Rental Housing Research Stakeholder Group
Public Safety Committee

Final Report to the Community Assembly
August 4, 2016
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To the Community Assembly:

The Community Assembly expressed an interest in researching and understanding the current conditions for rental housing units. The Public Safety Committee established the goal for its work to identify issues associated with rental housing units, resources and existing policies, ordinances and organizations that are related to housing unit rentals and identify the gaps in issues and resources of rental housing. To accomplish this goal, the Public Safety Committee convened a Stakeholder Group comprising representatives from neighborhood councils, landlords and tenants.

For the past 16 months the Stakeholder Group has heard presentations from the following agencies, organizations and professionals as their work pertains to the issues related to rental housing:

- Spokane Regional Health District
- City of Spokane Building Department
- City of Spokane Department Code Enforcement
- City of Spokane Fire Prevention Bureau
- City of Spokane Attorney
- Spokane Low Income Housing Consortium
- Spokane Housing Authority
- Attorneys Jose Trejo and Tom McGarry

The final presentations the group heard were prepared by the Stakeholder Groups themselves, summarizing the issues and concerns from each of their unique perspectives. These presentations are here for your review.

Through consensus, the Long-term Stakeholder Group agreed to recommend their conclusions be reviewed and considered by this body for submission to the Mayor’s Housing Quality Task Force as additional data and recommendations to complement their work.

Respectfully,

Julie Banks, Public Safety Committee Chair
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Landlord Stakeholder Presentation (Original Version)

Disclaimer: The Landlord Stakeholder Presentation presented at the March 22, 2016 stakeholder meeting contained language that characterized individuals and groups, and was deemed offensive by some stakeholders. In response, the Landlords submitted an alternate version revising the language that was deemed offensive. At the July 28, 2016 stakeholder meeting, the stakeholders debated which version of the Landlord Stakeholder Presentation to forward to the Community Assembly. The stakeholders voted by a majority to forward both the original and revised versions; and to include this disclaimer with the presentations.
Representing Landlord Stakeholders:

Landlord Association: Alexander Scott and Steve Corker
National Association of Residential Property Managers: Eric Bisset
Spokane Housing Ventures: Patty Webster
Spokane Housing Authority: Cicely Bradley
Small Scale Landlord: Heleen Dewey, Chris Bornhoft

### Rental Housing Review

<table>
<thead>
<tr>
<th></th>
<th>Owner</th>
<th>Renter</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single Unit</td>
<td>44,443</td>
<td>15,948</td>
<td>60,391</td>
</tr>
<tr>
<td>Two to Four Unit</td>
<td>8,188</td>
<td>8,188</td>
<td>16,376</td>
</tr>
<tr>
<td>Five Plus Unit</td>
<td>15,480</td>
<td>15,480</td>
<td>30,960</td>
</tr>
<tr>
<td><strong>Total Renter Properties</strong></td>
<td>44,443</td>
<td>39,616</td>
<td>84,059</td>
</tr>
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</table>

<table>
<thead>
<tr>
<th></th>
<th>53%</th>
<th>47%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Renter Properties Avge $ Total</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Single Unit</td>
<td>115,000</td>
<td>1,834,020,000</td>
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<tr>
<td>Two to Four Unit</td>
<td>55,000</td>
<td>450,340,000</td>
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<tr>
<td>Five Plus Unit</td>
<td>50,000</td>
<td>774,000,000</td>
</tr>
<tr>
<td><strong>Total Renter Properties</strong></td>
<td>3,058,360,000</td>
<td></td>
</tr>
</tbody>
</table>

### Facts: Importance of rental housing

#### Importance of rental housing:
- 47% of housing are rental properties
- A total of 2.5 million people in hardship (47% are single
  unit, 47% are multi-unit)
- 19.9% (52,201) people in poverty concentrated in rental housing

#### Investment in rentals exceeds $3 BILLION
- Nearly $1 billion dollars in local investment
- Nearly $1 billion dollars in state investment
- Rental income generated is over $4 billion dollars (12% of Spokane GDP)

#### Challenges:
- Dwindling pool of rental (apart and prime)
- Low affordability
- Aging infrastructure
- High cost to possible rental housing
- Conventional property incentives - more governance - monitoring inspections

#### Rental Income:
- GDP of Spokane 2008 $17,640,000
- Real estate and rental leasing 2008 $2,041,000 (12%)

#### City Income:
- Single Unit 15,948
  - Avge Mth Total Yr
    - $2,000 / 31,896,000
- Two to Four Unit 8,188
  - Avge Mth Total Yr
    - $750 / 6,141,000
- Five Plus Unit 15,480
  - Avge Mth Total Yr
    - $750 / 11,610,000
- **Total Renter Properties** 39,616
  - Avge Mth Total Yr
    - $49,647,000

#### % of City 2016 Budget:
- 6% of City Budget
- 4% of City Budget
Why do landlords invest in residential property?
Capital appreciation – long term, repurpose property
Got the property cheap – e.g. inheritance, foreclosure
Alternative investment at stage of life
Alternative investment compared to economic conditions

Increase profit by better Management:
Increase rent over time
Increase rent – better property condition
Reduce Vacancies
Good tenants – pay rent on time, take care of property, no damage
Reduce costs by not repairing short term
Reduce costs by not doing long term replacements
Operate and sell before major improvements are required

<table>
<thead>
<tr>
<th>Single Family Home</th>
<th>Cash on</th>
<th>Profit / yr</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Cash return</td>
</tr>
<tr>
<td>Property Value</td>
<td>100,000</td>
<td></td>
</tr>
<tr>
<td>Loan</td>
<td>38%</td>
<td>38,000</td>
</tr>
<tr>
<td>Building Value</td>
<td>80%</td>
<td>96,000</td>
</tr>
<tr>
<td>Rent</td>
<td>$800</td>
<td>$60,000</td>
</tr>
<tr>
<td>Vacancy Rate</td>
<td>10%</td>
<td></td>
</tr>
<tr>
<td>Property Management</td>
<td>8%</td>
<td></td>
</tr>
<tr>
<td>Taxes</td>
<td>$3,000</td>
<td>$2,000</td>
</tr>
<tr>
<td>Insurance</td>
<td>$500</td>
<td>$500</td>
</tr>
<tr>
<td>Repairs - annual</td>
<td>3%</td>
<td>$500</td>
</tr>
<tr>
<td>Repairs - structural repairs</td>
<td>27%</td>
<td>$3,556</td>
</tr>
<tr>
<td>Interest Rate</td>
<td>4%</td>
<td>$4,200</td>
</tr>
<tr>
<td>(Loss) / Profit %</td>
<td>-1.20%</td>
<td>1.27%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Apartment - 2 bedroom</th>
<th>Cash on</th>
<th>Profit / yr</th>
</tr>
</thead>
<tbody>
<tr>
<td>Property Value</td>
<td>75,000</td>
<td></td>
</tr>
<tr>
<td>Loan</td>
<td>70%</td>
<td>52,500</td>
</tr>
<tr>
<td>Building Value</td>
<td>80%</td>
<td>60,000</td>
</tr>
<tr>
<td>Rent</td>
<td>$600</td>
<td>$4,200</td>
</tr>
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<tr>
<td>Insurance</td>
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<td>$500</td>
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<td>$2,077</td>
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<tr>
<td>Interest Rate</td>
<td>5%</td>
<td>$2,450</td>
</tr>
<tr>
<td>(Loss) / Profit %</td>
<td>-1.70%</td>
<td>0.09%</td>
</tr>
</tbody>
</table>
### Major concerns

- **Modelling**: Sporadically useful when viewed through the prism of density, infrastructure, and high reliance on privately provided accommodation (landlords).
- **Poverty**: 19.9% of people living below the poverty line, assuming that these people rent, and 44% of rental properties are to those under the poverty line.
- **Large number of ageing properties**: Many properties will become unoccupied if unprofitable or too cumbersome, leading to further housing pressures.
- **Poor data collection**: By existing public agencies, doesn’t capture accurate complaints data, so unknown full extent of the renter/landlord or property condition problems.
- **Ineffective agencies**: Existing systems are in place and ineffective, it is more cost effective to streamline existing systems rather than billing in new systems.
- **Rent increases**: Additional costs pushed to the tenant or less revenue.
- **Incentive programs**: Encourage housing (more than rental)
- **Mediation systems**: Problems producing & tribunal, mediation, council mediation, rent arrears taking a long time.

### Specific concerns

1. Low income, low
2. Marc ageing properties
3. Less rental properties
4. Lack of affordable housing
5. Bad Neighbourhoods
6. Bad Landlords
7. Bad Tenants
8. Existing compliance systems don’t work
9. Mandatory inspections are ineffective, costly and won’t resolve issues.
1. Low income

- Population: 2,206,762
- Low household income: 14,918
- Unemployment: 6.6%
- High poverty: 177.4% (Persons below poverty line: 42,201)
- High proportion of renters: 44% (low median properties)
- Low home ownership: 54%

- 20% of renters pay 30% or more for housing costs (2014)
- 32% of renters pay more than 30% of household income for rent (2014)
- 44% of renters in Puerto Rico under poverty line

Conclusions:
- Need for economic growth, more jobs, job security, higher paying jobs.

2. More Ageing Properties

- 39,616 rentals
  - 40% of tenants are over 55 years old
  - 73% of tenants are over 25 years old
  - 17% of properties are “below average”
  - No data on “not suitable for tenants”

Property complaints data not existent:
- 2014-5 of 39,616 properties (Code enforcement)

Conclusions:
- Ageing properties cost more to repair
- Tenants include some costs, towards repairs
- Vacant homes are not considered
- Eventually older houses will be decommissioned as rentals
- What support is required to keep the properties in a good state (tax incentives)

<table>
<thead>
<tr>
<th>Age of Rental Properties</th>
<th>Renters</th>
<th>Pets</th>
</tr>
</thead>
<tbody>
<tr>
<td>1930 and prior, 10,696</td>
<td>27%</td>
<td></td>
</tr>
<tr>
<td>1931 to 1960, 12,677</td>
<td>32%</td>
<td></td>
</tr>
<tr>
<td>1961 to 1990, 5,546</td>
<td>11%</td>
<td></td>
</tr>
<tr>
<td>1991 to Current, 10,696</td>
<td>27%</td>
<td></td>
</tr>
<tr>
<td>Total, 39,616, 100%</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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</tr>
<tr>
<td>Total, 39,616, 100%</td>
<td></td>
</tr>
</tbody>
</table>

Population Demographics

<table>
<thead>
<tr>
<th>Population</th>
<th>Spokane County</th>
<th>City of Spokane</th>
</tr>
</thead>
<tbody>
<tr>
<td>Persons below poverty line</td>
<td>76,910</td>
<td>42,201</td>
</tr>
<tr>
<td>Est: Households below poverty line</td>
<td>30,764</td>
<td>17,584</td>
</tr>
<tr>
<td>Est: % of rental units occupied by households under poverty line</td>
<td>44%</td>
<td></td>
</tr>
</tbody>
</table>

Population
- 484,318
- 212,067

Per capita income
- 26,235
- 24,848

Median household income
- 50,249
- 43,694

Household income under $50k
- 50.0%
- 55.0%

Persons below poverty line %
- 16.4%
- 19.9%

Poverty Children (under 18)
- 20.0%
- 25.0%

Poverty Seniors (65 and over)
- 9.0%
- 12.0%

Number of households
- 187,603
- 85,300

Persons per household
- 2.5
- 2.4

Number of housing units
- 206,106
- 95,947

Source: https://censusreporter.org/profiles/16000US5367000-spokane
3. Less Rental Properties available

Private housing available as owner sold out

- Increase in housing prices means properties can be sold at higher earnings
- Rental property investment is high risk and low return
- Housing stacks is ageing - increased repair costs
- Increased legal risks due to more compliance
- Rents not keeping up with increasing utilities costs
- Improved economy means landlords are more selective
- Landlords move to invest in property development (V. Valley)

Conclusions:
- Increasing cost of repairs of older properties
- Relatively low rents, few property condition complaints
- Very little new housing in City of Spokane
- Rents on rentals of older properties are not profitable and in decline
- Services for keeping property in satisfactory conditions
- Landlords will be more selective in tenant quality

4. Less Affordable Housing

Government owned housing - reliance on private housing

MORE: Demand for Affordable Housing from Impoverished 19.4%

- Increase in level of poverty: At ages 20-24 74% 16-35% City of Spokane 16.3%
- Rent 2 bedroom central $699, Median $688 (15% of Gini)
- Rent 2 bedroom West Central $685, Median $699 (25% of Gini)
- Rent 3 bedroom West Central $797, Median $816 (25% of Gini)

MORE: Demand for Agencies such as Spokane Housing Ventures, Charities

Conclusions:
- Fight poverty / Increase jobs / Aid homeless / Increase rental housing / supporting landlords and reducing obstacles
5. Bad Neighborhoods

- Vacant properties (foreclosures, inability to repel)
- Damaged buildings (boarded up properties)
- Illegal activities (illegitimate business)
- Illegal activities (drugs, prostitution)
- Rubbish (streets, areas, houses)
- Unsafe neighborhoods
- Gangs
- High home eviction and secure tenant: strengthens community

Conclusions:
- Lack of pride and social cohesion, unclean behavior, more property damage, more evictions, health and safety, property prices decrease, owners want more housing.
- Implement Code Enforcement and Police to deal with these issues.

6. Bad Landlords

- No records or files about the number, type, and value of complaints.
- Take action on the few bad landlords already known to the City.
- Legislation and Code Enforcement systems available but ineffective.
  - Legislation (Landlord-Tenant Act)
  - Many services and avenues (unknown).
- Issues are not reported (all the systems are in place).

Conclusions:
- Focus on a few bad landlords will require extreme expensive solutions that do not fix the underlying issues.
- City to provide support and work with Landlord Association.
- Implementation training.
- Make mediation available.
### 7. Bad Tenants

<table>
<thead>
<tr>
<th>Problem</th>
<th>Conclusion</th>
</tr>
</thead>
<tbody>
<tr>
<td>No Empirical Data about the number type and nature of complaints</td>
<td></td>
</tr>
<tr>
<td>Difficulty to have tenants to comply (privacy, legislation)</td>
<td></td>
</tr>
<tr>
<td>Expensive to enforce compliance or evictions</td>
<td></td>
</tr>
<tr>
<td>Long time to resolve and terminate tenancy</td>
<td></td>
</tr>
<tr>
<td>Unable party to recover damages from tenants</td>
<td></td>
</tr>
<tr>
<td>Few support services available to landlords</td>
<td></td>
</tr>
<tr>
<td>Can't manage tenant's behavior — health, hygiene</td>
<td></td>
</tr>
<tr>
<td>Tenants can't pay for damage</td>
<td></td>
</tr>
<tr>
<td>Tenants can't afford to move — themselves or possessions</td>
<td></td>
</tr>
</tbody>
</table>

**Conclusions:**
- Landlords pay prosecution costs. Reduced quality of buildings or reduced amount of buildings for rent. Costs will be passed back to tenants tenant moving. Water mediation unaffordable.

### 8. Existing Systems Ineffective

<table>
<thead>
<tr>
<th>Problem</th>
<th>Conclusion</th>
</tr>
</thead>
<tbody>
<tr>
<td>Landlords spend a lot — provides remedies and support on appeal basis</td>
<td></td>
</tr>
<tr>
<td>Local government — limited data, jurisdiction, resources</td>
<td></td>
</tr>
<tr>
<td>Building department — limited data, jurisdiction, resources</td>
<td></td>
</tr>
<tr>
<td>Police — unable to resolve behavior issues</td>
<td></td>
</tr>
<tr>
<td>Fire Department — process allows for inspections but many recurring issues</td>
<td></td>
</tr>
<tr>
<td>Health Department — reporting and information systems exist</td>
<td></td>
</tr>
<tr>
<td>Courts — expensive, takes a long time, credit history, angry pecuniary, damage to property and prevention, problem implementation</td>
<td></td>
</tr>
<tr>
<td>Mediation limited and expensive</td>
<td></td>
</tr>
<tr>
<td>Very few options but to go to court</td>
<td></td>
</tr>
</tbody>
</table>

**Conclusions:**
- Tenants and employers, courts existing enforcement barriers to local with multi.
- "Principle plan" — 90% of complaints are resolved with 20% within
- Enforcement existing to prevent illegal landlords and tenancies.
- Reduce costs and time to resolve complaints involved actions
9. Mandatory Inspections are ineffective, costly and won't resolve issues

- No breakdown data about the number, type and nature of complaints.
- No register of lesions, hard indentures not hard winds.
- Mandatory inspections cannot resolve behavioural problems, poverty
- Who will undertake inspections? What will be inspected? When will the inspections be done?
- What about tenancy law?
- More stringent screening of tenants, industry register of problem tenancy / eviction regimes
- Landlords will reduce number of rental properties or affordable rental

Conclusions:
- Stabilise and improve existing systems, implementation training and mediation.
- Landlords will have less privacy in the home.

Conclusions for Spokane

1. Lack of accurate data on tenant / landlord / building issues
2. Low income, high poverty and high unemployment
3. High reliance on private rentals, low home ownership
4. Rental investment over $3 billion, 10% of City taxes and utilities revenue
5. Rental income is 12% of Spokane's GDP
6. Increasing costs will be passed to tenants
7. Look for ways to encourage landlords to continue investing
8. Look for ways to avoid costly evictions
9. Implement low cost and accessible mediation
10. Rental properties are ageing and will reduce as repairs compliance
11. Build good neighborhoods which provide social cohesion
12. Lack of accurate data on tenant / landlord / building issues
13. Existing agencies are ineffective to resolve problems
Landlord Stakeholder Presentation (Alternate Version)

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• Reduce Vacancies
• Good tenants – pay rent on time, take care of property, no damage
• Reduce costs by not repairing short term
• Reduce costs by not doing long term replacements
• Operate and sell before major improvements are required

### Facts: Profit myth

#### Single Family Residence

<table>
<thead>
<tr>
<th></th>
<th>Profit / yr</th>
<th>Cash return</th>
</tr>
</thead>
<tbody>
<tr>
<td>Property Value</td>
<td>$100,000</td>
<td></td>
</tr>
<tr>
<td>Loan</td>
<td>30% of property value</td>
<td>$30,000</td>
</tr>
<tr>
<td>Building Value</td>
<td>80%</td>
<td>$80,000</td>
</tr>
<tr>
<td>Rent</td>
<td>$10,000</td>
<td></td>
</tr>
<tr>
<td>Vacancy Rate</td>
<td>3%</td>
<td></td>
</tr>
<tr>
<td>Property Management</td>
<td>8%</td>
<td></td>
</tr>
<tr>
<td>Taxes</td>
<td>City Taxes</td>
<td>$2,000</td>
</tr>
<tr>
<td>Insurance</td>
<td>500</td>
<td></td>
</tr>
<tr>
<td>Repairs - annual</td>
<td>2% of property value</td>
<td>$2,000</td>
</tr>
<tr>
<td>Repairs - structural repairs</td>
<td>Replace house in 27 years</td>
<td>$3,056</td>
</tr>
<tr>
<td>Interest Rate</td>
<td>Est 5%</td>
<td>$4,200</td>
</tr>
<tr>
<td>E(Inc)/Profit $</td>
<td>(2,081)</td>
<td>1,469</td>
</tr>
<tr>
<td>E(Inc)/Profit on Property Value %</td>
<td>-1.09%</td>
<td>1.27%</td>
</tr>
</tbody>
</table>

#### Apartment - 2 bedroom

<table>
<thead>
<tr>
<th></th>
<th>Profit / yr</th>
<th>Cash return</th>
</tr>
</thead>
<tbody>
<tr>
<td>Property Value</td>
<td>$50,000</td>
<td></td>
</tr>
<tr>
<td>Loan</td>
<td>70% of property value</td>
<td>$35,000</td>
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<tr>
<td>Building Value</td>
<td>80%</td>
<td>$40,000</td>
</tr>
<tr>
<td>Rent</td>
<td>$7,000</td>
<td></td>
</tr>
<tr>
<td>Vacancy Rate</td>
<td>3%</td>
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<tr>
<td>Repairs - annual</td>
<td>1% of property value</td>
<td>$500</td>
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<td>$2,450</td>
</tr>
<tr>
<td>E(Inc)/Profit $</td>
<td>(2,450)</td>
<td>5,434</td>
</tr>
<tr>
<td>E(Inc)/Profit on Property Value %</td>
<td>-9.99%</td>
<td>2.06%</td>
</tr>
</tbody>
</table>
### Major concerns

- **Poverty** - 19.9% of people living below the poverty line, indicating that these people rent, and 44% of rental properties are to those under the poverty line.
- **Large number of aging properties** - many properties will become unprofitable if unprofitable or too cumbersome leading to further housing pressures.
- **Poor data collection** - by existing public agencies, can’t capture accurate complaints data so unknown full extent of the renter/landlord or property condition problems.
- **Ineffective agencies** - existing systems in place and in effective, it is more cost effective to streamline existing systems rather than building new systems.
- **Rent increases** - additional costs passed to the tenant or less rental revenue.
- **No incentive programs** - encourage housing (tenants).
- **No mediation systems** - problems resulting in inefficient, destructive, costly, and taking a long time.

### Specific concerns

1. Low income, low
2. More aging properties
3. Less rental properties
4. Lack of affordable housing
5. B.A.D. Neighborhoods
6. B.A.D. Landlords
7. B.A.D. Tenants
8. Existing compliance systems don’t work
9. Mandatory inspections are ineffective, costly and won’t resolve issues
1. Low income

<table>
<thead>
<tr>
<th>Population Demographics</th>
<th>Spokane County</th>
<th>City of Spokane</th>
</tr>
</thead>
<tbody>
<tr>
<td>Population</td>
<td>484,318</td>
<td>212,067</td>
</tr>
<tr>
<td>Per capita income</td>
<td>26,235</td>
<td>24,848</td>
</tr>
<tr>
<td>Median household income</td>
<td>50,249</td>
<td>43,694</td>
</tr>
<tr>
<td>Household income under $50k</td>
<td>50.0%</td>
<td>55.0%</td>
</tr>
<tr>
<td>Persons below poverty line %</td>
<td>16.4%</td>
<td>19.9%</td>
</tr>
<tr>
<td>Poverty Children (under 18)</td>
<td>20.0%</td>
<td>25.0%</td>
</tr>
<tr>
<td>Poverty Seniors (65 and over)</td>
<td>9.0%</td>
<td>12.0%</td>
</tr>
<tr>
<td>Number of households</td>
<td>187,603</td>
<td>85,300</td>
</tr>
<tr>
<td>Persons per household</td>
<td>2.5</td>
<td>2.4</td>
</tr>
<tr>
<td>Number of housing Units</td>
<td>206,106</td>
<td>95,947</td>
</tr>
</tbody>
</table>

Source: https://censusreporter.org/profiles/16000US5367000-spokane

Conclusions:
- Need for economic growth, more jobs, job security, higher paying jobs.

2. More Ageing Properties

<table>
<thead>
<tr>
<th>Age of Rental Properties</th>
<th>1930 and prior</th>
<th>1931 to 1960</th>
<th>1961 to 1990</th>
<th>1991 to Current</th>
</tr>
</thead>
<tbody>
<tr>
<td>Apartment</td>
<td>10,696</td>
<td>12,677</td>
<td>5,546</td>
<td>10,696</td>
</tr>
<tr>
<td>Single Family</td>
<td>19,812</td>
<td>20,976</td>
<td>9,370</td>
<td>19,812</td>
</tr>
<tr>
<td>Total</td>
<td>39,616</td>
<td>33,653</td>
<td>14,916</td>
<td>39,616</td>
</tr>
</tbody>
</table>

Conclusions:
- Ageing properties cost more to repair.
- Renovations include some costs toward repairs.
- Vacant properties will be reacquired.
- Eventually older residences will be decommissioned, not rentals.
- What support is available to assist the maintenance cost (tax breaks)?
3. Less Rental Properties available

**Less: Private Housing Available as Owners Sell Out**
- Increase in housing prices means properties can be sold off more quickly.
- Rental property investment is high risk and low return.
- Housing stock is ageing - increased repair costs.
- Increased business risk due to more compliance.
- Renters can’t keep up with escalating rental and maintenance costs.
- Improved economy means landlords are more selective.
- Landlords move to extra-heavy investment provinces (e.g., Valley).

**Conclusion:**
- Increasing cost of repairs of older properties.
- Relatively few rents, few property condition complaints.
- Very little new housing in City of Spokane.
- Rent vs. Homeowners are not profitable and are reduced.
- Incomes of renters & property stock homogenize.
- Landlords will be more selective in tenant quality.

4. Less Affordable Housing

**Less: Govt. owned housing – reliance on private housing**

**MORE: Demand for Affordable Housing from Impoverished 19.4%**
- Increase in level of poverty.
- At 2016: 74,800 or 18.9% City of Spokane 19.4%.
- Rent 2 bed West Central $779, Median $848 111% of Gini.
- Rent 2 bed West Central $695, Median $799 92% of Gini.
- Rent 1 bed West Central $657, Median $808 75% of Gini.

**MORE: Demand for Agencies such as Spokane Housing Ventures, Chartiles**

**Conclusion:**
- Fight poverty with increased jobs & affordable housing.
- Nonprofit agencies need private housing by supporting development and reducing obstacles.

Investment in Residential rentals is ECOMONIC driven:
5. B.A.D. Neighborhoods

Breaching Rules:
- Criminal activities, illegal habitation (squatters), illegal operations (e.g., prostitution)
- Antisocial behavior
  Unsafe neighborhoods / Gangs / Unsafe / Threats
- Damage to Property
  Rubbish (streets, parking, buildings) / Vacant properties / Abandoned properties / Inability to repair / Damaged buildings / Boarded-up properties / High home ownership / Secure tenancy
  Strengthen community

Conclusions:
- Lack of crime and social cohesion, unsocial behavior, more property damage, more lawlessness, health and safety, property prices decrease, crime rate reduced in housing
- Empower Code Enforcement and Police to deal with these issues

6. B.A.D. Landlords

Breaching Rules:
- Property condition (Landlord Tenant Act), quotations, management of illegal activities
- Antisocial behavior
  Unserviceable behavior in property, not repairing unsafe matters
- Damage to property
  Damage to property (property damage, weakening, danger) / Maintenance problems: standard housing
  No empirical data about the number types and nature of complaints
  Take-action on the few bad landlords already known to the City
  Code enforcement systems: effective but ineffective
  Many problems, some progress
  Issues not reported to the systems are in place

Conclusions:
- Focus on a few bad landlords: will require broad expansion of solutions that don't require
  low-cost paying system
- City to provide support and work with Landlord Association
- Landlord training
- Make mediation available.
7. B.A.D. Tenants

- Intruding Rules:
  - Acting against legislation [Landlord Tenant Act]: containing criminal or illegal activities

- Anti-social Behavior:
  - Conducting unsafe behaviors in property, not reporting unsafe matters

- Damage to Property:
  - Unacceptable living conditions, property (air, noise, cleanliness), undeniable property (crimes against property) with inability to repair

- Reciprocals:
  - Data about the number of complaints / difficulty to resolve tenants to comply (privacy, legislation) / expensive to enforce compliance of evictions / long time to resolve and terminate tenants / limited ability to recover damages from tenants / new lawsuit avenues available to landlords / can manage tenants behavior - health, hygiene / tenants can pay for damage / tenants can afford to move - themselves or possessions

Conclusions:
- Landlords cannot absorb costs, mediate quality of buildings or reduced, control of building for rent. Costs will be blamed back to tenants. Tenant training. Make mediation available.

8. Existing Systems Ineffective

- Landlord Tenant Act - provides remedies and support (resolution based)
- Long-term: complex, unaffordable, resources
- Building department - limited data, jurisdiction, resources
- Police - unable to resolve behavior issues
- Fire Department - process allows for inspections but many recurring issues
- Health Department - reporting and information systems exist
- Courts - expensive, takes a long time, credit history, any appeal, damage to property and premises, inhuman treatment

Conclusions:
- “Favoritism” - 80% of problems are resolved with 20% effort
- Inadequate and effective enforcement for landlords and tenants
- Some issues need time to resolve, although limited actions
Y. Mandatory Inspections are ineffective, costly and won't resolve issues

- No breakdown data about the number, type and nature of complaints.
- Inspectors not aware of building violations.

Mandatory inspections cannot resolve behavioural problems, poverty.

- Who will undertake inspections? What will be inspected? When will the inspections be done?
- What about tenancy law?

Cost will eventually be passed on to tenants.

- More stringent screening of tenants, industry register of problem tenants / eviction regimens.
- Landlords will reduce number of rental properties or affordable rentals.

Conclusions:
- Necessity and compliance including systems, implementation lacking and mediation.
- Costs will be passed onto tenants.
- Tenants will have less privacy in the home.

Conclusions for Spokane

1. Lack of accurate data on tenant / landlord / building issues.
2. Low income, high poverty and high unemployment.
3. High reliance on private rentals, low home ownership.
4. Renters' income: 1% of Spokane's GDP.
5. Increasing costs will be passed to tenants.
6. Look for ways to encourage landlords to continue investing.
7. Look for ways to avoid costly evictions.
8. Implement low cost and accessible mediation.
9. Rental properties are aging and will require as repairs compliance.
10. Build good neighborhoods which provide social cohesion.
11. Lack of accurate data on tenant / landlord / building issues.
12. Existing agencies are ineffective to resolve problems.
Examples of a Rental Properties with value of around $120,000 in the North Central Area:

<table>
<thead>
<tr>
<th>Property</th>
<th>County Records</th>
<th>Assessed Value</th>
<th>Assessed Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>703 W Spofford Ave, Spokane 99205 – 3 bedroom 1 bathroom single family home</td>
<td>Spokane County Records: <a href="http://www.spokanecounty.org/pulppadat/ParcelSummary.aspx">http://www.spokanecounty.org/pulppadat/ParcelSummary.aspx</a></td>
<td>2016: 14,400</td>
<td>2016: 14,400</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Land: 70,900</td>
<td>Structure: 89,800</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Personal Property: 0</td>
<td>Total Value: 99,000</td>
</tr>
<tr>
<td></td>
<td>Property taxes: $1,319py. Built in 1902.</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>If Selling Value is $110,000; and land value is $34,450 then house value is $75,550.</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Monthly Rents: <a href="https://www.rentometer.com/results/exXzHZ5Qodw">https://www.rentometer.com/results/exXzHZ5Qodw</a></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>303 W Spofford Ave, Spokane 99205 – 3 bedroom shows an average rent of $785 based on 13 3-bedroom rentals in a 0.23 mile radius (4/25/2016)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>918 N Cedar St, Spokane, WA 99201 - 2 beds 1 bath 1,507 sqft - For Sale $110,000</td>
<td>Spokane County Records: <a href="http://www.spokanecounty.org/pulppadat/ParcelSummary.aspx">http://www.spokanecounty.org/pulppadat/ParcelSummary.aspx</a></td>
<td>2016: 18,000</td>
<td>2016: 18,000</td>
</tr>
<tr>
<td></td>
<td>Land: 70,800</td>
<td>Structure: 88,800</td>
<td></td>
</tr>
<tr>
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<td>Personal Property: 0</td>
<td>Total Value: 90,800</td>
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<td>Property taxes: $1,319py. Built in 1902.</td>
<td></td>
<td></td>
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<tr>
<td></td>
<td>If Selling Value is $110,000; and land value is $37,000 then house value is $73,000.</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Monthly Rents: <a href="https://www.rentometer.com/results/exXzHZ5Qodw">https://www.rentometer.com/results/exXzHZ5Qodw</a></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>932 W Indiana Ave, Spokane 99205 – 3 bedroom shows an average rent of $659 based on 31 3-bedroom rentals in a 0.25 mile radius (4/25/2016)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1310 W Spofford Ave, Spokane, WA 99205 – 3 beds 1.5 bath</td>
<td>Spokane County Records: <a href="http://www.spokanecounty.org/pulppadat/ParcelSummary.aspx">http://www.spokanecounty.org/pulppadat/ParcelSummary.aspx</a></td>
<td>2016: 17,000</td>
<td>2016: 17,000</td>
</tr>
<tr>
<td></td>
<td>Land: 76,000</td>
<td>Structure: 89,000</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Personal Property: 0</td>
<td>Total Value: 105,000</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Property taxes: $1,662.88py.</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Monthly Rents: <a href="https://www.rentometer.com/results/exXzHZ5Qodw">https://www.rentometer.com/results/exXzHZ5Qodw</a></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>1310 W Spofford Ave, Spokane, WA 99205 – 3 bedroom shows an average rent of $511 based on 31 3-bedroom rentals in a 0.26 mile radius (4/25/2016)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
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<tr>
<td>Persons per household</td>
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<td>2.4</td>
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<td>Number of housing Units</td>
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<td>95,947</td>
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</table>

Source: [https://censusreporter.org/profiles/16000US5367000/spokane-wa/](https://censusreporter.org/profiles/16000US5367000/spokane-wa/)

### Background Rental Data - City of Spokane

<table>
<thead>
<tr>
<th>Number of housing units</th>
<th>Owner Pct.</th>
<th>Renter Pct.</th>
<th>Total Pct</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single Unit</td>
<td>44,443</td>
<td>100%</td>
<td>15,948</td>
</tr>
<tr>
<td>Two-to-four Unit</td>
<td>0%</td>
<td>8,188</td>
<td>21%</td>
</tr>
<tr>
<td>Five-plus Unit</td>
<td>0%</td>
<td>15,480</td>
<td>39%</td>
</tr>
<tr>
<td>Total Housing</td>
<td>44,443</td>
<td>39,616</td>
<td>100%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Age of Housing</th>
<th>Owner Pct.</th>
<th>Renter Pct.</th>
<th>Total Pct</th>
</tr>
</thead>
<tbody>
<tr>
<td>1930 and prior Over 85 years</td>
<td>6,666</td>
<td>15%</td>
<td>10,696</td>
</tr>
<tr>
<td>1931 to 1960 Over 55 years</td>
<td>13,333</td>
<td>30%</td>
<td>12,677</td>
</tr>
<tr>
<td>1961 to 1990 Over 25 years</td>
<td>9,777</td>
<td>22%</td>
<td>5,546</td>
</tr>
<tr>
<td>1991 to Current Under 25 years</td>
<td>14,666</td>
<td>33%</td>
<td>10,696</td>
</tr>
<tr>
<td>Total</td>
<td>44,443</td>
<td>39,616</td>
<td>100%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Condition of housing</th>
<th>Owner Pct.</th>
<th>Renter Pct.</th>
<th>Total Pct</th>
</tr>
</thead>
<tbody>
<tr>
<td>Below average</td>
<td>3,111</td>
<td>7%</td>
<td>6,735</td>
</tr>
<tr>
<td>Average</td>
<td>28,888</td>
<td>65%</td>
<td>25,750</td>
</tr>
<tr>
<td>Above Average</td>
<td>12,444</td>
<td>28%</td>
<td>13,131</td>
</tr>
<tr>
<td>Total</td>
<td>44,443</td>
<td>39,616</td>
<td>100%</td>
</tr>
</tbody>
</table>
### Households and Renters below Poverty Line

<table>
<thead>
<tr>
<th>Type</th>
<th>Owner Occupied</th>
<th>Renters</th>
</tr>
</thead>
<tbody>
<tr>
<td>Owner</td>
<td>44,443</td>
<td></td>
</tr>
<tr>
<td>Renter</td>
<td>22,032</td>
<td></td>
</tr>
<tr>
<td>Owner Occupied, Renters</td>
<td>44,443, 44%</td>
<td>22,032, 26%</td>
</tr>
<tr>
<td>Renter in poverty</td>
<td>17,584</td>
<td>44%</td>
</tr>
</tbody>
</table>

### Economics of Renter Properties

<table>
<thead>
<tr>
<th>Property Type</th>
<th>Owner</th>
<th>Renter</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single Unit</td>
<td>44,443</td>
<td>15,948</td>
<td>60,391</td>
</tr>
<tr>
<td>Two-to-four Unit</td>
<td>8188</td>
<td>8188</td>
<td>8188</td>
</tr>
<tr>
<td>Five-plus Unit</td>
<td>15,480</td>
<td>15,480</td>
<td>15,480</td>
</tr>
<tr>
<td>Total Renter Properties</td>
<td>44,443</td>
<td>39,616</td>
<td>84,059</td>
</tr>
</tbody>
</table>

### Property Values

<table>
<thead>
<tr>
<th>Property Type</th>
<th>Average $</th>
<th>Total $</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single Unit</td>
<td>15,948</td>
<td>1,834,020,000</td>
</tr>
<tr>
<td>Two-to-four Unit</td>
<td>8188</td>
<td>450,340,000</td>
</tr>
<tr>
<td>Five-plus Unit</td>
<td>15,480</td>
<td>774,000,000</td>
</tr>
<tr>
<td>Total Renter Properties</td>
<td>39,616</td>
<td>3,058,360,000</td>
</tr>
</tbody>
</table>

### Property Taxes, Utilities, City Income

<table>
<thead>
<tr>
<th>Property Type</th>
<th>Average / yr</th>
<th>Total / yr</th>
<th>Average / month</th>
<th>Total / month</th>
<th>% of City 2016 Budget</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single Unit</td>
<td>15,948</td>
<td>95,100,800</td>
<td>13144</td>
<td>13144</td>
<td>10%</td>
</tr>
<tr>
<td>Two-to-four Unit</td>
<td>8188</td>
<td>49,128,000</td>
<td>6140</td>
<td>6140</td>
<td>4%</td>
</tr>
<tr>
<td>Five-plus Unit</td>
<td>15,480</td>
<td>92,880,000</td>
<td>15,480</td>
<td>15,480</td>
<td>10%</td>
</tr>
<tr>
<td>Total Renter Properties</td>
<td>39,616</td>
<td>295,108,800</td>
<td>39,616</td>
<td>39,616</td>
<td>10%</td>
</tr>
</tbody>
</table>

### Rental income

<table>
<thead>
<tr>
<th>Property Type</th>
<th>Average / month</th>
<th>Total / yr</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single Unit</td>
<td>15,948</td>
<td>153,100,800</td>
</tr>
<tr>
<td>Two-to-four Unit</td>
<td>8188</td>
<td>49,128,000</td>
</tr>
<tr>
<td>Five-plus Unit</td>
<td>15,480</td>
<td>92,880,000</td>
</tr>
<tr>
<td>Total Renter Properties</td>
<td>39,616</td>
<td>295,108,800</td>
</tr>
</tbody>
</table>

### GDP 2008 City of Spokane

<table>
<thead>
<tr>
<th>Category</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Real Estate and Rental and Leasing</td>
<td>2,041</td>
</tr>
</tbody>
</table>

Age of Rental Properties

<table>
<thead>
<tr>
<th>Construction year</th>
<th>Rental properties</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>1930 and prior</td>
<td>10,696</td>
<td>27%</td>
</tr>
<tr>
<td>1931 to 1960</td>
<td>12,677</td>
<td>32%</td>
</tr>
<tr>
<td>1961 to 1990</td>
<td>5,546</td>
<td>14%</td>
</tr>
<tr>
<td>1991 to Current</td>
<td>39,616</td>
<td>100%</td>
</tr>
</tbody>
</table>

Condition of Properties (as defined by City of Spokane)

<table>
<thead>
<tr>
<th>Condition</th>
<th>Owner Pct</th>
<th>Renter Pct</th>
<th>Total Pct</th>
</tr>
</thead>
<tbody>
<tr>
<td>Below average</td>
<td>3,111</td>
<td>6,735</td>
<td>9,846</td>
</tr>
<tr>
<td>Average</td>
<td>28,888</td>
<td>25,750</td>
<td>54,638</td>
</tr>
<tr>
<td>Above Average</td>
<td>12,444</td>
<td>7,131</td>
<td>19,575</td>
</tr>
<tr>
<td>Total</td>
<td>44,443</td>
<td>39,616</td>
<td>84,059</td>
</tr>
</tbody>
</table>

Condition of Renter Properties

- Above Average, 4,131, 18%
- Below average, 6,735, 17%
- Average, 25,750, 65%
<table>
<thead>
<tr>
<th>Median Home Age</th>
<th>Updated: June, 2014</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>54</td>
</tr>
<tr>
<td></td>
<td>37</td>
</tr>
</tbody>
</table>

**Average (Arithmetic Mean)**

The median home price is the middle value when you arrange all the values in order. It is not changed as much by a few extreme values as the average, because the median is not affected by extremely high or low values.

**Value of Owner-Occupied Housing**

<table>
<thead>
<tr>
<th>Value Range</th>
<th>Percentage of Home Values</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less Than $20,000</td>
<td>2.11%</td>
</tr>
<tr>
<td>$20,000 to $39,999</td>
<td>1.00%</td>
</tr>
<tr>
<td>$40,000 to $59,999</td>
<td>1.08%</td>
</tr>
<tr>
<td>$60,000 to $79,999</td>
<td>2.98%</td>
</tr>
<tr>
<td>$80,000 to $99,999</td>
<td>6.46%</td>
</tr>
<tr>
<td>$100,000 to $119,999</td>
<td>23.09%</td>
</tr>
</tbody>
</table>

**Homes Rented**

The percentage of housing units which are rented by the occupant. A housing unit is a house, an apartment, a mobile home, a trailer, a room, or a dormitory.

<table>
<thead>
<tr>
<th>Bedroom Count</th>
<th>Average Rent for 1 Bedroom Home or Apartment</th>
<th>Average Rent for 2 Bedroom Home or Apartment</th>
<th>Average Rent for 3 Bedroom Home or Apartment</th>
<th>Average Rent for 4 Bedroom Home or Apartment</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$574</td>
<td>$765</td>
<td>$957</td>
<td>$1,110</td>
</tr>
<tr>
<td>2</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Vacant Housing for Rent**

The percentage of vacant housing units. A vacant housing unit is a housing unit without a tenant.

<table>
<thead>
<tr>
<th>Updated: June, 2014</th>
<th>Percentage of Vacant Housing</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>2.83%</td>
</tr>
</tbody>
</table>

**Vacant Rented Housing**

The percentage of vacant housing units that are rented by the occupant.

<table>
<thead>
<tr>
<th>Updated: June, 2014</th>
<th>Percentage of Vacant Rented Housing</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>0.40%</td>
</tr>
</tbody>
</table>

**Vacant Seasonal or Recreational Housing**

The percentage of vacant housing units that are seasonal, recreational, or occasional use.

<table>
<thead>
<tr>
<th>Updated: June, 2014</th>
<th>Percentage of Vacant Seasonal or Recreational Housing</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>0.41%</td>
</tr>
</tbody>
</table>

**Average Rent for Home or Apartment**

Averages are calculated using the median, which is a measure of central tendency that is not affected by extremely high or low values.
### Apartment - 2 bedroom

<table>
<thead>
<tr>
<th>Property Value</th>
<th>70,000</th>
<th>70% of property value</th>
<th>49,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loan</td>
<td>70%</td>
<td>56,000</td>
<td>49,000</td>
</tr>
<tr>
<td>Building Value</td>
<td>80%</td>
<td>56,000</td>
<td>49,000</td>
</tr>
<tr>
<td>Rent</td>
<td>Monthly rent say 600</td>
<td>7,200</td>
<td>7,200</td>
</tr>
<tr>
<td>Vacancy Rate</td>
<td>3%</td>
<td>(180)</td>
<td>(180)</td>
</tr>
<tr>
<td>Property Management</td>
<td>5%</td>
<td>(288)</td>
<td>(288)</td>
</tr>
<tr>
<td>Taxes: Property Taxes</td>
<td></td>
<td>2,000</td>
<td>(2,000)</td>
</tr>
<tr>
<td>Taxes: Utility</td>
<td>2,450</td>
<td>(2,450)</td>
<td>(2,450)</td>
</tr>
<tr>
<td>Repairs - annual</td>
<td>1%</td>
<td>3,550</td>
<td>560</td>
</tr>
<tr>
<td>Repairs - structural repairs</td>
<td>Replace house in 27 years per IRS tax deductions</td>
<td>271</td>
<td>2,074</td>
</tr>
<tr>
<td>Interest Rate</td>
<td>5%</td>
<td>2,450</td>
<td>(2,450)</td>
</tr>
<tr>
<td>(Loss) / Profit $</td>
<td>(640)</td>
<td>(640)</td>
<td>(640)</td>
</tr>
<tr>
<td>(Loss) / Profit on Property Value %</td>
<td>-0.91%</td>
<td>2.05%</td>
<td></td>
</tr>
</tbody>
</table>

Based on a 2 bedroom single family home in zipcode 99205 (North Central Spokane)

**Losses are shown in RED**
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Intro to Spokane Neighborhood Long Term Rental Stakeholder group

Increasing the availability of healthy, safe and sustainable long-term rental housing improves the livability and economic viability of the overall community.
Characteristics of a Great Neighborhood include:

- Has a variety of functional attributes that contribute to a resident’s day-to-day living (i.e. residential, commercial, or mixed-uses)
- Accommodates multi-modal transportation (i.e. pedestrians, bicyclists, drivers)
- Has design and architectural features that are visually interesting
- Encourages human contact and social activities
- Promotes community involvement and maintains a secure environment
- Promotes sustainability and responds to climatic demands
- Has a memorable character

American Planning Association

Neighborhoods Represented

- East Central - Ron Myers
- West Central - Sarah Tosch
- Emerson-Garfield - Jonathan Martinez
- Chief Garry Park - Cathy Gunderson
- Hillyard - Tracy Swank
- Rockwood - Julie Banks
Top issues regarding rental housing in Spokane neighborhoods

1. Negative impacts of poorly maintained rental properties
2. Absentee landlords
3. Transiency within neighborhoods
4. Lack of legal protection/recourse for neighbors

1. Negative impacts of the poorly maintained rental properties

1. Health
2. Safety
3. Property value
4. Quality of life
1. Negative impacts of the poorly maintained rental properties

1. Health (CDC)
   ▶ Mold:
   Triggers allergic responses
   Triggers immune responses (asthma, congestion, eye irritation, coughing, runny nose, infections, etc.)
   ▶ Cockroach infestations:
   Triggers asthma and other respiratory conditions
   ▶ Rats and mice:
   Bites transfer parasites and disease
   Feces transfer hantavirus
   ▶ Mosquitoes: spread a variety of diseases
   ▶ Lead: Respiratory diseases, brain damage and developmental disabilities - children are HIGHLY susceptible

2. Safety
   ▶ Injuries due to structural damage
   ▶ Plumbing
   ▶ Electrical burns, shocks, fires
   ▶ Lack of egress for emergency escapes and access
   ▶ Mounting piles of yard debris
1. Negative impacts of the poorly maintained rental properties

3. Property value
   - Neighborhoods that are littered (with solid waste) will soon start to experience other problems, such as graffiti, unkempt rights-of-way and a general decline of the physical appearance in the area. Property values in littered neighborhoods can be lowered by as much as 15 percent. Source: Gwinnett Clean & Beautiful
   - Neighbors with “annoying pets, unkempt yards, unpleasant odors, loud music, dangerous trees and limbs, or poorly maintained exteriors, can lower home values by more than 5 to 10 percent” according to the Appraisal Institute.
   - 61% of code complaints for solid waste over the last two years were from renter occupied houses. Source: Spokane Office of Neighborhood Services
   - 68% of zoning violation complaints (outdoor storage, yard sales, recreational camping, home business regulations, signs, residential fencing, setback area, accessory structures) over the last two years were from renter occupied houses. Source: Spokane Office of Neighborhood Services

4. Quality of life
   - Unsafe for children to play outside
   - Inability to enjoy one’s yard
   - Lack of sense of security in one’s home
   - Loss of sense of community:
     Social ties among neighborhood residents, often referred to as “bonding social capital,” contributes to the likelihood that individuals will move beyond their diverse self-interests toward mutually beneficial collective actions.
     When a group of neighbors informally keep an eye on one another’s homes, that’s social capital in action. Harvard Kennedy School
2. Absentee landlords

- Inability to contact responsible parties
- No oversight
- Delayed response to property issues
- Neighborhood erosion due to lack of accountability
- Owner = manager?

Of the 820 sites identified as apartments in the Spokane Fire Department’s permit system, about 42% of the owners do not live in the city. Source: Fire Marshal Mike Miller, Spokane Fire Department

3. Transiency within neighborhoods

- Lots of moving
- Hard to get to know neighbors
- Loss of mutual trust between neighbors
- Lack of stability for children
- Loss of sense of neighborhood security and identity
3. Transiency within neighborhoods

- Frequent and unwanted moves lead children to experience disruptions in home life or educational instruction. (Astone and McLanahan. 1994. Family Structure, Residential Mobility, and School Dropout: A Research Note.)
- The authors also speculated that residential mobility leads to a loss of social capital in children.
- Frequent (sic) residential mobility negatively affects education outcomes for low-income children and creates unstable school environments that adversely influence not only highly mobile children but their teachers and stable classmates as well. (Crowley, 2003. The Affordable Housing Crisis: Residential Mobility of Poor Families and School Mobility of Poor Children.)

4. Lack of legal protection/recourses for neighbors

- Only recourse available is filing a complaint with Code Enforcement
- Only addresses external issues
- Difficulty in identifying accountable party
- Fear of retaliation from filing complaint
Conclusion:

- The #1 gap in mitigating the top issues regarding rental housing for neighborhoods is ACCOUNTABILITY.
- It is unclear who to hold responsible for poorly maintained rental properties.
- Without a local contact for absentee landlords there is no ability to resolve issues with rental properties.
- Frequent movers in and out of neighborhoods diminishes social capital for all generations.
- Neighbors have no resources, beyond Code Enforcement, to remedy negative impacts.
- Neighbors need a process for mediation with tenants and/or landlords to mitigate negative impacts.
Long Term Rental Housing
Research Study Group
Public Safety Committee
2015-2016
Tenant Stakeholders Presentation
May 10, 2016

Issue 1:
Spokane tenants and are rent burdened. Low income tenants have few housing options.

- 43% of Spokane residents rent their homes. (Project materials: Rental Housing Data, May 26, 2015)
- 55.4% of tenants in Spokane pay more than 30% of monthly income for rent and 47.1% pay more than 35% (U.S. Census Bureau: 2010-2012 American Communities Survey)
- Rent eats first. Tenants must pay rent first which leaves little left to make repairs when the landlord fails to respond to requests.
Issue 1:
Spokane tenants and are rent burdened. (cont.)

- Costly for tenants to move- approximately $2000-$3000 for rental applications, background check, deposits, first and last month rent, missed work, and moving costs.
- Vacancy rate is very low: less than 2% in subsidized housing and market rate rental housing is at a historic low of 1.3% (Spokane Low Housing Consortium)

Issue 2
Not enough subsidized low income housing in Spokane

- Only 12 out of 100 very low and extremely low income tenants are able to obtain subsidized housing in Spokane. (SLIHC)
- Subsidized rental units require annual condition inspections.
- Market rate rental housing has no condition inspection requirement.
Issue 3

Eviction and reasonable fear of eviction by tenants.

- Washington Residential Landlord-Tenant Act provides for a no cause termination and eviction with a 20 day notice. Tenants are aware that they can be forced to move for no reason whatsoever.
- Fear of eviction prevents tenants from requesting repairs to improve housing conditions. (Oregon Community Alliance of Tenants, 2013)

Issue 3

Eviction (cont.)

- Tenants who cannot move within 20 days can be evicted even if they are current in rent and never violated a rental agreement.
- Tenants with families fear a CPS referral and removal of their children if they are evicted.
- Evictions cause poverty by creating barriers to future housing, creating job instability, establishing an eviction action on a tenant's record, and making tenants ineligible for subsidized housing.
Issue 4
Lack of data collection on rental housing and tenant assistance in Spokane.

- No city department collects data on rental properties or landlord/tenant actions.
- The city of Spokane does not have a department of tenant services to answer questions or assist tenants.
- There is no way of knowing if a tenant moves, is evicted or remains after the problem is solved once they receive a notice to terminate.

Issue 5
Substandard housing is a health hazard for the tenants and neighbors. (Spokane Regional Health District presentation)

- Substandard housing causes illnesses and injuries to tenants and families.
- Children living in unhealthy homes suffer from illness, injury and depression that negatively impact education.
- Substandard property can attract rodents and pests and associated risks.
- Tenants living in substandard housing risk exposure to lead and other environmental hazards.
**Issue 6**

Substandard rental housing is costly for all Spokane residents including tenants.

- Spokane Police Department responds to a higher number of incidents in substandard rental property.
- Fire Department reports fire hazards on substandard rental property.
- Building Department does not currently have a budget to inspect rental property, purchasers of building permits pay for those inspections.
- Homelessness is costly to all Spokane residents and financially devastating for tenants.

**Issue 7**

Healthy and stable housing is good for tenants, landlords and neighborhoods.

- Tenants contribute to diversity and vibrancy of neighborhoods.
- Tenants spend money in their neighborhoods and contribute to local economy.
- Tenants who have stable housing in a healthy home environment have a greater chance of success in employment and education.
- Tenants who feel safe and stable are more likely to stay in their neighborhoods and become involved with their community.
Resource 1

Resources to assist tenants in Spokane are scarce, limited or nonexistent.

- Legal resources at no cost for tenants is limited to the Center for Justice and the Northwest Justice Project.
- The statewide CLEAR legal line is difficult to access and tenants often do not receive legal representation.
- Volunteer lawyers, available at unlawful detainer court do not represent tenants and only negotiate move out dates. (landlord attorney presentation)
- Financial rental assistance is available to homeless individuals and families but not available to pay the rent to prevent eviction. (Spokane Homeless Coalition)

Resource 1

Resources to assist tenants in Spokane are scarce, limited or nonexistent.

- Tenant education classes and workshops are not widely available, many tenants are not aware they exist.
- Tenants rights information is available to tenants but difficult to find and access. Two statewide tenant rights hotlines are located outside of Spokane.
- Mediation services are available but only for a fee.
Resource 2

Landlord Tenant Act regulates rental property in Spokane

- If damage is caused by tenant, the landlord can serve a 10 day notice.
- All other repairs are the responsibility of the landlord but tenant must initiate and enforce remedies.
- The only remedy a tenant has is to follow the Act and pay for repairs and deduct from rent.

Resource 2, cont.

Landlord Tenant Act, cont.

- Most repairs that tenants request are not housing condition issues. When landlords refuse to make those repairs, tenants have no city agency to call.
- Provisions to terminate the rental agreement with a 20 day notice require no reason. The only defense to a 20 day notice is retaliation or discrimination; the tenant must prove these defenses which is difficult to impossible to do.
Resource 3
City of Spokane Code Enforcement, Building Department, SPD, Fire Department, Spokane Regional Health District

- Tenants risk eviction if they report conditions that result in the building being condemned so tenants are incentivized to stay quiet.
- There is no registry of rental property to foster communication between city agencies and landlords.
- All of these agencies recommended a rental inspection program to fully address rental housing issues.

Gaps in Resources to Address Issues:

- No laws protecting tenants from no cause rental termination and eviction
- Inadequate legal representation for tenants in unlawful detainer actions
- Inconsistent and insufficient tenant assistance programs
- Not enough subsidized affordable housing for low income tenants
- No registration or inspection of market rate rental property
Gaps in Resources to Address Issues, cont.

- No reporting agency to review notices to tenants and establish records and statistics.
- Tenant education classes and workshops do not reach enough tenants. Tenants are not prepared when they are served with a notice or need repairs.

Recommendations:

- Spokane adopt a Housing Security Ordinance that will eliminate no cause evictions.
- Spokane establish a rental registry and inspection program.
- Spokane adopt provisions in the Landlord-Tenant Act to provide relocation assistance to tenants and hold landlords accountable.
- Spokane establish an Office of Tenant Services to enforce notice requirements, assist tenants and collect data, and offer tenant education classes.
Recommendations, cont.:

- Spokane offer no cost mediation to landlords and tenants in disputes that would otherwise result in legal action.
- Financial assistance for small scale landlords who require repair due to malicious destruction to property that would otherwise remove the property from the rental market.
- Increase subsidized low income rental housing Spokane.

Thank you!
Apartment Market Remains Robust.

Spokane is experiencing a boom time for apartment owners. With over 2,200 new units coming on the market in the last three years, including 707 new units in 2013, it would be expected that the strong occupancy rates seen for the last two years would have begun to trend down with supply finally catching up and surpassing demand. However, this has not been the case. In a limited survey, current occupancy in the Spokane region was found to be at historical highs, averaging over 96% in some areas.

All of this new construction has also led to an increase in overall rental rates, although there is a divide between new apartment rents and older apartment rents; sometimes as much as $0.25 per square foot. The increase in new construction rents has allowed many owners of existing properties to raise rents. A rising tide lifts all ships.

Despite low interest rates that usually drive single-family home demand, a large segment of the population now have a preference for the flexibility and upgraded amenities that come with renting versus owning. We expect this apartment demand to continue, but with another 874 units currently permitted or under construction and another 1,087 units planned, it seems inevitable that we will see supply catch up with demand sometime next year. Rental rates should still remain strong throughout 2016.

Spokane County

Within the last 12 months we have seen continued upward trending in rents, despite historically high levels of new construction. Concessions were practically non-existent. Property owners and developers are all viewing this as a green light to build more apartments, and landlords are still on board.

Average rents for all unit types for March 2014 in the Spokane area were $709. By summer 2014, average rents had risen to $942. This hike is largely due to new construction coming online at considerably higher rental rates. The increase in rents was nearly $0.10 per square foot.

The average overall vacancy rate in March 2014 was 3.9%, which dropped to 2% by summer (well below the 5% vacancy rate viewed by many as a point of equilibrium). Looking at unit type, the lowest vacancys were seen were studio units at 0.7% and three-bedroom/two-bath units with vacancies at 1.4%.

Apartment sales in Spokane County totaled $60,000,000 in 2014. A few larger sales helped increase the sales volume for the year. Those larger sales included the sale of the 91-unit Eagle Rock Apartments, the 132-unit Rock Creek Apartments in Cheney, and the 136-unit Canyon Bluff

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Issue Brief

Health Effects of End of Tenancy Notice
September 11, 2013

Background:

The Oregon Landlord Tenant Act (State Chapter 90) states that in a month-to-month rental, the landlord and tenant are not required to give a reason or cause for ending the tenancy and that either party may terminate the tenancy with at least 30 days written notice if the renter has lived in the rental unit for less than a year. The right for a landlord to end an eviction in this manner is legally known as a no cause eviction. In a no cause eviction, a tenant has two possible defenses, which are retaliation or discrimination. No cause evictions create a simple avenue for landlords to practice illegal retaliation and discrimination because either of those defenses is a difficult task. In contrast, in the case of a for-cause eviction, the landlord must give a valid reason for the eviction and a tenant has the right to many defenses to prevent eviction. Because of the lack of protections in no cause eviction controls, tenants on month to month tenancies are constantly at risk for arbitrary eviction. Many tenants put off asking their landlords for necessary repairs because they fear eviction and therefore remain in unsafe and unhealthy housing in order to maintain some stability for their families. Just cause eviction controls (JCESC) are laws that protect tenants by ensuring that landlords can only evict with proper cause, such as a tenant's failure to pay rent or destruction of property. As a result, JCESC promote healthy and stable housing.

Review of Existing Research:

The Health Department conducted a review of current research examining the health effects of no cause eviction and retaliation on renters in Multnomah County. Based on this review, the Health Department identified the following concerns about no-cause eviction and its impacts on healthy housing:

- The number of tenants who receive no cause evictions are underrepresented in the court's record-keeping process.
- Discrimination and retaliation are the only defenses available for a no cause eviction and are difficult to prove.
- Tenants on month-to-month leases who have lived in their property for less than a year are afraid to ask for repairs because they fear eviction.
- When tenants are afraid to ask for repairs, they often remain in unhealthy housing.
- Numerous studies show that low-income communities, women, and minorities make up a large number of individuals evicted.
- Children are vulnerable to the health effects affected by no-cause eviction.
- The abuse of no case evictions places monetary burdens on low-income people and on society.
- By providing families with greater residential stability, just-cause eviction can reduce stress and adverse health conditions.

1 See ORS 90.417.
The number of tenants who receive no cause evictions are underrepresented in the court’s record-keeping process. A forcible entry detainee (FED) is a court action by a landlord against a tenant to remove the tenant from the rented dwelling. FED records do not accurately depict the severity of the no-cause issue. Out of 2,166 evictions over a four-month period, 4.7% filed in Multnomah County courts were no cause evictions. However, data collected from a recent survey by the local tenant advocacy organization, Community Alliance of Tenants, demonstrates that 88% of callers who received a no cause eviction reported that they did not receive a FED notice, and 86% of those callers did not believe their no cause eviction was justified. Additionally, 50% of people that called 211, local phone service connecting people with community resources and social services, in February 2013 indicated that they had a housing issue, and 11% of those callers reported experiencing no cause eviction.

FED data reports no demographic information and therefore fails to tell the story of who is being evicted and why these evictions are happening. “In the actual legal process, tenants move out and give up the battle at many different stages,” so there is no way to accurately depict the gravity of the hidden problem of no cause evictions.

Discrimination and retaliation are the only defenses available for a no cause eviction and are difficult to prove. Testimonials from tenants reveal that after asking for repairs, it is not uncommon to be issued a no cause eviction notice by a landlord that would rather illegally get rid of the tenant than fix the issue as requested. Once the no cause notice is issued, the tenant could raise a defense of retaliation as the underlying reason behind the eviction, but this has not been an effective tool for many Multnomah County residents in the past. However, in the 2013 Elk Creek case, the Oregon Supreme Court recently held that to prove retaliation under ORS 90.385, a tenant must establish that the landlord served the notice of termination because of the tenant’s complaint. Overall, if the tenant’s complaint were one of the factors that the owner considered in making her decision to evict, and the owner would not have made that decision “but for” the tenant’s complaints, then the owner was prohibited from making that decision. Because this is a very new decision, there is no proof that this new ruling will operate in a way that eliminates the fear associated with retaliation and no cause eviction.

Tenants on month-to-month leases are afraid to ask for repairs because they fear eviction. 211 callers during the month of February 2013 were asked the question, “Have you ever delayed requesting assistance with a problem at your home because you feared being evicted?” 414 out of 2,233 (11%) of individuals who answered this question answered “yes.” Additionally, individuals who were previously evicted were five times more likely to delay requests for repairs for fear of eviction. 62% of Community Alliance of Tenants (CAT) survey believed they were given no cause evictions because of retaliation. Substandard housing is the number one reason tenants call CAT’s Renters Rights Hotline.

When tenants are afraid to ask for repairs, they remain in unhealthy housing. The most recent review of the Community Asthma Inspection Referral (CAIR) database, which is used to manage family information related to housing and health, reveals that only 20% of approximately 350 families indicated that they were “very comfortable” approaching their landlord for repairs. According to this data, families who reported they were not comfortable approaching their landlord are 30% more likely to have mold in their apartment, are twice as likely to have cockroach infestations, 60% more likely to report their housing is making them and their family sick, and twice as likely to report poor or bad health. Families who ask for repairs are often confronted with a no cause eviction. For example, a low-income family of five shared their story with the CAT Renters Rights Hotline about how they were to live in an ant and mouse infested house with a shower broken for two months and the stove burners that did not work properly for over a week. They requested that the landlord make the needed repairs, which were never completed. After sending a letter requesting a reduction in rent, the landlord responded by immediately posting a 30 day no cause move-out notice on their front door.

Numerous studies show that low-income communities, women, and minorities make up a large number of individuals evicted. Of tenants receiving no cause eviction on a recent CAT survey, 68% were women. In a recent study in Milwaukee Wisconsin, poor black women are disproportionately at risk for eviction; making up 30% of those evicted, but only 9.6% of the population. Prior to just-cause eviction controls being passed in Oakland, “Four out of five ‘30 day-no-Cause’ evictions (78%) were minority households.”

Even though American Indian or Alaskan Native callers only made up 41% of 211 callers in February, they made up 18% of callers reporting eviction. According to the Coalition of Communities of Color Unsettling Profile, Native Americans and African Americans face extremely high disparities in homelessness, compared to other ethnic groups in Multnomah County.

Children are vulnerable to the health effects caused by no cause eviction. Neighborhoods with a high percentage of children face increased evictions. Children who are uprooted from their homes because of eviction face mental health problems, developmental delays, and increased levels of stress and depression, which often leads to violence. FED court data does not include demographic information, but studies have shown that when demographic data is collected independent of court records, children are highly represented in the eviction process. In a Milwaukee WI study, sixty-two percent of tenents who appeared in court lived with children. Over a third of them were women who lived with children and no other adults.

The abuse of no cause evictions places monetary burdens on low-income people and on society. Besides the tremendous costs tenants face when forced to move, there are also various costs imposed on society as a result of no cause evictions. These costs include court and marshal/sheriff services, storage of tenants’ property, help for the newly homeless, and even emergency foster care and hospitalization in some cases.

By providing families with greater residential stability, JEC can reduce stress and adverse health conditions. No cause eviction results in a significant disruption of educational, religious, social and employment connections that tenants have created in their communities. In many cases, no cause eviction may lead to homelessness. Strong social relationships protect health in multiple ways. Neighbors, friends, and family offer support that “buffer[s] stressful situations, prevents damaging feelings of isolation, and contributes to a sense of self-esteem and value.” Also, seniors and disabled individuals, or others with severe health problems are at risk of fatal
health complications if forced to suddenly move from stable living arrangements. In the 211 study, disabled and special needs households made up 14% of callers who reported eviction.

Recommendations:

Based on the Health Department's review of current research examining the health impacts of no cause eviction. It is reasonable for the Multnomah County Board of Health to consider the following policy actions:

- Change the language in the OR Landlord Tenant Act (ORLTA) so that no cause evictions are replaced with language about just cause eviction controls
- Encourage cities within Multnomah County to require landlord licensing
- Pass a city ordinance requiring mandatory reporting of evictions
- Attach a requirement to the business license that requires landlords to report evictions
- Pass an ordinance as the Board of Health requiring landlord licensing and mandatory reporting
- Increase education geared towards landlords and tenants
- Monitor the current Oregon Supreme Court ruling to identify if retaliation can be successfully tried in the court
- Fund Community Alliance of Tenants Renter's Rights Hotline

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2 Elk Creek Mgmt. v. Gilbert, 2013 Or. LEXIS 387 (Or. May 31, 2013).
5 Coalition of Communities of Color, "Communities of Color in Multnomah County: An Unsettling Profile."
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Rental Housing Research Stakeholder Group
Public Safety Committee

Project Materials Index
All Project Materials below are available under Public Safety Committee at:
https://my.spokanecity.org/neighborhoods/community-assembly/standing-committees/

Project Scope
Stakeholder Group List
Project Timeline
Final Report to the Community Assembly

Meeting Presentations
2016
- July 19 – Discussion re forwarding body of work to Mayor’s Housing Quality Taskforce
- June 14 – Issues and Existing Programs Discussion
- May 10 – Tenant Stakeholder Presentation
- April 26 – Neighborhood Stakeholder Presentation
- April 12 – Survey Resources and Rental Housing Research/Connecting Issues with Potential Solutions
- March 22 – Landlord Stakeholder Presentations. Disclaimer: The Landlord Stakeholder Presentation presented on March 22, 2016, contained language that characterized individuals and groups and was deemed offensive by some stakeholders. In response, the Landlords submitted an alternate version revising the language that was deemed offensive. At the July 28, 2016 stakeholder meeting, the stakeholders debated which version of the Landlord Stakeholder Presentation to forward to the Community Assembly. The stakeholders voted by majority to forward both versions and to include this disclaimer.
  - Landlord Stakeholder Presentation (Original Version)
  - Landlord Stakeholder Presentation (Revised Version)
- February 23 – Rental Issues for Landlords and Tenants
- January 12 – Spokane Low Income Housing Consortium Presentation

2015
- November 10 – Spokane Fire Department Presentation
- October 6 – Question Review and Discussion
- September 1 – Building Department and Code Enforcement Presentation
- August 4 – Spokane Regional Health District Presentation
- July 7 – Spokane Police Department Presentation, Renter v. Owner Data and Maps
- June 9 – General Renter v. Owner Data
- May 26 – General Rental Housing Data
- May 12 – Rental Housing Stakeholder Group Project Scope

Meeting Minutes
2016
- July 28
- July 19
Meeting Agendas

2016

- July 28
- July 19
- June 14
- May 10
- April 26
- April 12
- March 22
- February 23
- February 9
- January 12

2015

- November 10
- October 6
- September 1
- August 4
- July 7

Additional Materials

2016

- Landlord’s Rental Research Report
- Just Cause Eviction Information Provided by Landlord Stakeholders
- Just Cause Eviction Information Provided by Tenant Stakeholders

2015

- Presentation Recap – December 2015
- Rental Housing Recap – December 2015
- Combined List of Stakeholder Note Card Questions
- City of Spokane Analysis of Impediments to Fair Housing Choice 2014 Update
- Briefing Paper 2016-06-16
- Stakeholder Survey Responses
- Lead Testing Class Action Complaint