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### **Fair Housing: Accessibility and Stability In An Increasingly Digitized, High Cost, and High Demand Housing Market**

Prior to the coronavirus pandemic, the public and private housing industry's typical office hours were 9am-5pm, Monday to Friday. During the pandemic's shut down and stay-at-home orders (2020 - 2023), the housing industry ceased direct contact with housing customers (buyers, sellers, applicants, and tenants). Offices closed and housing industry employees worked from home with newly discovered technologies such as Zoom. Now (2024), many offices have permanently shuttered, and in-person customer service has vanished. Business automation and digitalization has replaced personable communications, and for many customers, is unnavigable, despite its availability 7 days a week / 24 hrs. a day.

This shift dramatically changed housing transactions. Social service housing programs began serving clients through "virtual lobbies." Real estate firms and rental agencies advertised online "virtual tours and walk throughs" of homes for sale or apartments for rent. Property management companies offered prospective tenants "paperless applications" with "virtual appointments," "digital lease signings," and "uploaded documents." And existing tenants were required to use "on-line rental portals" to pay rent, request repairs, and respond to notices from management or renew leases.

Simultaneously, from 2020 to 2023, the demand for housing outstripped the number of homes available causing the cost of housing to soar. Work-from-home allowed employees to relocate and live wherever they wanted so housing desires changed. Internal migration trended toward lower cost of living locations. In Spokane specifically, there was a sudden increase of people migrating from more expensive cities and states for a the comparably "affordable housing stock."

With demand for housing outstripping housing units, rents in the Inland Northwest Region increased 29.3%<sup>1</sup> from March 2020 to a peak in July 2022, and the median price of a home pushed from \$260,481 to \$395,154, a 65.9%<sup>2</sup> increase. Tenancy criteria became extremely competitive; for tenancy approval, the necessary credit score ratcheted up to over 680, the income requirement went to a strict 3x the rent. Homebuyers looking to purchase faced not only higher purchase prices, but higher mortgage rates which swung from an all time low of 2.65% in Jan 2021 to a high of 7.5% in November 2023<sup>3</sup> due to the federal government's attempts to "slow inflation."

Three and a half years later, in 2024, many of the pandemic "virtual" transactions are now standard practice and the bulk of housing transactions are completed "remotely." These changes have both increased and decreased consumer housing opportunities as **successful participation** within the new housing market **depends on computer knowledge, internet access, technology, and equipment.**

**This has profound Fair Housing implications;** at Northwest Fair Housing Alliance, we hear from the public that finding, selling, buying, maintaining, and keeping oneself and family housed has become much, much more difficult and for some it is downright impossible.

Accessing and remaining housed seems especially challenging for people with intellectual or learning disabilities, people who don't have a computer or technology skills, those on a fixed income, and/or persons who live in a rural location with limited internet service, community hubs, employment opportunities, or public transportation.

NWFHA engages daily with **seniors, people with disabilities, female heads of household, and first-generation immigrants with children** that have low or fixed incomes and are unable to keep up with rent increases and are therefore at eminent risk of being unhoused. Economic disadvantages combine with the cost and speed of technology required for successful participation in the housing market to push many out of housing and keep them from finding a new place to live because they:

- are without the required technology, equipment, internet service, or computer knowledge,
- have experienced identity theft or scams and don't trust online transactions,
- don't have a bank account and are unable to pay ACH rent application fees or rent payments,
- utilize a housing voucher, which does not keep up with the rental market rate hikes,
- have income other than "employment" income (Social Security, Disability, L & I, spousal support, retirement, and/or child support, inheritance, etc.) and are therefore prevented from applying for rentals by third party application software,
- need in person guidance or assistance but there aren't any brick-and-mortar offices or persons staffing the offices with whom they might interact,
- don't have a smart phone or an email address or use text messaging, or
- simply can't navigate systems and procedures instantly and therefore miss out on opportunities without some assistance.

These readily embraced housing market changes assume that all people have disposable income, and familiarity with, and access to, technology; further, that people without these things have a strong and abundant network of "friends or family members" with these resources and the time to help them navigate. For those who lack such a support system, it assumes that their surrounding community is "rich" with at-the-ready resources such as libraries and community centers hosting ample and free computers with internet access AND abundant instructional support at all hours of the day or night, and unlimited and free social and community worker support.

If we want to slow the rise of homelessness, **we must examine the customer service experience within both the public and private housing market to increase housing accessibility and stability for seniors, people with disabilities, female heads of households with children, and those who speak English as a second language.**

If we are going to reverse the housing crisis, we must tackle concrete infrastructural issues (the need to build more housing, expand public transit, reduce restrictive zoning, create special purpose credit programs, regulate, and legislate renting and buying transactions, etc.), **AND**, in tandem, we must design a person-centered housing market place that, while transactional, is more mutual, navigable, "human," transparent, and universally accessible, or those who have housing will continue to have a place to live while large portions of our population will remain in the streets and left behind.

**To Read More:**

How the private market can contribute to housing equity:

<https://housingmatters.urban.org/articles/how-landlords-can-help-close-digital-divide-their-tenants>

Read more about housing and digital challenges:

<https://clpha.org/housing-digital-equity>

How New Jersey assists people who need public housing assistance who experience the digital divide:  
[https://www.nj.gov/dca/divisions/dhcr/offices/section\\_8/pdf\\_jpeg/Frequently\\_Asked\\_Question.pdf](https://www.nj.gov/dca/divisions/dhcr/offices/section_8/pdf_jpeg/Frequently_Asked_Question.pdf)

Harvard University Joint Center for Housing Study, "Housing Markets Leaving Lowest Income Households Behind." <https://www.jchs.harvard.edu/blog/housing-markets-leaving-lowest-income-households-behind#:~:text=Our%202023%20State%20of%20the,renters%20are%20severely%20cost%2Dburdened.>

A New Way to Help People Find a Home: Creating Affordable Home Finding Platforms  
<https://housingmatters.urban.org/articles/new-way-help-people-find-home-creating-affordable-home-finding-platforms>

Sources:

1. *"Nationally, Spokane ranks second nationally for the largest rent increases. Since March 2020 and the start of the pandemic, Spokane rent prices have increased by 32%."* published July 30, 2021 <https://www.krem.com/article/news/local/spokane-second-nationally-for-largest-rent-increases/293-14942e2e-662e-40eb-a3a3-d8ee8018e0ef>
2. <https://www.zillow.com/home-values/20604/spokane-wa/>
3. <https://themortgagereports.com/61853/30-year-mortgage-rates-chart#loan-purpose>