



The chapter you see here is the result of months of work by countless individuals throughout the community. It represents a combination of inputs generously provided by the public, Plan Commission, City Council, and many others. This updated chapter will eventually be considered by the Plan Commission and City Council for inclusion in [PlanSpokane 2046](#).

Our teams have worked hard to create these updated chapters. Each has been discussed at the Plan Commission, by various Plan Commission subcommittees, with City Council in general, and shared with the public at various points along the way. These chapters represent the efforts of many, helping to describe the policy and guidance the Comprehensive Plan can provide in each topic area.

Please note this version supersedes any previously published versions, including the release of many chapters last October. All prior versions should be considered out-of-date from this point on.

As with prior versions, this chapter includes the basic text, but might not match the visual look and format of the final document (we're still working on that). To help readers identify where updated language has been provided, a series of icons are shown at right along the way. These aren't part of the final document--they're provided to help readers understand where certain changes may have come from, where past policies have been combined, etc. A guide to those icons is provided below. Each chapter will use the same set of icons for consistency.

General information or notation is provided, clarifying overall changes to the text.



Policy language was added to ensure consistency with changes in law at the State/Federal level.

Language was streamlined or condensed for readability or clarity.



Text was added as a result of the City's study of Racially Disparate Impacts and Displacement.

A new Goal or Policy was added, not sourced from the currently adopted plan.



A policy or text was added as recommended by the Climate Resilience and Sustainability Board (CRSB).

Multiple Policies from the currently adopted plan were combined into one, usually done to eliminate redundant language.



A goal or policy was removed or moved to another chapter. These are listed at the end of each chapter and include a reason.



What's Next for PlanSpokane?

Because this is the first complete view of some chapters (e.g. Growth Strategy, Transportation, Capital Facilities), we anticipate one more release of updated chapters and maps later this summer. After that, Plan Commission will likely hold a hearing to consider the overall document. We'd love to hear from you along the way.

If you have any comments on the chapters, please engage with us at <http://planspokane.org> or by email at planspokane@spokanecity.org. All comments are considered and each will be provided to the Plan Commission and City Council for their consideration prior to any hearings on the proposed document.

Housing

Introduction

Housing is both a basic human need and foundational to a sense of belonging in a community. The purpose of the Housing Chapter is to address the existing and future housing needs of Spokane’s diverse and growing community and to ensure all residents have access to housing throughout their lives that is right-sized for their household, attainable for all incomes, located where they desire, and accessible to transit, employment, recreation, and a variety of services to meet their daily needs.

The following chapter includes both a narrative description of the overall housing strategy, as well as goals and policies that build upon past plans, community engagement, and the current and future needs of the community. The Housing Chapter addresses residents’ housing needs through topics like housing choice and diversity, housing affordability, accessibility, and overall quality of housing in the city.

Housing Strategy

Adopted through regional planning efforts, the City of Spokane anticipates a population growth of 23,357 between 2020 and 2046, resulting in a total population of 256,057 residents. To ensure housing is affordable and available to all, 22,359 new housing units are needed over the same period at varying affordability levels. Exhibit H-1 highlights the terminology used for different housing affordability brackets, as well as the number of new units needed for each range of Area Median Income (AMI)*.

Table H-1 Housing Affordability Terms and New Housing Units Needed

Housing Affordability Description		Household Income		Housing Need
		Description	Area Median Income (AMI)*	New Units Needed by 2046
Affordable Housing	Lower – Income Housing	Extremely Low Income	<30% AMI	15,347 units
		Very Low Income	30 – 50% AMI	
	Low Income	50 – 80% AMI		
	Workforce Housing	Moderate Income	80 – 120% AMI	2,588 units
Market Rate Housing		High Income	>120% AMI	4,424 units

*AMI refers to the area median income of households in Spokane, established by the US Department of Housing and Urban Development (HUD), which adjusts with household size. Percentages of this amount are used to identify different household income and housing cost affordability metrics.

A variety of City policies, regulations, programs, incentives, and investments are useful when guiding development. To ensure safe and affordable



The introduction has been largely replaced, focusing on a new vision and priorities for housing based on state law and public feedback.

housing to all, meet housing targets, and ensure capacity for current and future residents, the City has identified a housing strategy that includes the following priorities:

Increasing Housing Supply

Promoting housing production at all affordability levels throughout the city is a top priority to guarantee housing access for all residents. Housing production statewide has not kept up with the demand for housing, including in the City of Spokane. Additional housing units are needed to meet the needs of our community, including securing housing for unhoused residents, mitigating high housing prices, and accommodating future population growth.

New development and redevelopment are crucial to meeting the housing needs of Spokane's residents as the city grows. To ensure such growth is beneficial to all residents, the housing strategy also considers additional tools for affordability, housing access, and displacement risk.

Retaining Existing Housing

Existing housing units throughout the city provide the backbone of Spokane neighborhoods. Whether based on age, unit size, or other factors, the existing housing stock provides opportunities for housing that can be naturally more affordable than new development. To meet our housing needs, the City should encourage the retention and rehabilitation of these housing units, when possible, to minimize displacement and ensure they remain safe, viable, and affordable for future generations.

Expanding Socioeconomic Diversity

To ensure residents have access to housing and opportunity, the integration of households at all income levels is needed throughout the city. Socioeconomic integration can spur investment in neighborhoods, provide opportunities for households to access new neighborhoods, and reduces the concentration of affordable housing. The distribution of income levels is partly dependent on providing a range of housing types in every neighborhood to expand housing choice, while other efforts, such as economic incentives, can also support socioeconomic diversity.

Addressing Racially Disparate Impacts

The challenges of housing affordability and accessibility have not been felt equally throughout our community. A history of policies and practices at both the local and national level have disproportionately and adversely shaped the housing experience for many communities within Spokane, especially Black, Indigenous, and other Communities of Color. The history of these policies has direct implications on where these communities can access housing and the impacts that housing has on their quality of life. A key priority for the City is to ensure policies begin to address and undo those harms.

Reducing Displacement and Displacement Risk

Displacement is the process by which a household is forced to move from its community because of conditions beyond their control. Examples include:

- *Physical displacement:* Households are directly forced to move for reasons such as eviction, foreclosure, demolition, natural disaster, or deterioration in housing quality.
- *Economic displacement:* Households are compelled to move by rising rents, costs of home ownership like property taxes, or lack of opportunity.
- *Cultural displacement:* Residents are compelled to move because the people and institutions that make up their cultural community have left the area.

Displacement risk is the likelihood that a household will be displaced from its community in the future. Anti-displacement policies, regulations, and programs should seek to preserve historical and cultural communities, reduce displacement risk from market forces that occur with changes to zoning development regulations and capital investments, avoid pressure on high displacement risk areas, and support households in retaining their housing.

Goals and Policies

Goals and policies provide specificity for planning and decision-making. Overall, they indicate desired directions, accomplishments, or aims in relation to the growth and development of Spokane.

Goal: H-1, Planning for Housing

Efficiently and effectively plan for the housing needs of Spokane's growing population over the next twenty years and beyond.

Policy: H-1.1, Accommodating Spokane's Housing Needs

Accommodate the housing needs of Spokane's growing population by planning for, allowing, and incentivizing sufficient housing at all income levels, including typical permanent housing as well as transitional housing, emergency housing and shelters, and permanent supportive housing.

Policy: H-1.2, Regional Coordination

Consult and coordinate with other jurisdictions, agencies, and community organizations on a regular basis to increase the efficiency and effectiveness of housing efforts and to ensure regional housing needs are met.



New goal encompassing the general administration and requirements related to planning for housing.



New policy reflecting the requirements to meet the community's housing needs at all income levels as identified by recent state legislation (HB 1220).



Policy expanded to include agencies and local organizations when planning for housing on a regional scale.

Policy: H-1.3, Regional Fair Share Housing

Participate in a process that monitors and adjusts the distribution of lower-income housing throughout the region, promoting equitable distribution and access to housing everywhere.

Policy: H-1.4, Use of Existing Infrastructure

Support infill by directing new residential development to areas where existing infrastructure, community and public services, and other supportive facilities are already available or can be easily provided.

Policy: H-1.5, Expanded Opportunity for Incentives and Funding

Expand opportunities for housing development and homeownership, including exploration of new funding mechanisms, property and sales tax reform, and incentives.

Policy: H-1.6, Remove Barriers to Housing Development

Regularly review and update land use and development regulations and the efficiency of the permitting process to ensure barriers to housing development and retention are addressed and reduced over time, including considerations for programs such as pre-reviewed house plans.

Policy: H-1.7, Housing Goal Monitoring

Monitor progress toward achieving the City's housing goals, including the number, type, affordability, and location of housing units, ensuring development meets the needs of residents and reduces disparities in housing access, especially for historically excluded communities, and recommend policy changes if positive direction toward achieving the housing goals is not occurring.

Goal: H-2, Housing Choice and Diversity

Provide opportunities for a variety of housing types everywhere in the city that are safe and affordable for all income levels, supporting neighborhood choice and the ability for residents to remain in their neighborhoods as their housing needs change.

Policy: H-2.1, Distribution of Housing Options

Promote a wide range of housing types and sizes everywhere in the city to meet the diverse needs of the community, ensuring access for people of all income levels and housing needs.

Policy: H-2.2, Creative Housing Options

Encourage historic and emerging housing options that provide lower-barrier alternatives to traditional housing, such as tiny homes, accessory dwelling units, co-living, smaller single-unit dwellings, land banks, co-housing,



Policy expanded to include the concept of equitable distribution throughout the region.



Policy language expanded to be explicitly about encouraging infill housing development.



Policy expanded to include concepts of incentives for housing development and homeownership that are not limited to state tax reform.



Policy language was streamlined and expanded to include all housing development.



Policy language was expanded to include the monitoring requirements of HB 1220 related to housing affordability and Racially Disparate Impacts.



This goal was expanded to include a geographic component and the concept of neighborhood choice throughout a housing journey.



Policy added to enforce the concepts of emerging housing trends and looking to historic housing practices as guidance for potential future housing regulations.

condos, and social housing, and allow the development of demonstration projects to serve as models for future housing choice.

Policy: H-2.3, Homeownership

Support the expansion of diverse homeownership opportunities including a variety of unit types, sizes, and affordability levels within all neighborhoods.

Policy: H-2.4, Mobile Home Preservation

Preserve existing mobile homes and mobile home parks while supporting the relocation of parks exposed to flood, fire, or other displacement risks.

Policy: H-2.5, Manufactured Homes

Allow a diversity of newly sited manufactured housing throughout the city, both on individual lots and within designated communities, exploring flexibility in development regulations such as unit size and lot configuration to promote housing diversity and affordability.

Policy: H-2.6, Accessory Dwelling Units

Promote the development of accessory dwelling units in all residential and mixed-use areas—including those that can be rented or sold individually—through incentives and programs to increase affordable housing and homeownership opportunities.

Policy: H-2.7, Single-Room Occupancy

Allow development of single-room occupancy where multi-unit residential is allowed to encourage affordable housing options throughout the city, seeking to ensure that the design of these residences accommodates the unique needs of single-room occupancy.

Policy: H-2.8, Tiny Homes

Enable the siting of licensed and permitted tiny homes and tiny home communities—including those on foundations or on wheels—as an affordable and adaptable solution for housing and homeownership, and accommodate tiny homes as temporary or transitional housing in areas where the provision of services and support are adequate.

Policy: H-2.9, Supportive Housing

Encourage the development and retention of supportive housing at all income levels for vulnerable and at-risk populations, including both permanent and temporary housing and care for people with disabilities, people experiencing addiction, aging populations, veterans, domestic violence survivors, and LGBTQIA+ youth and young adults throughout the city.



Policy added to reinforce the community's desire for more homeownership opportunities.



Policy moved from Growth Strategy (previously LU 1.16) and expanded to include displacement risk.



Policy expanded to broadly allow manufactured housing siting based on community feedback and state legislative mandates.



Policy expanded to include allowances for more than one ADU and a variety of configurations in accordance with state law (HB 1337).



Policy expanded to include allowances outside of downtown, consistent with current allowances and state law (HB 1998).



Policy added to highlight extensive public feedback related to allowances for tiny houses.



Policy combines concepts from existing policies H 1.22 and H 1.23 into a single policy on the need for supportive housing throughout the city.

Policy: H-2.10, Cultural and Multigenerational Housing

Support the development of culturally sensitive community housing, multigenerational housing, gathering spaces, and programming for BIPOC communities, immigrants, refugees, and vulnerable populations, with the intent of expanding opportunities for affordable housing, homeownership, and cultural connection.

Policy: H-2.11, Resilient Development Practices

Encourage and allow for new proven technologies and best practices that increase building resiliency throughout the city for all use types, including the reuse of materials, energy efficiency, less environmentally costly materials, local building materials and supplies, and new methods for thermal insulation and structural features.

Policy: H-2.12, Preservation, Rehabilitation, Reuse, and Conversion

Encourage preservation when possible, connecting property owners to local, state, and federal funding sources for the rehabilitation, reuse, or conversion of structures to provide additional housing units throughout the city.

Goal: H-3, Housing Accessibility

Ensure housing is accessible to all residents throughout the city, prioritizing universal design, adaptability, and inclusion to support independent and supportive living options and ensuring residents of all ages, abilities, and incomes can thrive in their communities over time.

Policy: H-3.1, Aging in Place

Encourage and support accessible design and housing strategies, such as universal design and single-level housing, that provide the growing aging population opportunities to remain within their neighborhoods as their needs change, minimizing displacement.

Policy: H-3.2, Accessible Housing for All Incomes

Foster the preservation, retrofit, and development of accessible, visitable, safe, and affordable housing through regulations, incentives, and programs that support residents of all abilities and incomes.

Policy: H-3.3, Geographic Distribution of Accessible Housing

Promote inclusive housing design for both group and independent living for residents with intellectual, developmental, physical, or other needs in all areas of the city.



Policy added to highlight extensive public feedback related to the need for culturally sensitive housing and expanded multigeneration housing options.



New CRSB Policy. This policy was originally slated for Natural Environment, but was determined to be a housing policy.



Policy expanded to include the concepts of rehabilitation, reuse, and conversion, which were themes in both climate and housing public engagement.



New goal focused on housing accessibility based on community feedback.



New policy focused on accessibility, regardless of age, based on community feedback.



New policy focused on the distribution of different types of accessible housing.

Goal: H-4, Affordable Housing

Advance an equitable and inclusive housing system that ensures access to affordable housing and homeownership across the city, promotes housing stability, and reduces historical inequities in housing access and opportunity.

Policy: H-4.1, Affordability Requirements

Explore options for affordable housing within new developments, prioritizing incentives that offset the cost of such units, while also considering mandatory set-asides or other tools. Examine considerations such as project scale, location, units removed, and displacement risk when exploring thresholds for incentives or requirements.

Policy: H-4.2, Lower-Income Housing Supply

Collaborate with the public, private, and non-profit sectors to develop and maintain lower-income or subsidized housing, including supporting households that may not be able to compete in the market for housing nor qualify for housing assistance, as well as supporting the retention of affordable housing units at risk due to sale, demolition, or expiration of incentives.

Policy: H-4.3, Affordable Housing Funding Sources

Identify and pursue state and federal funding sources, while also developing local funding sources, to aid in the development and retention of affordable housing.

Policy: H-4.4, Siting of Subsidized Lower-Income Housing

Set clear site criteria for publicly subsidized housing to ensure distribution throughout the community, allowing access to areas of historic exclusion, and minimizing geographic concentrations of publicly subsidized housing in neighborhoods with a high percentage of minority or lower-income households.

Policy: H-4.5, Partnerships to Reduce Financial Barriers

Partner with public and private lending institutions to find solutions that increase opportunities and reduce financial barriers for builders and residents of affordable and lower-income rental and owner-occupied housing.

Policy: H-4.6, City Owned Property

Partner with local housing providers, developers, and other applicable organizations and agencies to identify City owned property that may be appropriate for new development that provides housing units, and update policy and regulations to allow for the transfer or use of those properties.



New goal focused on the creation and retention of affordable housing throughout the city.



Policy was broadened to explore different ways to expand affordable housing development, prioritizing incentives over requirements.



Policy expanded to include maintenance and retention of affordable housing.



Policy expanded to include a focus on areas of historic exclusion, encouraging a geographic distribution of lower-income housing throughout the entire city.



Policy expanded to include residents.



New policy focused on the use of City owned property to advance affordable housing initiatives.

Policy: H-4.7, Community Ownership Models

Promote community-owned homeownership and equity models, including community land trusts, cooperative housing, and resident ownership models.

Policy: H-4.8, Short-Term Rentals

Ensure that short-term rental regulations balance the needs of visitors and residents of the city against impacts on the cost and supply of long-term housing.

Policy: H-4.9 Consistent Supportive Housing Options

Collaborate with and support service providers to ensure adequate and consistent operation of emergency shelters, transitional housing, emergency housing, permanent supportive housing, and related services throughout the city.

Policy: H-4.10, Employer-Sponsored Housing

Provide incentives for employers to sponsor or develop affordable housing in proximity to their place of employment.

Policy: H-4.11: Vacant, Condemned, and Real Estate Owned Buildings

Promote and assist local partners, organizations, and agencies in purchasing and renovating vacant, condemned, and/or Real Estate Owned properties in order to provide sites for affordable housing development.

Goal: H-5, Housing Equity and Opportunity

Ensure all residents have equal access to housing and homeownership opportunities throughout the city, regardless of protected status, cultural background, or income.

Policy: H-5.1, Inclusive Housing Education

Create and promote educational resources and programs that assist lower- and moderate-income households in obtaining and maintaining housing and homeownership, including targeted outreach to historically excluded communities, language access, and partnerships with local organizations to provide culturally relevant outreach.

Policy: H-5.2, Fair Housing

Ensure fair and equitable access to housing for all, including informing property owners and tenants of fair housing requirements, protections, and enforcement, identifying historical patterns of segregation and inequality, and working to undo those impacts by addressing disparities in housing need and access to opportunities everywhere in Spokane.



New policy from the Fair Housing Plan and Racially Disparate Impacts Analysis to expand affordable homeownership models.



New policy to recognize the need to balance short-term and long-term housing needs and support future reevaluation of regulations if they begin to impact housing supply.



New policy to support community organizations in their provision of a range of supportive housing types.



Policy was relocated to Housing from the Community Health (previously SH-1.6). The types of organizations were expanded while the policy focus was narrowed to housing development.



New goal focused on highlighting the need for housing equity identified through the Racially Disparate Impacts Analysis and public feedback.



Policy expanded to include homeownership and a focus on equity in response to the Racially Disparate Impacts Analysis.



Policy expanded to include the current requirements for Affirmatively Furthering Fair Housing.



Policy: H-5.3, Mix of Incomes

Promote and encourage developments serving a mix of incomes throughout the city, expanding socioeconomic integration by ensuring a variety of housing types and costs in all neighborhoods, allowing the community to live where they desire, and avoiding regulations that concentrate housing affordability in isolated areas.

Policy: H-5.4, Remove Barriers to Rental Housing

Encourage and support property owners and property managers in reducing barriers to tenant access to rental housing, including the rental application processes.

Goal: H-6, Housing Quality and Safety

Improve the overall quality and long-term viability of housing within the City of Spokane, ensuring residents have access to safe and stable housing that meets the needs of all incomes and abilities throughout the city.

Policy: H-6.1, Housing Rehabilitation and Preservation

Provide financial and educational assistance to property owners to help facilitate housing rehabilitation, health hazard remediation, and ongoing maintenance that supports the preservation and safety of housing within the city, prioritizing lower-income households.

Policy: H-6.2, Property Responsibility and Maintenance

Assist in and promote improved and increased public and private property maintenance and responsibility throughout the city, including financial assistance and programs such as façade improvements.

Policy: H-6.3, Energy Efficiency Assistance

Partner with energy providers, other regional partners, and state regulators to offer incentives or rebates for property owners who make energy-efficient improvements, such as heating, ventilating, air conditioning and refrigerating installations, operations, and maintenance, on the condition that cost savings are shared with tenants.

Policy: H-6.4, Rental Registry

Monitor the City's Rental Registry to ensure that rental housing meets life and fire safety standards and provides safe housing for tenants.

Policy: H-6.5, Land Acquisition and Home Relocation Program

Consider and analyze a program for the purchasing and/or relocation of homes in the 100-year floodplain, establishing those areas long-term for natural area conservation and potential wildlife movement corridors.



This policy combines existing policies H 1.7 and H 1.9 due to the overlapping intent of encouraging mixed-income developments and socioeconomic integration.



New policy for reducing barriers to accessing/applying for rental housing, which was a common theme in previous housing engagement for Building Opportunity for Housing.



Policy expanded to include potential avenues to implement the policy.



New CRSB recommended policy.



New policy relating to the existing rental registry, encouraging its continued use.



This policy was moved to Housing from the Natural Environments Chapter (previously NE 19.3).

Goal: H-7, Displacement

Mitigate displacement risk and the impact of City actions, working to keep households in their homes whenever possible while also meeting the needs of future residents and overall growth.

Policy: H-7.1, Tenant Displacement

Explore and establish residential anti-displacement strategies for tenants, including rental assistance and rent stabilization, advanced notice of demolition or rehabilitation, relocation assistance, and 'right to return' policies.

Policy: H-7.2, Financial Relief

Identify, connect residents to, and encourage the creation of more local, state, and federal financial assistance programs to prevent low-income and fixed income rental and owner-occupied households from being displaced from their homes, including but not limited to property tax and utility billing relief programs and rental assistance.

Policy: H-7.3, Climate Displacement Risk

Allocate resources to help all community members, including low-income residents, remain in their homes during extreme climate events, including extreme heat and wildfire smoke, through infrastructure and services such as the installation of cooling devices or high-quality portable air cleaners, utility bill assistance, or community and Tribal partner collaborations and educational opportunities.

Policy: H-7.4, Displacement Monitoring

Regularly monitor displacement risk over time, assessing the effectiveness of the City's anti-displacement strategies in mitigating residential displacement and updating those strategies as needed to respond to changing situations.

POLICIES REMOVED FROM THE TEXT:

The following policies in blue have been removed from the text, largely due to redundancy, unclear goals/success, and similar factors.

Policy: H-1.11, Access to Transportation

Encourage housing that provides easy access to public transit and other efficient modes of transportation.

Policy: H-2.4, Linking Housing With Other Uses

Ensure that plans provide increased physical connection between housing, employment, transportation, recreation, daily-needs services, and educational uses.



New goal focused on housing accessibility based on community feedback.



New policy focused on housing accessibility based on community feedback.



New policy focused on housing accessibility based on community feedback.



CRSB recommended policy.



New policy focused on housing accessibility based on community feedback.



This policy was refined and moved to the Growth Strategy Chapter as GS-3.2



The concepts in this policy are fully incorporated into the Growth Strategy Chapter.