

**CITY OF SPOKANE
CONSOLIDATED PLAN FOR COMMUNITY
DEVELOPMENT 2015-2020**

DRAFT

Review Draft March 2015

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EXECUTIVE SUMMARY

PURPOSE OF THE CONSOLIDATED PLAN

The Consolidated Plan establishes local priorities consistent with national objectives established by HUD (US Department of Housing and Urban Development) to utilize funds allocated by the Community Development Block Grant (CDBG) and the HOME Investment Partnership Program. Over the five-year period covered by the Consolidated Plan, about \$20 million is expected to be available through these programs including rollover of prior year funds and funds generated from program income.

CDBG Program Objectives	HOME Program Objectives	Emergency Solutions Grant
Provide decent housing Create a suitable living environment Expand economic opportunities	Expand the supply of decent, safe, sanitary and affordable housing	Reduce and prevent homelessness

SUMMARY OF NEEDS AND GOALS

Summary of Needs and Goals (ES05)

Three priority needs and five goals to meet those needs were established for this Consolidated Plan.

1. Need for safe affordable housing choice

Goals relating to this need:

- **Preserve and expand quality, safe, affordable housing choices.**
 - Improve quality of existing housing stock
 - Increase housing stock
 - Ensuring housing stability
 - Prioritize workforce housing development to reduce transportation barriers and costs

2. Need to reduce homelessness and provide for basic and special needs

Goals relating to this need:

- **Prevent and reduce homelessness**
 - Retool the homeless response system
 - Increase access to affordable housing that promotes health and stability
 - Invest in effective and/or proven housing and support services
- **Provide opportunities to improve quality of life**
 - Reduce barriers to employment
 - Invest in effective housing and support services

3. Need for community development, infrastructure and economic opportunities

Goals relating to this need:

- **Support vibrant neighborhoods**
 - Invest in infrastructure
 - Improve public safety
 - Expand capacity of neighborhoods to attract businesses
 - Support infrastructure and services that enhance the health and quality of life in our neighborhoods.
- **Expand economic opportunities**
 - Support effective pathways toward self-sufficiency and living wage jobs
 - Support microenterprise
 - Invest in infrastructure to attract business and housing development

Evaluation of Past Performance (ES05)

The City has made significant progress toward the 2010-2015 Consolidated Plan program objectives. The most recent Consolidated Annual Performance and Evaluation Report (CAPER), reporting on the City's performance from July 1, 2013 to June 30, 2014, noted that Spokane had exceeded, or was on track to meet, 11 of the 15 program objectives set in the last five-year Consolidated Plan.

The City faced several difficulties, however. Regarding the goal to increase opportunities for homeownership, in 2011 the City reallocated down payment assistance resources to other priority HOME activities because of continuing reduction of federal HOME funds. These reductions resulted in needing to refocus HOME funds to support other high priority housing activities. In addition, the Washington State homebuyer program largely duplicated the City's down payment assistance program. The second objective (increasing the supply of affordable rental units for homeless households) suffered from reduction in resources from the State Housing Trust Fund. The slash in those funds in recent years has dramatically impacted the ability to leverage other monies for development.

The second and third objectives (assisting lower income homeowners to pay the cost of street paving costs and increasing the supply of affordable rental units for low to extremely low income households and persons with special needs) were faced with major reductions in funding from State and Federal sources after the first year of the five year plan. The HUD HOME program appropriations were drastically cut, the HUD McKinney-Vento homeless housing funding no longer provided new project funds, revenues from the 2160 and 2163 real estate document fees fell off dramatically and State Housing Trust Funds were cut significantly.

The fourth objective (assisting lower income homeowners to pay the cost of street paving) was challenged due to declining formations of Local Improvement Districts, which might be attributable in part to the effect of the recent recession on property owners' ability and desire to pay for street and sidewalk improvements.

However, great progress has been made in achieving proposed outcomes of other objectives. Among the accomplishments noted at the end of the first four years of the 2010-2015 five-year plan were:

- Providing tenant-based rental assistance to 191 lower income households
- Providing support to more than 2,500 persons in homeless shelters
- Helping 764 low-income homeowners maintain their housing by providing health, safety and emergency repairs
- Improving 33 public facilities serving high priority need populations
- Improving the City's infrastructure resulting in benefits to 127,000 persons (duplicative cases)
- Providing more than 150,000 (duplicated) critical, stabilizing public services to residents
- Providing technical and/or financial assistance to 1,127 (duplicated) micro-enterprises

In addition, progress on two other efforts is of note: preparation of an update to the City of Spokane Analysis of Impediments to Fair Housing (2015) and development of a draft 2015-2020 countywide Strategic Plan to End Homelessness.

Consultation and Citizen Participation

Summary of Citizen Consultation (ES-05)

Complete at end of comment period.

Summary of Public Comments (ES05)

Complete at end of comment period.

Summary of Comments not Accepted (ES05)

Complete at end of comment period.

PUBLIC PARTICIPATION AND CONSULTATION

Agency Consultation and Coordination

Summary of Coordination (PR10)

The City of Spokane and the Community, Housing and Human Services (CHHS) Board have undertaken an extensive process to develop the 2015-2020 Consolidated Plan. Over most of 2014 and into 2015, the Board and its committees, principally the Strategic Planning Committee, conducted a review of needs and priorities in consultation with community organizations through a series of meetings, hearings, workshops, focus groups and interviews of key leaders and representatives of organizations conducting planning, operating programs, providing services or advocating for the interests of specific groups or populations in the City. Meetings took place at both the neighborhood level and citywide. Key to the success of this process has been the continued strong relationship the City has maintained with local agencies, nonprofit organizations, developers, and other entities providing human services, community development, economic development, affordable housing and homeless housing and services.

Coordination with Continuum of Care (PR10)

The City Department of Community, Housing and Human Services plays a critical and active role in the Spokane Continuum of Care and provides staff support to the organization. In monthly meetings of the Continuum, the CHHS staff provides assistance in agenda-setting, planning activities, developing funding criteria and decisions, and providing performance and evaluation reports on McKinney-Vento and ESG project performance, as well as progress in meeting Continuum goals. In addition, CHHS staff provide continuity between meetings and coordinate their activities with members working on specific action steps of the Homeless Plan. Together over the past year, CHHS and the Continuum have worked to develop the 2015-2020 Spokane Continuum of Care Plan to End Homelessness – a Plan which is fully coordinated with the goals of the City of Spokane’s 2015-2020 Consolidated Plan. The Homeless Plan encompasses an aggressive approach to retool the jurisdiction’s housing and services delivery system toward the ultimate goal of ending veteran’s homelessness, chronic homelessness and family homelessness all within the next four years.

Coordination with Emergency Solutions Grant (PR10)

The CHHS staff person responsible for providing staff assistance to the Continuum of Care is also responsible for management of the ESG Program. In 2014, City staff drafted a set of proposed policies and procedures for annual allocations of ESG funds. These were then reviewed and adopted by the Continuum of Care.

City staff also prepared proposed performance standards for evaluating ESG project outcomes for Continuum review and adoption. Coordinating with the Washington State Department of Commerce in utilizing statewide evaluation standards, the Continuum adopted the “Dashboard” data base and

reporting process for use in the Spokane Continuum's for review of performance outcomes. Reports on outcomes are prepared by City staff at the system-level quarterly and on a project-level annually. These reports are used by the Continuum to evaluate performance and identify issues with specific projects and program areas. Procedures for use of HMIS data have also been adopted in the policies and procedures of the Continuum.

Summary of Agency Consultation (PR10)

Development of the Consolidated Plan was coordinated with other public entities at a several levels and benefitted from input of stakeholders representing affordable housing, populations with special needs, community and economic development, infrastructure – all content areas of the plan. The State Department of Commerce and the Washington State Housing Finance Commission were consulted to help determine current housing resources available in the community and identify issues related to housing and homeless programs and the potential loss of existing subsidized housing. Spokane County staff played an integral role in developing the needs, goals and objectives of the Plan to End Homelessness which, in turn, informed the Consolidated Plan.

In addition to individual consultation, several meetings were held on topics of import to the Consolidated Plan.

- Several agencies providing emergency services ("first responders") were consulted (law enforcement/corrections, the fire department and EMS) about needs of vulnerable populations.
- Housing providers, developers and agencies administering housing programs for persons with special needs.
- Human services providers came together to discuss needs of the most vulnerable populations.

Outreach to the following stakeholders (individually, in meetings, and/or in committees) was invaluable to preparation of the Consolidated Plan:

- Aging and Long Term Care of Eastern WA
- Beacon Development
- Catholic Charities
- City of Spokane Code Enforcement
- City of Spokane Community Housing & Human Services
- City of Spokane Engineering Services
- City of Spokane Planning Services
- City of Spokane Targeted Investment Pilot (TIP)
- Community Assembly (Spokane Neighborhoods)
- Community Frameworks
- Community Land Trust
- Downtown Spokane Business Partnership
- Empire Health Foundation
- Fairchild Air Force Base
- Goodale & Barbieri

- Greater Spokane Incorporated (GSI) (Chamber of Commerce)
- Inland Empire Residential Resources
- Kiemle & Hagood
- NAACP, Spokane
- NW Fair Housing Alliance
- Pioneer Human Services
- Second Harvest
- Spokane County
- Spokane County United Way
- Spokane Fire Department
- Spokane Homeless Coalition
- Spokane Housing Authority
- Spokane Housing Ventures
- Spokane Low Income Housing Consortium (SLIHC)
- Spokane Neighborhood Action Partnership (SNAP)
- Spokane Neighborhood Action Program (SNAP)
- Spokane Parks & Recreation
- Spokane Police Department
- Spokane Regional Health District
- Spokane Tribe of Indians
- The Arc of Spokane
- Umpqua Bank
- Volunteers of America
- Washington Housing Finance Commission
- Washington Housing Trust Fund/Spokane
- Washington State Department of Corrections
- List will be finalized at the end of the public comment period

Agencies not Consulted (PR10)

No major agencies involved in housing or community development were intentionally excluded from consultation. Every effort was made to ensure advance publication of meetings and opportunities to contribute.

Plans Consulted and Regional Planning Efforts Considered (PR10)

A wide range of community plans, initiatives and reports were reviewed and considered during the needs assessment and market analysis process. Several strategic plans reviewed were also considered as the priorities and goals of the Consolidated Plan were developed. (Note: final list of plans and documents consulted will be included at the end of the public comment period.)

Coordination with Public Entities in Implementation (PR10)

Throughout the year, broad coordination is achieved by participation of City representatives on several ongoing committees consisting of public agencies, nonprofit providers and other members of the community. The committees of particular relevance to ongoing implementation of the Consolidated Plan and associated planning documents include: Spokane Area Workforce Development Council, Spokane Low-Income Housing Consortium, United Way, Spokane Regional Health District and Greater Spokane Incorporated.

The Spokane Housing Authority was consulted throughout the process of developing the Consolidated Plan and the City continues to work closely with the SHA and other housing providers in a supportive and participatory manner to assure progress is made in increasing affordable housing in the community. The Spokane Continuum of Care was consulted during the development of the Draft 2015-2020 Spokane Plan to End Homelessness, components of which are integrated into the Consolidated Plan.

Citizen Participation

Describe here briefly (table to complete in IDIS) describing public hearings, draft plan distribution and notifications of meetings.

During the 30-day public comment period, copies of the draft Consolidated Plan were provided to INSERT.

ASSESSMENT OF NEEDS

OVERVIEW OF NEEDS ASSESSMENT (NA05)

The assessment of needs included review of documents, analysis of data, and incorporation of needs assessments and plans compiled locally, in Washington and nationally. The process included outreach to stakeholders, experts and advocates for those receiving in services. Neighborhoods and the general public, including service recipients, were invited and did contribute to the discussion on needs. The Community, Housing, and Humans Services (CHHS) Board and subcommittees (notable the Strategic Planning Subcommittee) were insightful in their contributions.

POPULATION

Population Growth

Spokane's population increased by just over 13,000 people from 2000 to 2010 for a change of 7% which is modest compared to Spokane County and Washington.

Table 1: Population 1990-2014

Location	Census			Change 2000-2010	2014 Estimate
	1990	2000	2010		
Spokane	177,165	195,629	208,916	7%	212,300
Spokane County	361,333	417,939	471,221	13%	484,500
Incorporated	195,890	218,920	335,124		344,596
Unincorporated	165,443	199,019	136,097		139,904
Washington	4,866,659	5,894,121	6,724,540	14%	6,968,170

Source: US Census; OFM population estimates

Part of the increase in the City between 2000 and 2010 was due to annexation – an additional 1,724 people and 897 housing units were added during that period. More recent annexations in Spokane, however, increased the population only slightly (294 population and 148 housing units annexed between April 2010 and April 2014).

Table 2: Spokane Annexations April 1990-April 2014

Period	Units	Population
1990-2000	684	985
2000-2010	897	1,724
2010-2014	148	294

Source: Washington State Office of Financial Management (OFM)

The City of Spokane is influenced by growth and expansion in neighboring communities, which contribute to the dynamic of the population and economy in Spokane as well as the entire region. Spokane Valley incorporated in February 2003 with a population of over 80,000 and 34,000 housing units. Annexations between 2010 and 2014 added another 1,400 people.

Age of Population

The median age of the population in the United States is increasing, a trend mirrored in Washington and in Spokane County, but less noticeably in Spokane. The median age in Spokane in 2010 was 35.0, more than two years younger than Washington. Aging of the “baby boomers” (those born between 1946 and 1964) is reflected in the increase in the median age over time.

Table 3: Median Age 2000-2010

Location	Census		
	1990	2000	2010
Spokane	33.5	34.7	35.0
Spokane County	32.9	35.4	36.8
Washington	33.1	35.3	37.2
United States	32.9	35.3	37.2

Source: US Census

A slightly greater share of the population in Spokane in 2010 was between the ages of 20 and 44, compared to other locations shown in Table 4. Within this age range, the area of greatest difference comparing the City of Spokane to Washington State is between the ages of 20 and 29. Over 17% of the population in Spokane in 2010 was between 20 and 29 compared to 14% in Washington. This may be in part attributable to the number of students attending existing and expanding colleges and universities. This may also be because younger workers are coming to Spokane to enter the workforce.

Table 4: Population by Age Range 2010

Location	<20	20-44	45-64	65+
Spokane	26%	36%	25%	13%
Spokane County	27%	34%	27%	13%
Washington	26%	34%	27%	12%
United States	27%	34%	26%	13%

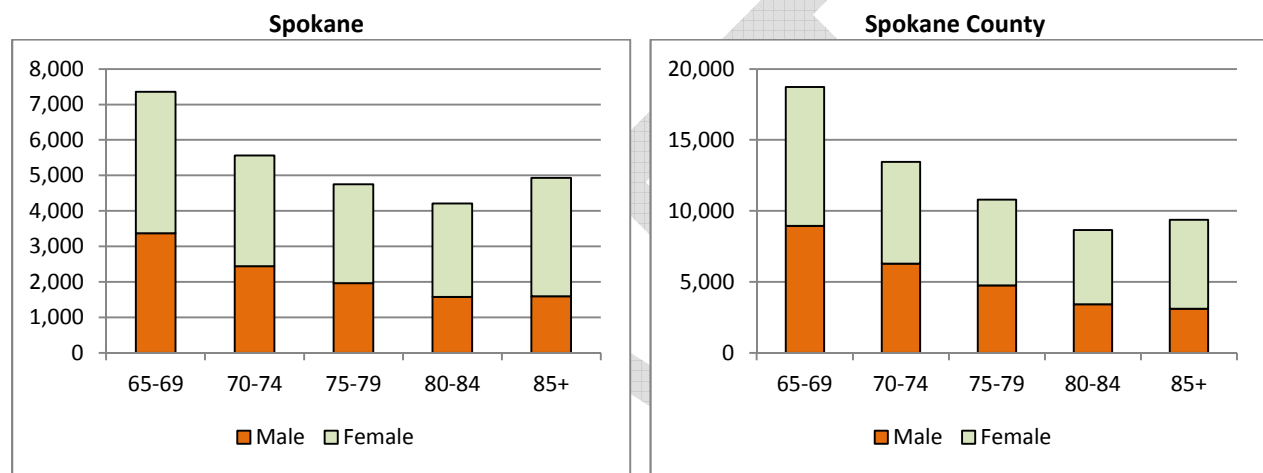
Source: US Census

Population 65 and Older

As of the 2010 census, 13% of the population in Spokane and Spokane County was age 65 or older. Washington OFM (Office of Financial Management) estimates that 21% of the population in Spokane County in 2030 will be 65 or older. A growing elderly population requires planning for housing, transportation and services. Older residents are more likely to be isolated or homebound and in need of additional support to live safely in their homes. Planning for the needs of an aging population is consistent with planning benefitting the whole community – diverse housing types and locations, transportation alternatives, and ready availability of goods and services.

Life expectancy has not historically been equal for men and women and in recent decades women have outlived men. As of the 2010 census, the median age for males (33.7 in Spokane and 35.6 in Spokane County) was lower than for females (36.3 in Spokane and 38.1 in Spokane County). Figure 1 shows the population 65 and older in both Spokane and Spokane County. Among residents between 65 and 69, a slightly larger percentage was female than male (54% in Spokane and 52% in Spokane County). However, among the most senior residents (those 85 and older) 68% in Spokane and 67% in Spokane County was female.

Figure 1: Population 65 and Over by Gender and Age 2010



Source: 2010 US Census

Race and Ethnicity

Table 5: Race and Ethnicity 2010

Race/Ethnicity Classification	Spokane	County	Washington
Race*			
White	87%	89%	77%
Black/African American	2%	2%	4%
AK Native/American Indian	2%	2%	2%
Asian	3%	2%	7%
Other race alone**	2%	2%	6%
Two or more races	5%	4%	5%
Ethnicity***			
Hispanic	5%	5%	11%
Non-Hispanic	95%	95%	89%
Race/ethnicity combined			
Minority****	16%	13%	27%
Non-Hispanic white alone	84%	87%	73%

*Race alone; may be Hispanic, **Includes Native Hawaiian and other Pacific Islander, ***May be of any race

****Hispanic and/or race other than white alone

Source: 2010 US Census

Spokane has a much less diverse population than the state – just 2% of the population was African American, 2% American Indian or Alaska Native, and 3% Asian as of the 2010 census. Considering ethnicity alone, just 5% of Spokane’s population identified themselves as Hispanic, regardless of race.

Combining race and ethnicity so that “racial and ethnic minority” is defined as Hispanic and/or a race other than white alone (single race), 16% of the population in Spokane as of the 2010 census was minority. This definition was used in determining disproportionate concentrations of minority populations in the City.

Disproportionate Concentrations of Minority Populations (NA30)

Using the definition of minority described above as Hispanic and/or race other than white alone, 16% of the population in Spokane in 2010 was minority. Areas of disproportionate concentration are those in which there is a greater than 10% difference than the jurisdiction as a whole. Accordingly, any block group with 27% or more minority population is considered to have a disproportionate concentration. That was true of nine block groups. The block groups contained 4% of Spokane’s population in 2010. The concentration of minority population ranged from 28% to 37% of block group occupants. The disproportionate areas are primarily located in central Spokane neighborhoods – several block groups south of I-90 and west of Thor, an area south of the Spokane River between Napa and Hamilton, and north of I-90 between Monroe and Ash.

Immigration and Linguistic Diversity

Seven percent of Spokane’s population was born outside the United States, most from Asia or Europe. A multinational population is an asset in any community, as is a richly diverse population.

Table 6: Place of Birth

Place of Birth	Spokane	County	Washington
Native	93%	95%	87%
Foreign born	7%	5%	13%
Region of birth*			
Latin America	14%	14%	31%
Asia	35%	35%	40%
Europe	37%	35%	17%
Other	15%	15%	12%

*Of foreign-born.

Source: 2008-2012 American Community Survey

However, the inability to communicate in English can isolate individuals and families from their neighbors and from the larger community. In Spokane, 9% of the population age five and over reported speaking a language other than English in the home (2008-2012 ACS) and 44% of that population said they spoke English less than “very well.” In Spokane the most frequently spoken languages in the home by classification were Indo-European, then Asian and then Spanish.

Whether new to the City or longer-term residents, people with limited English language skills face barriers in accessing services and understanding important life transactions. This includes comprehending legal rights, understanding how to qualify for and buy a home, responding to discrimination in housing, communicating with healthcare professionals, and performing routine day-to-day activities without effort.

In addition to language barriers, immigrants to Spokane and refugees resettled in Spokane at the invitation of the US Department of State face the added challenge of making a new life having left behind assets, careers and community in countries of origin. World Relief Spokane assisted about 1,500 individuals in the last year, providing links to assistance for housing, employment, English classes, documentation and other essentials. With help from the organization, partners and the community, most people are able adjust fairly quickly, in spite of the significant challenges. However, there are several barriers including finding housing, given the lack of history in the United States (credit and otherwise) and current assets in the face of sometimes inflexible property management requirements.

Finding employment and gainful careers is a priority which means starting a new career for many whose degrees and education are not transferrable. The Micro-Enterprise Development partnership with SNAP has helped over 100 refugees and immigrants start small businesses in Spokane, leading to additional employment opportunities.

Households

Table 7: Households 2010

Type of Household	Spokane		County		Washington	
	Number	%	Number	%	Number	%
Total households	87,271		187,167		2,620,076	
Family households	49,204	56%	118,212	63%	1,687,455	64%
With own children <18	22,931	26%	52,903	28%	762,444	29%
Male householder*	4,371	5%	8,892	5%	124,402	5%
With own children <18	2,514	3%	5,067	3%	65,903	3%
Female householder*	11,230	13%	21,040	11%	274,204	10%
With own children <18	6,787	8%	12,644	7%	162,000	6%
Nonfamily households	38,067	44%	68,955	37%	932,621	36%
Householder living alone	29,839	34%	53,622	29%	711,619	27%
Male	13,248	15%	24,107	13%	331,357	13%
65 and over	2,614	3%	5,166	3%	68,342	3%
Female	16,591	19%	29,515	16%	380,262	15%
65 and older	6,955	8%	13,149	7%	159,455	6%
Average household size	2.31		2.44		2.51	

Notes: All percentages shown are of total households. Same sex couples without related children or other related family members are included in non-family households.

*No spouse present

Source: 2010 US Census

There is a smaller share of family and greater share of non-family households in Spokane than in Spokane County or Washington State. Since 1990, the percent of family households in Spokane has

declined with a corresponding increase in non-family households. As of the 2010 census, 34% of households in Spokane consisted of people living alone. These included seniors – 11% of all households in Spokane were single individuals aged 65 or older and single women represented 73% of these households.

Group Quarters

Almost 7,000 persons in Spokane in 2010 were counted as living in group quarters – the largest share (72%) in non-institutional settings. These were college/university student housing on and off campus (2,929 individuals) and people living in other non-institutional settings (2,048 individuals) including those in emergency and transition shelters, group homes, residential treatment centers, religious group quarters and workers group quarters.

Table 8: Spokane Population in Group Quarters 2010

Group Quarters	Number
Population in group quarters	6,949
Institutionalized	1,972
Noninstitutionalized	4,977

Source: 2010 US Census

Of the population living in institutionalized settings, most people were in nursing homes or skilled nursing facilities (1,236 individuals). Adult and juvenile correctional facilities accounted for most of the remainder of the population in group quarters.

ECONOMY AND EMPLOYMENT

Table 9: Occupations of Employed Civilian Workforce 16+

Occupation	Spokane	County	Washington
Civilian employed*	94,697	212,801	
Management, business, science, arts	34%	35%	38%
Service	22%	19%	17%
Sales and office	27%	27%	23%
Natural resources, construction, maintenance	7%	7%	10%
Production, transportation, material moving	11%	11%	11%

*Civilian employed population age 16+

Source: 2008-2012 American Community Survey

Table 10: Industries of Employed Civilian Workforce 16+

Occupation	Spokane	County	Washington
Civilian employed*	94,697	212,801	
Agriculture, forestry, fishing/hunting, mining	1%	1%	3%
Construction	5%	6%	7%
Manufacturing	7%	8%	11%
Wholesale trade	4%	4%	3%
Retail trade	13%	13%	12%
Transportation/warehousing, utilities	5%	4%	5%
Information, finance/insurance, real estate	9%	9%	8%
Professional services**	10%	10%	12%
Educational services, health care, social assistance	27%	26%	21%
Arts, entertainment***	10%	9%	9%
Other services, public administration	10%	10%	10%

*Civilian employed population age 16+

**Professional, scientific, and management, and administrative and waste management services

***Arts, entertainment, and recreation, and accommodation and food services

Source: 2008-2012 American Community Survey

Major Employment Sectors (MA45)

There were close to 95,000 civilians aged 16 and older working in Spokane, according to American Community Survey estimates (2008-2012). By industry (Table 10), educational services, health care and social assistance accounted for largest share – 27% of the total occupations. Manufacturing and construction combined accounted for 12% of the occupations compared to 18% in Washington.

Table 11: Major Employers

Employer	Products/Services	Employees
State of Washington	Government	4,202
Spokane Public Schools	Education	3,025
Providence Sacred Heart Medical Center & Children's Hospital	Health care	3,010
92 nd Air Refueling Wing & Fairchild Air Force Base	Military	2,892
Spokane County	Government	1,908
City of Spokane	Government	1,864
Wal-Mart Stores	Retail	1,484
Northern Quest Resort & Casino	Hotel/Casino	1,359
URM Stores Inc.	Distribution	1,322
Central Valley School District	Education	1,270
Rockwood Clinic PS	Health Care	1,216
Community Colleges of Spokane	Education	1,203
West Corp.	Customer Services	1,169
Gonzaga University	Education	1,168
Deaconess Medical Center	Health Care	1,117
Avista Corporation	Energy	1,086
Safeway Inc.	Retail Grocery	1,040

Source: Journal of Business, 2013 Market Fact Book from Greater Spokane Incorporated (greaterspokane.org)

The steady gain in health care and educational services is linked to major employers in these sectors including Providence Sacred Heart Medical Center & Children's Hospital and Deaconess Medical Center

(health care) and Gonzaga University and Whitworth University. Completion of the new Biomedical & Health Sciences Building at Washington State University-Spokane Riverpoint Campus will significantly contribute to employment in Spokane.¹

Changes with Economic Impact Potential (MA45)

Downtown Spokane 2014-2016, Investments in the City of Choice describes major activities underway in the downtown area, notable infill development at Kendall Yards, the Convention Center expansion, and improvements to the Riverfront Park. It is anticipated that these improvements will stimulate further business and residential development/redevelopment in the area.

The higher education sector continues to expand in the University District, impacting the City in terms of jobs and investment/tax base. Adjacent neighborhoods benefit as students and staff utilize local businesses such as services, conveniences and retail shopping as well as impact the need for additional student housing. Additional major efforts are underway in the expansion of the Airway Heights industrial area, generating jobs and ancillary businesses. Expansion of health services (hospitals and clinics) are also anticipated in the near future, adding jobs in the community. Other promotional efforts in the downtown core and the potential expansion of aerospace investments may yield future impacts.

Workforce and Infrastructure Needs of Business Community (MA45)

According to the Spokane Area Workforce Development Council, the region's recovery from the Great Recession has been led by five major sectors of the economy (health care, manufacturing and aerospace, transportation and warehousing, professional, scientific and technical services and finance and insurance). The construction industry has also recently participated in the recovery.

Health care is a major area of expansion, with the need for more trained nurses and doctors, as well as for researchers, lab technician and medical aids. Significant job expansion is anticipated in the transportation sector with openings for drivers and materials movers. The manufacturing and aerospace sector will need skilled employees. A wide variety of highly educated personnel are needed to fill positions opening in the scientific, architectural, legal and computer technology fields. Finally, strong growth is predicted in the financial and insurance fields.

Opportunities to support business expansion or development with infrastructure will continue to present themselves over time. Persons seeking employment will need training and counseling while small businesses may need loans and other assistance to start or expand investment to add employees.

Commuting to Work

Unlike the rest of Washington, the majority of Spokane residents with jobs work in Spokane (72% do). Statewide just 31% of people worked and lived in the same place. In Washington just 31% of people live and worked in the same place.

¹ US Department of Housing and Urban Development, Office of Policy Development and Research. *Comprehensive Housing Market Analysis, Spokane, Washington*. (2011).

Table 12: Work Location

Travel Time	Spokane	County	Washington
Work in place of residence*	72%	43%	31%
Work outside place of residence	28%	35%	53%
Not living in a place		22%	16%

*City or town

Source: 2008-2012 American Community Survey

Even working and living in the same place (city) involves a commute for most people. On average Spokane workers commute 20 minutes to work.

Table 13: Mean Commute Travel Time

Travel Time	Spokane	County	Washington
Mean (minutes)	19.8	21.2	25.5
<15 minutes	35%	31%	27%
15-29 minutes	45%	44%	37%
30-59 minutes	17%	21%	28%
60+ minutes	3%	3%	8%

Source: 2008-2012 American Community Survey

The cost of commuting to and from work has received increased attention in relation to housing cost. Money saved in housing is offset by the cost of commuting. One study² determined that when housing and commute costs are combined, the combination of the two is considerably greater than 30% of income for working families. The study drew information from 28 metropolitan areas across the country. A typical household budget (for the combined 28 metropolitan areas sampled for the study) included 27% for housing and 20% for transportation – 47% combined. However, working families with incomes between \$20,000 and \$50,000 spent 58% of their earnings for the combination of transportation and housing, split about evenly between housing (28%) and transportation (30%).

Unemployment

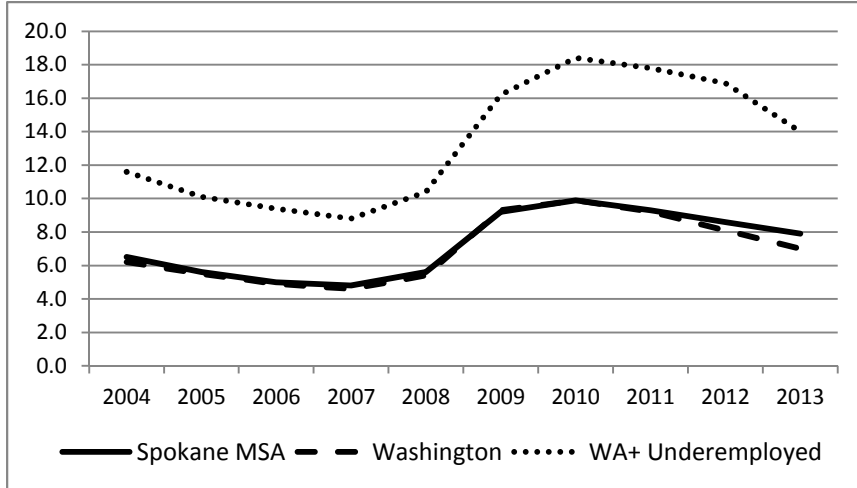
Unemployment in Spokane County (Spokane MSA) peaked in 2010 at 9.9% and has fallen in each succeeding year to 7.9% in 2013. Rates in Spokane closely matched the official rates in Washington between 2004 and 2010, but have not fallen to the same degree since 2010. The unemployment rate in Washington in 2013 was 7.0% and that in Spokane was 7.9%.

Unemployment measures are estimated in several ways. The official rate is the total number of unemployed as a percent of the labor force. This excludes discouraged seekers, marginally attached workers (those who could only find part-time positions or positions beneath their level or expertise). Discouraged workers would not be included as unemployed if they had not actively been seeking work during the last year. While not shown in the official estimates of unemployment, a substantial share of the workforce is underutilized. Figure 2 compares the highest estimate of underutilization in

² Lipman, Barbara. (2006). *A Heavy Load: The Combined Housing and Transportation Burdens of Working Families*. Center for Housing Policy.

Washington (U6) with the official rates (U3) for both Washington and the Spokane MSA. In 2013 the U6 estimate for the State was 14%, which was twice the official rate (7%).

Figure 2: Unemployment Rate Estimates Spokane MSA and Washington 2004-2013



Notes: Spokane MSA includes Spokane County; rates are not seasonally adjusted. WA+ is the estimate of total unemployment plus those marginally or underemployed (U6 rates), based on annual averages. Source: Bureau of Labor Statistics and the Current Population Survey (CPS)

Educational Attainment

Table 14: Educational Attainment*

Educational Attainment	Spokane	County	Washington
Less than high school graduate	8%	7%	10%
High school graduate (includes equivalency)	25%	25%	24%
Some college or associate's degree	38%	39%	35%
Bachelor's degree	18%	18%	20%
Graduate or professional degree	11%	10%	11%

*Population age 25 and above

Source: 2008-2012 American Community Survey

Ninety two percent of Spokane residents age 25 plus had at least a high school education – slightly better than Washington (90% with a high school education). At the other end of the spectrum, 29% had a bachelor's degree or better – slightly lower than Washington (31% with a bachelor's degree or higher).

Table 15: Median Earnings in Past 12 Months*

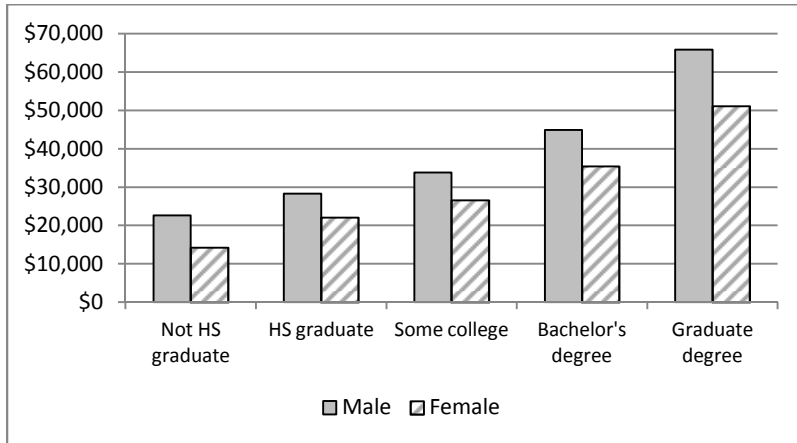
Educational Attainment	Spokane	County	Washington
Less than HS graduate	\$18,369	\$19,688	\$20,615
HS graduate (includes equivalency)	\$25,562	\$27,105	\$30,752
Some college/associate's degree	\$30,197	\$31,746	\$36,576
Bachelor's degree	\$40,738	\$44,455	\$52,916
Graduate or professional degree	\$57,061	\$61,258	\$66,413

*Population 25 and older with earnings; 2012 inflation-adjusted dollars

Source: 2008-2012 American Community Survey

Education matters in terms of earnings. Median earnings for Spokane residents 25 and older without a high school degree (or equivalency) totaled \$18,369 and increased with each level of educational attainment. Median earnings rose for both male and females with earnings, but the median was higher at each level for males than females (Figure 3).

Figure 3: Median Earnings by Educational Attainment and Gender Spokane*



*Earnings in the past 12 months; population age 25 and above.

Source: 2008-2012 American Community Survey

National data show, too, that unemployment varies by level of educational attainment.

Table 16: National Earnings and Unemployment rates by Educational Attainment 2013

Unemployment Rate 2013 (%)	Educational Attainment	Median Weekly Earnings
2.2	Doctoral degree	\$1,623
2.3	Professional degree	\$1,714
3.4	Master's degree	\$1,329
4.0	Bachelors' degree	\$1,108
5.4	Associate's degree	\$777
7.0	Some college, no degree	\$727
7.5	High school diploma	\$651
11.0	Less than HS diploma	\$472

*Data are for persons age 25 and over; earnings are for full-time wage and salary workers.

Source: Current Population Survey, US Bureau of Labor Statistics, US Department of Labor

Workforce Development

Skills and Education of Workforce in Relation to Employment Opportunities (MA45)

The current community workforce includes an excess of persons with limited education and limited skills relative to the growing needs of the businesses and industry in the area. Many of the unemployed and underemployed residents of Spokane are unable to compete for living wage jobs offered in some of the growth businesses in the community. In particular, unskilled laborers with limited job experience have great difficulty obtaining jobs other than at the lowest pay levels.

A report by the Spokane Area Workforce Development Council noted earlier in this document indicated that many of the jobs that will be available in the immediate future are jobs requiring either high educational levels or skilled training.

Current Workforce Training Initiatives (MA45)

The Spokane Area Workforce Development Council serves more than 25,000 job seekers per year. The Council also has established a youth career and employment center serving more than 2,000 youth annually. Among other assistance, the agency provides employee training assistance for both job seekers and employers.

Greater Spokane Incorporated (GSI) has developed a 2014-2015 Comprehensive Economic Development Strategy (CEDS) for the Spokane region. Among the strategies adopted is the long-range goal of supporting programs in the K-12 school system that educate students (and persons advising students) on their post-secondary decisions about training and careers in a variety of employment sectors, including the manufacturing sector. These efforts will support the anti-poverty strategy in this Consolidated Plan and will provide expanded opportunities for low and moderate income households to obtain living wage jobs.

Comprehensive Economic Development Strategy (CEDS) (MA45)

Greater Spokane Incorporated's CEDS outlines several goals that may be coordinated with the Consolidated Plan. To support the goal of business growth and investment in the City, CDBG (and potentially Section 108 loans) may be used to develop or expand businesses which provide or retain jobs for low and moderate income persons and to develop public infrastructure to support the businesses or industry. Another goal of the CEDS (investing in education and learning opportunities), could be supported with funds for training and job counseling or by assisting programs for youth aimed at preventing school drop-outs. The CEDS goal of fostering entrepreneurship can be supported through programs aimed at assisting small businesses that are either owned by low and moderate income persons or will employ primarily low and moderate persons. Finally, a strong basis for coordination between the Consolidated Plan and CEDS is shared goals of prioritizing affordable housing and reducing poverty.

Coordination with Consolidated or Other Plans (MA45)

One of the specific projects identified in the CEDS is the University District Master Plan. This plan offers several opportunities for coordination of initiatives and resources because of the potential for public infrastructure improvements, affordable housing needs and the potential for economic development and jobs. Other major planning documents used in developing the Consolidated Plan include the City's Capital Improvements Plan, the Comprehensive Plan and the Downtown Spokane Plan (2014-2016).

HOUSEHOLD INCOME

Measures of Income

Median family income in Spokane (\$54,500) was higher than median household income (\$42,274), which may be due to the presence of multiple wage-earners in the household. Median earnings for males working full-time, year-around was about 23% higher than that for female workers working full-time, year-around. This may be the result of occupations selected by or available to women based on training or preference. Median income from earnings for all workers was \$26,575 – well below the median for full-time workers. This suggests that a substantial share of workers in Spokane were employed part-time or for part of the year.

Table 17: Measures of Income Past 12 Months

Income Measures*	Spokane	County	Washington
Median household	\$42,274	\$49,615	\$59,374
Median family	\$54,500	\$63,049	\$71,939
Median earnings male**	\$42,693	\$47,274	\$54,594
Median earnings female**	\$34,795	\$35,903	\$41,377
Median earnings workers	\$26,575	\$28,181	\$32,583
Per capita	\$24,034	\$25,891	\$30,661

*Income in the last 12 months; 2012 inflation-adjusted dollars

Source: 2008-2012 American Community Survey

All measures of income in Spokane County were higher than the City. Median household income in the County was 17% higher and median family income was 16% higher than the same measures in Spokane. Measures in Washington were higher than both.

Some levels of income are important to keep in mind when considering housing and services for low-income persons and families.

- Individuals eligible for SSI (2014) would receive up to \$721 per month. Eligible couples could receive up to \$1,062 per month.
- Temporary Assistance for Needy Families (TANF) benefits have fallen in recent years.³ In Washington TANF benefit levels for a single-parent family of three was \$478 in July 2013, which was a 41% reduction since 1996 (in inflation-adjusted dollars).
- Washington minimum wage was set at \$9.32 an hour as of January 2014.

Relative to total households, there were fewer households with earnings at the top (\$100,000 or more a year) and more households with earnings at the bottom (less than \$15,000 a year) in Spokane than in Spokane County. The disparity was even greater compared to Washington State households.

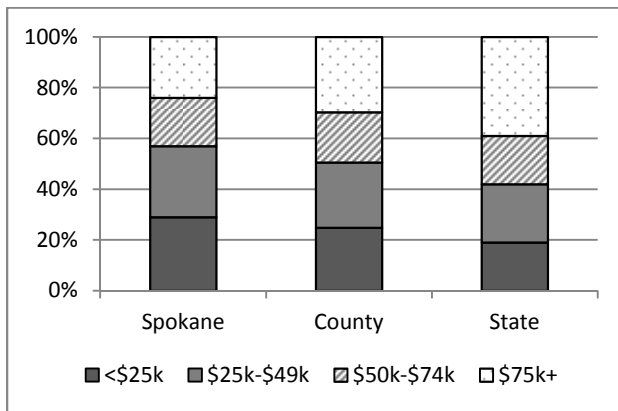
³ Floyd, I. and Schott, L. *TANF Cash Benefits Continued to Lose Value in 2013*. Center on Budget and Policy Priorities. October 2013. (www.cbpp.org)

Table 18: Range of Household Income Past 12 Months

Range*	Spokane	County	Washington
Less than \$15,000	16%	13%	10%
\$15,000 to \$24,999	13%	11%	9%
\$25,000 to \$49,999	28%	26%	23%
\$50,000 to \$74,999	19%	20%	19%
\$75,000 to \$99,999	11%	13%	14%
\$100,000 or more	13%	17%	25%

*Income in the last 12 months; 2012 inflation-adjusted dollars

Source: 2008-2012 American Community Survey

Figure 4: Ranges of Household Income

*Income in the last 12 months; 2012 inflation-adjusted dollars

Source: 2008-2012 American Community Survey

Poverty

Poverty is a measure of extremely low income and does not mean that people living above poverty have enough money to meet their needs. The poverty threshold in 2013 for a family of three with two related children under the age of 18 was \$18,769. For a single person under 65 years of age the threshold was \$12,119 and for a single person 65 and older it was \$11,173.

The percent of people living in poverty in Spokane (some time in the last 12 months) was higher in all categories shown than in Spokane County as a whole and both were higher than Washington. Female householders with children, without a husband present, had the highest percentages. In Spokane about half of all female-headed households (without husband present) with children lived in poverty in the last 12 months – over half (53%) of such households with children under the age of five.

The number of children living with a single parent is not insignificant in Spokane. The 2008-2012 American Community Survey estimated that 34% of children in households with their parents were living with a single parent, the majority of these with a single female parent. There were also children living with custodial grandparents, some single, not included in the estimates.

Table 19: Percent of Population Living in Poverty in Past 12 Months

Population/Household	Spokane	County	Washington
Individuals (all)	19%	15%	13%
Under 18	24%	17%	17%
18 and older	18%	15%	12%
65 and older	11%	9%	8%
Families	13%	10%	9%
With related children <18	21%	16%	14%
Female householder (family)*	37%	32%	28%
With related children <18	48%	42%	36%
With related children <5	53%	52%	46%

*No husband present

Source: 2008-2012 American Community Survey

Low-Moderate Income Areas

Using special census tabulations, HUD periodically identifies by block group the percent of the population living in households earning less than 80% of Area Median Income (AMI). Block groups in which 51% or more of the population live in households at or below 80% of AMI qualify as low-mod areas. The latest HUD tabulations (2014 using 2006-2010 ACS data) showed 85 qualifying block groups in Spokane. Fully 43% of Spokane's population lives in these block groups.

The qualifying areas include neighborhoods south of I-90 and neighborhoods extending north of I-90 to Empire. Beyond Empire, qualifying block groups fall east of Division and north to the City limits. Most of South Hill (south of 9th) is excluded, as is northwest Spokane (west of Division and north of Empire).

Food Insecurity

Households have "food insecurity" when they are "financially stretched to the point where they cannot be certain that all household members will not go hungry."⁴ Washington ranks 22nd in the United States, according to estimates prepared by the US Department of Agriculture, 6% of Washington households struggle with hunger. SNAP (Supplemental Nutrition Assistance Program) benefits were cut nationally in November 2013 after the scheduled end of the temporary boost provided by the 2009 Recovery Act. Current maximum monthly benefits range from \$189 for a single person to \$632 for a family of four.

School children are eligible for food assistance. According to May 2014 estimates, 59% of students in the Spokane School District were eligible for free and reduced-cost meals. For comparison, 46% of students in the Washington State were eligible.

Living Wage

The *Self-Sufficiency Calculator* (thecalculator.org) is sponsored by Workforce Development Councils of Washington State⁵ and provides information about the amount of money needed to be self-sufficient,

⁴ Children's Alliance. *Hungry in Washington* September 2013.

⁵ Pearce, Diana. (2014). *The Self-Sufficiency Standard for Washington State 2014*. University of Washington School of Social Work, Center for Women's Welfare.

without public assistance, based on family size, composition and ages of children. Table 20 gives examples of resources required for a modest standard of living.

Table 20: Self-Sufficiency Calculation Spokane County 2014

Income and Expenses	Household Composition		
	1 adult with children 2 & 6	2 adults with children 7 & 14	Single adult
Monthly income			
Hourly wage*	\$23.59	\$10.13	\$8.49
Monthly wage	\$4,152	\$3,566	\$1,494
Annual wage	\$49,825	\$42,792	\$17,923
Monthly expenses			
Housing	\$773	\$773	\$571
Child care	\$1,492	\$532	\$0
Food	\$487	\$851	\$245
Transportation	\$266	\$507	\$257
Health care	\$405	\$496	\$113
Miscellaneous	\$342	\$316	\$119
Taxes	\$654	\$422	\$189
Subtotal monthly expenses	\$4,419	\$3,897	\$1,494

*Working 40 hours per week (per working adult)

Source: Workforce Development Councils of Washington (thecalculator.org)

HOUSING UNITS

Number and Types of Housing Units

Nearly 70% of the housing in Spokane is single family, and most of that detached single family housing. Spokane is the second largest city in Washington (behind Seattle) but ranks 40th in population density (2014 OFM estimates). Larger lot, single family neighborhoods are much more the case in Spokane than are higher density, mixed use neighborhoods.

Table 21: Residential Properties

Property Type	Spokane	County	Washington
Total units	95,757	207,420	
1-unit detached structure	65%	66%	63%
1-unit attached structure	3%	4%	4%
2-4 units	8%	6%	6%
5-19 units	11%	10%	10%
20 or more units	11%	9%	9%
Mobile home, boat, RV, etc.*	2%	6%	7%

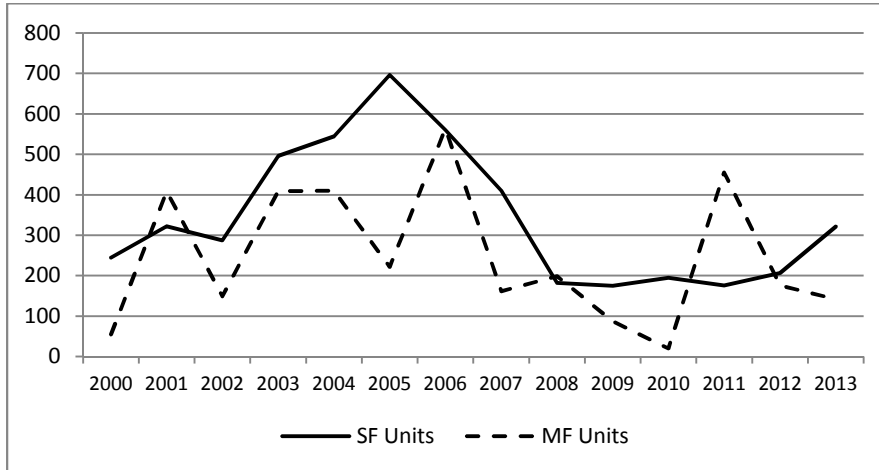
Source: OFM estimated total units (April 2014); 2008-2012 ACS (types of units)

Mobile homes comprise just 2% of the housing in Spokane, compared to 6% in Spokane County and 7% in Washington State. While mobile homes are only a small share of the total housing, Washington Office of Financial Management (OFM) estimated that there were over 1,500 mobile homes in Spokane as of

April 2014. Mobile homes are an affordable housing option, but older units are often in deteriorated and unsafe condition.

Permits, Building/Acquisition and Planned Development

Figure 5: Spokane Building Permits 2000-2013



Source: US Census Bureau

A total of 8,273 privately-owned residential building permits were issued from 2000 through 2013. There was a sharp decline in both single family and multifamily permits after the 2007 housing crisis. Multifamily permits were dominated by larger complexes (5 or more units). Very few smaller multifamily buildings were permitted between 2000 and 2013 (just 322 units in duplexes and 159 units in 3-4 unit buildings).

City planners consider housing as key component of a broader effort to revitalize areas of the City. A targeted investment approach is being considered by the City to redevelop various neighborhoods over time. Housing infill and redevelopment/new construction alternatives, along with business development and public improvements would be included in the initiative depending on neighborhood conditions and needs. Consideration for developing new housing serving a range of incomes near jobs, particularly in the downtown area, are among the strategies being pursued. Housing and commercial development would be integrated with high activity public areas. In addition, new student housing in the University District and adjoining neighborhoods has been identified as a need for a growing student population.

Tenure

There were more owner-occupants than renters in Spokane (57% owner-occupants and 43% renters) according to 2008-2012 ACS estimates, but a larger share of renters than was true of Spokane County and in Washington State. While rented units are typically in multifamily complexes, single family housing is an important part of the rental market as is shown in Table 22 – 22% of single family homes were occupied by renters. Multifamily units are predominantly occupied by renters, but not exclusively.

Finally, mobiles homes are most frequently owned, although that applies to the structure and not necessarily the land.

Table 22: Tenure Occupied Units by Type of Unit

Property Type	Spokane		County		Washington	
	Owners	Renters	Owners	Renters	Owners	Renters
All units	57%	43%	64%	36%	64%	36%
Single family*	78%	22%	82%	18%	82%	18%
2-4 units	6%	94%	8%	92%	12%	88%
5 or more units	5%	95%	4%	96%	12%	88%
Mobile homes, other	77%	23%	81%	19%	76%	24%

*Detached and attached

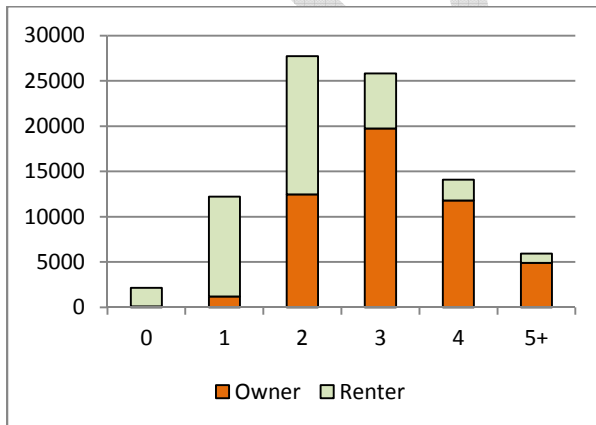
Source: 2008-2012 American Community Survey

Table 23: Tenure Occupied Units by Number of Bedrooms

Property Type	Spokane		County		Washington	
	Owners	Renters	Owners	Renters	Owners	Renters
No bedroom	4%	96%	8%	92%	11%	89%
1 bedroom	10%	90%	13%	87%	16%	84%
2 bedrooms	45%	55%	47%	53%	45%	55%
3 bedrooms	76%	24%	78%	22%	80%	20%
4 bedrooms	84%	16%	87%	13%	88%	12%
5+ bedrooms	82%	18%	89%	11%	86%	14%

Source: 2008-2012 American Community Survey

Figure 6: Number of Bedrooms by Tenure Spokane



Source: 2008-2012 American Community Survey

As shown in Figure 6, units occupied by renters are more likely to be smaller (one and two bedrooms) and those occupied by owner larger. The figure shows the number of estimated units. Combining units, regardless of tenure, 2-bedroom units accounted for an estimated 32% of units; 61% of occupied housing units had two or three bedrooms.

HOUSING CONDITION

Age of Housing

Compared to Spokane County and Washington, housing is older in Spokane – 75% of owner-occupied and 73% of renter-occupied units were built before 1980.

Table 24: Year Structure Built by Tenure*

Year Built	Spokane		County		Washington	
	Owners	Renters	Owners	Renters	Owners	Renters
2000 or later	7%	10%	14%	16%	17%	15%
1980-1999	18%	17%	26%	23%	32%	31%
1950-1979	35%	39%	38%	38%	34%	38%
Before 1950	40%	34%	23%	24%	16%	16%

*Occupied units

Source: 2008-2012 American Community Survey

Definitions of Substandard and Suitable for Rehabilitation (MA20)

For purposes of this Consolidated Plan, units are in standard condition if they meet HUD Housing Quality Standards. Those that are substandard but suitable for rehabilitation are units that do not meet one or more of HUD housing quality standards. These units may have deferred maintenance, excessive home operating costs, modest structural problems, or other health/safety problems that can be reasonably repaired. Substandard and not suitable for rehabilitation are units that are in poor condition and not structurally or financially feasible to rehabilitate.

Need for Housing Rehabilitation (MA20)

Most of the housing in Spokane was built more than 30 years ago. Deferred or absent maintenance can result in loss of housing, including older, more affordable housing. One of the key strategies in preserving affordable housing is maintaining existing units. Unresolved conditions tend to create a depressing effect on investment in the area and can lead to overall deterioration of values and livability of the neighborhood.

Some homes need only modest rehabilitation such as paint, railings or handicap access ramps. Others need more extensive work such as a new roof, replaced heating system, repaired electrical hazards, bedroom egress windows, abatement of hazardous asbestos, or structural repairs. While these conditions relate to both owner housing and multifamily rental housing, two specific types of housing require further comment. There are 19 mobile home parks in the community, some of which contain housing that is substandard and deteriorating. Some units are not suitable for rehabilitation due to obsolescence and poor condition. In some cases, site owners are holding the properties for potential higher uses. In addition, there are residential structures in the downtown area that need major reconstruction, due to building codes, deferred maintenance, and obsolescence. Some of these structures may qualify as “spot blight.” Some single family and multifamily structures outside the

downtown area are not suitable for rehabilitation and may represent a “blighting” influence on the neighborhoods. These properties may be appropriate for demolition on a “spot” basis.

City of Spokane Wastewater Management Department reports that Orangeburg sewer pipe was commonly used to connect homes built between 1955 and 1975 to sewer mains. Made from compressed layers of tar paper, the pipe is beyond its 40 to 50-year intended lifespan. Failed Orangeburg pipe causes a substandard housing condition, risks contamination, and requires costly excavation and replacement.

Many houses in Spokane (an estimated 60% of housing units, according to City documents) have elevated levels of radon, which is a naturally-occurring radioactive gas which can cause lung cancer. The remedy for radon in the home is not overly burdensome. Washington State Department of Health reports that 42% of Spokane houses tested (and reported to the State) between 2009 and 2013 were positive for radon.⁶

Lead-Based Paint and Lead Hazards

Use of lead in paint was banned in 1978, but used prior to that time with increased frequency in earlier decades – use in older units was more common. According to American Community Survey estimates (2008-2012), 75% of owner-occupied and 73% of renter-occupied units in Spokane were built before 1980. CHAS estimates place the number of housing units built before 1980 with children present at 2,005 owner-occupied units and 1,475 renter-occupied units, which is too conservative an estimate of the number of older units with children present.

Table 25: Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total number of units built before 1980	38,594	77%	27,634	73%
Housing units built before 1980 with children present	2,005	4%	1,475	4%

Source: 2007-2011 ACS (total units) 2007-2011 CHAS (units with children present)

Estimated Units with Lower Income Households with Children (MA20)

American Community Survey (2008-2012) estimated that 21% of family householders in Spokane were living with their own children under the age of 18. ACS also estimated that half of such households contained children under the age of six, the age most susceptible to permanent harm from lead-based paint. Applying those estimates to units built before 1980, as many as 4,000 owner-occupied units and 2,900 renter-occupied units contained households with children under the age of six. This estimate closely matches the CHAS data (see Table 33) finding close to 7,000 households with incomes below 80% of AMI with children under the age of six.

⁶ Indoor Radon Test Results from national testing laboratories. Radon topic last modified, April 2014, Washington DOH, Washington Tracking Network.

Not all of these children are at risk, however. Risk increases with age of the unit (actual presence of lead) and poor maintenance of painted surfaces. Childhood blood lead poisoning is detected by blood testing; however, it is estimated that just 2% of children in Spokane County actually receive this test. Washington Department of Health records blood-lead testing results. Note that testing results are reported by location of testing facility and not the address of the child. Between 2008 and 2012, 3,524 children to age six were tested in Spokane (and 3,754 in the County). Eighty in Spokane (82 in the County) were found with elevated blood levels, which was defined as 5mcg/dL or higher. (The definition of elevated was 10mcg/dL before 2012, but the current definition – now termed “level of reference” – applied to data included here.)

HOUSING COSTS

Current Costs by Tenure

Table 26: Cost of Housing

Owner/Renter	Spokane	County	Washington
Median home value	\$164,500	\$190,300	\$272,900
Median monthly owner cost with mortgage	\$1,286	\$1,393	\$1,818
Median monthly owner cost without mortgage	\$413	\$429	\$498
Median gross rent	\$718	\$753	\$951

Source: 2008-2012 American Community Survey

Table 27: Range of Monthly Owner Costs*

Range	Spokane	County	Washington
Less than \$1,000	26%	21%	11%
\$1,000-\$1,499	40%	37%	23%
\$1,500-\$1,999	19%	23%	25%
\$2,000 or more	15%	19%	41%

*Households with a mortgage; includes mortgage, taxes, insurance, condo fees and utilities

Source: 2008-2012 American Community Survey

Table 28: Range of Rents

Range	Spokane	County	Washington
Less than \$500	19%	15%	10%
\$500-\$749	36%	34%	19%
\$750-\$999	24%	27%	26%
\$1,000 or more	22%	24%	45%

*Includes contract rent and utilities; excludes no cash payment

Source: 2008-2012 American Community Survey

Estimated housing costs in the City of Spokane and Spokane County are lower for both owner-occupants and renters than is true of Washington State. The median owner-estimated value of homes in Spokane was just 60% of the estimated value in the state as a whole. The median estimated value in Spokane County was higher, but still 70% of the median estimated value in Washington. Still looking at owner

costs, two-thirds of households with a mortgage in Spokane had housing costs less than \$1,500 per month, including utilities. In contrast in Washington, two-thirds of households with a mortgage paid more than \$1,500 a month.

Changes in Affordability Considering Current Costs (MA15)

Housing costs in the City of Spokane are lower on average (Table 26) than in Spokane County and both lower than Washington. Still, housing costs are rising – both rental and purchase. According to results of surveys conducted by the Washington Center for Real Estate Research (University of Washington), the average rent in Spokane was \$749 with a vacancy of 3.4%. The survey includes units in larger complexes only (five or more units) and varies with landlord response rates. The general trend in the last six years is that of steadily increasing rents declining vacancies among the apartments surveyed.

The Washington Center for Real Estate Research also looks at trends in purchase prices and affordability of housing on the market. Data provided in the WCRER publication *Washington State's Housing Market 2nd Quarter 2014* showed a 2% higher median resale housing price in Spokane County from the median price a year earlier. The affordability of housing for homebuyers was reflected in the Housing Affordability Index of 188.5 for Spokane County (2014 2nd quarter) which measures the degree to which a household with median income could buy a median-priced home. This means that a household with median income had 88.5% more income than the minimum required to buy a median-priced home. (As a comparison, the all-buyer index (HAI) in Washington for the same period was 144.2.)

A second index applies to first-time buyers and assumes a lower-priced unit (85% of median), lower income (70% of median), lower downpayment, and possible assistance with the downpayment or other favorable terms. The first-time HAI in Spokane County in the second quarter of 2014 was 107.6, meaning housing (at 85% of median) was affordable to first-time buyers (earning 70% of median). The first-time buyer index (HAI) in Washington State was 81.0.

Table 29: 2014 HUD Fair Market Rents (FMR) and HOME Rents*

Monthly Rent	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	\$447	\$546	\$739	\$1,057	\$1,199
High HOME Rent	\$447	\$546	\$739	\$1,037	\$1,138
Low HOME Rent	\$447	\$546	\$713	\$824	\$920

*Spokane MSA

Source: HUD

HOME and Fair Market Rents Compared to Area Costs (MA15)

The 2014 HUD Fair Market Rents (FMRs) had been adjusted downward by approximately 5% from the 2013 FMRs, causing significant concern among assisted housing providers regarding the ability to cover actual rental costs. However, the 2015 FMRs, effective on October 1, 2014, were pegged at almost 5% higher than the 2014 rents (2015 HUD HOME Program rents are expected to be published for effect in July 2015). Discussions with local housing providers indicate the 2015 FMR rent structure is more appropriate to the market in the Spokane MSA.

Housing Affordability

Housing is affordable when the cost of housing plus utilities is no more than 30% of household income. Housing choice and access to opportunities is largely a function of income (as represented below).

Highest Income	<ul style="list-style-type: none"> • Wide selection of housing types and locations • Affordability more a matter of choice: choice of spending more than 30% of income • High access to opportunities
Middle Income	<ul style="list-style-type: none"> • More limited selection of housing types and locations • Affordability: may need to spend more than 30% of income (market provided) • Commute: cost of commute may offset housing savings • More limited access to opportunities
Low Income	<ul style="list-style-type: none"> • Little selection of housing types and locations • High competition for market-provided, quality affordable housing • Affordable may mean subsidized, or publicly assisted • Limited access to opportunities • Commute costs high related to wages/housing costs
Lowest Income	<ul style="list-style-type: none"> • Limited or no choice in housing types and locations • Affordable housing = subsidized housing (kept available) • May receive additional public support (food stamps, health, income)

For lowest income households affordable housing may be difficult to find and maintain. The National Low Income Housing Coalition publishes annual reports (*Out of Reach*) comparing the cost of housing, a housing wage (30% of the cost of housing and utilities) and comparing that to minimum wages.

Table 30: Housing Costs, Income and Affordability

Housing/Income Factor	Bedrooms				
	Zero	One	Two	Three	Four
Fair Market Rent (FMR) 2014	\$447	\$546	\$739	\$1,057	\$1,199
Annual income to afford	\$17,880	\$21,840	\$29,560	\$42,280	\$47,960
Hourly wage to afford* (housing wage)	\$8.60	\$10.50	\$14.21	\$20.33	\$23.06
Minimum wage Washington 2014	\$9.32	\$9.32	\$9.32	\$9.32	\$9.32
Housing wage compared to minimum wage	92%	113%	152%	218%	247%

Source: National Low Income Housing Coalition (www.nlihc.org)

Table 31: AMI and Housing Affordability

Income Range	Annual Income	Monthly Income	Affordable Monthly Housing
Area median (AMI)	\$63,400	\$5,283	\$1,585
30% AMI*	\$19,020	\$1,585	\$476
50% AMI*	\$31,700	\$2,642	\$792
80% AMI*	\$50,720	\$4,227	\$1,268

*Based on the top of the range, calculated for 4-person household (HUD FY 2014)

Source: National Low Income Housing Coalition (www.nlihc.org)

Table 32 shows several measures of housing cost, Fair Market Rents in particular, alongside measures of income, particularly at the lower-end of the earnings spectrum. The individual SSI income is shown at the bottom of the table. If a person with a disability had SSI income as the sole source of assistance, housing would be affordable if the cost were no more than \$216 a month, which is less than half of the Fair Market Rent for a studio apartment.

Table 32: Income by Occupation/Source and Affordable Housing Costs Spokane MSA

Job/Income Type (Wage/Earnings*)	Affordable/ Estimated Monthly Cost	Housing Type/Allowance
Pharmacist (\$54.28/hour)	\$2,823	
Registered nurse (\$35.76/hour)	\$1,860	
HUD AMI 2014 (\$63,400)	\$1,585	
Middle school teachers (not special ed) (\$61,258/year)	\$1,531	
Social worker (\$25.43/hour)	\$1,322	
HUD AMI top of range at 80% (\$50,720/year)***	\$1,268	
	\$1,199	Fair Market Rent 2014 (4-bedroom)
Licensed practical/vocational nurse (\$21.61/hour)	\$1,124	
	\$1,057	Fair Market Rent 2014 (3-bedroom)
Machinist (\$18.84/hour)	\$980	
School bus driver (\$17.15/hour)	\$892	
Customer service representative (\$16.16/hour)	\$840	
HUD AMI top of range at 50% (\$31,700/year)***	\$792	
	\$753	Median gross rent Spokane County**
	\$739	Fair Market Rent 2014 (2-bedroom)
Health care support workers (\$14.80/hour)	\$770	
	\$718	Median gross rent Spokane**
Retail sales (\$13.13/hour)	\$683	
Median worker earnings (\$26,575/year)**	\$664	
Hotel, motel, resort desk clerks (\$11.35/hour)	\$590	
Personal & home care aide (\$11.09/hour)	\$577	
	\$546	Fair Market Rent 2014 (1-bedroom)
Child care worker (\$10.39/hour)	\$540	
Minimum wage full-time job (\$9.32/hour)	\$485	
HUD AMI top of range at 30% (\$19,020/year)***	\$476	
	\$447	Fair Market Rent 2014 (0-bedroom)
SSI income (\$721/month 2014 single person)	\$216	

*Except where otherwise noted wages are from the Washington State Employment Security Department's Occupational Employment and Wage Estimates (2013) for Spokane MSA (includes Spokane County).

**2008-2012 ACS for Spokane

***2014 4-person households

Sources: 2008-2012 American Community Survey; HUD; WA Employment Security Department.

Availability of Housing Compared to Needs (MA10)

While housing is generally more affordable in Spokane than other urban areas, housing costs are out of reach for many households in Spokane. For example, a household with a single wage earner at under \$13 an hour would not be able to afford a unit priced at \$718 (the median rent in Spokane). Without (and even with) a subsidy, many households with lowest incomes must compete for housing in their

price range, settle for units in poor condition, live in overcrowded circumstances, or live in areas in the City with less access to opportunities (employment, education and amenities).

Housing Availability Compared to Income Levels (MA15)

The 2015 *State of Washington Housing Needs Assessment* points to rising costs of housing in Washington between 2000 and 2012 (in constant dollars).⁷ The median gross rent between 2000 and 2012 rose from \$663 to \$951. The increase, if due to inflation alone, would have resulted in a median gross rent of \$884 in 2012. Not only have rents increased overall, the percent of units in lower ranges have dropped in proportion to higher costing units. For example, in 2000 about 15% of units had a gross rent of \$1,000 or more and by 2012 45% of units had a gross rent of \$1,000 or more.

Similarly the median owner-estimated values of owner-occupied units in Washington rose from \$168,300 in 2000 to \$272,900 which was an inflation adjusted increase of about 22%. At the same time that housing prices are increasing, renter income is decreasing. Comparing 2000 and 2012 median income for renter households found about a 2% decline after adjusting for inflation. Median household income for owner households increased slightly (by about 1% during that same period after adjusting for inflation).

The gap in affordability is particularly severe among lowest income households. The gap is determined by comparing levels of household income with available housing affordable at that income range, which includes vacant housing and that actually occupied by households in the matching income range. Housing is not allocated by need, unless housing is held specifically for qualifying households (both in terms of ability to pay and household composition), such as most subsidized housing. Instead, many lower cost units (owned or rented) are occupied by households with higher incomes, better credit, and fewer needs. Many of the lowest income households have barriers that limit choices, such as poor credit histories and criminal histories.

In the Spokane urbanized area (as opposed to the County), for every 100 households with incomes at or below 30% of median family income, there were only 14 units available, leaving a gap of 86 units per 100 households (2012 data). For every 100 households with incomes at or below 50% of median family income, 43 units were available, leaving a gap of 57 units per 100 households.

CHAS Tables and Analysis of Housing Need

CHAS (Comprehensive Housing Affordability Strategy) data are special census tabulations provided to HUD. The CHAS tables cross-tabulate household income, household type, race and ethnicity of the head of household, housing costs and limited data on housing condition (lack of complete plumbing and kitchen facilities and overcrowding). Detailed tables and analysis are provided in the appendix of this Plan. Table 33 summarizes the CHAS data showing types of households by range of income in Spokane. According to these estimates, there are 42,395 households in Spokane with incomes at or below 80% of HUD-adjusted Area Median Income (AMI).

⁷ Mullin & Lonergan Associates. (2015). *State of Washington Housing Needs Assessment, January 2015*. Affordable Housing Advisory Board.

Table 33: Number of Households by Type and Income

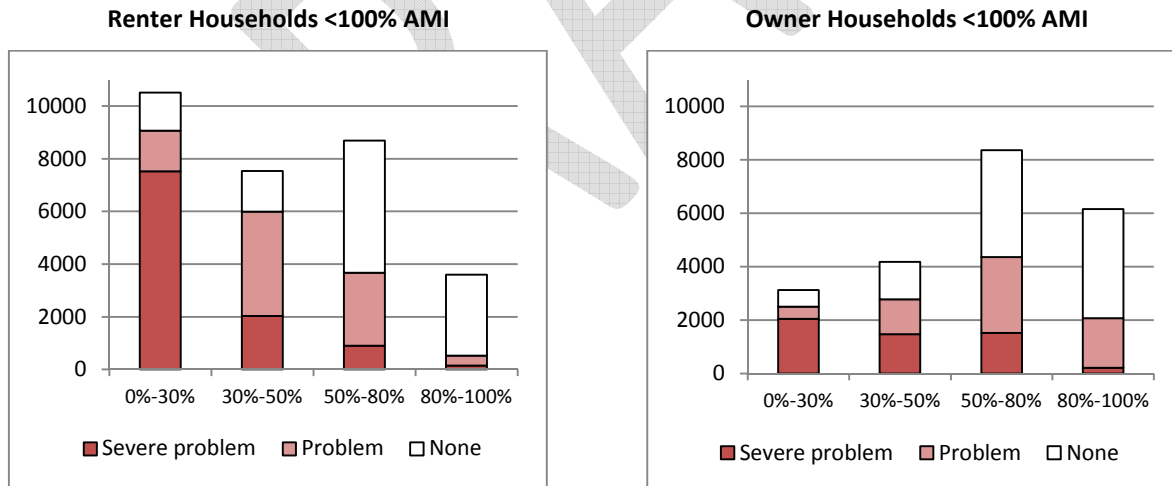
Household Type	0-30% HAMFI*	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total households (HH)	13,640	11,710	17,045	9,745	35,735
Small family HH	3,690	3,420	6,045	4,200	17,855
Large family HH	590	770	1,010	580	2,405
HH with 1+ persons 62-74 years old	1,640	1,785	2,390	1,590	6,350
HH contains at least one person age 75+	1,720	2,020	2,495	1,005	2,865
HH with 1+ children 6 years old or younger	2,130	2,085	2,750	1,660	3,820

*HUD adjusted median family income

Source: 2007-2011 CHAS (CHAS Table 6, IDIS NA 10)

Most Common Housing Problems (NA10)

Housing problems include cost in excess of 30% of household income, lack of complete plumbing/kitchen facilities, and crowding defined as between 1.0 and 1.5 persons per room. Severe housing problems are defined as cost greater than 50% of household income, lack of complete plumbing/kitchen facilities, and crowding defined as greater than 1.5 persons per room. By far the most prevalent problem was cost in relation to income. However, that was not the only problem. An estimated 780 renter households and 100 owners were living in substandard housing, defined as lacking complete plumbing or kitchen facilities. Another 360 renters and 25 owners were living in severely overcrowded conditions, defined as more than 1.5 persons per room.

Figure 7: Renter and Owner Households at or Below Area Median Income with Housing Problems

Source: 2007-2011 HUD CHAS data

According to CHAS data, there were 30,330 renters and 21,810 owner households in Spokane with incomes below Area Median (AMI). It is clear from the figures that:

- There were many more renter households than owners with incomes at or below 30% of AMI and with incomes between 30% and 50% of AMI.

- The majority of both renter and owner households with incomes at or below 30% of AMI had one or more severe housing problems – 72% of renters and 66% of owners. By far the greatest need or condition was cost in relation to income.
- The majority of both renter and owner households with incomes between 30% and 50% of AMI had housing problems, although fewer severe problems – 27% of renters and 35% of owners with incomes between 30% and 50% of AMI had severe housing problems. Again, the most prevalent contributing factor was cost in relation to income.

Populations/Households most Affected by Housing Problems (NA10)

It is not possible to draw conclusions from CHAS data regarding needs by household type. The 2015 *State of Washington Housing Needs Assessment* expresses concerns about several populations. By age and composition, elderly households are and will be looking for different types of housing to meet changing needs – possibly smaller rental units. This demand may compete with other renters. Younger householders are also likely to be challenged, particularly by cost. The *Needs Assessment* (page 42) points out that in Washington close to 60% of younger householders (under 24) were burdened by high costs of housing. The report further points out that single person-households (including the elderly) are most cost-burdened – 61% are – compared to other sizes of households. Finally, people with disabilities have as a rule far less to spend on housing and, therefore, most likely to have housing problems.

Single-Person Households with Needs (NA10)

Over one-third of households in Spokane consisted of people living alone, according to 2008-2012 American Community Survey estimates. This will likely increase because of a number of factors – young people starting out on their own, an increasing share of seniors looking for a change in living, and people opting to live independently for other reasons. Not all will be able to achieve this on their own. Certainly low income in relation to housing costs will be a primary contributor to this inability. Economic needs are not the only concern that must be considered going forward, needs also extend to accessibility. Safe housing for seniors on their own and persons with disabilities includes sufficient units on a single level, with safe transportation, near amenities and services.

The Washington Center for Real Estate Research housing market condition report for Spokane indicated a demand for smaller rental units. There was a lower vacancy rate for 1-bedroom units and studios (2.5% and 3.1% respectively) than for overall multifamily units (3.5%). A July 2014 SLIHC survey limited to publicly-assisted rental housing units in the area revealed a strong demand for housing for singles, particularly studios. The study found that the vacancy rate for studios stood at .6%.

A further view of the need for affordable housing for singles is found in the Spokane Continuum of Care data estimate that in 2013, 1,993 persons in households with only adults experienced homelessness during the year. The vast majority of these households were single persons and 442 were chronically homeless individuals, a particularly vulnerable population. Other indications of need are found on the Spokane Housing Authority's public housing wait list which shows 126 disabled households and 25 elderly households who are waiting for units, most of which must be accessible units.

Disproportionate Need by Race/Ethnicity (NA30)

CHAS tables provide cross-tabulations of problems by income and race/ethnicity of heads of households. The margins of error associated with the estimates (based on American Community Survey sampling) are large, too large in fact to rely on exact percentages within ranges of income. However, enough disparities were observed to conclude that minority householders experienced a disproportionate share of housing problems in some categories compared to the jurisdiction as a whole. Disproportionate is defined as a greater than 10% difference in incidence of housing problems compared to the percent for the jurisdiction as a whole within that income range.

Without regard to household income (that is, across all Spokane households), 37% of Spokane households were burdened by costs in excess of 30% of household income. A disproportionate share of Black/African-American-headed households experienced a cost burden (60% did); a disproportionate share of American Indian/Alaska Native-headed households experienced a cost burden (58% did); and, a disproportionate share of Pacific Islander-headed households experienced a cost burden (65% did).

While even less reliable than the summary data, several areas of disproportionate burden were found within ranges of household income. (See appendix for detailed analysis.) In summary, disproportionate burdens (problems of which cost was the primary contributor) were found for each of the racial/ethnic minority-headed households (Black/African American, Asian, American Indian/Alaska Native, Pacific Islander, and Hispanic) although not in each of the ranges of household income or degree of severity of problem. Those individual findings are not included here because of the high margin of error associated with any on table.

Areas of Concentration of Housing Problems (MA50)

The majority of housing in Spokane was built before 1980. Many older units that have not been maintained over the years are in need of repair, some in quite dilapidated condition. While not exclusively the case, some of the areas of concentration of physical housing problems (conditions) mirror areas of concentration of lower income populations discussed below. Some areas would benefit from a targeted housing rehabilitation program to upgrade housing to community standards of safety and energy efficiency. If the City is focusing its resources in a particular area and a property or properties has a blighting impact on the area, it may be appropriate for the City to undertake removal on a "spot" basis.

Areas of Concentration of Minorities or Low-Income Population (MA50)

Using the definition of minority described above as Hispanic and/or race other than white alone, 16% of the population in Spokane in 2010 was minority. Areas of disproportionate concentration are those in which there is a greater than 10% difference than the jurisdiction as a whole. Accordingly, any block group with 27% or more minority population is considered to have a disproportionate concentration. That was true of nine block groups. The block groups contained 4% of Spokane's population in 2010. The concentration of minority population ranged from 28% to 37% of block group occupants. The

disproportionate areas are primarily located in central Spokane neighborhoods – several block groups south of I-90 and west of Thor, an area south of the Spokane River between Napa and Hamilton, and north of I-90 between Monroe and Ash.

BARRIERS TO AFFORDABLE HOUSING (MA40)

Housing costs are out of reach for many Spokane residents. Those costs are steadily increasing while income for lower wage earners is not keeping pace. Spokane is largely built out. Vacant buildable land is scarce and costly to develop. Materials, labor and transportation costs have increased. New market-rate development responds to demand, which may not favor lower income households. Spokane nonprofit agencies and government partners have made significant advances in developing and preserving housing affordable to people at lower levels of income.

Regulations or policies that directly prohibit development of affordable housing or add cost to housing development can be barriers to production and maintenance of affordable housing. The Regulatory Barriers Database (huduser.org/portal/rbc/rbcresearch) identified a number of potential barriers and solutions in place. In response to the first potential regulatory barrier (some new building materials may not meet code requirements), Spokane allows alternative building methods and materials. In response to the second (increased property taxes discourage rehabilitation or construction of multifamily housing), Spokane exempts certain properties from taxes on increased value. In response to the third potential barrier (zoning codes may not provide for the development of affordable housing), Spokane allows manufactured housing on single family lots, triplexes in duplex neighborhoods, accessory dwelling units, and density bonuses. In response to the fourth potential barrier (lengthy and difficult permitting process), Spokane has streamlined that process. In response to the potential barrier of socioeconomic housing segregation and the need to increase affordable housing, Spokane encourages new developments to include affordable units and is exploring additional innovations to increase affordable housing.

The City of Spokane continues to review land use and housing policies with the goal of increasing affordable housing. Policies and practices to encourage infill in existing built-out areas will be useful, but infill will not meet all needs. Nonprofit housing developers contributing to this Consolidated Plan recommend increased coordination among providers, including government agencies, to identify buildable land, surplus assets and increase the capacity to take advantage of opportunities without unnecessary delays. The City of Spokane is also actively pursuing higher density development approaches (Centers and Corridors), which will provide increased housing as well as access to transportation and amenities.

PUBLICLY ASSISTED HOUSING

Introduction (NA35)

A number of nonprofit organizations and governmental agencies provide publicly assisted housing within the City of Spokane. On the federal level HUD and, to a lesser extent, the Veterans Administration, provide housing resources, allowing for deep subsidies to support some of the lowest income populations. Section 8 Vouchers, public housing operating subsidies, HOME funds, Community Development Block Grant and McKinney-Vento Homeless funds are provided by HUD while the VA allocates Housing Vouchers specifically for veterans and their families under the VASH Program.

At the State level, the Department of Commerce's Housing Trust Fund provides localities with funds for housing development, acquisition, rehabilitation, operations and tenant-based rental assistance (TBRA). In addition, the Washington State Housing Finance Commission assists organizations with homeownership and multifamily rental housing assistance, largely through its programs for low-income housing tax credits.

Locally, the City of Spokane Department of CHHS utilizes resources provided by HUD and the State (primarily through the HOME, Program, CDBG and State pass-through 2160 and 2163 funds generated by local real estate fees). The Spokane Housing Authority operates deep subsidy multifamily programs with HUD program resources and also administers other housing resources with funding from State and local governments to provide, principally, rental housing. The Spokane Housing Authority administers rental assistance programs and owns and operates 125 public housing units, including HUD-subsidized apartment units and properties with rental assistance "attached" to the unit.

Other local organizations also play key roles in the planning and delivery of publicly assisted housing in Spokane. The Spokane Continuum of Care plans for and allocates McKinney-Vento Program funds, and the Greater Spokane Low Income Housing Development Consortium (Spokane Low Income Housing Consortium or SLIHC) provides a platform for developing partnerships among developers and operators of publicly assisted housing as well serving as an advocate for lower income affordable housing. Finally, a number of nonprofit housing development and housing operations entities, most of which are members of SLIHC, develop, operate and/or own subsidized housing for residents of Spokane.

Targeting of Housing Assistance Programs (MA10)

The majority of the Spokane Housing Authority's (SHA) units are targeted to households with lowest incomes (below 30% of AMI and below 50% of AMI).

Housing Choice Vouchers

At least 75% of SHA's 5,077 Housing Choice Vouchers are targeted to those with incomes at or below 30% of AMI. The remaining 25% are available for those with incomes at or below 50% of AMI. While these vouchers serve six counties, approximately 4,300 of them are in use in Spokane County. The Spokane Housing Authority has used a lottery system of admissions for the past several years. However,

the SHA is in the process of adopting local preferences that will target assistance to the most vulnerable citizens. By mid-2015, SHA anticipates having the new system in place. Local preferences will include:

- Families with children, elderly and disabled. Applicants will be selected based on application date and time (when the waiting list is open).
- Homeless and chronically homeless households through a referral system with nonprofit partners. This will be accomplished through memoranda of understanding between the housing authority and local nonprofit service partners.
- Households who are currently living in an approved transitional housing program and who are ready to transition to permanent housing. This will again be accomplished through MOU's with service partners (by referral).

Public Housing

All Public Housing units are targeted to households at or below 50% of AMI. The SHA manages 75 scattered site units that are single family homes and duplexes and a 50 unit set aside for seniors and persons with disabilities. There are no admissions preferences for Public Housing except that the senior/disabled building requires households to be 62 or older or disabled.

Public Housing Developments (MA25)

Table 34: Inventory of Housing Authority Project-Based Units

Project Name	Units	Type	
		Family	Senior/Disabled
Agnes Kehoe Place	51	✓	
Cedar West	74	✓	
Cornerstone Courtyard	50	✓	
Courtview Apartments	14	✓	
Heritage Heights	62		✓
Hifumi En	41		✓
Newark Apartments	6	✓	
Parsons Apartments	50		✓
The Pearl on Adams	35	✓	
Sharon Lord Apartments	4	✓	
Westfall Village	110	✓	
Total owned units	579		

Source: Spokane Housing Authority website.

The Spokane Housing Authority was created under state law in 1971. In its early development years, the major strategy employed to serve the community was to aggressively apply for HUD leased housing assistance. The Housing Authority also took advantage of funding opportunities to develop, purchase and/or reconstruct housing resources. Over time it acquired 125 units of public housing. However, federal resources for new housing construction dried up in the 1980s, making it difficult to finance construction of new subsidized housing. To fill this void, a number of state resources were developed and expanded. The Spokane Housing Authority and other developers used multiple funding sources to

expand their inventories. Resources used to develop the inventory included the State Housing Trust Fund, LIHTC, Build America Bonds, Project-Based Assistance, and Public Housing and Revenue Bonds.

Currently, SHA owns 792 units in 14 complexes or communities. Of these 579 are in 11 communities and 47 scattered site single family and duplexes located in the City as identified in Table 34. Most of these communities are medium-sized housing developments of 40-60 units. Only two developments have more than 70 units with the largest (Westfall Village) containing 110 units.

Public Housing Condition (MA25)

In July 2014, the Spokane Housing Authority completed a comprehensive Program Review/Unit Accessibility Review, assessing agency compliance with Section 504 requirements. At the time of the report, SHA owned a total of 778 units in 13 developments as well as a number of single-family homes that were being sold from their inventory. Three of the above 13 developments were also in various stages of sale or transfer of ownership. In sum, a total of 752 units in ten developments were subject to the requirements of Section 504 and ADA. A total of 50 units (in a single development) were Low-Income Public Housing and a total of 702 units (in nine developments) were affordable properties.

At that time of the report, the SHA managed a total of 25 substantially accessible units which represented just 3% of the total units. Within programs, there were two accessible units in Low-Income Public Housing (just 4% of the total) and 23 units in the affordable properties (3% of the total). These properties were originally constructed without accessible units. Conversion of units for accessibility has been cost-prohibitive to date. The SHA's other properties are mostly tax credit/bond units, and, therefore, do not require accessible units. Nevertheless, SHA is currently considering refinancing other properties to reach the goal of all properties providing at least 5% accessible units.

Public Housing Restoration/Revitalization Needs (MA25)

Two separate projects make up the 125-unit Public Housing inventory. The Parsons is a 50-unit senior/disabled building. The Capital Needs Assessment identifies approximately \$20,000 per unit required for rehabilitation. SHA is using the Rental Assistance Demonstration (RAD) Program to opt the Parsons out of the Public Housing Program later this year. The 50 units will be transferred to a Limited Liability Partnership where SHA is the General Partner. The units will then be rehabilitated using a 4% tax credit/bond structure. This proposal is awaiting final HUD approval anticipated in summer 2015. In addition to rehabilitation, the RAD will provide project-based vouchers for the units to insure continued affordability for the residents.

Scattered Site Public Housing accounts for 75 units. The second phase of the RAD program is to opt all 75 units out of the Public Housing Program. The agency expects to use 75 units of project-based assistance provided through RAD, attaching them to other units SHA already owns or controls. Residents will be relocated following Uniform Relocation Act (URA) requirements. SHA will sell the 75 units on the open market. SHA anticipates using the proceeds to fill the financing gap for creating new affordable

housing units in the community through tax credits and/or bonds. The goal is to create from 210 to 280 tax credit/bond units.

Public Housing Tenant Strategy (MA25)

The SHA Board of Commissioners includes at least one member who is a resident in SHA housing. This representative provides the agency with the resident perspective on a broad range of issues. SHA develops its annual plan with resident consultation and the opportunity for resident feedback on the plan before adoption. Throughout the year, SHA sponsors various resident social events designed to provide an opportunity for residents to interact with SHA staff and their neighbors.

Vouchers/Certificates

A total of 5,077 vouchers are currently managed by the housing authority in six counties (including Spokane, Lincoln, Pend Oreille, Stevens, Ferry and Whitman Counties). The vast majority of vouchers (97%) are tenant-based offering the participants maximum choice in selecting their homes. Additional vouchers are needed to meet the demand demonstrated by the number of households applying to be on program's wait list. The agency does not manage a certificate program.

Table 35: Public Housing by Program Type

Vouchers/ Certificates	Program Type								
	Certificate	Mod-Rehab	Public Housing	Total	Project-based	Tenant-based	Special Purpose Voucher		
							VA Supportive Housing	Family Unification Program	Disabled*
Total	0	0	125	5,077	209	3,911	259	87	611

Source: Spokane Housing Authority

The racial/ethnic characteristics of the tenants in the project based public housing program (including units in the county) generally mirror the population of the City. A total of 86% of project based tenants are white compared with 87% of the general public. No ethnic or racial population differs by more than 2% of the general population characteristics.

Housing Authority Wait Lists (NA35)

In January 2014, the SHA Section 8 Housing Choice Vouchers wait list was opened to applicants in Spokane County for a 2-week period. The housing authority received 4,000 applications as the first step to establishing a wait list. From these applications, 2,000 were chosen through a random lottery to be placed on a waiting list.

In January 2015, the agency again opened the wait list for Vouchers for a 5-day period. Over 4,000 applications were received, a significant increase over the previous year. In February 2015, a random lottery was held to determine which 600 applications would be placed on the waiting list. The Spokane Housing Authority also maintains a separate wait list for public housing units located within the City of Spokane. This wait list is currently closed and is only very rarely opened because turnover in the 125

units is very slow. As of January 2015, the agency's public housing wait list included 692 households. The vast majority (76%) female heads of household.

Comparison with Needs in Population at Large (NA35)

The applicants on the current wait list for public housing generally have far fewer resources than the households in the population at large. Lack of income and living wage jobs are common among applicants. Families with children represented the largest population type on the list, applicable to 512 families (73% of the 692 households). There were on average 4.4 persons per family households, larger than the general population. The percentage of families applying for public housing was much greater than the City's overall percentage of families in the City.

The wait list included 126 disabled households (representing 18% of applicants on the list) and 25 elderly households (4%). These percentages were both considerably lower than the overall City percentages for those populations. However, it is difficult to make judgments regarding the implications on the needs compared to the overall population based on this wait list information because eligibility requirements and because the number of units included in the public housing program is so small. Many potentially eligible applicants may not apply for assistance in this program and instead apply for the much larger Section 8 program.

Need of Those on Wait List for Accessible Units (NA35)

There are 126 disabled households and 25 elderly households on the wait list for public housing indicating a need for accessible units in the program.

Other Assisted Housing and Programs

The Greater Spokane Low Income Housing Development Consortium (Spokane Low Income Housing Consortium or SLIHC) was created as a nonprofit corporation in 1990 in response to an identified need to "increase the availability of appropriate and affordable housing for low income residents of Spokane." The membership association "promotes the long-term availability and maximum use of affordable housing in Greater Spokane."

Its mission is to improve the environment for efficient and substantial nonprofit initiatives which promote the long-term availability of housing that is appropriate and affordable for low income and very low income persons. The Consortium includes nonprofit and public members and associate members that develop and promote affordable housing, and supportive members including lenders, private sector firms, contractors, attorneys, and others that support affordable housing.

SLIHC offers support to its members by providing a revolving loan fund for land acquisition and infrastructure, by hosting monthly meetings to address housing issues, and by sponsoring trainings and seminars. The Consortium also provides community education by informing area citizens, people that seek and reside in low-income housing, organizations and individuals interested in promoting affordable

housing, owners that lease to people of low income, and public officials that make policies that affect affordable housing about critical housing issues through a monthly newsletter and information events.

SLIHC advocates for affordable housing by researching public policies affecting the development, financing, ownership, management and preservation of affordable housing, and providing testimony at public meetings, written comments to local, state and federal government agencies, and participating in state and national advocacy organizations. The Consortium is committed to strengthening the network of nonprofit housing developers and providers and property managers in the Greater Spokane area, and to facilitating the coordination and collaboration of low-income housing development and management to ensure the most complete and efficient use of affordable housing resources.

Thirteen members provide a substantial share of the affordable rental housing for lower income households available in Spokane County. As of July 2014, SLIHC members managed 3,070 units countywide of which 2,215 (72% of the total) were located in the City of Spokane. All were affordable to households earning below 80% of Area Median Income.

A semi-annual survey is conducted of member-provided rental units and vacancies to help assess need. Reflecting a strong demand for publicly assisted rental housing, the July 2014 countywide survey found a vacancy rate of 1.8% among all projects, down from a 2.9% rate in July 2013. Importantly, the vacancy rate had fallen to .6% for studio apartments, indicating an even greater need for single person housing.

Additional assisted housing resources currently provided by other nonprofits and agencies maintain a varied inventory of permanent publicly-financed rental housing within the City. These housing developments include projects financed with Federal, State and local funds. Many are financed through multiple sources. According to the latest query of the SLIHC data base, there were a total of 6,364 publicly-financed affordable rental units in 289 projects within the City of Spokane in 2011. While all of these resources offer housing affordable to households with incomes of 80% or less of the area median income, all but a few focus on households at 50% or below area median income with many including targets for the lowest income populations.

Housing providers in the area continue to aggressively expand the supply of affordable publicly-assisted housing. In the winter 2014-2015, six housing providers applied to the Washington State Housing Trust Fund for financing of 245 units (new construction and acquisition/rehabilitation) in eight developments. Most of these applications targeted special needs populations or homeless households. In addition, three new proposals (130 units) for Low Income Tax Credit (LIHTC) financing for housing primarily for special needs populations have been tentatively approved at the Washington State Housing Finance Commission (WSHFC).

Potential Loss of Units (MA10)

The WSHFC has a significant portfolio of LIHTC-financed properties in Spokane. These include 2,530 units in 29 properties with Spokane addresses. According to WSHFC data, there is no danger of a loss of

subsidy to these properties at least through 2020. However, there is the potential for some of the units being ultimately lost due to compromises to the integrity of structures and/or financial infeasibility due to aging and continual deferral of major repairs and upgrades. After 15 years, the investor tax credits end, reducing the incentive for the investor to provide continued support to the project. In some cases, the rent structure is not sufficient to cover the cost of necessary improvements/replacements. Additional capital is needed to sustain these structures. To finance rehabilitation costs and recapitalize their properties, some housing sponsors in Spokane are currently seeking funding from the Washington State Housing Trust Fund. Over the long term, recapitalization of older projects may reduce the availability of tax credits for new projects, unless alternative sources are identified.

HOMELESSNESS

Introduction (NA40)

Homelessness remains persistent in Spokane and much remains to be accomplished in meeting the goal of ultimately ending homelessness. The annual homeless point in time count conducted on January 23, 2014 found over 1,100 persons homeless on the streets or in homeless facilities. Many other homeless persons went uncounted or were precariously housed.

Table 36: Homeless Needs Assessment

Population	Estimated # of persons experiencing homeless on a given night		Estimate experiencing homelessness each year	Estimate becoming homeless each year	Estimate exiting homelessness each year	Estimated days persons experience homelessness
	Sheltered	Unsheltered				
Persons in HH with adult(s) & children	434	18	1,323	1,120	1,045	132
Persons in HH with only children	10	6	47	64	55	197
Persons in HH with only adults	550	131	1,993	806	552	185
Chronically homeless individuals	85	66	442	117	81	128
Chronically homeless families	26	2	82	5	8	136
Veterans	82	3	249	139	84	257
Unaccompanied child	10	6	47	64	55	197
Persons with HIV	4	0	12	3	3	70

Note: Data in the last four columns have only recently been captured; historical information is not readily available.

Source: 2014 Countywide Point-in-Time Count and 2013 HMIS.

Community leaders, homeless program providers and the Spokane Continuum of Care have been working to reduce homelessness and ultimately end it. To provide a road map toward achieving the goal of ending homelessness in Spokane, the community has developed a long-range strategic plan – *Strategic Plan to End Homelessness in Spokane 2015-2020*. The following discussion summarizes key components of that Plan.

Homelessness on a Given Night

The January 2014 count found a total of 1,149 persons homeless in Spokane County on a single night. This total is composed of sheltered and unsheltered homeless persons who are in families with adults and children, unaccompanied youth, or households composed of single adults or couples (see Table 35). Caution should be exercised in using point in time data as it represents a major undercounting of the actual number of persons homeless on a single day. Causes of undercounting include an inability to reach all areas of the county, insufficient census takers, homeless persons' avoidance of census takers, weather, and fear of authority.

Among those counted, 87% were temporarily housed in shelters or transitional housing and only 13% were unsheltered. The majority (59%) of homeless persons found were single adults or adult couples. This is comparable to the 63% found nationally in the 2013 homeless count. Almost all of the remaining homeless counted were in 146 family households with children, representing 39% of the total. Sixteen of those counted on that single night were unaccompanied children. While the continuum of care system was able to house almost all of the homeless families with children found during the count, 20% of the non-family homeless adults were unsheltered on that date.

Within total persons counted are persons identified by specific characteristics or health conditions. Chronically homeless persons are a major subpopulation of the homeless. Persons categorized as chronically homeless individuals in the Spokane region equaled 15% of the total homeless, compared to the 2013 national count of that population which found 18%. Importantly, 44% of this population was found unsheltered on the night of the count.

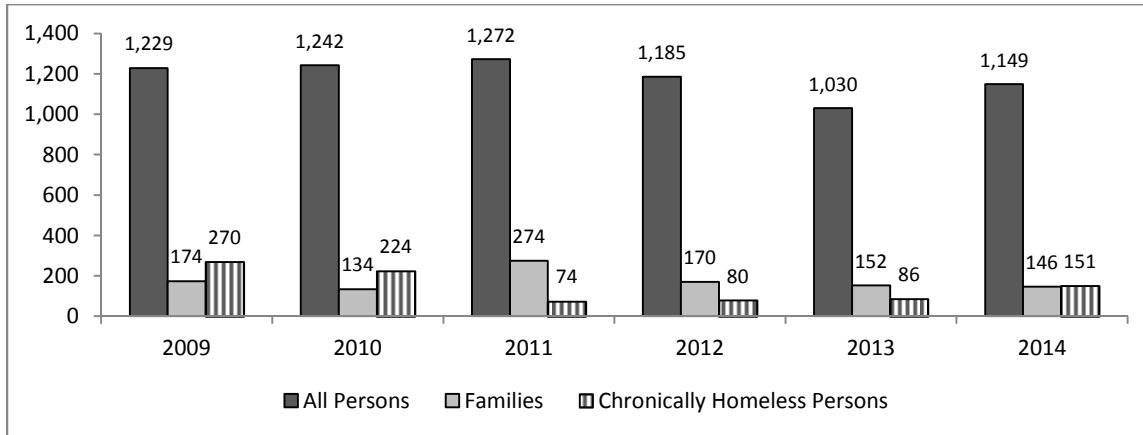
Approximately 22% those counted either reported, or were observed to have, serious mental illness (nationally – 25%). Another 16% were identified as persons with chronic substance abuse. Persons who reported they have been victims of domestic violence equaled 21% compared to national estimates of 30%. Significant numbers of these three vulnerable subpopulations were found unsheltered.

In addition to these health and societal causes of homelessness, poverty is primary. Other contributing factors include unemployment, loss of job, high housing costs, illness, poor credit history, landlord-tenant problems, substance abuse, and lack of education.

Figure 8 shows the number of homeless persons found in the one night counts from 2009 to 2014, and shows there has been only limited variation of the total number of homeless found over the years. While other factors (such as weather, local economy, changing survey scope) may affect the numbers, it is clear that homelessness in Spokane is a persistent issue. However, some variations are worth note. The number of homeless families counted declined by 47%, from 274 in the 2011 to 146 in 2014. The number of homeless persons reporting they were survivors of domestic violence increased from 75 in 2009 to 238 in 2014. This may be improved awareness and reporting of domestic violence. Clearly, however, domestic violence is a major issue in the community. The number of persons identified as

chronically homeless decreased from 270 in 2009 to 151 in 2014, although the 2014 count was up from the previous year. Increased permanent supportive housing capacity hopefully has reduced the incidence of sheltered and unsheltered persons considered to be chronically homeless.

Figure 8: Point-in-Time Count Spokane County 2009-2014



Source: Spokane County Point-in-Time Counts.

Homelessness during 2013 Calendar Year

Table 34 reflects the extent of homelessness on a single night and over time. The Homeless Management Information System (HMIS) in Spokane is beginning to provide new information to track homelessness. As the table shows, there are significantly higher numbers of persons captured by the system when viewed over a 12-month period tracking persons experiencing homelessness rather than only on a single date.

A total of 3,363 persons were estimated to have experienced homelessness at some point during calendar year 2013. A substantial number of those (1,990) were estimated to have entered into homelessness during the year. The average length of time people experienced homelessness was 171 days (almost six months), which is a concern. Importantly, data reflect that the time in homelessness is even higher for three of the more vulnerable subpopulations: veterans (257 days), unaccompanied youth (197 days) and households with children (197 days).

Rural Homelessness (NA40)

While there are homeless persons camping or staying in areas outside of the urbanized area, they are considered to be limited in number and largely have similar needs and characteristics to those found in the urban area.

Families in Need of Housing (NA40)

Persons in homeless families with children represent about 40% of all homeless persons found in Spokane. Families headed by veterans are a small subcategory of this population. Recent progress has been made in improving the intake and assessment/placement system for families. As a result, more families with children are being referred to housing under the Housing First model. Fewer homeless

families with children counted in recent point-in-time counts were found without shelter. The number has dropped from a high of 21 families unsheltered in 2009, to only six families in 2014. Overall (sheltered and unsheltered), the number of homeless families counted has fallen – from 274 homeless families in 2011 to only 146 in 2014 (47% fewer).

Families are particularly vulnerable to lack of affordable housing. Many are female-headed households who are disproportionately impoverished. This population requires housing affordable to them that is near schools, transportation and job centers. Rapid rehousing resources, including tenant-based rental assistance, are generally a good match for their needs.

Extent of Homelessness by Race and Ethnicity (NA40)

The 2014 Spokane County Point-in-Time Count indicates that minorities were generally overrepresented among the homeless populations. While racial minority populations in the county equaled 11% of the population in 2010, they represented almost 28% of the homeless counted in 2014. By ethnicity, Hispanic homeless persons equaled 15% of the homeless population encountered whereas they totaled only 5% of the population in Spokane County.

Table 37: Sheltered and Unsheltered Homeless by Race/Ethnicity

Race	Sheltered	Unsheltered
White	313	13
Black or African American	32	5
Asian	3	0
American Indian/AK Native	20	0
Pacific Islander	28	0
Ethnicity	Sheltered	Unsheltered
Hispanic	65	0
Not Hispanic	369	18

Source: 2014 Countywide Point-in-Time Count

Housing Needs of those At-Risk (NA10)

The most common issues facing households at risk of homelessness are lack of income and unaffordable housing. Vulnerable populations need living wage jobs to pay for the adequate housing. Lacking income, housing subsidies to maintain affordable rents are necessary. For many of those at risk, the availability of affordable rental housing with community supports can prevent their homelessness. Rapid Rehousing resources using the Housing First model of placement is a promising method of preventing homelessness as well as returning persons who have fallen into homelessness, back to stability.

For other at-risk persons with major difficulties such as addictions, mental illness or physical illness, the availability of stabilizing housing with supportive services is key. Permanent supportive housing is the primary form of housing that can prevent these subpopulations from falling into homelessness or returning to homelessness. Spokane's subsidized rental housing inventory has the variety of housing types needed to help prevent homelessness. However, it lacks sufficient numbers (housing units) to meet all the needs of its at-risk residents, let alone those who are cost-burdened.

Estimates of At-Risk Populations (NA10)

There are no reliable data at the community level to make a valid estimate of the number of households at risk of homelessness. Persons with extreme cost burdens and, in general, populations with very low incomes (30% or less of AMI) are among the most vulnerable to homelessness. While the CHAS data can be a beginning point for estimates in terms of numbers of very low income households, a combination of factors contribute to risk, such as domestic violence, illness, addiction, high health and housing costs, and unemployment.

Unstable Housing and Risk of Homelessness (NA10)

Among the housing issues facing persons at risk of homelessness are doubling up or overcrowding (often aggravating family dysfunction or domestic violence), substandard housing, high maintenance costs (for homeowners), unaffordable rental costs, and the high cost of utilities. Homeless providers in the City, through the newly established Coordinated Entry and Assessment system, consider these conditions and seek successful housing placements to prevent returns to homelessness.

Homeless Housing Resources***Introduction (MA30)***

The community has developed a variety of housing with services to meet the needs of homeless persons coming into the system and those on the brink of homelessness. In January 2014, agencies operated a total of 1,355 permanent, year round beds for homeless persons in Emergency Shelters (705 beds) and Transitional Housing Facilities (650 beds). In addition, 656 Permanent Supportive Housing (PSH) beds for persons with disabilities were in place, soon to be supplemented by 75 additional beds under development at this writing.

This inventory has resulted from a conscious and significant change to Spokane's housing resources over the past six years. Facilities have been retooled to focus on highest needs and most effective delivery systems, while increasing the overall inventory of beds. Since 2008 when 234 PSH beds were available, the region has almost tripled (up 280%) the number of PSH beds, responding to nationally-identified best practices in solving homelessness for the most vulnerable populations. At the same time, emergency shelter resources increased only 8%, reflecting the relative priority of providing more long term stabilizing housing resources. Transitional housing resources increased by 19%.

More detailed project information on homeless housing resources can found in the Spokane Homeless Inventory Chart (HIC) which is updated annually. The HIC indicates that the community has a wide variety of housing available to serve homeless populations. In recent years, the number of beds designated for chronically homeless persons has increased significantly. The number of beds for veterans has increased even more in the past three years with the federal government taking the initiative to provide new resources.

Table 38: Facilities Targeted to Homeless Households

Population	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (current & new)	Voucher/ Seasonal Overflow Beds	Current & New	Current & New	Under Development
HH with adults & children	262	5	459	253	0
HH with only adults	377	0	265	464	75
Unaccompanied children	37	0	37	0	0
Chronically homeless	0	0	0	251	0
Veterans	0	0	46	275	0

Note: Not included are Rapid Rehousing projects providing 41 beds for households with children and 184 beds for persons in households with only adults.

Source: 2014 Homeless Housing Inventory Chard (HIC)

Services

Mainstream Services Availability (MA30)

Homeless providers in the Spokane Continuum of Care have been meeting regularly over the years to coordinate the use of mainstream resources and to assure that eligible clients receive benefits for which they are eligible. All major federal mainstream services are available in the community and staff are periodically trained on program provisions and accessibility through SOAR. Mainstream services programs include TANF, WIC, Food Stamps, Medicare, Medicaid, Veterans healthcare, SSI, and SSDI.

Many of the mainstream resources are obtained through the Community Services Offices of the Washington State Department of Health and Human Services, the Spokane County Department of Health, the Veterans Administration Offices and Social Security. Case managers from homeless housing providers and service agencies closely coordinate with the local offices to assure appropriate services are made available to their clients and are actually accessed.

Nonmainstream Services Availability (MA30)

As Table 39 indicates, a variety of nonmainstream services are available in the Continuum of Care. To assist in referrals, a Community Resources Guide has been developed that provides contact information for accessing the primary homeless prevention and homeless services resources. Detailed information on specific housing and services resources can be found in the *Community Resource Guide* (found at www.snapwa.org).

Recent improvements to the intake, assessment and referral system resulted in two coordinated assessment systems for homeless populations. Salvation Army is the lead agency for the Homeless Families Coordinated Assessment (HFCA) system and is the portal to housing and services. Among primary members of the partnership implementing the newly-established system are SNAP, Transitions, Catholic Charities, Volunteers of America, YWCA, Salvation Army, and Family Promise Spokane.

The Singles Homeless Coordinated Assessment (SHCA) is a decentralized assessment system where individuals can be assessed for housing at five different locations throughout Spokane (SNAP, House of

Charity, Women's Hearth, Volunteers of America: H3, and Goodwill: SSVF). SNAP serves as the lead agency, completing a majority of the assessments and overseeing training of SHCA assessors. Individuals are initially assessed using the Vulnerability Index Service Prioritization Decision Assistance Tool (VI-SPDAT) and prioritized for a specific housing intervention based on his or her VI-SPDAT score. In general, the individual with the highest VI-SDPAT score, indicating the greatest vulnerability, is referred to the next available housing opening.

Table 39: Homeless Prevention Services Summary

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	✓	✓	✓
Legal Assistance	✓	✓	✓
Mortgage Assistance	✓	✓	✓
Rental Assistance	✓	✓	✓
Utilities Assistance	✓	✓	✓
Street Outreach Services			
Law Enforcement	✓	✓	✓
Mobile Clinics	✓	✓	✓
Other Street Outreach Services	✓	✓	✓
Supportive Services			
Alcohol & Drug Abuse	✓	✓	✓
Child Care	✓	✓	✓
Education	✓	✓	✓
Employment and Employment Training	✓	✓	✓
Healthcare	✓	✓	✓
HIV/AIDS	✓	✓	✓
Life Skills	✓	✓	✓
Mental Health Counseling	✓	✓	✓
Transportation	✓	✓	✓
Other			
Other			

Source: 2012 Update of 10-Year Plan to End Homelessness as updated by members of the Continuum of Care in 2014

POPULATIONS WITH SPECIAL NEEDS

Introduction (NA45)

Some populations are especially vulnerable. It is assumed that they will have temporary or long-term requirements for additional support. Those populations are introduced in following sections: persons who are elderly and frail; persons with mental, physical or developmental disabilities; veterans, particularly homeless veterans; victims of domestic violence; unaccompanied youth; persons with HIV/AIDS. While the topics are introduced somewhat independently, the special needs often overlap.

Types of Special Needs (NA45)

Elderly/Frail Elderly

HUD defines elderly as age 62 and older and frail elderly as those requiring assistance with three or more activities of daily living (bathing, walking, light housework, etc.). As the “baby boomers” (those born between 1946 and 1964) age, the proportion of elderly and then frail elderly will increase. The projection in Washington is that 20% of the population will be 65 or older by 2030, and in Spokane County 21% of the population will be 65 or older by 2030. At the same time that care needs of an aging population increase, OFM projects that the share of working age individuals will decline relative to the population dependent upon them.

The elderly are vulnerable on many fronts. Many have reduced income with retirement – surviving spouses even more so. ACS estimates (2008-2012) that 11% of seniors (65 and over) in the City of Spokane and 9% in Spokane County were living below poverty. The official poverty threshold, however, does not adequately estimate economic insecurity. The Washington Elder Economic Security Initiative calculated a standard for economic security based on an assessment of housing, food, health care, transportation and essential personal and household items.⁸ In Spokane County, average Social Security was below the standard for single men and women, as was the median income in retirement for single women. While the standard varies with tenure, whether the senior is alone or in a couple, and whether there is a mortgage, the conclusion is that many seniors do not have enough to meet basic needs – a far greater percentage than is estimated by the poverty level.

The cost for long-care care (in-home) dramatically increases the amount of income a senior, or person with disabilities, needs to be secure (Elder Economic Security Index). As an example, in 2014 a single owner without a mortgage would need an annual income of \$19,224. Adding 16 hours of care would more than double the Index (to \$46,675). The requirement of 36 hours a week of care would raise the Index to \$73,464 for the single individual living in a home without a mortgage. Fixed income, such as Social Security, sees modest annual increases; actual increases in cost of living are far from modest.

Isolation is a concern and often undetected. Many seniors live alone – 11% of all households in Spokane were single individuals 65 and older (2010 census) and most of those (73%) were women. Access to amenities and services is especially difficult for seniors who should not or cannot drive. There is an increased burden on the system of services, on family and on friends for caregiving.

Seniors are also more likely to have a disability, most frequently an ambulatory difficulty. (Note that the ACS question asks about a “serious” difficulty walking or climbing stairs.) In the City of Spokane, 41% of people 65 and over (not living in institutions) had a disability (2012 5-year ACS estimates) and 63% of those individuals had an ambulatory disability, likely in addition to other disabilities.

⁸ Wider Opportunities for Women, *Elders Living on the Edge: When Meeting Needs Exceeds Income in Washington* (Washington, DC: Wider Opportunities for Women, 2011).

Aging and Long Term Care of Eastern Washington (ALTCEW) is the designated Area Agency on Aging covering five counties including Spokane, Ferry, Pend Oreille, Stevens and Whitman. In the 2012-2015 Plan, the agency set a number of priority issue areas including: aging-friendly communities; family and kinship caregiver support; access to information and assistance; in-home services; healthy lifestyles; housing (affordable and accessible options); transportation; elder rights and abuse prevention; and, older Native Americans.⁹ Consistent with ALTCEW spending priorities, discretionary funds in Spokane County are awarded to agencies providing a number of services, top among them are case management, information and referral, home delivered meals, and limited in-home care. Sharing results of recent focus groups in contributing to this Consolidated Plan, ALTCEW identified the need to address high costs of living, the need for “aging friendly” communities (housing on one level, access to amenities), walkable communities (sidewalks clear of snow), and safe and accessible transportation, to name some of the early concerns.

The Washington State Department of Social and Health Services published a report¹⁰ summarizing findings of a survey of potential clients and their families and service professionals that addressed the needs of older adults and people with disabilities. The results painted a not surprising picture of people wanting to live as part of communities and families, with access to in-home supports and accommodations to enable them to live safely. There was concern about running out of money, of being isolated, and being a burden on care-givers and families. Access to community services, including recreation, was emphasized by both potential clients/family caregivers and providers.

Persons with Mental or Physical Disabilities and Developmental Disabilities

The 2008-2012 ACS estimated that 13% of Spokane’s population between the ages of 18 and 64 had a disability, as did 5% of those under the age of 18. People 65 and older represent the largest cohort with disabilities – 41% had a disability, most frequently (serious difficulty walking or climbing stairs). A recent analysis of 2012 single-year ACS data for Washington State provides insights into the extent of disabilities for the working-age population (21 to 64).¹¹ Statewide, the employment rate of working age people with disabilities was 37%, compared with 77% for persons without disabilities. In the same year, 23% of persons with disabilities had full-time, full-year employment, compared with 55% of persons without disabilities. About 18% were receiving SSI and 26% were living in poverty (compared with 11% of working-age adults without a disability).

The Washington Department of Social and Health Services (DSHS) served 1,905 clients with developmental disabilities in Spokane and 3,878 in Spokane County between July 2012 and June 2013.¹² An array of services is available in Spokane for persons with developmental disabilities of all ages, although not enough to meet needs. According to information provided by one of the agencies (arc-

⁹ Aging and Long Term Care of Eastern Washington. *2012-2015 Area Plan on Aging and Long Term Care for Planning and Service Area #11 State of Washington*.

¹⁰ Kohlenberg, L., N. Raiha, and B. Felver. (2014). *What Do Older Adults and People with Disabilities Need: Answers to Open-Ended Questions from DSHS’ Aging and Long-Term Support Administration State Plan on Aging Survey*. Washington State Department of Social and Health Services, Research and Data Analysis Division.

¹¹ Erickson, W., Lee, C., & von Schrader, S. (2014). *2012 Disability Status report: Washington*. Ithaca, NY: Cornell University Employment and Disability Institute (EDI).

¹² (clientdata.rda.dshs.wa.gov)

spokane.org), Spokane County is home to between 7,000 and 14,000 people with an intellectual or developmental disability.

Table 40: Populations with Disabilities

Age Group	Spokane	County	Washington
Under 18	5%	5%	4%
18 to 64	13%	11%	10%
65 or older	41%	39%	37%

Source: 2008-2012 American Community Survey

While needs of persons with intellectual or developmental disabilities (I/DD) depend on the nature and extent of the disability, needs tend to be ongoing, met largely within the family (70% live in family homes) and usually with inadequate additional public support. Family caregivers need support as well, including respite. That many caregivers are aging raises new concerns for the future. The needs are often misunderstood leading to unnecessary social isolation and missed opportunities for fulfilling employment, healthy relationships, and maximum independence. All of the challenges faced by other populations with special needs are more challenging, but not unsurmountable, for people with intellectual or developmental disabilities. However, to get there, steps must be taken to overcome underemployment (70% unemployed and/or working for insufficient compensation), lack of income (SSI alone is meager as is the \$2,000 ceiling on savings), poor accessibility (to transportation, services, medical and dental care), and lack of appropriate affordable housing (a primary need for most).

Mental illness ranges from mild and short-term to chronic, lifetime conditions. Publicly funded services tend to focus on people whose illness affects their ability to work and live in the community independently. The Washington Department of Social and Health Services provided mental health services to 7,926 lower-income qualifying clients in the City of Spokane (2012-2013). The majority of the services were outpatient evaluation and treatment, followed in frequency by crisis intervention.

It is difficult to measure the incidence of serious mental illness (SMI). A 2003 study by DSHS estimated that there were 22,288 persons with SMI in the Spokane County RSN (Regional Service Network) that covers eight counties (Spokane, Pend Oreille, Stevens, Ferry, Okanogan, Lincoln, Grant and Adams). About 56% of that estimate was thought to be Medicaid eligible. Included in the total estimate were 7,525 children with serious emotional disorders (SED).¹³

Mental illness is the primary disabling condition (about 47%) among Washington's SSI recipients (clients age 18-64) followed by developmental disabilities (about 16%).¹⁴ The Patient Protection and Affordable Care Act (ACA) provides a financial incentive for treatment of mental illness prior to it becoming a disabling condition. Beginning in 2014, persons under age 65 with incomes at or below 133% of poverty

¹³ Washington Department of Social & Health services, Health & Rehabilitative Services Administration, Mental Health Division. (2003). *The Prevalence of Serious Mental Illness in Washington State: Report to the Legislature*.

¹⁴ Mancuso, D., Ford Shah, M., and Felver, B. (2011). *Disability Caseload Trends and Mental Illness: Incentives under Health Care Reform to Invest in Mental Health Treatment for Non-Disabled Adults*. Washington Department of Social and Health Services, Research & Data Analysis Division.

are eligible for Medicaid. Under the Medicaid Expansion and federal funding, it is less costly for Washington to provide adequate treatment to prevent a disability than waiting until the person falls under federal disability, which requires a 50% match by the State.

Providing appropriate and timely assessment, treatment and support services is a challenge made more difficult by lack of adequate funding. In a 2015 study by Mental Health America, Washington State was rated among the highest in prevalence of mental illness and the lowest access to care (the are related measures).¹⁵ Washington achieved an overall ranking of 48 (out of 51). Contributors to the development of this Consolidated Plan consistently mentioned the need for crisis intervention, housing and supportive services for persons with mental illness. Mental illness is a primary factor in homelessness, including homeless veterans.

Veterans

Nationally, data show that the majority of homeless veterans are male (92% are) and disproportionately African American or Hispanic (40% are). An estimated 12% of persons who are homeless in the United States are veterans. The majority suffer from mental illness and/or alcohol or substance abuse. They have served in war, mostly since Vietnam and in more recent Middle East war zones. Veterans who have experienced combat may suffer from PTSD and/or have suffered from brain injuries or trauma. These injuries leave them vulnerable to family disruption. Lack of education or training outside of the military adds to the stress of transferring military skills to civilian life.

In 2013 over 58,000 veterans were found homeless across the nation. In the 2014 Spokane County Point-in-Time count, 7% of homeless persons counted were veterans. It is assumed that many more were homeless than counted as many seek to avoid contact with authorities. It is estimated that about 250 veterans are homelessness in Spokane at some point in calendar year. Importantly, homeless veterans experienced homelessness for long consecutive periods – 257 days on average – longer than any other homeless population.

In addition to those actually homeless, another estimated 1.4 million veterans nationally are considered to be at risk of homelessness due to poverty and lack of support networks.¹⁶ Housing and services are major needs, particularly affordable housing, medical care, and mental health care.

The Veterans Administration has introduced a major national initiative to end homelessness for veterans and to provide an array of services and housing supports to those at risk of homelessness. While still insufficient, the Spokane area has taken advantage of health care for homeless veterans and significant resources for housing vouchers.

¹⁵ Mental Health America. (2015) *Parity or Disparity: The State of Mental Health in America*.

¹⁶ National Coalition for Homeless Veterans (nchv.org)

Persons with Drug and Alcohol Dependency

The Washington Department of Social and Health Services (DSHS) served 3,254 lower-income clients with alcohol and substance abuse-related services in the City of Spokane between July 2012 and June 2013. Most of the services were outpatient treatment and assessments. Substance abuse disorders may accompany mental illness and are often co-occurring disorders. Both mental illness and substance abuse disorders are factors in homelessness in Spokane.

Domestic Violence

Data on the actual occurrence of domestic violence are remarkably limited. Certainly violence in the home and in relationships cuts across societal measures – income, occupation, race, ethnicity. Statistics are limited to some extent by the sources of data. National crime databases show reported incidences, those to which police respond – both men and women can be charged in a single incidence. The National Coalition against Domestic Violence (NCADV), drawing in part on the crime statistics, reports that nationally:

- 1 in 3 women and 1 in 4 men have experienced some form of physical violence by an intimate partner within their lifetime
- Intimate partner violence is most common among women between the ages of 18-24
- Intimate partner violence accounts for 15% of all violent crime

The National Network to End Domestic Violence reports on violence from another perspective – those seeking help from agencies. This is more a snapshot of the more vulnerable – those who experience barriers in escaping violence such as lack of income, lack of personal esteem, immigrant status, absence of family or peer support. The *2013 Domestic Violence Counts* statistics for the 24-hour count in Washington State, the Network reported that 2,082 victims were served in one day.

According to data compiled by the Washington State Coalition Against Domestic Violence, having limited options for economic stability can keep victims in relationships with violent abusers.¹⁷ Lack of affordable housing is key among the barriers to escaping abuse. Washington State tracks domestic violence-related deaths. In the 10-year period between 2004 and 2013, there were 30 such homicides in Spokane County and 11 abuser suicides.

The YWCA of Spokane works with victims of domestic violence and provides an array of services, including housing. The 2013 agency Annual Report showed that domestic violence counseling was provided to 1,086 victims, safe shelter to 412 victims and legal advocacy to 3,199 victims. While no person in imminent danger is turned away from shelter, making the transition to safety is met with multiple barriers – lack of affordable housing, lack of legal representation, finding suitable employment, and recovering from abuse. While victims of domestic violence are protected from discrimination, the presence of protective orders alone can persuade landlords against renting.

¹⁷ (wscadv2.org)

Persons with HIV/AIDS (NA45)

According to Washington State HIV Surveillance Semiannual Report (1st Edition 2014), there were 113 new cases of HIV diagnosed in Spokane County between 2009 and 2013, for a total cumulative diagnosis from 1982 of 821 cases. As of the end of December 2013, 210 persons in Spokane County were known to be living with HIV (not AIDS) and 287 persons living with AIDS. The local incidence of HIV/AIDS is relatively small; however, the disease is becoming more prevalent in suburban and rural areas. In addition 44% of new cases between 2009 and 2013 in Spokane County were late HIV diagnoses (diagnosed with AIDS within 12 months of being diagnosed with HIV).

Homeless Youth (NA45)

The Spokane School District reports the number of homeless youth is steadily and significantly increasing. Over the four latest reported school years, the number of homeless youth identified has risen each year from 856 in 2009-2010 to 1,784 in 2012-2013. In the latest school year, almost two-thirds were in a doubled-up housing situation (couch surfing). While the number of homeless youth is generally evenly distributed throughout grades K-11, the number of high school seniors who are homeless is almost double other years. These numbers only reflect homeless youth in school. Many others have most assuredly already dropped out and are no longer in school.

Unaccompanied youth in general face two major issues: lack of skill and experience to qualify for or obtain living wage jobs and the inability to obtain housing (unable to sign leases and or otherwise find housing they can afford). Under Washington State Law, youth aging out of foster care may access rental assistance provided by the State. However, the assistance is insufficient to meet their long-term needs for stable, affordable housing. Opportunities for employment are limited for youth in general and especially for those who have dropped out of school. Education and skills development, including GED and vocational training, are needed in order to compete for jobs. Many youth also need mental health services and substance abuse treatment and counseling to stabilize their lives. In addition, the expectation that youth will have the maturity to live without assistance is unrealistic for most. Unaccompanied youth have even greater need for positive supports, constructive activities, guidance/mentoring, and financial support from a system providing flexible help for changing needs.

Housing and Support Services for Persons with Special Needs***Housing Needs for People with Disabilities and Victims of Domestic Violence (NA10)***

There is no sure way to estimate the true extent of the population in need. One indication is the current wait list maintained by the Spokane Housing Authority and by Public Housing developments. At this writing, there are at least 151 households with people with disabilities and/or seniors on the wait list for public housing alone. In January 2014, 22% of persons on the wait list for public housing were households with an adult with a disability or a senior. National ACS data show that 41% or more of Spokane residents 65 and older have one or more disabilities. There is unmet need for supportive housing for persons with disabilities, including individuals who are homeless. Notably the most frequent qualifying disability (federally for SSI) among working age persons (18 to 64) is mental illness. Domestic violence is not always (even usually) reported.

Victims served by YWCA of Spokane is one way to estimate a need for housing support – in 2014 the agency provided counseling to 1,797 victims and shelter to 465 victims. The Spokane County 2014 Point-in-Time count found 21% of those counted had experienced domestic violence. Certainly domestic violence is a significant contributor to family disruption and homelessness, particularly for those without resources to escape violence on their own. Safe housing for people with disabilities and victims of domestic violence means affordable, secure housing for some and services for most.

Needs for Housing and Supportive Services (NA45)

The aging population will need additional supportive services in the years ahead which are mirrored in other populations with special needs. For all, the overriding understanding is that self-sufficiency and independence are primary goals, while being connected to the community and family. Supportive services and case management are necessary during crisis intervention and stabilization and, for some, on an ongoing basis. For victims of domestic violence and persons with disabilities, the needs go beyond crisis and short-term intervention. A flexible system of support is required to assist the individual or family to achieve self-sufficiency.

Supportive Housing Needs (MA35)

The frail elderly and persons with mental illness, substance abuse, HIV/AIDs developmental disabilities or physical disabilities require long-term housing and services. Housing provided through a range of nonprofit organizations can stabilize these populations and are available throughout the City. Housing facilities available include Inland Empire Residential Resources, ARC of Spokane, Pioneer Human Resources, Detox of Spokane, Catholic Housing Communities, and Volunteers of America. In addition, there are a number of residential communities for seniors that provide supportive housing for the elderly and disabled. Vacancies at many of the facilities are infrequent, indicating a need for more housing resources.

Persons with severe disabilities require permanent supportive beds. Many of the people coming into the Spokane Continuum of Care with disabilities are arriving without housing resources because of a lack of affordable supportive housing or the fact that their disability prevents them from seeking the assistance they need. The Continuum of Care estimates that 117 chronically homeless persons become homeless each year.

Discharge Planning (MA35)

An agreement between the Regional Support Network (RSN) and Eastern State Hospital facilitates continuity of service supports for persons exiting to the community from the mental health hospital. In addition, the RSN, which provides community-based mental health services for outpatients, works closely with Frontier Behavioral Health Outreach, the Spokane County Supportive Living Program and Behavioral Health Options to create supportive housing placements.

The Spokane Continuum of Care, through the Health Homeless Housing (H3) Program, provides outreach and housing for chronically homeless persons with medical needs. In addition, a medial respite program (in collaboration with Providence Health Care, Catholic Community Services and Volunteers of America) provides interim housing while longer-term supportive housing is being identified. The Roads to Community Living Program coordinates with group homes, private landlords and assisted living programs to place Medicare-eligible persons discharging from hospitals, nursing homes and mental health facilities in appropriate housing, including supportive housing.

Actions to Support Housing and Services for Persons with Special Needs (MA35)

The Consolidated Plan and the Spokane Plan to End Homelessness both lay out strategies to be employed in increasing supportive housing and services for persons with special needs. The Consolidated Plan goals of preventing homelessness and creating stable, expanding affordable housing and improving the quality of life are being accomplished through nonprofit and governmental partnerships to create new affordable housing for the most vulnerable populations, including those with disabilities. Additional, specific 2015 actions include funding new affordable multifamily housing, supporting tenant-based rental assistance, improvements to transitional and permanent supportive housing programs, housing counseling programs, senior food programs, Emergency Solutions Grant support to prevention and homeless programs, and youth development programs.

NON-HOUSING COMMUNITY DEVELOPMENT

Public Facilities Needs (NA50)

The City of Spokane Comprehensive Plan expresses the vision of the City's public facilities and utilities being provided "...concurrently with a growing population to meet the safety, utility, transportation, educational, and cultural needs of residents." The City's public facilities needs are varied and extensive. The following summarizes some of the public facilities needs identified through the planning process:

- Wastewater system improvement needs (\$391 million) make up more than half of the City's Capital Improvements budget (\$733 million).
- The Integrated Clean Water Plan, which would improve management of overflow into combined sanitary wastewater/storm drain system, is the major project identified.
- Upgrading and improvements to the City's community centers are needed. For example, extensive renovation of the River Front Park Pavilion topped the list of facilities improvements in the City's CIP, followed by relocation of the Peaceful Valley Community Center to a new site.
- Improvements and upgrades in libraries in several locations were identified, such as heating and ventilation systems, roofs and parking.

Determination of Need (NA50)

Spokane's 2014-2019 Citywide Capital Improvements Plan (CIP) describes prioritized projects of the City in detail and expresses a budget of over \$700 million to meet priority needs. Also consulted were other project reports and needs assessments providing additional detail in establishing needs, including the

City's Comprehensive Plan. Finally, focus groups were convened to assess needs and key City staff were interviewed and consulted during the planning process.

Public Improvements (NA50)

Several large public projects to improve the economic vitality and quality of life in the City have been identified in city planning documents. Responding to the need to create inviting pedestrian and auto gateways into the City's downtown, a plan for the Division Street Gateway project has been developed which would involve several public improvements to the area. The need to develop the City's neighborhood centers and corridors was also identified. Investment in public improvements in targeted areas is needed to stimulate and support revitalization of business districts and residential areas.

Some neighborhoods lack streets, sidewalks, gutters, curbs, and/or ADA accessible curb cuts. In other areas one or more of these components need reconstruction. Local Improvement Districts (LIDs) are needed in some neighborhoods to prevent an economic burden on low and moderate income homeowners. New pedestrian and bike paths and bridges are needed to link neighborhoods and provide safe passage. Safe streets, with improved signalization/traffic lights and street lights are needed to protect pedestrians and bicyclists. The City's transportation priorities include designing transportation systems that protect and serve pedestrian first. Needed bus shelters would give cover to transit users.

The City's CIP identifies extensive needs for improving or replacing irrigation systems in parks among other improvements including recreational equipment and play areas. Tree plantings throughout the City would beautify downtown, as well as neighborhoods streets and parks.

Water improvements, including increasing water storage capacity, source well and booster pump station improvements and installation/replacement of water transmission lines are also significant needs. There is a need to develop infrastructure to support assisted affordable housing; and to support commercial/business/industrial investments in low and moderate neighborhoods and other private/public partnerships generating/retaining jobs for low and moderate income wage earners.

Finally, one of the barriers to accomplishing neighborhood improvements and revitalization is the presence of blighted or deteriorated structures which may be infeasible for reconstruction or use and/or may present safety hazards. In some instances, it may be appropriate to remove these "spot blight" structures.

Determination of Need (NA50)

Spokane's 2014-2019 Citywide Capital Improvements Plan (CIP) describes priority projects of the City in detail and expresses a budget of over \$700 million to meet priority needs. Also consulted were other project reports and needs assessments which provided additional detail in establishing needs, including the City's Comprehensive Plan. Finally, focus groups were convened to assess needs and key City staff were interviewed and consulted during the planning process.

Public Service Needs (NA50)

City of Spokane participates and supports a number of plans that provide and advocate for services to support persons with special needs, people who are homeless or at-risk of homelessness and residents who need ongoing support to live. As described in previous sections, there is a need for supportive services for vulnerable populations including lower income households and individuals. The 2012-2015 Area Plan on Aging, for example, points to the need for support for seniors and people with disabilities to live safely in the community. Victims of domestic violence need more than temporary shelter to make a successful transition from abuse and this requires longer-term public support than is currently available in sufficient quantity to meet needs.

Public services needs include training programs for youth and adults to find employment that will lead to stable careers with living wages. Service needs extend to people who are already homeless and those at risk of homelessness. In meeting the myriad needs, the City coordinates plans and funding sources to meet needs in critical areas, although needs far exceed resources available.

STRATEGIC PLAN

Introduction (SP05)

Spokane has developed a set of priorities and strategies to guide the community's efforts to meet the needs of low and moderate income households over the next five years. The following identifies priority needs, describes potential resources available to meet those needs, and sets goals and outcomes.

GEOGRAPHIC PRIORITIES (SP10)

The City of Spokane has recognized the benefit of focusing investments from multiple sources to accomplish recognizable and sustainable changes in areas of the City. An example of this approach is the Sprague Target Investment Pilot for which funding was prioritized in 2014. Where possible and appropriate, CDBG funds will be matched with funds from other sources to accomplish this goal. For purposes of this Consolidated Plan, however, the City has not designated HUD-approved geographic target areas. However, in the future the City anticipates undertaking activities in areas with multiple needs being addressed. In addition, the City will continue to focus improvements on areas that qualify because of concentrations of lower-income households.

PRIORITY NEEDS

Table 41: Priority Needs Summary

Priority Need Name: Safe affordable housing choice
Priority Level: High
Goals Addressing: Preserve and expand quality, safe, affordable housing choices
Geographic Areas Affected: N/A
Population:
<u>Income:</u> extremely low, low, moderate
<u>Family types:</u> large families, families with children, elderly
<u>Homeless:</u> chronic homelessness, individuals, families with children, mentally ill, veterans, victims of domestic violence, unaccompanied youth
<u>Non-homeless special needs:</u> persons with mental disabilities, persons with physical disabilities, persons with developmental disabilities, victims of domestic violence

Description: Currently in Spokane housing is not affordable to thousands of individuals and families. CHAS estimates show that 13,600 households in Spokane have incomes less than 30% of Area Median Income (AMI) and another 11,700 have incomes between 30% and 50% of AMI. Most (68% of renters and 65% of owners) with incomes below 30% of AMI are severely cost-burdened (paying half or more of their income for housing). That burden diminishes but does not disappear at higher income levels (23% of renters and 33% of owners with incomes between 30% and 50% of AMI) are also severely cost-burdened (paying half or more of their income for housing). Loss of a job or medical expenses could mean loss of housing. The Washington State Department of Commerce Housing Needs Assessment concluded that in the Spokane urban area, there were only 14 units of housing available for every 100 households with earnings at or below 30% of AMI (gap of 86 units per 100 households) and 43 units available for every 100 households with earnings between 30% and 50% of AMI (gap of 57 units per 100 households).

The population is aging and will continue to do so. Retirement income and especially Social Security alone is not sufficient to meet Elder Economic Security standards (report by Wider Opportunities for Women), especially if in home care is needed. With age, seniors are more likely to have disabilities (41% have mobility limitations). Non-seniors with disabilities are also likely to have reduced economic means, especially those with developmental disabilities. Not only is there a need for affordable housing, housing design and location are critical, including access to transportation and services and units designed for comfortable and safe independent living. Others with special needs – victims of domestic violence, unaccompanied youth, people with mental health or substance abuse issues, people with HIV/AIDS, and many veterans need supportive and affordable housing for as long as it takes to achieve stability.

Basis for Relative Priority: The need for affordable housing was identified as a high priority repeatedly by those consulted in development of this Consolidated Plan and by reports consulted. Lack of affordable housing and poverty combine to put individuals and households at risk. The Community Housing and Human Services (CHHS) Board has designated a subcommittee to specifically address affordable housing in Spokane. The State of Washington Housing Needs Assessment identifies steadily increasing housing costs (in constant dollars) and decreasing earnings (also in constant dollars) pointing to the ongoing priority need to address current gaps in affordable housing as well as plan for those needs into the future. Maintaining and restoring to good condition existing housing is a key strategy in preserving affordable housing, as well as the character of neighborhoods. Finding adequate housing to meet the varied needs of the population (permanent and supportive, permanent without supports, subsidized and non-subsidized) is the surest way to avoid homelessness and enable residents to live in safety with maximum independence.

Priority Need Name: Reduce homelessness and provide for basic and special needs

Priority Level: High

Goals Addressing: Prevent and reduce homelessness; provide opportunities to improve quality of life

Geographic Areas Affected: N/A

Population:

Income: extremely low, low

Family types: large families, families with children, elderly

Homeless: chronic homelessness, individuals, families with children, mentally ill, veterans, victims of domestic violence, unaccompanied youth

Non-homeless special needs: elderly, frail elderly, persons with mental disabilities, persons with physical disabilities, persons with developmental disabilities, persons with alcohol or other addictions, victims of domestic violence

Description: The 2014 annual Point-in-Time count (which undercounts the actual number of homeless on a given night) found 1,149 persons homeless within the County. Over 40% were in families with children. Homelessness remains a persistent problem in Spokane, exacerbated by changes in the economy, domestic violence, and high housing costs among many other factors. Programs to address the specific issues of homeless persons and to stabilize their housing results in many returning to self-sufficiency each year. However, the number of new homeless persons entering the system has equaled the number of successful transitions. The result has been that the total number of homeless found during the annual one-night count has remained essentially unchanged.

Programs aimed at providing stability and preventing homelessness are critical to the overall strategy of ending homelessness. Persons with less than 30% of AMI have severe housing problems. When low incomes are found in populations with special needs and/or disabilities, this group becomes particularly vulnerable. Programs stabilizing their housing such as rent supports and programs providing supportive services to households to stabilize their disability or special needs are necessary to prevent their homelessness.

Basis for Relative Priority: The cost of homelessness is high as described by national studies which indicate that homeless persons are high users of public crisis services and studies showing that disabled homeless persons consume approximately the same amount of public expenditures while on the street as they would if their housing was stabilized by assisting them with permanent supportive housing.

The City's draft Plan to End Homelessness encompasses a joint effort by local governments and nonprofit providers to collaborate in working toward the goal of ending homelessness. The Plan calls for ending veteran homelessness in 2015 and seeking to end chronic homelessness by 2016. Providing sufficient tailored services with shelter, transitional and permanent supportive housing has been a proven method of returning many homeless to stability. Preventing homelessness can be accomplished by direct supports to individual and families, designed to their specific needs, including households who are rent-burdened and at risk of losing housing. In particular, providing services to populations with special needs who are vulnerable to becoming homeless is a key strategy in preventing homelessness.

Priority Need Name: Community development, infrastructure and economic opportunities

Priority Level: High

Goals Addressing: Support vibrant neighborhoods; expand economic opportunities

Geographic Areas Affected: N/A

Population:

Income: extremely low, low, moderate, middle

Family types: large families, families with children, elderly

Non-homeless special needs: non-housing community development

Description: Incomes in Spokane are generally lower than incomes in the State as a whole and many households in the City do not earn a living wage. While statewide incomes for households earning under \$15,000 are only 10%, a total of 16% of Spokane households earn less than this amount. In addition, the American Community Survey estimates that 37% of family households headed by females live in poverty compared to only 28% statewide. Unemployment in Spokane was high, standing at 7.9% in 2013.

The nature of businesses in the area and their employment needs affect the ability of persons seeking work to obtain living wage jobs as noted from data showing that 22% of the labor force is employed in the traditionally low paying service sector, compared with 17% at the statewide level. Education is a major factor in the ability of an individual to obtain a sufficient wage. In Spokane, individuals with less than a high school education earn an average of \$18,369, more than 20% less than the statewide average income for persons without high school. The Comprehensive Economic Development Strategy for the Spokane region includes strategies for improving educational quality of public schools.

Basis for Relative Priority: Jobs and business development are high priorities in the community because of critical connection between jobs and housing affordability. Unemployment in Spokane was noted as a major concern in interviews with key informants and supported by current employment data. Underemployment was also raised as a concern of many during the planning process.

On-site observations and a review of plans and strategies indicate that several business neighborhoods are in need of improvements and/or renewal. Physical public infrastructure improvements and private investment-reinvestment in business districts are lacking and could be supported by loans and public investment. A healthy and expanding business community can be a major factor in increasing incomes in the area, and in the process, stabilizing the economic security of families.

Several plans to develop or redevelop area of the City are in need of financial resources to achieve their goal. Among these are efforts in the Downtown core and convention neighborhood, the University District, and Airway Heights Industrial area. In addition, several neighborhood business districts such as the Sprague neighborhood are in need of public and private investment.

Influence of Market Conditions (SP30)

Table 42: Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	Tenant based rental assistance is not anticipated at least in the near future as the multi-family vacancy rates for the area are very low (3.5% in September 2014) and an aggressive rental assistance program would place further downward pressure on vacancy rates. If vacancy rates ease, the City may consider TBRA.
TBRA for non-homeless special needs	Tenant based rental assistance is not anticipated again in large part because of low vacancy rates. However, there may be opportunities for funding for specific populations that may dictate the need for a limited number of TBRA units. Vacancy rates will be a factor in the decision.
New unit production	The low vacancy rates and high need for affordable rental housing would indicate the need for new housing production.
Rehabilitation	The low vacancy rate and the high need for quality affordable rental housing would indicate the need for more quality affordable housing units. In addition, age, poor condition and/or obsolescence of several multi-family housing projects in the City would indicate a need for rehabilitation.
Acquisition, including preservation	The low vacancy rate and the high need for affordable rental housing would indicate the need for more affordable housing units. In addition, age, poor condition, and/or obsolescence of several multi-family housing projects in the City would indicate a need for rehabilitation.

ANTICIPATED RESOURCES

Introduction (SP35)

Over the five-year period of the Consolidated Plan, the City estimates that the following funds will be available to carry out Plan objectives. The allocation of funds to these programs is appropriated annually

so the exact amounts that will be available are unknown. These estimates assume level funding will be received for ESG and modest decreases in HOME and CDBG financial resources over the years.

Table 43: Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Amount Available Remainder of Plan
			Annual Allocation	Program Income	Prior Year Resources	Total	
CDBG	Public federal	Admin and planning, acquisition, economic development, housing, public services, public improvements	\$2,997,960	\$1,000,000	\$1,000,216	\$4,998,176	\$15,404,000
HOME	Public federal	Acquisition, homebuyer assistance, multifamily rental new construction, multifamily rehabilitation; TBRA	\$888,961	\$100,000	\$0	\$988,961	\$3,484,000
ESG	Public federal	Conversion and rehab for transitional housing, financial assistance, overnight shelter, rapid rehousing (rental assistance), rental assistance, services, transitional housing	\$268,994	\$0	\$0	\$0	\$1,075,976
108*	Public federal	Economic development, housing, public improvements	unknown	\$0	\$0	\$0	unknown

*Note: The City is studying the potential for use of the Section 108 Loan Program to stimulate economic development and/or assisted affordable housing for low and moderate income households. If the study determines the need, the City will use the 108 loan proceeds for specific activities to be identified in the Annual Action Plans.

Leveraging Funds and Matching Requirements (SP35)

The City will use Consolidated Homeless Grant Funds obtained through the Washington State Department of Commerce and City of Spokane Homeless Housing Assistance Act grant funds to match the ESG allocation. HOME match is required at a program level for tenant-based rental assistance, single family rehabilitation and down payment assistance, and development of affordable rental units. Match is generated when affordable rental unit development is financed with permanent investments of non-federal, non-owner funds. Some sources of leverage and match have declined recently, such as the value of the interest on below-market-rate bank loans, State Housing Trust Fund allocations, and grants. Local real estate tax reductions are available to affordable housing projects, adding to match amounts. Fortunately, some projects contribute to HOME match and contributions from prior years are carried over. The City currently has over \$11 million in carryover match which will be applied toward the estimated HOME match obligation of \$200,000 (25% of the estimated 2015 HOME allocation, less 10% administration, which is not matched).

Anticipated Use of Publicly-Owned Land/Property (SP35)

The City of Spokane owns several residential properties in various locations as a result of default or forfeiture actions on houses which had received single family housing rehabilitation loans. These properties could serve as potential sites for public facilities, community parks or affordable housing. In

2015, the City intends to review the potential use of these properties to determine the appropriate re-use and/or disposition of the assets.

INSTITUTIONAL DELIVERY SYSTEM

Table 44: Institutional Delivery Structure

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Spokane Department of Community, Housing and Human Services	Government agency	Planning, affordable housing (ownership and rental), homelessness, non-homeless special needs, community development (public facilities, neighborhood improvements, public services, economic development)	Jurisdiction
Spokane Department of Management & Financial Resources	Government agency		Jurisdiction
Spokane Community, Housing & Human Services Board & Committees	Citizen Advisory Committee	Planning	Jurisdiction
Spokane Continuum of Care	Regional Organization	Planning, homelessness	

Strengths and Gaps in Institutional Delivery System (SP40)

The institutional delivery system has a strong capacity for planning and implementing housing, community/economic development and essential services activities through the CDBG, ESG and HOME Programs. In particular, the City has had a long and successful history in planning and managing housing assistance including housing development and housing rehabilitation. The City's nonprofit partners and the Spokane Housing Authority have offered a ready source of capable organizations, many specializing in affordable housing for particular subpopulations of low income households.

The Spokane Community, Housing and Human Services (CHHS) Board and its subcommittees provide an added strength to the system through the extensive experience of its members and their role as advisory to the City. The City Department of CHHS and its predecessor have had a long history in assisting and supporting the Spokane Continuum of Care and its partner agencies, utilizing ESG funds and state and federal resources. The Continuum has been successful in building a broad range of housing and services for homeless and vulnerable special needs populations with strong outcome results.

The lack of adequate financial resources to support priorities of the City is a primary weakness in the institutional system. While there has been some success over the years, the development of major funding sources has been limited, exacerbated by the economic recession and recent reductions in

federal and state resources in recent years. The City has reorganized its departments to increase capacity to undertake coordinated approaches to solving multi-faceted housing, community/economic development and services needs in the community. A major focus is increasing resources for projects meeting the needs of its low and moderate income households.

Availability of Services

Table 45: Homeless Prevention Services Summary*

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	✓	✓	✓
Legal Assistance	✓	✓	✓
Mortgage Assistance	✓	✓	✓
Rental Assistance	✓	✓	✓
Utilities Assistance	✓	✓	✓
Street Outreach Services			
Law Enforcement	✓	✓	✓
Mobile Clinics	✓	✓	✓
Other Street Outreach Services	✓	✓	✓
Supportive Services			
Alcohol & Drug Abuse	✓	✓	✓
Child Care	✓	✓	✓
Education	✓	✓	✓
Employment and Employment Training	✓	✓	✓
Healthcare	✓	✓	✓
HIV/AIDS	✓	✓	✓
Life Skills	✓	✓	✓
Mental Health Counseling	✓	✓	✓
Transportation	✓	✓	✓
Other			
Other			

Note: Table 39 in Homeless Section.

Source: 2012 Update of 10-Year Plan to End Homelessness as updated by members of the Continuum of Care in 2014

Service Delivery in Relation to Needs (SP40)

The community has a broad range of services targeted to meet the needs of its citizens, particularly the lowest income and most vulnerable populations. These services are available to, and delivered to, homeless persons and persons with HIV/AIDS. While there are weaknesses in the delivery of some of the services, the community's mainstream resources, health care and employment services are made available to all homeless persons and persons with HIV/AIDS. These weaknesses are largely related to insufficient resources to provide adequate services for all who need them.

Strengths and Gaps (SP40)

Spokane has a large number of high-capacity agencies delivering services. These include agencies which provide homeless services and those which provide services to special needs populations, including homelessness prevention services. A strength of the delivery system is the newly established Homeless Families Coordinated Assessment (HFCA) system managed by the Salvation Army with the cooperation

of several key nonprofit organizations and the City. Implementation of this system has resulted in shorter waits for housing, elimination of barriers to housing placement and maximizing the use of limited services resources. In addition, the Homeless Management Information System (HMIS) is generating performance reports to help the Continuum of Care evaluate program delivery, both housing and services. While improvements are still ongoing, the health care system has been strengthening its capacity to coordinate among partnering agencies. Finally, the Continuum of Care, along with agencies providing services to non-homeless persons, has been increasingly able to successfully connect clients to the mainstream resources for which they are eligible.

There are several areas where services capacity does not match the need. Among the notable gaps include lack of low-barrier housing facilities (a low-barrier transitional or permanent housing facility which allows persons using substances to remain in housing while other issues causing their homelessness are treated). In addition, outreach services and shelter of unaccompanied youth is currently not adequate to meet the needs of homeless youth living on the streets and doubled up in housing. Additional services that need strengthening are senior food nutrition, mental health counseling, affordable day care, job readiness, case management and refugee/immigrant language skills.

Strategy for Overcoming Gaps (SP40)

The Spokane Continuum of Care organization is working toward developing partnerships to raise financial resources and service-delivery capacity to develop a low-barrier facility in Spokane. In addition, the new Homeless Families Coordinated Assessment (HFCA) system is playing a key part in making progress in improving the subsystem of outreach and placement for unaccompanied youth. However, resources are still lacking and a concerted effort by Continuum members will be necessary to overcome this gap. Development of the Spokane Strategic Plan to End Homelessness completed in early 2015 has helped the Continuum prioritize its energies and resources to focus on filling gaps in the continuum of care and has provided a road map to annually develop action steps to respond to the needs.

A primary strategy of the homeless plan relates to strengthening of the services delivery system. That strategy is to support effective pathways toward self-sufficiency and reduced financial vulnerability. Specific objectives are to improve coordination in employment programs, improve access to mainstream programs and services, support the development of client-tailored wrap-around services and increase education, educational outcomes and living wage jobs. The City and special needs services delivery system continually work to find new resources to meet gaps in the services delivery system and to find ways of improving program outcomes through systems change.

GOALS

Table 46: Goals Summary

1	Goal Name	Preserve and expand quality, safe, and affordable housing choices
	Start year	2015
	End year	2020
	Category	Affordable housing Public housing
	Geographic area	N/A
	Needs addressed	Safe affordable housing
	Goal outcome indicator	Public facility or infrastructure activities for low/moderate-income housing benefit 212 households assisted; Rental units constructed 40 household housing units; Rental units rehabilitated 212 household housing units; Homeowner housing rehabilitated 1,748 household housing units; Tenant-based rental assistance/rapid rehousing 80 households assisted; Housing for homeless added 180 housing housing unit
	Description	Projects would include those that improve the quality of existing housing stock, increase housing stock, and ensure housing stability. Projects would prioritize workforce housing development to reduce transportation barriers and costs. Among likely non-homeless housing projects designed to work toward this goal are financing of construction, reconstruction, preservation, acquisition and conversion of affordable rental housing; provision of tenant-based rental assistance; and, providing or preserving housing for special needs populations. Other activities include provision of loans and/or grants for rehabilitation and energy efficiency improvements to homes owned by low and moderate income housing,
2	Goal Name	Prevent and reduce homelessness
	Start year	2015
	End year	2020
	Category	Homeless Non-homeless special needs
	Geographic area	N/A
	Needs addressed	Reduce homelessness and provide for basic and special needs
	Goal outcome indicator	Public service activities other than low/moderate-income housing benefit 6,780 persons assisted; overnight/emergency shelter/ transitional housing beds added 2,000 beds
	Description	Projects would include those that improve the homeless response system, increase access to affordable housing that promotes health and stability, and invest in effective and/or proven housing and support services. Projects designed to work toward the goal of preventing or ending homelessness include a wide range of services meeting the specific needs of the homeless populations and those at risk of homelessness, including but not limited to counseling, training, case management, treatment, and other direct services to individuals. Additional activities include operations of shelters, day centers and transitional facilities; construction, rehabilitation, conversion or acquisition of shelter and transitional housing as well as permanent supportive housing; rapid rehousing; and other activities designed to improve opportunities for reducing the risks for vulnerable populations and returning homeless to housing stability.
3	Goal Name	Provide opportunities to improve quality of life
	Start year	2015
	End year	2020

	Category	Homeless Non-homeless special needs
	Geographic area	N/A
	Needs addressed	Reduce homelessness and provide for basic and special needs
	Goal outcome indicator	Public service activities other than low/moderate income housing benefit 36,856 persons assisted; Public service activities for low/moderate-income housing benefit 441,752 households assisted
	Description	Projects would include those that reduce barriers to employment, and invest in effective housing and support services. Included are services that assist tenants with housing problems; homeowner counseling; ADA accessibility improvements; educational opportunities; health services, treatment and counseling; expansion of employment opportunities; and other essential services to persons with special needs or very low income.
4	Goal Name	Support vibrant neighborhoods
	Start year	2015
	End year	2020
	Category	Non-housing community development
	Geographic area	N/A
	Needs addressed	Community development, infrastructure and economic opportunities
	Goal outcome indicator	Public facility or infrastructure activities for other than low/moderate-income housing benefit 733,200 persons assisted; Public services activities other than low/moderate-income housing benefit 360 persons assisted
5	Description	Projects would include those that invest in infrastructure, improve public safety, expand the capacity of neighborhoods to attract businesses, and support infrastructure and services that enhance the health and quality of life in neighborhoods. Project activities include support and development of community centers and other public facilities; parks and recreational areas; neighborhood enhancements, including tree planting; public infrastructure including streets, sidewalks, lighting, pedestrian and biking improvements; streetscapes; transit improvements; water and sewer improvements; improvements to trash collection; and, removal/treatment of blighted buildings and influences.
	Goal Name	Expand economic opportunities
	Start year	2015
	End year	2020
	Category	Non-housing community development
	Geographic area	N/A
	Needs addressed	Community development, infrastructure and economic opportunities
	Goal outcome indicator	Businesses assisted 940 businesses assisted
	Description	Projects would include those that support effective pathways toward self-sufficiency and living wage jobs, support microenterprise, and invest in infrastructure to attract business and housing development. Projects meeting this goal provide support for infrastructure and business district improvements to qualifying neighborhoods and individual businesses (such as façade improvements loans to expand employment to low and moderate income employees; provide training, technical assistance and counseling of businesses; and provide other financial assistance and activities to help businesses to expand jobs for low and moderate persons.

PUBLIC HOUSING ACCESSIBILITY AND INVOLVEMENT

Need to Increase Number of Accessible Units (SP50)

Not applicable (no required 504 Voluntary Agreement in effect)

Activities to Increase Resident Involvement (SP50)

The SHA Board of Commissioners includes one member who is a participant in SHA programs. This resident representative provides the agency with a resident's perspective on a broad range of issues. SHA develops its annual plan each year with resident consultation and the opportunity for them to provide feedback on the plan before it is adopted. SHA sponsors various resident social events designed to provide opportunities for residents to interact with SHA staff and their neighbors.

The SHA has only very limited Public Housing resources but is planning for use of Section 8 resources for a homeownership initiative. In 2014, nine families purchased homes through the SHA home ownership program.

Troubled Agency Status and Plan to Remove (SP50)

NA (not designated as troubled agency)

BARRIERS TO AFFORDABLE HOUSING

Strategies to Remove Barriers to Affordable Housing (SP-55)

Like many cities, particularly western cities, Spokane was largely built out at a time when land and materials were affordable. While housing costs in Spokane are lower than many Washington cities, new development and redevelopment is now hindered by lack of available land in neighborhoods, the cost of infrastructure and construction in general, and the understandable response of builders to market opportunities.

Spokane has anticipated and responded to potential barriers and will continue to do so. The City will identify and, where appropriate, remove or mitigate circumstances that complicate provision of affordable housing resulting from zoning, subdivision, land use requirements, licensing, permits and utility extensions. Actions include continuing to develop Development Services Center (DSC) policies and public information resources through coordinated departmental action to consolidate permit functions in one location. Expedited permitting reduces costs and encourages affordable housing development. The City will continue to use a pre-application process to enhance understanding of applicable codes and regulations with the aim of reducing the time from application to permit issuance.

In updating the Comprehensive Plan, the City will review the Land Use and Housing elements to consider population growth forecasts, land supply information and affordable housing needs, resources, goals

and policies with an eye to increasing affordable housing. The City will continue to improve zoning rules and development standards through the code maintenance process which may assist in increasing opportunities for affordable housing. Spokane has identified areas of more concentrated population and services, linked to existing and potential transportation resources. The Centers and Corridors land use strategy will accommodate mixed uses with residential development at higher densities and access to services and amenities, and will include affordable housing developments.

HOMELESSNESS STRATEGY

Reaching Out to Homeless Persons (SP60)

Spokane's draft 2015-2020 Strategic Plan to End Homelessness calls for "promoting outreach to high utilizers of system resources" and "promoting outreach to youth who may be high utilizers of system resources." The Homeless Families Coordinated Assessment (HFCA) system provides a single point of entry for families experiencing a current housing crisis or homelessness. Launched in October 2014, the Singles Homeless Coordinated Assessment (SHCA) system offers several points of entry for single people experiencing homelessness. All persons are assessed using the Service Prioritization Decision Tool (SPDT) which determines an appropriate housing intervention and prioritizes the most vulnerable. Intensive street outreach techniques by staff specializing in the particular needs of each subpopulation are used to reach the chronically homeless, unaccompanied youth and other vulnerable homeless populations.

Emergency and Transition Housing Needs (SP60)

The Draft Strategic Plan to End Homelessness sets an objective of "continuing support for temporary housing that connects with permanent supportive housing." Households experiencing a housing crisis are assessed with the SPDT for the appropriate Emergency Shelter or Transitional Housing placement, using an array of specialized shelter and transitional facilities. In order to effectively utilize the temporary housing inventory, homeless providers serving households with children will accept any household who needs housing and adapt the service model to meet the needs of the families.

To improve the effectiveness of homeless resources in the community, the Continuum has repurposed some of its homeless program assets, reallocating supportive services funds to new permanent housing and to rapid rehousing for families. Existing emergency shelter and transitional housing assets are also being adjusted to focus on gaps in the system serving specific homeless subpopulations. CDBG funds will continue to be utilized as a major capital funding resource to maintain and strategically expand homeless housing resources while CDBG public services fund resources can provide for essential services and case management.

Transition to Permanent Housing (SP60)

The draft Strategic Plan to End Homelessness includes objectives to "institute a rapid rehousing strategy" and "prioritize and target those populations most vulnerable including veterans, chronic homeless, families and youth." The City's Rapid Rehousing (RRH) programs use a progressive

engagement methodology which provides just the right amount of assistance to keep the household in housing. This method allows for a household to be re-engaged with the RRH program if they experience housing instability which prevents recidivism.

RRH program staff is consistently working with community landlords to build the market rate housing pool. They emphasize keeping landlords who are housing RRH households informed and providing a direct connection for landlords with concerns or questions. This level of contact with the landlord is especially important (in preventing recurrences of homelessness) for vulnerable populations such as families with children, chronically homeless persons, veterans with mental illness or substance abuse, and unaccompanied youth.

Households identified as literally homeless who need assistance obtaining a market rate unit are placed into the ES system and immediately referred to RRH. ES staff are trained as RRH case managers and immediately begin the housing search/ barrier reduction process which has shortened the period of time a household is homeless.

Discharge Planning (SP60)

The draft Strategic Plan to End Homelessness calls for “increasing access to stable and affordable housing” and “supporting effective pathways toward self-sufficiency and reduced financial vulnerability.” The City of Spokane provides prevention assistance to individuals and households with children. Households who are at risk of losing current housing are assessed through the HFCA using a targeted prevention tool. This tool identifies households whose income, barriers and previous experience with the homeless system make them at higher risk of entering the homeless system. Short term assistance is provided to these households. They have the ability to return for additional assistance if their housing situation becomes unstable again.

Persons leaving medical, health or mental facilities without housing resources are assisted to find housing. Additional, specific resources are available to ex-felons and children leaving foster care. Persons exiting state prisons are provided short-term rental assistance in cases where they are without resources or community supports. Youth aging out of foster care and remaining in or starting school are provided housing assistance.

LEAD-BASED PAINT HAZARDS

Actions to Remove LBP Hazards (SP65)

Use of lead in paint was banned in 1978, but used prior to that time with increased frequency in earlier decades. According to American Community Survey estimates (2008-2012), 40% of owner-occupied and 34% of renter-occupied units in Spokane were built before 1950; 35% of owner-occupied and 39% of renter-occupied units were built between 1950 and 1980.

Spokane's housing program actively works repair LBP hazards in eligible owner and renter housing. These programs will continue to coordinate with the Washington State Lead-Based Paint program for contractor certifications, lead-safe renovation, and regulation technical assistance. Typical lead hazard control begins with an inspection to guide the scope of work. Contractors certified as Abatement Supervisor and EPA Renovators can complete projects in compliance with HUD's Title X regulation. These projects typically include wet scraping, painting, eliminating friction/impact surfaces, mulching bare soil, and cleaning to Clearance.

Actions Related to Extent of Hazards (SP65)

The City's Single-Family Rehabilitation and Multifamily Housing programs are targeted toward areas that pose lead hazards. This includes pre-1978 housing units and identified lead-based paint hazards in and around those units.

Integration with Procedures (SP65)

Spokane has fully integrated HUD Title X and EPA Renovator (RRP) requirements into its Single-Family Rehabilitation and Multifamily Housing programs. These programs offer visual assessment trained HQS inspection; XRF Lead Inspection and Risk Assessment; copies of the "Renovate Right" pre-renovation pamphlet; copies of the "Protect Your Family" pre-housing-contract pamphlet; lead-safe renovation from RRP Renovator and Abatement Supervisor certified contractors; and Clearance testing of leaded surfaces disturbed during rehabilitation.

ANTI-POVERTY STRATEGY

Programs to Reduce Poverty (SP70)

The City's anti-poverty strategies are implemented through the following established goals of the Consolidated Plan: preserving and expanding quality, safe, affordable housing choices; providing opportunities to improve the quality of life; and, expanding economic opportunities. The CDBG and HOME program are the principle funding sources targeted at reducing the number of poverty-level families but the ESG program also seeks to stabilize families and individuals so they are able to return to self-sufficiency, which Homeless Housing Assistance Act fund provide prevention assistance. Importantly, the resource management responsibilities of these programs provide staff of the Department of Community, Housing and Human Services an opportunity to facilitate coordination among a range of social and housing programs, operated by other City departments, governmental agencies and the nonprofit community, that together enhance the opportunities to reduce poverty for families.

CDBG program resources are targeted to meet the community development, infrastructure and economic opportunities needs in the community. The City allocates CDBG funding for several economic development activities providing opportunities for both low and moderate income family members to receive living wage employment and low and moderate income business owners to improve and expand

their businesses, increasing their profitability and income. Public services activities also include programs for stabilizing families, while the housing rehabilitation program reduces and stabilizes low and moderate income homeowner's housing expenses. CDBG public services activities, such as the housing counseling program and the rental assistance case management program, assist low and moderate income families on the edge of poverty to help them to economic security.

HOME program resources are allocated to address the needs for safe, affordable housing. Program activities that are designed to reduce housing expenses and offer the opportunity to help move families out of poverty are tenant-based-rental assistance and the multifamily development program, which maintains and expands affordable housing. These rental support programs help provide economic stability to the households assisted and are key to the goal of reducing the number of families facing poverty.

Coordination with Affordable Housing Plans (SP70)

The City considers improvement of the affordable housing delivery system a high priority and has devoted significant staff resources to assure its effectiveness and success in increasing the supply and accessibility of affordable housing. The City works in concert with for-profit and nonprofit housing developers in the area to develop partnerships and obtain financial resources for projects providing affordable housing to its residents. The affordable housing assistance managed by the City has consistently focused on projects which provide rental subsidies sufficient to support the ability of families in poverty to obtain housing stability and reach toward self-sufficiency.

In the process of soliciting HOME multifamily proposals, the City encourages the development of partnerships with both for-profit and nonprofit entities including CHDOs. The City encourages affordable housing developers to prepare HOME program proposals which include resources from other potential funding partners such as the Washington State Housing Trust Fund or the LIHTC program of the Washington Housing Finance Commission.

To assure the affordable housing stock remains viable, the City monitors its assisted rental housing projects to assure the physical condition of the structures is maintained. In cases where both the City's assisted affordable housing stock or other affordable housing stock in the community is in need of rehabilitation or upgrading, the City works with developers to find financing and/or supports the efforts with HOME resources.

MONITORING (SP80)

The City of Spokane has adopted and implemented a comprehensive Grants and Financial Assistance Guide containing policies, procedures, and specific staff responsibilities in order to establish, implement, and maintain meaningful oversight and coordination of grant awards throughout the entire award lifecycle and improve the efficiency and impact of programs and services funded. The policies and

procedures are in compliance with funding requirements as defined by HUD and the Code of Federal Regulations, State of Washington and City of Spokane regulations.

Overall management of the CDBG, HOME and ESG awards is the responsibility of the City's Community, Housing and Human Services (CHHS) Department, in conjunction with the City's central Grants Management and Financial Assistance Department. Some of the projects under CDBG specifically related to community and economic development are carried out by other City department such as Parks or Engineering, in coordination with the City's CHHS and Grants Management Departments.

Many of the projects funded through CDBG, HOME and ESG are managed by community-based agencies under a sub-award from the City of Spokane. All contracts with subrecipient agencies contain the federal, state and local program requirements and are prepared using the recommended contract templates provided by the US Department of Housing and Urban Development.

The City's assigned program manager and grants/contracts administrator meet with subrecipient agencies to review contractual requirements prior to execution of the contract and provide technical assistance and monitoring after contract execution. Contractual requirements include monthly progress billings and performance reporting supported by backup documentation so City staff may verify the allowability, allocability and reasonableness of project expenses, as well as program performance and beneficiary information.

The City's Grants Management Department has developed and implemented a system of preventive and detective internal controls to assist in ensuring that subrecipient agencies are in compliance with Federal regulations and contract terms and are meeting performance standards. Included in the monitoring process is compliance with Section 3 requirements and affirmative action requirements. Contracts include the specific HUD requirements. Monitoring of subrecipients routinely involves reviewing documents and outreach plans to assure the requirements have been met.

Grants Management performs routine desk monitoring through the approval of subrecipient reimbursement requests and allocation plans, A-133 Single Audit report review and ongoing monitoring of performance reports. In addition, training and detailed technical assistance is provided based on determination of administrative and financial risk. On-site monitoring is scheduled and completed in accordance with agency risk status and Federal requirements.