] In a review of literature on rent stabilization policies, researchers stated that rent stabilization efforts are most effective at mitigating housing crises when paired with additional policies such as "promoting housing supply, particularly of affordable units, and job training and economic development programs that can lift incomes and promote mobility."[52] Advocates have noted a need for rental assistance programs that "bridge the gap between renters' incomes and housing costs", including programs like the Housing Choice Voucher program or a housing stabilization fund to assist renters experiencing financial crises.[1] Research has also indicated a need for policies that preserve and expand the supply of affordable housing units and number of available rental units[1,52] as well as primary prevention strategies to connect people to resources and address the root causes of housing instability.[52,61] Key informants also stated the importance of coupling rent control or rent stabilization policies with eviction protection provisions (personal communications, July 2023). Not including vacancy control policies along with rent stabilization policies can create incentive to evict long-term tenants or screen out tenants who may be long-term renters such as families or senior citizens.[53]

In sum, the provisions of SB 5435 differ from rent control/stabilization policies that have been studied in other areas of the U.S. Evidence from San Fransisco and Cambridge found that policies like SB 5435 decrease overall housing stock and affordability while evidence from New Jersey found no effect on housing stock and affordability. Key informants provided conflicting information regarding market impacts. Overall, it is not well researched how provisions of SB 5435 may impact rental housing stock.

Annotated References

1. **Coalition National Low Income Housing. Out of Reach: The High Cost of Housing.2023.**

In this annual report, the National Low Income Housing Coalition (NLIHC) summarizes data and information demonstrating the "gap between incomes and housing costs and what it means for renters nationwide." The report includes state-level data, including data specific to Washington State. NLIHC reported that the affordable housing crisis was exacerbated due to the COVID-19 pandemic, low housing vacancy rates, increasing rental prices, and inflation. They reported that "[n]ationwide, median rents increased by 18% during 2021 and by 25% between January 2021 and June 2022". Rent growth returned to and stabilized at pre-pandemic levels by February 2023. However, "[e]ven amid slowing rent growth, renters are facing the effects of a long-standing trend in which rents have risen faster than wages." NLIHC uses the Housing Wage to demonstrate the gap between income and housing costs. The Housing Wage is the hourly wage a full-time worker must earn to afford Fair Market Rent for a one-bedroom or a two-bedroom rental home without paying more than 30% of their income on housing. Households "are considered housing cost-burdened if they spend more than 30% of their income on housing costs, including rent and utilities" and are "severely housing cost-burdened if they spend more than 50% of their income on housing costs." In 2023, the national one-bedroom Housing Wage was $23.67, which "is more than three times the federal minimum wage [$7.25] and more than what most of country's low-income seniors, people with disabilities, families with children, and low-wage workers can comfortably afford." The national two-bedroom housing wage is $28.58. Moreover, the Housing Wage is "higher than federal or state minimum wages, and higher than median wages for workers in some the country's most common occupations, like home health and personal care aides, food service workers, and administrative assistants […] nearly 50% of workers earn an hourly wage that is less than the one-bedroom Housing Wage." NLIHC reported "modest rental housing is out of reach for nearly every worker in the bottom half of the wage distribution." Moreover, even after accounting for state and county minimum wages that are higher than the federal minimum wage, "the average minimum-wage worker must work 104 hours per week (2.6 full-time jobs) to afford a two-bedroom rental home, or 86 hours per week (just over two full-time jobs) to afford a one-bedroom rental home at the fair market rent." Low-wage workers and low-income renters pay a larger portion of their income towards rent, which limits money to pay for other necessities like food, childcare, transportation, and healthcare. For example, severely housing cost-burdened renters spend "70% less on healthcare than the lowest-income renters who are not cost-burdened." NLIHC stated, "[p]eople of color are disproportionately impacted by the gap between low wages and high rents because they disproportionately work in low-wage jobs and rent their homes" due to "[h]istorical barriers to wealth accumulation and ongoing housing discrimination [that] restrict homeownership for many people of color, particularly Black households, while racial [inequities] in income are the result of discrimination in hiring and wage setting and unequal opportunities." NLIHC reported that 19% of Black households, 17% of American Indian or Alaska Native households, and 14% of Latino households are extremely low-income renters, compared to 6% of white households. Regardless of race/ethnicity, women also earn less than their male counterparts and experience greater difficulty affording rental housing compared to men. In addition, there is a "long-term loss and systemic shortage of affordable rental housing" in the U.S. NLIHC explained that the "private market cannot provide a sufficient supply of affordable housing for the lowest-income renters, because what extremely low-income renters can afford to pay in rent often does not cover the costs of maintaining older rental properties." However, "three out of every four eligible households do not receive federal housing assistance due to severe underfunding" by the federal government. Based on data from the U.S. Census Bureau and HUD, Washington State ranks 5th for states with the most expensive two-bedroom Housing Wage. The state-wide two-bedroom Housing Wage is $36.33 for Washington State, which is higher than the national level ($28.58). The Seattle-Bellevue HUD Metro Fair Market Rent Area is the 9th most expensive metropolitan area in the U.S., with a two-bedroom Housing Wage of $47.21 (more than New York City). Washington State is also the 9th most expensive for non-metropolitan areas, with a two-bedroom Housing Wage of $21.80. In Washington State, the Fair Market Rent for a two-bedroom apartment in 2023 is $1,889. NLIHC stated that, "to afford this level of rent and utilities—without paying more than 30% of income on housing—a household must earn $6,296 monthly or $75,556 annually." From 2017 through 2021, there were 1,066,944 renter households in Washington State, representing 36% of all households. In 2023, the estimated average renter wage in Washington State was $30.32 per hour. If a full-time worker earned the mean renter wage (calculated as the compensation a typical renter is likely to receive), a monthly rent of $1,577 or less would be affordable. However, based on data from HUD, the Fair Market Rent for a two-bedroom apartment in Washington State is $1,889.

2. **Development U.S. Department of Housing and Urban. Rental Burdens: Rethinking Affordability Measures.PD&R Edge: An online magazine2014.**
This featured article from the U.S. Department of Housing and Urban Development (HUD) provides a summary of housing affordability measures in the U.S. The article included background about the "30-percent rule" for measuring housing affordability and a critique of the measure as an indicator of housing affordability.

3. **U.S. Department of Health and Human Services Healthy People 2030: Social Determinants of Health Literature Summaries - Economic Stability, Housing Instability. Available at: https://health.gov/healthypeople/priority-areas/social-determinants-health/literature-summaries/housing-instability. Accessed July 26, 2023.**
This summary of literature from Healthy People 2030 focuses on housing instability, a component of the Economic Stability health domain. Healthy People 2030 organizes the social determinants of health into 5 health domains. Housing instability relates to three Healthy People 2030 Objectives, including: Reduce the proportion of people living in poverty (SDOH-01) and reduce the proportion of families that spend more than 30% of income on housing (SDOH-04). Housing instability, which is linked to cost of housing, substandard housing, and forced evictions "may negatively affect physical health and make it harder to access health care." This summary states, housing instability "encompasses a number of challenges, such as having trouble paying rent, overcrowding, moving frequently, staying with relatives, or spending the bulk of household income on housing." Specifically, "households are considered to be cost burdened if they spend more than 30% of their income on housing and severely cost burdened if they spend than 50% of their income on housing." Households with low-incomes and households of color are at higher risk of being cost burdened. Approximately 84% of households with an annual income less than $15,000 were cost burdened. It cites evidence that Black and Hispanic households were twice as likely to be cost burdened compared to white households. Cost burdened households are also more likely to experience eviction and forced moves. Healthy People 2030 noted that, "research

has shown that renters who are forced to move are more likely to relocate to poorer and higher-crime neighborhoods compared to those who move voluntarily. Evictions may be especially traumatizing to residents due to short relocation notices." Children who experience housing instability are more likely to have chronic health conditions, poor physical health, and lack of access to health insurance. Healthy People 2030 also acknowledges that "homelessness is housing deprivation in its most severe form." It is well-documented that individuals who experience homelessness have worse health outcomes than their housed peers, including higher rates of chronic disease, mental health concerns, and premature death.

4. **Quality Agency for Healthcare Research and. Services USDoHaH.National Healthcare Quality and Disparities Report.2022.**
The Agency for Healthcare Research and Quality's National Healthcare Quality and Disparities Report (NHQDR) has provided an annual summary of the status of health and healthcare delivery in the United States since 2003. The NHQDR team prioritizes reporting data and measures that are broadly representative of the performance of the nation's healthcare system over time.

5. **Fair market rents for existing housing: Methodology. Vol 24 CFR § 888.113. Federal Register 81 FR 80580 ed2022.**
Title 24 of the Code of Federal Regulations § 888.113 details the methodology the U.S. Department of Housing and Urban Development shall use to establish a Fair Market Rent.

6. **U.S. Department of Housing and Urban Development USER. Fair Market Rents (40th Percentile Rents). 2023; Available at: https://www.huduser.gov/portal/datasets/fmr.html#year2024. Accessed 25 July 2023, 2023.**
HUD's Office of Policy Development and Research houses documentation of the development of Fair Market Rents (FMRs) for each Fiscal Year. This webpage provides an overview of how FMRs are used to determine payment standard amounts for various federal housing programs.

7. **Cornell Law School. 24 CFR § 888.113 - Fair market rents for existing housing: Methodology. Available at: https://www.law.cornell.edu/cfr/text/24/888.113. Accessed, 2023.**
This Cornell Law School Legal Information Institute website details the federal regulatory language detailing how HUD shall estimate the Fair Market Rents (FMRs) for various FMR areas.

8. **Division of Consumer Prices and Price Indexes. Consumer Price Index. Available at: https://www.bls.gov/cpi/. Accessed 7 July 2023, 2023.**
This webpage from the U.S. Department of Labor's Bureau of Labor Statistics provides information about the Consumer Price Index (CPI). The Division of Consumer Prices and Price Indexes provides information about available CPI publications, data, methods, and contact information.

9. **Rajasekaran P., Treskon M., Greene S. Rent Control What Does the Research Tell Us about the Effectiveness of Local Action?Washington, DC: Urban Institute; 2019 2019.**

In this rent-control focused research brief from the Urban Institute, Rajasekaran et al. discuss general trends in state and local laws, summarize the research on and effectiveness of local rent-control ordinances, and note opportunities to fill research gaps and improve evidence-based policymaking. Generally, rent-control laws have two related goals: "to maintain existing affordable housing and to limit disruptions caused by rapid rent increases." Authors state most local regulations in effect at the time of publication were rent-stabilization efforts (2nd generation rent-control policies). Policies focused on specific types of property and allowed for periodic rent increases. Additionally, these more recent policy iterations "incorporated features to ensure landlords receive enough compensation to maintain their properties and earn a reasonable profit." However, explicit or de facto state preemption throughout much of the country limited local efforts to adopt such policies. In summarizing available evidence of the effectiveness of local rent-control policies, authors focus on effects on tenants, landlords and developers, economic opportunity, and racial disparities. Specific to tenants, authors cite several studies which found "that tenants living in rent-controlled units are less likely to move out than tenants in uncontrolled units, indicating these policies are useful in helping tenants avoid de facto evictions caused by rising rents." However, results also indicate that benefits for tenants in controlled units "may be offset by negative effects on the uncontrolled sector," which may experience increased rents due to constrained supply. However, two studies of the removal of a rent-control ordinance in Cambridge, MA, found that rent control reduced rents in the uncontrolled sector. Authors argued that the benefit of lower rents came at the cost of housing quality deterioration as landlords of controlled units were less likely to pay for maintenance, which also decreased the value of nearby uncontrolled units. This outcome aligned with some empirical evidence showing rent control policies negatively affected maintenance. On the other hand, rent control's effect on developers' decisions regarding new construction remained speculative, as U.S. rent-control laws generally exempt new construction. Older empirical research in New Jersey and Washington, D.C., found no significant relationship between rent control and new housing construction. Meanwhile, more recent analyses of policies in San Francisco, CA, and Cambridge, MA, collectively suggested that rent control may contribute to conversion of rental properties into condominiums, unless other policies are in place to limit this shift in housing supply. Authors also considered how effective rent control policies were at improving economic opportunity. Generally, rent control has been shown to support residential stability, but the location of the rent-controlled unit matters, as residential stability in economically disadvantaged neighborhoods is not associated with the same positive long-term physical and mental health outcomes as in economically advantaged neighborhoods. Additionally, the ability to direct rent control benefits to those in gentrifying neighborhoods is less clear. For example, a study in New York City found tenants in rent-stabilized units exited at similar rates whether or not they were in gentrifying neighborhoods. Tenants who benefited from rent control policies were, by design, those already living in the unit. Benefits were not directed to households with the most need. Over time, benefits associated with rent-control may not be distributed equitably "if others who could benefit cannot obtain such a unit." Multiple empirical studies cited found rent control had not successfully directed benefits to lower-income residents or families. Finally, authors considered how effective rent control was at reducing racial disparities. They found "evidence [was] mixed on whether people of color access[ed] rent-controlled units in proportion to their population share or housing need." Meanwhile, older research "studies have found that even as rent control has overrepresented [Black] and Puerto Rican people, its benefits are more concentrated among wealthier, white households, who tend to live in neighborhoods with relatively higher unassisted rents." Authors found limited available research exploring "how other potential benefits of rent control (e.g., access to employment or quality education) may vary by location and benefit some racial and ethnic groups more than others." Authors also discussed research gaps and limitations. Specifically, economics literature generally relied on models rather than case studies or observed impacts. Authors noted, "[a]lthough some evidence suggests that rent control increases costs in the unregulated market, negatively affects housing quality, and promotes conversion of rental units into condominiums, variation across municipalities with rent-control policies indicates that local context and local regulations matter." Understanding how different policy provisions (e.g., those meant to mitigate impacts on developers and landlords) compare and account for local conditions may help address negative externalities associated with rent-control policies. Authors concluded evidence generally supports rent-control's ability to promote residential stability for people living in rent-controlled units. However, there is limited evidence that rent-control "contributes to broader socioeconomic goals, such as limiting gentrification, creating mixed-income neighborhoods, or decreasing racial disparities." They cite other researchers who have argued "rent control may be able to play a role in promoting equity, but it needs to be part of a systematic approach to housing, social, educational, and economic policy."

10. **Law The Network for Public Health. Rent Control and Stabilization. 2021. https://www.networkforphl.org/resources/housing-availability-and-affordability-toolkit/rent-control-and-stabilization/. Accessed July 14, 2023.**

The Network for Public Health Law published a fact sheet about rent control and stabilization. The authors summarize previously published literature. The fact sheet clarifies that while rent control and rent stabilization are often used interchangeably, rent "control" freezes the price of rent between lease terms for continuous tenants, and rent "stabilization" sets a cap on allowable price increases between lease terms, whether a tenant is continuously occupying the premises or a new tenant. Rent control often allows price increases only between tenants. The authors cite other studies and state that "nearly half of renters in the U.S. are 'cost burdened,' spending more than 30% of their incomes on housing, and about one in four renters (almost 11 million people) spend more than 50% of their incomes on housing ('severe' cost burden)." The authors connect housing affordability to health by describing that whenever tenants are cost burdened, they do not have finances available to spend on other needs such as healthcare, resulting in negative health outcomes. The authors cite additional prior research, stating that "when previously cost-burdened renters gained access to affordable housing, outpatient care increased, and emergency care decreased – leading to an overall 12% decrease in Medicaid costs". Additionally, "[i]n a 2019 survey of 500 medical professionals, 100% reported having patients express concerns about the cost of housing, and 92% of patients advised to reduce stress reported that personal finances were their biggest stressor." Further, the national median rent has been increasing each year, and increasing more after the COVID-19 pandemic. From January-September 2021, national median rent increased 16.4%, compared to an average of 3.4% in that same period from 2017 through 2019. One study by Diamond et al. shows that rent price restrictions can provide benefits to the tenants living in those units. Benefits are magnified in rent-stabilized units where "allowable rent increases are lower between lease terms with continuous tenants than between tenants". Policies that benefit tenants who stay in price-restricted units may lead to those tenants remaining in their unit for longer periods of time, which could lead to improved neighborhood stability and associated health and social benefits. However, rent control and stabilization policies only benefit tenants while they occupy those units. When viewing these policies at a systems-level, they tend to decrease housing stock and affordability of other rentals. For example, landlords may choose to convert rentals to condominiums or new builds to avoid the policy. A 2019 study of San Francisco rent control policies found that "rent controlled buildings were 8 percentage points more likely to convert to a condo [or other exempt dwelling]" compared to buildings not covered by the policy. Since 1994, when the policy was first implemented, "the supply of small multi-family rental housing decreased by 15 percentage points". Further, rent price restrictions can harm young low-income families, since tenants benefitting from rent-controlled housing may not be motivated to move out even after shifting employment or needs. Lastly, research indicates that rent price restriction policies may lead to a lack of maintenance and conditions of rentals, as landlords may not be motivated to make home improvements without additional rental income. The authors call for intervention in housing policy to make housing more affordable and to protect public health.

11. **Ambrosius Joshua D., Gilderbloom John I., Steele William J., et al. Forty years of rent control: Reexamining New Jersey's moderate local policies after the great recession. *Cities.* 2015;49:121-133.**
Ambrosius et. al. use 2010 Census data to replicate and extend on past research on rent controlled areas of New Jersey. "Communities in the state of New Jersey embraced moderate rent controls, which attempt to stabilize annual rent increases for tenants while ensuring landlords receive 'fair' returns on their investments, in the 1970s." Most New Jersey rent control regulations have been enacted by nonelected local rent control boards. About 33% of rent control cities use a fixed percentage for rent increases—the most common is 3.01–4%. Some (24%) rent control cities' allowed increases are based on the CPI, while others permit rent increases under a variety of conditions. Previously published literature regarding ways rent control may lead to decreases in housing quantity and quality are summarized. The authors state that "unlike restrictive rent controls, moderate rent control may avoid the problems of reductions in quality and quantity of rental housing stock." The researchers compare controlled and non-controlled communities, totaling 10,000 people, then analyze rent quality and quantity. Nominal and ordinal scales of rent control policies were evaluated. The researchers controlled for total population, percentage change in population, percentage of population identifying as African American, median household income, percentage of total units that are renter occupied, and the percentage of units built before 1940. Two additional dependent variables (changes in property value and foreclosure rates) are added to account for the 2000-2010 housing bubble and recession. Results indicate that New Jersey's rent control policies do not have any statistically significant effects on their communities' housing markets once other factors are controlled. Further, the specific and unique details various of rent control policies appear to influence outcomes. "[U]nlike restrictive rent controls, moderate rent control may avoid the problems of reductions in quality and quantity of rental housing stock." The researchers state that, "differences between rent control and non-rent control cities are due to disparities in income, racial proportions, and rental property market shares." The research also shows that median rent in rent-controlled cities did not differ from non-controlled cities.

12. **RCW 35.21.830 Controls on rent for residential structures--Prohibited--Exceptions. In: Legislature WS, ed1981.**

Title 35 RCW pertains to cities and towns in Washington State. RCW 35.21.830 states that local imposition of controls on rent is preempted by the state. RCW 35.21.830 prohibits a city or town from imposing controls on rent. Specifically, no city or town may enact, maintain, or enforce ordinances or provisions regulating the amount of rent to be charged for single-family or multiple unit residential rental structures or sites.

13. **RCW 59.18.200 Tenancy from month to month or for rental period—End of tenancy—Armed forces exception—Exclusion of children—Conversion to condominium—Demolition, substantial rehabilitation of the premises—Notice., Revised Code of Washington(2021).**
This RCW addresses month to month tenancies in Washington.

14. **RCW 59.18.650 Eviction of tenant, refusal to continue tenancy, end of periodic tenancy—Cause—Notice—Penalties., Revised Code of Washington(2021).**
This RCW details under what tenancy terms and circumstances a landlord may or may not evict a tenant, refuse to continue a tenancy, or end a periodic tenancy. Additionally, the law details causes allowed and notices required to evict a tenant, as well as penalties for removing a tenant or causing a tenant to be removed from a dwelling in violation of the law. Reasons for which a landlord can end a tenancy include: a tenant's failure to pay rent (14-day notice); an owner elects to sell the single-family residence (90-day notice); the premises are to be demolished, substantially rehabilitated, or change of use (120-day notice); the owner withdraws the unit from the rental market to pursue conversion (120-day notice); the landlord, in good faith, seeks possession so the owner or immediate family may occupy the unit as the principal residence and no substantially equivalent unit is vacant and available (90-day notice); etc.

15. **State Tenants Union of Washington. Types of Rental Agreements.**
This resource from the Tenants Union of Washington State provides a high-level summary of the types of rental agreements that are valid in Washington State.

16. **Tenancies from year to year except under written contract, RCW 59.18.210 (1973).**
Washington State statute states that tenancies from year to year are hereby abolished except when the same are created by express written contract. Leases may be in writing or print, or partly in writing and partly in print, and shall be legal and valid for any term or period not exceeding one year, without acknowledgment, witnesses or seals.

17. **End of tenancy for a specified time—Armed forces exception., RCW 59.18.220 (2021).**
Under RCW 59.18.220 a tenancy ends at the end of the stated lease terms.

18. **Landlord/Tenant Rights. In: Association WSB, ed. Seattle, WA2011.**
This pamphlet was prepared by the Washington State Bar Association as a public service. It provides general information about landlord and tenant rights in Washington.

19. **Manufactured/mobile home landlord-tenant act, Revised Code of Washington.**

Chapter 59.20 RCW governs the minimum duties of landlords and tenants in manufactured and mobile homes. The chapter is known as the Manufactured/Mobile Home Landlord-Tenant Act (MHLTA).

20. **RCW 59.20.030 Definitions, Revised Code of Washington(2023).**
This RCW details the definitions relevant to Chapter 59.20 RCW, the Manufactured and Mobile Home Landlord-Tenant Act (MHLTA). This section incorporates changes made in the Manufactured/Mobile Home Communities—Closure or Conversion, effective July 23, 2023.

21. **RCW 59.20.060 Rental agreements—Required contents—Prohibited provisions, Revised Code of Washington(2023).**
This RCW within the Manufactured/Mobile Home Landlord-Tenant Act detailed required contents and prohibited provision within rental agreements for manufactured/mobile homes in Washington.

22. **RCW 59.20.090 Term of rental agreements—Renewal—Nonrenewal—Termination—Armed forces exception—Notices., Revised Code of Washington(2019).**
This RCW from the Manufactured/Mobile Home Landlord-Tenant Act details terms of rental agreements allowable under state law and references required notification of rent increase.

23. **Manufactured/Mobile Home Communities—Closure or Conversion. Frame, trans. *Revised Code of Washington*. 2023 Regular Session ed2023.**
Engrossed Second Substitute Senate Bill (E2SSB) 5198 was passed into law (Chapter 40, Laws of 2023) during the 2023 regular session. The legislation amended the Manufactured/Mobile Home Landlord-Tenant Act and changes became effective July 23, 2023.

24. **Senate Bill Report SB 5160. Senate Committee on Housing & Local Government; 2021.**
This Senate Bill Report from the Senate Committee on Housing & Local Government describes the First Substitute Bill and relevant background information.

25. **Leifheit K. M., Linton S. L., Raifman J., et al. Expiring Eviction Moratoriums and COVID-19 Incidence and Mortality. *Am J Epidemiol.* 2021;190(12):2503-2510.**
Leiftheit et al. conducted research on eviction moratoriums in the U.S. during the COVID-19 pandemic. The researchers tested for associations between evictions and COVID-19 incidence and mortality. The study evaluated data from March 13 to September 3, 2020 and included 44 U.S. states. States that did not implement a moratorium were excluded from the study. The results show that COVID-19 incidence and mortality increased steadily in states after eviction moratoriums expired. Eviction expiration was associated with a doubling of COVID-19 incidence and a 5-fold increase in COVID-19 mortality 16 weeks after moratoriums lapsed. Further, results imply an estimated 433,700 excess cases and 10,700 excess deaths nationally by September 3, 2020. The authors explain that the expiration of eviction moratoriums was associated with increased COVID-19 incidence and mortality.

26. **RCW 59.18.630 Eviction moratorium—Unpaid rent—Repayment plans—Rental assistance., RCW 59.18.630 Revised Code of Washington(2022).**

This Washington RCW details the eviction moratorium.

27. **Inslee announces eviction moratorium "bridge" [press release]. Olympia, Washington: Office of Washington State Governor Jay Inslee, 24 June 2021.**
This webpage announced the Governor's proclamation to establish a "bridge" between Washington State's eviction moratorium and housing stability programs established by the Legislature. The bridge began effective July 1, 2021, and was not an extension of the moratorium put in place during the COVID-19 pandemic. Under the bridge, "landlords are prohibited from evicting a tenant [for past rent due from Feb. 29, 2020, through July 31, 2021] until there is an operational rental assistance program and eviction resolution program in place in their county. Additionally, landlords are prohibited from treating past unpaid rent or other charges as an enforceable debt until the landlord and tenant have been provided with an opportunity to resolve nonpayment through an eviction resolution pilot program." It stated, "[l]andlords may only evict a tenant if none of those actions are being taken but must offer the tenant a reasonable re-payment plan before beginning the eviction process." The bridge was set to expire September 30, 2021.

28. **Landlord-Tenant Relations, Revised Code of Washington(2021).**
The Washington State Legislature passed Engrossed Second Substitute Senate Bill 5160 (Chapter 115, Laws of 2021), and the Governor signed the law with a partial veto. The legislation added provisions to the Residential Landlord-Tenant Act including language specific to repayment plans, an eviction resolution pilot program, legal representation of indigent tenants, and others.

29. **Inslee updates eviction moratorium bridge proclamation [press release]. Olympia, Washington: Office of Washington State Governor Jay Inslee, 24 September 2021 2021.**
This webpage announced an extension of the "bridge" between Washington State's eviction moratorium and housing stability programs established by the Legislature. "The eviction bridge transition [was] extended through 11:59 PM on October 31, 2021, to allow more time for local jurisdictions to distribute rental assistance funding."

30. **Discrimination - Human Rights Commission, Chapter 49.60 RCW(1995).**
Washington State law Chapter 49.60 RCW prohibits discrimination due to race, creed, color, national origin, citizenship or immigration status, families with children, sex, marital status, sexual orientation, age, honorably discharged veteran or military status, or the presence of any sensory, mental, or physical disability or the use of a trained dog guide or service animal by a person with a disability.

31. **RCW 59.18.255 Source of Income—Landlords prohibited from certain acts—Violation—Penalties., RCW 59.18.255 Revised Code of Washington(2018).**
This Washington State statute prohibits landlords subject to the Residential Landlord Tenant Act (RLTA) from discriminating against an otherwise eligible prospective or current tenant based on the source of their income. However, it allows a landlord to refuse to rent to the tenant if all three of the following criteria are true: 1) the property must pass inspection for the tenant to keep their rental assistance; 2) it will cost more than $1,500 to make sure the property will pass the inspection; and 3) the landlord has not received money to make the improvements. The law

allows a tenant or prospective tenant to bring a civil action if they believe a landlord has discriminated against them due to their source of income. If a landlord violates this statute, they may be required to pay up to 4.5 times the amount of the monthly rent, plus costs and reasonable attorney's fees. The law specifies that "source of income" includes "benefits or subsidy programs" and "does not include income derived in an illegal manner."

32. **Relating to residential tenancies; creating new provisions; amending ORS 90.100, 90.220, 90.323, 90.427, 90.600, 90.643, 90.675 and 105.124; and declaring an emergency. Burdick S, trans. *Oregon Revised Statutes*. 80th ed2019.**
This 2019 legislation passed by the Oregon Legislative Assembly established statewide rent-stabilization.

33. **Relating to residential tenancies; creating new provisions; amending ORS 90.323, 90.324, 90.600 and 90.643; and declaring an emergency. Campos S, trans. *Oregon Revised Statutes*. 82nd ed2023.**
This legislation passed by the Oregon Legislative Assembly revised the statewide rent-stabilization.

34. **California Tenant Protection Act of 2019. Chiu, trans. *Civil Code relating to tenancy*2019.**
The California State Legislature passed this legislation (Chapter 597, Statutes of 2019) establishing statewide rent-stabilization along with other provisions.

35. **The California Tenant Protection Act of 2019 (AB 1482) 2022; Available at: https://sf.gov/information/california-tenant-protection-act-2019-ab-1482. Accessed, 2023.**
This webpage from the San Francisco City and County government answers common questions about the state's new rent-control law. The policy exempts some units including units constructed within the last 15 years; units restricted to low or moderate-income households; certain dormitories; a two-unit property if the second unit was occupied by the property owner the entire time of the tenancy; and single-family homes and condominiums if both the following apply: 1) the property is not owned by a real estate trust, corporation, or an LLC with at least one corporate member and 2) the landlord notified the tenant in writing that the tenancy is not subject to the rent increase limitations. Additionally, units subject to a local control ordinance that is more restrictive than the statewide policy.

36. **LawDistrict. Rent Control Laws by State. 2022; Available at: https://www.lawdistrict.com/articles/rent-control-laws-by-state. Accessed 24 July 2023, 2023.**
This webpage provides an overview of rent control/stabilization law in each U.S. state and the Washington, DC. As of October 2022, seven states which follow The Dillon Rule (i.e., local governments have no inherent power to govern, their only powers are those expressly granted by the state) had no rent control/stabilization nor preemption: West Virginia, Alaska, Nevada, Pennsylvania, Vermont, Virginia, and Rhode Island. Six states preempted rent control/stabilization and mandatory inclusionary zoning: Arizona, Indiana, Kansas, Tennessee, Texas, Wisconsin. Five states did not have rent control/stabilization and did not preempt rent control/stabilization: Hawaii, Nebraska, Montana, Wyoming, and Delaware. Oregon

implemented a statewide rent control/stabilization policy, and Washington, DC, had a districtwide rent control/stabilization policy. California had both a statewide rent control/stabilization policy as well as local ordinances in effect. Four states did not have a statewide rent control/stabilization policy but did have county and city laws in effect: New York, Maine, New Jersey, and Maryland. Finally, 30 states including Washington had laws that preempt rent control/stabilization: Maine, Maryland, New Jersey, New York, Alabama, Arkansas, Colorado, Connecticut, Florida, Georgia, Idaho, Illinois, Iowa, Kentucky, Louisiana, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, New Hampshire, New Mexico, North Carolina, North Dakota, Ohio, Oklahoma, South Carolina, South Dakota, Utah, Washington.

37. **Colorado HB 23-1115 Repeal Prohibition Local Residential Rent Control. Mabrey J, Velasco E, Rodriguez R, trans. *Colorado Revised Statutes*. Regular Session 2023 ed2023.**
HB 23-1115 was introduced during the Colorado General Assembly's 2023 Regular Session. Among other provisions, the bill would have repealed statutory provisions prohibiting counties and municipalities from enacting any rent control ordinances and would have set guidelines for enacting rent control/stabilization. The bill died in the Colorado Senate.

38. **Senate Committee Scraps Proposal for Rent Control Law. 2021; Available at: https://www.civilbeat.org/2021/02/senate-committee-scraps-proposal-for-rent-control-law/. Accessed.**
This article describes that Hawaii did not pass SB 52, which was legislation that would have permitted rent control measures.

39. **Illinois HB 3874 Rent Control Act. Huynh H, trans2023.**
HB 3874 was introduced during the Illinois General Assembly's 2023 Session. The bill would have created the Rent Control Act. Among other provisions the bill would have allowed a landlord to increase rent no more than 1 time within a 12-month period, limited rental increases to no more than 15%, and limited allowable increases following a rental being removed from the market or vacant. It would also have allowed the Attorney General to "enforce a violation of the Act as an unlawful practice under the Consumer Fraud and Deceptive Business Practices Act." The bill did not pass out of committee.

40. **Rent Control Measures High on Priority List for State Legislatures in 2023. 2023; Available at: https://rebusinessonline.com/rent-control-measures-high-on-priority-list-for-state-legislatures-in-2023/#:~:text=The%20issue%20of%20rent%20control%20has%20been%20raised%20frequently%20in,up%20for%20debate%20through%202023. Accessed, 2023.**
This news article provides information on which state legislatures recently debated rent control/stabilization measures and predicts which states these measures may resurface in future legislative bodies.

41. **Wells D. The Price of Diversity: Rent Control and Desegregation of Urban Areas. *Suffolk University Law Review* 2022;155.**
Wells provides a summary of housing discrimination in the U.S., rent control policies, and strategies for desegregation. A thorough history of housing segregation and desegregation

policies and programs is provided. The author shares that according to the National Low Income Housing Coalition, in 2021, the average minimum wage worker in the U.S. would need to work nearly 97 hours per week to affordably rent a two-bedroom home. The lack of affordable housing disproportionately affects Black, Indigenous, People of Color. Three main approaches to desegregating public housing are presented. These include income-proxy programs focused on integration through income rather than race, voucher programs intended for use in the private market, and mobility programs aimed at racially integrating both public and private housing. Income proxy programs aim to decentralize poverty. The author points out ways that these programs do not foster desegregation because the focus is on income rather than race, and the programs do not account for structural barriers in place. Section 8 housing vouchers also do not work to alleviate segregation nor poverty because voucher holders experience discrimination from landlords and real estate brokers. Mobility programs work to either "transfer public housing tenants from a segregated development to one where their race is a minority, or they provide Section 8 vouchers in conjunction with counseling and assistance allowing tenants to move to a more integrated neighborhood or suburb". Information on ways segregation has changed over time is provided. The author states that rent control policies maintain or increase stock of lower cost rentals, which will lead to more integrated communities. Rent control/stabilization policies lead to some landlords removing their properties from the market. These policies may lead to lower prices of uncontrolled units due to the competitive prices of nearby rent costs in controlled units.

42. **The Fair Housing Act, 42 U.S.C. 3601 (2023).**
The Fair Housing Act, 42 U.S.C. 3601 et seq., prohibits discrimination by direct providers of housing, such as landlords and real estate companies as well as other entities, such as municipalities, banks or other lending institutions and homeowners' insurance companies whose discriminatory practices make housing unavailable to persons because of race or color, religion, sex, national origin, familial status, or disability.

43. **Romero A., Goldberg, S., Vasquez, L. LGBT People and Housing Affordability, Discrimination, and Homelessness The Williams Institute 2020.**
This report from the UCLA Williams Institute synthesizes research and policy related to the housing of lesbian, gay, bisexual, and transgender (LGBT) people in the United States and makes recommendations to address the variety of challenges identified. Compared to non-LGBT people, LGBT people appear to be more likely to face housing unaffordability are less likely to own their homes and are more likely to be renters, and are more likely to be homeless. Stigma, discrimination, and patchwork legal protections contribute to poor housing-related outcomes for LGBT people.

44. **The Rental Housing Crisis Is a Supply Problem That Needs Supply Solutions. 2022; Available at: https://www.americanprogress.org/article/the-rental-housing-crisis-is-a-supply-problem-that-needs-supply-solutions/. Accessed August 11, 2023.**
The Center for American Progress discuss the history of the housing market in the U.S. Recommendations on ways to improve housing access and affordability are included.

45. **Glossary of Terms. 2023; Available at: https://www.courts.wa.gov/newsinfo/resources/?fa=newsinfo_jury.termguide#C. Accessed, 2023.**
This webpage from the Washington State Administrative Office of the Courts provides definitions of legal terms including "cause of action".

46. **Multifamily NW. 2023 Oregon Maximum Rent Increase is 14.6%. 2022; Available at: https://www.multifamilynw.org/news/2023-oregon-maximum-rent-increase-is-146#:~:text=On%20September%2013%2C%20the%20State,the%20maximum%20increase%20was%209.9%25. Accessed 8/7/2023, 2023.**
This Multifamily NW webpage announces the maximum rent increase percentage published by Oregon's Office of Economic Analysis and includes information about the state's policy on rent control/stabilization.

47. **Ramakrishnan J. Here's how much Oregon landlords can raise rent in 2023, according to state rules. September 15, 2022, 2022.**
This Oregonian/OregonLive article describes the state's newly published maximum rent increase percentage and notes various perspectives on Oregon's rent control/stabilization policy.

48. **Cuthill M. Rent hikes capped at 14.6% for most Oregonians next year, the highest since limits passed. September 13, 2022, 2022.**
This Oregon Public Broadcasting article discusses how Oregon reached the new maximum rent increase percentage rate for 2023.

49. **Oregon Department of Administrative Services. Rent Stabilization. 2022; Available at: https://www.oregon.gov/das/OEA/Pages/Rent-stabilization.aspx. Accessed 8/6/2023, 2023.**
This Oregon government webpage addresses the state's rent stabilization policy as outlined in SB 608 (2019) and SB 611 (2023). The Office of Economic Analysis lists the allowable rent increase percentage for the current and previous year and links to additional information.

50. **Chen R., Jiang, H., Quintero, L.E. Measuring the Value of Rent Stabilization and Understanding its Implications for Racial Inequality: Evidence from New York City. *GLO Discussion Paper Series 1102*: Global Labor Organization; 2022:77.**
Chen, Jiang, and Quintero estimate quality-adjusted rent discounts for rent-stabilized units in New York City (NYC) from 2002 to 2017. Data from the New York City Housing and Vacancy Survey (NYCHVS) are used. The researchers also provide information about the magnitude and distribution of rent discounts and provide discussion about policy implications for racial inequities. Rent stabilization in NYC means that annual rent increases cannot be set above the caps set by the Rent Guidelines Board (RGB). NYC rent stabilization generally applies to older and larger buildings, excluding condos and co-ops. "The RGB considers financing conditions, owner costs and revenues, and rental vacancy rates in determining the cap. [RBG] permits rent increases above the cap when 1) tenants vacate the unit, or 2) owners make major capital improvements to the building. [...] Apartments in buildings with six or more units are subject to the policy in either of the following two scenarios: (1) if the building was built between 1947 and 1974; (2) if the building was built before 1947, but the tenants moved in after 1971.

Additionally, apartments in newer and smaller buildings may also be rent-stabilized if they benefit from some tax abatement programs." The researchers estimated rent discounts by calculating the difference between predicted rent in the unregulated market and actual observed contract rent of those units. The researchers used several methods to validate their estimates including: a machine learning method (LASSO) to validate their out-of-sample prediction power, propensity scores to improve comparability between unregulated and stabilized units, and a repeat-rent approach with a panel of de-regulated units to control for unobservable housing quality. The researchers found that on average, $410 per month was discounted from rent in rent-stabilized units, which was approximately 34% of the monthly mean rent of these units, and about 8% of the mean annual income of rent-stabilized households. Although the researchers found that rent discounts increased over time, "the average rent discount follows a U-shaped path over time, dropping from roughly $470 per month in 2002 to about $370 in 2011 and then rising up to $450 in 2017". The researchers found that "the total annual income of rent-stabilized households, on average, is $27,000 lower than the unregulated tenants". Rent discount data shows racial inequities. After controlling for Black households being more likely to rent than white households, the researchers found that Black tenants are about 5% less likely to live in rent-stabilized units than white renters. Asian American Pacific Islander tenants were also less likely to live in rent-stabilized units, while Hispanic tenants were more likely than white tenants. In 2002, Black tenants were 8.6% less likely than white tenants to live in a rent-stabilized unit, and that non-white tenants had lower rent discounts than white tenants in the 2000s. Over the full study period, white households in the study had an average of $490 monthly discount on rent, while Black and Hispanic households in the study only had average discounts of $150 and $135 respectively. The discount gaps have gotten smaller over time, and the researchers claim that beginning in 2011 the gaps have disappeared. The researchers state that gentrification, neighborhood sorting, differences in the length of tenancy, the marginal benefit of an additional year of tenancy in raising discounts, and policy awareness affect the racial gaps in rent discounts. As neighborhoods become gentrified, rent increases in those neighborhoods, making rent stabilized units more cost-effective over time than units in non-gentrified neighborhoods. However, racial gaps in rent discounts over time have widened in units in non-gentrified neighborhoods. The research shows overall that discounts are "1) not progressively distributed towards lower-income households; (2) larger in Manhattan and increasing in gentrifying neighborhoods; and (3) twice as large for households correctly aware of being beneficiaries of the policy." Further, "rent discounts in gentrifying neighborhoods have increased by 22%, from about $446 in 2002 to $545 in 2017. In contrast, the average rent discounts in non-gentrifying and high-income neighborhoods have gone from $210 and $560 in 2002 to $100 and $520 in 2017, respectively. This is a decline of 51% and 7%, respectively." Further, "[o]nly one-third of the tenants in rent-stabilized units [were] aware that they are beneficiaries of rent stabilization, and the mean rent discount of these tenants is larger compared to other tenants in rent-stabilized units." The researchers found that less than 35% of rent stabilized tenants were correctly aware of their rent regulation status, and almost 25% of stabilized tenants were incorrectly aware. Tenants who were "correctly aware are significantly more likely to be college educated, white, and have higher total family income". Aware tenants were, on average, tenants in that unit 5 years longer than non-aware tenants. The authors point out that landlords may advertise the rent-stabilized unit differently to different people, offering initiation points to tenant discrimination.

51. **Diamond Rebecca, McQuade Tim, Qian Franklin. Who Pays for Rent Control? Heterogeneous Landlord Response to San Francisco's Rent Control Expansion.** ***AEA Papers and Proceedings.*** **2019;109:377-380.**
Diamond, McQuade, and Qian evaluated which types of landlords chose to avoid providing rent-controlled units in San Fransisco. Landlords may build an entirely new building, convert units to condos, or highly rennovate units to avoid rent control policy implementation. Large, corporate landlords are more likely to be able to afford large scale rennovations. Overall, "[a]mong buildings with individual landlords, there was a 17.0 [%]decline in the number of renters living in rent controlled units" while "among buildings with corporate landlords, [there was an estimated] 63.7[%] decline in the number of renters living in rent controlled units."

52. **Pastor M., Carter V., Abood M. Rent Matters: What are the Impacts of Rent Stabilization Measures?: USC Dornsife;2018.**
Researchers from USC Dornsife wrote a review of literature on rent stabilization policies. The discussion of the policy context is from the perspective of applicability in California. A background is provided on how the field of economics approaches rent. Changes in cost of rent "may arise for reasons having to do nothing with whether a landlord has improved his or her actual housing product but instead may arise due to external factors such as the overall set of market conditions, nearby public investments (such as new transit lines), or other sorts of public policies". Further, "most literature on rent regulations comes from the discipline of economics. While this perspective is critical, economic literature typically treats housing as an exchangeable commodity and focuses on the monetary value of homes by comparing rents and home prices. However, the value of housing in most people's lives and the importance of housing in society cannot be captured solely through a market analysis. Housing fulfills important social needs—it provides stability, safety, and security to individuals and families, outcomes that are valued but not always tagged with a market price. For that reason, our analysis integrates economic literature with an analysis of housing and tenant mobility drawn from the fields of public health, education, urban planning, and sociology." The authors describe ways that rent stabilization policies have affected housing market factors. The reviewers cite study findings from 1973 to 2018 to highlight that tenants in rent-regulated apartments benefit from rent stabilization and stay in their units longer, and that these benefits outweigh the unclear potentially negative impacts that rent stabilization policies may have on the housing market overall. The health benefits associated with housing stability are described. The researchers state that rent stabilization efforts are most effective at mitigating housing crises when paired with additional policies such as "promoting housing supply, particularly of affordable units, and job training and economic development programs that can lift incomes and promote mobility".

53. **Research U.S. Department of Housing and Urban Development Office of Policy Development and. Options and Tradeoffs: Rent Stabilization Policies 2022. https://www.huduser.gov/portal/pdredge/pdr-edge-featd-article-062822.html#:~:text=Rent%20stabilization%20policies%2C%20sometimes%20referred,the%20rent%20of%20given%20units. Accessed 2023.**
The U.S. Department of Housing and Urban Development Office of Policy Development and Research distributed information about rent stabilization policies. They share that 31 states have laws that prevent rent stabilization policies. Oregon and California have adopted statewide rent stabilization policies. The author points out three main policy areas that to be addressed in rent

stabilization policies: the scope of the properties the regulation covers, the mechanism used to regulate rents, and administration and enforcement mechanisms. Most cities with rent stabilization policies exclude new constructed rental units from the policy. Most cities set the ceiling of rent at some percentage of the existing rent plus a measure of inflation or consumer spending. New York City has a Rent Guidelines Board who sets allowable rents. Oregon's rent stabilization statute limits annual increases to 7% plus the 12-month average of the CPI from the previous calendar year. Often, rent stabilization policies allow landlords to request an exemption if they are unable to earn a "rate of reasonable return". Some areas include a vacancy control policy where rent stabilization policies are applied to units, even when the unit is vacant. Vacancy control policies are less common and allow for landlords to recover forgone income between tenants. However, not including vacancy control policies can create incentive to evict long-term tenants or screen out tenants who may be long-term renters such as families or senior citizens. Some states' policy enforcement takes place at the state level, while others are operationalized at the local agency level. In some instances, enforcement happens via violations raised by tenants while others are raised by attorneys. The summary includes an overview of two 2019 studies on San Francisco rent stabilization research studies which found that tenants in rent-stabilized units have lower and more consistent rent than non-stabilized unit tenants. Landlords in these studies have responded to rent stabilization policies by reducing housing supply. The authors state that research on rent stabilization is relatively scarce and highlights the challenges in comparing across various local housing climates and jurisdictions due to the constellation of variables influencing housing supply, demand, and affordability. The authors point out that rent stabilization policies can benefit tenants most whenever paired with complementary policies such as tenant right to counsel laws, more stringent eviction protections, extending grants or loans to landlords.

54. **Brown Gabrielle. Economic Primer & Policy Analysis: Rent Control Policies & Oregon SB-608. *The Hatfield Graduate Journal of Public Affairs.* 2021;5(1).**
Brown provides a policy analysis of Oregon SB 608 which enacted rent stabilization policies in 2019 with the intent to address rental cost growth and tenant evictions. Although the policy is statewide, it was primarily a response to conditions in Portland. The bill does not freeze rent or keep rental housing costs below long-term equilibrium. The author provides an overview of the history of housing in Oregon, where after WWII, cities did not have strong investment opportunities and people moved to suburbs. In the 1980's, people began returning to cities at rates that housing stock could not keep up with. This mismatched supply and demand continued into the Great Recession era where housing prices increased while wages remained mostly stagnant. This combination of factors led to increased levels of housing displacement. The theory behind rent control policies is to hold rent cost amounts steady while demand increases. Meanwhile, landlords maintain "economic rent" (maintenance plus opportunity costs) until supply expands. The author proposes that the policy allows price to rise to the equilibrium in the long term but prevents dramatic price shifts in the short term. The author claims that Oregon's SB 608 follows this process by allowing rental price increases of 7% + CPI, with the hope of allowing prices to rise as supply, maintenance, and opportunity costs rise, while preventing sharp increases in rental prices for tenants. The price cap does not apply to properties in the first 15 years after being granted a certificate of occupancy. In addition, the unit rent may be reset when the tenant changes, but only if the previous tenant leaves voluntarily. The author discusses several rent control inefficiencies, including housing exchange, capitalized property values,

housing disinvestment, and land use conversion. Tenants might be willing to pay more money up front to access a controlled unit, in an effort to save money long term. Tenants in controlled units might be less likely to move out of that unit, creating decreased mobility and decreasing available options for other potential tenants. Since rent control policies introduce a gap between what the renter is charged and what the rent of that unit would be if left uncontrolled, owners pay that gap. This can lead to increased motivations to evict tenants. It is best to couple rent control policies with tenant protections. Further, the author argues that the expected value of rent controlled unit may decrease over time, due to decreased expected revenue. In response, "large landowners, including large banks and property developers, are more likely to have a diversified portfolio and more able to weather the capital losses on some properties, whereas a small-scale landowner paying a mortgage based on the capitalized value of the property pre-control will see revenues decrease, possibly below what enables them to maintain the property." The author also points out ways that rent control policies might increase the opportunity costs of investing in those units, which could lead to decreased housing supply and increase market prices. The researcher cites prior research: "Allowed rent increases must be sufficient to keep the capitalized value of the property greater in apartment use than in any other use. If not, the landlord has an incentive to change the use. Rent control ordinances that allow only building costs and maintenance expenses to be passed on to tenants will generally cause inefficiency in the long run." The author points out that SB 608 takes these complex factors into consideration with its 7% cap + CPI. Some have claimed that Oregon's approach is less "rent stabilization" and more "a measure to prevent price gouging".

55. **U.S. Department of Housing and Urban Development Office of Policy Development and Research Impacts of Filtering and Rent Control on Housing Supply. 2020. https://www.huduser.gov/portal/pdredge/pdr-edge-featd-article-061520.html#:~:text='%E2%80%9D%20Although%20in%20many%20areas%20filtering,shortage%20of%20supply%20are%20high.**

The U.S. Department of Housing and Urban Development Office of Policy Development and Research distributed information about the impacts of filtering and rent control on the housing supply. The article contains a summary of information shared during a 2020 Urban Institute webinar titled "Housing Supply Challenges and Solutions". The authors share that filtering is the process by which properties age and depreciate in quality and price and become more affordable to lower-income households. Filtering is the primary mechanism where the housing market provides affordable supply. New construction that can be characterized as affordable starter homes has decreased since the 1990s. Mortgage data from owner-occupied single unit properties built after 1900, from 1993 to 2018, show that the difference in income between property owners of a property declined by 0.4% per year on average between sales. In some cities in the U.S., properties tend to filter upwards, where property values go up and homes are sold to buyers with higher incomes. Factors that contribute to upward filtering and gentrification are supply inelasticity (limited or expensive land, barriers due to regulations) and demand factors (desirable amenities, employment opportunities). Data from San Francisco's rent control policies have shown ways that landlords have evicted tenants despite the rent control policies in place. Landlords may retire and evict tenants under the Ellis Act, or if the property owner or family member of the owner will occupy the unit for at least three years. In addition, new construction is exempted from rent control, so some landlords will demolish and rebuild units to avoid the policy. The authors state that rent control policies might end up hurting some of the lower income renters and appears to decrease housing supply.

56. **Asquith Brian J. Housing Supply Dynamics under Rent Control: What Can Evictions Tell Us? *AEA Papers and Proceedings.* 2019;109:393-396.**
Asquith describes how controlled unit landlords in San Fransisco reduced their housing supply in response to increased demand. San Fransisco allows an annual maximum rent increase of 60% of the CPI. Overall, increases in market rent may lead to some landlords exiting the controlled market. Data from the San Fransisco transit system were used to create treated and untreaded groups of controlled landlords and variation in highly localized price increases. Exposure to increased housing demand was defined as being within one half-mile of a tech company shuttle stop. Past research shows that proximity to a shuttle stop increases condominium process by an average of 5.4%. A LASSO algorithm was used to account for predict stop placement. Data on evictions from the Rent Board of the City of San Francisco are used as a proxy for supply changes. Data on building characteristics and housing values from July 2003 to July 2014 from San Fransisco's Office of the Assessor-Recorder are used to determine housing market response. In the study sample, there are 24,213 controlled and 1,385 uncontrolled buildings. A linear probability model was used to conduct the eviction analysis. Study results show that "there is no significant evidence that landlords attempt to turn over tenants to return the unit to market, but reasonably significant evidence that they instead target individual tenants for expulsion even at the price of a relocation payment and having the unit be withdrawn for at least three years." A second analysis was conducted to account for impacts on uncontrolled units, but results are too weak to show impacts. The author also states that landlords are more likely to avoid rent control policies by enrolling in condo conversion lottery. This paper shows that landlords may withdraw individual units after rent control implementation.

57. **Gardner Max. The Effect of Rent Control Status on Eviction Filing Rates: Causal Evidence From San Francisco. *Housing Policy Debate.* 2022:1-24.**
Gardner estimated the effect of rent control status on building-level eviction in San Fransisco. The authors describe specifics of San Fransisco rent control and eviction protections. The authors highlight that prior research on rent control has not been able to separate the effects of rent control from "other regional economic dynamics". Gardner refers to previously published research to describe the complexity of evaluating rent control and stabilization policies: "Arnott argued that modern, 'second-generation' rent controls were so nuanced and malleable—compared to the hard-line rent freezes imposed by their first-generation predecessors—that they defied a priori characterization as either good or bad policy. Arnott instead advocated for the use of empirical evidence to evaluate the effects of rent control on a case-by-case basis." Overall, a review of the rent control literature found that "nearly every academic study finds that rent stabilization […] increases housing stability for rent-stabilized residents". Gardner also calls attention to previously published literature to point out that the treatment variable of interest in Asquith (2019) study was "demand shock, from which it is impossible to disentangle the direct effect of rent control". The research explores the causal estimation of rent control effects on eviction rates using an RD design approach. The building-level rent control status on annual eviction filing rates per unit are the variables used in the regression. Eviction notices filed with the San Fransisco Rent Board (n=21,806) between 2007 and 2016 are used and matched with annual parcel-level tax assessor records over the same time period. The sample contains 344,513

annual address records and their associated 13,963 eviction notices. The study results show that eviction filings are 2 to 3 times higher among rent-controlled tenants than non-controlled tenants. Further, “breach of lease or at-fault evictions constitute a smaller portion of evictions in rent-controlled properties, which may suggest that rent control is actually achieving one of its primary objectives of keeping tenants from failing to pay their rent”. The researcher found almost no correlation between eviction rates and built year. A discussion about research limitations is included. The primary limitation is that eviction notices do not necessarily always become formal evictions. Another limitation is that the RD estimate may introduce some bias. The researchers present opportunities for policymakers to improve tenant outcomes under rent control by addressing the specific provisions from San Fransisco’s policy that let to inefficiencies, including targeted eviction protections.

58. **Zapatka Kasey, de Castro Galvao Juliana. Affordable Regulation: New York City Rent Stabilization as Housing Affordability Policy. *City & Community.* 2022;22(1):48-73.**
Zapatka and de Castro Galvao evaluated how much savings have been gained and who is most likely to benefit from rent stabilization policies in New York City. New York City Housing Vacancy Survey data are studied in two samples—one for each decade—by linking 1991, 1993, and 1996 survey waves and 2002, 2005, and 2008 survey waves. The authors use logistic regression and hedonistic regression to conduct the analysis. Results show that renters in unregulated units would have saved as much as $18,420 between 1991 and 1996 and $37,224 between 2002 and 2008 if they lived in regulated units. Further, Hispanic tenants were more likely than white tenants to live in regulated units. The researchers describe that this may be due to the geographic location of available stabilized units correlating with predominately Hispanic neighborhoods in New York City. The authors conclude that rent stabilization policies, "when paired with policies that stimulate new construction to simultaneously curb rent inflation, protect current populations from displacement, and increase housing supply".

59. **Diamond R. , McQuade T., Qian F. The Effects of Rent Control Expansion on Tenants, Landlords, and Inequality: Evidence from San Francisco. *American Economic Review.* 2019;109(9):3365-3394.**
Diamond et al. leveraged data following a change to San Francisco law to study the effects of rent control on the city’s tenants and landlords. After a 1994 ballot initiative, tenants who lived in small multi-family buildings (i.e., with 4 units or fewer) built before 1980 were suddenly protected by statute against rent increases. However, tenants who lived in small multi-family housing built in 1980 or later did not benefit from rent control protections under the new law. Authors used this quasi-experimental variation in the assignment of rent control and newly available data tracking individuals’ migration to assess the policy’s impacts on tenants and landlords. To their knowledge, this paper was the first to study how rent control affected the behavior of actual tenant beneficiaries. Overall, evidence indicated rent control limited renters’ mobility by 20% and lowered displacement from San Francisco. Authors found “[e]stimated effects [were] significantly stronger among older households and among households that [had] already spent a number of years at their address prior to [rent control].” Authors noted, these populations are less likely to experience personal shocks that require a change of residence. Therefore, these households are better positioned to benefit from potential savings offered by rent control. Results also indicated that rent control had an “especially large impact on preventing the displacement of racial minorities from San Francisco […] at least among the

initial cohort of renters covered by the law." Meanwhile, "landlords treated by rent control reduced rental housing supplies by [15%] by selling to owner-occupants and redeveloping buildings." Authors concluded that the implementation of rent control "ultimately led to a housing stock which [catered] to higher income individuals." New high-end housing attracted residents with at least 18% higher income compared to control group buildings in the same zip code. Evidence also indicated "the average tenant treated by rent control [lived] in a census tract with worse observable amenities, as measured by the census tract's median household income, share of the population with a college degree, median house value, and share unemployed." Authors concluded, "while rent control prevents displacement of incumbent renters in the short run, the lost rental housing supply likely drove up market rents in the long run, ultimately undermining the goals of the law."

60. **Taylor L.A. Housing and Health: An Overview of the Literature. *Health Affairs.* 2018.**
In this Health Policy Brief, Taylor states that, "there is strong evidence characterizing housing's relationship to health" and "housing is one of the best-researched social determinants of health." There are four primary pathways from housing to health, including housing stability, safety and quality of housing, housing affordability, and neighborhoods. Overall, individuals who experience housing instability are more likely to experience worse health outcomes compared to their stably housed peers.

61. **Chen K. L., Miake-Lye I. M., Begashaw M. M., et al. Association of Promoting Housing Affordability and Stability With Improved Health Outcomes: A Systematic Review. *JAMA Network Open.* 2022;5(11):e2239860.**
Chen et. al. conducted a systematic review of literature to characterize associations of primary prevention strategies for housing insecurity with adult physical health, mental health, health-related behaviors, health care use, and health care access. The authors define housing insecurity as difficulty with housing affordability and stability. Prior evidence indicates that housing insecurity is associated with less access to health care, worse mental and physical health, and mortality. The researchers systematically reviewed 26 quantitative studies published between 2005 to 2021 that studied interventions aimed at improving housing affordability or stability. The studies either supported at-risk households (targeted primary prevention) or enhanced community-level housing supply and affordability in partnership with the health sector (structural primary prevention). The research also examined ways studies of primary prevention interventions for housing insecurity addressed concepts associated with race and racism. The researchers followed the Preferred Reporting Items for Systematic Reviews and Meta-analyses (PRISMA) reporting guideline and used the Grading of Recommendations Assessment, Development, and Evaluation criteria to evaluate risk of bias. The review included 3 randomized trials and 20 observational studies. The authors frame their research with the following logic: "[housing] affordability and stability are associated with both structural, population-level factors (including housing supply and demand factors, which may influence market prices and may shape—and may be shaped by—broader societal conditions) and individual-level factors (including household income and expenses)." The interventions were sorted into short- and long-term strategies. Rent stabilization was categorized as a targeted primary prevention and long-term strategy. The results show that most interventions work to mitigate housing insecurity for the most vulnerable groups of people, rather than work to prevent housing insecurity overall. The

results also show with moderate certainty that eviction moratoriums were associated with reduced COVID-19 cases and death. The results show with low or very low certainty that other targeted primary prevention interventions (emergency rent assistance, legal assistance with waiting list priority for public housing, long-term rent subsidies, and homeownership assistance) are associated with health outcomes. No studies examined structural primary prevention strategies. “One observational study involved provision of temporary financial assistance for housing-related expenses, such as rent, utilities, and security deposits, to veterans at imminent risk of homelessness. It was associated with $219 per quarter in total health care cost savings.” None of the studies in this review evaluated the health associations of rent stabilization. Among the studies reviewed, “racism in housing and health outcomes was largely limited to controlling for race and ethnicity without conceptual justification”. The authors state that while “long-term rent subsidies are highly effective at promoting housing affordability and preventing displacement and homelessness, alone they have little to no association with poverty, and they should likely be combined with other social interventions plus case management to connect people with resources”. The authors conclude with recommendations for program and policy intervention strategies that focus on a systems-based, population level approach, rather than on household-level interventions.

62. **Fornaro M., Dragioti El., De Prisco M., et al. Homelessness and health-related outcomes: An umbrella review of observational studies and randomized controlled trials.** ***BMC Medicine.*** **2022;20:224-.**

Fornaro et al. conducted a review of 1,549 systematic reviews and meta-analyses published through April 28, 2021 that evaluated the association between homelessness and health. Using strict inclusion criteria, the authors included findings from 2 systematic reviews and 8 meta-analyses in this report. The authors then ranked the credibility of evidence using 5 categories of evidence: Convincing (Class I); Highly suggestive (Class II); Suggestive (Class III); Weak (Class IV); or Non-significant. Across these studies, the authors identified 23 unique associations between homelessness and housing, including 12 associations that were statistically significant. Overall, the authors found 2 associations with Convincing evidence; 5 associations with Highly suggestive evidence; 5 associations with Suggestive evidence; 4 associations with weak evidence; and 7 associations with non-significant evidence. The two associations with “Convincing evidence” were: 1) Hospitalization among people experiencing homelessness and living with HIV and 2) Falls in the past year among people experiencing homelessness. The 5 associations with Highly suggestive evidence were: 1) Mortality due to any cause; 2) Mortality due to intentional and unintentional injury among people experiencing homelessness compared to the general population; 3) HIV infection among people experiencing homelessness who used injection drugs compared to those who did not; 4) Limitations in “activities of daily living” (e.g., dressing, eating, using the bathroom); and 5) Limitations in “instrumental activities” (e.g., using the phone, using transportation, taking medications) among people experiencing homelessness compared to people not experiencing homelessness. The authors found that people experiencing homelessness “had a mortality rate [6] times [people not experiencing homelessness or the general population] and they were about 15 times more likely to die from either accidents or intentional self-harm.” The authors also noted that people experiencing homelessness “may face social and economic challenges that may lead to poor health, such as poverty, poor nutrition, and social exclusion” and may experience less access to healthcare compared to the general population. Moreover, “people who lack stable and appropriate housing appear to be at relatively high risk for a broad range of acute and chronic illnesses, especially infectious diseases, heart diseases, substance use disorders, and severe mental disorders." Researchers also noted that it is unclear whether poor health outcomes contribute to homelessness or whether homelessness contributes to worse health outcomes.

63. **Gu K. D., Faulkner K. C., Thorndike A. N. Housing instability and cardiometabolic health in the United States: a narrative review of the literature. *BMC Public Health.* 2023;23(1):931.**
Gu, Fulkner, and Thorndike conducted a systematic review of literature to examine the association of housing instability and cardiometabolic health conditions of overweight/obesity, hypertension, diabetes, and cardiovascular disease. "Housing instability is variably defined but generally encompasses difficulty paying rent, living in poor or overcrowded conditions, moving frequently, or spending the majority of household income on housing costs." The review included 42 studies where exposure variables were related to housing cost burden, frequency of moves, living in poor or overcrowded conditions, or experiencing eviction or foreclosure. The variables were measured at either the individual household level or at a population level. The researchers also examined the effects of receiving government rental assistance. Most studies included in the review were cross-sectional. The results indicate some "mixed, but generally adverse associations between housing instability and cardiometabolic health, including higher prevalence of overweight/obesity, hypertension, diabetes, and cardiovascular disease; worse hypertension and diabetes control; and higher acute health care utilization among those with diabetes and cardiovascular disease." Evidence shows that housing-related cost burden "is associated with cost-related nonadherence, both to prescription medications and health care visits". The researchers also write that "stress can increase not only in response to one's own experience of financial strain or a forced move, but also at the population level through observing neighbors' experiences of residential displacement in areas with high foreclosure and eviction rates, which can contribute to decreased social cohesion and neighborhood disinvestment". The authors conclude with recommendations for future research to better formulate effective housing policies or programs.

64. **Hoke M. K., Boen C. E. The health impacts of eviction: Evidence from the national longitudinal study of adolescent to adult health. *Soc Sci Med.* 2021;273:113742.**
Hoke and Boen conducted a longitudinal study of the health impacts of eviction for young adults. Using nationally representative data from the 1994-2008 National Longitudinal Study of Adolescent to Adult Health, the authors evaluated the impacts of eviction on depression and self-rated health over time. Approximately 1.6% of young adults reported experiencing eviction. Overall, the authors found a positive association between eviction history and depressive risk, such that young adults who experienced eviction had statistically significantly more depressive symptoms than young adults who were not evicted. This relationship persisted over time and "the longitudinal associations between changes in eviction and changes in depressive risk persisted after adjusting for other markers of household and neighborhood socioeconomic conditions as well as measures of housing and financial insecurity, which would suggest that eviction serves as a particular salient health risk among young adults." The authors also found a strong positive association between eviction history and self-reported health, and individuals experiencing eviction were more likely to report poor or fair health compared to those that did not experience eviction. In addition, individuals with low-incomes and people of color are more

likely to experience eviction and resulting depressive symptoms. Black young adults were disproportionately more likely to have experienced eviction and "while Black young people comprised approximately 12 percent of the full sample, they represented approximately 23 percent of those who reported being evicted." The study also found that "evictions may serve as both a cause and consequence of economic insecurity and a source of population-level socioeconomic health inequality." The authors found that psychosocial stress may mediate the relationship between eviction and depressive symptoms and self-reported health. The authors summarize literature identifying three primary pathways between eviction and health, including 1) psychosocial stress; 2) environmental exposures related to substandard housing; and 3) increased disease exposure. The authors state that the threat or loss of housing due to eviction can "lead to increased rumination, hopelessness, anxiety, depression, and risk of suicide. This stress can be compounded by the experience of social stigma associated with eviction and housing loss." Stigma can increase mental health impacts, as well as result in disrupted sleep quality, hormonal changes, and reduced immune function. Increased environmental exposures results from increased "likelihood of being exposed to substandard housing or becoming homeless" as a result of eviction. In the third pathway, "eviction can directly increase one's exposure to infectious disease risks. Upon experiencing eviction, individuals and families may seek shelter in crowded, unsafe situations. This can include homeless shelters, doubling up (moving in with friends or family), or seeking alternative accommodations in one's vehicle or on the street. Any of these options can lead to increased exposure to those infectious diseases that continue to disproportionately affect homeless populations such as HIV, Hepatitis B, Hepatitis C, and tuberculosis" as well as COVID-19. The authors also cited background research showing that housing instability has been linked to mental health outcomes (i.e. depression, anxiety, stress, psychological health, mental health strain, suicide ideation, and death by suicide), substance use (i.e. alcohol use, drug use, high-risk behaviors like syringe sharing) and general and physical health outcomes (i.e., poor self-reported health, high blood pressure, weight gain, chronic health concerns [e.g. diabetes]), and death (i.e. cardiovascular disease-related mortality, all-cause mortality). Housing instability has also been associated with negative health outcomes in children (i.e. physical abuse, hospitalization, poor diet, high cortisol levels). While eviction is included in the definition of housing instability, studies "generally support the idea of forced housing loss as a unique stressor that affects physical and physiological functioning." Eviction has been associated with increased rates of sexually transmitted infections, increased viral load in individuals with HIV, low birthweight, infant mortality, food insecurity, medication use, sleep disturbances, and worse chronic disease outcomes.

65. **Vasquez-Vera H., Palencia L., Magna I., et al. The threat of home eviction and its effects on health through the equity lens: A systematic review. *Soc Sci Med.* 2017;175:199-208.**

Vasquez-Vera et. al. conducted a systematic review of 47 articles published through March 2016 to determine the impacts of threat of eviction on health outcomes. The majority of studies (77%) occurred in the U.S. Specifically, they evaluated the threat of eviction (i.e., mortgage or rent arrears, foreclosure, eviction) on mental health, physical health, and health-related behaviors. The study authors noted, "of all scenarios that can be described as housing insecurity, risk of losing one's dwelling or being evicted is one of the most important." Overall, they found a "general consensus that individuals under threat of eviction present negative health outcomes, both mental (e.g., depression, anxiety, psychological distress, and suicides) and physical (poor self-reported health, high blood pressure and child maltreatment)." One study stated that, "threat of eviction can directly affect health in two ways: through psychological changes resulting in poor mental health, and by adopting unhealthy habits that constitute risk factors for several diseases." They found that being evicted is related to higher risk of depression and anxiety, psychological distress, and death by suicide. Individuals who experienced eviction were also at greater risk for substance use (e.g., alcohol, tobacco, other drugs) and food insecurity. Additionally, "some qualitative studies reported that [threats of eviction] are experienced by individuals as a personal failure and as a concealable stigma, leading to feelings of insecurity, embarrassment, isolation, and having a lack of control of key aspects of daily living." They noted that these feelings can lead to anxiety, depression, and suicide ideation. The studies also revealed inequities by sex, age, race/ethnicity, geography, level of education, employment status, and socioeconomic status. The review notes that these populations experience worse health outcomes and "one of [the] mediating factors is housing." Eviction had a strong impact on mental and physical health for women compared to men. However, men who experienced eviction were at greater risk of alcohol dependence and drinking compared to women. Risk of death by suicide "among people nearing retirement was twice that among those aged 3-45 years." Studies also showed that Black individuals experience significantly worse mental health outcomes than white individuals experiencing eviction. Five studies evaluating whether living in areas with higher rates of evictions and foreclosures impacted health outcomes found, "significant associations with health outcomes such as high blood pressure, depressive symptoms, and higher frequencies of mentally unhealthy days. This is relevant because the threat of eviction is not only an individual-level risk factor, but also a contextual-level determinant of health" impacting "the wider community through various mechanisms, including declining local property values, degradation of the [neighborhood] environment, changes in safety levels, changes in retail and built environments, and other factors yet to be explored (spillover effects)."

66. **Desmond M. Unaffordable America: Poverty, housing, and eviction. *Fast Focus.* Vol 22. Madison, WI: Institute for Research on Poverty, University of Wisconsin-Madison; 2015.**

Desmond provides an overview of the crisis faced by low-income families "in finding and maintaining affordable housing." He describes trends that have contributed to the current situation: "rising housing costs, stagnant or falling incomes among the poor, and a shortfall of federal housing assistance." Single mothers with children who have low incomes, particularly Black mothers, are at greatest risk of eviction. Desmond cites evidence that "From 2001 to 2010, median rents increased by roughly 21[%] in Midwestern and Western regions" in 2015 U.S. dollars. In 2013, 67% of low-income renters did not benefit from federal housing programs. At the same time, 1 in 8 low-income renting families in the U.S. could not pay all their rent, and a similar number thought it was likely they would be evicted soon. A study of Milwaukee area renters (2009-2011) found "neighborhoods with a greater proportion of children have more evictions," even after controlling for financial poverty, racial composition, percentage of female-headed households, and several other factors. Eviction is the leading cause of homelessness, particularly among families with children. "Residential instability often brings about other forms of instability—in families, schools, communities—compromising the life chances of adults and children." Furthermore, involuntary displacement is linked to substandard housing conditions, which can negatively affect children's health. Evidence also indicates that "experiencing an eviction is associated with over a third of a standard deviation increase in neighborhood poverty and crime rates, relative to voluntary moves." Another consequence of eviction can be job loss due to time required and stress induced by an eviction (e.g., missed work, mistakes on the job). Eviction can also result in a longer commute that can increase the likeliness of tardiness and absenteeism. The Milwaukee Area Renters study found that "workers who involuntarily lost their housing were roughly 20 percent more likely to subsequently lose their jobs, compared to similar workers who did not." The author also cites evidence that eviction can negatively impact health (e.g., maternal depression).

67. **Tsai J., Jones N., Szymkowiak D., et al. Longitudinal study of the housing and mental health outcomes of tenants appearing in eviction court. *Social Psychiatry and Psychiatric Epidemiology.* 2020.**

Tsai et al. conducted a longitudinal study of tenants over 18 years of age who appeared in eviction court from March 2017 to October 2018 in New Haven, Connecticut and had been issued a "notice to quit" due to non-payment of rent or a lease violation. The purpose of the study was to determine the impact of eviction on mental health outcomes. They recruited 121 tenants and collected information about their housing status, mental health, and psychosocial status at baseline (appearance in eviction court) and at 1, 3, 6, and 9 months following their appearance in court. Housing status and previous history of evictions were assessed. Mental health status and psychosocial status was assessed using validated survey instruments. The authors cited previous research that "mental health and psychosocial problems can be both causes and consequences of eviction" and noted that individuals with severe mental illness are often evicted for their disability status. The authors stated, "the course and long-term outcomes of people who face eviction are unclear and so research is needed." At baseline, the majority of individuals appearing in eviction court were female (74%), Black (59%), aged 18-49 years (69%), never married (59%), with high school or some education (76%), and with an annual income less than $15,000 (55%). Additionally, about 28% were unemployed, 19% were disabled, 23% had ever been incarcerated, and 4% were military Veterans. About 42% of individuals had ever appeared in eviction court, with about 28% having experienced a previous eviction. Forty-four percent had ever experienced homelessness. At 1 month after eviction court, only 4.4% had lost their case and were evicted and only 3% had won their case and did not have to move. The majority of cases were referred to some type of mediation/stipulation process, with 48% of cases having to move. Overall, 54% of individuals who appeared in eviction court were forced to relocate and "these participants experienced significantly greater housing instability over time than those who did not have to move, underscoring the influence of the housing eviction process on housing stability for at least 9 months afterwards for those who had to move." The authors stated that, "participants experienced significantly fewer days housed in their own place and more days homeless or unstably housed over time, from baseline to 3, 6, and 9 months." Further, "after eviction court, many participants experienced increased homelessness and housing instability over time. In fact, participants reported that they were either homeless or unstably housed over one-fifth of the time after eviction court." The study also found that "one-third of participants screened positive for major depressive disorder and over one-third screened positive for PTSD and/or generalized anxiety disorder at baseline; while these rates did decrease over time, many participants continued to report problems (15–19% screened positive for at least one of these disorders at 9 months)." Seventeen percent of participants reported suicide ideation at baseline and "evictions have [been] found to be a precipitating factor for suicide." Individuals reported ongoing mental health problems over time, but only 17-22% sought mental health treatment and only 1-11% sought substance use treatment over time. They found that, “compared to participants who did not have to move, participants who did have to move experienced significantly greater increases in days unstably housed from baseline to 1 and 3 months, and decrease in number of days they spent in their own place during those time periods. There were no significant changes in mental health symptoms or utilization of mental health or substance [use] treatment services between groups over time.” The authors state that this suggests, “participants are already very distressed with high rates of mental health problems during presentation to eviction court.” Lastly, approximately 67% of participants had an eviction recorded in their public record and “an eviction record is public and can negatively affect future applications for rental housing as many landlords are reluctant to rent to applicants with eviction records.” The authors noted that study findings may not be generalizable to individuals who are evicted, but do not appear in eviction court.

68. **Cookson T. , Diddams M. , Maykovich X., et al. Losing Home: The Human Cost of Eviction in Seattle.Seattle, WA: Seattle Women's Commission; King County Bar Association's Housing Justice Project; September 2018 2018.**
This report authored by the Seattle Women's Commission (SWC) and the King County Bar Association's Housing Justice Project (HJP) analyzes eviction causes, process, and outcomes in Seattle to determine how eviction contributes to the homelessness crisis, which has disproportionately impacted marginalized communities (e.g., women, people of color, and people with low incomes). It "investigates how current policies and the practices of courts, landlords, attorneys, and other private actors facilitate the mass eviction of low-income tenants in Seattle." Additionally, "it assesses eviction factors like the amount of unpaid rent that trigger evictions, how much debt tenants accumulate as a result of eviction rulings, how evictions affect tenant and family health, and where tenants go after eviction." Authors identified 1,218 unlawful detainer cases filed against residential households, affecting a total of 1,473 tenants, within Seattle city limits in 2017 and gathered data related to demographics, reasons for eviction, financial costs, and tenant experiences. Results of the analysis showed: women were more likely to be evicted over small amounts of money (e.g., of single-tenant household cases where a tenant owed $100.00 or less, 81.0% were women); "51.7% of tenants in eviction filings were people of color; 31.2% were Black tenants, experiencing eviction at a rate 4.5 times what would be expected based on their demographics in Seattle"; "86.5% of eviction filings were for nonpayment of rent and of these, 52.3% were for one month or less in rent"; "Tenants face steep financial costs resulting from eviction: the median court judgment was $3,129.73, including rent owed, nonrent charges, and legal costs"; "Tenants were required to pay attorney’s fees (90.6% of cases with a median charge of $416.19) and court costs (92.2% of cases with a median charge of $358.98) in the majority of cases"; and From the court records, 23.4% of tenants with legal counsel remained housed, compared to 14.6% without counsel", among others.

69. **Arnott Richard, Shevyakhova Elizaveta. Tenancy rent control and credible commitment in maintenance. *Regional Science and Urban Economics.* 2014;47:72-85.**
Arnott and Shevyakhova created a model to examine the effects of rent control policies. The model was developed with parameters from 2010 average values for the Los Angeles area. The model predicts that rent control policies lead to decreased housing quality and maintenance. The study does not account for rent control policies in practice.

70. **de la Campa E., Reina, V., Herbert, C. How Are Landlords Faring During the COVID-19 Pandemic? Evidence from a National Cross-Site Survey. Joint Center for Housing Studies, Harvard University;2021.**

Between February and April 2021, 2,930 rental property owner survey responses were collected across 10 cities in the U.S. to determine the affects the COVID-19 pandemic had on landlords' rent collection and business behavior. None of the cities surveyed were in Washington State. Two of the 10 cities were in California. The survey and analysis were conducted by researchers from the Bloomberg Harvard City Leadership Initiative, the Harvard Joint Center for Housing Studies, and the Housing Initiative at Penn, then published in a working paper. The makeup of renter age, distribution of rental properties, median income, and the share of cost-burdened renters across the cities in the survey sample are comparable to demographics of renters across the U.S. Compared to U.S. cities, the cities surveyed are, on average, less white, more Hispanic, with slightly older housing stock and higher median rents. Survey data show that 61.4% of landlords are male, two-thirds are white, 11.5% are Black, 6.3% are Hispanic, and 8.6% are Asian. The most common age range represented in the survey was respondents over the age of 60. One-fifth of respondents had at least one tenant who uses Section 8 vouchers. 12.4% of owners own at least one property as a limited liability corporation (LLC) or partnership (LLP/LP), and 27.7% rely on a property manager with at least one of their properties. The COVID-19 pandemic financial implications had effects on the number of households able to pay rent. In December 2020, about 20% of U.S. renters were behind on rent payments. Data from the survey show that rent collection decreased significantly from 2019 to 2020. Also, 9% of landlords collected less than half of their yearly rent in 2020. There were more substantial increases in rent owed to landlords in East and West Coast cities, as compared to non-coastal cities. There were increases in the numbers of landlords granting rent extensions (from 15% to 48%). Owners deferred maintenance on their properties at higher rates in 2020 (from 5% to 31%). Some landlords (about 1/5) reported forgiving rent in 2020, which was a fairly uncommon practice before the pandemic. There were also increases in owners listing their property for sale in 2020. Although the researchers found a positive relationship between city level rental non-payment and property sale listings, they conclude that decreases in rental payments are only part of the reason for increased sale listings and decreased maintenance. Rent non-payment occurred for landlords of all sizes in 2020, but small (1-5 units) and mid-size (6-19 units) landlords were owed higher amounts of rent, compared to larger landlords (20+ units). The researchers cite prior research to state that small landlords take a less active approach to managing their properties and have likely exacerbated existing housing inequalities in communities of color. The survey results show that rental properties in lower-income neighborhoods and communities of color were more likely to be moderately or severely behind on rent in 2020, and that landlords in these areas were more likely to take punitive action against the tenants (late rental fees, evictions, lack of rental forgiveness). The authors state that renters in these neighborhoods were significantly less likely to have tenants experiencing rental forgiveness, and significantly more likely to have tenants facing rental late fees or eviction. "Taken as a whole, these findings provide evidence that renters of color have disproportionately borne the negative impacts of landlord decisions during the COVID-19 pandemic." Survey data show that despite eviction moratoria and decreased rent collection, landlords began eviction proceedings against at least one tenant at the same rate in 2019 and 2020 (15% of landlords). Overall, the shares of landlords pursuing evictions decreased in 2020, while the share deferring maintenance increased. The authors state concern that properties will need further investment to remain viable, meaning that substandard housing may affect tenant health and wellbeing. Further, if owners are not able to pay for deferred investments, units may exit the housing stock earlier than they otherwise would have, further exacerbating housing stock and affordability.

71. **Sims David P. Out of control: What can we learn from the end of Massachusetts rent control? *Journal of Urban Economics.* 2007;61(1):129-151.**
Sims conducted an estimation study to evaluate the effects of rent control policy in the Boston, Massachusetts area. 1985-1998 data from the American Housing Survey were used from the Boston region. The results show that rent control policy did not impact construction and new housing. The results also highlight that the policy reduced rent for tenants and leads to tenants staying longer in units. The results show that the policy may have led to decreases in quality of rental units. The end of rent control policy in this area led to nearly a 6 percentage point reduction in maintenance problems such as broken paint or plaster, holes in the floors or walls, and loose railings. The researcher states that their estimates show that there may be a small impact on the price of non-regulated units.

72. **American Community Survey, DPO4, Selected Housing Characteristics: Washington State. In: Bureau USC, ed2021.**
As of the 2020 Decennial Census, there were 3,202,241 housing units in Washington State. The 2021 American Community Survey showed that 64% of housing units were owner-occupied and 36% were renter-occupied. The median gross rent in Washington State was $1,484, which was slightly above the national median gross rent of $1,191. Forty-nine percent of renters in Washington State pay 30% or more of their income on rent. Approximately 31% of householders had moved in 2019 or later.

73. **2021 American Housing Survey. In: Bureau USC, ed2022.**
The U.S. Census Bureau, with sponsorship from the U.S. Department of Housing and Urban Development (HUD) conducts the biennial American Housing Survey. The AHS is "the most comprehensive national housing survey" in the U.S. and provides information related to housing costs, size, composition, quality, physical condition, financing, maintenance, etc. The AHS is a longitudinal survey, with a new, nationally representative sample of housing units drawn periodically (most recently in 2015). The sampling frame for the survey is all occupied and vacant residential housing units in all 50 states and the District of Columbia. Results are presented for a nationally representative U.S. sample as well as for about 30 major metropolitan areas that vary each year. The most recent AHS was conducted in 2021, which included data from the Seattle-Tacoma-Bellevue Metropolitan Statistical Area (MSA). In the Seattle-Tacoma-Bellevue MSA, there were approximately 1,582,600 occupied housing units in 2021. Approximately 997,600 (63%) were single family attached and detached units; 538,000 (34%) were structures with 2 or more units; and 47,100 (3%) were manufactured/mobile home or trailer units. Approximately 658,300 units (42%) were renter-occupied. The median monthly total housing cost was $1,831, which was approximately 22% of household income. For rental units, the median monthly rent was $1,500. Monthly land/lot rent (e.g., for mobile/manufactured homes) was paid for 21,200 units (45%), and the median monthly lot/land rent was $750. Approximately 125,700 units self-reported receiving a rent reduction either through a public housing authority, government subsidy, or because they worked for or were related to the unit owner. The AHS does not collect information about whether units were in rent controlled or rent

stabilized areas for the Seattle metro area. For purposes of the AHS, only Riverside-San Bernardino, Los Angeles, San Francisco, New York, Washington D.C., Philadelphia, and San Jose metro areas are considered to have rent controlled areas. Of renter-occupied units in the Seattle-Tacoma-Bellevue MSA, 40,600 were unable to pay all or part of their rent in the prior three months, 8,400 were threatened with an eviction notice, and 47,000 reported they were "somewhat likely" to leave home within two months due to eviction. In the event of eviction, renters reported they would move to a new home (441,600 units), a family members home (99,500 units), or a friend's home (43,900 units). In addition, 11,200 units stated that household members would move to different places and 15,100 units would move to a shelter.

74. **2021 Rental Housing Finance Survey. In: Bureau USC, ed2022.**
The U.S. Census Bureau conducts the Rental Housing Finance Survey (RHFS), which is conducted with a subset of sample units from the American Housing Survey (AHS) that were identified as rented or occupied without payment of rent; units that are owner occupied and listed as "for sale or rent"; or vacant units for rent, for rent or sale, or rented but not yet occupied. U.S. Census Bureau states that, "the RHFS sample frame excluded public housing and transient housing types (i.e., boat, RV, van, other). Public housing units are identified in the AHS through a match with the Department of Housing and Urban Development (HUD) administrative records." The RHFS includes data related to the financial, managerial, and physical characteristics of rental housing properties. A property is "one or more buildings owned by a single entity (person, group, leasing company, and so on). For example, an apartment complex may have several buildings but they are owned as one property." Of 19,342 rental properties, 13,412 properties (69%) were owned by an individual investor; 3,065 properties (16%) were owned by an LLP, LP, or LLC; 488 properties (3%) were owned by a trustee for an estate; 424 properties (2%) were owned by a tenant in common; 367 properties (2%) were owned by a nonprofit organization; 181 properties (1%) were owned by a general partnership; 116 (1%) were owned by a real estate corporation; 108 properties (1%) were owned by a Real Estate Investment Trust; 8 properties were owned by a housing cooperative organization (0%); and 273 properties (1%) were other ownership types. Ownership was not reported for 901 properties (47%). Property owners spent a median of 5 hours per month managing the property. The median residential rental receipts for a property were $12,000. The median monthly rental receipt was $950 per housing unit. The median total operational expenses were $4,560 per housing unit. The median property maintenance costs were $1,000 per housing unit. The total value of capital improvements was $1,000 per housing unit.

75. **DeSilver D. As national eviction ban expires, a look at who rents and who owns in the U.S.: Pew Research Center;2021.**
The Pew Research Center summarized data from various sources related to renters and landlords in the U.S. Based on data from the U.S. Census Bureau, 36% of U.S. households were in renter-occupied units. Renters are more likely to be young people, people of color, and people with lower incomes. PEW reported that 58% of households headed by Black adults rent their homes, 52% of household headed by Hispanic or Latino adults rented, and 40% of households headed by Asian adults rented, compared to 28% of households headed by Non-Hispanic white adults who rented. Seventy-five percent of all owner-occupied housing units in the U.S. are owned by non-Hispanic, white householders. By age, 66% of people under 35 years old rent compared to 42% of people aged 35 to 44 years and 32% of people aged 45 to 54 years. Based on data from the

Federal Reserve's 2019 Survey of Consumer Finances (the most recent report available), people who rent tend to earn less and have less wealth than homeowners. About 61% of people in the lowest income quartile rent their homes, compared to 10.5% of people in the top income quartile who rent. PEW reported that the majority of rental properties (7 out of 10) are owned by individuals, rather than for-profit business of any kind. In 2018, "only about half of individual landlords reported net income […] with the rest losing money on their properties." Moreover, "[r]egardless of whether the landlord is making money, rent makes up a big chunk of many tenants' expenses. Of the nearly 44.1 million renter households in 2019, more than 45% paid rent equal to 30% or more of their gross household income (30% being a common rule of thumb for how much of a person's gross income should be spent on housing)."

76. **Commerce Washington State Department of. Washington State Department of Commerce Emergency Rent Assistance Distribution. 2022.**
As part of Washington State's response to the COVID-19 pandemic, the Washington State Department of Commerce administered COVID-19 emergency rent assistance beginning in the Summer of 2020. The intent of distributing funds was to prevent evictions that would contribute to the spread of the COVID-19 virus. Program data is available in a publicly accessible dashboard. From March 2021-April 2023, 132,579 households were served, and 1,308,744 months of rent were distributed. In total, $764,241,932 were distributed, with an average of $5,764 distributed per household. Grantees of the program work to ensure that the percent of people in poverty by race and ethnicity are comparable to the percentage of people receiving program assistance by race and ethnicity. Overall, 44.2% of people living in poverty in Washington State are people of color while 42.2% of funds were distributed to people of color. Further, 59.1% of those receiving assistance were earning 30% or less of the area median income. Data in this dashboard from the Census Household Pulse Survey show that the likelihood of eviction or foreclosure in Washington State was 23% in February 2022. The likelihood data have hovered between 18-40% between June 2021 to February 2022. Data show that the percentage of housing insecurity (adults in households who are not current on rent or mortgage payments and who have slight or no confidence that their household can pay next month's rent or mortgage on time) in Washington State was between 3-6% between June 2021 to February 2022. Washingtonians may also be unable to pay their energy bills. In February 2022, 14% of Washington State residents were unable to pay an energy bill in full in the last 12 months.

77. **Registered Manufactured & Mobile Home Communities in Washington. In: Revenue WSDo, ed. Manufactured/Mobile Home Relocation Assistance Program webpage2023.**
Washington State Department of Commerce Manufactured/Mobile Home Relocation Assistance Program provided data via the Washington State Department of Revenue regarding registered manufactured/mobile homes in Washington State.

78. **Rent Tracking. In: Commerce WSDo, ed: Manufactured/Mobile Home Relocation Assistance Program; 2023.**
Washington State Department of Commerce Manufactured/Mobile Home Relocation Assistance Program provided data per Washington State Department of Revenue regarding rent among manufactured/mobile homes.

79. **About Us. Available at: https://www.mhcw.org/about-us. Accessed August, 2023.**
The Manufactured Housing Communities of Washington (MHCW) website states that it is a non-profit association dedicated to representing the owners and managers of manufactured housing communities in Washington State.

80. **Manufactured/Mobile Home Communities - Dispute Resolution and Registration, Chapter 59.30 RCW(2007).**
Washington State Chapter 59.30 RCW establishes that the Washington State Attorney General's Office (AGO) administer the Manufactured Housing Dispute Resolution Program (MHDRP). The purpose of the program is to provide manufactured/mobile home community landlords and tenants with a cost-effective and time-efficient process to resolve disputes regarding alleged violations of the manufactured/mobile home landlord-tenant act.

81. **2023 changes to Washington State's laws affecting renters. 2023; Available at: https://www.washingtonlawhelp.org/resource/2023-changes-to-washington-renter-laws. Accessed August 7, 2023, 2023.**
This Washington Law Help webpage provides an overview of 2023 changes to Washington State's laws affecting tenants. It provides an example of the type of educational resources developed to inform tenants of their rights and changes to landlord-tenant law.

82. **Landlord-Tenant. Available at: https://www.atg.wa.gov/landlord-tenant. Accessed.**
The Washington State Attorney General's website includes a list of resources for those seeking information about residential landlord/tenant issues and provides translated versions of specific forms (e.g., 14 Day Notice Forms) that landlords must send to tenants to comply with other provisions of the RLTA.

83. **RCW 59.18.140 Reasonable obligations or restrictions—Tenant's duty to conform—Landlord's duty to provide written notice in increase of rent., Revised Code of Washington(2019).**
This RCW details a residential landlord's duty to provide written notice before an increase of rent.

84. **SMC 7.24.030 - Rental agreement requirements, Seattle Municipal Code(2021).**
This Seattle Municipal Code outlines requirements for residential rental units in The City of Seattle. Among other provisions, the local law requires landlords provide at least 180 days' prior written notice of a rent increase for "[a]ny rental agreement or renewal of a rental agreement for a residential rental unit […] entered into after November 8, 2021."

85. **Concerning residential rent increases under the residential landlord-tenant act and the manufactured/mobile home landlord-tenant act, SB 5435 - 2023-24 (2023).**
SB 5435 concerns residential rent increases under the residential landlord-tenant act and the manufactured/mobile home landlord-tenant act. This Washington State legislation did not pass the Legislature in the 2023-24 Legislative Session.

86. **Washington Attorney General of. Manufactured Housing Dispute Resolution Program: 2022 Annual Report to the Washington State Legislature. 2022:8.**
In 2007, the Washington State Legislature passed RCW 59.30 into law, authorizing the Attorney General's Office to administer the Manufactured Housing Dispute Resolution Program and enforce the Manufactured/Mobile Home Landlord-Tenant Act, RCW 59.20. This program is also authorized to produce and distribute educational materials, create, and maintain a database of manufactured/mobile home complaints filed, and the outcome of complaints. The Program works to aid communication between tenants and landowners and prevent evictions. People making a complaint and responding to a complaint are required by law to cooperate with the Program during an investigation. The Program reports data in an annual report to the Legislature. According to the 2022 report, the Program received 572 tenant complaints and 12 landlord complaints. No fines were issued, as all complaints were able to be resolved through dispute resolution processes. Most complaints were due to issues with utilities (18.6%) or general maintenance (12.8%). The next highest complaint issues were notice of rent increase (12.8%), rental increases (11.6%) or eviction issues (9.3%). Most complaint resolutions were voluntary compliance (28%) or were outside of RCW 59.20 (23.2%). Other reasons for resolutions were "not a MHP", duplicate complaint, multiple complaints, referred to enforcement including Park-wide, or closed administratively.

87. **Ramakrishnan K., Champion, E., Gallagher, M., Fudge, K. Why Housing Matters for Upward Mobility. The Urban Institute 2021.**
This report, published by the Urban Institute highlights the ways in which housing instability and economic instability are linked. The report summarizes evidence and indicators for several measures of housing and economic stability. The authors include recommendations for practitioners and policymakers.

88. **What Are Gentrification and Displacement. 2021; Available at: https://www.urbandisplacement.org/about/what-are-gentrification-and-displacement/. Accessed 2023.**
The Urban Displacement Project describes displacement and gentrification. Gentrification is defined as "a process of neighborhood change that includes economic change in a historically disinvested neighborhood —by means of real estate investment and new higher-income residents moving in – as well as demographic change – not only in terms of income level, but also in terms of changes in the education level or racial make-up of residents."

89. **University of Washington. The State of Evictions: Results from the University of Washington Evictions Project. 2019; Available at: https://evictions.study/washington/. Accessed 2 March 2021, 2021.**
Formed in the Summer of 2018, University of Washington's Eviction Project aim was "to measure and analyze the issue of evictions using court records, census data, and housing market trends across the state." Evictions are defined as "the count of unlawful detainer court records in the State of Washington." Researchers combine advance data science techniques with demographic, urban sociology, and economic theory to understand how rent, changing neighborhoods, homelessness, and evictions related to housing insecurity. Results are presented online as a living document to inform the public and policymakers and provide tools to address the issue of affordable housing and homelessness.

90. **Coalition National Low Income Housing. The Gap A Shortage of Affordable Homes.Washington, DC2020.**
The National Low Income Housing Coalition (NLIHC) is an advocacy organization "dedicated to achieving socially just public policy that ensure people with the lowest incomes in the United States have affordable and decent housing." It conducts an annual report examining the American Community Survey to determine the availability of rental homes affordable to households with extremely low-income (i.e., those with incomes at or below the federal poverty line or 30% of the area median income, whichever is greater). This March 2020 report found that renters with extremely low incomes comprise 25% of all renter households and 8% of all U.S. households. Nationally, they estimate there are 36 affordable and available homes for every 100 extremely low-income renter households. Seventy-one percent of the country's extremely low-income renter households spend more than half of their income on rent and utilities. "Extremely low-income renters are more likely than other renters to be seniors or people with disabilities. Forty-six percent of extremely low-income renter households are seniors or disabled, and another 44% are in the labor force, in school, or single-adult caregivers." Additionally, evidence shows people of color are more likely than white people to be extremely low-income renters. Where 6% of white non-Hispanic households have extremely low-income, 22% of Black households, 17% of American Indian or Alaska Native households, 15% of Hispanic households, and 10% of Asian households have extremely low-income. The report provides additional context as to the historical and current policies that have led to the current gap in affordable housing.

91. **Chun Y., Roll S., Miller S., et al. Racial and Ethnic Disparities in Housing Instability During the COVID-19 Pandemic: the Role of Assets and Income Shocks. *J Econ Race Policy.* 2023;6(2):63-81.**
Chun et al. conducted a longitudinal study to explore "the disproportionate impact of the COVID-19 pandemic on housing-related hardships across racial/ethnic groups in the USA as well as the extent to which these disparities are mediated by households' broader economic circumstances." Economic circumstances were considered in terms of prepandemic liquid assets and pandemic-related income losses. A national survey with over 23,000 responses was conducted for this study. Results show that "Black and Hispanic respondents were more vulnerable to housing-related hardships during the pandemic than white respondents." Further, impacts were more severe in low- and moderate-income households. The researchers found that liquid assets protect against housing hardship inequities. The results show that housing issues were exacerbated by the COVID-19 pandemic. The authors call for housing policy that specifically support economically marginalized groups and families of color.

92. **Olivet J., Dones, M., Richard, M., Wilkey, C., Yampolskaya, S., Beit-Arie, M. Joseph, L. . Supporting Partnerships for Anti-Racist Communities: Phase One Study Findings. Supporting Partnerships for Anti-Racist Communities (SPARC);2018.**
This report summarizes key findings from the Center for Social Innovation's SPARC (Supporting Partnerships for AntiRacist Communities) project. The research seeks to understand and respond to racial inequities in homelessness. The research examines homelessness in 6 areas across the U.S. A total of 111,563 individual records of people from HMIS (homeless management information systems) from 2013-2015 were evaluated. The researchers also administered a provider workforce demographic survey, collected 148 oral histories of people of

color experiencing homelessness, and conducted 18 focus groups. The report found that among the communities studied, people of color experience disproportionately high rates of homelessness. Two-thirds of people experiencing homelessness were Black. The study also found that American Indian/Alaska Native people were 3 to 8 times more likely to be homeless than the general population. This research found that the reasons for these inequities go beyond socioeconomic status and are due to racism. For example, “Black and American Indian and Alaska Native individuals experiencing homelessness exceeds their proportion of those living in deep poverty”.

93. **Prather Cynthia, Fuller Taleria R., Marshall Khiya J., et al. The Impact of Racism on the Sexual and Reproductive Health of African American Women. *Journal of Womens Health (Larchmt).* 2016;25(7):664-671.**
Prather et al. use the socioecological model to describe racism and its effect on African American women's sexual and reproductive health. Authors examine the historical context of racism (e.g., medical experimentation) as well as institutional racism (society), personally mediated racism (neighborhood/community), and internalized racism (family/interpersonal supports and individual). Authors concluded, "[i]n both historical and contemporary contexts, race-based mistreatment has been shown to place African American women at increased risk for HIV/STIs, pregnancy-related complications, and early mortality."

94. **Alhusen J. L., Bower K. M., Epstein E., et al. Racial Discrimination and Adverse Birth Outcomes: An Integrative Review. *J Midwifery Womens Health.* 2016;61(6):707-720.**
Alhusen et al. conducted an integrative review of literature published from 2009 to 2015 examining the relationship between racial discrimination and adverse birth outcomes. Fifteen studies met the inclusion criteria (4 qualitative, descriptive studies; 11 quantitative studies - 8 convenience samples, 3 population-based studies using quota sampling and stratified sampling), and articles were assessed using the Preferred Reporting Items for Systematic Review and Meta-Analyses (PRISMA) 2009 framework. The majority of studies were conducted to assess the relationship between racial discrimination and adverse birth outcomes in African Americans. Three studies discussed experiences of institutionalized racism in both accessing and receiving prenatal care, and two studies examined racial discrimination during prenatal care and racial discrimination as a barrier to accessing prenatal care. African American women in one qualitative study described experiencing both interpersonal level (e.g., racial slurs directed at them) and institutionalized racism during prenatal care (e.g., differential treatment based on receipt of public assistance). One study reviewed used a biological marker to examine the effects of race and racial discrimination. Results indicate that at every point, African American women exhibited higher antibody titers than white women ($P<.001$). "The effect was most pronounced among African American women who reported experiencing higher levels of racial discrimination in the first and second trimesters ($P=.03$ and $P=.04$, respectively), supporting a role that chronic stress is related to this association." Authors conclude there is a significant need for the development and testing of interventions addressing racial discrimination at the provider level (i.e., students and professionals). They recommend interventions adapt a community-based participatory research framework to establish mutually respectful relationships grounded in learning, shared responsibilities, and capacity building. Additionally, relationship-based services like home visiting may be beneficial for individuals who experienced delayed access to prenatal care.

95. **Strong J. D., Reiter K., Gonzalez G., et al. The body in isolation: The physical health impacts of incarceration in solitary confinement. *PLoS One.* 2020;15(10):e0238510.**
Strong et al. examined "how solitary confinement correlates with self-reported adverse physical health outcomes, and how such outcomes extend the understanding of the health disparities associated with incarceration." Researchers used a mixed methods approach, conducting semi-structured, in-depth interviews; Brief Psychiatric Rating Scale (BPRS) assessments; and systematic reviews of medical and disciplinary files for subjects. The study sample consisted of a random sample of prisoners (n = 106) in long-term solitary confinement in the Washington State Department of Corrections (DOC) in 2017. In total, 225 individuals incarcerated in IMU (62%), responded to the in-person paper survey, and 106 participated in a random sample for in-depth interviews. Sixty-seven of those approached (n=173) refused to participate in an initial interview, resulting in a 39% refused rate which was comparable to similar studies of people experiencing incarceration. Twenty-five percent of the sample was lost at one-year follow-up (i.e., 4 participant refusals; 21 institutional, out-of-state, and parole transfers precluding follow-up; and one death). The random sample had a mean age of 35 years; mean stay of 14.5 months in IMU; mean of 5 prior convictions resulting in prison sentences; and was 42% white, 12% African American, 23% Latino, and 23% "Other." The interview sample did not significantly differ from the total population held in IMU at the time of the sampling. Researchers also analyzed administrative data for the entire population of prisoners in the state in 2017 (n = 17,943). "In the initial 2017 assessment, all study subjects were housed in IMU. At the time of re-interview in 2018, 52 respondents had moved into the general prison population, while 28 remained in IMU. Of those who were still in IMU in 2018, 21% (6 of 28) reported clinically significant somatic concerns, compared to just 8% of those housed in the general prison population (4 of 52). While the descriptive data appear to demonstrate higher proportions of somatic concern in IMU settings, the difference was not statistically significant at the 95% confidence Level (p = 0.09; Fisher's exact test)." Results of the broader survey of people in IMU showed, "Of the 225 survey respondents, 63% expressed health concerns; 48% were taking medication; 17% had arthritis; and 8% had experienced a fall in solitary confinement. For the analysis of emerging symptoms, 82% replied 'yes' to the question 'Have you experienced any changes in yourself?' while in the IMU." Physical symptoms experienced in solitary confinement included "(1) skin irritations and weight fluctuation associated with the restrictive conditions of solitary confinement; (2) un-treated and mis-treated chronic conditions associated with the restrictive policies of solitary confinement; (3) musculoskeletal pain exacerbated by both restrictive conditions and policies."

96. **Poel A. Health of Washington State Report: Mortality and Life Expectancy. Data Update 2015. Washington State Department of Health;2015.**
Poel presents Washington state data on mortality and life expectancy. The data show that age-adjusted death rates were higher in Washington census tracks with higher poverty rates. The state data also show that American Indian/Alaska Natives, Native Hawaiian/Other Pacific Islanders, and Black residents had the highest age-adjusted death rate and shortest life expectancy at birth compared to other groups in the state. Children 1-4 and 5-14 experience the lowest mortality rates, with no difference between sexes. However, in each of the remaining age groups, death rates among men are higher than death rates for women, including among those aged 85 or older.

97. **Health of Washington State: Mental Health. Washington State Department of Health;2008.**
Washington Behavioral Risk Factor Surveillance System (BRFSS) data from 2004-2006 indicate that American Indians/Alaska Natives and non-Hispanic Black individuals reported significantly higher rates of poor mental health compared to other groups. These relationships persisted after adjusting for additional factors such as age, income, and education. Washington BRFSS data also show an association between lower annual household income and poor mental health, a relationship that was also shown with education. It is well understood that mental health is also closely related to other areas such as employment opportunities, physical health, and substance use. This report also highlights a Washington State study from 2002 that reveals that 16% of individuals in the state who were receiving publicly funded mental health services had at least one felony conviction, a rate over twice that of the general population.

98. **Christensen Trevor, Weisser Justin. Health of Washington State Report: Tobacco Use. Washington State Department of Health;2015.**
Christensen et al. report Washington state Behavioral Risk Factor Surveillance System (BRFSS) data from 2012 to 2014 which indicates that prevalence of smoking decreases as income and levels of education increase. Further, American Indians and Alaska Natives (AI/AN) and Native Hawaiian/Other Pacific Islander populations have significantly higher smoking rates than white, Black, Hispanic, and Asian populations.

99. **Kemple Angela. Health of Washington State Report: Diabetes. Washington State Department of Health;2016.**
Kemple presents data from Washington State regarding diabetes prevalence. Washington State data from the Behavioral Risk Factor Surveillance System (BRFSS) from 2012-2014 show that among adults, the percentage of persons with diabetes increased as household income decreased. This relationship was also true for education. Further, BRFSS data also show that age-adjusted diabetes prevalence is highest among people who are Hispanic, American Indian/Alaska Native, and Black.

100. **VanEenwyk J. Health of Washington State Report: Socioeconomic Position in Washington. Washington State Department of Health;2016.**
VanEenwyk presents data about socioeconomic position in Washington State including differences within the state as well as statewide differences compared to national data. Data indicate that compared to the United States as a whole, fewer Washington residents are living in poverty and a higher percentage of residents ages 25 and older have college degrees. However, these economic resources are not evenly distributed among all Washington residents. Females in Washington were more likely to be living in poverty than males and were also more likely to have lower wages. Further, American Indian and Alaska Native, Hispanic, and Black residents had higher percentages of living in poverty and lower median household incomes compared to other groups of people. Data also indicated that counties in eastern Washington were more likely to have high poverty rates and high rates of unemployment than counties in western Washington.

101. **Ellings Amy. Health of Washington State Report: Obesity and Overweight. Washington State Department of Health;2015.**

Ellings reports Washington state Behavioral Risk Factor Surveillance System (BRFSS) data from 2002-2014, which shows that obesity rates are the highest among low income families and that as income increases, rates of obesity decrease. Further, individuals that graduated college or attended some college had lower rates of obesity than those who had a high school education or less. Black, American Indian and Alaska Native, and Hispanic Washington residents had higher rates of obesity even after accounting for gender, income, education, and age.

102. **Serafin M. Health of Washington State Report: Self-reported Health Status. Data Update 2016. Washington State Department of Health;2016.**
Serafin presents data from Washington State on self-reported health status. The data show that after accounting for age, education, race and ethnicity, household income was a strong predictor of self-reported health status. Health status varied by race and ethnicity, with close to 20% of Native Hawaiian/Other Pacific Islander reporting fair or poor health.

103. **Friedman S., Hamer-Small K., Choudary W. Disability Status, Housing Tenure, and Residential Attainment in Metropolitan America. *Social Sciences* 2018;7(144).**
Friedman, Hamer-Small and Choudary examined inequities in residential disadvantage among households with people with disabilities. The study found that disadvantage was worse in the sales market, compared to the rental market. Household income among households with people with disabilities is significantly lower than households without people with disabilities. Households with people with disabilities are more likely to receive public assistance and disability income. The authors call for support for people with disabilities and greater enforcement of the Fair Housing Amendments Act.

104. **Washington State Division of Vocational Rehabilitation. Disability & DVR Statistics Report.2017.**
The Disability & Division of Vocational Rehabilitation Statistics Report studies demographic, economic, and vocational rehabilitation service data to assess the complex factors affecting employment for Washingtonians with disabilities. Washington State DVR service data are compared to extant data from the US Census Bureau's American Community Survey and Current Population Survey and the Social Security Administration. These comparisons provide insight on a range of topics including, but not limited to, the extent of disability in Washington State, demographic and economic characteristics of people living with disabilities, differences between the populations of Washingtonians with and without disabilities, and potential service gaps for communities of individuals with disabilities.

105. **Molinsky J., Berlinger N. Advancing Housing and Health Equity for Older Adults: Pandemic Innovations and Policy Ideas. Harvard University Joint Center for Housing Studies, The Hastings Center 2022.**
The Harvard Joint Center for Housing Studies advances understanding of housing issues and informs policy. The Hastings Center is an independent, nonpartisan, interdisciplinary research institute that explores fundamental ethical and social issues in population health, health care, science, and technology. This report focuses on practices and policies that emerged during COVID-19 to respond to the needs of community-dwelling moderate- and low-income older adults.

106. **Disabilities National Center on Birth Defects and Developmental. Disability Impacts Washington. Centers for Disease Control and Prevention;2021.**
The Centers for Disease Control and Prevention share data from the 2021 Behavioral Risk Factor Surveillance System (BRFSS). Data are specific to Washington State.

107. **ECONorthwest. Housing Needs for Individuals with Intellectual and Developmental Disabilities in Washington State. Washington State Department of Social and Health Services 2022.**
The Washington State Department of Social and Health Services, Developmental Disabilities Administration and ECONorthwest prepared this report to describe housing-related challenges among the Washington population of adults with intellectual and developmental disabilities. Key findings include that is likely that more than 37,000 adults with intellectual developmental disabilities in Washington State are facing housing insecurity. Demographics of people with disabilities, housing options, challenges, and development are included in the report. Appendices are available with additional data.

108. **King County Bar Association's Housing Justice Project University of Washington's eScience Institute, Legal Counsel for Youth and Children. Young Adult Eviction Prevention Project 2020.**
The Housing Justice Project (HJP), Legal Counsel for Youth and Children (LCYC), and the University of Washington's eScience Institute (UW) report on young adult eviction program data. Based on data from the Housing Justice Project, the Evictions Study for Washington State, and U.S. Census Data between 2013 and 2017, the estimated eviction filing rate among renters between the ages of 15 and 24 in King County is roughly 4.1%. There were roughly 1,297 eviction filings in King County for tenants between the ages of 15 and 24 between 2013 and 2017. "Many young adults are overwhelmed by the legal complexities involved in becoming a tenant, and they do not always understand their tenant rights and responsibilities, actions landlords can take against them, or the long-term consequences of those actions." The majority of eviction cases are due to nonpayment of rent. Reasons for nonpayment among young adults include employment (job loss, underemployment, and transitioning to a new job), pregnancy and children's health, domestic violence, unauthorized guests, and subleasing.

109. **Youth.gov. Disparities and Resiliency in Adolescent Health. Available at: https://youth.gov/youth-topics/adolescent-health/disparities-resiliency#_ftn. Accessed August 16, 2023.**
Information about young adult health outcomes is published on youth.gov. This website includes referenced facts about youth, funding information, and tools to assess community assets, generate maps of local and federal resources, and search for evidence-based youth programs.

110. **Guidi J., Lucente M., Sonino N., et al. Allostatic Load and Its Impact on Health: A Systematic Review. *Psychother Psychosom.* 2021;90(1):11-27.**
Guidi et al. conducted a systematic review of literature to examine allostatic load and overload and its clinical implications. Articles through 2019 were searched, and 267 studies were included in the review. The researchers found that allostatic load and overload are associated with poorer health outcomes.

111. **Institute UCLA Williams. LGBT Renters and Eviction Risk.2021.**
Using data from the Census Bureau's Household Pulse Survey, this brief examines rental housing stability late in the COVID-19 pandemic among LGBT people compared to non-LGBT people, including differences by race.

112. **Project The Trevor. Homelessness and Housing Instability Among LGBTQ Youth.2021.**
The Trevor Project published this report using data from the 2021 National Survey on LGBTQ Youth Mental Health to examine the prevalence of homelessness and various manifestations of housing instability among LGBTQ youth and their mental health symptoms. It also examines rates of homelessness and housing instability among various subgroups within the LGBTQ community and the prevalence of experiences which are frequently connected to housing instability (e.g., food insecurity). The report also includes recommendations for preventing and combating LGBTQ youth homelessness.

113. **Medina-Martinez J., Saus-Ortega C., Sanchez-Lorente M. M., et al. Health Inequities in LGBT People and Nursing Interventions to Reduce Them: A Systematic Review. *Int J Environ Res Public Health.* 2021;18(22).**
Medina-Martinez et al. conducted a systematic review of literature to determine how nurses can intervene in reducing health inequities in LGBT people, identifying their specific health needs and describing their experiences and perceptions of the barriers they face in the healthcare system. Articles published in the last 5 years (2017-2021) were included. A total of 16 articles that address the specific health needs of LGBT people, their experiences and perceptions, or interventions in this group in which nurses may engage were included in the review. Results indicate that the LGBT community experiences health inequities, particularly among higher rates of mental health problems, substance abuse, risky sexual behaviours, self-harm, and suicide. The impact of health outcomes were modified by intersectional factors. LGBT people described experiences of discrimination in the healthcare setting. Recommendations for nursing interventions are provided.

114. **Prevention Centers for Disease Control and. Behavioral Risk Factor Surveillance System. 2021.**
The Behavioral Risk Factor Surveillance System (BRFSS) is the nation's premier system of health-related telephone surveys that collect state data about U.S. residents regarding their health-related risk behaviors, chronic health conditions, and use of preventive services. Established in 1984 with 15 states, BRFSS now collects data in all 50 states as well as the District of Columbia and three U.S. territories. BRFSS completes more than 400,000 adult interviews each year, making it the largest continuously conducted health survey system in the world. Prevalence and trends data are available for individual states of the nation by health topic.

115. **Quality Agency for Healthcare Research and. 2016 National Healthcare Quality and Disparities Report.Rockville, MD: U.S. Department of Health and Human Services;2017.**
The National Healthcare Quality and Disparities Report is mandated by Congress and has been published every year since 2003. The intent of the report is to summarize the quality of healthcare received by people in the United States, and to identify disparities in care and access to care by priority populations. It evaluates quality of healthcare in six core areas: person-

centered care, patient safety, healthy living, effective treatment, care coordination, and care affordability. The report uses four main measures for access to care: having health insurance, having a usual source of care, encountering difficulties when seeking care, and receiving care as soon as wanted. Over time, the report has found disparities in access to care based on race and ethnicity, socioeconomic status, age, sex, disability status, sexual orientation, gender identity, and residential location. The 2016 report concluded that, while disparities in health insurance status decreased since 2014, about 70% of care affordability measures have not changed since 2010 and disparities in care persisted for poor and uninsured populations in all priority areas. The report stated, "poor people experienced worse access to care compared with high income people for all access measures except one" and "more than half of measures show that poor and low-income households have worse care than high-income households." Further, the report concluded that "significant disparities continue for poor people compared with high-income people who report they were unable to get or were delayed in getting need medical care due to financial or insurance reasons."

116. **Centers for Disease Control and Prevention. Behavioral Risk Factor Surveillance System Prevalence And Trends Data: Washington-2014. 2014; Available at: http://apps.nccd.cdc.gov/brfss/page.asp?cat=XX&yr=2014&state=WA#XX. Accessed August 16, 2016.**
Behavioral Risk Factor Surveillance System (BRFSS) 2014 data from Washington state show significant correlations between lower income and a number of health indicators including: worse overall self-reported health, depression, asthma, arthritis, stroke, oral health, tobacco use, women's health indicators, health screening rates, physical activity, and diabetes.

117. **Spencer N., Thanh T. M., Louise S. Low income/socio-economic status in early childhood and physical health in later childhood/adolescence: a systematic review. *Maternal and child health journal.* 2013;17(3):424-431.**
Spencer et al. conducted a meta-analysis of studies examining the relationship between low socioeconomic status in the first five years of life and physical health outcomes in later childhood and adolescence. Nine studies met the researchers' strict inclusion criteria. The studies indicated significant associations between early childhood low-income status and a number of adverse health outcomes including activity-limiting illness, parent-reported poor health status, acute and recurrent infections, increasing body mass index (BMI), dental caries, and higher rates of hospitalization.

118. **Wang K. Housing Instability and Socioeconomic Disparities in Health: Evidence from the U.S. Economic Recession. *Journal of Racial and Ethnic Health Disparities.* 2022;9(6):2451-2467.**
Wang conducted a study to examine the association between neighborhood housing insecurity and health outcomes. The research focuses on income levels and racial groups. The researcher used national Census data to examine about 200 U.S. metropolitan areas after the 2008 housing crisis. The results indicate that "high levels of foreclosed properties in certain neighborhoods were strongly associated with more health problems among residents, but the results varied according to the income level and the dominant racial group in these neighborhoods". Worse health problems were present in lower income minority groups of people.

119. **Arnold A., Bolton M., Crowley S. Housing Instability Among Our Nation's Veterans National Low Income Housing Coalition;2013.**
In this report, data from the 2011 American Community Survey (ACS) are used to examine the characteristics and housing needs of Veterans compared to those of non-Veterans. Particular subgroups of Veterans were also analyzed to explore whether some Veterans who are more likely to face a housing cost burden than others. While overall, Veteran households were less likely to experience a housing cost burden than non-Veteran households, there were significant disparities among Veteran households. In particular, Veterans who are racial minorities, women, have disabilities, and served after September 11, 2001 have the greatest need for affordable housing.

120. **Bittinger K., Soriano A., Lucenko B., et al. Homelessness and Housing Instability Among Veterans in Washington. Washington Department of Social and Health Services, Research and Data Analysis Division 2021.**
This report focuses on homelessness and housing instability among Washington Veterans in CY 2018. By drawing on data from both state- and VHA administered programs, this report provides an in-depth picture of housing instability and homelessness among Veterans. Differences in rates of homelessness and housing instability by age, sex, race/ethnicity, geography, and engagement in the VHA Primary Care Management Module (PCMM) (a nationwide program supporting care coordination for Veterans) are examined.

121. **Affairs U.S. Department of Veterans. National Veteran Health Equity Report 2021.Washington, D.C.: VHA Office of Health Equity;2022.**
The National Veteran Health Equity Report 2021 is produced by the VHA Office of Healthcare Equity and provides data on patient experiences, quality of care, and health outcomes. The Report provides guidance to the U.S. healthcare system in which Veterans face financial barriers to care and recommends support for health-related social needs related to housing, food insecurity, education, and employment.

122. **Statistics National Center for Health. The Health of Male Veterans and Nonveterans Aged 25–64: United States, 2007–2010. Centers for Disease Control and Prevention;2012.**
The Centers for Disease Control and Prevention published this data brief on the health of Veterans, using 2007-2010 Data from the National Health Interview Survey. Results are reported on health outcomes such as chronic conditions and serious psychological distress as well as work limitations and health insurance access.

123. **Arroyo Noah. Cities Grapple With 'Banked' Rent Hikes. *San Francisco Public Press.* 16 September 2019, 2019.**
The San Francisco Public Press is a 501(c)3 nonprofit organization. It publishes investigative reporting online and in print and produces audio journalism. This article discusses San Francisco Bay Area cities with programs that allow landlords to "bank" foregone rental increases for use at a future date. San Francisco's banked rental increase policy was enacted in 1982 and does not limit total banked increases. "Landlords can grow their banks to any size and may tap any portion of that bank in any single year, as long as they provide 60-day notices for increases surpassing 10%." The policy also allows banked increases to pass to the new buyer when a rent-controlled building is sold. In cases when a new landlord uses all banked increases and new pass-

throughs, “tenants either generate more revenue or get priced out, making way for people who will pay much more.” When new tenants move in, rent-controlled units can have rents raised to the market rate. The article reports “[b]ecause the San Francisco Rent Board does [not track] when landlords apply banked increases, there is no data on how common the practice is across the city’s roughly 172,000 rent-controlled housing units.” Additionally, “[k]ey information about affected tenants – age, duration of tenancy or whether the increase caused displacement – is not tracked.” In addition to allowed rental increases, landlords can also layer other legal increases or “pass-throughs” which “let landlords recoup costs for such things as electrical work, mandatory seismic retrofits or additional property taxes resulting from voter-approved bond measures.” Generally, landlords must petition the Rent Board to include pass-throughs, and the Rent Board may exempt tenants who prove financial hardship. However, landlords do not need to notify the Rent Board when using banked rent increases, and the Board cannot block banked increase due to a tenant’s financial situation. While landlords are required to “give tenants documents explaining the underlying math”, they are not required to notify tenants when passing up on an increase or inform them of banked rents that could be collected in the future. In contrast to San Francisco, the City of Alameda’s “City Council tasked staff with researching best practices in other cities for how to craft a rent-control program.” The Council voted to incorporate several restrictions on banked increases for rent-controlled tenancy: 1) Landlords must notify City Hall of every banked increase; 2) A landlord’s banked total may grow to a maximum of 8%; 3) In a single year, landlords may draw from their bank to increase the rent by a maximum of 3% (in addition to regulated base annual increase, calculated on regional inflation); 4) Banked increases may not occur in consecutive years, and cannot happen more than 3 times during the same tenancy; and 5) The bank of unapplied increases zeroes out when a building is sold. In Richmond, CA, landlords can use banked increases to raise rents by up to 5% in a single year, layered on top of the base annual increase issued by the city’s Rent Board. However, if the Rent Board’s allowed increase surpasses 5%, then landlords cannot use their banked capacity at all. Finally, Mountain View, CA, implemented a policy that the annually allowed increase plus any banked increases cannot raise a tenant’s rent more than 10% in a single year. It also voids banked increase when a building is sold.

124. **Community Stabilization and Fair Rent Act., City of Mountain View Municipal Code(2016).**
Mountain View Code of Ordinances §§ 1700-1720 comprise the city of Mountain View, CA's Community Stabilization and Fair Rent Act. Section 1707 addresses rent increases pursuant to annual general adjustment (AGA). Landlords are limited to 1 rent increase per 12-month period; required to provide written notice to the tenant with at least 30 days' advance written notice; allowed to accumulate any portion of unimposed AGA and impose them in subsequent years (limited to no more than 10% of the rent; unless the increase is allowed following a decision by a Hearing Officer or the Committee). Unimposed rent increases do not carry over to successor landlords if the property is sold. A rent increase is not permitted if the landlord has failed substantially to comply with provisions of the Article and rules and regulations of the Committee, has failed to maintain the Rental Unit in compliance with applicable rules, or has failed to make repairs ordered by a Hearing Officer, the Committee, or the City.

125. **Rent Ordinance 3250. In: Alameda Co, ed. Vol City of Alameda Ordinance No. 3250. City of Alameda2019.**

Among other provisions, Alameda, California, Ordinance 3250 amended the Alameda Municipal Code adding a restated Article XV of Chapter VI Concerning rent control, limitations on evictions, and providing relocation payments to displaced tenants. Section 6-58.50 of the Ordinance places limitations on the frequency of rent increases and use of banked Annual General Adjustments (AGA). Specifically, it prohibits landlords from increasing the rent of any rental unit "(a) more than once in any 12-month period or (b) earlier than 12 months after the inception of the tenancy." For Rental Units that are not exempt from rent control under State Law, it prohibits a landlord from increasing Rent using any banked AGA in consecutive years. It also prohibits landlords from from increasing Rent using any banked AGA more than 3 times during any tenancy. Section 6-58.70 further outlines Banking of AGA. Banked capacity is calculated by compound addition; if the rent increase includes a banked AGA the landlord must file with the Program Administrator and proof that the tenant has been notified; it is unlawful for a landlord to bank more than 8%, increase rent by more than the current AGA plus 3% of any banked amount, increase rent using any banked amount in consecutive years, or increase rent using any banked amount more than 3 times during a tenancy. Additionally, any banked AGAs expire when a new tenancy is created or when a landlord transfers the property.

126. **Landlord Rental Resources. 2023; Available at: https://www.hayward-ca.gov/residents/housing/landlord-rental-resources. Accessed 21 July 2023, 2023.**
This City of Hayward, CA, website provides resources for landlords. It states that allowable rent increases include: 1) Annual rent increase up to 5% of the tenant's current rent; 2) Banked rent increase inclusive of annual rent increase up to 10% of tenant's current rent; 3) Capital improvements inclusive of annual rent increase up to 10% of the tenant's current rent; 4) fair return rent increase in the amount necessary for the landlord to cover their costs and get a fair return on their investment; 5) rent increase after non-voluntary vacancies up to 5% of previous tenant's rent; and 6) rent increase after voluntary vacancies can be set without limitations. More information is available in Hayward Municipal Code §§ 12:1.01-12:1.21.

127. **HOME Overview. 2023; Available at: https://www.hudexchange.info/programs/home/home-overview/#:~:text=The%20HOME%20Investment%20Partnerships%20Program%20%28HOME%29%20provides%20formula,or%20providing%20direct%20rental%20assistance%20to%20low-income%20people. Accessed 9/7/2023.**
This U.S. Department of Housing and Urban Development (HUD) webpage provides an overview of the HOME program, which is the largest federal funding source for state and local governments to create and maintain affordable housing for rent.

128. **HOME Rent Limits. 2023; Available at: https://www.huduser.gov/portal/datasets/HOME-Rent-limits.html. Accessed 9/7/2023.**
This U.S. Department of Housing and Urban Development (HUD) web page provides information about HOME Rent Limits. It provides data about rent limits from 1998 through 2023, including limits for Washington State.

129. **Landlord - Duties RCW 59.18.060(2023).**
RCW 59.18.060 outlines landlord duties and responsibilities. Washington State landlords are obligated to maintain and repair rental properties so that they are fit for habitation.