

**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.*

## Rental Housing Review

### Presentation by Landlord Stakeholders:

- Landlord Association
- National Association of Residential Property Managers
- Spokane Housing Ventures
- Small Scale Landlords

### 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 Bornhoff

## Facts: Importance of rental housing

### Importance of Private Housing:

47% of housing are rental properties
Avg of 2.5 persons per household - 77,744 people in rentals
19.7% (as 2011) people in poverty concentrated in rental housing
Investment in rentals exceeds \$3 MILLION
Property taxes: \$39 million (billions) \$33 million (10% of City budget)
Rental income generated is over \$207 million (12% of Spokane GDP)
YEL:
Dwindling pool of tenants (govt and private)
Ageing infrastructure
Confidential problem resolution –
Mitigation focused
Util support for landlords
No investment incentives

4

### Economics of Renter Properties

	Renter	Owner	Total
Single Unit	44,443	15,948	60,391
Two to four Unit	8,188	8,188	15,480
Five plus Unit	15,480	39,616	54,059
Total Renter Properties	44,443	53%	47%

### Property Values

	Renter	Properties	Avg S.	Total S.
Single Unit	15,948	111,900	\$84,420,000	
Two to four Unit	8,188	55,000	450,440,000	
Five plus Unit	15,480	56,000	774,000,000	
Total Renter Properties	39,616	305,846,000		

### Property Taxes:

	Renter	Properties	Avg/ Yr	Total / Yr
Single Unit	15,948	2,000	\$1,286,000	\$1,937,600
Two to four Unit	8,188	2,000	6,414,000	12,828,000
Five plus Unit	15,480	750	11,610,000	86,325,000
Total Renter Properties	39,616		49,477,000	107,090,600
% of City 2015 Budget			6%	10%

### Rental Income:

	Renter	Properties	Avg/	Total / Yr
Single Unit	15,948	800	\$13,000,800	
Two to four Unit	8,188	500	49,128,000	
Five plus Unit	15,480	500	92,880,000	
Total Renter Properties	39,616		295,008,800	
% of City 2015 Budget			36%	

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Single Family Residence		
		Cash on Profit /yr Cash return
Single Family Home		
Property Value	70% of property value	120,000
Loan	80%	84,000
Building Value	Say 80%	96,000
Rent	Monthly rent say	10,200
Vacancy Rate		(255)
Property Management		8% (816)
Taxes	City Taxes	2,000 (2,000)
Insurance	500 (500)	(500)
Repairs - annual	1% of property value	960 (960)
Repairs - structural repairs	Replace house in 27 years	27 3,556 (3,556)
Interest Rate	Est 5%	5% 4,200 (4,200)
(Loss) / Profit \$		( <b>\$ 4,067</b> ) 1,469
(Loss) / Profit on Property		<b>-1.74%</b>
Value %		1.22%

Facts: Profit myth		
Apartment		
		Cash on Profit /yr Cash return
Apartment - 2-bedroom		
Property / Value		
Loan	70% of property value	70,000
Building / Value	Say 80%	80% 56,000
Rent	Monthly rent say	600 7,200
Vacancy Rate		3% (180) (180)
Property Management		8% (576) (576)
Taxes	City Taxes	2,000 (2,000) (2,000)
Repairs - annual	1% of property value	1% 560 (560) (560)
Repairs - structural repairs	Replace house in 27 years	27 2,074 (2,074)
Interest Rate	Est 5%	5% 2,450 (2,450) (2,450)
(Loss) / Profit \$		( <b>\$60</b> ) 1,434
(Loss) / Profit on Property		<b>-0.91%</b>
Value %		2.05%

#### 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

## Major concerns

Much of Spokane's rental woes are about high poverty, ageing 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 aging properties** - rental properties will become re-purposed if unprofitable or too cumbersome leading to further housing pressures

**Poor data collection** - by existing public agencies don't capture accurate complaints data so unknown full extent of the renter/landlord or property condition problems

**Ineffective agencies** - existing systems in place and ineffective. It is more cost effective to strengthen existing systems rather than bring in new systems

**Rent Increases** - Additional costs passed to the tenant or less rental inventory

**No incentive programs** - encourages housing investment!

**No mediation systems** - Problem resolution is limited, strenuously costly and takes a long time

## Specific concerns

1. Low income, low
2. More aging properties
3. Less rental properties
4. Lack of affordable housing
5. Bad Neighborhoods
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 - 212,067

Low household income levels [Spokane \$43,694 US \$51,939]

Unemployment 4.4%

High poverty (19.9% Persons below poverty line) 42,201

High proportion of rentals (47% Rented properties 39,616)

Low home ownership (Spokane 53%, US 63.8%)

30% of owners pay 30%+ for housing costs (2014)

52% of renters pay/more than 30% of Household Income for rent (2014)

44% of renter units live under poverty line



**Conclusions:**  
• Need for economic growth, more jobs, job security, higher paying jobs

## 2. More Ageing Properties

39,616 rentals

60% of rentals are over 55 years old

73 % of rentals are over 25 years old

17% of properties are "below average"

No data on "not suitable for rental"



**Property complaints data non existent:**

2014 – 5 of 39,616 properties (Code enforcement)

**Conclusions:**

- Ageing properties cost more to repair
- Rents must include some costs toward repairs
- Uninhabitable properties will be repurposed
- Eventually older houses will be decommissioned as rentals
- What support is available to keep the properties as rentals (tax breaks)

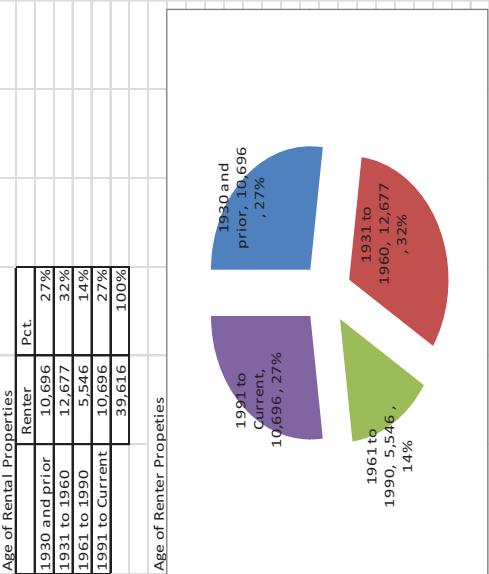


### Population Demographics

	Population	Spokane County	City of Spokane	Pct.
<b>Persons below poverty line</b>	<b>76,910</b>	<b>42,201</b>		
<b>Est: Households below poverty line</b>		<b>30,764</b>	<b>17,584</b>	
<b>Est: % of rental units occupied by households under poverty line</b>			<b>44%</b>	

	Population	Per capita income	Median household income	Household income under \$50k	Persons below poverty line %	Poverty Children (under 18)	Poverty Seniors (65 and over)	Number of households	Persons per household	Number of housing Units
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/16000US336700-spokane>



### 3. Less Rental Properties available

#### **LESS: Private Housing available as owners sell out**

- \* Increase in housing prices means properties can be sold after recession
  - Rental Property Investment is high risk and low return
  - Housing stocks is ageing - increased repair costs
  - Increased business risks due to more compliance
  - Rents are not keeping up with operating and replacement costs
  - Improved economy means landlords are more selective
  - Landlords move to more friendly investment environments [S. Valley]
- Conclusions:**
- Increasing cost of repairs of older properties
  - Relatively low rents, few property condition complaints
  - Very little new housing in City of Spokane
  - Fewer rentals as older properties are not profitable and are retired
  - Incentives to keep property stocks available
  - Landlords will be more selective in tenant quality

Investment in Residential rentals is ECONOMIC driven:

### 4. Less Affordable Housing

#### **LESS: Govt. owned housing - reliance on Private Housing**

#### **MORE: Demand for Affordable Housing from Impoverished 19.9%**

- \* Increase in levels of poverty - All Ages: 2015 - 76.0 or 16.3%; City of Spokane 19.9%
  - Rent 1 bed West Central \$443, Hilliard \$442 (12% of GHI)
  - Rent 2 bed West Central \$599, Hilliard \$648 (18% of GHI)
  - Rent 3 bed West Central \$905, Hilliard \$799 (22% of GHI)
  - Rent 4 bed West Central \$907, Hilliard \$898 (24% of GHI)

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

#### **Conclusion:**

- \* Fight poverty / increase jobs / assist home buyers / increase gov't assistance / Encourage private housing by supporting landlords and reducing obstacles

## 5. Bad Neighborhoods

Vacant properties (foreclosures, inability to repair)

Damaged buildings (boarded up properties)

Illegal habitation (squatters)

Illegal activities (drugs, prostitution)

Rubbish (streets, verges, houses)

Unsafe neighborhoods

Gangs

High home ownership and secure tenants strengthens community

**Conclusion:**

- Lack of pride and social cohesion. Unsocial behavior, more property damage, more lawlessness, health and safety, property prices decrease, owners won't invest in housing
- Empower Code Enforcement and Police to deal with these issues

## 6. Bad Landlords

No Empirical Data about the number type and nature 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 but the systems are in place

**Conclusion:**

- Focus on a few bad landlords will require broad expensive solutions that don't fix the underlying issues
  - City to provide support and work with Landlord Association
  - Landlords training
  - Make mediation available.

## 7. Bad Tenants

- No Empirical Data about the number type and nature of complaints.
- Difficulty to force tenants to comply (privacy legislation).
- Expensive to enforce compliance or evictions
- Long time to resolve and terminate tenants
- Limited ability to recover damages from tenants
- Few support avenues available to landlords
- Can't manage tenant's behavior – health, hygiene
- Tenants can pay for damage
- Tenants can't afford to move – themselves or possessions

### Conclusions:

- Landlords cannot afford costs. Reduced quality of building or reduced amount of buildings for rent. Costs will be passed back to tenants
- Tenant training. Make mediation available.

## 8. Existing Systems Ineffective

- Landlord Tenant Act - provides remedies and support (litigation based)
- Code Enforcement - limited data, jurisdiction, 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, many people, damage to property and people, public humiliation
- Mediation limited and expensive
- Very few options but to go to court

### Conclusions:

- Reticent and uncooperative. Some existing enforcement systems fail to deal with major issues.
- Tenant protection - 80% of complaints are resolved with 2nd effort
- Implement training and mediation for landlords and tenants.
- Reduce costs and time to resolve unlawful behavior actions

## 9. Mandatory Inspections are ineffective, Costly and won't resolve issues

No Empirical Data about the number type and nature of complaints.

No register of issues, both landlords and bad tenants

Mandatory inspections cannot resolve behavioural problems, poverty

Who will undertake inspections? What will be inspected? When will the inspections be done?

What about tenant privacy?

What are the Costs? For the City / For the Landlord / For the Tenant?

Costs will eventually be passed on to tenants

More stringent screening of tenants, Inability register of problem tenants / eviction Neglects

Landlords will reduce number of rental properties or affordable rentals

### Conclusions:

- Relocates and empowers existing system. Implement licensing 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. Rental investment over \$3 billion, 10% of City taxes and utilities revenue
5. Rental income is 17% of Spokane's GDI
6. Increasing costs will be passed to tenants
7. Look for ways to encourage and landlords to continue investing
8. Look for ways to avoid costly evictions
9. Implement low cost and accessible mediation
10. Rental properties are aging and will reduce as repairs compliance increases
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

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Low Profitability/

High cost to provide rental housing

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(Loss) / Profit on Property		<b>-1.74%</b>
Value %		<b>1.27%</b>

Facts: Profit myth		
Apartment		
		Cash on Profit /yr Cash return
Apartment - 2-bedroom		
Property / Value		70,000
Loan	70% of property value	49,000
Building / Value	Say 80%	56,000
Rent	Monthly rent say	600
Vacancy Rate		(180)
Property Management		8% (576)
Taxes	City Taxes	2,000 (2,000)
Repairs - annual	1% of property value	560 (560)
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5. B.A.D. Neighborhoods
6. B.A.D. Landlords
7. B.A.D. Tenants
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## 1. Low income

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Low household income levels [Spokane \$43,694 US \$51,939]

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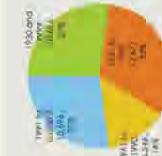
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73% of rentals are over 25 years old

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

#### Conclusion:

- \* Fight poverty / increase jobs / assist home buyers / increase gov't assistance / Encourage private housing by supporting landlords and reducing obstacles

## 5. B.A.D. Neighborhoods

### Breaching Rules:

Criminal activities / Illegal habitation (squatters) / Illegal activities (drugs, prostitution)

### Antisocial Behavior:

Unsafe neighborhoods / Gangs / Unsafe / Threats

### Damage to Property:

Rubbish (streets, verges, houses) / Vacant properties: (foreclosures, inability to repair) / Damaged buildings (boarded up properties), High home ownership and secure tenants strengthens community

### Conclusions:

- Lack of pride and social cohesion, Unsocial behavior, more property damage, more lawlessness, health and safety, property prices decrease,
- Owners won't invest in housing
- Empower Code Enforcement and Police to deal with these issues

## 6. B.A.D. Landlords

### Breaching Rules:

Acting against legislation (Landlord Tenant Act), Conditioning, curmudgeon or illegal activities

### Antisocial Behavior:

Conditioning unsafe behavior in property, not reporting unsafe matters, Unclean or unhygienic property (waste, debris); Condemned properties, Sub-standard housing

No Empirical Data about the number type and nature of complaints, Take action on the few bad landlords already known to the City, Legislation and Code Enforcement systems available but ineffective

- Many services and avenues (unknown?)
- Issues are not reported but the systems are in place.

### Conclusions:

- Focus on a few bad landlords, will require broad expensive solutions that don't fix the underlying issues
  - City to provide support and work with Landlord Association
  - Landlords training
  - More mediation available.

## 7. B.A.D. Tenants

**Breaching Rules:**  
Acting against legislation (Landlord Tenant Act); Conditioning criminal or illegal activities.

**Antisocial Behavior:**

Conditioning unsafe behavior in property; not reporting unsafe matters.

**Damage to Property:**

Unclean or unhygienic property (waste, debris); Condemned properties; Sub-standard housing; Damaging property with inability to repair.  
No Empirical Data about the number / type and nature of complaints. / Difficulty to force tenants to comply (privacy legislation) / Expensive to enforce compliance or evictions / Long time to resolve and terminate tenants / Limited ability to recover damages from tenants. Few support avenues available to landlords / Can't manage tenant behavior - health, hygiene / tenants can't pay for damage / tenants can't afford to move - themselves or possessions

**Conclusions:**

- Landlords cannot absorb costs. Reduced quality of buildings or reduced amount of buildings tenanted. Costs will be passed back to tenants

**Conclusion:**  
• Reticent and sympathetic. Some existing enforcement staff tends to deal with minor issues.  
• Fairness principle – 80% of complaints are resolved with 2nd effort.  
• Increased training and a mediation for landlords and tenants.  
• Reduce costs and time to resolve unlawful behavior actions

## 8. Existing Systems Ineffective

Landlord Tenant Act - provides remedies and support (litigation based)

Code Enforcement – limited data, jurisdiction, 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, many people, damage to property and people, public humiliation

Mediation limited and expensive

Very few options but to go to court

**Conclusion:**

- Reticent and sympathetic. Some existing enforcement staff tends to deal with minor issues.
- Fairness principle – 80% of complaints are resolved with 2nd effort.
- Increased training and a mediation for landlords and tenants.
- Reduce costs and time to resolve unlawful behavior actions

## 9. Mandatory Inspections are ineffective, Costly and won't resolve issues

No Empirical Data about the number type and nature of complaints.

No register of issues, both landlords and bad tenants

Mandatory inspections cannot resolve behavioural problems, poverty

Who will undertake inspections? What will be inspected? When will the inspections be done?

What about tenant privacy?

What are the Costs? For the City / Spokane / For the Tenant / For the Landlord

Costs will eventually be passed on to tenants

More stringent screening of tenants, Inability register of problem tenants / eviction Neglects

Landlords will reduce number of rental properties or affordable rentals

### Conclusions:

- Relocates and empowers existing system. Implement licensing 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. Rental investment over \$3 billion, 10% of City taxes and utilities revenue
5. Rental income is 17% of Spokane's GDI
6. Increasing costs will be passed to tenants
7. Look for ways to encourage and 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 increases
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

Examples of a Rental Properties with value of around \$120,000 in the North Central Area:

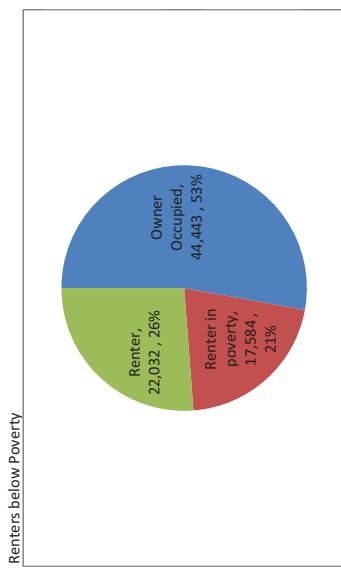
<p><b>Property:</b> 703 W Spofford Ave, Spokane 99205 - 3 bedroom 1 bathroom single family home</p>  <p><a href="http://www.spokanecounty.org/pubpada/ParcelSummary.aspx">County Records</a>  <a href="http://www.spokanecounty.org/pubpada/">http://www.spokanecounty.org/pubpada/</a></p> <table border="1"> <thead> <tr> <th colspan="6">Assessed Value</th> </tr> <tr> <th>Tax Year</th> <th>Land</th> <th>Dwelling</th> <th>Current Use Land</th> <th>Personal Taxable</th> <th>Total Prop Value</th> </tr> </thead> <tbody> <tr> <td>2016</td> <td>14,450</td> <td>105,900</td> <td>0</td> <td>120,350</td> <td>0 120,350</td> </tr> </tbody> </table> <p>Property taxes: \$1,237py. Built in 1902.</p> <p>If Selling Price is \$110,000, and land value is \$14,450 then house value is \$95,500</p> <p>Monthly Rents:  <a href="https://www.rentometer.com/results/exZhHZ5Qodtw">https://www.rentometer.com/results/exZhHZ5Qodtw</a></p>	Assessed Value						Tax Year	Land	Dwelling	Current Use Land	Personal Taxable	Total Prop Value	2016	14,450	105,900	0	120,350	0 120,350	<p><b>Property:</b> 918 N Cedar St, Spokane, WA 99201 - 2 beds 1 bath 1,507 sqft - For Sale \$110,000</p>  <p><a href="http://www.spokanecounty.org/pubpada/ParcelSummary.aspx">County Records</a>  <a href="http://www.spokanecounty.org/pubpada/">http://www.spokanecounty.org/pubpada/</a></p> <table border="1"> <thead> <tr> <th colspan="6">Assessed Value</th> </tr> <tr> <th>Tax Year</th> <th>Land</th> <th>Dwelling</th> <th>Current Use Land</th> <th>Personal Taxable</th> <th>Total Prop Value</th> </tr> </thead> <tbody> <tr> <td>2016</td> <td>18,000</td> <td>70,800</td> <td>0</td> <td>88,800</td> <td>0 88,800</td> </tr> </tbody> </table> <p>Property taxes: \$1,237py. Built in 1902.</p> <p>If Selling Price is \$110,000, and land value is \$18,000 then house value is \$92,000</p> <p>Monthly Rents:  <a href="https://www.rentometer.com/results/exZhHZ5Qodtw">https://www.rentometer.com/results/exZhHZ5Qodtw</a></p>	Assessed Value						Tax Year	Land	Dwelling	Current Use Land	Personal Taxable	Total Prop Value	2016	18,000	70,800	0	88,800	0 88,800																		
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<p><b>Property:</b> 1310 W Spofford Ave, Spokane, WA 99205 - 3 beds 1.5 bath</p>  <p><a href="http://www.spokanecounty.org/pubpada/ParcelSummary.aspx">County Records</a>  <a href="http://www.spokanecounty.org/pubpada/">http://www.spokanecounty.org/pubpada/</a></p> <table border="1"> <thead> <tr> <th colspan="6">Assessed Value</th> </tr> <tr> <th>Tax Year</th> <th>Land</th> <th>Dwelling</th> <th>Current Use Land</th> <th>Personal Taxable</th> <th>Total Prop Value</th> </tr> </thead> <tbody> <tr> <td>2016</td> <td>17,000</td> <td>76,000</td> <td>0</td> <td>93,000</td> <td>0 93,000</td> </tr> </tbody> </table> <p>Property taxes: \$1,302.28py</p> <p>Spokane County Records:  <a href="http://www.spokanecounty.org/pubpada/ParcelSummary.aspx">http://www.spokanecounty.org/pubpada/ParcelSummary.aspx</a></p> <p><b>Property:</b> 918 N Cedar St, Spokane, WA 99201 - 2 beds 1 bath 1,507 sqft - For Sale \$110,000</p>  <p><a href="http://www.spokanecounty.org/pubpada/ParcelSummary.aspx">County Records</a>  <a href="http://www.spokanecounty.org/pubpada/">http://www.spokanecounty.org/pubpada/</a></p> <table border="1"> <thead> <tr> <th colspan="6">Assessed Value</th> </tr> <tr> <th>Tax Year</th> <th>Land</th> <th>Dwelling</th> <th>Current Use Land</th> <th>Personal Taxable</th> <th>Total Prop Value</th> </tr> </thead> <tbody> <tr> <td>2016</td> <td>18,000</td> <td>70,800</td> <td>0</td> <td>88,800</td> <td>0 88,800</td> </tr> </tbody> </table> <p>Property taxes: \$1,237py. Built in 1902.</p> <p>If Selling Price is \$110,000, and land value is \$18,000 then house value is \$92,000</p> <p>Monthly Rents:  <a href="https://www.rentometer.com/results/exZhHZ5Qodtw">https://www.rentometer.com/results/exZhHZ5Qodtw</a></p>	Assessed Value						Tax Year	Land	Dwelling	Current Use Land	Personal Taxable	Total Prop Value	2016	17,000	76,000	0	93,000	0 93,000	Assessed Value						Tax Year	Land	Dwelling	Current Use Land	Personal Taxable	Total Prop Value	2016	18,000	70,800	0	88,800	0 88,800	<p><b>Property:</b> 1422 W Indiana Ave, Spokane, WA 99205 - 3 beds 1 bath 2,164 sqft - For Sale \$150,000</p>  <p><a href="http://www.spokanecounty.org/pubpada/ParcelSummary.aspx">County Records</a>  <a href="http://www.spokanecounty.org/pubpada/">http://www.spokanecounty.org/pubpada/</a></p> <table border="1"> <thead> <tr> <th colspan="6">Assessed Value</th> </tr> <tr> <th>Tax Year</th> <th>Land</th> <th>Dwelling</th> <th>Current Use Land</th> <th>Personal Taxable</th> <th>Total Prop Value</th> </tr> </thead> <tbody> <tr> <td>2016</td> <td>20,700</td> <td>75,700</td> <td>0</td> <td>90,100</td> <td>0 90,100</td> </tr> </tbody> </table> <p>Property taxes: \$1,261py</p> <p>Monthly Rents:  <a href="https://www.rentometer.com/results/exZhHZ5Qodtw">https://www.rentometer.com/results/exZhHZ5Qodtw</a></p> <p><b>Property:</b> 918 N Cedar St, Spokane 99201 - 2 bedroom shows an average rent of \$559 based on 25 bedroom rentals in a 0.25 mile radius (4/25/2016)</p>	Assessed Value						Tax Year	Land	Dwelling	Current Use Land	Personal Taxable	Total Prop Value	2016	20,700	75,700	0	90,100	0 90,100
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Background Rental Data - City of Spokane

Population Demographics						
	Spokane County			City of Spokane		
Population	<b>76,910</b>			<b>42,201</b>		
<i>Persons below poverty line</i>	<b>30,764</b>			<b>17,284</b>		
<i>Est: Households below poverty line</i>	<i>Est: % of rental units occupied by households under poverty line</i>			<i>44%</i>		
Number of housing units	Owner	Pct.	Renter	Pct.	Total	Pct.
Total Housing	44,443	53%	39,616	47%	84,059	100%
Age of Housing						
Age	Owner	Pct.	Rentals	Pct.	Total	
Over 85 years	6,666	15%	10,696	27%	17,363	
1930 and prior	Over 55 years	13,333	30%	12,677	32%	26,010
1931 to 1960	Over 25 years	9,777	22%	5,546	14%	15,324
1961 to 1990	Under 25 years	14,666	33%	10,696	27%	25,363
1991 to Current	44,443	100%	39,616	100%	84,059	
Condition of housing						
Condition	Owner	Pct.	Renter	Pct.	Total	Pct.
Below average	3,111	7%	6,735	17%	9,846	12%
Average	28,888	63%	25,750	65%	54,638	65%
Above Average	12,444	28%	7,131	18%	19,575	23%
Avg	44,443	100%	39,616	100%	84,059	100%

Source: <https://censuserporter.org/profiles/16000US36700-spokane-wa/>

Households and Renters below Poverty Line		
Owner Occupied	44,443	
Renter in poverty	17,584	44%
Renter	22,032	
	84,059	
Total		



#### Economics of Renter Properties

	Owner	Renter	Total
Single Unit	44,443	15,948	60,391
Two-to-four Unit		8,188	8,188
Five-plus Unit		15,480	15,480
Total Renter Properties	44,443	39,616	84,059
% of City 2016 Budget	53%	47%	

#### Property Values

	Renter	Properties	Avg \$	Total \$
Single Unit	15,948	115,000	1,834,020,000	
Two-to-four Unit	8,188	55,000	450,340,000	
Five-plus Unit	15,480	50,000	774,000,000	
Total Renter Properties	39,616	3058,360,000		
% of City 2016 Budget	6%		4%	10%

#### Rental Income

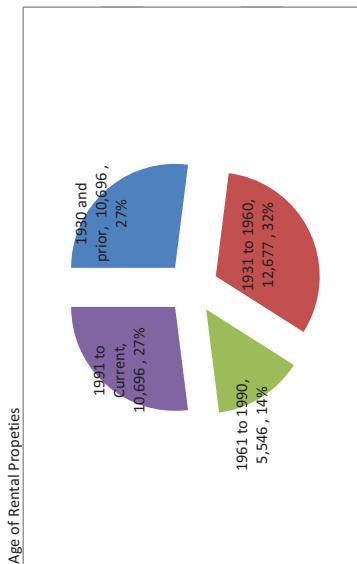
	Renter	Properties	Avg / mth	Total / yr	Total / yr
Single Unit	15,948	2,000	31,896,000	19,137,600	51,093,600
Two-to-four Unit	8,188	750	6,141,000	50	4,912,800
Five-plus Unit	15,480	750	11,610,000	50	9,228,000
Total Renter Properties	39,616	49,647,000	33,338,400	82,985,400	
% of City 2016 Budget	6%		4%	10%	

GDP 2008 City of Spokane  
Real Estate and Rental and Leasing

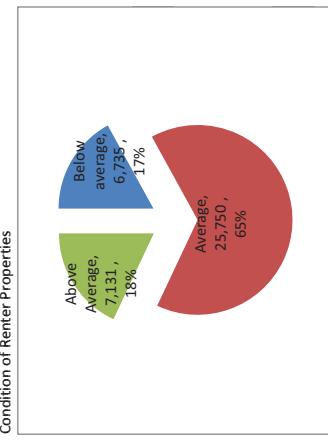
	\$ M
Total	17,640
Real Estate and Rental and Leasing	2,041
	12%

<http://ecompost.com/gdp/spokane-washington-gdp-table-2008>

Age of Rental Properties		
Construction year	Rental properties	%
1930 and prior	10,696	27%
1931 to 1960	12,677	32%
1961 to 1990	5,546	14%
1991 to Current	10,696	27%
	39,616	100%



Condition of Properties (as defined by City of Spokane)					
	Owner	Renter	Total	Pct.	Pct.
Below average	3,111	7%	6,735	17%	9,846 12%
Average	28,888	65%	25,750	65%	54,638 65%
Above Average	12,444	28%	7,131	18%	19,575 23%
	44,443	100%	39,616	100%	84,059 100%



<b>HOUSING</b>	\$500,000 to \$599,999 "Percentage of Home Values between \$500,000 to \$599,999. Updated: June 2014"	21.76%	18.50%
Median Home Age "The average age of homes in years. Updated: June, 2014"	\$30,000 to \$39,999 "Percentage of Home Values between \$30,000 to \$39,999. Updated: June 2014"	6.9%	10.3%
Median Home Cost "The value of the year's most recent home sales. It is important to note that this is not the average (or arithmetic mean). The median home price is the middle value when all arrangements at the sales prices of homes from lowest to highest. This is a better indicator than the average, because the median is not changed as much by a few unusually high or low values. Updated: June, 2014"	\$40,000 to \$49,999 "Percentage of Home Values between \$40,000 to \$49,999. Updated: June 2014"	3.1%	5.65%
Home Appr. Cost 1.5 yrs. "House appreciation - last 12 months. Updated: June, 2014"	\$50,000 to \$549,999 "Percentage of Home Values between \$50,000 to \$549,999. Updated: June 2014"	2.2%	6.39%
Home Appr. Cost 10 yrs. "House appreciation - last 10 years. Updated: June, 2014"	\$500,000 to \$599,999 "Percentage of Home Values greater than \$51,000.00 or more. Updated: June, 2014"	0.67%	2.38%
Property Tax Rate "The property tax rate for this city. Taxes for a home that costs \$100,000.00 and has a 1% tax rate, the home value is \$5,600.00, the property tax would be \$4,000.00 (\$50,000/1,000), or \$330.00. This is the effective tax rate. Updated: June, 2014"	\$1,000,000 or more "Percentage of Housing Units greater than \$1,000,000 or more. Updated: June, 2014"	0.16%	0.29%
Homes Owned "The percentage of housing units which are owned by the occupant. A housing unit is a house, apartment, mobile home, or room occupied as separate living quarters. Updated: June, 2014"	2000 to 2009 "2000 to 2009. Updated: June, 2014"	2.0%	2.0%
Housing Vacant "The percentage of housing units which are vacant (unoccupied). A housing unit is a house, apartment, mobile home, or room occupied as separate living quarters. Updated: June, 2014"	1990 to 1999 "1990 to 1999. Updated: June, 2014"	1.4%	1.4%
Homes Rented "The percentage of housing units which are rented by the occupant. A housing unit is a house, apartment, mobile home, or room occupied as separate living quarters. Updated: June, 2014"	2000 to 2009 "2000 to 2009. Updated: June, 2014"	9.52%	13.95%
AVERAGE RENT FOR HOME OR APARTMENT	1990 to 1999 "Percentage of Housing Units by Structure Built 1990 to 1999. Updated: June, 2014"	8.16%	8.16%
Studio Apartment "Average rent for studio apartment. Updated: June, 2014"	1990 to 1999 "Percentage of Housing Units by Structure Built 1990 to 1999. Updated: June, 2014"	14.22%	16.02%
1-Bedroom Home or Apartment "Average rent for 1-bedroom home or apartment. Updated: June, 2014"	1990 to 1999 "Percentage of Housing Units by Structure Built 1990 to 1999. Updated: June, 2014"	9.5%	13.05%
2-Bedroom Home or Apartment "Average rent for 2-bedroom home or apartment. Updated: June, 2014"	1990 to 1999 "Percentage of Housing Units by Structure Built 1990 to 1999. Updated: June, 2014"	15.45%	11.05%
3-Bedroom Home or Apartment "Average rent for 3-bedroom home or apartment. Updated: June, 2014"	1990 to 1999 "Percentage of Housing Units by Structure Built 1990 to 1999. Updated: June, 2014"	9.83%	5.59%
4-Bedroom Home or Apartment "Average rent for 4-bedroom home or apartment. Updated: June, 2014"	1939 or Earlier "Percentages of Housing Units by Structure Built 1939 or Earlier. Updated: June, 2014"	28.23%	13.68%
VACANT HOUSING			
Vacant For Rent "Vacant housing - for rent. Updated: June, 2014"	Less Than \$20,000 "Percentage of Home Values less than \$20,000. Updated: June, 2014"	2.11%	3.30%
Vacant Rented "Vacant housing - rented. Updated: June, 2014"	\$20,000 to \$39,999 "Percentage of Home Values between \$20,000 and \$39,999. Updated: June, 2014"	0.40%	3.44%
Vacant For Sale "Vacant housing - for sale. Updated: June, 2014"	\$40,000 to \$59,999 "Percentage of Home Values between \$40,000 and \$59,999. Updated: June, 2014"	1.00%	4.18%
Vacant Sold "Vacant housing - sold. Updated: June, 2014"	\$60,000 to \$79,999 "Percentage of Home Values between \$60,000 and \$79,999. Updated: June, 2014"	2.98%	5.80%
Vacant Vacation "Vacant housing - seasonal, recreational or occasional use. Updated: June, 2014"	\$80,000 to \$99,999 "Percentage of Home Values between \$80,000 to \$99,999. Updated: June, 2014"	6.46%	7.08%
VALUE OF OWNER OCCUPIED HOUSING	\$100,000 to \$149,999 "Percentage of Home Values between \$100,000 to \$149,999. Updated: June, 2014"	28.27%	15.77%
	\$150,000 to \$199,999 "Percentage of Home Values between \$150,000 to \$199,999. Updated: June, 2014"	23.09%	15.03%

Based on a 3 bedroom single family home in zipcode 99205 (North Central Spokane)

	Profit per year (after setting aside money for structural and equipment repairs)	Cash on Cash return per year (no funds set aside for structural repairs or major replacements)
Property Value	Average price of a house 120,000	120,000
Loan	70% of property value 84,000	70% 84%
Building Value	96,000	96,000
Rent	\$80% Monthly rent say 850	10,200
Vacancy Rate	2.5% \$255	5
Property Management Fees	8% \$84	1255
Taxes Property	County Property Taxes 1,300 (\$1,300)	1,300 (\$1,300)
Taxes Utilities	City Taxes (Sewer Garbage) not reimbursed by tenants 700 (\$700)	700 (\$700)
Insurance	500 1% \$960	500 500 \$960
Repairs - annual	3% of property value Replace houses in 27 years per IRS Tax Guidelines 27 5.56% \$4,200	960 (\$3,556) 5% \$4,200
Repairs - structural repairs	Interest Rate Est 5% repayments on bank loan 5% \$5	2,074 Est 5% (\$4,200) 1,469 (\$2,687) -1,748
Interest Rate	(Loss) / Profit \$ (\$5)	5%
(Loss) / Profit on Property Value		2,450 1,434 -0.91% 2.05%

Losses are shown in RED

Change data assumptions in these cells

	Profit (LOSS) /% (after providing for long term replacements)	Cash on Cash return
Apartment - 2 bedroom		
Property Value	70% of property value	70% 70,000
Loan	80% Say 80% Monthly rent say	49,000 56,000
Building Value		
Rent		600 7,200
Vacancy Rate		3% (\$180) (180)
Property Management		8% (\$576) (\$576)
Taxes		2,000 (\$2,000) (\$2,000)
Repairs - annual		1% 560 (\$560) (\$560)
Repairs - structural repairs		Replace house in 27 years 27 2,074 (\$2,074) (\$2,074)
Interest Rate		5% 2,450 (\$2,450) (\$2,450)
(Loss) / Profit \$		1,434 (\$640) 1,434
(Loss) / Profit on Property Value %		-0.91% 2.05%

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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

## 1. Negative impacts of the poorly maintained rental properties

### 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**

# 1. Negative impacts of the poorly maintained rental properties

## 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 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.



## APARTMENTS

# Apartment Market Remains Robust.

“Current occupancy in the Spokane region is at historical highs, averaging over 98% in some areas.”



Mitch D. Swenson [CJCM](#)

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 98% 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 2015.

## 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 still viewing this as a green light to build more apartments, and lenders are still on board.

Kim Sample



Kim Sample



Jason J. Jackson [ARM](#)

Average rents for all unit types for March 2014 in the Spokane area were \$739. By summer 2014, average rents had risen to \$842. 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 3.5%, 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 vacancies seen were studio units at 0.0% and three-bedroom/two-bath units with vacancies at 1.4%.

Apartment sales in Spokane County totaled \$66,000,000 in 2014. A few larger sales helped increase the sales volume for the year. Those larger sales included the sale of the 210-unit Eagle Rock Apartments, the 132-unit Rock Creek Apartments in Cheney, and the 196-unit Canyon Bluff

2014 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 98% in some areas.

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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 2015.

## 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 cause 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.

<sup>1</sup> See ORS 90.427.



## Issue Brief

Public Health

### 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 a 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 these 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 (JCEC) are laws that protect renters 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, JCEC promote healthy and stable housing.

## Review of Existing Research:

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- 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 cause 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.

**The number of tenants who receive no cause evictions are underrepresented in the court's record-keeping process.**

A forcible entry detainer (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 89% 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.<sup>xii</sup>

**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 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<sup>xi</sup>, 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 tenants' complaints 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 tenants' 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 4,233 (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 Renter 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 shared their story with the CAT Renter Rights Hotline about how they were to live in an ant and mice infested house with a shower was 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 avicted.**

Of tenants reporting 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.<sup>xiii</sup> Prior to just-cause eviction controls being passed in Oakland, "[F]our out of five '30 day-no Cause' evictions (78%) [were] minority households."<sup>xiv</sup>

Even though American Indian or Alaskan Native callers only made up 4.1% 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.<sup>xv</sup>

**Children are vulnerable to the health effects caused by no cause eviction.** Children who are neighborhoods with a high percentage of children face increased evictions.<sup>xvi</sup> Children who are uprooted from their homes because of eviction face mental health problems, development 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 tenants who appeared in court lived with children. Over a third of them were women who lived with children and no other adults.<sup>xvii</sup>

**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.<sup>xviii</sup>

**By providing families with greater residential stability, JCEC can reduce stress and adverse health conditions.**

No cause evictions 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.<sup>xix</sup> 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."<sup>xx</sup> 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

<sup>i</sup> Hartman, Chester and David Robinson. "Evictions: The Hidden Housing Problem." *Housing Policy Debate*, Vol. 14, Issue 4. Fannie Mae Foundation. (2003).

<sup>ii</sup> Elk Creek Mgmt. Co. v. Gilbert. 2013 Ore. LEXIS 387 (Or. May 31, 2013).

<sup>iii</sup> Desmond, Matthew. "Eviction and the Reproduction of Urban Poverty." *AJS Volume 118 Number 1 (July 2012)*. pgs. 88-133.

<sup>iv</sup> East Bay Housing Organizations. "Pushed Out for No Reason: Oakland Senior and Disabled Residents at High Risk for Eviction." Oakland, CA. (2002).

<sup>v</sup> Coalition of Communities of Color. "Communities of Color in Multnomah County: An Unsettling Profile."

<sup>vi</sup> Desmond, Matthew. "Evicting Children." Oxford University Press. (2013).

<sup>vii</sup> Pettit, Becky. "Moving and Children's Social Connections: The Critical Importance of Context."

<sup>viii</sup> Desmond, Matthew. "Evicting Children." Oxford University Press. (2013).

<sup>ix</sup> Hartman, Chester and David Robinson. "Evictions: The Hidden Housing Problem." *Housing Policy Debate*, Vol. 14, Issue 4. Fannie Mae Foundation. (2003).

<sup>x</sup> Guzman, Carolina, Raliv Bhatia, and Chris Durazo. "Anticipated Effects of Residential Displacement on Health: Results from Qualitative Research." Research Summary. Prepared by the San Francisco Department of Public Health and South of Market Community Action Network (2005).

<sup>xi</sup> Cohen, S., Underwood, LG., Gottlieb, BH. Social Support Measurement and Intervention. Oxford University Press. New York. 2000.

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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 28 – Review of Final Report Materials
- 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
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#### **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