



2025-2029 Consolidated Plan

DRAFT for Public Comment

The City of Spokane assures that grants will be conducted and administered in compliance with title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000d), the Fair Housing Act (42 U.S.C. 3601-3620), the Age Discrimination Act of 1975, Executive Orders 11063, 11625, 12138, 12432 and 12892, Section 504 of the Rehabilitation Act of 1973 (29 U.S.C. 794), the Americans with Disabilities Act (title II) and implementing regulations.



Executive Summary

ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

1. Introduction

The U.S. Department of Housing and Urban Development (HUD) designated Spokane as an entitlement city, allowing Spokane to receive federal formula grants annually, including Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME), and Emergency Solutions Grants (ESG). These funds address the housing and community development needs of Spokane residents. The City of Spokane's (City) Community Housing and Human Services Department administers these grants, with the goal of providing safe, affordable housing, improving living conditions, and creating economic opportunities for low- and moderate-income households.

To receive these grants, the City must submit a 2025-2029 Consolidated Plan and annual action plans for each year of the planning period. The Consolidated Plan meets federal requirements under 24 CFR 91.200-91.230 and guides the allocation of CDBG, HOME, and ESG funds. Key sections include Consultation and Citizen Participation, Housing Market Analysis, Housing and Homeless Needs Assessment, the Five-Year Strategic Plan, and the first-year Annual Action Plan, along with supporting documentation. The Strategic Plan outlines goals and targets for each funding category based on data analysis and community feedback.

The City expects to receive approximately \$22 million in HUD formula funding over the next five years: an estimated \$15.2 million in CDBG, \$5.8million in HOME, and \$1.3 million in ESG funds. Additionally, the City anticipates \$6 million in CDBG program income and \$726,000 in HOME program income. Program income fluctuates based on housing market conditions, mortgage rates, and unemployment in Spokane County.

In addition to the formula grants, the City was awarded HOME-ARP funding in 2021 to address the needs of homeless and non-homeless special needs populations. The City must expend the entire HOME-ARP allocation by June 30, 2030. As of this reporting period, \$3,362,111of HOME-ARP funds have been allocated to subrecipients, with contracts ending in 2027. The remaining \$1.2 million will be allocated in Program Year (PY) 2025. Although HOME-ARP is a one-time funding source, it is expected to increase the number of low- to moderate-income beneficiaries reported in the Consolidated Annual Performance and Evaluation Report (CAPER) during the 2025-2029 period.

The City has identified four primary goals for the 2025-2029 Consolidated Plan:

- Increase and preserve affordable housing for low- to moderate-income households.

Demo

- Increase access to essential services for low- and moderate-income households.
- Improve public and community infrastructure in low- and moderate-income neighborhoods.
- Expand economic development opportunities for low- and moderate-income households.

As part of its economic development strategy, the City plans to apply for up to \$15,000,000 through the HUD Section 108 Loan Guarantee Program. This loan will support community development projects, providing low-cost, long-term financing and reducing investment risk. Subject to HUD approval, a portion of CDBG funds will secure the loan repayment.

The PY 2025 Annual Action Plan (AAP) is a subset of the Strategic Plan, outlining fund allocations for the program year. The AAP serves as the baseline for evaluating program effectiveness, as reported in the Consolidated Annual Performance and Evaluation Report (CAPER). PY 2025 begins on July 1, 2025, and ends on June 30, 2025.

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

The 2025 Spokane Housing and Community Development Needs Assessment evaluates Spokane's housing and community challenges, highlighting affordability concerns, demographic trends, and gaps in public housing and services. It draws from HUD's CHAS data, the American Community Survey, and stakeholder consultations.

Housing Needs and Affordability Challenges

Spokane's housing demand exceeds supply, with population growth at 4% and household formation at 6% between 2010 and 2020. Despite a 24% income increase, housing mobility is stagnant due to rising mortgage rates, affordability constraints, and a low 1.8% vacancy rate.

Cost burdens:

- 30%–50% of income spent on housing: 18,045 renter and 6,270 homeowner households.
- More than 50% of income spent on housing: 7,935 renters and 3,665 homeowners.

Overcrowding and substandard housing persist, with 600 renter and 250 owner households overcrowded and 1,665 renter and 55 owner households lacking plumbing or kitchens.

At-Risk Populations

Vulnerable groups facing housing instability include:

Single-Person Households: 35.5% of all households, 14.6% in poverty.

Domestic Violence Survivors: 6,851 incidents (2023), yet housing support is inadequate.

People with Disabilities: Limited accessible housing and income constraints.

Racial Disparities: Pacific Islander households experience the highest severe housing problems.

Veterans & Seniors: 8.2% veterans and 23% seniors face affordability and accessibility barriers.

Assisted Housing Needs

Spokane relies on federal, state, and local programs, yet demand outstrips supply. The Spokane Housing Authority (SHA) manages 4,700+ vouchers.

Key housing data:

- Voucher recipient average income: \$13,912.
- 3,388 households with disabilities receive assistance.
- 3,645 elderly residents & 1,081 formerly homeless individuals live in assisted housing.

Homelessness Trends

The 2024 Point-in-Time Count found 1,993 homeless individuals, with Indigenous, Black, and Pacific Islander populations disproportionately affected. 54 families were identified as literally homeless. While rapid rehousing programs exist, long-term affordability remains a challenge.

Non-Homeless Special Needs Populations

Key concerns include:

- Seniors & Disabled Individuals: Scarce affordable, accessible housing limits mobility and healthcare.
- Substance Use Disorders: Fentanyl-related overdoses rose 18%, highlighting the need for expanded treatment.
- Domestic Violence Survivors: Funding shortages hinder stable housing access.

Community Development Needs

Funding priorities identified through community engagement:

- Public Facilities: More childcare centers, senior centers, and ADA-accessible buildings.
- Public Improvements: Sidewalk, street, and lighting upgrades; expanded parks.
- Public Services: Affordable childcare, mental health care, addiction treatment, and homelessness prevention.
- Economic Development: Workforce training and job opportunities.

The 2025 Needs Assessment underscores Spokane's housing crisis, marked by affordability gaps, racial disparities, and insufficient stock. Solutions require affordable housing expansion, stronger public assistance programs, workforce training, and targeted support for at-risk groups. Findings will guide Spokane's 2025–2030 Consolidated Plan and funding allocations.

3. Evaluation of past performance

The City of Spokane's 2020-2024 Consolidated Plan was developed just before the COVID-19 pandemic, a period of severe disruptions in housing production, rental market stability, and essential services. Government-mandated shutdowns in 2020 and 2021 significantly reduced the number of beneficiaries served annually. Construction was temporarily halted, and when it resumed, increased costs required additional financing, causing project delays. Despite these setbacks, the City achieved progress in several key areas:

Key Achievements

1. **Community-Based Social Services:** The City consistently exceeded annual targets for beneficiaries served, demonstrating improved service delivery efficiency. Subrecipient fund expenditure rates also improved, ensuring timely allocation of financial resources to low- and moderate-income (LMI) households.
2. **Housing Stability Programs:** While capital expenditures for construction-related projects faced delays from 2020 to 2022, improvements were observed in 2023. Programs such as SNAP surpassed projections in housing counseling and down payment assistance. Single-family rehabilitation and minor home repair programs expanded, stabilizing housing for LMI households, particularly elderly residents aging in place.
3. **Public Infrastructure:** Public infrastructure and non-profit facility improvements were suspended in 2020 and 2021 due to funding constraints and logistical challenges. In 2021-2022, subrecipients focused on securing additional funding. By 2023, construction of CDBG and HOME-funded projects increased, returning capital projects to pre-pandemic completion schedules.

Challenges Encountered

1. **Capital Expenditure Delays:** Market volatility, inflation, and contractor shortages hindered fund expenditures for capital improvements. However, disbursement rates improved in Program Year (PY) 2023, with continued progress expected in PY 2024.
2. **Homeless Assistance Shortfalls:** Programs supporting homeless individuals and families did not meet rental assistance and shelter targets.
3. **Staffing Constraints:** Limited staffing hindered technical support for subrecipients and slowed project implementation. Hiring efforts in PY 2023 prioritized fully staffing CDBG and HOME program administration.

Strategic Priorities for 2025-2029

The City has identified key strategies to enhance program effectiveness in the next planning cycle:

- **Enhancing Financial Oversight:** Strengthening contract management and oversight to improve fund expenditure efficiency.

- Expanding Housing Programs: Increasing investments in acquisition and rehabilitation to ensure timely fund utilization and mitigate capital expenditure delays.
- Strengthening Partnerships: Expanding collaboration between municipal agencies and service providers to maximize resource allocation and develop innovative solutions within funding constraints.

Spokane remains committed to refining its housing and community development strategies to enhance service delivery and optimize federal funding impacts in the next five-year period.

4. Summary of citizen participation process and consultation process

The City of Spokane intentionally conducted a community-driven Consolidated Planning process. In the initial phase of community engagement and public participation, the City employed a comprehensive methodology to solicit input from a broad range of stakeholders. This approach encompassed participation in neighborhood fairs and farmers' markets, the hosting of both in-person and virtual public events, the delivery of presentations at public meetings of regional organizations, consultations with stakeholder and community boards, presentations to elected officials, and the deployment of a community needs survey.

The City of Spokane presented the draft Consolidated Plan at public meetings of community boards and held two public hearings. The draft plan was also publicly posted and officially noticed, providing additional opportunities for public feedback. These activities were implemented to ensure that residents had sufficient opportunities to offer input and comments on the draft document, thereby promoting transparency and fostering community involvement throughout the planning process.

5. Summary of public comments

COMPLETE FOLLOWING PUBLIC COMMENT PERIOD

6. Summary of comments or views not accepted and the reasons for not accepting them

COMPLETE FOLLOWING PUBLIC COMMENT PERIOD

7. Summary

The 2025-2029 Consolidated Plan outlines the Spokane's objectives to address housing shortages, affordability challenges, and community development priorities. It presents data-driven strategies to improve housing conditions, reduce homelessness, and enhance public services. Key objectives of the 2025-2029 Consolidated Plan include:

Housing Affordability and Supply

Demo

- Increase Affordable Housing Stock: Develop new housing units for low- and moderate-income households.
- Preserve Existing Housing Stock: Provide affordable funding opportunities to owners of multi-family housing for low-to-moderate income households, and to low-to-moderate income households to keep current housing stock safe and sanitary
- Expand Rental Assistance Programs: Enhance access to Tenant Based Rental Assistance.
- Improve Homeownership Opportunities: Provide down payment assistance and housing counseling to low-to-moderate income households.

Community Development and Public Services

- Improve Public Infrastructure: Invest in sidewalks, streets, parks, street lighting, and accessibility upgrades.
- Expand Social Services: Increase access to mental health care, addiction treatment, childcare and services to special populations.
- Increase Economic Development Opportunities: Increase access to job training and job availability for low-to-moderate income households.

Homelessness Prevention and Support

- Expand Emergency and Transitional Housing: Increase shelter capacity and supportive housing units.
- Strengthen Rapid Rehousing Programs: Prioritize funding for rental assistance and case management.
- Enhance Coordination Among Service Providers: Streamline resources for individuals experiencing homelessness.

Key Outcomes identified in the City of Spokane's 2025-2029 Consolidated Plan include:

Housing Stability Improvements

- Increase in Affordable Housing Units: Targeted development efforts will expand the affordable housing inventory.
- Preservation of Affordable Housing Units: Low-cost financing options ensure that affordable housing remains safe and sanitary for low-to-moderate income households.
- Reduced Housing Cost Burden: Rental assistance and homeownership programs aim to lower cost burdens for at-risk populations.

Enhanced Community Resources

- Public Facility Upgrades: Investments in community centers, senior services, and ADA-accessible facilities will improve livability.

Demo

- Increased Mental Health and Addiction Services: Expanded funding for treatment programs will address rising behavioral health challenges.
- Workforce and Economic Development: Initiatives will support job training and financial stability for low-income households.

Homelessness Reduction

- Decrease in Unsheltered Homelessness: Expansion of shelter options and rapid rehousing services will provide stable housing alternatives.
- Improved Support Services: Enhanced case management and transitional programs will reduce chronic homelessness.

The 2025-2029 Consolidated Plan underscores Spokane's commitment to addressing its housing crisis and community development needs. The Consolidated Plan's strategies prioritize affordability, stability, and accessibility, ensuring long-term improvements for vulnerable populations through the strategic allocation of CDBG, HOME, and ESG funds.

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
Lead Agency	SPOKANE	
CDBG Administrator	SPOKANE	Community, Housing and Human Services Department
HOPWA Administrator		NA
HOME Administrator	SPOKANE	Community, Housing and Human Services Department
ESG Administrator	SPOKANE	Community, Housing and Human Services Department
HOPWA-C Administrator		

Table 1 – Responsible Agencies

Narrative

The City of Spokane Community Housing and Human Services department is the lead agency responsible for preparing the Consolidated Plan and for administering the CDBG, HOME, and ESG grant programs. The City of Spokane works with regional organizations, local organizations, and citizen groups to identify consolidated planning goals and yearly funding priorities.

Consolidated Plan Public Contact Information

City of Spokane
 Community Housing and Human Services
 808 W Spokane Falls Blvd
 Spokane, WA 99201
 spokanechhs@spokanecity.org
 (509) 625-6325

PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(I)

1. Introduction

The City of Spokane engaged in an extensive consultation process in gathering information and data for the Consolidated plan. Staff met with community members, organizations, stakeholders, and elected officials. Information gathered through the consultation process forms the foundation of the goals and priorities identified in the Consolidated Plan. For-profit, non-profit, governmental, and philanthropic organizations engaged with the City in the consolidated planning process.

Provide a concise summary of the jurisdiction’s activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I)).

The City of Spokane is committed to enhancing coordination between housing providers, health, and mental health agencies. Spokane’s Continuum of Care (CoC), supported by local, state, and federal funding, delivers services to people experiencing homelessness. Governed by a board of local representatives, service providers, and individuals with lived experience, the CoC is updating its 2025-2030 Strategic Plan to prevent and end homelessness. Key objectives include promoting equity, prioritizing high-barrier populations, preventing homelessness, expanding stable housing, and strengthening the homeless provider workforce.

A regional collaboration is emerging to address homelessness across Spokane County. Representatives from Spokane, Spokane Valley, Airway Heights, Medical Lake, Cheney, Liberty Lake, and nonprofit organizations are working to align strategies and funding. This initiative aims to combine resources to improve the homeless response system, healthcare, housing, and public safety. Regular meetings facilitate planning and coordination.

The City partners with the Spokane Housing Authority (SHA) to expand affordable housing and assist over 6,500 low-income families. Spokane supports SHA’s long-term planning and funding efforts related to homelessness, affordable housing, and homeownership.

Public Health and Homelessness Initiatives

In June 2024, Mayor Lisa Brown declared a public health and safety emergency due to a 2,000% increase in opioid overdose deaths (2019-2022). In response, the City partnered with Empire Health Foundation to establish the Cannon Street Encampment Mitigation Center. This facility, part of the state-funded Encampment Resolution Project, connects unhoused individuals with housing and services, addressing substance use and mental health disorders.

Street medicine outreach by CHAS Health provides mobile healthcare to unhoused individuals, reducing ER visits and medical crises. The team offers primary care, wound care, foot care, emergency coordination, and referrals.

Behavioral Health and Crisis Response

Spokane County provides free crisis resources, including Eastern Washington 211, which offers confidential services for housing, health, food, legal aid, and veterans' support. Specialized hotlines address domestic violence (YWCA), sexual assault (Lutheran Community Services), and mental health/substance use (Frontier Behavioral Health).

The Behavioral Response Unit (BRU), a partnership between Spokane Fire Department and Frontier Behavioral Health, pairs paramedics with mental health counselors to respond to behavioral health emergencies. Similarly, the Spokane Police Department's Community Diversion Unit collaborates with mental health professionals to divert individuals in crisis from hospitals and jails to appropriate care.

The Spokane Regional Stabilization Center, run in partnership with Spokane County and Pioneer Human Services, provides an alternative for individuals in mental health or substance use crises. Services include counseling, treatment, medication, housing support, and case management. Participants who complete the program may have criminal charges dismissed.

Community Safety Investments

In November 2024, voters approved a sales tax to fund public safety initiatives, including relaunching the Neighborhood Resource Officer (NRO) program. NROs collaborate with communities to address chronic issues, enhance safety, and foster partnerships between agencies, businesses, and residents.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness

Spokane's Continuum of Care (CoC) offers a suite of services for people experiencing homelessness, funded through local, state, and federal sources. The program aims to promote community-wide planning and strategic resource use to address homelessness, improve coordination with mainstream resources, enhance data collection, and tailor the program to each community's strengths and challenges.

The CoC is governed by a board of local government representatives, service providers, stakeholders, and individuals with lived experience of homelessness. Guided by HUD and the U.S. Interagency Council on Homelessness (USICH), the board focuses on ending homelessness among chronically homeless individuals, veterans, unaccompanied youth, and families. This allows the community's crisis response system to meet the needs of vulnerable residents.

The CoC Board ensures strategic resource allocation, coordination with other programs, and integration with mainstream services. It also leads efforts to improve data collection, performance measurement, and services tailored to local challenges by leveraging community strengths and partnerships.

Comprised of over 20 system leaders from various sectors, including public housing, behavioral health, workforce, healthcare, and law enforcement, the CoC Board is responsive to changing community needs. The board includes six standing committees—Executive, HMIS, RFP, Coordinated Entry, Diversion, and Equity—and four sub-committees: Homeless Youth, Chronically Homeless Families, Chronically Homeless Individuals, and Veterans. These groups consist of front-line staff, people with lived experience, and experts who advise the CoC Board on how to guide the homeless crisis response system.

In 2019, Spokane's CoC earned the Unified Funding Agency (UFA) designation, which acknowledges expertise in financial management, monitoring, and strategic leadership. UFA designation increases control over federal funding streams, enhancing the community's ability to manage and allocate resources locally to meet changing needs.

The CoC is updating its 5-Year Strategic Plan to Prevent and End Homelessness for 2025-2030. Proposed objectives include promoting an equitable, accountable, and transparent homeless crisis response system; prioritizing those with significant barriers to housing stability; preventing homelessness whenever possible; ensuring stable housing for all individuals; and strengthening the homeless provider workforce. The plan also proposes developing and maintaining a "By-Name List" (BNL) to track people experiencing homelessness in real-time, enabling better service coordination and prioritization. Additionally, the plan encourages implementing a system-wide "move-on strategy" to help individuals transition from permanent supportive housing to more independent living.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS

As the CoC's collaborative applicant, and the participating jurisdiction responsible for allocating the ESG funds, the City of Spokane builds consultation with the CoC into the ESG funding allocation process. ESG funds are available for award through the same request for proposals as other funds dedicated to meeting the goals established through the CoC's 5-Year Strategic Plan to Prevent and End Homelessness.

The CoC's 5-Year Plan establishes the funding priorities for the ESG allocation and performance expectations of ESG-assisted projects. The results of ESG-assisted projects are reported in HMIS following the CoC's established policies and procedures.

The City of Spokane has moved towards performance-based funding and developed a Performance Management Plan that was approved by the CoC Board. The Performance Management Plan sets both

minimum performance standards and performance targets for all homeless service projects. As outlined in the plan, quarterly performance reports will be shared with the CoC Board and will be posted on the City of Spokane's website. Funding decisions will be made, in part, based on performance achieved by projects on an annual basis, ensuring the community is investing in interventions that are meeting or exceeding outcomes for our system.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

DRAFT

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Aging and Long Term Care of Eastern Washington
	Agency/Group/Organization Type	Services-Elderly Persons Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A consultation meeting was held with members from this organization. City of Spokane staff shared general information about the Consolidated Plan and asked for feedback and input based on the organization's areas of expertise. The organization also provided data, assessments, and planning documents specific to their work. This feedback was considered when identifying key goals and priority funding areas in the Consolidated Plan.
2	Agency/Group/Organization	Better Health Together
	Agency/Group/Organization Type	Health Agency
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Anti-poverty Strategy Special Needs Facilities and Services; Non housing community development assets
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A consultation meeting was held with members from this organization. City of Spokane and Spokane County staff shared general information about the Consolidated Plan and asked for feedback and input based on the organization's areas of expertise. The organization also provided data, assessments, and planning documents specific to their work. This feedback was considered when identifying key goals and priority funding areas in the Consolidated Plan.
3	Agency/Group/Organization	Better Health Together Tribal Partner Collaborative
	Agency/Group/Organization Type	Regional organization Tribal Partners
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Economic Development Anti-poverty Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	City of Spokane staff were invited to attend a Tribal Partners Collaborative meeting. Staff shared general information about the Consolidated Plan and asked for feedback and input based on the collaborative's areas of expertise. This feedback was considered when identifying key goals and priority funding areas in the Consolidated Plan.
4	Agency/Group/Organization	BROADLINC PDA
	Agency/Group/Organization Type	Services - Broadband Internet Service Providers Other government - County
	What section of the Plan was addressed by Consultation?	Broadband needs of housing occupied by low-moderate-income households
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A consultation meeting was held with members from this organization. City of Spokane staff shared general information about the Consolidated Plan and asked for feedback and input based on the organization's areas of expertise. The organization also provided data, assessments, and planning documents specific to their work. This feedback was considered when identifying key goals and priority funding areas in the Consolidated Plan.
5	Agency/Group/Organization	CHAS
	Agency/Group/Organization Type	Services-Health
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A consultation meeting was held with members from this organization. City of Spokane staff shared general information about the Consolidated Plan and asked for feedback and input based on the organization's areas of expertise. The organization also provided data, assessments, and planning documents specific to their work. This feedback was considered when identifying key goals and priority funding areas in the Consolidated Plan.
6	Agency/Group/Organization	Community Frameworks
	Agency/Group/Organization Type	Housing Services - Housing

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Non-Homeless Special Needs Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A consultation meeting was held with members from this organization. City of Spokane staff shared general information about the Consolidated Plan and asked for feedback and input based on the organization's areas of expertise. The organization also provided data, assessments, and planning documents specific to their work. This feedback was considered when identifying key goals and priority funding areas in the Consolidated Plan.
7	Agency/Group/Organization	Disability Action Center North East Washington
	Agency/Group/Organization Type	Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A consultation meeting was held with members from this organization. City of Spokane staff shared general information about the Consolidated Plan and asked for feedback and input based on the organization's areas of expertise. This feedback was considered when identifying key goals and priority funding areas in the Consolidated Plan.
8	Agency/Group/Organization	Goodwill Industries
	Agency/Group/Organization Type	Services - Housing Services-homeless Services-Employment
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A consultation meeting was held with members from this organization. City of Spokane staff shared general information about the Consolidated Plan and asked for feedback and input based on the organization's areas of expertise. This feedback was considered when identifying key goals and priority funding areas in the Consolidated Plan.
9	Agency/Group/Organization	Latinos en Spokane
	Agency/Group/Organization Type	Services - Housing Service-Fair Housing Services for undocumented and immigrant populations
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A consultation meeting was held with members from this organization. City of Spokane staff shared general information about the Consolidated Plan and asked for feedback and input based on the organization's areas of expertise. This feedback was considered when identifying key goals and priority funding areas in the Consolidated Plan.
10	Agency/Group/Organization	Priority Spokane
	Agency/Group/Organization Type	Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A consultation meeting was held with members from this organization. City of Spokane staff shared general information about the Consolidated Plan and asked for feedback and input based on the organization's areas of expertise. The organization also provided data, assessments, and planning documents specific to their work. This feedback was considered when identifying key goals and priority funding areas in the Consolidated Plan.

Demo

11	Agency/Group/Organization	Spokane AIDS Network
	Agency/Group/Organization Type	Services-Persons with HIV/AIDS
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A consultation meeting was held with members from this organization. City of Spokane staff shared general information about the Consolidated Plan and asked for feedback and input based on the organization's areas of expertise. This feedback was considered when identifying key goals and priority funding areas in the Consolidated Plan.
12	Agency/Group/Organization	SPOKANE HOUSING AUTHORITY
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A consultation meeting was held with members from this organization. City of Spokane staff shared general information about the Consolidated Plan and asked for feedback and input based on the organization's areas of expertise. This feedback was considered when identifying key goals and priority funding areas in the Consolidated Plan.
13	Agency/Group/Organization	Spokane Neighborhood Action Partners
	Agency/Group/Organization Type	Services - Housing Services-homeless Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A consultation meeting was held with members from this organization. City of Spokane staff shared general information about the Consolidated Plan and asked for feedback and input based on the organization's areas of expertise. The organization also provided data, assessments, and planning documents specific to their work. This feedback was considered when identifying key goals and priority funding areas in the Consolidated Plan.
14	Agency/Group/Organization	Spokane Regional Health District
	Agency/Group/Organization Type	Health Agency
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A consultation meeting was held with members from this organization. City of Spokane staff shared general information about the Consolidated Plan and asked for feedback and input based on the organization's areas of expertise. This feedback was considered when identifying key goals and priority funding areas in the Consolidated Plan.
15	Agency/Group/Organization	Spokane Veterans Affairs
	Agency/Group/Organization Type	Services-Veterans
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Needs - Veterans Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A consultation meeting was held with members from this organization. City of Spokane staff shared general information about the Consolidated Plan and asked for feedback and input based on the organization's areas of expertise. This feedback was considered when identifying key goals and priority funding areas in the Consolidated Plan.

16	Agency/Group/Organization	YWCA OF SPOKANE
	Agency/Group/Organization Type	Services-Children Services-Persons with Disabilities Services-Victims of Domestic Violence Services-homeless Services-Employment Services - Victims
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A consultation meeting was held with members from this organization. City of Spokane staff shared general information about the Consolidated Plan and asked for feedback and input based on the organization's areas of expertise. This feedback was considered when identifying key goals and priority funding areas in the Consolidated Plan.
17	Agency/Group/Organization	Spokane Low Income Housing Consortium
	Agency/Group/Organization Type	Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A staff member from the City of Spokane was invited to attend a Spokane Low Income Housing Consortium meeting to share general information about the Consolidated Plan and accept feedback and input based on the organization's areas of expertise. This feedback was considered when identifying key goals and priority funding areas in the Consolidated Plan.
18	Agency/Group/Organization	Community Housing and Human Services Board
	Agency/Group/Organization Type	Other government - Local

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The CHHS Board helps set funding priorities based on the needs and goals in the Consolidated Plan and provides recommendations to Spokane City Council. CHHS staff work closely with the Board to discuss community needs for low- and moderate-income populations. Periodic updates were provided during monthly CHHS Board meetings and feedback was received and considered.
19	Agency/Group/Organization	WA 502 Spokane Regional Continuum of Care Board
	Agency/Group/Organization Type	Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	City of Spokane staff were invited to attend a CoC meeting. Staff shared general information about the Consolidated Plan and asked for feedback and input based on the CoC's areas of expertise. This feedback was considered when identifying key goals and priority funding areas in the Consolidated Plan.
20	Agency/Group/Organization	Spokane City Council
	Agency/Group/Organization Type	Other government - Local

<p>What section of the Plan was addressed by Consultation?</p>	<p>Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy</p>
<p>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>CHHS staff provided a presentation to City Council members during their August 29, 2024, Study Session. The presentation offered background information on the Consolidated Plan and an overview of the process used to gather community input and pertinent data. Council members were provided an opportunity to offer feedback to inform the goals of the Consolidated Plan.</p>

Identify any Agency Types not consulted and provide rationale for not consulting

The City of Spokane consults with numerous community stakeholders to ensure resources are provided to citizens in need of public assistance. The list of organizations listed above is representative of government agencies, services providers, educators, veteran services, and public health. CHHS provides an inclusive opportunity for citizen engagement in all planning processes.

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

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	City of Spokane, Community Housing and Human Services	The Continuum of Care (CoC) promotes community-wide planning and strategic use of resources to address homelessness, improve coordination and integration with mainstream resources and other programs targeted to people experiencing homelessness, improve data collection and performance measurement, and allow each community to tailor its program to the strengths and challenges within that community. Overlapping goals include: promoting an equitable, accountable, and transparent homeless crisis response system; prioritizing those with the greatest barrier to housing stability and the greatest risk of harm; preventing episodes of homelessness whenever possible; seeking to house everyone in a stable setting that meets their needs; strengthening the homeless provider workforce.
Assessment of Fair Housing	City of Spokane, Community Housing and Human Services	The Assessment of Fair Housing (AFH) is designed to improve community planning and overcome fair housing issues. The AFH process begins with inclusive community participation and results in the establishment of fair housing goals to increase fair housing choice and provide equal access and opportunity for all community members. Fair housing barriers identified through this research were considered while developing the Consolidated Plan.
City of Spokane Comprehensive Plan	City of Spokane, Department of Planning Services	The City of Spokane Comprehensive Plan provides guidance for all aspects of the City's growth and development for a period of 20 years. The plan is a set of visions, goals, policies, and implementation strategies that outline how the City should grow physically, socially, and economically. Overlapping goals include: fair and affordable housing, increased housing opportunities, housing rehabilitation, support for economic development programs and small businesses, infrastructure investments, facilities for special needs populations, investments in social health, food access and security, and diversity and equity.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Shaping Spokane Housing	City of Spokane, Department of Planning Services	Shaping Spokane Housing aims to address the City of Spokane's housing needs while preserving community character and livability. Based on the well-informed strategies in the Spokane Housing Action Plan, the program identifies comprehensive plan policies and development code regulations that can be improved to increase housing choice throughout Spokane. Overlapping goals include: increasing housing choice and attainability for all income levels and housing types; expanding the number of multi-unit developments within the City; and accelerating construction of more housing of all type in neighborhoods.
PlanSpokane - Climate Planning	City of Spokane, Department of Planning Services	Climate Planning supports community resiliency and addresses growing climate hazards. This plan is mandated by the Washington State Growth Management Act and will eventually be incorporated into City of Spokane's Comprehensive Plan. Overlapping goals include: developing infrastructure and policies that help reduce risks to public health and safeguard homes and businesses; and ensuring vulnerable residents have access to resources and support to overcome climate hazards. Concepts from the Climate Plan informed the Hazard Mitigation strategy in the Consolidated Plan.
Spokane County Consolidated Plan	Spokane County Housing and Community Development	Spokane County is currently developing its 2025-29 Consolidated Plan. The City and County worked together to gather data and community feedback to inform the shared goals of affordable housing, addressing community needs, and making place-based investment decisions.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Landscape Scan, Roadmap, and Recommendations	Better Health Together	Care coordination is foundational in providing whole-person care that integrates health and social services. In 2022, Better Health Together conducted a landscape scan of Eastern Washington to identify the current state of care coordination and opportunities for transforming to an improved, whole-person care coordination model. Overlapping goals include: improving resources to support public services; support organizations in developing tools and processes for public services; and expanding community relationships.
Housing Choice Voucher Administrative Plan	Spokane Housing Authority	SHA is a key partner in housing and services offered to low-income households, and special needs, at-risk of homelessness, and homeless households. Housing Choice Vouchers are a critical intervention to stabilizing housing in Spokane.

Table 3 – Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(I))

As the City of Spokane began its Consolidated Planning efforts for 2025-29, a unique opportunity arose through a Coordinated Low Income Housing Planning Grant from the Washington Department of Commerce. Funding through this grant supported the work of Ami Manning, from Spokane Low Income Housing Consortium, to help align current planning efforts within the City of Spokane and the surrounding areas. The goal of identifying overlaps in planning is to allow jurisdictions to enhance efficiency and resource utilization, promote cohesive community development, reduce conflict in planning, and share data and analysis to create a more complete picture of the community.

Concerted effort was centered around the Continuum of Care (CoC) 5-Year Strategic Plan to Prevent and End Homelessness, the City of Spokane’s Consolidated Plan, and Spokane County’s Comprehensive Plan. Representatives from Spokane County, the City of Spokane Valley, the City of Spokane, and the CoC met each month to develop communication and outreach strategies to identify overlapping needs, goals, and objectives. Specific emphasis was placed on sharing data and information to identify common goals. Together, the entities collaborated on neighborhood outreach, community events, joint planning meetings, and shared documentation. The outcome of these efforts are regional long-range plans that complement one another and focus on common goals and areas for continued collaboration.

Narrative (optional):

PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting

The City of Spokane developed a nine-month community engagement strategy in alignment with its Citizen Participation Plan. The strategy's primary goals were to assess community needs, gather input on priorities, and ensure the Consolidated Plan reflects community preferences. Key objectives included increasing participation from diverse community members, fostering ownership, and improving the relevance of the Consolidated Plan.

Community Presentations and Outreach Events:

CHHS staff delivered four presentations to civic and community groups on the consolidated planning process, resources from the CDBG, HOME, and ESG programs, past goals and priorities, and citizen participation opportunities. The presentations also promoted the Community Needs Survey. Additionally, City staff attended four community events to further educate the public and encourage survey participation.

Community Needs Survey:

CHHS distributed a Community Needs Survey to identify priorities in housing, public services, community development, and economic development. The survey included both quantitative and qualitative questions, with open-ended fields for additional comments. Feedback was analyzed to identify recurring themes and gaps in existing programs. The survey was open from June 1 to October 11, 2024, in six languages: English, Arabic, Marshallese, Russian, Spanish, and Vietnamese. It was posted on the City website and promoted through email, social media, local newspaper ads, and by stakeholder organizations. The survey received 739 responses, and results are included in the Community Engagement appendix.

Public Meetings:

In addition to monthly CHHS Board meetings, six public meetings were held at the Northeast Community Center, West Central Community Center, MLK Jr. Community Outreach Center, and virtually. These meetings provided information on the consolidated planning process, funding resources (CDBG, HOME, ESG), past goals, housing costs, and areas with high percentages of low- and moderate-income (LMI) households. Attendees were invited to provide feedback on their priorities for the 2025-2029 Consolidated Plan.

Public Hearings:

- A draft of the Consolidated Plan was posted for public review on March 6, 2025.
- A public hearing on the draft plan was held on March 11, 2025.
- A second public hearing will be held on April 2, 2025.
- All public comments will be summarized and incorporated into the final version of the Consolidated Plan.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
1	Public Meeting	Non-targeted/broad community	CHHS staff presented workplan and citizen participation outreach goals for the consolidated plan at the Community, Housing, and Human Services board meeting on May 1, 2024. There were 29 people present.	Findings from this event are summarized in the Community Engagement appendix.	All comments were accepted.	N/A
2	Community Needs Survey	Non-targeted/broad community	The survey was open from June 1, 2024 - October 11, 2024. There were 739 total respondents.	Survey results are summarized in the Community Engagement appendix.	All comments were accepted.	N/A

Demo

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
3	Community Needs Survey	Non-targeted/broad community	CHHS and ONS staff tabled at the Summer Parkways event on June 18, 2024. Flyers with information about the Consolidated Plan, City of Spokane HUD funding, and a QR code linking to the Community Engagement Survey were handed out.	Findings from this event are summarized in the Community Engagement appendix.	All comments were accepted.	N/A
4	Community Needs Survey	Non-targeted/broad community	CHHS and ONS staff tabled at the Juneteenth Celebration at Grant Park event on June 19, 2024. Flyers with information about the Consolidated Plan, City of Spokane HUD funding, and a QR code linking to the Community Engagement Survey were handed out.	Findings from this event are summarized in the Community Engagement appendix.	All comments were accepted.	N/A

Demo

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
5	Public Meeting	Non-targeted/broad community City of Spokane Neighborhood Council Leadership	CHHS staff presented the workplan, public meeting schedule, and Community Engagement Survey, for the consolidated plan at the City of Spokane Neighborhood Community Assembly meeting on August 1, 2024. There were 32 people present.	Findings from this event are summarized in the Community Engagement appendix.	All comments were accepted.	N/A
6	Community Needs Survey	Non-targeted/broad community	CHHS and ONS staff tabled at the Unity in the Community event on August 17, 2024. Flyers with information about the Consolidated Plan, City of Spokane HUD funding, and a QR code linking to the Community Engagement Survey were handed out.	Findings from this event are summarized in the Community Engagement appendix.	All comments were accepted.	N/A

Demo

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
7	Public Meeting	Non-targeted/broad community	Public meetings were held at the Northeast Community Center on August 21, 2024, and virtually on August 22, 2024. Members of the public and stakeholder organizations were asked for their input on Community Development and Public Services priorities and community needs. Focus. There were 13 people in attendance.	Findings from this event are summarized in the Community Engagement appendix.	All comments were accepted.	N/A

Demo

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
8	Public Meeting	Non-targeted/broad community	Public meetings were held at the West Central Community Center on August 26, 2024, and virtually on August 27, 2024. Members of the public and stakeholder organizations were asked for their input on Affordable Housing priorities and community needs. There were 13 people in attendance.	Findings from this event are summarized in the Community Engagement appendix.	All comments were accepted.	N/A

Demo

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
9	Community Needs Survey	Non-English Speaking - Specify other language: Spanish	CHHS tabled at the El Mercadito event on August 31, 2024. Flyers with information about the Consolidated Plan, City of Spokane HUD funding, and a QR code linking to the Community Engagement Survey were handed out.	Findings from this event are summarized in the Community Engagement appendix.	All comments were accepted.	N/A

Demo

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
10	Public Meeting	Non-targeted/broad community	A public meeting was held at the Martin Lutheran King Jr. Community Outreach Center on September 25, 2024. Members of the public and stakeholder organizations were asked for their input on Community Development, Public Services, Economic Development and Affordable Housing priorities. There were 20 people in attendance.	Findings from this event are summarized in the Community Engagement appendix.	All comments were accepted.	N/A

Demo

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
11	Public Meeting	Non-targeted/broad community	A joint meeting with Spokane County Housing and Community Development staff was held on October 1, 2024, at the Northeast Community Center. There were 15 people present.	Findings from this event are summarized in the Community Engagement appendix.	All comments were accepted.	N/A
12	Public Meeting	Non-targeted/broad community City Council Members	CHHS staff presented the results from the Community Needs Survey and the draft goals and priorities for the Consolidated Plan on October 31, 2024, at the City of Spokane City Council Study Session. There were 6 council members present, and the meeting was live-streamed for the public.	Findings from this event are summarized in the Community Engagement appendix.	All comments were accepted.	N/A

Demo

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
13	Public Meeting	City of Spokane Neighborhood Council Representatives	CHHS staff presented the results of the Community Survey that informed the Requests for Proposals for neighborhood-specific projects at the Spokane Neighborhood Community Assembly meeting on January 9, 2025. There were 36 people present.	Findings from this event are summarized in the Community Engagement appendix.	All comments were accepted.	N/A

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

Information contained in the Needs Assessment was obtained through interviews, consultations, reports, and literature review.

Outreach to non-profit agencies and organization who serve special populations and/or low-income residents of Spokane was conducted. In person meetings or virtual meetings, with organizations that have been funded in the past, and other who have never received funding were arranged to understand where gaps in service may be. As a result, we have increased our email notification list with contacts who may want to participate in planning and/or apply for funding.

Engagement with City committees, leadership, planning departments, and public works staff was instrumental in establishing realistic and achievable goals for the five-year planning period. Given funding constraints, only high-priority needs will be addressed with specific goals in the Consolidated Plan. Overall, public feedback during the review and discussion phase of the Consolidated Plan was overwhelmingly positive.

NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

The United States is currently experiencing a significant housing shortage across all income brackets, a trend that is also evident in the City of Spokane. This section summarizes the specific housing needs within the City, utilizing data from HUD's Comprehensive Housing Affordability Strategy (CHAS), as detailed in the tables below.

National housing crisis trends are mirrored in Spokane. Between the previous census periods, Spokane's population increased by 4%, or approximately 8,490 individuals, while household growth outpaced population growth at a rate of 6%. This discrepancy indicates a shift in household composition, including a rise in smaller households and single-person households, which in turn increases demand for housing across all income levels. Despite a 24% increase in median income, many households are remaining in their current residences, and housing mobility, particularly for low- and moderately low-income households, remains stagnant. Furthermore, the re-entry of affordable housing into the market is not being observed.

The local housing supply is insufficient to meet rising demand, exacerbated by the ongoing population growth and shrinking household sizes. This issue is further intensified by a shortage of skilled construction labor, escalating material costs, and a variety of financial constraints. Consultations with local project managers and housing providers have identified substantial increases in insurance premiums and a lack of affordable financing for housing projects across all income categories. These factors have a detrimental effect on the feasibility of housing development projects, making it difficult for many to move forward.

Although interest rates have stabilized over the past few quarters, the Washington Housing Study found that, as of Q1 2024, the average interest rate for 30-year home mortgages was 3.9%, compared to a new 30-year mortgage rate of 6.7%. This increase in mortgage rates has diminished homeowner mobility and impeded home price adjustments, thereby further distancing homeownership from reach for lower-income households. The combined impact of elevated mortgage interest rates, stagnating home prices, and rising construction costs is hindering both single-family and multifamily construction activity, which in turn reduces the overall housing supply for families across all income levels within the City of Spokane.

Additionally, the most recent vacancy data, as reported in the 2024 Spring Real Estate Report, indicated a vacancy rate of 1.8% as of March 2022. While this marks a slight increase from the 1.4% vacancy rate recorded in September 2021, it remains significantly lower than the 5%-6% vacancy rate typical for metropolitan areas. The exceptionally low vacancy rate is contributing to rising rent costs, making it increasingly challenging for low- and moderate-income households to secure affordable rental housing.

Demo

Demographics	Base Year: 2010	Most Recent Year: 2020	% Change
Population	210,695	219,185	4%
Households	87,625	93,075	6%
Median Income	\$42,386.00	\$52,600.00	24%

Table 5 - Housing Needs Assessment Demographics

Alternate Data Source Name:
2016-2020 CHAS
Data Source Comments:

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	13,880	11,975	19,025	10,235	37,955
Small Family Households	2,905	3,369	5,895	4,250	18,175
Large Family Households	535	800	1,450	505	2,360
Household contains at least one person 62-74 years of age	2,760	2,690	4,710	2,170	8,914
Household contains at least one person age 75 or older	2,035	1,950	2,060	965	2,895
Households with one or more children 6 years old or younger	1,745	2,175	2,810	1,660	3,535

Table 6 - Total Households Table

Alternate Data Source Name:
2016-2020 CHAS
Data Source Comments:

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	885	325	255	200	1,665	10	0	35	10	55
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	100	125	200	35	460	0	0	15	4	19
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	145	240	205	10	600	95	70	55	40	260
Housing cost burden greater than 50% of income (and none of the above problems)	6,105	1,415	415	0	7,935	2,240	925	475	25	3,665

Demo

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	900	4,325	3,270	455	8,950	625	1,595	3,020	1,030	6,270
Zero/negative Income (and none of the above problems)	520	0	0	0	520	185	0	0	0	185

Table 7 – Housing Problems Table

Alternate Data Source Name:

2016-2020 CHAS

Data Source

Comments:

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	7,235	2,105	1,070	240	10,650	2,350	995	585	75	4,005
Having none of four housing problems	3,080	5,515	8,885	3,885	21,365	1,220	3,360	8,485	6,035	19,100
Household has negative income, but none of the other housing problems	0	0	0	0	0	0	0	0	0	0

Table 8 – Housing Problems 2

Demo

Alternate Data Source Name:
2016-2020 CHAS
Data Source
Comments:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	1,765	2,055	1,165	4,985	760	805	1,175	2,740
Large Related	305	335	355	995	200	120	280	600
Elderly	1,985	1,520	870	4,375	1,285	1,165	1,230	3,680
Other	3,960	2,300	1,430	7,690	720	500	845	2,065
Total need by income	8,015	6,210	3,820	18,045	2,965	2,590	3,530	9,085

Table 9 – Cost Burden > 30%

Alternate Data Source Name:
2016-2020 CHAS
Data Source
Comments:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	0	0	610	610	660	305	0	965
Large Related	0	0	85	85	200	15	10	225
Elderly	1,610	430	240	2,280	870	315	255	1,440
Other	0	3,535	505	4,040	605	0	0	605
Total need by income	1,610	3,965	1,440	7,015	2,335	635	265	3,235

Table 10 – Cost Burden > 50%

Alternate Data Source Name:
2016-2020 CHAS
Data Source
Comments:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	165	355	210	8	738	95	70	70	20	255
Multiple, unrelated family households	35	4	95	0	134	0	0	4	24	28
Other, non-family households	80	10	95	34	219	0	0	0	0	0
Total need by income	280	369	400	42	1,091	95	70	74	44	283

Table 11 – Crowding Information – 1/2

Alternate Data Source Name:
2016-2020 CHAS
Data Source
Comments:

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	0	0	0	0	0	0	0	0

Table 12 – Crowding Information – 2/2

Data Source
Comments:

Describe the number and type of single person households in need of housing assistance.

The most recent data from the 2023 American Community Survey (ACS) indicates that the average household size in the City of Spokane is 2.35. Of the 95,061 households in the City, 33,781, or 35.54%, consist of single-person households. The City of Spokane does not collect specific data regarding the housing needs of single-person households requiring housing assistance, nor is this data provided by HUD.

Single-person households living below the poverty line are particularly vulnerable to housing instability, as individuals in poverty are often severely underhoused. According to the 2019-2023 U.S. Census Bureau data, 14.6% of Spokane residents live in poverty. Applying this poverty rate to the previously mentioned data suggests that approximately 4,932 single-person households in Spokane may require housing assistance.

Of the single-person households identified in the ACS, 42.8% are male and 57.2% are female, which allows for an estimation of 2,111 men and 2,821 women in need of housing assistance. These households represent a wide range of age groups, including an increasing number of elderly individuals who may face additional accessibility challenges. As life circumstances impact single-person households across all age groups, issues such as overcrowding and substandard housing conditions remain significant concerns, particularly within an aging housing stock.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

Data obtained from spokanetrends.org indicates that in 2023, there were 6,851 reported incidents of domestic violence (DV) in Spokane. The YMCA, a local organization that provides support for DV survivors, reported that between 2018 and 2023, nearly 25% of all violent crimes in Spokane were related to domestic violence. In 2022 alone, the YMCA's helpline provided support to 2,623 victims, and they assisted 985 women and children in securing shelter and housing services. Additionally, the 2024 Point in Time (PIT) Count for the City of Spokane identified that 9% of adults, or 151 individuals, reported being survivors of domestic violence.

Domestic violence is a leading cause of homelessness, particularly among women and children, as many victims are forced to flee abusive households, often resulting in homelessness.

While specific data on individuals with disabilities in need of housing assistance is not readily available, accessibility and transportation barriers disproportionately affect this population, thereby increasing their need for housing support. A consultation with the Disability Action Center Northwest further highlighted the limited availability of living-wage job opportunities for individuals with disabilities, exacerbating their housing challenges. For both individuals with disabilities and survivors of domestic violence, safe housing entails affordable, secure accommodations that provide access to necessary services and support systems.

What are the most common housing problems?

A household is considered to have a housing problem if it experiences one or more of the following conditions:

- **Overcrowding** – More than one person per room.
- **Severe overcrowding** – More than 1.5 persons per room.
- **Cost burden** – Monthly housing costs (including utilities) exceeding 30% of monthly income.
- **Severe cost burden** – Monthly housing costs (including utilities) exceeding 50% of monthly income.
- **Lack of complete kitchen facilities.**
- **Lack of complete plumbing facilities.**

An analysis of the CHAS data reveals that severe overcrowding is the least prevalent housing issue within the City of Spokane, affecting 460 renter households and 55 owner-occupied households, each with more than 1.5 persons per room. When considering the broader category of overcrowding, which includes more than one person per room, the numbers increase, with 600 renters and 250 owners experiencing this condition. However, these figures are substantially lower compared to the number of households classified as cost burdened, with 8,950 renter households and 6,270 homeowner households spending between 30% and 50% of their monthly income on housing costs.

Severe cost burden, defined as households spending more than 50% of their income on rent or mortgage, affects 7,935 renters and 3,665 homeowners. Although the number of households in this category is lower than those facing cost burdens between 30% and 50%, severe cost burden represents a significantly more precarious housing situation. Cost burdened households, at both the moderate and severe levels, are the most common housing issue across all household types.

Additionally, the CHAS data identifies households experiencing inadequate housing conditions, such as the lack of complete kitchen or plumbing facilities. Specifically, 1,666 renter households and 55 owner-occupied households are affected by the absence of complete kitchen facilities, while similar figures are reported for the lack of plumbing facilities. Furthermore, a significant number of households face multiple housing problems: 10,650 renter households and 4,005 owner-occupied households report experiencing more than one housing issue simultaneously.

Are any populations/household types more affected than others by these problems?

The CHAS data indicates that elderly households are disproportionately affected by both cost burden and severe cost burden issues. This is primarily due to the fixed income status of many elderly individuals, which renders them more vulnerable to market forces that drive up rental prices. Additionally, these households face limited options for increasing their income to offset rising housing costs. Furthermore, there is a strong preference among elderly individuals to "age in place," which presents challenges in the absence of rent control measures within the City of Spokane. The lack of such protections, coupled with rising utility and insurance costs, exacerbates the financial strain on these households, resulting in a larger proportion of their income being allocated to housing expenses.

The issue of overcrowding is most pronounced among single-family households, which aligns with the broader trend described in the housing needs summary. Housing mobility remains constrained, and as a result, growing families often face the difficult choice of staying in their current residence and adding additional occupants to existing rooms due to the limited availability of affordable housing options.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

Affordable housing is contingent upon two primary factors: the cost of housing and the income of the household. Households with extremely low incomes, defined as those earning less than 30% of the Area Median Income (AMI), constitute 44% of cost-burdened households. The scarcity of affordable housing results in households across various income levels allocating a disproportionate amount of their income to housing costs. When housing expenses exceed 30% of a household's income, the household is at significant risk of becoming homeless. This situation is further exacerbated by additional economic pressures, including the costs of childcare, healthcare, transportation, and other essential services. For households with a single income-earning adult, these compounded financial challenges create an increasingly precarious living situation. Very low-income single-parent households, in particular, are at heightened risk of experiencing homelessness due to their limited income and high living expenses. Consequently, financial housing support, along with long-term supportive services such as financial education, job training, and affordable childcare, are critical to stabilizing these households.

For vulnerable populations, access to living-wage employment is essential to secure adequate housing. Despite a 24% increase in median household incomes in the City of Spokane, this growth has not kept pace with rising housing costs. A shortage of housing vouchers and insufficient new construction of low-income housing units have failed to meet the growing demand, preventing a reduction in housing costs and increasing the risk of homelessness for many households.

Individuals receiving rapid re-housing assistance have specific needs that must be thoroughly assessed to ensure successful outcomes. This initial assessment is critical in determining the appropriate supportive services to help individuals maintain housing stability as they approach the termination of their assistance. Reassessing their needs as they near the end of assistance is essential for facilitating their transition into permanent and supportive housing. Such assessments should include consideration of services related to substance abuse, mental health, and physical health. Permanent supportive housing is a key intervention for households facing these challenges, as it can prevent initial homelessness or reduce the risk of recurrence. While Spokane's subsidized rental and homeownership inventory includes a variety of housing types, the overall number of available units remains insufficient to meet the full spectrum of needs among its at-risk population.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

Not applicable.

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

Individuals and families experience homelessness for a variety of reasons. As previously discussed, rental costs are escalating at a pace that outstrips the growth of household incomes, particularly among low-income families. Concurrently, rising construction and financing costs are impeding the development of new housing across all affordability levels. This delay in new housing supply prevents low-income households from transitioning to moderate-income housing, thus failing to free up affordable units for those in greatest need. The ongoing conversion of existing housing stock to short-term rental or vacation use further exacerbates the housing crisis. Additionally, there is a significant gap in resources available to support low-income households, particularly with respect to long-term rental assistance, relative to the growing demand for these services.

Discussion

The tables above illustrate the tangible impact of the current housing needs on residents earning 30%, 50%, and 80% of the Area Median Income (AMI). Table 9 reveals that 18,046 households, across various household compositions, are paying between 30% and 50% of their income on rent, in contrast to 9,084 homeowners in the same financial situation. When reviewing the data from Table 10, it is evident that 7,015 renter households and 3,235 homeowner households are severely cost-burdened, meaning they allocate over 50% of their monthly income toward housing costs. This severe cost burden significantly increases their vulnerability to housing instability, as any unexpected financial hardship could result in an inability to maintain housing.

While overcrowding and substandard housing conditions, such as inadequate kitchen and plumbing facilities, remain ongoing concerns and exacerbate the issue of housing stock maintenance, the high incidence of cost-burdened and severely cost-burdened households presents an escalating risk of these individuals and families entering the unsheltered population. The primary barrier to addressing these identified needs is funding limitations. However, a review of the data underscores the critical importance of establishing clear priorities within this Consolidated Plan and optimizing the use of available resources to effectively achieve those objectives.

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

As defined by the U.S. Department of Housing and Urban Development (HUD), a disproportionate need is identified when members of a specific racial or ethnic group, within a particular income bracket, experience housing problems at a rate that exceeds the overall rate for that income group by 10 percentage points or more. While the primary objective of the tables presented is to assess the relative housing needs of various racial and ethnic groups, the data also provide significant insights into the broader housing needs within the jurisdiction.

The four housing problems are defined as follows:

- **Lack of Complete Kitchen Facilities**
- A complete kitchen includes, at a minimum, a sink with faucet, stove/range, and a refrigerator.
- **Lack of Complete Plumbing Facilities**
- Complete plumbing facilities are characterized by the presence of hot and cold running water, a flush toilet, and either a bathtub or shower.
- **Overcrowding**
- Overcrowding is defined as a living arrangement where more than one person resides per room.
- **Cost Burden**
- A household is considered cost burdened if between 30% and 50% of its income is allocated toward housing costs.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	10,925	1,875	900
White	9,000	1,575	690
Black / African American	255	35	4
Asian	275	14	30
American Indian, Alaska Native	190	90	10
Pacific Islander	80	20	0
Hispanic	670	104	10
0	0	0	0

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Alternate Data Source Name:
2016-2020 CHAS
Data Source Comments:

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	9,550	3,060	0
White	7,770	2,555	0
Black / African American	410	149	0
Asian	240	70	0
American Indian, Alaska Native	150	60	0
Pacific Islander	115	15	0
Hispanic	440	110	0
0	0	0	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Alternate Data Source Name:
2016-2020 CHAS
Data Source Comments:

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	7,440	8,730	0
White	6,535	7,375	0
Black / African American	170	300	0
Asian	165	300	0
American Indian, Alaska Native	75	95	0

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Pacific Islander	60	25	0
Hispanic	275	410	0
0	0	0	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Alternate Data Source Name:

2016-2020 CHAS

Data Source Comments:

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,840	6,980	0
White	1,680	5,995	0
Black / African American	0	85	0
Asian	45	215	0
American Indian, Alaska Native	25	100	0
Pacific Islander	15	30	0
Hispanic	45	325	0
0	0	0	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Alternate Data Source Name:

2016-2020 CHAS

Data Source Comments:

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

Discussion

Tables 13-16 identify the disproportionate housing needs experienced by racial and ethnic groups within specific income brackets in the City of Spokane. An analysis of the Comprehensive Housing Affordability Strategy (CHAS) data, as provided by the U.S. Department of Housing and Urban Development (HUD) provides the following information:

0-30% Area Median Income (AMI)

At the 0-30% AMI level, 85% of households face one or more housing-related issues. Housing needs are notably high across all racial and ethnic groups, with the exception of American Indian/Alaska Native households, which exhibit the lowest proportion of households facing housing challenges at 68%. The racial and ethnic groups with the highest incidence of housing problems include Asian (95%), Black/African American (88%), and Hispanic (87%) households. These figures closely align with the overall rate of households experiencing housing problems, which stands at 85%. Notably, Asian households experience a rate that is 10 percentage points higher than the overall rate for this income category.

30-50% AMI

Among households in the 30-50% AMI range, 76% report housing problems. Significant challenges are observed across all racial and ethnic groups, with American Indian/Alaska Native households presenting the lowest incidence of housing problems at 71%. On the other hand, Pacific Islander households report the highest rate of housing issues within this group, at 88%, which exceeds the overall rate for this income bracket by 12 percentage points.

50-80% AMI

In the 50-80% AMI category, approximately 46% of households encounter housing problems. Asian and Black/African American households report the lowest percentages of housing issues, at 35% and 36%, respectively. Conversely, Pacific Islander households experience a significantly higher rate of housing problems, at 71%, which is 25 percentage points above the overall rate for this income group.

80-100% AMI

For the 80-100% AMI income bracket, the proportion of households facing housing problems is the lowest, with approximately 21% of households encountering at least one housing issue. Black/African American households report the lowest incidence of housing problems within this group, at 0%, while Hispanic households report a rate of 12%. Pacific Islander households once again report the highest rate in this category, at 33%, exceeding the overall rate for this income level by 12 percentage points.

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

The severe housing needs analysis utilizes the U.S. Department of Housing and Urban Development (HUD) definition of "severe housing needs" and incorporates HUD-prepared housing needs data. The accompanying tables present a breakdown of severe housing needs by racial and ethnic group and income level. A disproportionate need is identified when individuals of a specific racial or ethnic group, within a given income bracket, experience severe housing problems at a rate that exceeds the overall rate for that income group by 10 percentage points or more.

The four categories of severe housing problems are as follows:

- **Lack of Complete Kitchen Facilities**
 - A housing unit is considered to lack complete kitchen facilities if it is missing any one of the following: a sink with faucet, a stove or range, or a refrigerator.
- **Lack of Complete Plumbing Facilities**
 - A housing unit is defined as lacking complete plumbing facilities if it does not have both hot and cold running water, a flush toilet, and a bathtub or shower.
- **Overcrowding**
 - Overcrowding is defined as having more than 1.5 persons per room in the housing unit.
- **Cost Burden**
 - A household is considered cost-burdened if more than 50% of its income is allocated towards housing costs, including rent and utilities.

The subsequent tables display the housing needs data by racial and ethnic group, allowing for a comparison of the experiences within the jurisdiction as a whole. Income levels are categorized as follows:

- 0%-30% AMI: Extremely low income
- 31%-50% AMI: Low income
- 51%-80% AMI: Moderate income
- 81%-100% AMI: Middle income

These distinctions help in analyzing the varying degrees of severe housing needs across different income categories.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	9,750	3,050	900
White	8,030	2,545	690
Black / African American	200	90	4
Asian	210	79	30
American Indian, Alaska Native	180	100	10
Pacific Islander	80	20	0
Hispanic	650	124	10
0	0	0	0

Table 17 – Severe Housing Problems 0 - 30% AMI

Alternate Data Source Name:

2016-2020 CHAS

Data Source Comments:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	4,370	8,245	0
White	3,525	6,805	0
Black / African American	160	405	0
Asian	110	205	0
American Indian, Alaska Native	35	180	0
Pacific Islander	100	30	0
Hispanic	240	310	0
Other	0	0	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Alternate Data Source Name:

2016-2020 CHAS

Data Source Comments:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,580	14,595	0
White	1,225	12,680	0
Black / African American	50	425	0
Asian	105	360	0
American Indian, Alaska Native	30	135	0
Pacific Islander	60	25	0
Hispanic	60	620	0
Other	0	0	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Alternate Data Source Name:
2016-2020 CHAS
Data Source Comments:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	340	8,485	0
White	260	7,420	0
Black / African American	0	85	0
Asian	35	220	0
American Indian, Alaska Native	0	130	0
Pacific Islander	15	30	0
Hispanic	20	350	0
Other	0	0	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Alternate Data Source Name:

2016-2020 CHAS

Data Source Comments:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Discussion

The severe housing needs assessment examines the disproportionate severity of housing challenges faced by various racial and ethnic groups, segmented by income category. This analysis is based on data from the NA-20 Severe Housing Problems tables.

0-30% AMI (Extremely Low Income):

Within this income category, 76% of households experience one or more housing problems. Housing needs are notably high across all racial and ethnic groups, with the percentage of households reporting housing issues ranging from 69% to 84%. The groups with the highest prevalence of housing problems are Hispanic (84%) and Pacific Islander (80%). Conversely, Black/African American households report the lowest incidence of housing issues at 69%. These figures align closely with the overall rate of 76% for households experiencing housing problems, indicating that no racial or ethnic group is disproportionately affected at this income level.

30-50% AMI (Low Income):

For households in this income bracket, 35% report facing housing problems. Although all racial and ethnic groups experience notable housing challenges, American Indian/Alaska Native households report the lowest proportion of housing problems at 16%. In contrast, Pacific Islander households exhibit the highest rate of housing issues within this group, at 77%, more than double the average for this income.

50-80% AMI (Moderate Income):

Among households in this income range, only 10% face housing issues. White and Hispanic households report the lowest percentages of housing problems, at 9%. Asian households experience a higher rate of 23%, 13 percentage points above the overall rate for this income group. Pacific Islander households exhibit a particularly concerning rate of 71%, which is 61 percentage points higher than the overall rate for this income category—the largest disparity across all income levels.

80-100% AMI (Middle Income):

This income group has the lowest proportion of households with housing problems, with 4% reporting challenges. Black/African American and American Indian households both report the lowest rates, at 0%. However, Asian households face a higher incidence at 14%, 10 percentage points above the overall rate for this income level. Pacific Islander households again report the highest rate in this group, at 33%, which is 29 percentage points higher than the overall rate.

Demo

This analysis underscores the varying degrees of housing challenges faced by different racial and ethnic groups, particularly within the lowest income categories. It highlights the need for targeted interventions to address these disparities.

DRAFT

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction:

The U.S. Department of Housing and Urban Development (HUD) classifies households as cost-burdened when they allocate more than 30 percent of their income toward housing expenses. Households that are cost-burdened often face significant financial strain, as this elevated expenditure on housing may limit their ability to afford other essential needs, such as food, clothing, transportation, and medical care, all while maintaining housing stability.

Furthermore, HUD defines a "disproportionately greater need" as a situation where members of a specific racial or ethnic group at a given income level experience housing problems at a rate that exceeds the overall rate for that income level by 10 percentage points or more. As with prior analyses of housing problems and severe housing issues by race and ethnicity, it is important to note that the sample sizes for some racial or ethnic groups may be relatively small. This limitation could result in either an underestimation or overestimation of the degree of disproportionate housing burdens faced by these groups.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	56,970	16,160	14,565	990
White	50,250	14,120	12,065	775
Black / African American	925	520	345	4
Asian	1,330	305	300	30
American Indian, Alaska Native	720	215	225	10
Pacific Islander	205	25	170	0
Hispanic	2,250	545	835	10

Table 21 – Greater Need: Housing Cost Burdens AMI

Alternate Data Source Name:

2016-2020 CHAS

Data Source Comments:

Discussion:

An analysis the Table 21, using HUD’s definitions of housing cost burden and disproportionately greater need, indicates that the overall percentage jurisdiction-wide of cost burdened households is 35.04%.

Black/African American households have a cost-burdened rate of 48.32% (exceeding the overall rate by 13.28 percentage points).

Pacific Islander households have a cost-burdened rate of 48.75% (exceeding the overall rate by 13.71 percentage points).

Since both exceed the jurisdictional rate by more than 10 percentage points, they meet HUD’s criteria for disproportionately greater need.

White, Asian, American Indian/Alaska Native, and Hispanic households have cost-burdened rates close to or slightly above the jurisdiction-wide rate but do not meet the 10-percentage point threshold for disproportionate need, indicating that many of Spokane’s households are on the edge of housing instability, regardless of race and ethnicity.

DRAFT

NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

The data above shows that it is rare for a group in the same AMI category to be disproportionately impacted by housing problems due to race or ethnicity, with two races being affected in only two of the subcategories and only one in the other eight. The data does signal that Pacific Islander households are overwhelmingly disproportionately impacted, being identified in seven of the ten categories above.

Disproportionate Housing Problems:

- Extremely Low Income: Asian
- Very Low Income: Pacific Islander
- Low Income: Pacific Islander
- Moderate Income: Pacific Islander

Disproportionate Severe Housing Problems:

- Extremely Low Income: None
- Very Low Income: Pacific Islander
- Low Income: Pacific Islander and Asian
- Moderate Income: Pacific Islander and Asian

Cost Burden: Black/African American

Extreme Cost Burden: Pacific Islander

If they have needs not identified above, what are those needs?

Household income continues to be the primary indicator for both housing and non-housing problems. The only other need that was identified during the preparation of the Consolidated Plan that were specific to a race or ethnicity was related to childcare. According to data collected by Priorities Spokane, children with Pacific Islander origins had lower kindergarten readiness rates.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

The most recent data available from the US Census dated 7/1/2023 shows a relatively low population of the identified race and ethnicity populations above. Of the 229,447 people estimated to be living in the City of Spokane, .08% (18,356) identify as Native Hawaiian or other Pacific Islander. Similarly low levels

Demo

of Black/African American (2.7%) and Asian (2.9%) are seen in the same data set. There is no data available that shows a concentration of these minority groups in any specific areas.

DRAFT

NA-35 Public Housing – 91.205(b)

Introduction

A variety of nonprofit organizations and governmental agencies provide publicly assisted housing within the City of Spokane. At the federal level, the U.S. Department of Housing and Urban Development (HUD) and the U.S. Department of Veterans Affairs (VA) are the primary agencies responsible for housing resources. These agencies offer deep subsidies to support low-income populations. HUD administers programs such as Housing Choice Vouchers, public housing operating subsidies, HOME Investment Partnerships Program (HOME), Community Development Block Grants (CDBG), and McKinney-Vento Homeless Assistance Grants, while the VA allocates Housing Vouchers specifically for veterans and their families through the Veterans Affairs Supportive Housing (VASH) Program.

At the state level, the Washington State Department of Commerce administers the Housing Trust Fund, which provides financial resources to local governments for housing development, acquisition, rehabilitation, operations, and tenant-based rental assistance (TBRA). Additionally, the Washington State Housing Finance Commission (WSHFC) offers support for homeownership and multifamily rental housing programs, primarily through its Low-Income Housing Tax Credit (LIHTC) program.

Locally, the City of Spokane's Department of Community, Housing, and Human Services (CHHS) utilizes resources from both HUD and the state, including funding from the HOME Program, CDBG, and state pass-through funds generated by local real estate fees. The Spokane Housing Authority (SHA) operates deep-subsidy multifamily programs using HUD resources and administers other housing programs funded by state and local governments, primarily focused on rental housing. SHA manages rental assistance programs, which include HUD-subsidized project-based apartment units and properties with rental assistance "attached" to the units.

As of November 1, 2019, SHA no longer owns or operates Public Housing units. SHA utilized HUD's Rental Assistance Demonstration (RAD) program to convert all Public Housing units to project-based housing vouchers under the Housing Choice Voucher (HCV) program. To mitigate any potential negative impacts on Public Housing participants due to this conversion, SHA established a Relocation Specialist position to assist in relocating families to affordable housing within the community and to continue providing rental assistance through the HCV program. Furthermore, all families on the Public Housing waiting list at the time of the conversion were given the opportunity to be placed on the HCV waiting list with the same priority date as their original Public Housing application. The transition of households, which was delayed due to the COVID-19 pandemic, was completed successfully by the spring of 2024.

Other local organizations also play essential roles in the planning and delivery of publicly assisted housing in Spokane. The Spokane Low Income Housing Consortium (SLIHC) facilitates partnerships between developers and operators of publicly assisted housing while advocating for affordable housing options for low-income populations. Additionally, several nonprofit housing development and operations entities, many of which are members of SLIHC, contribute to the development, operation,

and/or ownership of subsidized housing for Spokane residents. These organizations include Habitat for Humanity, Community Frameworks, Catholic Charities, and Spokane Neighborhood Action Partners.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *

Table 22 - Public Housing by Program Type

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Alternate Data Source Name:
PIH IMS/PIC Data
Data Source
Comments:

Characteristics of Residents

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program	
									Average Annual Income
Average length of stay	0	0	0	0	0	0	0	0	0
Average Household size	0	1	0	0	0	0	0	0	3
# Homeless at admission	0	23	0	1,081	295	786	115	17	

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program
# of Elderly Program Participants (>62)	0	32	0	3,645	389	3,256	115	17
# of Disabled Families	0	0	0	3,388	356	3,032	286	27
# of Families requesting accessibility features	0	0	0	4,665	63	4,294	70	73
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Alternate Data Source Name:
PIH IMS/PIC Data
Data Source
Comments:

Race of Residents

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	48	0	4,001	595	3,358	276	101	2,920
Black/African American	0	3	0	318	42	273	22	5	215
Asian	0	0	0	54	10	44	4	1	33
American Indian/Alaska Native	0	1	0	181	37	143	5	5	107

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Pacific Islander	0	0	0	59	7	59	1	0	17
Other	0	2	0	126	38	164	8	11	121

***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

Table 24 – Race of Public Housing Residents by Program Type

Alternate Data Source Name:
 PIH IMS/PIC Data
 Data Source
 Comments:

Ethnicity of Residents

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	1	0	273	38	234	14	4	177
Not Hispanic	0	53	0	4,544	691	3,800	302	119	3,236

***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

Table 25 – Ethnicity of Public Housing Residents by Program Type

Alternate Data Source Name:
 PIH IMS/PIC Data
 Data Source
 Comments:

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

As previously noted, the Spokane Housing Authority (SHA) no longer owns or directly manages public housing units. However, residents and clients of the Spokane Housing Authority continue to have access to the accommodations described below, regardless of the specific type of voucher they receive.

Residents of any property owned or managed by SHA may request a reasonable accommodation or modification at any time. These requests are processed and responded to within a reasonable timeframe. The SHA application form includes a section that allows applicants to indicate any specific features or accommodations required to support their disability. If a current tenant or applicant requires a specially designed accessible unit and an existing occupant does not require the accessibility features, SHA will transfer the current resident to a non-accessible unit, thereby making the accessible unit available to the tenant or applicant in need. All requests are subject to being reasonable in nature and economically feasible. Typical accommodation requests include ground-floor transfers, service or emotional support animals, minor modifications such as the installation of grab bars, and adjustments to the number of bedrooms on a tenant's voucher.

In July 2014, the Spokane Housing Authority conducted a comprehensive program and unit accessibility review to assess compliance with Section 504 requirements. At the time of the review, SHA managed 25 substantially accessible units, which represented only 3% of the total units. In 2016, SHA converted 11 units at the Valley 206 Apartments to meet Section 504 standards, followed by the conversion of an additional 3 units in 2018 at the Hifumi-En Apartments. As of 2025, SHA manages a total of 45 units that meet Section 504 standards. This data demonstrates that over the past decade, SHA has consistently increased the number of units that comply with Section 504 accessibility requirements.

Most immediate needs of residents of Public Housing and Housing Choice voucher holders

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.

How do these needs compare to the housing needs of the population at large

Demo

Applicants on the current waitlists for housing programs typically possess fewer resources than the general population. A common characteristic among these applicants is a lack of income, with many facing challenges in securing living-wage employment. As a result, their need for affordable housing is often more acute compared to the broader population, which generally has greater access to resources and higher income levels. Households experiencing both low income and disability face even more limited housing options, particularly when their needs include both affordability and accessibility. These households must compete for the relatively small number of accessible and affordable units currently available within the community.

DRAFT

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

Homelessness remains persistent in Spokane and much remains to be accomplished in meeting the goal of ending homelessness. The annual homeless point in time count conducted in January 2024 counted 2,021 persons experiencing sheltered or unsheltered homelessness.

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 developed a long-range strategic plan – Strategic Plan to End Homelessness in Spokane 2025-2030. Objectives of the 5-Year Strategic Plan The plan follows guidance from the Washington State Department of Commerce, in association with HUD and the Spokane City/County Continuum of Care Board and Sub-Committees.

- Objective One: Promote and equitable, accountable, and transparent homeless crisis response system.
- Objective Two: Prioritize those with the greatest barrier to housing stability and the greatest risk of harm.
- Objective Three: Prevent episodes of homelessness whenever possible.
- Objective Four: Seek to house everyone in a stable setting that meets their needs.
- Objective Five: Strengthen the homeless provider workforce.

The above objectives will guide the strategy and performance measures of the City of Spokane and Spokane County response to homelessness and housing insecurity over the next five years.

Population type	Person becoming homeless	Exiting homeless	Days persons experience homeless
-----------------	--------------------------	------------------	----------------------------------

Consolidated Plan

SPOKANE

66

Demo

Chronically homeless individuals and families	2771	2072	130
Families with children	562 (HH)	357	98
Veterans (adult only)	529	281	160
Unaccompanied youth	142	120	108
Adult	4251	3245	100

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

Data for "numbers of persons becoming and exiting homelessness each year" and "number of days that persons experience homelessness," is found in the LSA report.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	1,053	0
Black or African American	121	0
Asian	12	0
American Indian or Alaska Native	63	0
Pacific Islander	35	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	56	0
Not Hispanic	1,937	0

Data Source

Comments: 2024 Point-In-Time Count

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

In the 2024 Point in Time Count for the county, a total of 54 families were identified as literally homeless, while 53 families were enrolled in transitional housing programs. Notable advancements have been made in the intake, assessment, and placement processes for families, resulting in an increased number of families with children being referred to housing under the Housing First model.

Families are particularly susceptible to housing instability due to the scarcity of affordable housing options. This demographic requires housing that is both affordable and proximate to key resources such as schools, public transportation, and employment centers. Rapid rehousing interventions, including tenant-based rental assistance, align well with the needs of these families. Additionally, the limited number of Permanent Supportive Housing (PSH) units designated for families has shown positive outcomes. However, the process of identifying households that meet the chronicity criteria for PSH remains a significant challenge.

To address this, advocacy efforts will focus on relaxing the chronicity eligibility requirements for PSH units designated for families in the 2025/2026 funding cycles.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

The 2024 Point in Time (PIT) data indicates that, out of a total of 1,993 individuals across all populations, Indigenous households comprised 5.8% of the homeless population; White households represented 68%; Black households accounted for 6.6%; Hispanic households made up 3.8%; Asian households comprised 0.7%; White and Hispanic households together represented 3.6%; Multi-Racial and Hispanic

households constituted 0.5%; Multi-Racial households made up 7.5%; and Native Hawaiian or Pacific Islander households represented 2%.

When compared to the current racial and ethnic composition of Spokane County, the data reveals that, with the exception of White households, all other demographic groups are overrepresented in the local homeless system.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

The overall decrease in the homeless population in 2024 can largely be attributed to the operations of the TRAC Shelter, which provided housing for nearly 300 individuals at any given time. Additionally, several warming shelters were activated during this period. Both the TRAC Shelter and warming shelters were funded through one-time ARPA (American Rescue Plan Act) allocations, which will no longer be available in 2025 and beyond.

DRAFT

NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

Introduction:

The City of Spokane conducted a comprehensive assessment in collaboration with partner agencies to determine the housing and supportive service needs of vulnerable populations, including seniors, individuals with disabilities, veterans, persons with substance use disorders, survivors of domestic violence, and low-to-moderate income residents. The findings, derived from stakeholder consultations and the City's Community Needs Survey, identified key priorities, including expanded access to mental health services, affordable childcare, addiction treatment programs, and enhanced supportive services for economically disadvantaged individuals and those with disabilities. These priorities aim to address systemic service gaps and improve housing stability and overall well-being for at-risk populations.

Describe the characteristics of special needs populations in your community:

Seniors: The City of Spokane has an estimated 51,803 seniors (62+) out of 229,228 residents (23%), per the 2023 ACS 5-Year Estimates. Analysis by Eastern Washington University's Spokane Trends data project found a significant rise in seniors (65+) living at or below the Federal Poverty Level (FPL), increasing from 2,603 in 2005 to 4,934 in 2023.

Persons with Disabilities: The 2021 American Community Survey reports 16.3% of Spokane County residents have a disability, exceeding the state average of 13.1%. Disabilities include hearing, vision, cognitive, ambulatory, self-care, and independent living difficulties. Age-specific rates in Spokane County show disability prevalence rising with age: Under 5 years (3.0%), 5-17 years (9.8%), 18-34 years (10.6%), 35-64 years (16.5%), 65-74 years (26.4%), and 75+ years (49.6%). Nearly half of individuals 75 and older are affected.

Veterans: The 2019–2023 ACS 5-Year Estimates indicate veterans comprise 8.2% of Spokane's population, or roughly 14,766 individuals. This group is predominantly male, with about 12,121 men and 2,645 women having served in the U.S. military.

Persons with Substance Use Disorders: The Washington State Department of Social & Health Services (DSHS) reports a high number of individuals with substance use disorders (SUD) in Spokane live below 200% of the federal poverty level, making them more vulnerable to substance misuse and barriers to treatment. Treatment data show alcohol as the most common substance (30%), followed by marijuana (22%), methamphetamines (18%), heroin (13%), and other opioids or synthetic drugs (12%).

The opioid crisis, particularly fentanyl use, is a growing concern. The potency of synthetic opioids and their combination with heroin and other drugs have contributed to an 18% increase in drug-related deaths over a recent one-year period. Risk factors such as trauma, adverse childhood experiences (ACEs), and co-occurring mental health disorders contribute to substance misuse. Genetic predispositions and social environments, including intergenerational substance use and isolation, further increase risk.

Domestic Violence: Domestic violence in Spokane is a significant issue, affecting one in three women and one in ten men. Spokane County reported a 40% rise in domestic violence calls in 2020. Abuse takes multiple forms, including physical, emotional, psychological, and financial control. The Spokane Regional Domestic Violence Coalition identifies abuse as a pattern of behavior aimed at controlling or dominating an intimate partner through threats, intimidation, and coercion. The COVID-19 pandemic exacerbated domestic violence due to increased isolation and stress.

These issues highlight the challenges faced by Spokane's most vulnerable populations and underscore the need for targeted support services and interventions.

What are the housing and supportive service needs of these populations and how are these needs determined?

Seniors: The City of Spokane, in partnership with Aging and Long-Term Care of Eastern Washington (ALTCEW), has identified key housing challenges for seniors. Many struggle to secure affordable, accessible housing due to fixed incomes and rising costs. Digital housing searches create barriers for those with limited technological access. Expensive and scarce ADA-compliant home modifications hinder independent living. Systemic issues, including housing shortages, restrictive funding, and inadequate emergency shelters, exacerbate instability. Many seniors do not qualify for assistance despite clear needs, with racial and ethnic minorities facing additional financial disparities. A person-centered approach, flexible funding, and inclusive policies are essential for stability.

Persons with Disabilities: The Disability Action Center Northeast Washington (DACNW) identifies housing accessibility as a primary issue. Many require first-floor, barrier-free units, yet affordable options are limited, particularly for those earning 30% or less of the area median income (AMI). Transportation barriers further restrict independence, and access to healthcare and home care services remains inadequate due to long waitlists and fragmented funding. Renters seeking home modifications, such as ramps and handrails, face financial constraints. Affordable housing eligibility often excludes low-wage workers with disabilities, increasing instability.

Veterans: Veterans comprise 8.2% of Spokane's population (approximately 14,800 individuals), with many facing housing insecurity due to financial hardship and service-related disabilities. Stable, affordable housing is a primary need, addressed through transitional and permanent supportive housing programs. The Spokane Housing Authority (SHA) administers HUD-VASH vouchers, integrating rental assistance with case management. Spokane County Veterans Services and the Supportive Services for Veteran Families (SSVF) program provide emergency financial aid, rental assistance, and benefits navigation.

Persons with Substance Use Disorders: The Spokane Regional Opioid Task Force has expanded harm reduction initiatives, including naloxone distribution and medication-assisted treatment (MAT). However, stigma, financial constraints, and limited treatment access prevent many from receiving adequate care. The rising prevalence of fentanyl-related overdoses underscores the need for expanded addiction treatment services and improved coordination.

Domestic Violence Survivors: The City of Spokane, in partnership with the YWCA, has assessed housing challenges for domestic violence survivors. Limited rapid rehousing funds and rigid funding structures impede access to stable housing. Survivors frequently face barriers such as poor credit, eviction histories, and restrictive rental requirements. Expanding AMI thresholds and removing rental history disqualifications could improve access. Additionally, a shortage of ADA-accessible units complicates stability. ARPA funding is the primary resource for survivor housing transitions, highlighting the urgent need for additional relocation assistance. A shortage of referral vouchers has constrained mobile housing services, limiting the transition of survivors into permanent housing. This has contributed to rising homelessness among survivors. The YWCA has identified the need for an expanded shelter facility to ensure long-term stability. Addressing these issues requires adaptable, well-funded solutions that acknowledge the complexity of housing insecurity.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

The Washington State Department of Health's 2023 HIV Surveillance Report provides a map indicating the prevalence rates of HIV by county. This map suggests that Spokane County has a moderate prevalence rate compared to other counties in the state. There were 29 new HIV cases in Spokane County in 2022 and a total of 828 prevalent cases.

The state reports highlight that certain racial and ethnic minority groups—such as African Americans and Hispanics/Latinos—face a disproportionate impact relative to their population sizes. While the available Spokane County data are less granular, local health assessments suggest that these disparities are also present locally. Targeted outreach and culturally sensitive interventions are therefore important components of any local strategy.

The 2022 Washington State HIV Epidemiological Profile notes that a significant portion of persons living with HIV are older adults. This aging demographic poses specific challenges (such as managing comorbidities) for both the individuals and their families. Families, partners, and caregivers often experience stigma and social isolation, as well as caregiving and financial strains. Prevention and treatment services need to consider not only the medical aspects of HIV but also the psychosocial and economic challenges faced by affected families.

If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))

Not applicable

Discussion:

The City of Spokane consulted with providers of housing and services for seniors, persons with disabilities, veterans, individuals with substance abuse disorders, survivors of domestic violence and low-to-moderate income households. In all cases, stable, affordable and accessible housing was a priority need. Additionally, increased access to mental and physical health services is needed by all of the non-homeless special populations in Spokane.

DRAFT

NA-50 Non-Housing Community Development Needs – 91.215 (f)

Describe the jurisdiction’s need for Public Facilities:

More and/or improved childcare facilities, community center facility improvements, increasing ADA accessibility to public buildings, more and/or improved senior center facilities, and other public facility improvements are identified as important public facility needs in Spokane.

How were these needs determined?

The City of Spokane utilized a community needs survey, public meetings, stakeholder consultations, and reviews of existing community needs assessments and community plans to determine community needs for the Consolidated Plan.

Describe the jurisdiction’s need for Public Improvements:

Sidewalks, streetlights, and similar neighborhood improvements and more and/or improved neighborhood parks were identified as a public improvement needs.

How were these needs determined?

The City of Spokane utilized a community needs survey, public meetings, stakeholder consultations, and reviews of existing community needs assessments and community plans to determine community needs for the Consolidated Plan.

Describe the jurisdiction’s need for Public Services:

Many public service needs were identified as critical for the City of Spokane, but the public service needs appearing most often on the community needs survey and through the public feedback sessions are mental health services, affordable childcare services, addiction treatment services and homeless services.

How were these needs determined?

The City of Spokane utilized a community needs survey, public meetings, stakeholder consultations, and reviews of existing community needs assessments and community plans to determine community needs for the Consolidated Plan.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

Historically, Spokane has offered a range of housing options, from mansion apartments in Browne's Addition to suburban developments like Indian Trail. However, as the city has grown, housing diversity and supply have not kept pace with increasing demand, particularly across various income levels. In response, the City of Spokane conducted a Housing Needs Assessment as part of the Spokane Housing Action Plan (HAP) to evaluate housing needs and assess displacement risks in different Census tracts.

The Housing Needs Assessment analyzed Spokane's housing stock, demographic trends, workforce dynamics, and market conditions over several decades. It primarily focused on the City of Spokane but also incorporated regional housing data and the City's 20-year growth projections to estimate future housing demand.

Key Findings from the Housing Needs Assessment

Spokane has experienced steady population and job growth. From 2010 to 2020, the city's population grew by over 14,000, with in-migration exceeding 5,000 people annually since 2017. Employment in Spokane grew by 4% from 2010 to 2017.

To accommodate projected growth, at least 6,800 new housing units will be needed by 2037, based on population forecasts from the Washington Office of Financial Management (OFM) and the City's growth allocation.

Housing prices in Spokane have risen faster than household incomes, creating affordability concerns. In-migration from higher-cost areas has increased competition and driven up housing prices. With a 64% homeownership rate and a 6% vacancy rate, demand remains high, particularly for low- and moderate-income households, and supply is insufficient.

Demographic changes are influencing housing demand. Spokane's aging Baby Boomer population (65+) and growing Millennial population (25-40) are driving a need for smaller housing units and housing with senior support services.

Approximately 38,000 households in Spokane are cost-burdened, spending more than 30% of their income on housing. Renters are particularly affected, with nearly 50% of renters facing cost burdens. These households often struggle to afford essential needs, such as food, transportation, and healthcare.

Homeownership is increasingly unattainable for lower-income households, especially among historically marginalized communities. Homeownership is a key source of wealth and stability, and barriers to homeownership present significant concerns for long-term economic mobility.

While Spokane remains more affordable than neighboring areas like Spokane Valley and Coeur d'Alene, rising housing prices, especially since the COVID-19 pandemic, have increased the risk of displacement. Many residents fear being priced out, and rising costs may push people further down the housing ladder or exclude them from the market.

The Washington Growth Management Act (GMA) promotes diverse housing types and affordability. Recent changes, including House Bill 1923, aim to increase residential capacity. In July 2021, Spokane adopted the Housing Action Plan (HAP), which identifies four priorities:

1. Increase Housing Supply and Affordability: Promote both affordable and market-rate housing construction.
2. Preserve Housing Affordability and Quality: Enhance existing housing to ensure long-term affordability.
3. Enhance Equitable Access to Housing: Remove barriers to housing access, particularly for historically marginalized groups.
4. Strengthen Regional Partnerships: Collaborate with local governments, organizations, and developers to address regional housing challenges.

These priorities aim to create a more sustainable and inclusive housing market that meets the needs of all Spokane residents.

MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

The City of Spokane, like other municipalities within the Spokane-Coeur d'Alene metropolitan area, has undergone significant demographic and developmental changes over the years, resulting in increased demand for diverse housing types. From 2010 to 2020, Spokane's population grew by more than 14,000 residents, and since 2017, Spokane County has experienced an annual net in-migration exceeding 5,000 people. As a consequence of this growth, coupled with the city's projected future expansion, a minimum of 6,800 additional housing units will be required by 2037 to accommodate future demand. However, housing needs are not uniform; they vary substantially based on factors such as household size, income, and other demographic characteristics. These diverse needs have not always been effectively met, and access to housing has been disproportionately limited, particularly for low-income families and communities of color.

The analysis of housing needs is inherently complex, as it encompasses a range of services that individuals are either willing or able to afford. These include basic shelter as well as proximity to essential amenities such as employment centers, retail areas, and recreational spaces. Furthermore, housing quality and its associated amenities—such as home fixtures, landscaping, and views—play a significant role in housing demand. Additionally, the accessibility of public services, including schools, parks, and healthcare, is a critical factor influencing housing preferences. Given these multifaceted factors, households are often required to make trade-offs between the level of service they desire and what they can afford. Achieving an optimal balance among these various factors while minimizing costs remains a significant challenge for housing markets.

Moreover, housing markets operate on a regional scale, making it difficult for individual jurisdictions to fully address housing issues in isolation. Effective solutions often require collaboration and partnerships across municipal boundaries to ensure that housing needs are met comprehensively across the region.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	63,525	64%
1-unit, attached structure	2,820	3%
2-4 units	7,425	7%
5-19 units	11,405	11%
20 or more units	13,050	13%
Mobile Home, boat, RV, van, etc	1,480	1%
Total	99,705	100%

Table 26 – Residential Properties by Unit Number

Alternate Data Source Name:

2016-2020 CHAS

Data Source Comments:

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	95	0%	2,840	7%
1 bedroom	1,175	2%	11,795	29%
2 bedrooms	11,945	23%	15,675	38%
3 or more bedrooms	38,885	75%	10,660	26%
Total	52,100	100%	40,970	100%

Table 27 – Unit Size by Tenure

Alternate Data Source Name:

2016-2020 CHAS

Data Source Comments:

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

Federal, state, and local affordable housing programs are designed to assist renter and owner households with incomes at or below 80% of the Area Median Income (AMI). The majority of these programs target low- and extremely low-income households, providing support to secure and maintain affordable housing.

At the federal level, the City of Spokane utilizes HOME Investment Partnership Program (HOME) and Community Development Block Grant (CDBG) funds to facilitate the construction of new affordable housing units and the rehabilitation of existing housing stock into viable, affordable multifamily housing. Currently, 75 affordable housing units are under construction, with an additional 112 units expected to be completed within the next year.

Locally, RCW 82.14.530 enables the Spokane City Council to levy a sales and use tax specifically for housing and related services. This tax, set at one-tenth of one percent (0.1%), generates approximately \$5.8 million annually. The revenue is allocated to the construction of affordable housing and the provision of supportive housing services. Housing funded through this tax is primarily directed towards households with incomes at or below 60% AMI, particularly those with behavioral or health disabilities, veterans, senior citizens, individuals who are homeless or at risk of homelessness, households with children, unaccompanied homeless youth or young adults, and survivors of domestic violence. In 2024, the first contracts under this funding source were awarded, focusing on supportive housing services. A future Request for Proposals (RFP) for affordable housing development is scheduled for 2025.

Additionally, the City of Spokane's Planning Department has initiated the Shaping Spokane Housing program to address the city's unique housing challenges. This initiative encompasses various projects aimed at increasing housing choice and affordability across all income levels. The program includes a series of Comprehensive Plan and Municipal Code amendments, with a particular emphasis on increasing the supply of "missing middle" housing (e.g., 2-, 3-, and 4-unit developments). Furthermore,

the program has promoted changes to zoning codes, including increased flexibility in Accessory Dwelling Unit (ADU) size and design standards, to simplify the construction and siting of these units. Although the Shaping Spokane Housing program does not provide direct financial incentives for affordable housing, it supports developers in utilizing qualifying multi-family or single-family tax exemptions. Preliminary data from the program shows that 76 units were approved between July 2022 and October 2023, and a total of 455 units have either been in pre-development or have been completed since July 2022.

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

Displacement refers to situations where a household is compelled or pressured to vacate its home against its will. As the demand for housing increases, driving up costs and intensifying redevelopment pressures, many residents of Spokane are concerned about the potential for displacement. Displacement can have severe and lasting consequences for affected households, leading to significant disruption of their social networks and community ties.

In 2021, as part of its Housing Action Plan, the City of Spokane conducted a comprehensive study to assess the risks of displacement and resulting housing instability. Vulnerability to housing displacement is influenced by various factors, including socioeconomic status (such as education level and income), household composition and disability (e.g., age 65 or older, single-parent households, individuals over the age of five with disabilities), minority status, language proficiency, and housing type and transportation access (e.g., mobile homes, overcrowding, lack of transportation). Additionally, the increasing frequency of natural disasters, such as wildfires and extreme weather events, has been identified as a contributing factor that exacerbates housing vulnerabilities.

By comparing these risk factors with housing density across the City of Spokane, several areas have been identified as being particularly at risk for higher levels of displacement. These areas include regions north of the Spokane River and between Division Street and the Hamilton/Nevada arterials. An additional high-risk area is located in the Chief Garry Park neighborhood, south of the Spokane River. Further areas of concern include the lower South Hill and portions of the West Central Neighborhood along the Maple Street arterial and south of Boone Avenue.

The population residing in these at-risk areas encompasses approximately 63,351 residents and 27,468 housing units, of which 38% are owner-occupied and 62% are renter-occupied. Within this group, 27% are people of color, 20% are individuals with disabilities, 16% are single-parent households, 16% lack access to a vehicle, and 27% live below the poverty line. These demographic factors highlight the need for targeted interventions and policy solutions to address the housing challenges faced by the most vulnerable populations. When developing affordable housing strategies and policies to mitigate displacement risks, it is crucial to consider these factors to ensure that the most at-risk individuals and families are adequately protected.

Does the availability of housing units meet the needs of the population?

There is a significant need for increased housing across all types within the City of Spokane. The City's Housing Action Plan identifies key housing deficiencies that are currently impacting the community. To meet the housing demands of the City of Spokane, approximately 357 housing units must be produced annually through 2037. To address these needs, it is essential for the City to continue advancing policies and strategies that foster the development of diverse housing types at varying levels of affordability, particularly for low- and moderate-income households.

The escalating cost of housing remains a primary concern, as more residents are finding it increasingly difficult to afford suitable housing. From 2012 to 2018, Spokane's median household income increased by 21.2%, rising from \$44,608 to \$54,085. In contrast, home sale prices surged by 47% during the same period, from \$174,000 to \$256,000. This increase in home prices has significantly outpaced the growth in household incomes, making homeownership unaffordable for a large portion of the population.

Rents for two-bedroom apartments have also seen an 11% increase since 2010. By 2018, rents were rising in parallel with increases in renter incomes, suggesting that moderate-income households may be increasingly priced out of the homeownership market by higher-income households. An additional challenge is the persistently low vacancy rate for two-bedroom apartments over the last decade. From 2010 to mid-2020, the vacancy rate for two-bedroom apartments averaged 2.7%, well below the 5% threshold considered healthy for a balanced housing market. This indicates a significant shortage in supply relative to demand, further exacerbated by a modest increase in the renter population between 2012 and 2018. This trend signifies growing pressure on the already limited supply of moderate-income rental units, and if it continues, it could result in increased financial hardship for households across the city.

Given the changing demographic landscape, the City of Spokane will require at least 6,791 additional housing units by 2037, with at least half of these units designated for low- and moderate-income households.

Describe the need for specific types of housing:

Housing needs evolve over the course of an individual's life, making it essential to monitor demographic shifts to understand how these changes affect housing demand. Between 2012 and 2018, the City of Spokane's senior population (65+ years) and millennial population (27-36 years) both grew by 2%. Projections for Spokane County from 2020 to 2030 estimate that the population aged 65+ will increase from 18% to 22% of the total population, a trend that mirrors national patterns.

Spokane's housing stock is predominantly composed of single-family detached homes, accounting for 69% of the market, which limits the diversity of housing types required to meet future demand. There is a notable shortage of middle housing, such as townhomes, triplexes, duplexes, quadplexes, and cottages, which make up only 9% of the housing stock. These housing types are crucial for enabling seniors and couples to downsize and remain in their communities, while also providing affordable options for young households and working families seeking access to desirable neighborhoods.

Furthermore, the growth in employment sectors such as healthcare and social assistance is likely to further increase demand for moderate- to middle-income housing in the region.

Several national demographic trends are influencing the demand for specific types of housing. The proportion of nuclear family households, once the predominant household type in the mid-20th century, declined from 40% in 1970 to 20% in 2018. Conversely, the share of single-person households rose from 15% in 1970 to 28% in 2018, now becoming the most common household type. This shift is expected to result in fewer persons per household, thereby increasing the demand for individual housing units. Additionally, approximately one-third of Americans aged 18-34 were living with their parents as of 2018, and the median age for first marriage increased to nearly 30 in 2016. These factors are expected to delay or reduce housing demand for individuals aged 18-34.

The Hispanic/Latino population is projected to be the fastest-growing demographic group in the coming decades. Households within this population tend to be multigenerational, which creates a demand for larger housing units. Over time, minority groups will constitute a larger share of young households and become a significant source of demand for both affordable rental housing and homeownership opportunities.

In addition to demographic shifts, there remains a significant shortage of permanent supportive housing in the City of Spokane. Despite rising demand, the development of housing options for vulnerable populations has not kept pace, exacerbating housing instability for those in need.

Discussion

The City of Spokane requires a diverse range of housing options, including both rental and owner-occupied units, to meet the needs of all income levels. Affordability remains a significant concern as housing prices across all types continue to rise. To address this growing challenge, the Community, Housing, and Human Services Department collaborates with partner agencies and local government entities to address the increasing demand for permanent supportive housing. The expanding homeless population has placed added pressure on shelters and affordable housing resources that support the transition of individuals and families into stable, long-term housing.

Spokane has established several housing programs designed to meet the needs of various demographic groups. The Single-Family Rehabilitation Program, funded through the Community Development Block Grant (CDBG), provides low- to moderate-income homeowners with financial assistance to make essential health and safety improvements, ensuring that homes remain sustainable and affordable. The Minor Home Repair Program assists low- to moderate-income homeowners, particularly seniors and individuals with disabilities, by funding smaller repairs that support housing stability. Capital funds are allocated to property owners and nonprofit organizations to make necessary upgrades to affordable rental units within the city. Homeownership programs help low- and moderate-income families navigate the competitive housing market and secure the resources needed to purchase a home.

The HOME Investment Partnerships Program further enhances efforts to increase the supply of affordable housing units in Spokane by providing additional funding to support the construction of new housing. This funding is complemented by the City’s sales and use tax dedicated to housing and related services. Through these combined efforts, the City of Spokane will continue working with local housing providers to meet the housing needs of both renters and homeowners. Additionally, the City’s Housing Action Plan will guide ongoing initiatives to address specific housing challenges in targeted areas of the community.

DRAFT

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

Introduction

Housing affordability remains a critical issue within the Spokane community, as housing prices have consistently outpaced the growth of household incomes for a significant portion of residents. The local housing market is under increased pressure due to in-migration, which is amplifying competition and contributing to the escalation of housing costs. The City of Spokane and its surrounding region are experiencing a substantial influx of new residents relocating from areas with higher home prices and greater housing wealth. The persistent low vacancy rates in both the homeowner and rental markets further exacerbate this pressure, indicating a supply shortfall that fails to meet demand, particularly for low- and moderate-income households.

Approximately 40% of households in Spokane are considered cost-burdened, with renters representing a disproportionate share of those affected. According to the U.S. Department of Housing and Urban Development (HUD), a household is deemed cost-burdened when it spends more than 30% of its monthly income on housing costs. Nearly 38,000 households in Spokane meet or exceed this threshold, with the highest incidence of cost burdens found among lower-income households and renters. Cost-burdened households often face significant challenges in affording essential needs such as food, clothing, transportation, and medical care, in addition to covering monthly housing expenses and maintenance.

The growing difficulty of achieving homeownership is particularly pronounced among lower-income households, with the most significant impact felt by communities of color. Homeownership represents a primary means of wealth accumulation and housing stability for many households, yet it is becoming increasingly inaccessible to a larger segment of the population in Spokane and the surrounding region.

Cost of Housing

	Base Year: 2010	Most Recent Year: 2020	% Change
Median Home Value	159,400	205,500	29%
Median Contract Rent	639	776	21%

Table 28 – Cost of Housing

Alternate Data Source Name:

2016-2020 CHAS

Data Source Comments:

Rent Paid	Number	%
Less than \$500	6,295	15.4%
\$500-999	24,770	60.5%
\$1,000-1,499	7,555	18.4%
\$1,500-1,999	1,520	3.7%

Rent Paid	Number	%
\$2,000 or more	820	2.0%
Total	40,960	100.0%

Table 29 - Rent Paid

Alternate Data Source Name:
2016-2020 CHAS
Data Source Comments:

Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	2,900	No Data
50% HAMFI	10,130	3,625
80% HAMFI	26,305	13,230
100% HAMFI	No Data	20,445
Total	39,335	37,300

Table 30 – Housing Affordability

Alternate Data Source Name:
2016-2020 CHAS
Data Source Comments:

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	812	926	1,198	1,703	1,987
High HOME Rent	569	669	885	1,178	1,295
Low HOME Rent	569	669	807	932	1,040

Table 31 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

According to Spokane's Housing Action Plan, there is a clear need for a broader range of housing types accessible to all income levels within the City of Spokane. The escalating cost of housing is a growing concern, as more residents are finding it increasingly difficult to secure affordable housing. Between 2012 and 2018, the median household income in Spokane increased by 21.2%, from \$44,608 to \$54,085. However, during the same period, home sales prices surged by 47%, from \$174,000 to \$256,000. Additionally, rents for two-bedroom apartments rose by 11% since 2010, while renter incomes increased by nearly 21%, from \$27,290 to \$32,926. This shift may indicate that moderate-income households are being priced out of homeownership by higher-income households, subsequently driving demand for rental housing.

A critical method of assessing housing affordability issues is by examining housing cost burden, which refers to households spending more than 30% of their gross income on housing costs. The impact of housing cost burdens has not been evenly distributed across households, with low- and moderate-income households experiencing disproportionately higher burdens. Income level is strongly correlated with cost burden. Nearly 50% of households earning less than 50% of Area Median Income (AMI) are severely cost-burdened, spending more than 50% of their income on housing. Furthermore, at least 69% of renters earning less than 80% of AMI face some form of cost burden.

How is affordability of housing likely to change considering changes to home values and/or rents?

Spokane's Housing Action Plan highlights the need for a broader range of housing options to accommodate residents across all income levels. Housing affordability has become a growing concern as housing prices continue to rise faster than household income, creating barriers for many in accessing suitable housing. Between 2012 and 2018, Spokane's median household income increased by 21.2%, from \$44,608 to \$54,085, while home sales prices rose by 47%, from \$174,000 to \$256,000. Additionally, rents for two-bedroom apartments increased by 11% since 2010, while renter incomes grew by approximately 21%, from \$27,290 to \$32,926. These trends suggest that moderate-income households are being priced out of homeownership, often transitioning to rental housing.

A key measure of housing affordability is the housing cost burden, which refers to households spending more than 30% of their gross income on housing. This burden disproportionately affects low- and moderate-income households, with severity increasing as income decreases. Nearly 50% of households earning less than 50% of Area Median Income (AMI) are severely cost-burdened, spending more than 50% of their income on housing. Moreover, 69% of renters earning less than 80% of AMI are cost-burdened, demonstrating the widespread nature of housing affordability challenges.

The affordability crisis is further exacerbated by market dynamics. In-migration to the region has intensified competition for housing, driving up home prices and rental rates. As Spokane experiences substantial population growth, including an influx of residents from areas with higher housing costs, demand has outpaced supply. This has led to persistently low vacancy rates, particularly in both homeownership and rental markets, where supply is insufficient to meet demand, especially for low- and moderate-income households. The overall vacancy rate for rental units is below the recommended threshold, indicating inadequate availability for lower-income households.

The shortage of affordable housing is especially critical for moderate- to low-income households. Spokane's Housing Action Plan calls for the development of at least 357 new housing units annually through 2037 to meet projected demand, with a substantial portion required for low- and moderate-income households. This highlights the urgent need for policies and strategies to expand housing availability across income levels.

Demographic shifts are also placing additional pressure on the housing market. Both the senior (65+) and millennial (27-36) populations have grown, driving demand for smaller, affordable housing options like townhomes, duplexes, and accessory dwelling units (ADUs). However, Spokane's housing stock is predominantly composed of single-family detached homes (69%), with limited availability of middle housing types. This lack of housing diversity restricts access to suitable housing for seniors, young households, and working families.

Additionally, the need for affordable housing is compounded by a shortage of permanent supportive housing for vulnerable populations, including those experiencing homelessness, seniors, and individuals with disabilities. Despite growing demand for these options, development has not kept pace, further underscoring the inadequacy of existing housing infrastructure.

In conclusion, Spokane's housing market faces significant affordability challenges. The gap between household incomes and housing prices, coupled with demographic changes, creates an urgent need for diverse, affordable housing options. The City's Housing Action Plan recognizes this urgency and advocates for continued policy efforts to expand housing supply, particularly for low- and moderate-income households. Addressing these issues is essential for ensuring housing stability and economic mobility for all Spokane residents.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

In 2020, the median contract rent was \$776, with approximately 60.5% of renters paying less than \$1,000 per month. While this median rent is below the efficiency Fair Market Rent, it exceeds the efficiency High HOME Rent and Low HOME Rent levels. Although the median rent remains relatively affordable, there is a critical need for additional housing options for extremely low-income households.

The urgent need for more housing targeted at extremely low-income households highlights the importance of both producing and preserving affordable housing. The City of Spokane is dedicated to assisting residents at all income levels in acquiring and maintaining safe, secure housing. To address this issue, the City's strategy will evaluate the dynamics of the rental market and prioritize increasing the availability of housing for cost-burdened renters. This approach will involve exploring both the development of new affordable housing units and the preservation of existing affordable housing stock.

Discussion

Spokane faces significant challenges in providing affordable housing for its residents. Nearly 50% of renter households experience high-cost burdens, spending more than 30% of their income on housing. Homeownership has become increasingly unaffordable for low- and moderate-income families, as high interest rates and limited housing supply place homeownership beyond reach for many. The region's growing population further exacerbates the demand for housing, placing additional strain on an already limited supply.

Both housing preservation and new construction will be essential in addressing Spokane’s long-term housing affordability challenges. The preservation of the existing housing stock is vital to ensure a sustainable supply of quality, affordable housing for renters and homeowners. For cities like Spokane, which are economically significant within their regions, the continued development of new housing is equally important. The housing market in Spokane is intrinsically linked to neighboring cities, the broader region, and the state. If Spokane fails to add new housing units, the demand for housing will persist, resulting in diminished affordability in surrounding areas and negative externalities such as increased traffic congestion, as residents are forced to commute longer distances for work. To ensure continued regional prosperity, it is critical that Spokane focuses on expanding and maintaining a diverse housing supply for both homeowners and renters across all income levels.

DRAFT

MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

Introduction

The City of Spokane is home to over 90,000 housing units, the majority of which are older, with a significant portion constructed prior to 1979. While this represents a substantial housing stock, many of these units require increased maintenance or substantial repairs due to their age and the natural degradation of building components over time.

Among these units, over 31,000 were built prior to 1950, a period associated with the widespread use of lead-based paint, which poses a health risk, particularly to children under six years of age. Deteriorating lead-based paint presents a potential in-home hazard to occupants. Additionally, Spokane contains over 32,000 homes constructed between 1950 and 1979, a period during which residential sewer connections were often made with Orangeburg pipe, a tar-paper-based material with a 40-50 year lifespan. As these pipes age, the risk of failure increases, leading to potential sewage backups and costly repairs or replacements.

While Spokane's older housing may offer relatively affordable purchase or rental prices compared to state averages, these properties often come with higher maintenance and utility costs, which can exceed those of new construction. As a result, homeowners and renters in Spokane may experience affordability in terms of real estate prices but must account for additional expenses related to the upkeep and operational costs of older homes.

Describe the jurisdiction's definition of "standard condition" and "substandard condition but suitable for rehabilitation":

For the purposes of this Consolidated Plan, housing units are considered to be in substandard condition if they fail to meet the Housing Quality Standards (HQS) as outlined in 24 CFR 982. These units do not satisfy one or more of the physical inspection criteria established by HUD's HQS. A unit is classified as substandard and unsuitable for rehabilitation if the cost of repairs exceeds the lesser of the property's replacement value or the value of surrounding properties. Such conditions typically arise from substantial deferred maintenance, significant structural deficiencies, or the presence of health and safety hazards. Units that do not meet these criteria are considered to be in standard condition. NSPIRE for CPD programs will be implemented following guidance from HUD.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	11,425	22%	18,670	46%
With two selected Conditions	230	0%	1,685	4%
With three selected Conditions	20	0%	150	0%
With four selected Conditions	0	0%	25	0%

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
No selected Conditions	40,430	78%	20,440	50%
Total	52,105	100%	40,970	100%

Table 32 - Condition of Units

Alternate Data Source Name:

2016-2020 CHAS

Data Source Comments:

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	5,980	11%	5,870	14%
1980-1999	7,860	15%	8,515	21%
1950-1979	18,050	35%	14,500	35%
Before 1950	20,215	39%	12,080	29%
Total	52,105	100%	40,965	99%

Table 33 – Year Unit Built

Alternate Data Source Name:

2016-2020 CHAS

Data Source Comments:

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	38,265	73%	26,580	65%
Housing Units build before 1980 with children present	4,685	9%	2,350	6%

Table 34 – Risk of Lead-Based Paint

Alternate Data Source Name:

2016-2020 CHAS

Data Source Comments:

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

Table 35 - Vacant Units

Data Source: 2005-2009 CHAS

Need for Owner and Rental Rehabilitation

The majority of housing in Spokane was constructed over 35 years ago, with many of these older homes requiring significant investment to repair or replace aging building systems. Deferred maintenance often leads to substantial housing quality deficiencies, increased repair costs, and, in some cases, the potential loss of housing due to substandard conditions.

A critical strategy for preserving affordable housing involves maintaining the existing housing stock. Regular maintenance ensures that homes remain safe and sanitary, while also preserving property values and enhancing the overall desirability of neighborhoods. To support this strategy, the City of Spokane allocates funds to several home repair programs, detailed as follows:

Minor Home Repair Program: Many homes require periodic assistance with minor yet essential repairs to ensure safety and habitability. These repairs address issues such as accessibility modifications, plumbing leaks, sewer line clearing, electrical problems, roof leaks, heating system failures, and water heater replacements. The City of Spokane provides this assistance through grants to low- and moderate-income homeowners, with a lifetime limit on funding assistance.

Single Family Rehabilitation Program: Some homes necessitate more extensive rehabilitation due to significant deferred maintenance. These rehabilitation projects typically include roof replacement, furnace replacement, new electrical services, bedroom egress window installation, sewer line replacement, flooring replacement, and structural repairs. Homes built prior to 1978 are commonly affected and will include lead-based paint testing and remediation. The City of Spokane administers this program through low-interest loans to improve home health and safety, thereby preserving affordable housing.

Rental Repair Program: Certain rental properties require rehabilitation when property owners lack the financial resources or financing options. Common rehabilitation activities include roof replacement, unit modifications, and structural repairs, as well as improvements to enhance marketability and exterior appeal. The City of Spokane allocates funds for the improvement of rental housing quality while maintaining affordable rent levels.

Multifamily Housing Program: Given the need to preserve and increase the supply of rental housing at below Fair Market Rent levels, the City of Spokane offers the Multifamily Housing Program. This program provides grants and loans to affordable housing developers who acquire, rehabilitate, and/or construct rental properties that include rent and income caps for tenants, ensuring the preservation of affordable rental housing in the community.

Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

Lead-based paint was prohibited in 1978; however, many homes constructed prior to this date still contain leaded paint. The City of Spokane operated the Lead Safe Spokane program from 2004 to 2012, discovering that the majority of homes built before 1940 contained some level of lead-based paint.

According to the American Community Survey, 73% of owner-occupied and 65% of renter-occupied housing units were built before 1980 and may contain lead-based paint. Additionally, 39% of owner-occupied and 29% of renter-occupied housing units were built prior to 1950, which likely results in a higher incidence of leaded paint. The American Community Survey also estimates that 9% of owner-occupied and 6% of renter-occupied pre-1980 housing units (totaling 7,035 housing units) have children present in the household. Given the presence of lead-based paint risks in Spokane housing, lead testing and remediation are integral components of all Community, Housing, and Human Services (CHHS) housing rehabilitation projects involving pre-1978 homes.

Discussion

Housing quality and affordability are closely interconnected, and addressing both can enhance the availability of housing for a range of income levels, as well as expand housing options throughout the City of Spokane across all neighborhoods. Existing housing often represents the most affordable option and is difficult to replace with new construction at the same cost. Therefore, there is a significant need to preserve existing homes and rehabilitate the older housing stock.

Access to safe, affordable housing remains a challenge, particularly for lower-income households, who may be forced to make trade-offs to secure or retain housing within their financial means. These trade-offs often involve living in substandard housing conditions that may present health and safety risks, such as exposure to lead-based paint or other environmental hazards. Addressing the maintenance and upkeep of existing housing is critical to ensuring residents' safety and health, while also preserving the viability of the housing stock.

The City of Spokane will continue to prioritize the impact of its existing housing and community development programs, expanding them as resources permit. Additionally, the City will collaborate with community members and partners to implement necessary adjustments to programs and processes, with the goal of improving access to information, reducing barriers to participation, and enhancing overall program effectiveness.

MA-25 Public and Assisted Housing – 91.210(b)

Introduction

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. 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.

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.

Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	0	125	4,724	102	4,622	571	842	1,569
# of accessible units									

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 36 – Total Number of Units by Program Type

Data PIC (PIH Information Center)

Source:

Describe the supply of public housing developments:

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

Not applicable

Public Housing Condition

Public Housing Development	Average Inspection Score

Table 37 - Public Housing Condition

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

SHA’s approach includes acquiring, renovating, and building units specifically for low-income families.

Acquisition and Development:

- SHA Housing will use MTW funds to acquire and renovate existing units, as well as build new units to support low-income families.
- The focus is on units that are not classified as public housing units or Housing Choice Voucher Units.

Initial development projects include:

- Reimagining Cornerstone Courtyard, Agnes Kehoe Place, and the Pearl on Adams, through a tax-credit partnership portfolio recapitalization.
- Acquisition, recapitalization, and preservation of a 288-unit project serving households at or below 60% of AMI (Area Median Income).

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

The mission of Spokane Housing Authority is “SHA creates and sustains high quality affordable housing options that encourage individual prosperity and support healthy communities.” The strategy for this mission is affordable impact, customer service, housing stability and client success, housing supply defined as follows:

- Affordable Impact - SHA is a trusted leader on affordable housing policy issues
- Customer Services - SHA offers quality customer-centered services.
- Housing Stability and Client Success - SHA programming provides the foundation for housing stability and self-determined client successes

- Housing Supply - SHA increases housing supply by providing equitable housing options that support our community's evolving needs
- Relationships - SHA has robust relationships that strengthen SHA's impact through collaborative action

Discussion:

Spokane Housing Authority (SHA) is the public housing agency in Spokane County. Although SHA does not own public housing, it does have tax credit projects as part of its portfolio. SHA is committed to improving the living environment of low- and moderate-income families through a comprehensive strategy that utilizes MTW (Moving to Work) funds. The agency's approach includes acquiring, renovating, and building units specifically for low-income families.

Acquisition and Development:

SHA Housing will use MTW funds to acquire and renovate existing units, as well as build new units to support low-income families. The focus is on units that are not classified as public housing units or Housing Choice Voucher Units.

Initial development projects include:

- Reimagining Cornerstone Courtyard, Agnes Kehoe Place, and the Pearl on Adams, through a tax-credit partnership portfolio recapitalization.
- Acquisition, recapitalization, and preservation of a 288-unit project serving households at or below 60% of AMI (Area Median Income).

MA-30 Homeless Facilities and Services – 91.210(c)

Introduction

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 2024, agencies operated a total of 1,882 permanent, year-round beds for homeless persons in Emergency Shelters 1620 beds and Transitional Housing Facilities 262 beds. In addition, 1131 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.

More detailed project information on homeless housing resources can be 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.

Facilities and Housing Targeted to Homeless Households

	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
Households with Adult(s) and Child(ren)	424	0	155	1,953	0
Households with Only Adults	1,381	239	262	1,131	0
Chronically Homeless Households	0	0	0	458	0
Veterans	10	0	30	412	0
Unaccompanied Youth	44	0	17	0	0

Table 38 - Facilities and Housing Targeted to Homeless Households

Data Source Comments: 2024 Housing Inventory Count

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

Spokane Continuum of Care (CoC) homeless services providers meet in subpopulation subcommittees to coordinate the utilization of mainstream resources, ensuring that eligible clients receive the benefits to which they are entitled. All major federal mainstream services are available within the community, including TANF, WIC, Basic Food Assistance, Medicare, Medicaid, Veterans Healthcare, SSI, and SSDI. Providers must facilitate connection to mainstream benefit programs to increase housing stability.

Several CoC subcommittees include a representative from the region's largest federally qualified health center (CHAS Health) to increase collaboration with projects and healthcare organizations and assist program participants with health insurance enrollments, including Medicaid. CHAS Health is also a certified community behavioral health center that supports connection to mental health and substance use disorder services. In addition, partners employ staff who help clients with enrollment and navigation of healthcare and behavioral health services.

WorkSource Spokane offers direct access to career development, training, healthcare, expanded services for re-entry customers, and specialized assistance for working parents and job seekers. Homeless service providers collaborate with WorkSource Spokane and local community colleges to increase access to jobs and job training programs to increase household incomes and earning capability.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

A wide array of non-mainstream services is available within the Continuum of Care (CoC). A Homeless Pocket Guide has been developed, providing contact information for accessing primary homeless prevention and service resources. Detailed information on specific housing and service resources can be found in the guide, available at www.snapwa.org.

The Spokane regional coordinated entry process includes access to diversion programs designed to prevent individuals and families with children from entering the crisis response system by facilitating their connection to community resources. Households at risk of homelessness and diagnosed with disabilities, as determined by the Washington State Department of Social and Health Services, may be eligible for long-term rental assistance through the Housing and Essential Needs program to avert homelessness.

A strategic shift towards prioritizing permanent housing exits for households upon entry into the homeless system has been a transformative approach to the City's homeless response over recent years. As a result, much of the CoC's efforts focus on rapid rehousing rental assistance programs tailored to meet the specific needs of individuals, families with minor children, and young adults. Households presenting as chronically homeless with significant barriers may be placed directly into available

Permanent Supportive Housing (PSH) units or temporary bridge housing; however, these households are also provided with the opportunity to transition into permanent housing through rapid rehousing.

The Medicaid Transformation initiative, overseen by the Washington State Healthcare Authority, has enabled providers to offer enhanced supported employment and housing assistance through the Foundational Community Supports (FCS) program. Apple Health and Homes (AHAH) is a multi-agency effort that pairs healthcare services with housing resources for some of our most vulnerable residents. Created under Chapter 216, Laws of 2022 (ESHB 1866), the initiative aligns housing resources (capital financing and rental/operations assistance) with supportive services through the Health Care Authority's FCS program. FCS provides supportive housing and supportive employment services designed to enable program participants to lead independent and self-directed lives in their own homes. HCA has contracted with Wellpoint to be the coordinating entity that confirms eligibility for participants in conjunction with local FCS providers across the state.

The Supportive Services for Veteran Families (SSVF) program serves as a critical resource for veterans and their families who are homeless or at risk of homelessness. SSVF provides intensive outreach, housing search and placement assistance, and continued case management. For veterans requiring more intensive housing services, the Spokane Housing Authority (SHA) maintains a successful partnership with the Veterans Administration to provide Veterans Affairs Supportive Housing (VASH) vouchers to homeless veterans. All referrals are processed through the VA, which also provides comprehensive wraparound supportive services. Veterans who are not eligible for VASH vouchers are prioritized for placement in PSH units designated for chronically homeless veterans.

The Young Adult Housing Program (YAHP), administered by the Washington State Department of Commerce's Office of Homeless Youth, offers a vital resource for the provision of rental assistance, transitional housing, and case management to young adults aged 18 to 24. YAHP supports young adults with housing search assistance, temporary rental assistance, and case management, while also providing access to transitional or interim housing for youth facing the highest barriers during the housing search process.

MA-35 Special Needs Facilities and Services – 91.210(d)

Introduction

Housing insecurity remains a pressing issue in Spokane, particularly for vulnerable populations such as seniors, persons with disabilities, veterans, individuals with substance use disorders, and domestic violence survivors. Systemic barriers, including affordability, accessibility, and restrictive funding, prevent many from securing stable housing. Limited emergency shelters, home modification challenges, and stringent eligibility requirements further complicate the situation. Local organizations, including Aging and Long Term Care of Eastern Washington (ALTCEW), Disability Action Center Northeast Washington (DACNW), and the YWCA, have identified critical needs.

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

For seniors, Aging and Long Term Care of Eastern Washington (ALTCEW) highlighted the challenges of finding affordable, accessible housing while living on fixed incomes. Many struggle with digital platforms that dominate housing searches, and necessary home modifications remain costly. Systemic issues like housing shortages, restrictive funding, and limited emergency shelter options worsen the situation. Aging in place is particularly difficult for racial and ethnic minorities who experience financial disparities and lower homeownership rates. A flexible, person-centered approach with inclusive policies is needed to ensure equitable aging.

Persons with disabilities, as identified by Disability Action Center Northeast Washington (DACNW), face severe housing shortages, particularly for affordable, accessible units. Those earning only 30% of the area's median income struggle the most. Transportation barriers limit mobility, and home care shortages leave many without essential support. Fragmented funding leads to long waiting lists for services, and renters lack resources for necessary home modifications. Stringent eligibility criteria further exclude low-wage workers with disabilities, while workforce initiatives remain underfunded, perpetuating economic struggles.

Veterans, who make up 8.2% of Spokane's population, often face housing insecurity due to financial hardship, disabilities, and difficulties transitioning to civilian life. The Spokane Housing Authority's HUD-VASH program provides rental assistance and case management. Other services, such as Spokane County Veterans Services and the Supportive Services for Veteran Families (SSVF) program, offer emergency aid and housing support. The Spokane VA Medical Center and Spokane Vet Center provide healthcare and mental health counseling, ensuring comprehensive care for veterans in need.

Domestic violence survivors, as assessed by the YWCA, face significant housing barriers, including credit issues, eviction records, and strict rental qualifications. A lack of rapid rehousing funds and limited ADA-accessible units exacerbate challenges. The YWCA calls for increased funding, relocation assistance, and

a larger independent shelter to ensure long-term stability. Addressing these systemic gaps requires flexible, well-funded solutions to reduce housing insecurity across all populations.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

Governor's Opportunity for Supportive Housing (GOSH), Foundational Community Supports (FCS), and services provided through Apple Health are programs that help people returning from institutions receive supportive housing. Governor's Opportunity for Supportive Housing (GOSH) is a long-term care service designed to assist individuals transitioning from state hospitals to independent living. It offers housing search assistance and ongoing tenancy support to facilitate this process.

Foundational Community Supports (FCS) is a program under Washington State's Medicaid Transformation Project, offering benefits for supportive housing and supported employment to Apple Health-eligible beneficiaries with complex needs. The program aims to help individuals find and maintain stable housing and employment, addressing broader health requirements. Eligibility for FCS includes Medicaid recipients who have faced challenges with mental health or addiction and require support to secure and sustain permanent housing.

Apple Health, Washington State's Medicaid program, provides comprehensive health coverage, including services that support individuals transitioning from health institutions to community settings. Through Apple Health, eligible individuals can access a range of services, including medical care, behavioral health services, and long-term services and supports. These services are designed to promote health and independence, facilitating successful transitions from institutional care to community-based living. Additionally, Apple Health collaborates with programs like FCS to offer supportive housing and employment services, addressing the social determinants of health that impact overall well-being.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

To be added after funding recommendations are approved.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

Not applicable

MA-40 Barriers to Affordable Housing – 91.210(e)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

The Washington State Department of Commerce Affordable Housing Advisory Board’s Housing Advisory Plan (2023-2028) identifies key barriers to affordable housing development in Spokane, shaped by both current and historical public policies.

Funding, Financing, and Resource Allocation

Securing adequate funding is a major challenge for affordable housing developers. Developers need capital, operational funds, land, and other resources. Nonprofits struggle to raise capital and compete for limited government subsidies. Private sources often impose high fees or expect unrealistic returns. Finding suitable land is another obstacle, as large, vacant parcels with appropriate zoning are rare or unaffordable, while smaller parcels are limited, reducing affordable housing options.

Land Use Regulation and Planning

Restrictive zoning laws and development regulations limit affordable housing availability, particularly in desirable neighborhoods. Though state funding supports land-use planning, funding is inconsistent, complicating local government efforts to update housing elements or implement zoning changes. Rising construction and infrastructure costs further hinder development. Local resources for growth are limited, meaning developers face additional costs like connection charges and impact fees, making it difficult to secure financing for planning and infrastructure.

Administrative Processes

The development process is complex and time-consuming. Developers must navigate permitting, design reviews, environmental assessments, and public outreach, all of which add costs and time. High fees associated with these processes create further financial strain.

Construction Barriers

Building codes that limit design flexibility, combined with rising material, labor, and equipment costs, pose significant challenges. Supply chain disruptions and shortages of construction resources have driven up costs, which affordable housing projects cannot offset by raising rents like market-rate housing can. Increased costs may delay or halt projects, especially if additional funding is needed for pre-construction or infrastructure improvements.

Limited Housing Models

Spokane faces a shortage of housing options for individuals with reliable incomes who cannot compete in the private housing market. While some lower-income households could access homeownership with targeted support, available models are limited. Public funding often prioritizes large projects producing many units, despite a growing demand for “missing middle” housing for moderate-income households. This emphasis overlooks opportunities for smaller, infill projects near transit and jobs. Despite efforts by the City of Spokane’s Planning Department, affordable housing supply remains insufficient.

Impact of Historical Policies

The legacy of policies like redlining, discriminatory lending, and racially restrictive covenants continues to affect housing opportunities in Spokane. These policies led to long-term disinvestment in minority communities, perpetuating racial and economic inequalities. While no longer enforceable, their effects linger. Zoning laws imposing large minimum lot sizes in affluent neighborhoods, referred to as "exclusionary zoning," limit affordable housing options for low- and moderate-income households, many of whom are people of color.

In conclusion, regulatory barriers, rising costs, limited housing models, and historical policies present significant challenges for affordable housing development in Spokane. Addressing these issues requires coordinated efforts from local, state, and federal governments, alongside private sector involvement, to create a more equitable housing market.

DRAFT

MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction

The Economic Development chapter of Spokane’s Comprehensive Plan establishes a strategic framework to promote a resilient, diverse, and sustainable economy. This framework is structured around cooperative partnerships, strategic land use, business support, workforce development, infrastructure investment, and environmental stewardship. Each goal is paraphrased as follows:

Goal 1: Cooperative Partnerships

Collaboration is vital to Spokane’s economic strategy. The city works with economic development organizations to support initiatives aligned with local objectives. Public-private partnerships are encouraged to drive growth, and periodic assessments ensure development programs remain effective and relevant.

Goal 2: Land Availability for Economic Activities

A key priority is maintaining a sufficient supply of developable land for business expansion. The plan promotes revitalizing underutilized properties and mixed-use developments that integrate residential, commercial, and industrial spaces to foster vibrant economic hubs.

Goal 3: A Strong, Diverse, and Sustainable Economy

The plan supports economic diversification by encouraging growth in both traditional industries and emerging sectors such as technology. Entrepreneurship is fostered through resource access, regulatory streamlining, and innovation-friendly policies, with a focus on strengthening small and locally-owned businesses.

Goal 4: Income and Employment Opportunities

Spokane prioritizes attracting businesses that provide livable wages and benefits. Monitoring economic indicators helps address income disparities and ensure equitable prosperity. Policies are designed to support employment growth across all sectors.

Goal 5: Education and Workforce Development

A skilled workforce is critical for sustained economic health. The plan emphasizes strengthening educational programs, fostering industry-education partnerships, and enhancing vocational training opportunities. Initiatives target youth and underserved populations to prepare them for evolving job markets.

Goal 6: Infrastructure Investment

Economic growth relies on well-maintained infrastructure, including transportation, utilities, and communication networks. Prioritizing improvements in key employment centers attracts business investment. The city also supports the development of advanced technology facilities and ensures existing infrastructure remains functional and efficient.

Goal 7: Regulatory Environment and Tax Structure

A business-friendly regulatory and tax structure is essential for economic vitality. The city collaborates with businesses and residents to maintain a competitive economic climate. Equitable taxation, streamlined permitting, and incentives for development in infrastructure-supported areas are emphasized.

Goal 8: Quality of Life and Environmental Stewardship

Economic prosperity is linked to environmental and community well-being. Spokane promotes sustainable business practices, environmental preservation, and redevelopment of contaminated sites. Enhancing recreational and tourism opportunities further strengthens the local economy and showcases Spokane’s natural assets.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	1,183	528	1	1	0
Arts, Entertainment, Accommodations	11,240	14,004	14	13	-1
Construction	4,582	5,235	6	5	-1
Education and Health Care Services	20,198	33,330	26	32	6
Finance, Insurance, and Real Estate	6,018	9,046	8	9	1
Information	1,760	2,649	2	3	1
Manufacturing	6,309	5,421	8	5	-3
Other Services	2,851	3,362	4	3	-1
Professional, Scientific, Management Services	6,442	10,639	8	10	2
Public Administration	0	0	0	0	0

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Retail Trade	11,665	14,558	15	14	-1
Transportation and Warehousing	2,646	2,370	3	2	-1
Wholesale Trade	4,276	4,401	5	4	-1
Total	79,170	105,543	--	--	--

Table 39 - Business Activity

Alternate Data Source Name:

2016-2020 CHAS

Data Source Comments:

DRAFT

Labor Force

Total Population in the Civilian Labor Force	110,200
Civilian Employed Population 16 years and over	103,675
Unemployment Rate	5.92
Unemployment Rate for Ages 16-24	19.07
Unemployment Rate for Ages 25-65	3.64

Table 40 - Labor Force

Alternate Data Source Name:

2016-2020 CHAS

Data Source Comments:

Occupations by Sector	Number of People
Management, business and financial	24,450
Farming, fisheries and forestry occupations	3,845
Service	12,245
Sales and office	22,675
Construction, extraction, maintenance and repair	6,820
Production, transportation and material moving	5,070

Table 41 – Occupations by Sector

Alternate Data Source Name:

2016-2020 CHAS

Data Source Comments:

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	74,211	79%
30-59 Minutes	16,770	18%
60 or More Minutes	3,444	4%
Total	94,425	100%

Table 42 - Travel Time

Alternate Data Source Name:

2016-2020 CHAS

Data Source Comments:

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	4,390	415	3,605
High school graduate (includes equivalency)	16,780	1,290	6,980
Some college or Associate's degree	32,480	1,785	11,970
Bachelor's degree or higher	30,930	760	4,915

Table 43 - Educational Attainment by Employment Status

Alternate Data Source Name:
2016-2020 CHAS
Data Source Comments:

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	330	615	775	1,180	730
9th to 12th grade, no diploma	2,185	2,105	1,155	2,575	1,605
High school graduate, GED, or alternative	6,645	8,485	5,630	10,940	8,135
Some college, no degree	9,065	9,985	7,110	13,950	9,380
Associate's degree	1,735	4,445	3,545	7,435	3,100
Bachelor's degree	1,745	8,695	5,100	9,860	6,415
Graduate or professional degree	45	3,130	3,860	6,165	4,980

Table 44 - Educational Attainment by Age

Data Source: 2013-2017 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	25,517
High school graduate (includes equivalency)	63,275
Some college or Associate's degree	102,005
Bachelor's degree	123,923
Graduate or professional degree	147,203

Table 45 – Median Earnings in the Past 12 Months

Alternate Data Source Name:
2016-2020 CHAS
Data Source Comments:

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

Based on the Business Activity table, the major employment sectors within the City of Spokane are:

- Education and Health Care Services – 32% of total jobs
- Retail Trade – 14% of total jobs
- Arts, Entertainment, and Accommodations – 13% of total jobs
- Professional, Scientific, and Management Services – 10% of total jobs
- Finance, Insurance, and Real Estate – 9% of total jobs

Describe the workforce and infrastructure needs of the business community:

There is a strong demand for skilled workers in education, healthcare, retail, and professional services. High unemployment among youth aged 16-24 (19.07%) suggests a need for entry-level job training and vocational programs. Spokane has a significant number of workers in management, business, and financial occupations (24,450), emphasizing the need for leadership and administrative training. Workers in service (12,245) and sales/office (22,675) roles indicate a demand for customer service and business operation skills.

From an infrastructure perspective, 79% of the workforce enjoys a commute of less than 30 minutes, suggesting a predominantly local job market. To address workforce gaps, there is a pressing need to bolster access to higher education and vocational training facilities. Expansion in sectors like manufacturing and transportation may require investments in industrial zones, logistics hubs, and trade infrastructure.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

In 2023 City's Planning and Economic Development department initiated a study to evaluate the effectiveness of the Centers and Corridors strategy and provide recommendations for updates during the 2026 Comprehensive Plan Periodic Update.

The study was led by a team of consultants who will review comprehensive plan policies, development regulations, and design guidelines to ensure that Centers and Corridors align with Spokane's current and future goals.

The study recommended four key priority updates to the Centers & Corridors framework:

1. **Establish a New Set of Mixed-Use Zones:** This recommendation suggests creating updated mixed-use zoning classifications to better accommodate diverse development types within Centers and Corridors.
2. **Address Allowed Building Height:** Reevaluating building height restrictions to balance neighborhood character with the need for increased density and development flexibility.
3. **Update Block Frontage Standards:** Modifying block frontage standards to enhance the pedestrian experience and support vibrant street-level activity.

Increase Connectivity: Improving transportation and pedestrian connectivity within and between Centers and Corridors to foster accessibility and mobility.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

The high share of workers with some college education or an associate's degree (32,480) and bachelor's degrees (30,930) aligns with the employment opportunities in education, healthcare, and professional services.

However, 4,390 individuals with less than a high school diploma are in the labor force, and a significant portion of them are unemployed. This suggests a disparity between job requirements and a need for more educational qualifications.

The median earnings increase significantly with education, from \$25,517 for those without a high school diploma to \$147,203 for those with a graduate or professional degree, highlighting the importance of higher education for economic mobility.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

Yes

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

The City of Spokane's economic development strategy, <https://my.spokanecity.org/economicdevelopment/strategy/>, focuses on aligning public investments in neighborhood planning, community development, and infrastructure with private sector initiatives. This collaborative approach aims to stimulate business growth and offer residents safe, affordable, and high-quality living environments.

To achieve these objectives, the city has identified Target Investment Areas (TIAs) based on community support, existing or planned infrastructure projects, available incentives, and required resources. This targeted methodology allows for customized incentives that cater to the unique needs of each area.

In addition to TIAs, Spokane has established several Public Development Authorities (PDAs) to drive economic growth in specific regions:

West Plains PDA: The purpose of the Authority is to provide a legal entity organized under RCW 35.21.730 - .757 to undertake, assist with and otherwise facilitate the acquisition, construction, development equipping, leasing, operation and maintenance of public benefit projects within the PDA boundaries as defined in the Interlocal Agreement in order to assist both the City, County and the Spokane International Airport in their ability to improve the economic conditions in and around the City and County of Spokane.

University District PDA: Aims to create a vibrant area where business and education intersect, fostering an environment conducive to innovation and collaboration.

Northeast PDA: The purpose of the Northeast PDA is to facilitate the redevelopment, development, and construction of public benefit projects, resulting in increased economic activity and job growth within the PDA boundary (The YARD).

The city also utilizes financial tools like the West Quadrant Tax Increment Financing District to prioritize public improvements, particularly on the North Bank of the Spokane River. Also, Business Improvement

Districts (BIDs) have been formed Downtown and East Sprague to fund programs and services through annual assessments from business and property owners.

Spokane offers multiple local investment incentives to support projects that align with its economic development goals. These efforts are grounded in the city's Comprehensive Plan, which serves as the foundation for advocacy and investment in quality job creation, economic diversification, and enhanced wage levels.

DRAFT

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

The majority of housing in Spokane was constructed prior to 1980. Many of these older units, particularly those that have not received regular maintenance, are in need of repair and, in some cases, are in significantly deteriorated condition. While not universally applicable, certain areas with higher concentrations of physical housing issues correspond with regions of lower-income populations, as outlined below. A targeted housing rehabilitation program in these areas could greatly enhance housing quality, ensuring that it meets community standards for safety and energy efficiency.

To help communities identify racially/ethnically concentrated areas of poverty (R/ECAPs), HUD has established a census tract-based definition. This definition includes two key criteria: a racial/ethnic concentration threshold and a poverty threshold. The racial/ethnic concentration threshold is clear: R/ECAPs must have a non-white population of 50% or more. For the poverty threshold, HUD defines extreme poverty neighborhoods as census tracts where 40% or more of individuals live below the poverty line.

Given that poverty rates are generally lower in many parts of the country, HUD adds an alternative measure. A neighborhood can also be classified as a R/ECAP if it has a poverty rate exceeding 40% or a rate that is three or more times the average poverty rate for the metropolitan or micropolitan area, whichever is lower. Census tracts meeting the racial/ethnic concentration threshold and experiencing this extreme level of poverty are considered R/ECAPs.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

According to the U.S. Department of Housing and Urban Development's Racially or Ethnically Concentrated Areas of Poverty (R/ECAP) mapping tool, the City of Spokane does not have any census tracts where the nonwhite population exceeds 50%. The City of Spokane includes block groups with significant concentrations of low- and moderate-income residents. While these concentrations may shift over time, they are typically found within the following neighborhood:

- Shiloh Hills
- Nevada Heights
- Whitman
- Hillyard
- Bemiss
- Logan
- Chief Garry Park
- East Central

- Riverside
- West Central
- Emerson/Garfield

What are the characteristics of the market in these areas/neighborhoods?

The neighborhoods listed above are primarily situated within the City's central core, where the housing stock tends to be older and in need of maintenance or repair. The City of Spokane's Community, Housing, and Human Services (CHHS) collaborates with SNAP to provide single-family rehabilitation and repair programs, addressing the housing needs of eligible low- and moderate-income homeowners.

Are there any community assets in these areas/neighborhoods?

These areas feature a variety of community assets and services, including youth and senior services, parks, pools, libraries, and community/neighborhood centers, all which provide opportunities for residents to gather and engage at little or no cost. Additionally, the Spokane Transit Authority provides bus and paratransit services to residents in these neighborhoods.

Are there other strategic opportunities in any of these areas?

The City of Spokane has implemented economic and housing strategies to support these and other neighborhoods across the city. Examples of strategic investments and programming include:

Public Development Authorities (PDA):

- West Plains PDA
- University District PDA
- Northeast (The Yard) PDA

Tax Increment Financing (TIF) Districts

Business Improvement Districts (BID)

Multi-Family Tax Exemption (MFTE)

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

Broadband is no longer just a desirable service; it has become an essential economic necessity and a fundamental utility. Without access to broadband, residents of Spokane are excluded from participating in the digital economy and miss out on the opportunities it provides for improved education, healthcare, and civic and social engagement.

Broadband wiring and connections are essential for modern households, and this need is especially critical for low- and moderate-income households and neighborhoods for the following reasons.

- **Access to Information:** In the digital age, reliable internet access provides individuals with the ability to access crucial information—whether it's for health, education, government services, or employment. Without broadband, households may struggle to access these resources, putting them at a significant disadvantage compared to those with internet access.
- **Education:** For students, especially those in low- and moderate-income households, broadband connections are necessary to participate in remote learning, access educational materials, and connect with teachers and peers. Without broadband, students may fall behind academically, exacerbating educational inequalities.
- **Healthcare:** Telemedicine has become an increasingly important way for people to access healthcare services, especially in underserved areas. Broadband connectivity allows for video consultations, remote monitoring of health conditions, and access to medical records. Without it, low- and moderate-income families may not be able to access essential healthcare services, leading to disparities in health outcomes.
- **Job Opportunities:** Many job opportunities now require internet access for online applications, interviews, and remote work. Low-income households without broadband may find it difficult to apply for jobs, leaving them with fewer employment opportunities and perpetuating the cycle of poverty.
- **Economic Mobility:** Broadband infrastructure can foster economic growth in neighborhoods, allowing local businesses to reach customers online, access resources, and engage in e-commerce. For individuals in low- and moderate-income areas, this access can open up new pathways to entrepreneurship, skill development, and economic mobility.
- **Government and Social Services:** Many government services, benefits, and assistance programs are now administered online. Without broadband access, individuals may find it difficult to apply for unemployment benefits, food assistance, or other vital support programs, increasing their vulnerability in times of need.
- **Digital Inclusion:** The lack of broadband infrastructure deepens the digital divide, where affluent households have fast and reliable internet access, while low-income households are left behind.

This digital gap limits opportunities for social participation, economic advancement, and access to technology-driven solutions that are becoming more ubiquitous.

- **Social Connectivity:** Broadband is a vital tool for connecting with family, friends, and community networks. For individuals in lower-income areas, it's often the most affordable and convenient way to stay socially connected, especially in remote or isolated regions.

In summary, broadband access is no longer a luxury but a necessity for modern life. Expanding broadband wiring and connections to low- and moderate-income households is vital to ensure they can fully participate in education, healthcare, the workforce, and social and economic opportunities. It also helps to bridge the digital divide, promoting greater equity in access to resources and opportunities for all.

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

The presence of multiple broadband internet service providers (ISPs) within a jurisdiction is critical for fostering competition, which yields significant benefits for consumers and the broader community. These advantages are outlined as follows:

Price Reduction

Competition between ISPs typically results in lower consumer prices. Providers are motivated to offer competitive rates and promotions to attract customers. In the absence of competition, a single ISP may monopolize the region, leading to inflated pricing and reduced incentives to offer cost-effective plans.

Enhanced Service Quality

Multiple ISPs drive continual improvements in service quality. Providers are compelled to enhance service offerings, including higher speeds, more reliable connections, superior customer support, and the incorporation of advanced technologies. A monopolistic ISP, however, may lack such incentives, leading to subpar services.

Innovation Advancement

Competition encourages innovation in both service delivery and underlying technologies. It may stimulate the development of fiber-optic networks, 5G services, and customized pricing models. These advancements not only benefit consumers but also push the industry forward, driving broader technological progress.

Consumer Choice and Customization

The presence of various ISPs allows consumers to select providers based on their preferences, whether they prioritize affordability, speed, or reliability. Service differentiation, including specialized packages for business, gaming, or streaming, enhances consumer autonomy and satisfaction.

Geographical Expansion

In regions with limited broadband options, the introduction of multiple ISPs can extend service

availability to underserved areas. This is especially crucial in rural or low-income neighborhoods where access to reliable, high-speed internet may otherwise be restricted.

Improved Customer Service

Competitive markets incentivize ISPs to enhance customer service. The ability for consumers to switch providers if dissatisfied pushes companies to offer more responsive support, faster issue resolution, and tailored solutions, ensuring higher customer retention.

Economic Growth

Competition drives investment in broadband infrastructure, motivating ISPs to expand their networks and improve service offerings. This, in turn, supports economic growth through job creation and enhances sectors like education, healthcare, and local businesses that rely on fast, dependable internet.

Consumer Empowerment

In a competitive market, consumers hold more bargaining power. The ability to switch providers based on better offers encourages ISPs to refine their services, thereby protecting consumers from poor service and excessive pricing.

Addressing the Digital Divide

Competition can help bridge the digital divide by incentivizing ISPs to invest in underserved or economically disadvantaged regions. This expansion ensures equitable access to reliable, affordable broadband for all communities.

Protection Against Market Failures

The presence of multiple ISPs acts as a safeguard against monopolistic practices, such as price increases or service disruptions. Competition ensures market resilience and provides consumers with viable alternatives.

Accelerated Technology Deployment

A competitive environment accelerates the rollout of emerging technologies like fiber-optic connections and 5G networks, improving internet speeds and connectivity.

In conclusion, increased ISP competition is crucial for lowering prices, enhancing service quality, fostering innovation, and promoting broader access to high-speed internet, contributing to economic development and digital equity.

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction's increased natural hazard risks associated with climate change.

A changing climate is creating significant risks for Spokane, with a range of impacts that disproportionately affect the City's most vulnerable populations and overburdened communities. In January 2025, the City of Spokane's Planning Department released a Climate Justice Memo, which combined local and regional assessments, spatial mapping, and peer reviewed publications to identify impacts due to a changing climate affecting the community. This assessment identified the following trends:

Rising Temperatures – Average annual temperatures in Spokane have increased by 2 degrees Fahrenheit since 1950, and peak August temperatures, a key stressor during the summer, have risen by 3.5 degrees Fahrenheit since 1979. Summer temperatures are projected to increase by another 3.6 degrees Fahrenheit by mid-century (2046) and up to 11 degrees Fahrenheit by the end of the century (2099). Rising temperatures vary across the City, with some neighborhoods having higher peak temperatures than other areas.

Extreme Weather Events – Changing climate trends are linked to severe weather events, like the 2021 heat dome which resulted in 19 heat-related deaths in Spokane, overwhelming local emergency services and infrastructure. According to Spokane County, several of those deaths occurred in the Central City (e.g., Riverside neighborhood) and Northeast Spokane (e.g., Nevada/Lidgerwood neighborhood), which have a large population of low-income households.

Changing Precipitation Patterns – Summer rainfall is projected to decline by 14% by 2099, leading to increased drought conditions, while streamflow in the winter may rise by 84%, increasing flood risks.

Wildfire Smoke and Air Quality – Wildfire danger days are projected to rise, increasing air pollution and unhealthy and hazardous air quality levels from smoke and posing respiratory health risks, especially in neighborhoods already experiencing poor air quality.

Decreased Snowpack and Water Resource Strain – Snowpack, critical for water supplies, may drop below 75% of current levels by the end of the century, straining water resources in warmer months.

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

In early 2025, the City of Spokane's Planning Department, through its Climate Justice efforts, analyzed regional and national reports to better understand vulnerable populations and overburdened communities in Spokane more at risk to climate impacts. Key findings include:

Communities at heightened risk include Native Americans, Black and Latino residents, low-income residents, houseless individuals, youth, older adults, people with disabilities, those with chronic health conditions, outdoor workers, and residents in areas with high environmental justice concerns. These communities may experience climate impacts in many ways, such as disruptions to the local economy, impacts to physical and mental health, stressors to infrastructure systems, effects on community wellbeing, and harms to local ecosystems.

Vulnerable populations often live in regions prone to climate hazards – such as extreme heat, pollution, wildfire risk, and flood-prone zones – or in neighborhoods with older infrastructure less able to withstand climate impacts. Such infrastructure can include housing, utilities, transportation, and health care systems. Individuals in these communities may also struggle to access resources and care during and after extreme weather events. Vulnerable populations may also have limited financial resources or cultural, language, or citizenship barriers that restrict their access to health care, social services, and safe, nutritious food.

Data from the Washington Tracking Network Health Disparities Map and the EPA’s Environmental Justice Screening Tool pinpoint overburdened communities, particularly along the 1-90 corridor and Northeast Spokane, where indicators like high asthma prevalence and urban heat exposure are prevalent. These areas contain a high percentage of low-income households. Increased exposure to climate factors that lead to health issues further exacerbate a low-income household’s ability to maintain employment and essential household functions. Lacking financial resources also reduces a person’s capacity to respond to climate risks, like their ability to rebuild their home, afford health care, or evacuate/relocate to a less risk-prone location.

Specific housing-related issues include the following:

- Renters have less agency to do efficiency upgrades and may be subjected to higher energy and water costs or go without things like air conditioning because it is too expensive.
- A changing climate will impact the health of houseless people through increased heat waves, increased air pollution, increased severity of floods and storms, and changing infectious disease vectors.
- Homes built prior to modern building codes (pre-1960) were often built without prioritization of energy efficiency (e.g., without insulation and with single-paned windows). These can be energy cost burdens to occupants and expensive to retrofit.

This analysis underscores the need for resilience planning focused on Spokane’s most affected areas and communities – those facing compounding climate and social vulnerabilities.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

While the City of Spokane did not identify any one geographic region as a priority area for funding, Spokane will prioritize housing in proximity to public transit, services, and green areas.

The Consolidated Plan allocates the funds from specific federal formula grants awarded by the U.S. Department of Housing and Urban Development (HUD). The City of Spokane's Consolidated Plan comprises the Needs Assessment, the Market Analysis, and the Strategic Plan. While the Needs Assessment and Market Analysis evaluate community needs and resource gaps, the Strategic Plan outlines the objectives and priorities the City of Spokane intends to address through allocations from the Community Development Block Grant (CDBG), HOME Investment Partnership (HOME), and the Emergency Solutions Grant (ESG) programs.

In establishing the five-year objectives for the Strategic Plan, the City of Spokane considered various factors, including market conditions, the availability of affordable housing, and the broader community development needs. The determination of Consolidated Plan priorities was informed by a comprehensive public engagement process, which encompassed public meetings, small group consultations, a widely distributed community needs survey, informational tables at public events, and a review of relevant planning efforts undertaken by other local departments and institutions.

The four goals identified through this consolidated planning process are as follows:

1. Enhance access to essential services for low- and moderate-income households and neighborhoods within the City of Spokane.
2. Improve public and community infrastructure to benefit low- and moderate-income households and neighborhoods.
3. Increase and preserve the stock of affordable housing options for low- and moderate-income households.
4. Foster and expand economic development opportunities for low- and moderate-income individuals.

Although the City of Spokane did not designate any specific geographic areas as priority zones for funding, it will prioritize housing developments located in proximity to public transit, essential services, and green spaces.

The Strategic Plan delineates specific outcomes for assessing progress toward the attainment of the established goals. These outcomes are reported annually in the Consolidated Annual Performance and Evaluation Report (CAPER).

The resources outlined in the Strategic Plan represent projected funding estimates. It is important to note that the U.S. Department of Housing and Urban Development (HUD) retains the authority to modify the allocations of CDBG, HOME, and ESG funding awarded to the City of Spokane.

DRAFT

SP-10 Geographic Priorities – 91.215 (a)(1)

Geographic Area

General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

The City of Spokane does not allocate the formula grant investments based on geographic areas. The need for CDBG, HOME, and ESG investment is recognized as city-wide. However, the City has identified a strategic priority to increase housing density and to locate affordable housing throughout the City, rather than in any one neighborhood, particularly in proximity to essential services such as parks, open spaces, schools, grocery stores, and public transit lines.

DRAFT

SP-25 Priority Needs - 91.215(a)(2)

Priority Needs

Table 46 – Priority Needs Summary

1	Priority Need Name	Affordable rental housing
	Priority Level	High
	Population	Extremely Low Low Moderate
	Geographic Areas Affected	
	Associated Goals	Increase & preserve the affordable housing stock
	Description	Increasing and maintaining the affordable housing stock and providing housing related services to assist low-to-moderate income households in finding and keeping affordable rental housing. For example, acquisition, construction, rehabilitation, and TBRA activities will assist the City in meeting this priority.
	Basis for Relative Priority	Community needs survey, public community meetings, stakeholder consultations identified increasing affordable rental housing options for low-to-moderate income households as a top priority.
2	Priority Need Name	Increased mental health services
	Priority Level	High
	Population	Extremely Low Low Moderate
	Geographic Areas Affected	
	Associated Goals	Increase access to essential services
	Description	Increase access to mental health services for low-to-moderate-income households.

	Basis for Relative Priority	Community needs survey, public community meetings, stakeholder consultations identified increased access to mental health services as a critical need for low-to-moderate income households.
3	Priority Need Name	Increased childcare services
	Priority Level	High
	Population	Low Moderate Middle Families with Children
	Geographic Areas Affected	
	Associated Goals	Increase access to essential services
	Description	Increase access to affordable childcare services for low-to-moderate income households.
	Basis for Relative Priority	Community needs survey, public community meetings, stakeholder consultations identified increased access to childcare services as a critical need for low-to-moderate income households.
4	Priority Need Name	Housing repair and rehabilitation
	Priority Level	High
	Population	Extremely Low Low Moderate
	Geographic Areas Affected	
	Associated Goals	Increase & preserve the affordable housing stock
	Description	Maintaining the stock of affordable housing for low-to-moderate income households through the repair and rehabilitation of single family and multi-family affordable housing.

	Basis for Relative Priority	Community needs survey, public community meetings, stakeholder consultations identified maintaining the affordable housing stock for low-to-moderate income households as a top priority.
5	Priority Need Name	Neighborhood Improvements
	Priority Level	High
	Population	Extremely Low Low Moderate Non-housing Community Development
	Geographic Areas Affected	
	Associated Goals	Improve public/community infrastructure
	Description	Sidewalks, streets, more and/or improved parks, neighborhood safety improvements, more and/or improved community centers, similar neighborhood improvements.
	Basis for Relative Priority	Community needs survey, public community meetings, stakeholder consultations identified neighborhood improvements as a top as a critical priority for low-to-moderate income neighborhoods.
6	Priority Need Name	Increased access to addiction treatment services
	Priority Level	Low
	Population	Low Moderate
	Geographic Areas Affected	
	Associated Goals	Increase access to essential services
	Description	Increased access to addiction treatment services for low-to-moderate income households.
	Basis for Relative Priority	Community needs survey, public community meetings, stakeholder consultations identified increased access to addiction treatment services as a critical need for low-to-moderate income households.

7	Priority Need Name	More and/or improved childcare facilities
	Priority Level	High
	Population	Low Moderate Non-housing Community Development
	Geographic Areas Affected	
	Associated Goals	Improve public/community infrastructure
	Description	Improvements to current and new childcare facilities, increasing access to childcare for low-moderate- income households.
	Basis for Relative Priority	Community needs survey, public community meetings, stakeholder consultations identified increased access to childcare services and facilities as a critical need for low-to-moderate income households.
8	Priority Need Name	Supportive services for vulnerable populations
	Priority Level	Low
	Population	Extremely Low Low Moderate
	Geographic Areas Affected	
	Associated Goals	Increase access to essential services
	Description	Supportive services for vulnerable populations (low-to-moderate income residents, elderly, persons living with disabilities, LGBTQIA+, etc.)
	Basis for Relative Priority	Community needs survey, public community meetings, stakeholder consultations identified access to essential services for vulnerable populations as a need for low-to-moderate income households.
9	Priority Need Name	Facility improvements for non-profits
	Priority Level	Low

	Population	Extremely Low Low Moderate Middle Non-housing Community Development
	Geographic Areas Affected	
	Associated Goals	Improve public/community infrastructure
	Description	Non-profit facility improvements ensure the continuation of safe and sanitary public facilities for organizations serving low-to-moderate-income households.
	Basis for Relative Priority	Community needs survey, public community meetings, stakeholder consultations identified public facility improvements as a priority for low-to-moderate income households.
10	Priority Need Name	Home Ownership opportunities
	Priority Level	Low
	Population	Low Moderate
	Geographic Areas Affected	
	Associated Goals	Increase & preserve the affordable housing stock
	Description	Providing access for low-to-moderate income households to home ownership through down payment assistance, housing counseling and other services.
	Basis for Relative Priority	Community needs survey, public community meetings, stakeholder consultations identified increased access to home ownership as a priority for low-to-moderate income households.
11	Priority Need Name	Workforce development
	Priority Level	Low

	Population	Extremely Low Low Moderate Non-housing Community Development
	Geographic Areas Affected	
	Associated Goals	Create/expand economic opportunities
	Description	More and/or increased access to work force development opportunities for low-to-moderate income households through employment training programs
	Basis for Relative Priority	Community needs survey, public community meetings, stakeholder consultations identified increased access to job training programs as a priority need for low-to-moderate income households.
12	Priority Need Name	Microenterprise programs
	Priority Level	High
	Population	Extremely Low Low Moderate Non-housing Community Development
	Geographic Areas Affected	
	Associated Goals	Create/expand economic opportunities
	Description	Support microenterprise programs that encourage economic development.
	Basis for Relative Priority	Community needs survey, public community meetings, stakeholder consultations identified increased economic development in Spokane as a priority need for low-to-moderate income households.
13	Priority Need Name	Financing for economic and community development
	Priority Level	Low

Population	Extremely Low Low Moderate Non-housing Community Development
Geographic Areas Affected	
Associated Goals	Create/expand economic opportunities
Description	Low-cost financing for economic and community development in low-to-moderate income neighborhoods or that support low-to-moderate income households.
Basis for Relative Priority	Community needs survey, public community meetings, stakeholder consultations identified a need to support economic and community development through low-cost financing options.

Narrative (Optional)

The priority needs identified through the community engagement process were many. The priority needs identified in Table 53 represent those priority needs identified most often. The resources available to meet priority needs is not sufficient to fund activities addressing all of the priority needs each and every year. Instead, the City of Spokane will further engage with the community prior to each funding round to determine the most critical priority needs to address in each of the five Annual Action Plans aligned with the 2025-2029 Consolidate Plan.

SP-30 Influence of Market Conditions – 91.215 (b)

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)	Homeless individuals and extremely low-income renters face significant challenges in securing affordable rental housing. While Section 8 remains a primary source of rental assistance, funding levels are insufficient to meet the existing demand. The City of Spokane allocates HOME-ARP funds to Tenant-Based Rental Assistance (TBRA) programs to support families who are experiencing homelessness or are at risk of homelessness, as defined in CPD Notice 21-10, by assisting with payment for affordable housing options.
TBRA for Non-Homeless Special Needs	The rise in rents and the overall shortage of affordable housing citywide pose significant challenges for low-income households with special needs in securing affordable rental housing. To address this, the City of Spokane allocates HOME-ARP funds to Tenant-Based Rental Assistance (TBRA) programs to support non-homeless special needs populations, as defined in CPD Notice 21-10, in accessing affordable housing options.
New Unit Production	The current housing market necessitates the production of additional affordable housing units due to an undersupply that is limiting availability and driving up prices. The City of Spokane utilizes its HOME funds to facilitate the development of new affordable housing. The HOME program prioritizes projects that contribute to the expansion of the affordable housing supply.
Rehabilitation	Spokane’s housing inventory is primarily composed of structures built before 1950. These older homes and multi-family rental properties generally require more frequent maintenance and incur higher utility costs. Preserving this substantial housing stock as safe, healthy, and affordable is essential. The City of Spokane’s CDBG funded rehabilitation programs specifically target low- and moderate-income homeowners, and non-profit property owners of affordable housing properties, who represent the primary owners of the city’s aging housing stock.

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Acquisition, including preservation	Due to the limited supply of housing (and housing available to low-income renters), acquisition and preservation of existing housing can help retain this housing as safe and affordable. Given that most existing housing is lower cost than new construction, the most efficient use of public housing funds is preserving existing housing as safe and affordable. City of Spokane programs target privately-owned rentals that help preserve affordable housing for low-income tenants.

Table 47 – Influence of Market Conditions

DRAFT

SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

Introduction

The anticipated resources for CDBG, HOME, and ESG are estimates based on the 2024 allocations. These allocations are subject to change. The City of Spokane plans for minor fluctuations in funding and adjusts the project awards accordingly. In the event of a decrease in funding, the City will reduce each selected project’s award by an equal amount. Conversely, if funding increases, partial awards will be adjusted by equal percentages, and alternative projects may be funded.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	3,046,666	1,200,000	830,000	5,076,666	16,986,664	The City of Spokane is not anticipating prior year resources for the remaining four years of the Consolidated Plan. PI is from the RL fund and must be used as per requirements. PI is calculated as an average of the previous three years of RL PI.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	1,161,022	145,240	0	1,306,262	5,225,048	PI calculated as an average of the previous two years of PI

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	274,772	0	0	274,772	1,099,088	

Table 48 - Anticipated Resources

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

CDBG public facilities and improvement projects frequently leverage CDBG grants in conjunction with funding from other sources, including Avista, the Washington State Department of Commerce’s Connecting Housing to Infrastructure Program, and various philanthropic organizations.

Matching funds for the HOME Program are generated when the City allocates local revenue from the Sales and Use Tax for Affordable Housing and Supportive Services (1590). Subrecipients of HOME Program grants utilize these funds to secure additional financial support from the

Washington State Department of Commerce Housing Trust Fund, the Federal Home Loan Bank Affordable Housing Program, the Low Income Housing Tax Credit Program, and other state and federal funding sources.

The City of Spokane collaborates with the Washington State Department of Commerce to secure funding aimed at addressing homelessness. These funding sources are used to support the goals outlined in the WA 502 CoC 5-Year Strategic Plan to Prevent and End Homelessness and to serve as matching funds for the Emergency Solutions Grant (ESG) program.

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

The Community, Housing, and Human Services (CHHS) Department owns several parcels of vacant property acquired through the Derelict Acquisition and Rehabilitation Program, established by the City of Spokane in 2017. These properties are designated for use in activities that are eligible under the CDBG program. The CHHS Department is working in collaboration with Northeast Washington Educational Services District 101 to develop these properties in accordance with CDBG requirements, with the aim of addressing community needs for affordable housing, workforce development initiatives, and public facilities.

Discussion

All funding allocations will be utilized in accordance with the eligibility requirements specified in the Code of Federal Regulations. These funds will support activities that address the needs of low- and moderate-income individuals and families. For further information regarding the eligible use of these funds, please contact the Community, Housing, and Human Services Department at spokanechhs@spokanecity.org.

SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
City of Spokane CHHS Dept	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning Rental neighborhood improvements public facilities public services	Jurisdiction

Table 49 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The institutional delivery system demonstrates a robust capacity for planning and executing housing, community, and economic development initiatives, as well as essential services, through the administration of the Community Development Block Grant (CDBG), Emergency Solutions Grant (ESG), and HOME Investment Partnerships Program (HOME). The City has established a longstanding and effective framework for managing housing assistance programs, including housing development and rehabilitation. Additionally, the City collaborates with nonprofit organizations and the Spokane Housing Authority, which serve as key implementation partners, many of which specialize in affordable housing solutions for specific subpopulations within low-income households.

The Spokane Community, Housing, and Human Services (CHHS) Board, along with its subcommittees, further strengthens this institutional framework by leveraging the expertise of its members in an advisory capacity to the City. The CHHS Department, along with its predecessor entities, has played a critical role in supporting the Spokane Continuum of Care and its affiliated agencies through the strategic use of ESG funds and other state and federal resources. The Continuum of Care has successfully developed a comprehensive array of housing and supportive services for homeless and vulnerable populations, demonstrating strong outcome-based results.

A primary limitation of the institutional system is the insufficient financial resources available to fully address the City's priorities. Despite some progress, the expansion of major funding sources has been constrained, further compounded by economic downturns and reductions in federal and state funding in recent years. In response, the City has undertaken departmental restructuring to enhance its capacity

for implementing coordinated strategies that address the complex challenges of housing, community, and economic development, as well as essential services. A central focus of these efforts is to secure additional resources for projects that serve low- and moderate-income households.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

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

Table 50 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

The community offers a comprehensive array of services designed to address the needs of its residents, with a particular emphasis on supporting low-income and vulnerable populations. These services are accessible to and provided for individuals experiencing homelessness as well as those living with HIV/AIDS. While certain inefficiencies exist within the service delivery framework, mainstream resources—including healthcare and employment services—remain available to all homeless individuals

and persons with HIV/AIDS. The primary challenges in service provision are attributed to resource constraints, which limit the capacity to adequately meet the needs of all eligible individuals.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

Spokane possesses a robust network of high-capacity agencies that deliver a wide range of services, including specialized support for individuals experiencing homelessness and those with special needs. These agencies also provide critical homelessness prevention services. Additionally, the Homeless Management Information System (HMIS) facilitates the generation of performance reports, enabling the Continuum of Care (CoC) to assess and improve the effectiveness of housing and service programs. While ongoing improvements continue, the healthcare system has made significant progress in enhancing coordination among partnering agencies. Furthermore, the CoC, in conjunction with service providers assisting non-homeless individuals, has increasingly improved its capacity to connect clients with mainstream resources for which they qualify.

Despite these advancements, there remain critical service gaps where capacity does not meet demand. One significant deficiency is the lack of low-barrier housing facilities, which would provide transitional or permanent housing options for individuals who use substances or struggle with mental health conditions while addressing the underlying causes of their homelessness. Other service areas requiring enhancement include senior housing, mental health counseling, affordable childcare, job readiness initiatives, case management services, and language assistance for refugee and immigrant populations.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

The Continuum of Care (CoC) is in the final stages of adopting an updated Five-Year Plan to End Homelessness. This strategic plan will guide the allocation of resources and system efforts to address existing gaps within the continuum of care. Additionally, it will serve as a framework for the annual development of targeted action steps to effectively respond to identified needs.

A primary strategy of the plan focuses on enhancing the service delivery system to facilitate pathways toward self-sufficiency and reduce financial vulnerability among individuals experiencing homelessness. Key objectives include improving coordination among employment programs, expanding access to mainstream services, supporting the development of client-centered wraparound services, and increasing educational attainment, educational outcomes, and access to living-wage employment opportunities. The City and its network of special needs service providers remain committed to identifying new funding sources to address service gaps and implementing system-level improvements to enhance program outcomes.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Increase & preserve the affordable housing stock	2025	2029	Affordable Housing		Affordable rental housing Housing repair and rehabilitation Home Ownership opportunities	CDBG: \$1,500,000 HOME: \$1,161,022	Rental units constructed: 100 Household Housing Unit Rental units rehabilitated: 100 Household Housing Unit Homeowner Housing Rehabilitated: 600 Household Housing Unit Tenant-based rental assistance / Rapid Rehousing: 13 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	Increase access to essential services	2025	2029	Homeless Non-Homeless Special Needs Non-Housing Community Development		Increased mental health services Increased childcare services Increased access to addiction treatment services Supportive services for vulnerable populations	CDBG: \$333,000 ESG: \$274,772	Public service activities other than Low/Moderate Income Housing Benefit: 5365 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 20 Households Assisted Tenant-based rental assistance / Rapid Rehousing: 100 Households Assisted Homeless Person Overnight Shelter: 100 Persons Assisted Overnight/Emergency Shelter/Transitional Housing Beds added: 100 Beds

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Improve public/community infrastructure	2025	2029	Affordable Housing Non-Homeless Special Needs Non-Housing Community Development		Neighborhood Improvements More and/or improved childcare facilities Facility improvements for non-profits	CDBG: \$980,400	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 0 Persons Assisted Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 0 Households Assisted Rental units rehabilitated: 0 Household Housing Unit
4	Create/expand economic opportunities	2025	2029	Non-Housing Community Development		Workforce development Microenterprise programs Financing for economic and community development	CDBG: \$123,000	Jobs created/retained: 105 Jobs

Table 51 – Goals Summary

Goal Descriptions

1	Goal Name	Increase & preserve the affordable housing stock
	Goal Description	Increase and preserve the stock of affordable housing options for low- and moderate-income households. Activities that will meet this goal include acquisition, construction, single-family and multi-family rehabilitation, housing counseling and down payment assistance.
2	Goal Name	Increase access to essential services
	Goal Description	Increase access to essential services for low-and moderate-income households and neighborhoods in the City of Spokane. Provision of public services designed to benefit low- and moderate-income individuals and communities by addressing various social needs and improving quality of life. The essential services identified most often as funding priorities through the public engagement process include: childcare services, mental health services, addiction treatment services, and supportive services for vulnerable populations. <i>Funds obligated for Public Services activities must not exceed 15% of the annual grant allocation plus 15% of Program Income received during the prior year.</i>
3	Goal Name	Improve public/community infrastructure
	Goal Description	Improve public/community infrastructure for low-and moderate-income households and neighborhoods.
4	Goal Name	Create/expand economic opportunities
	Goal Description	Create and expand economic development opportunities for low- and moderate-income individuals. Assistance to increase workforce development, job skills and training, and the advancement of businesses owned by or serving low- to moderate-income populations. Facilitating economic development through the establishment, stabilization, and expansion of microenterprises. A <i>microenterprise</i> is a business having five or fewer employees, one of whom owns the business.

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

The City of Spokane will primarily focus on extremely low-, low- and moderate-income individuals and households throughout this Consolidate Plan. The City intends to develop and/or retain affordable housing units through partnerships with local government and housing developers.

The City will update the actual numbers of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing in each Annual Action Plan, Substantial Amendment (where applicable), and Consolidated Annual Performance Evaluation Report (CAPER). Our estimated goal will be to assist 10 households per year with access to housing stability.

DRAFT

SP-50 Public Housing Accessibility and Involvement – 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

Not applicable

Activities to Increase Resident Involvements

The Spokane Housing Authority (SHA) continues its Moving To Work (MTW) demonstration program in 2025. Creating vibrant communities where people thrive is SHA’s vision for MTW. With the flexibility and new tools provided by MTW, SHA will be able to assist our participants in reaching for what is possible and improve their quality of life. This marks the second year of a five-year project on Landlord Incentives for an overall MTW term of 20 years. All MTW initiatives will be combined with a commitment to seek and end racial and other demographic characteristics as determinates of success. SHA will continue to develop additional local strategies during our participation in MTW, learning from our experiences and other MTW agencies.

SHA creates and adopts a Public Housing Authority Annual Plan (PHA Annual Plan) to describe new and ongoing activities with our awarded federal resources. The Annual Plan is subject to public review and comment and board approval before submission to HUD. This supplement is submitted with the SHA Annual PHA Plan. Then, HUD approves the Annual Plan and supplement so SHA can move forward with those new activities. This Supplement outlines the existing MTW waivers approved and implemented in 2023 and proposes two new waivers to be implemented during 2025.

Is the public housing agency designated as troubled under 24 CFR part 902?

No

Plan to remove the ‘troubled’ designation

Not applicable

SP-55 Barriers to affordable housing – 91.215(h)

Barriers to Affordable Housing

The Washington State Department of Commerce Affordable Housing Advisory Board’s Housing Advisory Plan (2023-2028) identifies key barriers to affordable housing development in Spokane, shaped by both current and historical public policies.

Funding, Financing, and Resource Allocation

Securing adequate funding is a major challenge for affordable housing developers. Developers need capital, operational funds, land, and other resources. Nonprofits struggle to raise capital and compete for limited government subsidies. Private sources often impose high fees or expect unrealistic returns. Finding suitable land is another obstacle, as large, vacant parcels with appropriate zoning are rare or unaffordable, while smaller parcels are limited, reducing affordable housing options.

Land Use Regulation and Planning

Restrictive zoning laws and development regulations limit affordable housing availability, particularly in desirable neighborhoods. Though state funding supports land-use planning, funding is inconsistent, complicating local government efforts to update housing elements or implement zoning changes. Rising construction and infrastructure costs further hinder development. Local resources for growth are limited, meaning developers face additional costs like connection charges and impact fees, making it difficult to secure financing for planning and infrastructure.

Administrative Processes

The development process is complex and time-consuming. Developers must navigate permitting, design reviews, environmental assessments, and public outreach, all of which add costs and time. High fees associated with these processes create further financial strain.

Construction Barriers

Building codes that limit design flexibility, combined with rising material, labor, and equipment costs, pose significant challenges. Supply chain disruptions and shortages of construction resources have driven up costs, which affordable housing projects cannot offset by raising rents like market-rate housing can. Increased costs may delay or halt projects, especially if additional funding is needed for pre-construction or infrastructure improvements.

Limited Housing Models

Spokane faces a shortage of housing options for individuals with reliable incomes who cannot compete in the private housing market. While some lower-income households could access homeownership with targeted support, available models are limited. Public funding often prioritizes large projects producing many units, despite a growing demand for “missing middle” housing for moderate-income households. This emphasis overlooks opportunities for smaller, infill projects near transit and jobs. Despite efforts by the City of Spokane’s Planning Department, affordable housing supply remains insufficient.

Impact of Historical Policies

The legacy of policies like redlining, discriminatory lending, and racially restrictive covenants continues to affect housing opportunities in Spokane. These policies led to long-term disinvestment in minority communities, perpetuating racial and economic inequalities. While no longer enforceable, their effects linger. Zoning laws imposing large minimum lot sizes in affluent neighborhoods, referred to as "exclusionary zoning," limit affordable housing options for low- and moderate-income households, many of whom are people of color.

In conclusion, regulatory barriers, rising costs, limited housing models, and historical policies present significant challenges for affordable housing development in Spokane. Addressing these issues requires coordinated efforts from local, state, and federal governments, alongside private sector involvement, to create a more equitable housing market.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

In 2020, Washington State amended House Bill (HB) 1590, authorizing local governments to impose a 0.1% sales tax for housing and related services. In 2023, the City of Spokane enacted Spokane Municipal Code (SMC) 08.07C.030, enabling the collection of these tax revenues, thereby establishing a stable and predictable funding mechanism to support affordable housing initiatives.

The City of Spokane has also taken a leadership role in zoning and regulatory reforms to facilitate the development of affordable housing. The passage of the Building Opportunities and Choices for All (BOCA) Code by the City Council, effective January 1, 2024, represents a significant policy shift aimed at increasing housing availability within the city. The BOCA Code introduces several key provisions to encourage residential development:

- Reduced parking requirements: Residential developments within half a mile of a transit stop are no longer required to provide parking.
- Reduced minimum lot sizes: Lot size minimums have been decreased to allow for greater housing density.
- Increased building height allowances: Select zoning districts now permit taller structures.
- Reduced front and rear setbacks: Setback requirements have been lowered in certain zones to optimize land use.
- Expanded Unit Lot Subdivision process: Greater flexibility has been introduced to facilitate subdivision and property development.
- Implementation of footprint and impervious surface maximums: New limitations ensure sustainable land use and environmental considerations.
- Allowance for increased housing density on individual lots: More residential units may now be constructed on a single lot.
- Development of vacant lots within established neighborhoods: Regulatory barriers have been removed to facilitate infill development.

These zoning amendments exemplify progressive land-use policies that remove barriers to housing development by increasing access to developable land and streamlining regulatory processes. Additionally, the City's Department of Planning is advancing a pilot program to pre-review site design plans for various housing typologies, ranging from single-family homes to fourplexes. Once finalized, these pre-approved designs will be made available on the City's website, enabling expedited construction processes and reducing administrative costs for developers. This initiative is expected to lower architectural, permitting, and environmental review fees, thereby freeing up capital for housing providers and accelerating residential development.

In response to rising insurance premiums, Washington State adopted Chapter 284-30A WAC in 2023, establishing transparency requirements for insurers regarding premium adjustments. These regulations mandate that insurers provide policyholders with explanations of premium increases upon request at the time of renewal, including for residential insurance policies.

These combined efforts reflect a comprehensive approach to housing policy, integrating financial mechanisms, zoning reforms, and regulatory transparency to support housing development and affordability in Spokane.

SP-60 Homelessness Strategy – 91.215(d)

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The City of Spokane hosts a monthly meeting for outreach workers, some of whom may directly enter data into the Homeless Management Information System (HMIS). These meetings include representatives from a variety of organizations such as Street Medicine, the Spokane Regional Health District, Behavioral Health Organizations, and outreach teams funded by federal, state, and local sources. While this list isn't exhaustive, it reflects the diverse range of teams that engage directly with unsheltered individuals. Most of the outreach teams have HMIS access and enroll people into Coordinated Entry.

Because each agency involved in street outreach offers different services, the monthly meetings (which function similarly to case conferences) provide an opportunity for these organizations to assess and ensure they are meeting the specific needs of the households they serve. If a more appropriate agency is identified to better support an individual, the meeting provides a space to discuss potential referrals. Additionally, outreach teams maintain daily communication via email and phone to coordinate efforts and enhance the quality of service provided to those experiencing homelessness.

All emergency shelters in Spokane either have case managers on-site or collaborate with partner organizations that offer case management services for shelter guests. The type of agency or organization that best supports an individual is determined by the person's specific needs.

Addressing the emergency and transitional housing needs of homeless persons

Households experiencing a housing crisis are assessed through coordinated entry 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.

Existing emergency shelter and transitional housing assets are being adjusted to focus on gaps in the system serving specific homeless subpopulations. ESG funds will continue to support the efforts of emergency housing for persons experiencing homelessness.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

The City of Spokane has implemented and maintained a coordinated approach that focuses on providing comprehensive services and resources to help households transition into permanent housing and achieve long-term stability. We have done this through the following efforts:

Coordinated Entry System: Spokane was an early adopter of coordinated entry, which streamlines the process for homeless individuals and families to access available resources. This system helps prioritize those with the most urgent needs, such as chronically homeless individuals or families with children and youth and young adults, ensuring that they receive the appropriate housing and services more quickly.

Rapid Rehousing and Permanent Supportive Housing: The City currently funds rapid rehousing programs, which offer short-term financial assistance, housing navigation, and supportive services to help individuals and families quickly transition into permanent housing. Though the market has been extremely challenging for low to no income households to find housing in, our community continues to meet the measurements as outlined by HUD. For chronically homeless individuals, permanent supportive housing (PSH) with ongoing case management and health services helps ensure long-term stability by addressing the underlying causes of homelessness such as mental health or substance use issues.

Landlord Incentives and Affordable Housing Unit Increases: The City collaborates with our local housing authority (Spokane Housing Authority) landlords, and developers to increase the availability of affordable housing units, including dedicated units for homeless families, veterans, and youth. Providing rental subsidies and incentives to landlords can encourage them to rent to individuals and families transitioning out of homelessness.

Support Services: Alongside housing, offering comprehensive support services such as case management, mental health counseling, substance use treatment, job training, and financial literacy programs helps individuals and families address barriers to housing stability. For veterans and their families, specialized services like veteran case management (SSVF) and VA benefits (ie: VASH) assistance can be critical in making a successful transition to permanent housing.

Prevention Programs: Spokane has long supported Diversion and Prevention programs that help individuals and families at risk of homelessness stay housed. These may include emergency financial assistance for rent or utility payments, eviction prevention services, mediation programs, and legal aid to address landlord-tenant disputes.

Youth-Specific Services: Unaccompanied youth face unique challenges. The City of Spokane funds projects that provide targeted services such as outreach, drop-in centers, and specialized housing options like transitional housing for youth. This ensures that unaccompanied minors and young adults have access to safe housing and the support they need to achieve independence.

Collaboration with Community Partners: Effective collaboration among the City, agencies, non-profits, healthcare providers, social service organizations, and other community partners is key to creating a

comprehensive support network. Regular coordination between these entities ensures that individuals and families receive the services they need without unnecessary delays or duplication. The City of Spokane is a system leader in bringing all the stakeholders listed above to the table on a regular basis.

Data and Monitoring: Regular monitoring and use of data from systems like the Homeless Management Information System (HMIS) allows the City to track the progress of individuals and families, identify gaps in services, and make data-driven decisions to improve the homelessness response system.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

The City of Spokane assists low-income individuals and families avoid homelessness by implementing proactive strategies that address both immediate needs and long-term stability.

Prevention and Emergency Financial Assistance: The City provides targeted financial assistance to individuals and families who are at risk of eviction or who are facing temporary financial hardship. This may include emergency rental assistance, utility bill payment programs, or one-time payments to prevent eviction. For extremely low-income individuals, these resources can help prevent the loss of housing and provide a buffer during times of crisis.

Housing Stabilization Services: The City currently funds projects that offer case management and housing stabilization services that are crucial in helping families and individuals maintain their current housing. These services include budgeting assistance, tenant education, mediation between tenants and landlords, and advocacy for renters' rights. Ensuring that families are equipped with the tools and knowledge to remain housed can help prevent homelessness.

Education and Employment Support: Helping low-income individuals access education and employment opportunities can reduce their risk of homelessness. The City partners with workforce development organizations, vocational training programs, and local educational institutions to provide job readiness programs, skills training, and access to job placement services. Stable employment and education can significantly improve the financial stability of families and prevent homelessness.

Youth-Specific Programs: For young people, especially those aging out of foster care or juvenile justice systems, the City partners and funds organizations that offer targeted services to help YYA's transition to independent living. Transitional housing programs, life skills training, and mentorship opportunities are critical to preventing youth from falling into homelessness. The City is currently piloting a Host Homes project which hopes to reduce entry into homelessness for our Youth.

Public Awareness and Outreach: Proactive outreach efforts can identify individuals and families at risk

of homelessness early. This includes outreach through schools, healthcare systems, and social services, all of which the City actively is working with many agencies who represent these arenas.

DRAFT

SP-65 Lead based paint Hazards – 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

Lead poisoning can result in permanent damage to the brain and other organs, leading to reduced cognitive function and behavioral issues. It can also cause abnormal fetal development in pregnant women. While the use of lead-based paint was banned in 1978, it was widely used prior to that time, particularly in earlier decades. According to the American Community Survey, an estimated 73% of owner-occupied and 65% of renter-occupied housing units were built before 1980 and may contain lead-based paint. Additionally, 39% of owner-occupied and 29% of renter-occupied units were constructed before 1950, likely indicating a higher prevalence of lead-based paint. The survey further estimates that 9% of owner-occupied and 6% of renter-occupied pre-1980 housing units (a total of 7,035 units) have children residing in the home.

To mitigate the risk of exposure to lead from paint, dust, and soil, Congress enacted the Residential Lead-Based Paint Hazard Reduction Act of 1992 (Title X). Section 1018 of this law mandates that the U.S. Department of Housing and Urban Development (HUD) and the Environmental Protection Agency (EPA) require the disclosure of known lead-based paint hazards before the sale or lease of most properties built prior to 1978.

Prior to finalizing a housing sale or lease contract, the following requirements must be met:

- Sellers and landlords must disclose any known lead-based paint hazards and provide available reports to buyers or renters.
- Sellers and landlords must distribute the pamphlet "Protect Your Family from Lead in Your Home," developed by the EPA, HUD, and the Consumer Product Safety Commission (CPSC).
- Homebuyers are granted a 10-day period to conduct a lead-based paint inspection or risk assessment at their own expense, with flexibility for both parties to negotiate terms related to the evaluation.
- Sales contracts and leasing agreements must contain specific notification and disclosure language.
- Sellers, lessors, and real estate agents share responsibility for ensuring compliance.

In Washington State, regulations related to lead-based paint mirror federal requirements. Washington Administrative Code (WAC) 365-230 outlines the requirements for individuals and firms engaged in lead-based paint abatement, risk assessments, hazard screening, inspections, renovations, and dust sampling. The Lead in Construction Rule (WAC 296-155-176) protects workers from exposure to lead, and specific licensing is required for firms seeking lead-based paint activity certification from the Washington Department of Commerce.

Washington State operates two lead-based paint programs: the Renovation, Repair, and Painting (RRP) program and the Lead-Based Paint Abatement (LBP) program. The RRP program aims to minimize

exposure to lead-based paint dust during renovation, repair, or painting activities. The LBP program focuses on the abatement of lead-based paint. Firms must be certified by the Department of Commerce through the LBP program to perform work on pre-1978 residential or child-occupied facilities.

How are the actions listed above related to the extent of lead poisoning and hazards?

The City of Spokane's Single Family and Multifamily rehabilitation programs are targeted toward housing stock that could contain hazards. Any pre-1978 housing unit which undergoes a renovation must be evaluated for lead-based paint, and identified paint must be remediated based on requirements of the RRP and LBP programs described above. Subrecipients must maintain a list of certified contractors who can test for and remediate lead-based paint. Educational materials are also provided to homeowners and renters in conjunction with rehabilitation activities.

How are the actions listed above integrated into housing policies and procedures?

The City of Spokane has fully integrated HUD Title X, along with the Renovation, Repair, and Painting (RRP) and Lead-Based Paint (LBP) Abatement programs, into its Single Family and Multifamily rehabilitation initiatives to actively address and mitigate lead-based paint hazards in eligible owner-occupied and renter-occupied housing. Lead hazard control procedures typically begin with an inspection to define the scope of work. This process includes visual assessments conducted by trained Housing Quality Standards (HQS) inspectors, X-ray fluorescence (XRF) testing, and comprehensive risk assessments. Additionally, the Renovate Right pre-renovation pamphlet or Protect Your Family pre-housing contract pamphlet is provided to residents.

Lead-safe renovation practices are carried out by RRP and LBP certified contractors, with clearance testing performed on leaded surfaces disturbed during the rehabilitation process. Abatement projects typically involve methods such as wet scraping, removal of friction/impact surfaces, mulching of bare soil, and thorough cleaning to achieve clearance standards. The rehabilitation programs will continue to ensure compliance with Federal and State LBP program contractor certifications, lead-safe renovation practices, and provide technical assistance regarding regulatory requirements.

SP-70 Anti-Poverty Strategy – 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

Economic Development Goal 4, Income and Employment Opportunity, within the City of Spokane’s Comprehensive Plan aims to strengthen the economic prospects of the community by promoting the creation of jobs that offer livable wages and reduce income inequality. To achieve this objective, the associated policies focus on attracting businesses that offer wages commensurate with the local cost of living, along with health and retirement benefits. Additionally, the city emphasizes collaboration with other community agencies and organizations to address income equity and employment opportunities.

The City of Spokane also supports the SOAR (SSI/SSDI Outreach, Access, and Recovery) initiative and the integration of the Continuum of Care (CoC) system. The 2025-2030 CoC Strategic Plan to End Homelessness outlines actions to enhance the income potential of individuals receiving services. This includes fostering stronger partnerships with employment agencies, career development organizations (such as the American Job Center, WorkSource Spokane, and the Next Generation Zone), as well as providing access to childcare services, transportation options, and other necessary resources.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

One of the goals of this Consolidated Plan is to create and expand economic development opportunities for low- and moderate-income individuals. The city plans to do this by funding activities for the following priorities:

- Workforce development, including Job training programs and employment opportunities
- Low-cost loans for small, start-up businesses and nonprofits
- Grants for small businesses
- Microenterprise programs

SP-80 Monitoring – 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

The City of Spokane adheres to HUD-approved monitoring policies for the HOME and CDBG programs, while the Emergency Solutions Grant (ESG) program is monitored in accordance with Continuum of Care (CoC) monitoring policies. Monitoring expectations for CDBG, HOME, and ESG subrecipients are established prior to the commencement of the contract term for funded activities. Subrecipients of CDBG and ESG are required to attend a mandatory workshop several weeks before the program year begins. This workshop provides an overview of the program, outlines the City of Spokane’s contracting requirements, explains policies for submitting eligible costs for reimbursement, and details performance expectations. Subrecipient contracts also clearly define compliance and reporting obligations. All activities are monitored for adherence to relevant federal regulations, including Labor Standards and Section 3.

The City of Spokane employs a risk-based monitoring approach to identify projects for onsite monitoring. Staff conduct organizational risk assessments prior to generating contracts, with higher-risk organizations receiving more technical assistance and increased monitoring throughout the contract period compared to lower-risk organizations. In accordance with the City of Spokane Grants Management and Financial Assistance Guide, organizations are classified as high-risk based on the following factors:

- Audit Findings
- Prior Monitoring Findings
- Lack of Policies and Procedures
- Lack of Experience Managing Grant Funds (e.g., New Staff or New Subrecipient)
- Missed Deadlines
- Reporting Errors
- Complex/New Award
- Lack of Performance Goals (Program/Financial), Indicators, and Milestones, or Failure to Meet Established Goals, Indicators, and Milestones
- Incomplete Risk Assessment

Regardless of risk level, all CDBG projects undergo monthly desk audits to ensure compliance with eligible cost requirements. CDBG capital projects are monitored onsite periodically during the construction phase to ensure compliance with Davis-Bacon, Section 3, and other federal requirements, and beneficiary compliance is verified at the conclusion of the project.

HOME projects under construction are also subject to monthly desk monitoring for eligible costs. Onsite monitoring for progress and adherence to federal requirements occurs periodically throughout the construction phase. Tenant occupancy is monitored within six months of project completion, with a physical inspection conducted within twelve months of completion. HOME-assisted rental housing projects are subject to an annual desk audit to assess compliance with rent and income requirements. Additionally, every third year, HOME-assisted projects undergo inspections to evaluate housing standards and full program compliance. These inspections include a review of subgrantee policies and procedures, as well as a random sample audit of client files.

DRAFT

Expected Resources

AP-15 Expected Resources – 91.220(c)(1,2)

Introduction

The anticipated resources for CDBG, HOME, and ESG are estimates based on the 2024 allocations. These allocations are subject to change. The City of Spokane plans for minor fluctuations in funding and adjusts the project awards accordingly. In the event of a decrease in funding, the City will reduce each selected project’s award by an equal amount. Conversely, if funding increases, partial awards will be adjusted by equal percentages, and alternative projects may be funded.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	3,046,666.00	1,200,000.00	830,000.00	5,076,666.00	16,986,664.00	The City of Spokane is not anticipating prior year resources for the remaining four years of the Consolidated Plan. PI is from the RL fund and must be used as per requirements. PI is calculated as an average of the previous three years of RL PI.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	1,161,022.00	145,240.00	0.00	1,306,262.00	5,225,048.00	PI calculated as an average of the previous two years of PI

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	274,772.00	0.00	0.00	274,772.00	1,099,088.00	

Table 52 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

CDBG public facilities and improvement projects frequently leverage CDBG grants in conjunction with funding from other sources, including Avista, the Washington State Department of Commerce’s Connecting Housing to Infrastructure Program, and various philanthropic organizations.

Matching funds for the HOME Program are generated when the City allocates local revenue from the Sales and Use Tax for Affordable Housing and Supportive Services (1590). Subrecipients of HOME Program grants utilize these funds to secure additional financial support from the Washington State Department of Commerce Housing Trust Fund, the Federal Home Loan Bank Affordable Housing Program, the Low Income Housing Tax Credit Program, and other state and federal funding sources.

The City of Spokane collaborates with the Washington State Department of Commerce to secure funding aimed at addressing homelessness. These funding sources are used to support the goals outlined in the WA 502 CoC 5-Year Strategic Plan to Prevent and End Homelessness and to serve as matching funds for the Emergency Solutions Grant (ESG) program.

DRAFT

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

The Community, Housing, and Human Services (CHHS) Department owns several parcels of vacant property acquired through the Derelict Acquisition and Rehabilitation Program, established by the City of Spokane in 2017. These properties are designated for use in activities that are eligible under the CDBG program. The CHHS Department is working in collaboration with Northeast Washington Educational Services District 101 to develop these properties in accordance with CDBG requirements, with the aim of addressing community needs for affordable housing, workforce development initiatives, and public facilities.

Discussion

All funding allocations will be utilized in accordance with the eligibility requirements specified in the Code of Federal Regulations. These funds will support activities that address the needs of low- and moderate-income individuals and families. For further information regarding the eligible use of these funds, please contact the Community, Housing, and Human Services Department at spokanechhs@spokanecity.org.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Increase & preserve the affordable housing stock	2025	2029	Affordable Housing		Affordable rental housing Housing repair and rehabilitation Home Ownership opportunities	CDBG: \$1,975,000.00 HOME: \$1,131,000.00 ESG: \$.00	Rental units constructed: 10 Household Housing Unit Rental units rehabilitated: 35 Household Housing Unit Homeowner Housing Added: 5 Household Housing Unit Homeowner Housing Rehabilitated: 30 Household Housing Unit Tenant-based rental assistance / Rapid Rehousing: 10 Households Assisted
2	Increase access to essential services	2025	2029	Homeless Non-Homeless Special Needs Non-Housing Community Development		Increased mental health services Increased childcare services Microenterprise programs	CDBG: \$456,000.00 HOME: \$.00 ESG: \$.00	Public service activities other than Low/Moderate Income Housing Benefit: 4000 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Improve public/community infrastructure	2025	2029	Affordable Housing Non-Homeless Special Needs Non-Housing Community Development		Neighborhood Improvements Facility improvements for non-profits	CDBG: \$453,000.00 HOME: \$.00 ESG: \$.00	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 100 Persons Assisted
4	Create/expand economic opportunities	2025	2029	Non-Housing Community Development		Microenterprise programs	CDBG: \$158,000.00 HOME: \$.00 ESG: \$.00	Jobs created/retained: 25 Jobs

Table 53 – Goals Summary

Goal Descriptions

1	Goal Name	Increase & preserve the affordable housing stock
	Goal Description	Investments through the HOME program, HOME-ARP, CDBG Single-Family Rehabilitation and Minor Home Repair programs, in addition to local tax dollar investments will be used to preserve and increases the stock of affordable housing for extremely low income, low income and moderate-income households. Projects that impact this goal in 2025 include tenant based rental assistance, multi-family rental construction and rehabilitation, homeowner repair and rehabilitation programs, and homeowner education and ownership opportunities.

2	Goal Name	Increase access to essential services
	Goal Description	Through CDBG investments the City of Spokane will increase access to essential services for low-and moderate-income households and neighborhoods in the City of Spokane. In PY 2025 the City of Spokane will focus on addressing the following funding priorities: more and/or improved childcare services, more and/or improved mental health services, and job training programs.
3	Goal Name	Improve public/community infrastructure
	Goal Description	Through CDBG investments the City of Spokane will improve public/community infrastructure through neighborhood park improvements and improvements to the facilities of non-profit organizations.
4	Goal Name	Create/expand economic opportunities
	Goal Description	Through CDBG investment the City of Spokane will create and expand economic development opportunities for low- and moderate-income individuals.

DRAFT

Projects

AP-35 Projects – 91.220(d)

Introduction

A comprehensive community engagement strategy has established four primary goals and thirteen specific priorities for the Consolidated Plan. On an annual basis, the City of Spokane will direct funding allocations toward selected priorities from the thirteen outlined in the Consolidated Plan. For Program Year (PY) 2025, the identified funding priorities are as follows:

Public Services/Economic Development: Enhanced and expanded mental health services, improved and/or expanded childcare services, and the development of job training programs.

Public Facilities/Public Improvements: Neighborhood revitalization efforts, facility improvements for nonprofit organizations, enhanced and/or expanded childcare facilities, and the rehabilitation of multi-family rental housing.

Home Rehabilitation: Initiatives focused on the repair and rehabilitation of single-family homes for low- to moderate-income homeowners.

Homeownership: Programs offering housing counseling, homeowner education, and down payment assistance.

Projects

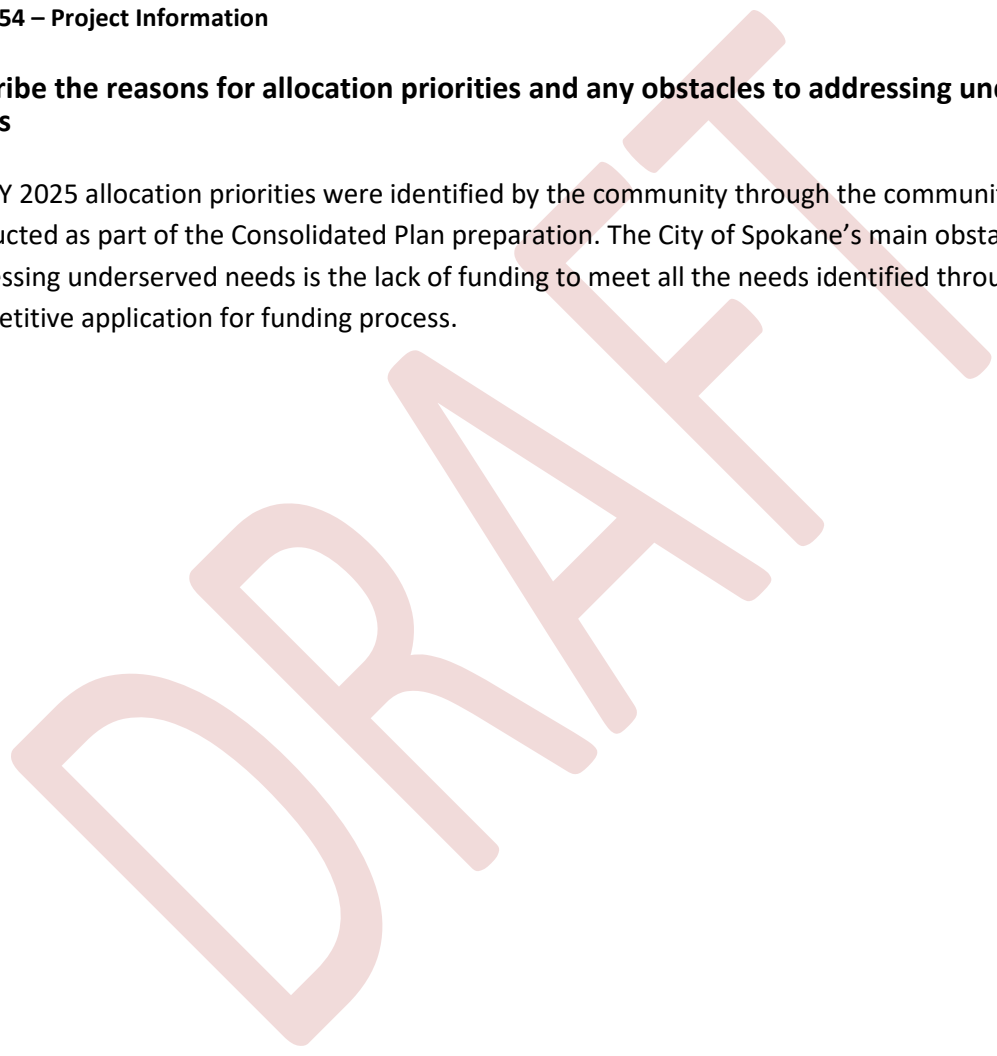
#	Project Name
1	PY25 SNAP Financial Access - Micro Enterprise
2	PY25 Home Rehab - SNAP Single Family Rehabilitation
3	PY25 Home Rehab - SNAP Minor Home Repair
4	PY25 Homeownership - SNAP Financial Access Homeownership
5	PY25 Capital - NECC Child Care Safety Improvements
6	PY25 Capital - Partners w/ Families & Children Soundproofing
7	PY25 Capital - GLOW Expansion of Children Early Learning Center
8	PY25 Capital - Salvation Army Stepping Stones Transitional Housing Rehab
9	PY25 Capital - Transitions HVAC Replacement
10	PY25 Capital - Family Promise Campus Improvements
11	PY25 Capital - Reclaim Project Recovery Transitional Housing
12	PY25 Capital - Unite Family Services Supported Transitional Housing
13	PY25 Public Services - Spokane Workforce Council Reconnect2Work
14	PY25 Public Services - Christ Kitchen Job Training

#	Project Name
15	PY25 Public Services - Community-Minded Enterprises Child Care Providers
16	PY25 Public Services - YWCA Spokane Mental Health Therapy
17	PY25 Public Services - Partners w/Families & Children Advocacy Center
18	PY25 HOME Rental Housing
19	PY25 HOME Administration
20	PY25 HOME CHDO
21	PY25 ESG Administration

Table 54 – Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

The PY 2025 allocation priorities were identified by the community through the community engagement conducted as part of the Consolidated Plan preparation. The City of Spokane’s main obstacles to addressing underserved needs is the lack of funding to meet all the needs identified through the competitive application for funding process.



AP-38 Project Summary
Project Summary Information

DRAFT

1	Project Name	PY25 SNAP Financial Access - Micro Enterprise
	Target Area	
	Goals Supported	Create/expand economic opportunities
	Needs Addressed	Workforce development Microenterprise programs
	Funding	CDBG: \$123,000.00
	Description	SNAP will provide low-cost business loans, business and financial counseling, technical assistance for grant and loan applications to LMI start-up businesses in Spokane.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	Spokane Neighborhood Action Partners – Financial Access 500 S Stone St Spokane, WA 99202
	Planned Activities	
2	Project Name	PY25 Home Rehab - SNAP Single Family Rehabilitation
	Target Area	
	Goals Supported	Increase & preserve the affordable housing stock
	Needs Addressed	Housing repair and rehabilitation
	Funding	CDBG: \$1,200,000.00
	Description	SNAP will administer the Single Family Rehabilitation program, which provides low-interest loans for needed home repairs to assist low- and moderate-income homeowners in maintaining a safe and efficient home. Home repairs will address health and safety deficiencies and reduce operating costs to the extent practicable.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	30 owner-occupied, single family households will be assisted.
	Location Description	City of Spokane

	Planned Activities	Provide low-cost loans for needed home repairs to assist low- and moderate-income homeowners maintain a safe and efficient home. Home repairs will address health and safety deficiencies and reduce operating costs (to the extent practicable). This project will support the creation of 30 unduplicated home rehabilitation loans, ranging from \$10,000-50,000, to homeowners who occupy the assisted home as their primary residence.
3	Project Name	PY25 Home Rehab - SNAP Minor Home Repair
	Target Area	
	Goals Supported	Increase & preserve the affordable housing stock
	Needs Addressed	Housing repair and rehabilitation
	Funding	CDBG: \$500,000.00
	Description	SNAP will administer the Minor Home Repair program, which provides small home repairs, as grants, to homeowners at or below 80% Area Median Income. To be eligible, homes must be owner-occupied and located within the City of Spokane. Minor home repairs will address health and safety hazards and/or accessibility issues that may make homes unsafe or uninhabitable. This includes, but is not limited to, security, plumbing, heating, electrical, roof, weatherization, and sewer repairs, as well as accessibility modifications.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	200 owner-occupied single family households will receive home repairs.
	Location Description	City of Spokane
	Planned Activities	SNAP will administer the Minor Home Repair program, which provides small home repairs, as grants, to homeowners at or below 80% Area Median Income. To be eligible, homes must be owner-occupied and located within the City of Spokane. Minor home repairs will address health and safety hazards and/or accessibility issues that may make homes unsafe or uninhabitable. This includes, but is not limited to, security, plumbing, heating, electrical, roof, weatherization, and sewer repairs, as well as accessibility modifications.
4	Project Name	PY25 Homeownership - SNAP Financial Access Homeownership
	Target Area	

	Goals Supported	Increase & preserve the affordable housing stock
	Needs Addressed	Home Ownership opportunities
	Funding	CDBG: \$100,000.00
	Description	SNAP Financial Access (SFA) will manage a single family homeownership program which is accessible to households in the City of Spokane whose annual income is less than 80% AMI. The homeownership program includes foundational homeownership education through individual counseling and group workshops, as well as pre- and post-purchase housing counseling to prepare households for the financial aspects of homeownership.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	156 households will receive homeownership education.
	Location Description	City of Spokane
	Planned Activities	SNAP Financial Access (SFA) will manage a single family homeownership program which is accessible to households in the City of Spokane whose annual income is less than 80% AMI. The homeownership program includes foundational homeownership education through individual counseling and group workshops, as well as pre- and post-purchase housing counseling to prepare households for the financial aspects of homeownership.
5	Project Name	PY25 Capital - NECC Child Care Safety Improvements
	Target Area	
	Goals Supported	Improve public/community infrastructure
	Needs Addressed	More and/or improved childcare facilities Facility improvements for non-profits
	Funding	CDBG: \$34,551.00
	Description	Install access controls on (7) external doors in the NECC ECEAP/HeadStart wing with video intercom/remote answer/unlock for increased security. The project comes at an estimated cost of \$51,341, which includes labor, permitting and tax for the project.
	Target Date	6/30/2026

	Estimate the number and type of families that will benefit from the proposed activities	100 LMI families will benefit from the improved security services at the child care center.
	Location Description	Project will take place at the Northeast Community Center located at 4001 N. Cook St., Spokane WA 99207.
	Planned Activities	Improving non-profit facilities and increasing child care services.
6	Project Name	PY25 Capital - Partners w/ Families & Children Soundproofing
	Target Area	
	Goals Supported	Improve public/community infrastructure
	Needs Addressed	Facility improvements for non-profits
	Funding	CDBG: \$19,146.00
	Description	Soundproofing the forensic interview rooms, mental health therapy offices, Parent-Child Interaction Therapy (PCIT) rooms, substance use disorder individual and group session spaces, and observation rooms at Partners with Families and Children facility. The total anticipated cost would be \$19,146 including tax.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	1100 LMI families will benefit.
	Location Description	Partners with Families and Children of Spokane located at 106 W. Mission Ave., Spokane WA 99201.
	Planned Activities	Facility improvements for non-profits and improving access for LMI mental services.
7	Project Name	PY25 Capital - GLOW Expansion of Children Early Learning Center
	Target Area	
	Goals Supported	Improve public/community infrastructure
	Needs Addressed	More and/or improved childcare facilities Facility improvements for non-profits
	Funding	CDBG: \$198,000.00
	Description	Expansion of GLOW's childcare center to accommodate more children.
	Target Date	6/30/2026

	Estimate the number and type of families that will benefit from the proposed activities	250 LMI Families.
	Location Description	GLOW Children Early Learning Center located at 722 W Riverside Ave, Spokane WA 99201
	Planned Activities	Increased child care facilities for LMI persons.
8	Project Name	PY25 Capital - Salvation Army Stepping Stones Transitional Housing Rehab
	Target Area	
	Goals Supported	Improve public/community infrastructure
	Needs Addressed	Facility improvements for non-profits
	Funding	CDBG: \$150,000.00
	Description	Renovation of 20 units at Salvation Army's Stepping-Stones Transitional Housing.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	117 LMI beneficiaries.
	Location Description	The Salvation Army of Spokane located at 222 E. Indiana Ave., Spokane WA 99207
	Planned Activities	Remodeling and bringing up to code 20 transitional housing units.
9	Project Name	PY25 Capital - Transitions HVAC Replacement
	Target Area	
	Goals Supported	Improve public/community infrastructure
	Needs Addressed	Facility improvements for non-profits
	Funding	CDBG: \$34,181.00
	Description	Replacement of Transitions Hearth building's HVAC system. This project would update the HVAC system and address a missing conduit box that is keeping one of our group meeting rooms without heat or AC. This update will benefit very low-income clientele seeking daytime shelter during every season.
	Target Date	6/30/2026

	Estimate the number and type of families that will benefit from the proposed activities	1100
	Location Description	Transitions Women's Hearth downtown facility.
	Planned Activities	Replacement of the HVAC unit.
10	Project Name	PY25 Capital - Family Promise Campus Improvements
	Target Area	
	Goals Supported	Improve public/community infrastructure
	Needs Addressed	Facility improvements for non-profits
	Funding	CDBG: \$19,522.00
	Description	The final phase of a multi-year initiative to enhance the Family Promise Center's functionality, safety, and compliance. The requested CDBG funds will support: Security Fencing: Installation of robust fencing to enhance campus safety and create secure boundaries between the playscape, parking lot, and neighboring areas.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	340
	Location Description	Family Promise of Spokane 2002 E Mission Ave., Spokane WA 99202
	Planned Activities	Install a security fence at Family Promise outdoor play area for enhanced security for child center.
11	Project Name	PY25 Capital - Reclaim Project Recovery Transitional Housing
	Target Area	
	Goals Supported	Improve public/community infrastructure
	Needs Addressed	Facility improvements for non-profits
	Funding	CDBG: \$500,000.00
	Description	Acquisition of a housing unit located at 2130 W Boone Spokane WA 99201, property has 8 bedrooms.
	Target Date	

	Estimate the number and type of families that will benefit from the proposed activities	50
	Location Description	Purchase of a housing unit located at 2130 W Boone Spokane WA 99201
	Planned Activities	Acquisition of a home to turn into transitional housing.
12	Project Name	PY25 Capital - Unite Family Services Supported Transitional Housing
	Target Area	
	Goals Supported	Increase & preserve the affordable housing stock
	Needs Addressed	Affordable rental housing
	Funding	CDBG: \$25,000.00
	Description	The primary purpose is to bring the Huckberry House up to code and provide a safe and healthy environment where UNITE Family Services will be able to use the three-unit home on Spokane South Hill to house families in the less than 30% of MFI category.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	3 households
	Location Description	Huckberry House located at 1310 North Maple, Spokane WA 99201
	Planned Activities	Multi-family rental housing rehabilitation.
13	Project Name	PY25 Public Services - Spokane Workforce Council Reconnect2Work
	Target Area	
	Goals Supported	Increase access to essential services Create/expand economic opportunities
	Needs Addressed	Increased childcare services Workforce development
	Funding	CDBG: \$117,325.00
	Description	Spokane Workforce Council will provide training programs for LMI individuals to access early learning career pathways, collaborate w businesses to develop on-site childcare, support providers in hiring, retention, creation of new licensed centers and in-home care, and stabilizing current centers.

	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	<p>25 individuals trained and employed through our Childcare Basics+ training program</p> <p>75 licensed childcare centers (center-based care or in-home) served through hiring, retention, start-up, and/or operational support</p> <p>350 families served by those childcare centers who are low-moderate income</p>
14	Project Name	PY25 Public Services - Christ Kitchen Job Training
	Target Area	
	Goals Supported	Create/expand economic opportunities
	Needs Addressed	Workforce development
	Funding	CDBG: \$35,000.00
	Description	Christ Kitchen will provide a job training program for LMI women in nine fields including: Commercial Baking, Barista, Culinary Arts, Catering, Horticulture, Office Administration, Retail/Wholesale, Customer Service/Marketing, and Food Truck Management.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	85 individuals will receive job training.
	Location Description	<p>Christ Kitchen</p> <p>2410 N Monroe Street</p> <p>Spokane, WA 99205-3349</p>

	Planned Activities	<p>Employment training in Commercial Baking, Barista, Culinary Arts, Catering, Horticulture, Office Administration, Retail/Wholesale, Customer Service/Marketing, and Food Truck Management.</p> <p>Jobs for Life curriculum, which matches a woman to a mentor at Christ Kitchen or in the community, and includes resume writing, interview coaching, and introductions to potential employers.</p>
15	Project Name	PY25 Public Services - Community-Minded Enterprises Child Care Providers
	Target Area	
	Goals Supported	<p>Increase access to essential services</p> <p>Create/expand economic opportunities</p>
	Needs Addressed	<p>Increased childcare services</p> <p>Workforce development</p>
	Funding	CDBG: \$50,904.00
	Description	Community-Minded Enterprises will provide DCYF-certified childcare training, business coaching, and licensing support through linguistically and culturally responsive TA.
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	8 individuals will receive training.
	Location Description	<p>Community-Minded Enterprises</p> <p>2001 N Division</p> <p>Spokane, WA 99207</p>

	Planned Activities	<p>Provide Family Child Care Training from our DCYF-certified trainer, who will teach the Spanish-language version of the state’s child care licensing curriculum.</p> <p>Provide business coaching using CME’s proprietary Business of Child Care curriculum to position these providers to have sustainable businesses.</p> <p>Support cohort members with linguistically and culturally responsive TA on childcare subject matter, small business skills and practices, and systems navigation/practical help.</p> <p>Provide ongoing coaching (including home visits to set up the licensed child care space), help ordering materials, help obtaining documents or obtaining degree equivalency reports (such as a high school diploma or equivalency), and help obtaining required background checks and TB tests.</p>
16	Project Name	PY25 Public Services - YWCA Spokane Mental Health Therapy
	Target Area	
	Goals Supported	Increase access to essential services
	Needs Addressed	Increased mental health services
	Funding	CDBG: \$71,645.00
	Description	YWCA will provide mental health services for DV adult survivors and children who are uninsured or unable to pay for treatment.
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	100 individuals will receive mental health services.
	Location Description	YWCA Spokane 930 N. Monroe St Spokane, WA 99201
	Planned Activities	100 unduplicated survivors and children access individual therapy per year. Most survivors will participate in numerous therapy sessions throughout the year. YWCA will enroll 8-9 new clients every month while providing ongoing therapy to existing participants.
17	Project Name	PY25 Public Services - Partners w/Families & Children Advocacy Center
	Target Area	

	Goals Supported	Increase access to essential services
	Needs Addressed	Increased mental health services Supportive services for vulnerable populations
	Funding	CDBG: \$79,244.00
	Description	Children's Advocacy Center (CAC) services for children/youth aged 0-17, and adults with intellectual disabilities suspected of being a victim and or witness of abuse.
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	600 individuals will receive services.
	Location Description	Partners with Families & Children 106 W Mission Ave Spokane, WA 99201
	Planned Activities	Mental Health Services – this project provides immediate and ongoing mental health support for child abuse victims and their non-offending caregivers/families.
18	Project Name	PY25 HOME Rental Housing
	Target Area	
	Goals Supported	Increase & preserve the affordable housing stock
	Needs Addressed	Affordable rental housing
	Funding	HOME: \$1,001,483.00
	Description	HOME funds will be used to acquire, construct, and rehabilitate approximately 10 affordable housing units within the City of Spokane. All units will be reserved for low- and or moderate-income households, meeting HUDs national objective.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	HOME funding will support the development and redevelopment of approximately 10 affordable housing units within the City of Spokane. All units will be reserved for low- and or moderate-income households, meeting HUDs national objective.

	Location Description	<p>Unknown at this time - CHHS issued an RFP in March 2025 for the PY 2025 funding year. At submission of the AAP, the applications are under review.</p> <p>The HOME Program is administered by staff in the Community, Housing, and Human Services Department (CHHS) located at: Spokane City Hall 808 W Spokane Falls Blvd Spokane, WA 99201</p>
	Planned Activities	<p>HOME funding will support the development and redevelopment of approximately 10 affordable housing units within the City of Spokane. All units will be reserved for low-income households.</p> <p>The City of Spokane plans to utilize local revenue from the Sales and Use Tax for Affordable Housing and Supportive Services to meet the federally required HOME match requirements. Match results are reported in the PY 2025 CAPER.</p>
19	Project Name	PY25 HOME Administration
	Target Area	
	Goals Supported	Increase & preserve the affordable housing stock
	Needs Addressed	Affordable rental housing
	Funding	HOME: \$130,626.00
	Description	
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	<p>The HOME Program is administered by staff in the Community, Housing, and Human Services Department (CHHS) located at: Spokane City Hall 808 W Spokane Falls Blvd Spokane, WA 99201</p>
Planned Activities	<p>General administration of the HOME Program. Administrative activities include community engagement, planning, reporting to funder, making grant awards, technical assistance, environmental reviews, procurement, compliance monitoring, certified payroll review, etc.</p>	
	Project Name	PY25 HOME CHDO

20	Target Area	
	Goals Supported	Increase & preserve the affordable housing stock
	Needs Addressed	Affordable rental housing
	Funding	HOME: \$174,153.00
	Description	This project is a placeholder for future funding allocation to sub recipient(s). HUD requires a 15% HOME Community Housing Development Organization (CHDO) set-aside for affordable housing. 15% of HOME is inadequate for funding a project that often needs other layers of funding and time to generate the total funds for development. Annual amounts are set-aside for multi-family development and these funds will be used to complete those projects. CHDO allocations will be addressed in the Federal IDIS Program rather than the 2024 Annual Action Plan. Changes to CHDO project(s) are not considered to be substantial amendments, because the project is described in one Annual Action Plan with multiple years' projects contributing to the same development. This project is meant to provide additional funds as needed for one or more projects.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	CHHS will allocate these funds through a competitive process to eligible housing developments. The number and type of families is unknown at the time of publication.
	Location Description	City-wide. The HOME Program is administered by staff in the Community, Housing, and Human Services Department (CHHS) located at: Spokane City Hall 808 W Spokane Falls Blvd Spokane, WA 99201
Planned Activities	Unknown at this time – CHHS issued a request for proposals March 2025. Projects are not selected at the publication of this plan.	
21	Project Name	PY25 ESG Administration
	Target Area	
	Goals Supported	Increase access to essential services
	Needs Addressed	Supportive services for vulnerable populations
	Funding	ESG: \$274,772.00

Description	Costs of administering the ESG program.
Target Date	6/30/2026
Estimate the number and type of families that will benefit from the proposed activities	Funding through this activity is expected to serve approximately 500 homeless individuals and families with overnight shelter beds. Another 25 households will be assisted with rental assistance through Catholic Charities Rapid Re-Housing program.
Location Description	
Planned Activities	ESG funds will be split between eligible activities in the following manner: HOC emergency shelter operations (\$164,863); St. Margaret's rapid re-housing (\$72.267); HMIS (\$17,034.10); and administration (\$20,607.90). The City of Spokane will not exceed the regulatory requirements listed in 24 CFR Part 576.100.

DRAFT

AP-50 Geographic Distribution – 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

CDBG and HOME funds have been distributed across low-to-moderate income neighborhoods city-wide. No one geographical area was targeted for funding.

Geographic Distribution

Target Area	Percentage of Funds

Table 55 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

CDBG and HOME funds are distributed city-wide, rather than to a targeted geographical area due to the number of low-to-moderate income neighborhoods that exist across the entire city.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The goals below are pending approval of funding recommendations for CDBG and HOME.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	0
Special-Needs	0
Total	0

Table 56 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	0
Rehab of Existing Units	0
Acquisition of Existing Units	0
Total	0

Table 57 - One Year Goals for Affordable Housing by Support Type
Discussion

AP-60 Public Housing – 91.220(h)

Introduction

Spokane Housing Authority (SHA) is the public housing agency in Spokane County. Although SHA does not own public housing, it does have tax credit projects as part of its portfolio. SHA is committed to improving the living environment of low- and moderate-income families through a comprehensive strategy that utilizes MTW (Moving to Work) funds.

Actions planned during the next year to address the needs to public housing

The agency's MTW approach includes acquiring, renovating, and building units specifically for low-income families. SHA will continue its MTW program through PY 2025.

Actions to encourage public housing residents to become more involved in management and participate in homeownership

Creating vibrant communities where people thrive is SHA's vision for MTW. With the flexibility and new tools provided by MTW, SHA will be able to assist its participants in reaching for what is possible and improve their quality of life. All MTW initiatives will be combined with a commitment to seek and end racial and other demographic characteristics as determinates of success. SHA will continue to develop additional local strategies during our participation in MTW, learning from our experiences and other MTW agencies.

The Family Self-Sufficiency program is available to SHA participants receiving a housing voucher with at least one adult who is willing and able to work. Through this program families can receive assistance in managing debt and improving credit, enrolling in education requirements, pursuing a career or starting a business, receiving childcare, creating an emergency fund and preparing for home ownership.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

Not applicable

AP-65 Homeless and Other Special Needs Activities – 91.220(i)

Introduction

The City of Spokane is the Collaborative Applicant (CA) and the CMIS Lead for the Spokane Regional Continuum of Care. The City of Spokane is also the sole ESG recipient for the CoC's geographic area. The CA/ESG program staff are the same staff and regularly work with the CoC on the plan to allocate ESG funds, and to report/evaluate ESG project performance. The CA/ESG program staff consults with CoC & ESG subrecipients monthly on community needs and annually regarding allocation priorities through regularly scheduled CoC meetings. CMIS staff within the City of Spokane provide CoC/ESG staff with relevant data related to program performance and community need. The data provided by the CMIS Lead helps the CoC and ESG programs identify priority needs, make funding recommendations, and develop Consolidated Plan goals that guide investment of ESG funds. Through this process, ESG activities remain consistent with CoC homeless planning and the Consolidated Plan.

The CoC collaborates with the CoC Data and Analysis Committee to set performance measures and evaluate ESG outcomes to ensure compliance and identify poor performers. CoC and ESG funded projects are awarded and renewed using objective scoring criteria that includes project performance and outcomes (e.g. % exits to/retention of permanent housing, income growth, % returns to homelessness), utilization, spenddown rates, average vulnerability of households served, subpopulation served (i.e., veterans, chronic, family, youth) and projects' ability to provide specialized services for these subpopulations, using a housing first/low-barrier approach, and cost-effectiveness. Scoring criteria also includes consideration of results from ongoing monitoring of CoC and ESG projects, including a review of quarterly and annual performance, and compliance with applicable regulations, grant guidelines, and contractual requirements. Scores are based on CoC approved system and project level performance measures that include benchmarks which are specific to both project type and subpopulation. The CoC's Funding and RFP Committee reviews/ranks projects considering project score and local funding priorities that are aligned with both HUD priorities and identified local need, which consider: cost-effective, evidence-based interventions that improve the CoC's outcomes and reduce homelessness among veterans, chronic homeless, families and youth; results of gaps analysis and needs assessments; and Consolidated Plan goals. Poor performing projects that do not meet HUD priorities and local need are reallocated.

Due to the close relationship between ESG and CA/CoC program staff, the ESG program is represented in CoC decision-making regarding the funding, policies and procedures and administration of the HMIS system in the Spokane Regional CoC. ESG/CA/CoC program staff meet regularly with the CMIS Lead and contribute to the yearly and long-term priorities of the CMIS Team.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

Reaching out to homeless persons (especially unsheltered persons) and assessing their

individual needs

The CoC one-year goals and actions are as follows:

- Host monthly outreach coordination meetings for agencies working with unsheltered individuals.
- Utilize the Homeless Management Information System (HMIS) for real-time tracking and referrals.
- Expand street outreach programs involving healthcare providers, behavioral health teams, and shelter navigators.
- Ensure emergency shelters provide on-site case management or collaborate with agencies offering such services.
- Improve referral systems to direct unsheltered persons to appropriate housing and support services.

Addressing the emergency shelter and transitional housing needs of homeless persons

- The CoC's one-year goals and actions are as follows:
- Use Coordinated Entry to place individuals in Emergency Shelters or Transitional Housing.
- Prioritize shelter services for families with children and other vulnerable groups.
- Adjust shelter services to meet the needs of specific homeless subpopulations.
- Utilize Emergency Solutions Grant (ESG) funding to maintain and expand emergency housing options.
- Adapt existing shelter facilities to address gaps in the system.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

The CoC's one-year goals and actions are as follows:

- Maintain the Coordinated Entry System to streamline access to housing.
- Expand Rapid Rehousing (RRH) programs for quicker transitions into stable housing.
- Increase Permanent Supportive Housing (PSH) options for individuals with disabilities and long-term homelessness.
- Implement landlord incentives to encourage renting to homeless individuals.
- Provide comprehensive support services, including case management, mental health care,

employment training, and financial literacy programs.

- Strengthen veteran housing programs through the Supportive Services for Veteran Families (SSVF) and Veterans Affairs Supportive Housing (VASH) vouchers.
- Develop youth-specific housing services, including transitional programs for unaccompanied youth.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

The City of Spokane and the CoC's one-year goals and actions are as follows:

- Provide emergency rental and utility assistance to prevent evictions.
- Fund housing stabilization services, including financial counseling and tenant education.
- Expand access to job training, employment programs, and educational resources.
- Strengthen partnerships with healthcare systems, schools, and social service agencies to identify and assist at-risk individuals.
- Pilot Host Homes projects to support youth transitioning from foster care or juvenile justice systems.
- Improve outreach and early intervention programs to detect homelessness risks before eviction or displacement occurs.

AP-75 Barriers to affordable housing – 91.220(j)

Introduction:

The Washington State Department of Commerce Affordable Housing Advisory Board’s Housing Advisory Plan (2023-2028) identifies key barriers to affordable housing development in Spokane, shaped by both current and historical public policies.

Funding, Financing, and Resource Allocation

Securing adequate funding is a major challenge for affordable housing developers. Developers need capital, operational funds, land, and other resources. Nonprofits struggle to raise capital and compete for limited government subsidies. Private sources often impose high fees or expect unrealistic returns. Finding suitable land is another obstacle, as large, vacant parcels with appropriate zoning are rare or unaffordable, while smaller parcels are limited, reducing affordable housing options.

Land Use Regulation and Planning

Restrictive zoning laws and development regulations limit affordable housing availability, particularly in desirable neighborhoods. Though state funding supports land-use planning, funding is inconsistent, complicating local government efforts to update housing elements or implement zoning changes. Rising construction and infrastructure costs further hinder development. Local resources for growth are limited, meaning developers face additional costs like connection charges and impact fees, making it difficult to secure financing for planning and infrastructure.

Administrative Processes

The development process is complex and time-consuming. Developers must navigate permitting, design reviews, environmental assessments, and public outreach, all of which add costs and time. High fees associated with these processes create further financial strain.

Construction Barriers

Building codes that limit design flexibility, combined with rising material, labor, and equipment costs, pose significant challenges. Supply chain disruptions and shortages of construction resources have driven up costs, which affordable housing projects cannot offset by raising rents like market-rate housing can. Increased costs may delay or halt projects, especially if additional funding is needed for pre-construction or infrastructure improvements.

Limited Housing Models

Spokane faces a shortage of housing options for individuals with reliable incomes who cannot compete in the private housing market. While some lower-income households could access homeownership with targeted support, available models are limited. Public funding often prioritizes large projects producing many units, despite a growing demand for “missing middle” housing for moderate-income households. This emphasis overlooks opportunities for smaller, infill projects near transit and jobs. Despite efforts by

the City of Spokane's Planning Department, affordable housing supply remains insufficient.

Impact of Historical Policies

The legacy of policies like redlining, discriminatory lending, and racially restrictive covenants continues to affect housing opportunities in Spokane. These policies led to long-term disinvestment in minority communities, perpetuating racial and economic inequalities. While no longer enforceable, their effects linger. Zoning laws imposing large minimum lot sizes in affluent neighborhoods, referred to as "exclusionary zoning," limit affordable housing options for low- and moderate-income households, many of whom are people of color.

In conclusion, regulatory barriers, rising costs, limited housing models, and historical policies present significant challenges for affordable housing development in Spokane. Addressing these issues requires coordinated efforts from local, state, and federal governments, alongside private sector involvement, to create a more equitable housing market.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

In 2020, Washington State amended House Bill (HB) 1590, authorizing local governments to impose a 0.1% sales tax for housing and related services. In 2023, the City of Spokane enacted Spokane Municipal Code (SMC) 08.07C.030, enabling the collection of these tax revenues, thereby establishing a stable and predictable funding mechanism to support affordable housing initiatives.

The City of Spokane has also taken a leadership role in zoning and regulatory reforms to facilitate the development of affordable housing. The passage of the Building Opportunities and Choices for All (BOCA) Code by the City Council, effective January 1, 2024, represents a significant policy shift aimed at increasing housing availability within the city. The BOCA Code introduces several key provisions to encourage residential development:

- Reduced parking requirements: Residential developments within half a mile of a transit stop are no longer required to provide parking.
- Reduced minimum lot sizes: Lot size minimums have been decreased to allow for greater housing density.
- Increased building height allowances: Select zoning districts now permit taller structures.
- Reduced front and rear setbacks: Setback requirements have been lowered in certain zones to optimize land use.
- Expanded Unit Lot Subdivision process: Greater flexibility has been introduced to facilitate subdivision and property development.
- Implementation of footprint and impervious surface maximums: New limitations ensure

sustainable land use and environmental considerations.

- Allowance for increased housing density on individual lots: More residential units may now be constructed on a single lot.
- Development of vacant lots within established neighborhoods: Regulatory barriers have been removed to facilitate infill development.

These zoning amendments exemplify progressive land-use policies that remove barriers to housing development by increasing access to developable land and streamlining regulatory processes. Additionally, the City's Department of Planning is advancing a pilot program to pre-review site design plans for various housing typologies, ranging from single-family homes to fourplexes. Once finalized, these pre-approved designs will be made available on the City's website, enabling expedited construction processes and reducing administrative costs for developers. This initiative is expected to lower architectural, permitting, and environmental review fees, thereby freeing up capital for housing providers and accelerating residential development.

In response to rising insurance premiums, Washington State adopted Chapter 284-30A WAC in 2023, establishing transparency requirements for insurers regarding premium adjustments. These regulations mandate that insurers provide policyholders with explanations of premium increases upon request at the time of renewal, including for residential insurance policies.

These combined efforts reflect a comprehensive approach to housing policy, integrating financial mechanisms, zoning reforms, and regulatory transparency to support housing development and affordability in Spokane.

AP-85 Other Actions – 91.220(k)

Introduction:

Through the community engagement process, the City of Spokane conducted consultations and had conversations with business owners, housing developers, service providers, organizations with lived experience, private citizens, elected officials, and other stakeholders. The comprehensive dialogue and the data derived from the community needs assessment have informed and guided the City's planned actions in addressing critical issues.

Actions planned to address obstacles to meeting underserved needs

The City of Spokane plans to address obstacles to meeting underserved housing and service needs by focusing on several key actions targeting barriers faced by vulnerable populations, including seniors, persons with disabilities, veterans, domestic violence survivors, and individuals transitioning from mental and physical health institutions.

Addressing Housing Insecurity for Vulnerable Populations:

- **Seniors:** Many seniors, particularly those on fixed incomes, face challenges in finding affordable and accessible housing and in accessing essential needs services. The City will collaborate with service providers, like Aging and Long Term Care of Eastern Washington (ALTCEW) to develop person-centered essential need service projects, and housing solutions to support seniors, particularly racial and ethnic minorities facing financial disparities.
- **Persons with Disabilities:** The City will collaborate with housing and service providers to address the shortage of affordable, accessible units for individuals with disabilities, and to provide more essential needs services.
- **Veterans:** Veterans face housing insecurity due to financial hardship and disabilities. The City will continue to support programs like HUD-VASH, working with Spokane County Veterans Services and Supportive Services for Veteran Families (SSVF) to ensure housing and services. Collaborations with the Spokane VA Medical Center and Spokane Vet Center will address veterans' healthcare and mental health needs.
- **Domestic Violence Survivors:** The City will support the YWCA's efforts to secure increased funding, relocation assistance, and larger shelters for survivors of domestic violence. The City will work towards more flexible housing solutions and resources for rapid rehousing, improving long-term stability for these individuals.
- **Support for Individuals Transitioning from Mental and Physical Health Institutions:** The City will leverage state programs like Governor's Opportunity for Supportive Housing (GOSH) and Foundational Community Supports (FCS) to assist individuals returning from mental and physical health institutions. These programs provide housing search assistance, tenancy support, and services to help individuals maintain stable housing, ensuring appropriate supportive housing is

accessible.

Improving Systemic Barriers:

The City will work to reduce systemic barriers to housing and services. Collaborating with local service providers and advocacy groups, the City will push for more flexible funding mechanisms, housing policies, and partnerships to create supportive housing options for underserved populations.

Through these actions, the City of Spokane aims to reduce housing insecurity, provide improved essential services, enhance coordination among service providers, and improve access to supportive housing for vulnerable populations.

Actions planned to foster and maintain affordable housing

The City of Spokane is taking a multifaceted approach to foster and maintain affordable housing through a combination of financial mechanisms, zoning and regulatory reforms, and innovative programs. Key actions include:

Zoning and Regulatory Reforms (BOCA Code): The City has implemented the Building Opportunities and Choices for All (BOCA) Code, effective January 1, 2024, to facilitate the development of affordable housing. This significant policy shift introduces several provisions aimed at increasing housing availability:

- Reduced parking requirements for residential developments within half a mile of a transit stop.
- Decreased minimum lot sizes to allow for greater housing density.
- Increased building height allowances in select zoning districts.
- Lowered setback requirements in certain zones to optimize land use.
- Expanded Unit Lot Subdivision process to provide greater flexibility in property development.
- Implementation of footprint and impervious surface maximums to ensure sustainable land use.
- Increased housing density allowed on individual lots, making it easier to build more residential units on single properties.
- Facilitation of infill development by removing regulatory barriers to the development of vacant lots within established neighborhoods.

Pilot Program for Pre-Reviewed Housing Designs: The City's Department of Planning is advancing a pilot program that allows for the pre-review of site design plans for various housing types, from single-family homes to fourplexes. Once finalized, these pre-approved designs will be made available online, enabling faster construction processes. This initiative is expected to reduce administrative costs, including architectural, permitting, and environmental review fees, which will lower barriers for developers and accelerate the creation of affordable housing.

Insurance Transparency and Affordability: In response to rising insurance premiums, Washington State

adopted Chapter 284-30A WAC in 2023, requiring insurers to provide transparency about premium adjustments. This regulation ensures that residential insurance policyholders are given explanations of premium increases at the time of renewal, which can help stabilize housing costs and increase affordability.

Regularly Releasing Sales Tax for Housing and Related Services Funding: In 2023, the City of Spokane enacted Spokane Municipal Code (SMC) 08.07C.030, enabling the collection of a 0.1% sales tax authorized by Washington State House Bill 1590. This tax provides a stable and predictable funding source to support affordable housing initiatives, helping to ensure long-term investment in housing development and related services.

Together, these actions reflect the City's commitment to fostering and maintaining affordable housing by creating a supportive regulatory environment, providing stable funding, and reducing barriers to housing development.

Actions planned to reduce lead-based paint hazards

To reduce lead-based paint (LBP) hazards and increase access to housing free from such hazards, the City of Spokane has implemented several actions in accordance with federal and state regulations. These actions are designed to address the risks of lead exposure, particularly in housing built prior to 1978, which is more likely to contain lead-based paint.

Inspection and Remediation: As part of the City's Single Family and Multifamily rehabilitation programs, all pre-1978 housing units undergoing renovation must be evaluated for lead-based paint. If lead-based paint is identified, remediation actions are taken in accordance with the Renovation, Repair, and Painting (RRP) and Lead-Based Paint (LBP) Abatement programs. Certified contractors, listed by subrecipients, are responsible for conducting these inspections and addressing identified hazards.

Lead-Safe Renovation Practices: Renovations are conducted using lead-safe practices as required by RRP and LBP certifications. These include using methods such as wet scraping, removing friction/impact surfaces, mulching bare soil, and conducting thorough cleaning to meet clearance standards.

Educational Outreach: In alignment with HUD Title X and EPA requirements, educational materials are distributed to homeowners and renters. These include the "Protect Your Family from Lead in Your Home" pamphlet, which informs residents about lead-based paint hazards and safe practices for living in or renovating older homes.

Compliance with Regulations: The City ensures full compliance with federal and state regulations governing lead-based paint, including disclosure requirements for sellers and landlords, as well as the implementation of specific notification and disclosure language in sales and leasing contracts. These procedures are enforced to ensure the safe management of lead-based paint hazards in housing

transactions.

Certification and Risk Assessments: Lead-based paint abatement and risk assessments are carried out by certified firms under the LBP program. The City also ensures that lead inspections are conducted prior to the renovation process, and clearance testing is performed following the disturbance of leaded surfaces.

By integrating these actions into its housing policies and rehabilitation procedures, the City of Spokane effectively mitigates the risk of lead exposure and improves the safety of housing units for both residents and workers. These efforts ensure compliance with both federal and state requirements, fostering healthier living environments for the community.

Actions planned to reduce the number of poverty-level families

To reduce the number of poverty-level families, the City of Spokane has developed a comprehensive set of goals, programs, and policies focused on enhancing income and employment opportunities. The primary action to achieve this goal is outlined in Economic Development Goal 4: Income and Employment Opportunity, which seeks to improve the economic future of the community by fostering the creation of jobs that provide livable wages and reduce income inequality. Key strategies include:

Encouraging the Recruitment of Businesses: The City promotes the recruitment of businesses that offer wages aligned with the local cost of living and provide health and retirement benefits, thereby improving the financial stability of workers and reducing the number of families living in poverty.

Collaboration with Community Agencies: The City collaborates with various community organizations and agencies to address income inequality and create more employment opportunities. This includes partnerships with agencies like SOAR (SSI/SSDI Outreach, Access, and Recovery) and efforts to integrate services through the Continuum of Care (CoC) system.

Support for Workforce Development: The City actively supports workforce development initiatives, such as job training programs and employment services, which enhance the earning potential of individuals and families, especially those at risk of or currently living in poverty. This includes partnerships with organizations such as the America Job Center, WorkSource Spokane, and Next Generation Zone.

Economic Development Opportunities for Low- and Moderate-Income Families: As part of the Consolidated Plan, the City focuses on expanding economic development opportunities for low- and moderate-income individuals through targeted funding in the following areas:

Workforce Development: Job training programs and employment opportunities to enhance skills and

employability.

Small Business Support: Low-cost loans, grants, and microenterprise programs aimed at fostering small businesses, including start-ups and nonprofits. These initiatives create new jobs and economic opportunities in underserved communities.

By coordinating these economic development strategies with affordable housing initiatives, the City of Spokane seeks to address both the financial and housing challenges faced by poverty-level families, ultimately working to reduce the number of families living below the poverty line.

Actions planned to develop institutional structure

The City of Spokane has several planned actions to develop and strengthen its institutional structure for effectively carrying out its Consolidated Plan, particularly in housing, community development, and the delivery of essential services. These actions focus on enhancing collaboration, improving service delivery, and addressing gaps within the system:

Enhancing Departmental Capacity: The City has undertaken departmental restructuring to bolster its capacity for coordinating and implementing comprehensive strategies across housing, community, and economic development sectors. This includes efforts to improve the effectiveness of planning, economic development, homelessness prevention, and public service and affordable housing initiatives.

Strengthening Collaboration with Nonprofits and the Spokane Housing Authority: The City continues to work closely with nonprofit organizations and the Spokane Housing Authority to implement housing and homelessness solutions. These partnerships are key to serving low-income populations and addressing the needs of vulnerable groups within the community, including individuals experiencing homelessness and those with special needs.

Leveraging the Spokane Community, Housing, and Human Services (CHHS) Board: The CHHS Board and its subcommittees provide critical advisory support, leveraging the expertise of community stakeholders to strengthen institutional efforts. The Board plays an important role in guiding the City's housing and service strategies, particularly related to homelessness and special needs populations.

Addressing Resource Constraints: To overcome limitations in financial resources, the City is focused on securing additional funding for housing, community development, and special needs services. Efforts include seeking new funding sources and improving grant administration to better support low- and moderate-income households and other priority populations.

Updating the Continuum of Care (CoC) Strategy: The CoC is adopting an updated Five-Year Plan to End Homelessness, which will enhance the institutional structure for managing homelessness services. This plan will guide resource allocation, identify gaps, and establish actionable steps to improve the service delivery system, with a focus on increasing self-sufficiency and reducing financial vulnerability among

homeless individuals.

Improving Coordination and Service Delivery: The City is committed to improving coordination among service providers, expanding access to mainstream resources (such as employment and healthcare services), and enhancing the delivery of client-centered, wraparound services. These efforts aim to close the gaps in service provision for homeless individuals, families, and special needs populations, while also improving overall program outcomes.

Through these actions, the City of Spokane seeks to strengthen the institutional framework for carrying out its Consolidated Plan, ensuring that services are more accessible, better coordinated, and more responsive to the needs of the community.

Actions planned to enhance coordination between public and private housing and social service agencies

The City of Spokane plans to enhance coordination between public and private housing and social service agencies through a combination of strategic initiatives led by the Spokane Housing Authority (SHA) and collaboration with various community stakeholders. These actions include:

Moving to Work (MTW) Demonstration Program: The Spokane Housing Authority continues its participation in the MTW demonstration program, which provides SHA with increased flexibility to develop local strategies and tools to better serve low- and moderate-income families. MTW's flexibility allows SHA to align its housing and social services with community needs, fostering improved coordination between public housing efforts and social service providers. SHA's initiatives under MTW will incorporate a commitment to eliminate racial and demographic barriers to success, ensuring equitable access to services and housing.

Family Self-Sufficiency Program: SHA offers the Family Self-Sufficiency program to help participants receiving housing vouchers achieve greater economic independence. This program provides comprehensive support, including debt management, credit improvement, educational opportunities, career development, childcare, and emergency fund creation. By connecting housing assistance with social services, this program strengthens the coordination between public housing and local service agencies, supporting long-term success for participants.

Acquisition and Development Projects: SHA uses MTW funds to acquire, renovate, and build new housing units targeted at low-income families. The focus of these projects is on creating housing options that are not classified as public housing or Housing Choice Voucher units, thus broadening the range of affordable housing available in the community. Through tax-credit partnerships and recapitalization, SHA is working on projects like Cornerstone Courtyard, Agnes Kehoe Place, and the Pearl on Adams, in addition to preserving 288 units for households at or below 60% of Area Median Income (AMI). These projects enhance the housing stock available to low- and moderate-income families and improve the

living environment in the community.

Strategic Relationships and Partnerships: SHA emphasizes the importance of building strong relationships with other housing providers, community organizations, and social service agencies. Through collaborative actions and shared goals, SHA seeks to strengthen its impact on the community. These partnerships enhance service delivery, enabling more efficient and effective coordination between housing and social services, including employment programs, healthcare, childcare, and other critical services.

Comprehensive Housing Strategy: SHA's mission focuses on creating and sustaining high-quality affordable housing options that promote individual prosperity and healthy communities. By expanding the housing supply through new development, renovations, and strategic preservation of affordable units, SHA aims to meet the evolving needs of the community. This comprehensive housing strategy is paired with client success programming to ensure housing stability and self-sufficiency, working closely with other agencies to provide holistic support to residents.

Through these actions, the City of Spokane and the Spokane Housing Authority aim to enhance the coordination between public and private housing initiatives and social service agencies, creating a more integrated system that supports the long-term stability and prosperity of low- and moderate-income families.

Discussion:

The City of Spokane is taking a multifaceted approach to address housing insecurity and service needs. Through community engagement, the City has identified critical issues and planned actions to address them, such as collaborating with service providers to improve housing accessibility and essential services.

The City plans to support veterans through programs like HUD-VASH and partner with the Spokane VA Medical Center to address healthcare and mental health needs. For domestic violence survivors, the City will work with the YWCA to secure funding for shelters and rapid rehousing. Additionally, the City will leverage state programs such as Governor's Opportunity for Supportive Housing (GOSH) and Foundational Community Supports (FCS) to aid individuals transitioning from institutional care.

The City is also pursuing zoning reforms through the Building Opportunities and Choices for All (BOCA) Code, effective January 2024, which will facilitate affordable housing development by reducing parking requirements, increasing density, and easing setbacks. Moreover, a pilot program for pre-reviewed housing designs aims to streamline construction processes and reduce costs. The City has enacted a 0.1% sales tax for affordable housing and related services, providing stable funding for housing initiatives.

In addition to these actions, the City is committed to reducing lead-based paint hazards in housing, ensuring compliance with federal and state regulations. Through these efforts, Spokane aims to reduce

housing insecurity, enhance coordination among service providers, and increase access to stable, affordable housing for low-to-moderate households.

DRAFT

Program Specific Requirements

AP-90 Program Specific Requirements – 91.220(I)(1,2,4)

Introduction:

See narratives below for additional information about the Community Development Block Grant Program (CDBG), HOME Program, and Emergency Solutions Grant Program (ESG).

Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	1,200,000
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	1,200,000

Other CDBG Requirements

1. The amount of urgent need activities	0
<TYPE=[text] REPORT_GUID=[A698417B4C924AE0218B42865313DACF] DELETE_TABLE_IF_EMPTY=[YES]>	
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	100.00%

HOME Investment Partnership Program (HOME) Reference 24 CFR 91.220(I)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

The City of Spokane will fund rental housing acquisition, construction and rehabilitation projects that benefit low-to-moderate income households with HOME funds. Sales and Uses Tax Revenue funds will be used to fund acquisition, construction, homeownership, and rehabilitation leading to new units.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

HOME regulation 92.254 describes qualifications of homeownership activities as affordable housing. City of Spokane has not budgeted HOME funds for homeownership activities in this funding round due to the investment of CDBG and Sales and Uses Tax Revenue funds for homebuyer activities. The City of Spokane retains written agreements used in a previous homeownership program. These agreements include a recapture provision triggered if a borrower sells, transfers, refinances, or changes the use of the property during the HOME period of affordability. This loan provision limits recaptured funds to net proceeds available from the sale rather than the entire HOME investment. The City's Single Family Rehabilitation program uses this same loan recapture provision which limits recaptured funds to net proceeds of a sale. Consequently, the City is not required to repay HUD should any sale, short sale, foreclosure, involuntary sale, etc. of a program-assisted home provide insufficient funds to fully repay the amount of loaned HUD funding.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

HOME regulation 92.254(a)(4) describes the minimum HOME period of affordability based upon the amount of HOME homeownership assistance. The City of Spokane has not budgeted HOME funds for homeownership activities. The City previously established maximum HOME assistance for each homebuyer transaction and that HOME assistance required a 10-year period of affordability. Earlier homeownership assistance loan documents provided some debt forgiveness over the 10-year HOME affordability period. All City homeownership assistance written agreements included a recapture provision that triggered repayment if a borrower sells, transfers, refinances, or changes the use of the property during the HOME period of affordability. This recapture provision limits recaptured funds to any net proceeds available from the sale rather than the entire HOME investment.

Similarly, HOME-funded affordable rental housing projects include acquisition, new construction, and/or renovation trigger minimum periods of affordability per 24 CFR 92.252(e). New construction projects are always subject to the regulation's 20-year affordability period but acquisition and/or rehab projects commonly trigger a 5, 10, or 15-year HOME affordability period. The City of Spokane

reserves the right to impose additional years of affordability that will run concurrently with the HOME affordability period. These City-imposed affordability periods are described further in the HOME Multifamily Housing Program Description and agreements.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

HOME funds will not be used to refinance existing debt secured by housing that is being rehabilitated with HOME funds under 24 CFR 92.206(b). However, HOME funds may be used to pay off principal and interest of a construction loan, bridge financing loan, or guaranteed loan as provided under 24 CFR 92.206(g).

5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)).

A portion of HOME ARP funds will be used to provide TBRA and will be available to all qualified populations as required by HOME ARP regulations, and as designated in CPD 21.10.

6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).

HOME ARP does not allow preference for the use of TBRA.

7. If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).

Not applicable.

Emergency Solutions Grant (ESG) Reference 91.220(l)(4)

1. Include written standards for providing ESG assistance (may include as attachment)

The Emergency Solutions Grant funds, in conjunction with additional funding sources, are currently funding Coordinated Assessment Initiatives through rapid re-housing, and shelter activities. The attached program standards have been developed with community feedback, based on the feedback from CoC programs administering these funded activities. The standards continue to consider the smaller resources and even greater targeting needed for ESG. These standards are included in program specific guidelines for all ESG funded programs.

2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.

Households seeking homeless assistance can access services through the Spokane Continuum of Care's Coordinated Assessment (CA) system. The local CA system operates two portals to better meet the disparate needs of different household types. Households with minor children are served through Homeless Families Coordinated Assessment (HFCA) system, which coordinates all family homeless service programs to provide prevention and rapid re-housing assistance in addition to placement in interim, transitional, and permanent supportive housing, if applicable. The program utilizes the Service Prioritization Decision Assistance Tool (SPDAT) to assess families for appropriate housing and service interventions based on vulnerability rather than a first come first serve model. The SPDAT provide a consistent way of assessing households across the Continuum of Care and assists HFCA in connecting families with an appropriate housing intervention based on their level of need.

Households without children can access services through the Singles Homeless Coordinated Assessment (SHCA) System. SHCA operates as a decentralized assessment system with a lead agency to facilitate the training and coordination of assessment sites. SHCA also uses the SPDAT tool to provide common outcome data and measurable results. Once the appropriate assessment is completed in HMIS, a housing referral can be made to the appropriate housing track based on the household's vulnerability and desired housing intervention.

Households may access the program through one of two entry points:

1. By walking into either the HFCA or SHCA program offices for an assessment; or
2. Through targeted outreach and screening with a partnering service provider such as an emergency shelter or street outreach program.

Providers primarily serving victims of domestic violence, dating violence, sexual assault, and stalking are required to comply with the VAWA final rule and the locally adopted VAWA Written Standards, including Emergency Transfer Plan.

The CA system has been developed in accordance with the HUD Continuum of Care Regulations. Participation in this system is mandatory for ESG and CoC grantees.

3. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).

As the CoC Collaborative Applicant, the City of Spokane works with the Continuum of Care Governance Board and Community Housing and Human Services Board (CHHS), to determine priorities for homeless funding. The Request for Proposals (RFP) for ESG funding is published on the City of Spokane's website, in the local newspaper, is sent to an email distribution list of private nonprofit organizations, homeless provider groups and to faith-based groups, and to the Homeless Coalition. During the application process for homeless funding, the RFP and Evaluation Committee of CoC reviews applications and makes funding recommendations to CoC Governance Board. The CoC Governance Board then makes funding recommendations to the Spokane City Council. Once the City Council reviews and approves the recommendations, CHHS begins the contracting process with subrecipients. Following the execution of contracts, CHHS continues to monitor and support the subrecipients through the end of the contract term.

Applicants eligible to apply for ESG funds include:

- City or County governments
 - Public and private nonprofit organizations (501(c)(3))
 - Private for-profit organizations or individuals may implement certain economic development, low-income housing rehabilitation and microenterprise activities
 - Faith based organizations
4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.

The City of Spokane currently meets the homeless participation requirement detailed in 24 CFR 576.405(1) through the intentional membership of persons with lived experience on the Community, Housing and Human Services Board subcommittees, Continuum of Care Governance Board, and the CoC RFP and Evaluation Committee. These committees are responsible for recommending policies and making funding decisions.

5. Describe performance standards for evaluating ESG.

All programs funded through ESG are evaluated for performance quarterly. Data for these evaluations is pulled from the Homeless Management Information System. In addition, all ESG funded programs are required to ensure HMIS data quality by the 5th of each month.

Programs funded for rapid re-housing are measured by the percentage of households exiting to permanent housing (70%), the percentage of households with increased income at exit (20%), target for returns to homelessness is < 10%, and the average length of time from identified eligibility to being housed (30 days).

Programs funded for emergency shelter operations are required to enter universal data into the HMIS system and record entry and exit dates. In addition, these programs are measured by the percentage of households who exit from the emergency shelter into permanent housing (40%), the average length of time individuals are homeless in emergency shelter (90 days), households enrolled in formal case management exiting to permanent housing destinations who return to homelessness within 2 years (20%).

The City of Spokane works diligently to offer CDBG, HOME and ESG programs that meet the regulatory requirements of their associated CFRs.

DRAFT

Appendix - Alternate/Local Data Sources

1	<p>Data Source Name</p> <p>2016-2020 CHAS</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>American Community Survey (ACS) data from the U.S. Census Bureau</p>
	<p>Provide a brief summary of the data set.</p> <p>"CHAS" data (Comprehensive Housing Affordability Strategy), demonstrate the extent of housing problems and housing needs, particularly for low income households. The CHAS data are used by local governments to plan how to spend HUD funds, and may also be used by HUD to distribute grant funds.</p>
	<p>What was the purpose for developing this data set?</p> <p>To replace outdated data in the Consolidated Plan tables.</p>
	<p>Provide the year (and optionally month, or month and day) for when the data was collected.</p> <p>September 2023</p>
	<p>Briefly describe the methodology for the data collection.</p> <p>CHAS consists of "custom tabulations" of data from the U.S. Census Bureau that are generally not otherwise publicly available. Since 2005, the Census Bureau has administered an annual survey called the American Community Survey (ACS), which replaced the detailed survey portion of the decennial census. The ACS offers timely data for the period between censuses, allowing for a relatively current picture of local conditions.</p>
	<p>Describe the total population from which the sample was taken.</p> <p>As per ACS</p>
	<p>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</p> <p>As per ACS</p>
	2
<p>List the name of the organization or individual who originated the data set.</p> <p>The Office of Public and Indian Housing (PIH)</p>	

	<p>Provide a brief summary of the data set.</p> <p>The Section 8 Management Assessment Program (SEMAP) measures PHA management performance in 14 key areas of the Section 8 tenant-based assistance programs. Public Housing Authorities that manage Section 8 Housing are required annually to electronically submit and verify their SEMAP Certifications. PHAs have 60 days following their fiscal year end to complete their certifications online and submit them to their Field Office for review and final approval. SEMAP measures the PHA's ability to afford decent rental units at a reasonable subsidy cost as intended by Federal housing legislation and by Congress' appropriation of Federal tax dollars for these programs.</p> <p>The Housing Authority sub-module stores the total number of developments and units under management of the Housing Authority as well as general information about the Housing Authority. In addition, physical, mailing and email addresses, phone numbers, names and terms in office for the HA officers and other key contacts, as well as overall unit inventory information and historical information. Furthermore, HUD Staff Assignments, Housing Authority Funding History, and Performance Data are maintained using the Housing Authority sub-module.</p> <p>What was the purpose for developing this data set?</p> <p>The IMS/PIC provides up-to-date information on the public housing inventory nation-wide.</p> <p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>This data set is a comprehensive nation wide data set.</p> <p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>Last updated February 22, 2023</p> <p>What is the status of the data set (complete, in progress, or planned)?</p> <p>Complete</p>
3	<p>Data Source Name</p> <p>Longitudinal System Analysis (LSA) Report</p> <p>List the name of the organization or individual who originated the data set.</p> <p>This report is prepared by the City of Spokane's CMIS specilaists using HUD provided tools and systems.</p>

<p>Provide a brief summary of the data set.</p> <p>The Longitudinal Systems Analysis (LSA) compiles the data within the Homeless Management Information System (HMIS) of those who were served in Emergency Shelter, Transitional Housing, Rapid Rehousing, Permanent Supportive Housing (disability required for entry), Permanent Housing with Services, and Permanent Housing projects within the Continuum of Care during the year. It contains information on demographics, patterns of system usage, length of time homeless, the needs of specific populations, and exit destinations. Aggregate data provided in the LSA is combined with the Housing Inventory Count (HIC) and Point-in-Time (PIT) count to help create an annual report to U.S. Congress from the U.S. Department of Housing and Urban Development (HUD) on homelessness called the Annual Homeless Assessment Report (AHAR). The information in the 2024 LSA is based on the 2024 LSA Reporting Year, which runs from October 1st, 2023, to September 30th, 2024. It is based on all households and population types.</p>
<p>What was the purpose for developing this data set?</p> <p>Aggregate data provided in the LSA is combined with the Housing Inventory Count (HIC) and Point-in-Time (PIT) count to help create an annual report to U.S. Congress from the U.S. Department of Housing and Urban Development (HUD) on homelessness called the Annual Homeless Assessment Report (AHAR).</p>
<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>Data collected covers the CoC geographic area.</p>
<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>The information in the 2024 LSA is based on the 2024 LSA Reporting Year, which runs from October 1st, 2023, to September 30th, 2024.</p>
<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>Complete</p>