



**NOTICE OF PUBLIC MEETING
NEIGHBORHOOD PROJECT ADVISORY COMMITTEE
WEST QUADRANT TAX INCREMENT FINANCING DISTRICT**

**MEETING OF
WEDNESDAY, April 1, 2026
4:00 PM TO 5:00 PM**

Please be advised that the next regular meeting of the Neighborhood Project Advisory Committee for the West Quadrant Tax Increment Financing District will be held on **Wednesday, April 1 at 4:00 PM** at Spokane City Hall, 808 W Spokane Falls Blvd in **Conference Room 3B** on the third floor. A link to the meeting is provided below. The public is encouraged to attend either in person, online, or by phone. Connection instructions are included in the attached agenda and below:

An Online/Telephone Option is Available via Microsoft TEAMS
(software download may be required)

Join on your computer, mobile app or room device

[Click here to join the meeting](#)

Meeting ID: 291 137 164 093 Passcode: bbFZ2x

[Download Teams](#) | [Join on the web](#)

Or call in (audio only)

[+1 323-618-1887,,357638756#](#) United States, Los Angeles

Phone Conference ID: 357 638 756#



Neighborhood Project Advisory Committee Agenda

Regular Meeting
 Wednesday, April 01, 2026
4:00 PM

Hybrid – City Hall Conference Room 3B / Microsoft Teams
 808 W Spokane Falls Blvd, Spokane, WA 99201

VIRTUAL MEETING - See Following Page for Connection Information
TIMES GIVEN ARE AN ESTIMATE AND ARE SUBJECT TO CHANGE

Committee Business:

4:00 – 4:05	1. Roll Call	M. Iannelli (Chair)
4:05 – 4:10	2. Approve February Meeting Minutes	All

Discussions & Presentations:

4:10 – 4:20	3. Update on NPAC Form	M. Freibott (Staff)
4:20 – 4:35	4. Financial Update on TIF Revenues	M. Freibott (Staff)
4:35 – 4:55	5. Possible Vote: Habitat for Humanity 2 nd Request for Funds	M. Girardot (Habitat)

Open Forum:

4:55 – 5:00	<p>Open Forum is an opportunity for citizens to discuss items of interest that are not on the current agenda for discussion. Topics should consider the activities/ responsibilities of the NPAC and should not include political campaign topics. Each speaker may be limited to three minutes if several people wish to speak, subject to the Chairperson’s determination.</p> <p>If you wish to speak at an open forum, please email Kevin Freibott <u>in advance</u> at kfreibott@spokanecity.org to request a slot.</p>
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Adjournment: The next regularly scheduled NPAC meeting is TENTATIVELY scheduled for Wednesday, May 6, 2026.

*Items denoted with an asterisk may include final action taken by the Committee. Written public comments will be accepted on these items up to one hour prior to the start of the meeting. Verbal testimony may also be accepted during the meeting.

AMERICANS WITH DISABILITIES ACT (ADA) INFORMATION: The City of Spokane is committed to providing equal access to its facilities, programs and services for persons with disabilities. Individuals requesting reasonable accommodations or further information may call, write, or email Human Resources at 509.625.6373, 808 W. Spokane Falls Blvd, Spokane, WA, 99201; or ddecorde@spokanecity.org. Persons who are deaf or hard of hearing may contact Human Resources through the Washington Relay Service at 7-1-1. Please contact us forty-eight (48) hours before the meeting date.

NPAC Meeting Connection Information

Wednesday, April 01, 2026

NPAC Meetings will be held in a hybrid in-person & virtual format. Members of the public are welcome to attend in person on the third floor of City Hall or online by using the following connection information.

Microsoft Teams

Join on your computer, mobile app or room device:

[Click here to join the meeting](#)

Meeting ID: 291 137 164 093

Passcode: bbFZ2x

[Download Teams](#) | [Join on the web](#)

Join with a video conferencing device:

cityofspokane@m.webex.com

Video Conference ID: 119 245 752 3

[Alternate VTC instructions](#)

Or call in (audio only):

[+1 323-618-1887,,357638756#](tel:+13236181887,357638756#) United States, Los Angeles

Phone Conference ID: 357 638 756#

[Find a local number](#) | [Reset PIN](#)

Meeting ID:
291 137 164 093

Passcode:
bbFZ2x

Please note that public comments may be taken during the meeting, but the public is encouraged to continue to submit their comments or questions in writing to: kfreibott@spokanecity.org. Written public comments will be accepted up to one hour prior to the start of the meeting. Written public comments received after a hearing or approval will be forwarded on to City Council during their consideration of that item.

Please note: all NPAC meetings are recorded and can be made available by contacting Planning & Economic Development staff at kfreibott@spokanecity.org.



West Quadrant TIF Neighborhood Project Advisory Committee

Meeting Minutes

February 4, 2026

Committee Members Present: EJ Iannelli (Chair), Kimberly Lawrence (Vice-Chair), Alan Chatham, Liz Marlin, Fran Papenleur, Amanda Richardson, Wende Wilber **Absent:** None

Staff Present: Kevin Freibott (Planning & Economic Development)

The meeting began at 4:01 PM.

1. **Welcome and Introductions** – Introductions were made. No action was taken.
2. **Approval of Meeting Minutes** – January minutes were discussed. Motion was made by M. Wilber for approval (S: M. Lawrence, Unan.).
3. **Request by Habitat for Humanity** – M. Michelle Giaradot from Habitat for Humanity presented a request to renew their existing contract for TIF funds. Habitat for Humanity requests \$1.2 million for the purchase and rehabilitation of permanent affordable housing in the TIF district. Following questions asked and answered, the Committee asked M. Freibott to forward the presentation slides to the NPAC members and for the applicant to complete the draft application. Item was postponed to the next meeting for a possible vote (M: M. Chatham, S: M. Richardson, unan.).
4. **General Updates** – M. Freibott gave some minor updates about other projects funded and underway. Questions were asked and answered, no action taken.
5. **Open Forum** – No one requested time during open forum.

The meeting was adjourned by the Chair at 5:10 PM.



Request for TIF Funding

DRAFT Application

Rev.20260325

In addition to the General Application, requestors for funding from the West Quadrant TIF must fill out the following form and provide it to the Planning & Economic Development Department for review and submittal to the Neighborhood Project Advisory Committee. Supplemental sheets may be attached for longer answers.

PROJECT DETAILS:

Please provide the following information regarding the overall project to which this project relates. If no larger project exists, please provide as much information as possible.

Project Name: Click or tap here to enter text.

Project Address or General Location: Click or tap here to enter text.

Construction Dates (or Estimate): Starts (mm/yy) Click or tap here to enter text. Ends (mm/yy) Click or tap here to enter text.

Total Cost of Project* (Approx.): \$ Click or tap here to enter text. Total Requested from TIF: \$ Click or tap here to enter text.

Other Public or Private Funding for this Project (if any) and Approximate Amounts: Click or tap here to enter text.

**Please attach itemized cost estimates for improvements to be funded by the TIF, if available.*

PROPOSAL DESCRIPTION:

Please describe the overall project: Click or tap here to enter text.

Features you hope to fund with TIF funding (check all that apply):

- | | | |
|--|--|---|
| <input type="checkbox"/> Affordable Housing | <input type="checkbox"/> Streets & Curbs | <input type="checkbox"/> Sidewalks |
| <input type="checkbox"/> Crosswalks | <input type="checkbox"/> Signage & Signals | <input type="checkbox"/> Landscaping |
| <input type="checkbox"/> Street Trees | <input type="checkbox"/> Lighting/Streetlights | <input type="checkbox"/> Utility Connections |
| <input type="checkbox"/> Utility Lines | <input type="checkbox"/> Planning/Design | <input type="checkbox"/> Maintenance/Operations |
| <input type="checkbox"/> Other: Click or tap here to enter text. _____ | | |

Partner Agencies or Organizations Affiliated with this Project: Click or tap here to enter text.

Related City Projects or Programs (if any): Click or tap here to enter text.



MEMO

Date: March 30, 2026

From: Kevin Freibott, Senior Planner

To: Neighborhood Project Advisory Committee

CC: Amanda Beck, Senior Planner, Economic Development

Re: **2026 NPAC Projected Revenue**

The County Assessor has issued their report for 2025, outlining the financial data necessary to provide you with a projected revenue for the West Quadrant TIF and the Neighborhood Projects in 2026. Taxable property value in the Neighborhood Projects Area rose by more than \$16.8 million between 2024 and 2025 to more than \$612 million, an increase of approximately 2.8 percent. While this growth is below our average forecast of 3.0 percent annually, this is *much better* than last year when the value hardly changed at all.

As a result of this increase in value, the approximate expected revenue for Neighborhood Projects rose to \$814,685, an increase of \$138,233 over the projected revenue last year. Please note that this number can fluctuate depending on whether everyone pays their taxes on time and many other factors. Ultimately, however, the TIF is set to receive more than \$800,000 this year and overall growth in taxable value is on the projected path into the future: upwards.

On the following page please find the latest financial report for the TIF. I will present this information and some handy comparison charts at the meeting on April 1, 2026.

ASSESSOR REVENUE PROJECTIONS BY YEAR

Actual revenue may vary based on actual tax collected and other factors.

NEIGHBORHOOD AREAS CALCULATIONS	2009	2021	2022	2023	2024	<-----ACTUAL PROJECTED----->	
						2025	2026
Base Year TAV (2008)	\$198,534,222						
Base TAV + Increase	\$226,554,112	\$379,853,023	\$404,504,774	\$536,761,501	\$592,721,435	\$596,078,914	\$612,893,233
Real Value Increase (Increment over base)	\$28,019,890	\$181,318,801	\$205,970,552	\$338,227,279	\$394,187,213	\$397,544,692	\$414,359,011
TCA 12 Levy Rate (per \$1,000 value)	0.00413554640	0.00415711766	0.00387584031	0.00323078427	0.00317635281	0.00324109459	0.00374501767
West Quadrant Increment Revenue*	\$86,908	\$565,323	\$598,732	\$819,555	\$939,058	\$966,360	\$1,163,836
Neighborhood Increment Revenue†	\$60,836	\$395,726	\$419,112	\$573,688	\$657,341	\$676,452	\$814,685
Running Total Neighborhood Inc. Revenue	\$60,836	\$1,738,046	\$2,157,158	\$2,730,847	\$3,388,187	\$4,064,639	\$4,879,325
County Increment Revenue‡	\$26,072	\$169,597	\$179,620	\$245,866	\$281,717	\$289,908	\$349,151
Running Total County Increment Revenue	\$26,072	\$744,877	\$924,496	\$1,170,363	\$1,452,080	\$1,741,988	\$2,091,139
Assessed Value Growth Rate by % (year to year)	14.11%	14.72%	6.49%	32.70%	10.43%	0.57%	2.82%
Running Average % AV Growth Rate	14.11%	5.34%	5.42%	7.24%	7.44%	7.03%	6.80%
Increment Revenue Growth Rate (year to year)		25.00%	5.91%	36.88%	14.58%	2.91%	20.44%

* 75% of Levy Rate x Real Value Increase - TIF generates revenue based on 75% of the additional real taxable value in the TIF boundary.

† 70% of West Quadrant Increment Revenue - Neighborhood project funds represent 70% of the overall revenue generated by the TIF.

‡ 30% of West Quadrant Increment Revenue - The remaining 30 percent of revenue generated by the TIF is issued to the County.

KENDALL YARDS SUBAREA CALCULATIONS

KENDALL YARDS SUBAREA CALCULATIONS	2009	2021	2022	2023	2024	<-----ACTUAL PROJECTED----->	
						2025	2026
KY Base Year TAV (2008)	\$8,513,690						
KY Base TAV + Increase	\$8,518,690	\$110,566,538	\$119,510,827	\$148,888,294	\$175,228,296	\$201,361,481	\$229,458,868
KY Real Value Increase (Increment over Base)	\$5,000	\$102,052,848	\$110,997,137	\$140,374,604	\$166,714,606	\$192,847,791	\$220,945,178
TCA 13 Levy Rate (per \$1,000 value)	0.00413554640	0.00415711766	0.00387584031	0.00323078427	0.00317635281	0.00324109459	0.00374501767
KY Increment Revenue*	\$16	\$318,184	\$322,655	\$340,140	\$397,158	\$468,778	\$620,583
KY Running Total Increment Revenue	\$16	\$1,585,651	\$1,908,306	\$2,248,446	\$2,645,604	\$3,114,383	\$3,734,965
KY Assessed Value Growth Rate by % (year to year)	0.06%	11.62%	8.09%	24.58%	17.69%	14.91%	13.95%
KY Running Average % AV Growth Rate							
KY Increment Revenue Growth Rate (year to year)		3.01%	1.41%	5.42%	16.76%	18.03%	32.38%

* 75% of Levy Rate x Real Value Increase = Increment share for Kendall Yards Subarea

TAX LEVY RATES BY YEAR (per \$1,000 value)

Type	2021	2022	2023	2024	2025	2026
County	1.07514687	0.99655548	0.72254863	0.70268652	0.70889102	0.70376543
Conservation Futures	0.03592595	0.03329393	0.02637509	0.02564963	0.02587481	0.02568772
City Spokane	2.66057043	2.48554325	1.98186055	1.95337279	2.00679159	2.51556452
City Spokane EMS	0.38547441	0.36044765	0.50000000	0.49464387	0.49953717	0.5
Levy Applied to TIF	4.15711766	3.87584031	3.23078427	3.17635281	3.24109459	3.74501767



Project 26-005TIFS, Habitat for Humanity 2nd TIF Funding Request
Complete Application Packet for NPAC/City Council Consideration

Packet is 11 pages in length (not counting this one)



General Application

Description of Proposal

Address of Site Proposal

(if not yet assigned, obtain address from Development Services Center [509-625-6300] before submitting application):

Applicant

Name: _____

Address: _____

Phone: _____ Email: _____

Property Owner

Name: _____

Address: _____

Phone: _____ Email: _____

Agent

Name: _____

Address: _____

Phone: _____ Email: _____



Request for TIF Funding

DRAFT Application

Rev.20250909

In addition to the General Application, requestors for funding from the West Quadrant TIF must fill out the following form and provide it to the Planning & Economic Development Department for review and submittal to the Neighborhood Project Advisory Committee. Supplemental sheets may be attached for longer answers.

PROJECT DETAILS:

Please provide the following information regarding the overall project to which this project relates. If no larger project exists, please provide as much information as possible.

Project Name: Habitat for Humanity Permanently Affordable Homeownership

Project Address or General Location: WQ TIF

Construction Dates (or Estimate): Starts (mm/yy) 5/1/2026 Ends (mm/yy) 12/1/2027

Total Cost of Project* (Approx.): \$ \$3,202,500 Total Requested from TIF: \$ \$1,200,500

Other Public or Private Funding for this Project (if any) and Approximate Amounts:

Other public funds (HTF): \$420,000

Homebuyer first mortgages: \$840,000

Habitat Land Trust contribution: \$602,000

Down Payment Assistance (credit union/HTF/HFC): \$140,000

**Please attach itemized cost estimates for improvements to be funded by the TIF, if available.*

PROPOSAL DESCRIPTION:

Please describe the overall project: Habitat for Humanity–Spokane requests West Quadrant TIF acquisition funding to purchase seven fully rehabilitated single-family homes in West Central from A Better Way, LLC. Habitat will sell each home to an income-qualified household earning at or below 80% of Area Median Income and preserve long-term affordability through a Habitat Land Trust ground lease. TIF funds will be used exclusively for acquisition. Please see attached for more information.

Features you hope to fund with TIF funding (check all that apply):

- | | | |
|--|--|---|
| <input checked="" type="checkbox"/> Affordable Housing | <input type="checkbox"/> Streets & Curbs | <input type="checkbox"/> Sidewalks |
| <input type="checkbox"/> Crosswalks | <input type="checkbox"/> Signage & Signals | <input type="checkbox"/> Landscaping |
| <input type="checkbox"/> Street Trees | <input type="checkbox"/> Lighting/Streetlights | <input type="checkbox"/> Utility Connections |
| <input type="checkbox"/> Utility Lines | <input type="checkbox"/> Planning/Design | <input type="checkbox"/> Maintenance/Operations |
| <input type="checkbox"/> Other: Click or tap here to enter text. _____ | | |

Partner Agencies or Organizations Affiliated with this Project: please see attached

Related City Projects or Programs (if any): please see attached

COMMUNITY ENGAGEMENT:

Neighborhood Councils You Have Contacted Regarding This Proposal:

- Riverside

 West Central

 Emerson/Garfield
 Other: Click or tap here to enter text.

Presentations You Have Given to Neighborhood Councils Regarding This Proposal (*provide future dates if presentations are scheduled but have not yet occurred*):

Riverside (Dates): Click or tap here to enter text. West Central (Dates): 4/8/26

Emerson/Garfield (Dates): Click or tap here to enter text.

Other Engagement You Have Undertaken on this Project: Click or tap here to enter text.


SUPPLEMENTARY QUESTIONS:

Please attach a sheet or sheets answering the following general questions to the best of your knowledge and understanding. These questions, while general in nature, will help the Neighborhood Project Advisory Committee understand your project's value, needs, and contribution to the community and your project's relationship to the TIF's intended purpose.

1. Describe the problem, challenge, and/or opportunity your project is hoping to address.
2. Describe why TIF funds are essential/needed for this project.
3. Describe the end users and/or customers of your project. Who will be impacted by your project (positively as well as negatively) and how.
4. How might your project affect the health and safety of the neighborhood and the wider community?
5. Describe the short- and long-term economic benefits of your project, including any benefits to the immediate neighborhood as well as the larger community surrounding your project. Please submit documentation if any exists.
6. Describe how your project might benefit the surrounding neighborhood in other ways. Topics to consider are historic preservation, arts and creative outlets, job creation, affordable housing, infill (development in vacant lots, dilapidated properties), recreational access or amenities, and transportation safety or connectivity.
7. How does your project relate to the City's Comprehensive Plan? Identify any concepts in the Comprehensive Plan that relate to your project, including any goals or policies related to your project. (see www.shapingspokane.org)
8. Please attach any relevant site plans or drawings for your proposed project, preferably showing which improvements are to be TIF-funded.

SUBMITTED BY:

Name (PRINT): Michelle M. Girardot

Signature:  _____ Date: 2/6/2026

- Applicant

 Property Owner

 Property Purchaser

 Agent

West Central Permanently Affordable Homeownership

At-a-Glance Summary for West Quadrant Tax Increment Financing (TIF) Request & Supplemental Questions

Project Overview Habitat is requesting \$1.2 million in West Quadrant TIF funding to acquire seven rehabilitated homes in West Central and sell them to households earning at or below 80% of Area Median Income (AMI) . Each home will remain permanently affordable through a Habitat Land Trust ground lease .	
Funding Request \$1.2 million in TIF support	Homes Delivered 7 rehabilitated homes acquired
Homebuyer Eligibility Households at or below 80% AMI	Affordability Mechanism Habitat Land Trust ground lease

1. Problem, Challenge, and Opportunity

West Central faces a combination of aging housing stock, historic disinvestment, and limited homeownership opportunity. Many homes in the neighborhood were built in the early 1900s and require substantial rehabilitation to meet modern health and safety standards.

At the same time, homes that could become ownership opportunities often move quickly and become rentals, reducing access to homeownership for neighborhood residents. The opportunity is to intervene at the point of acquisition so that rehabilitated homes become stable, owner-occupied housing rather than returning to speculation or long-term rental conversion.

2. Why TIF Funds Are Essential

Acquisition is the barrier. Even with affordable mortgages and private support, Habitat cannot compete with cash buyers or absorb the full cost of acquiring rehabilitated West Central homes while keeping them affordable to households earning at or below 80% AMI.

West Quadrant TIF funds allow Habitat to acquire the homes and ensure they become permanently affordable homeownership opportunities. TIF funds are used exclusively for acquisition.

3. End Users / Who Will Be Impacted

The primary end users are income-qualified homebuyers who will purchase and occupy the homes. These households benefit from stable, permanently affordable homeownership in a neighborhood where such opportunities are increasingly limited.

The surrounding neighborhood also benefits when vacant or distressed properties are rehabilitated, occupied, and maintained. The project is not intended to displace existing residents; it is designed to ensure reinvestment benefits the neighborhood and the people who live there now.

4. Health and Safety

This project improves neighborhood health and safety by bringing older homes up to modern standards. Rehabilitation addresses common issues in older housing, including deteriorated materials, outdated systems, moisture intrusion, and poor energy performance.

The project also reduces nuisance activity often associated with vacant or distressed properties and replaces those conditions with stable, owner-occupied homes.

5. Short- and Long-Term Economic Benefits

In the short term, the project returns distressed properties to productive residential use.

In the long term, rehabilitated homes contribute to stronger neighborhood stability, support higher property values than vacant or blighted homes, and reduce public costs associated with nuisance properties, including code enforcement and public safety response. Increased access to homeownership also contributes to long-term household stability and neighborhood reinvestment.

6. Other Neighborhood Benefits

This project supports affordable housing, infill through rehabilitation of existing homes, and long-term neighborhood stability. It preserves the character of West Central by reinvesting in existing housing stock rather than displacing current residents.

By converting distressed properties into permanently affordable homes, the project supports safer blocks, stronger neighborhood cohesion, and continued reinvestment in West Central.

7. Relationship to the City’s Comprehensive Plan

This project supports goals associated with housing affordability, neighborhood stabilization, reinvestment in existing housing stock, and expanded access to homeownership. It advances the City’s interest in creating stable, inclusive neighborhoods and preserving housing opportunities for lower-income households.

8. Site Plans / Improvements to Be TIF-Funded

This is a scattered-site acquisition project, so traditional site plans are not applicable. The TIF-funded activity is acquisition of completed, rehabilitated single-family homes in West Central. Habitat will provide the acquisition documentation required under the City’s reimbursement process.

Proven Local Delivery

Habitat for Humanity–Spokane has served more than **450 households** through homeownership and housing preservation work, including in West Central. In West Central specifically, Habitat has completed **twelve substantial rehabilitations** as part of neighborhood revitalization efforts. The previous West Quadrant TIF award supported **two homes** that are now permanently affordable, owner-occupied residences.

What This Request Will Deliver

- 7 rehabilitated homes acquired
- 7 permanently affordable homeownership opportunities
- Homes preserved through a Habitat Land Trust ground lease
- Safer, healthier, more stable blocks within WQ-TIF boundary

Wednesday, January 14, 2026

West Quadrant TIF Neighborhood Project Advisory Committee
City of Spokane
808 W. Spokane Falls Blvd.
Spokane, WA 99201.

Dear NPAC members,

West Central is at a pivotal moment. Residents have been clear about what they need: safer blocks, healthier housing, reinvestment in aging homes, and stability for the families who have shaped this neighborhood for generations. Habitat for Humanity–Spokane shares these goals. In partnership with A Better Way, LLC, we respectfully request \$1.2 million in West Quadrant TIF funding to support the acquisition of seven rehabilitated homes in West Central, all of which will be sold to income-qualified families and preserved as permanently affordable, owner-occupied housing.

This proposal builds on the success of the previous WQTIF award, which funded the acquisition of two severely distressed West Central homes—both now transformed into permanently affordable, healthy, owner-occupied homes. With this investment, Spokane can scale that progress block by block and ensure revitalization benefits the people who live here today.

Thank you for your thoughtful consideration.

In partnership,



Michelle M. Girardot
Chief Executive Officer
Habitat for Humanity–Spokane

Permanently Affordable Homeownership in West Central

Introduction — A Block-Level Story

On a spring morning in West Central, volunteers began gathering before Habitat’s construction trailer even opened—not corporate teams or church groups, but neighbors from the block itself. One had lived there for more than forty years and walked over with his own tools. Another resident couldn’t volunteer on site but brought breakfast down to the crew as a thank-you. A grandfather helped unload materials at the curb, telling the site supervisor, “We’ve been waiting a long time for someone to care about this house.”

Before Habitat and A Better Way stepped in, the property had been vacant for years. Neighbors kept an informal rotation: chasing away trespassers, calling in small fires, sweeping shattered glass from the sidewalk. One mother shared that she never let her children play in the front yard because of the constant activity next door. When the rehab was completed and a family moved in, she said quietly, “Thank you. I finally feel safe letting my kids play outside again.”

These moments—relief, gratitude, pride—are not unusual in West Central. They are the daily reality of residents living alongside aging housing stock, lingering blight, and decades of disinvestment. And they are the reason this proposal exists.

Background — A Neighborhood Under Pressure

West Central is one of Spokane’s oldest neighborhoods, with a large portion of the housing stock built during the early 1900s. This historic fabric gives West Central its character—but also its challenges. Many homes predate modern building standards and the 1978 ban on lead-based paint, creating elevated risks of lead exposure, wiring hazards, mold, and energy inefficiency, especially for low-income families

The neighborhood’s demographic and economic conditions compound those risks:

- Nearly 70% of West Central households rent their homes, compared with 57% citywide and 67% owner-occupancy countywide.
- The median household income is just above \$35,000, more than 40% below the city median.
- Mortgage denial rates in Spokane County reach 30–33% for borrowers of color, compared with 22–28% for white non-Hispanic applicants.

Even though West Central home prices have softened recently, with median sale values around \$280,000–\$320,000, they remain out of reach for most neighborhood residents. Investor competition for older homes remains high, leading to more rental conversions rather than opportunities for long-term homeownership.

Habitat for Humanity–Spokane has seen these dynamics firsthand. Across Spokane County, Habitat has served more than 450 households through homeownership and housing preservation work, including in West Central. In West Central specifically, Habitat has completed twelve substantial rehabilitations as part of neighborhood revitalization efforts. This work demonstrates that when distressed homes are stabilized and returned to owner-occupancy with long-term affordability protections, the impact is immediate at the block level and lasting for families.

The previous \$500,000 WQTIF allocation funded two such homes—properties long considered “problem houses” by neighbors. Today, they are healthy, permanently affordable homes owned by local families who intend to stay.

This proposal scales that success by acquiring seven additional rehabilitated homes.

How the Program Works

This project uses a straightforward, proven model to convert distressed properties into permanently affordable, owner-occupied homes in West Central.

First, homes in West Central that are vacant, blighted, or at risk of continued disinvestment are fully rehabilitated to modern safety, health, and energy standards. Rehabilitation includes structural repairs, major systems, building envelope improvements, and environmental remediation as needed, returning the homes to safe, code-compliant condition.

Once rehabilitation is complete, Habitat for Humanity–Spokane purchases each home using West Quadrant TIF acquisition funds, along with philanthropic contributions, Habitat Store proceeds, and buyer mortgage proceeds. TIF funds are used exclusively for acquisition, consistent with the City’s reimbursement structure.

Habitat then sells each home to an income-qualified household earning at or below 80% of Area Median Income (AMI). Buyers are prepared for homeownership through Habitat’s education and underwriting process and purchase the home with an affordable first mortgage, often paired with down payment assistance.

To ensure long-term community benefit, each home is preserved as permanently affordable housing through a Habitat Land Trust ground lease. This ground lease ensures the home remains affordable for future West Central families, prevents speculative resale, and supports stable homeownership while allowing families to build security and modest equity.

This model removes distressed homes from the speculative market, replaces blight with stable homeownership, and delivers lasting benefits to residents, blocks, and the broader West Central community.

Need for TIF Funding

The need is clear and specific: acquisition capital.

Even with philanthropy and affordable mortgages, Habitat cannot compete with cash buyers or absorb the full cost of acquiring rehabilitated West Central homes. TIF is the only tool that closes the gap between:

- What it costs to purchase a rehabilitated home at fair market value
- What households earning $\leq 80\%$ AMI can sustainably support through an affordable mortgage

Without WQTIF, these seven homes would return to speculation, vacancy, or deterioration—rather than becoming long-term assets for West Central families.

Use of Funds

The full \$1.2 million request will be used for acquisition reimbursement, consistent with the City’s Reimbursement Agreement structure.

After rehabilitation is completed by A Better Way, Habitat will purchase each home using:

- WQTIF acquisition reimbursement
- Philanthropic contributions
- Habitat Store proceeds
- Buyer mortgage proceeds

Each home will then be sold to an income-qualified household and bound by permanent affordability covenants.

Projected Outcomes

Healthier, Safer Blocks

Rehabilitated, owner-occupied homes reduce trespass calls, code violations, fires, and nuisance activity—conditions long documented in West Central.

Permanent Affordability

These homes will never flip into the speculative market. They will remain accessible to future generations of low-income buyers, preventing displacement.

Stronger Neighborhood Cohesion

Owner-occupants contribute to neighborhood watch, maintain their homes, and anchor blocks where renters have historically outnumbered homeowners 2-to-1.

Fiscal Benefits to the City

The City's *Abandoned Opportunity* analysis demonstrates that each vacant or blighted property costs the City nearly \$2,000 per year in police, fire, code enforcement, and cleanup. Rehabilitated homes eliminate those chronic demands.

Rehabbed homes assessed at \$300,000–\$400,000 contribute \$3,000–\$4,000 annually in property tax—often far more than the pre-rehab value.

Over ten years, each home produces:

- \$40,000–\$70,000 in direct municipal benefit, and
- \$80,000–\$150,000 in broader public-system savings

Across seven homes, this translates to:

- \$280,000–\$490,000 municipal benefit
- \$560,000–\$1,050,000+ in broader public-system savings
- West Central benefits immediately. Spokane benefits long-term.

Sources of Funds

Funding Source	Amount	When Received?
other public funds (HTF)	\$ 420,000.00	Closing
Mortgages	\$ 840,000.00	Closing
Habitat Land Trust	\$ 602,000.00	Closing
DPA sources (credit union, HTF, HFC)	\$ 140,000.00	Closing
WQ-TIF Request (171,500 × 7 homes)	\$ 1,200,500.00	Acquisition
Total	\$ 3,202,500.00	

Interim Financing

Interim Funding Source	Amount
Banner Bank Line of Credit for Public Contracts	\$1,000,000

Use of Funds

Activity	Amount
Acquisition (Land or Rehab)	\$ 2,515,380.00
Construction	\$ 525,000.00
Developer fee, legal, closing costs	\$ 162,120.00
Total	\$ 3,202,500.00

Conclusion

This project offers Spokane a proven, community-centered strategy to stabilize West Central. With a \$1.2 million TIF investment, Spokane will convert seven distressed houses into permanently affordable homes—creating safer streets, healthier housing, stable homeownership, and long-term public savings. Most importantly, this investment ensures that West Central's future continues to belong to the people who live there now.

Habitat and its partners stand ready to deliver these homes quickly, responsibly, and with deep community benefit.