



# RACIALLY DISPARATE IMPACTS IN SPOKANE HOUSING

HB 1220 PLANNING FOR AND ACCOMMODATING HOUSING NEEDS

PLAN COMMISSION | July 23, 2025

RESIDENTIAL SECURITY MAP

LEGEND

- A FIRST GRADE
- B SECOND GRADE
- C THIRD GRADE
- D FOURTH GRADE
- SPOARSELY BUILT UP

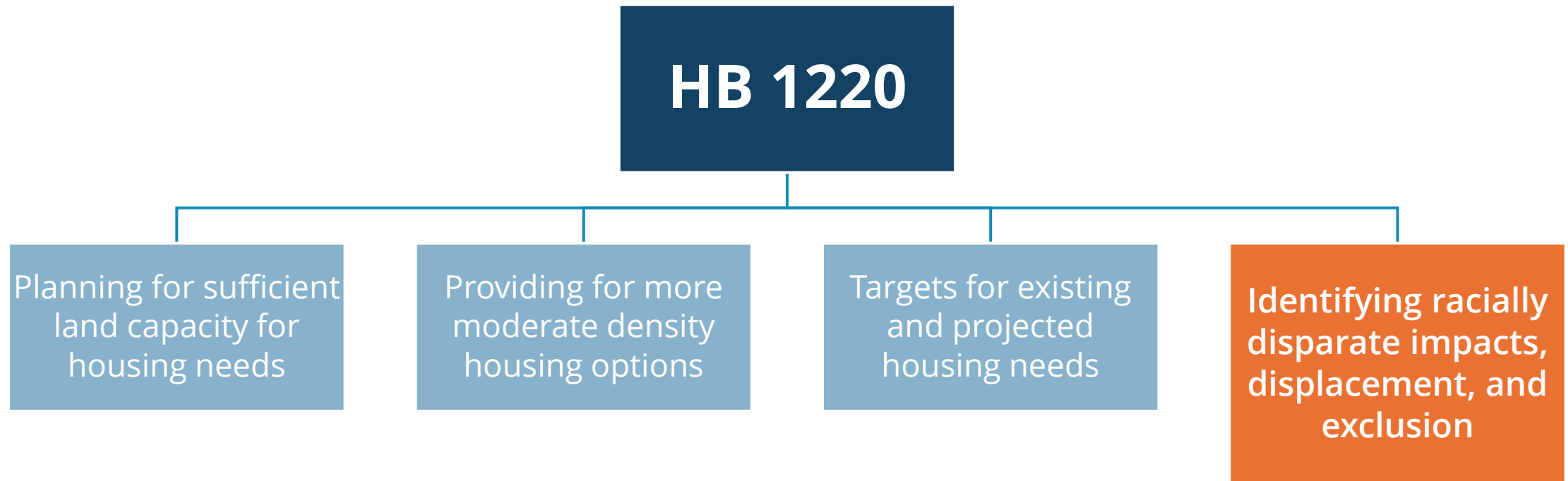


# Workshop:

- HB 1220 Racially Disparate Impacts Overview
- Racially Disparate Impacts Data Analysis
- Displacement Risk Analysis
- Policy Evaluation
- Next Steps



In 2021, the Washington Legislature changed planning for housing under GMA to “**plan for and accommodate**” housing affordable to all income levels.



# HB 1220: Racially Disparate Impacts (RDI) in Housing

RCW 36.70A.070(2) state that jurisdictions must now adopt a housing element that:

- *(e) Identifies local policies and regulations that result in racially disparate impacts, displacement, and exclusion in housing, including:*
  - *(i) Zoning that may have a discriminatory effect;*
  - *(ii) Disinvestment; and*
  - *(iii) Infrastructure availability;*
- *(f) Identifies and implement policies and regulations to address and begin to undo racially disparate impacts, displacement, and exclusion in housing caused by local policies, plans, and actions;*
- *(g) Identifies areas that may be at higher risk of displacement from market forces that occur with changes to zoning development regulations and capital investments; and*
- *(h) Establishes anti-displacement policies*



# Definitions

## Racially disparate impacts

- When policies, practices or other systems result in a disproportionate impact on one or more racial groups

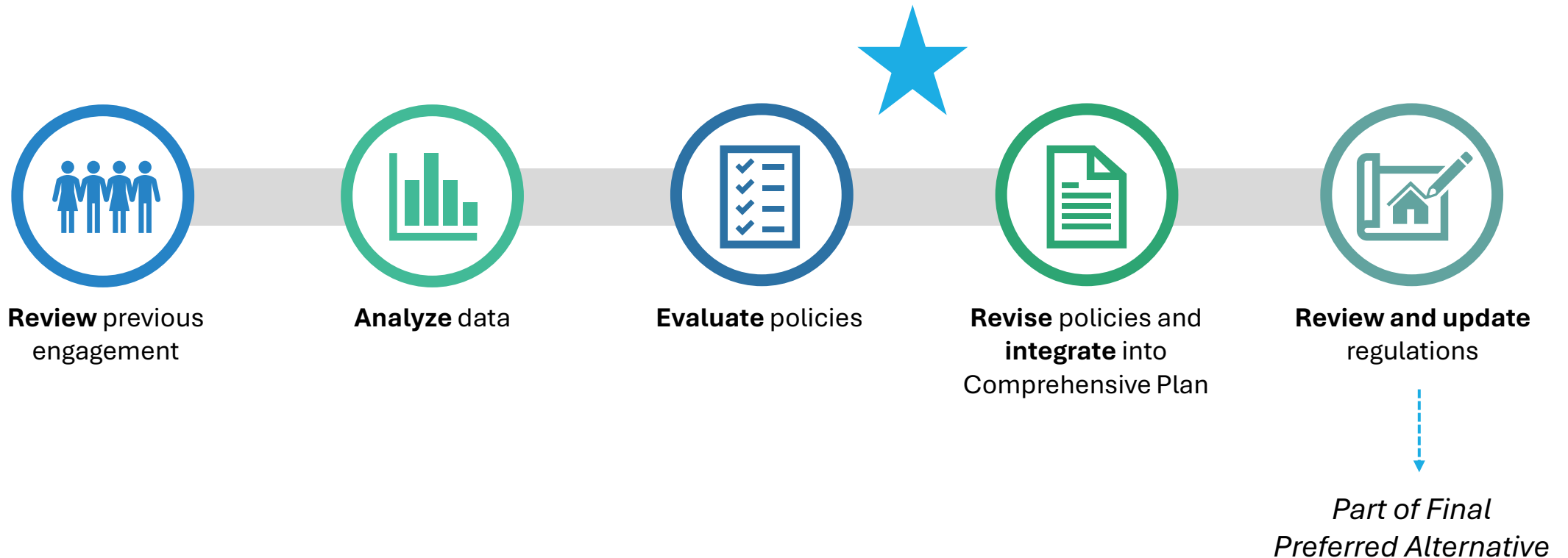
## Exclusion in housing

- The act or effect of shutting or keeping certain populations out of housing within a certain area, intentionally or unintentionally, but which leads to non-inclusive impacts

## Displacement & Displacement Risk

- The process or likelihood that a household is forced to move from its community

# RDI Process & Methodology



# Racially Disparate Impacts



# Major Themes

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**There is a persistent gap in homeownership rates for BIPOC households compared to White households**, with a higher disparity among Black or African American households, Native Hawaiian and Other Pacific Islander households, and American Indian and Alaska Native households.

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**Exclusionary zoning reinforced the impacts of redlining and racially restrictive covenants**, wherein redlined areas historically had a lower percentage of single unit zoning in residential areas.

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**Neighborhood access, income disparities, and housing affordability vary by race**, putting homeownership farther out of reach for BIPOC households, who have limited access to neighborhoods and higher performing schools in parts of the city.

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**Environmental health disparities reflect systemic disparities of historic disinvestment**, exasperating disparate outcomes for overburdened communities, including higher levels of exposure to environmental hazards and lower life expectancy.

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**Higher displacement risk exists in central and northeast Spokane in areas that have higher proportions of BIPOC and lower income households**, with higher eviction and demolition rates and changing market factors for redevelopment.

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# RDI Data Indicators

## 1. Community Context

- Population
- Race/Ethnicity
- Households
- Historic Context

## 2. Direct Measures

- Homeownership
- Housing Cost-Burden and Overcrowding
- Income
- Neighborhood Access

## 3. Indirect Measures

- Environmental Health Disparities
- Climate Vulnerability
- Educational Access

## 4. Exclusion

- Exclusionary Zoning
- Racially Restrictive Covenants
- Diversity Index
- Housing Choice Voucher
- Over or Under Representation of a Subgroup
- Employment

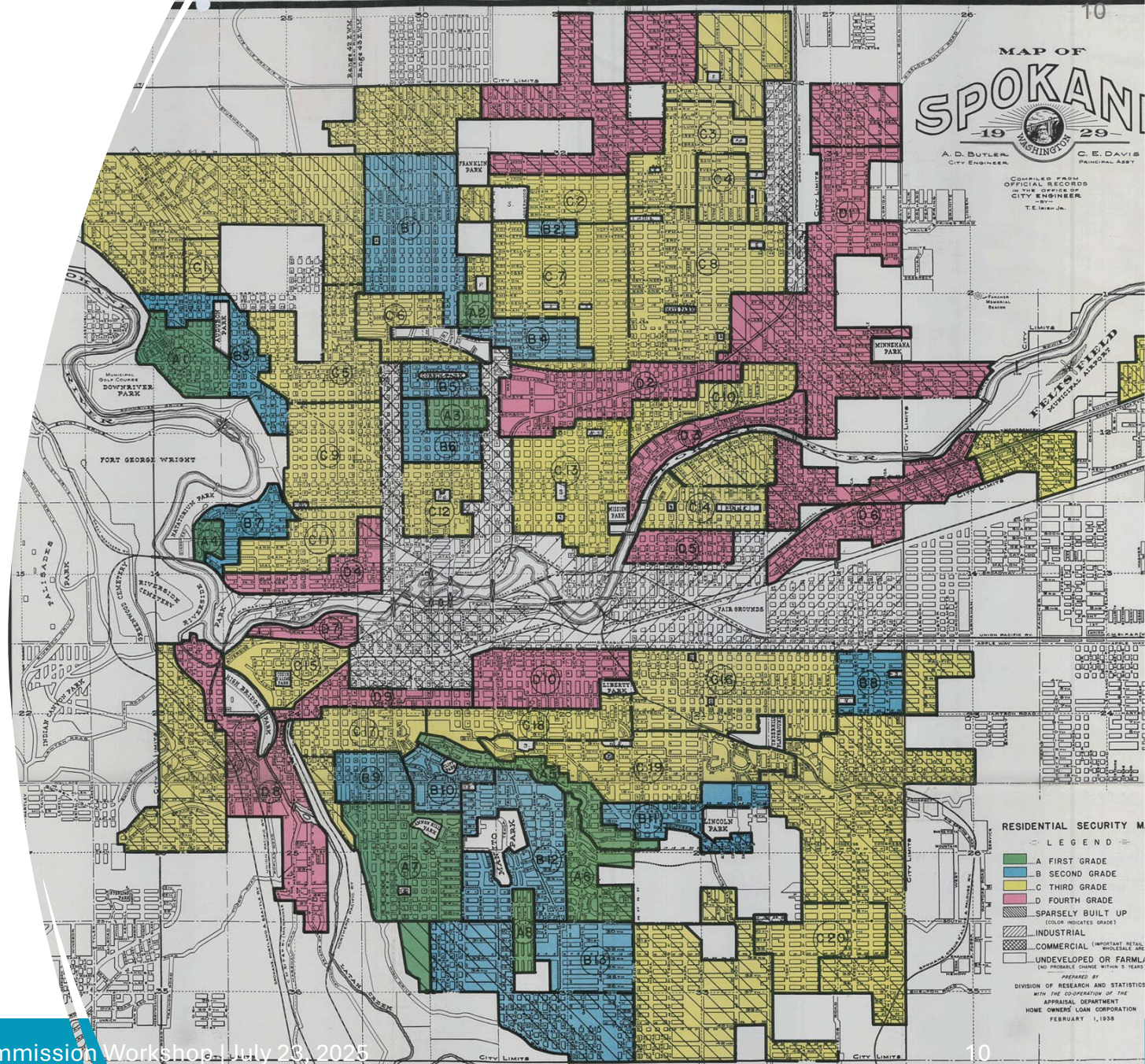




# Historic Context: Housing Exclusion

**Redlining and restrictive covenants were discriminatory practices that led to denying or limiting services to specific neighborhoods, often because of racial or economic factors.**

These historical practices have had long-lasting impacts on neighborhoods, such as wealth inequality due to barriers to homeownership experienced by marginalized populations.



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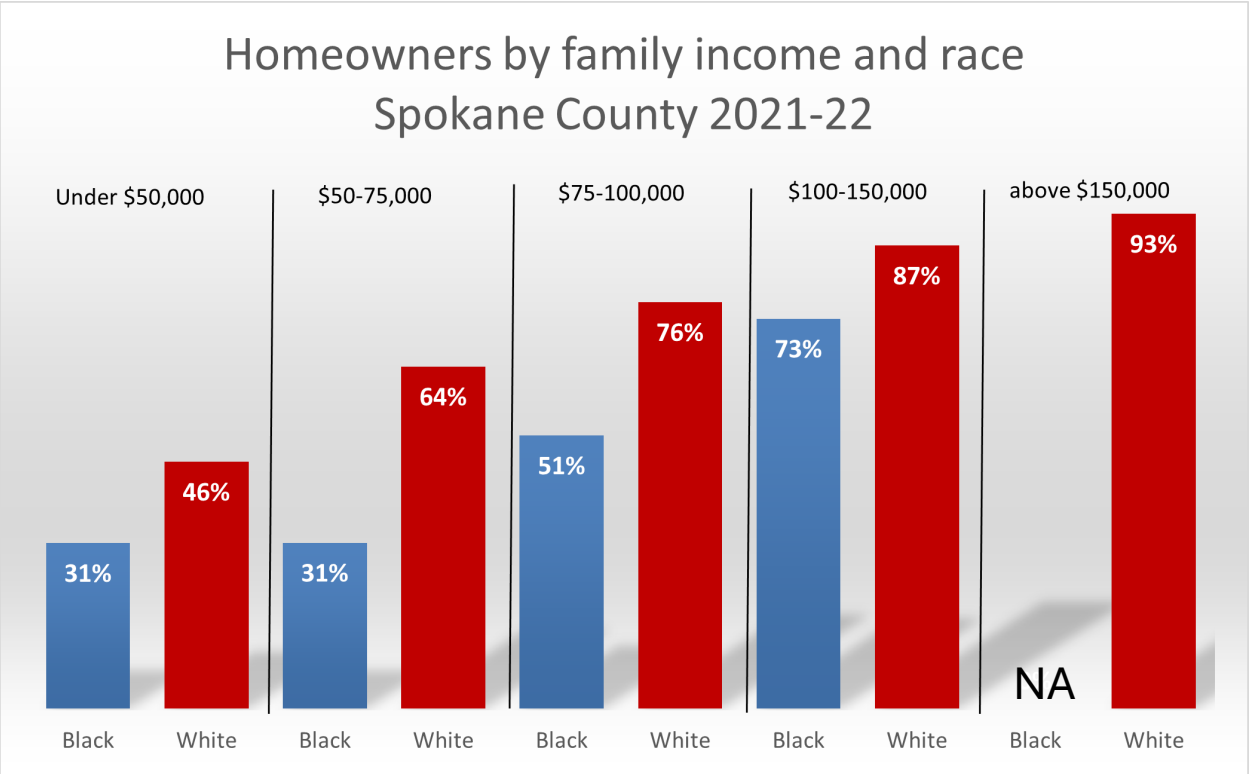
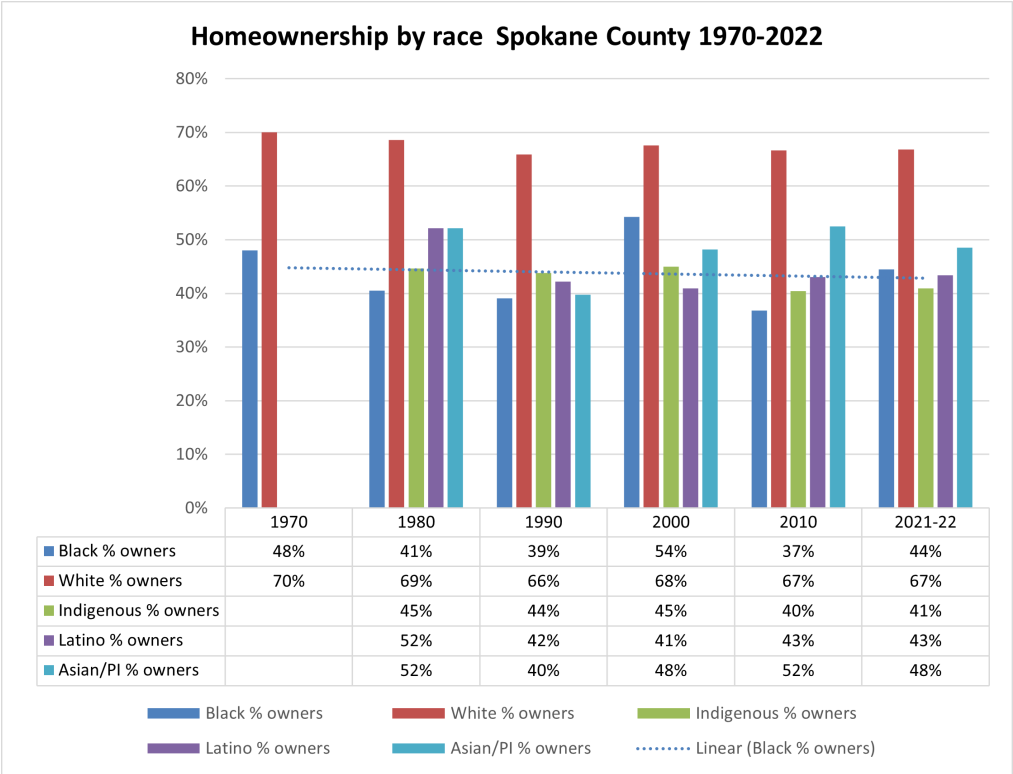
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# Trends in Homeownership by Race, 1970-2022

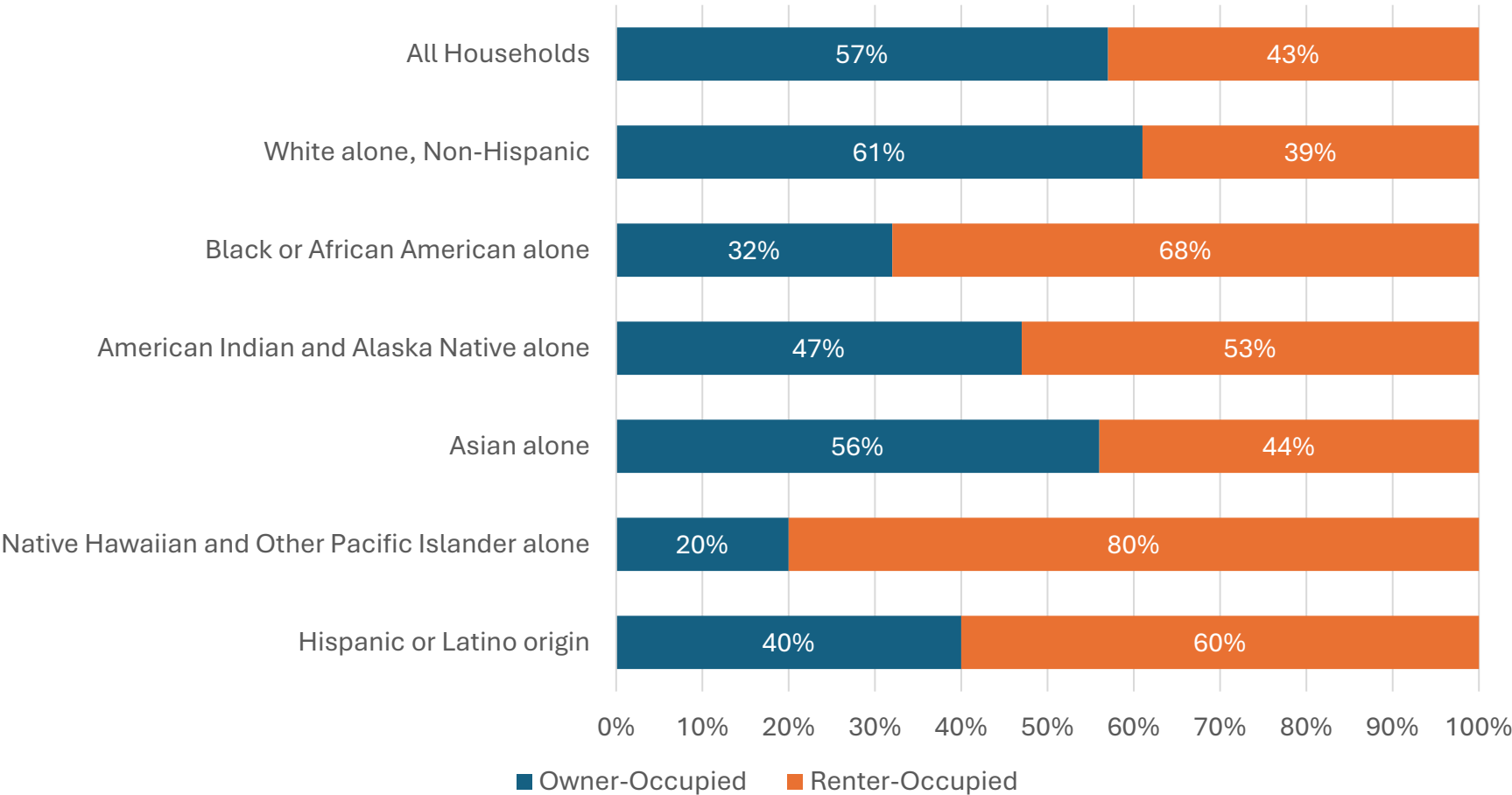
In Spokane County, homeownership for households of color has consistently been less than homeownership for White households and has dropped since the 1970s. **At every income level, White families are more likely to own homes than Black families in Spokane County—even higher income earners.**



Source: University of Washington. Racial Restrictive Covenants Project. Homeownership by race 1970-2022 – Washington State. Retrieved May 5, 2025. Url: <https://depts.washington.edu/covenants/homeownership.shtml>

# Homeownership by Race/Ethnicity & Tenure

Homeownership by Race/Ethnicity and Tenure, City of Spokane, 2023



**In 2023, BIPOC households in the City of Spokane had a homeownership rate of 42% compared to 61% of White, Non-Hispanic households, a gap of 19 percentage points.**

The gap between White, Non-Hispanic households and Black households in Spokane was close to 30 percentage points, and close to 40 points for NHOPI households in 2023.

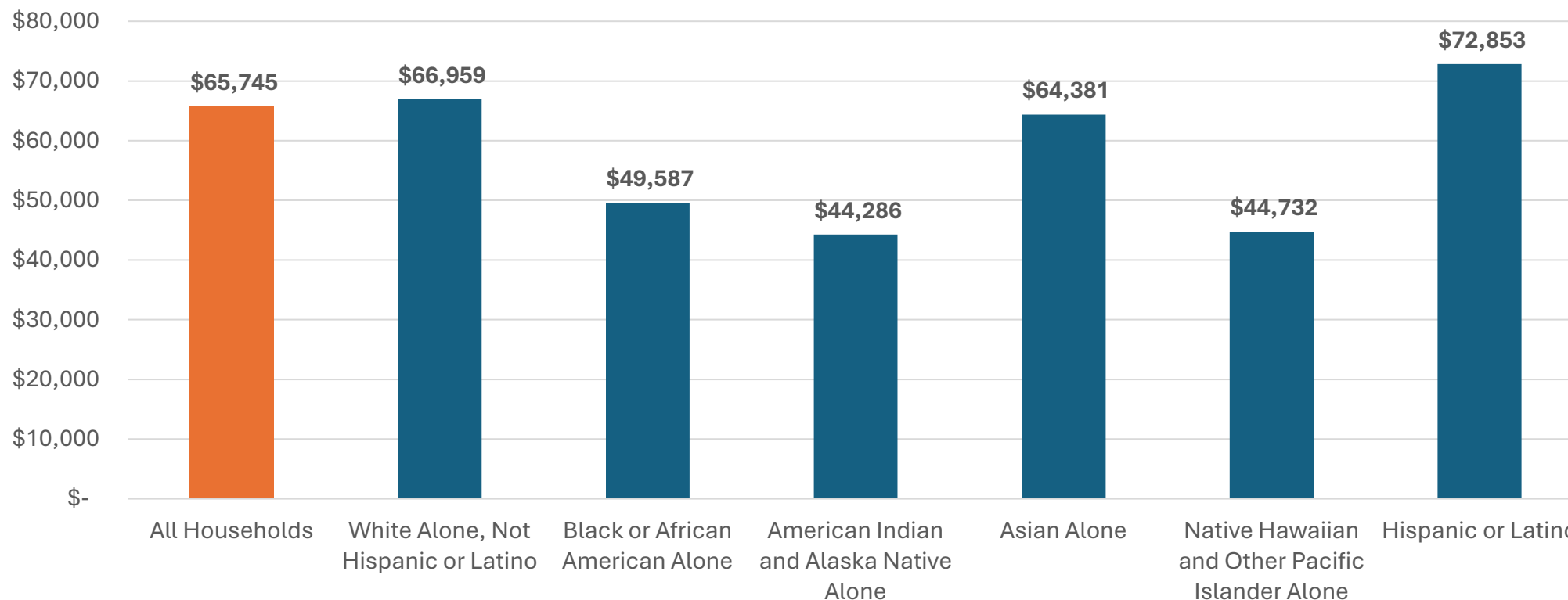
Source: U.S. Census Bureau, U.S. Department of Commerce. American Community Survey, 2023: 5-Year Estimates, Table S2502



# Household Income by Race/Ethnicity

In the City of Spokane, the median household income in 2023 was \$65,745. **The median household income was nearly a third less for Black or African American, AIAN, and NHOPI households.**

Median Household Income in Past 12 Months, City of Spokane, 2023

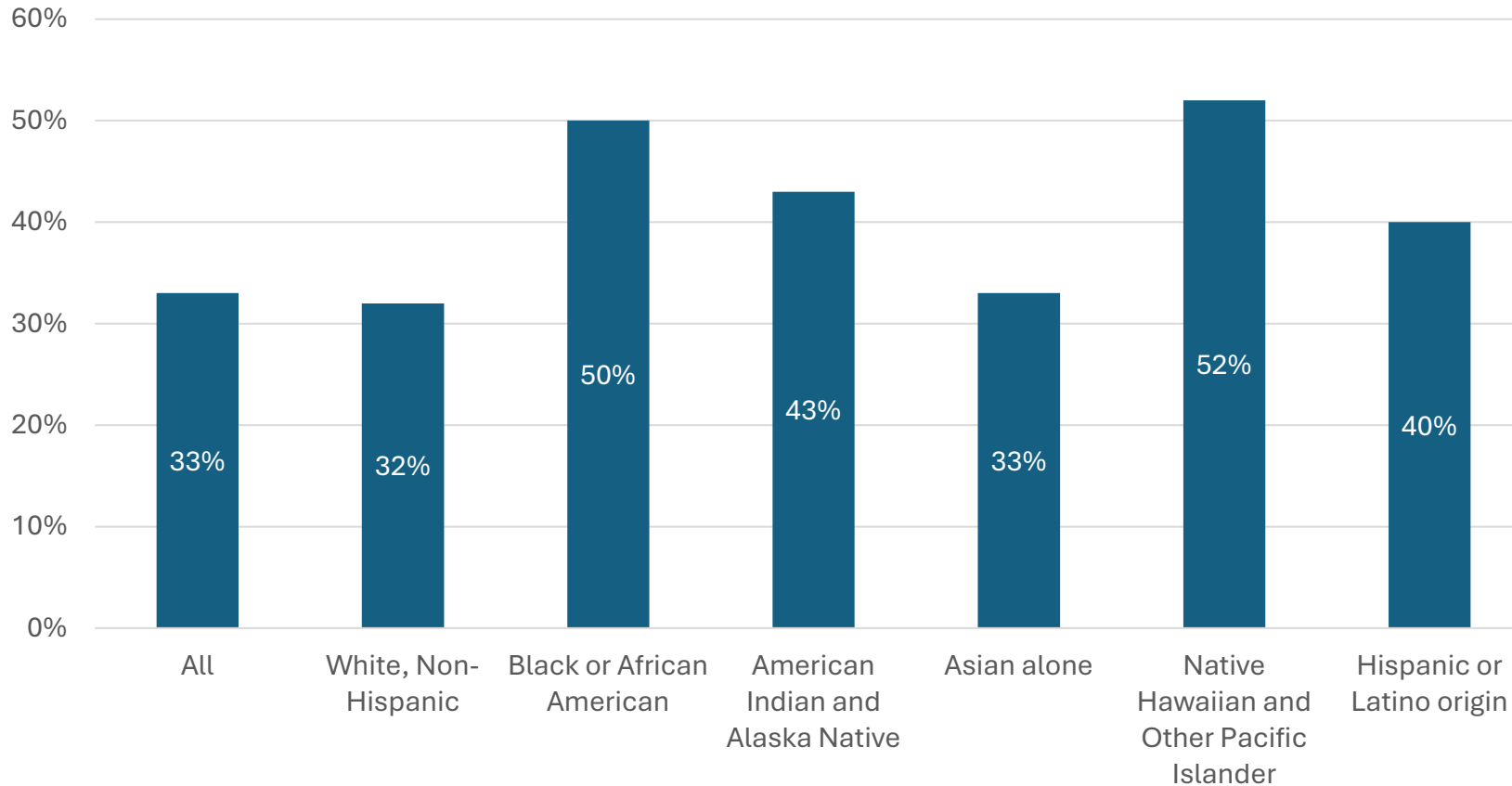


Source: U.S. Census Bureau, U.S. Department of Commerce. (2023). Median Household Income in the Past 12 Months (in 2023 Inflation-Adjusted Dollars). American Community Survey, ACS 5-Year Estimates Detailed Tables, Tables B19013, B19013A, B19013B, B19013C, B19013D, B19013E, B19013F, B19013H, B19013I



# Housing Cost-Burden by Race/Ethnicity

Cost-Burdened by Race and Ethnicity, City of Spokane, 2023



In the City of Spokane, 1 in 3 households are cost-burdened.

**Households of color have higher cost-burdened rates than White, Non-Hispanic households.** Over half of Black and NHOPI households are cost-burdened.

Source: U.S. Census Bureau, U.S. Department of Commerce. American Community Survey, 2023: 5-Year Estimates, Table B25140



# Displacement Risk



# Displacement Risk Data Indicators

## 1. Existing Displacement

- Evictions
- Foreclosures
- Demolitions

## 2. Displacement Risk Indicators

- Rental affordability and availability
- Homeowner affordability
- Housing Age
- Unpaid property taxes
- Access to services
- New development and future development pressure

## 3. Displacement Risk Map

- Social Vulnerability Index
- Commerce Displacement Risk Map
- Additional indicators



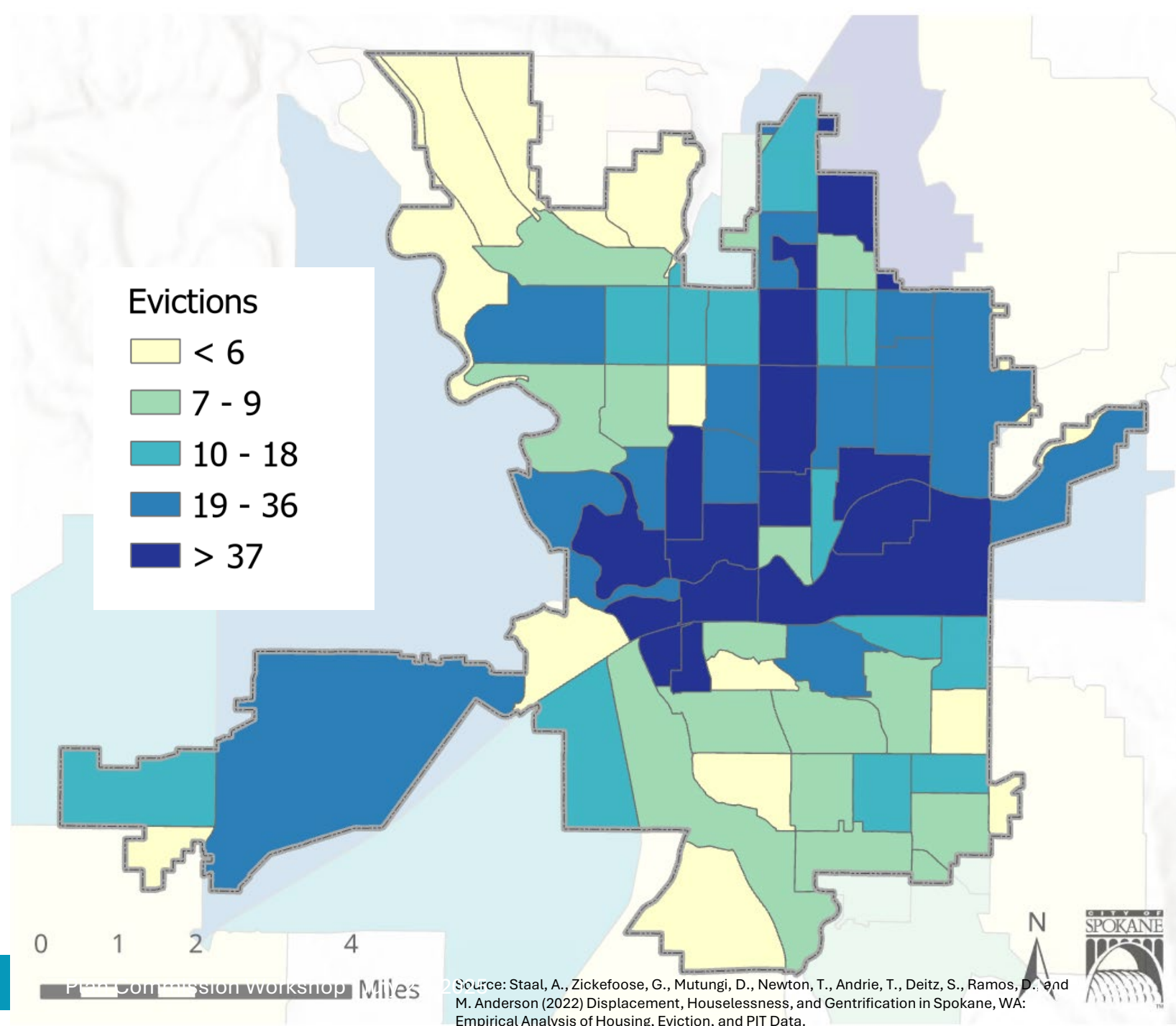


# Evictions

*Between Oct 2018 and April 2022*

**The highest concentration of evictions is in the central and northeast neighborhoods, especially those directly north of I-90 or east of Division Street.**

Downtown, West Central, and Shiloh Hills had the highest number of evictions overall, while Shiloh Hills, Minnehaha, and West Hills had the most individual properties with the highest number of evictions.



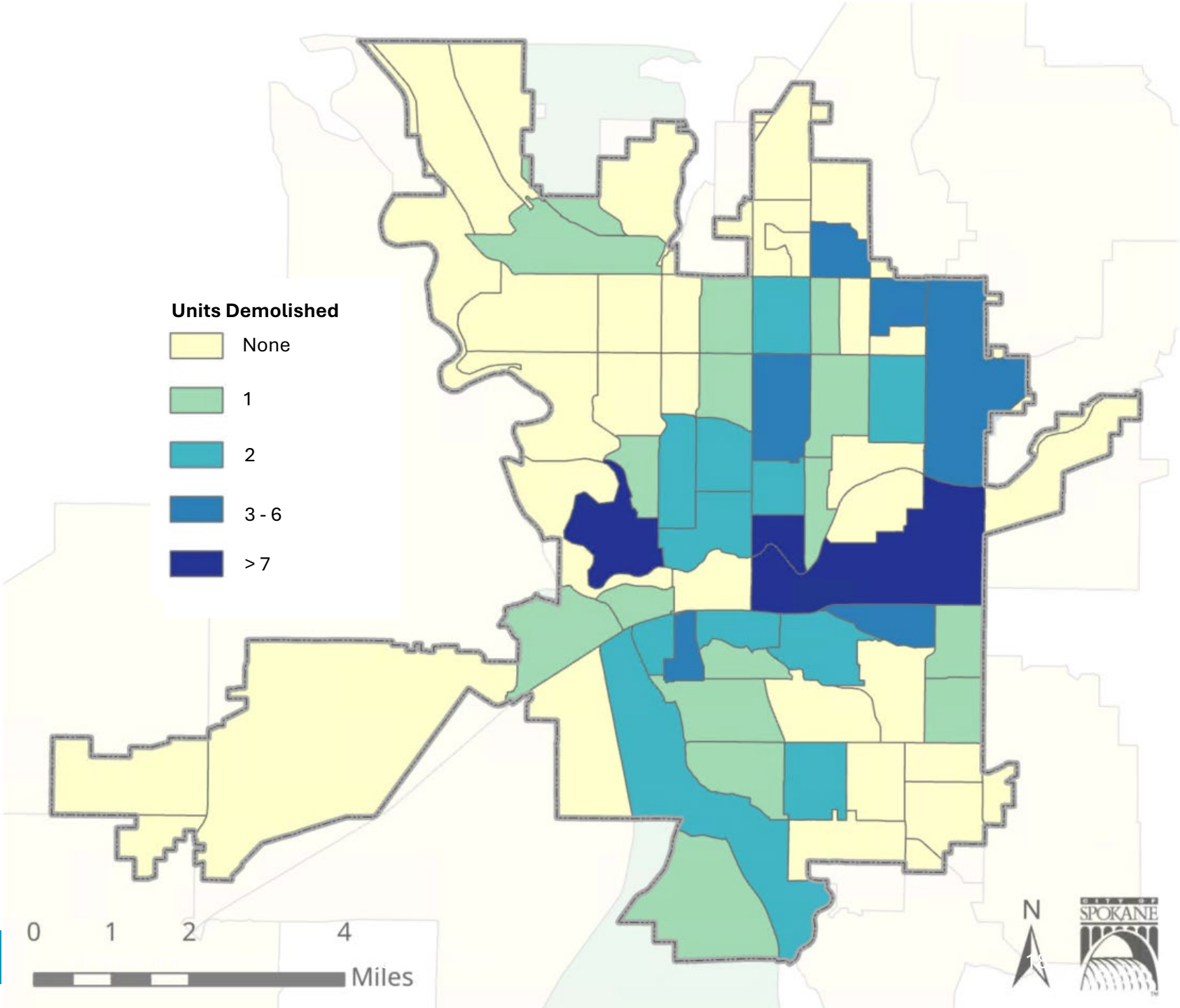
# Demolitions

*Between 2022 and 2024*

A total of 154 residential units were lost to demolitions between 2022 and 2024.

East Central had the largest number of demolitions with more than 15 units lost, closely followed areas in Logan and West Central.

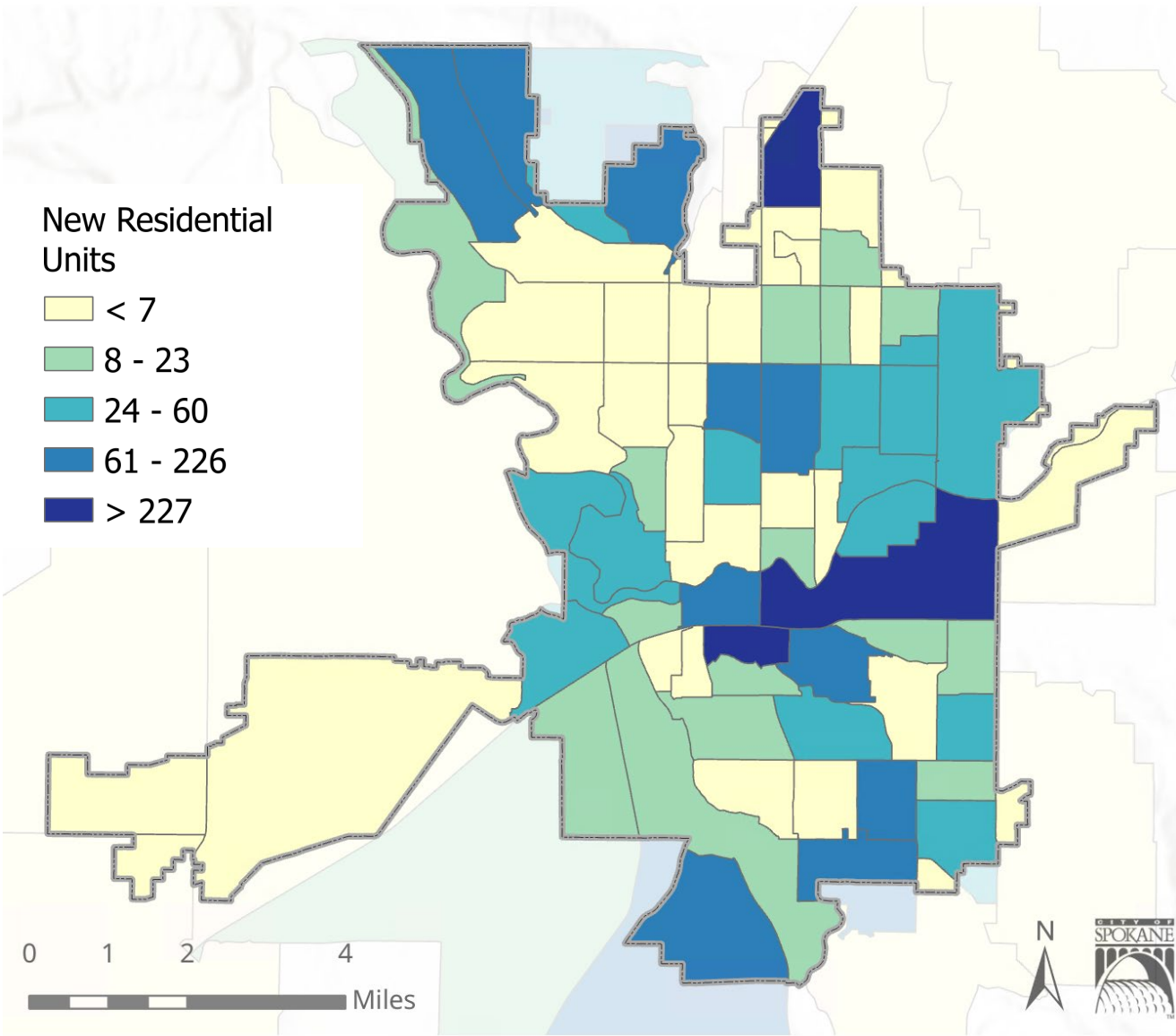
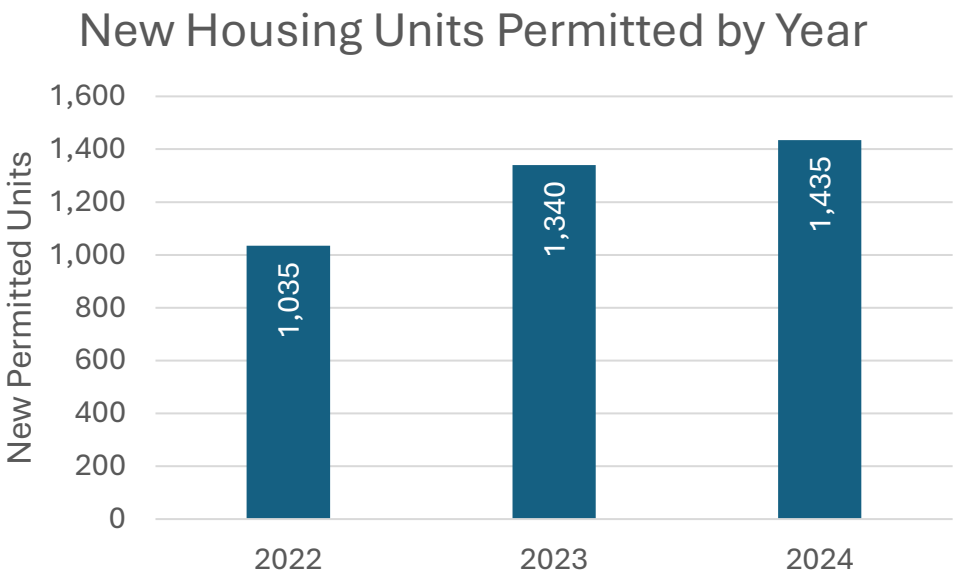
City of Spokane DSC, 2022-2024



# New Residential Permits

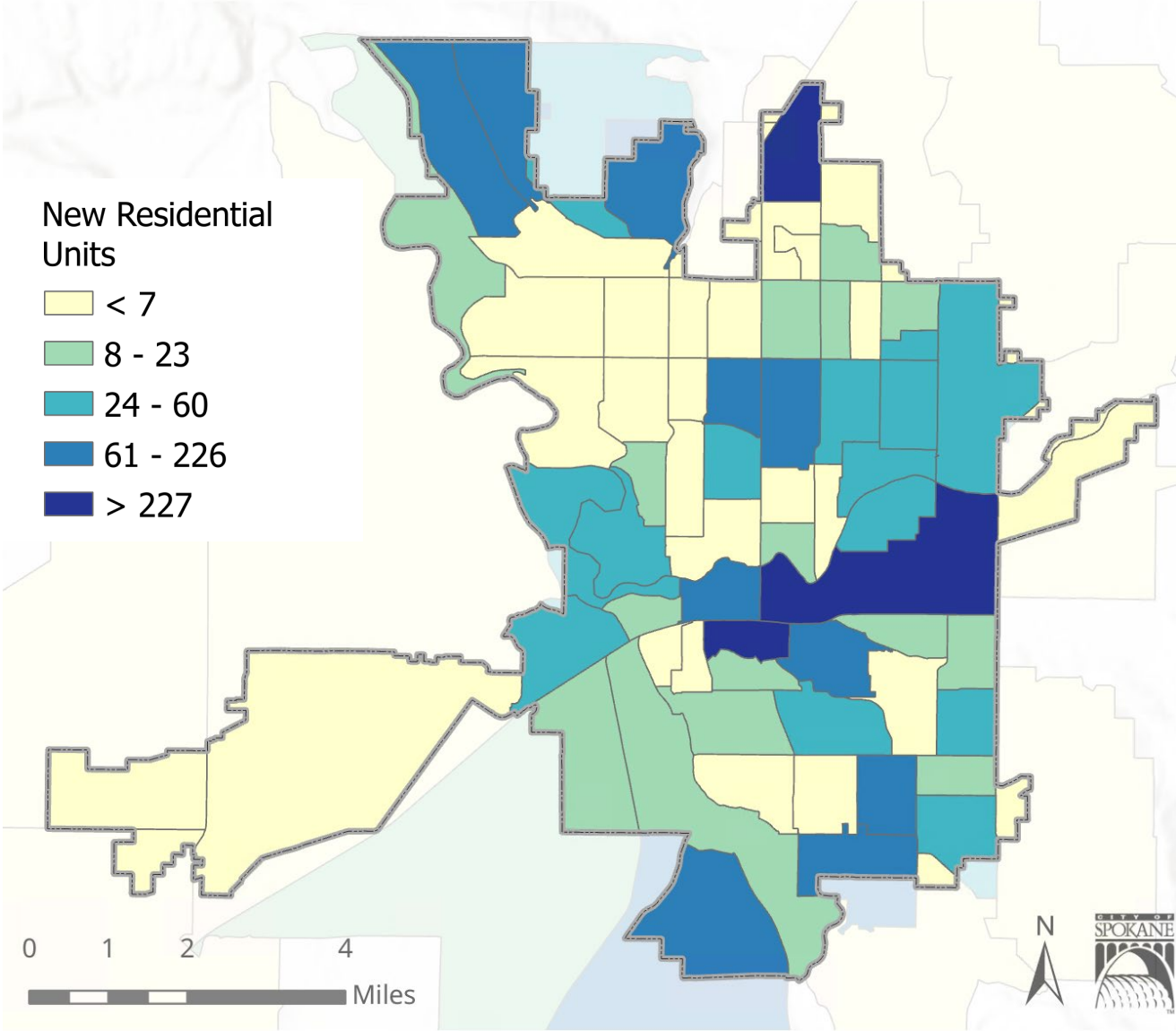
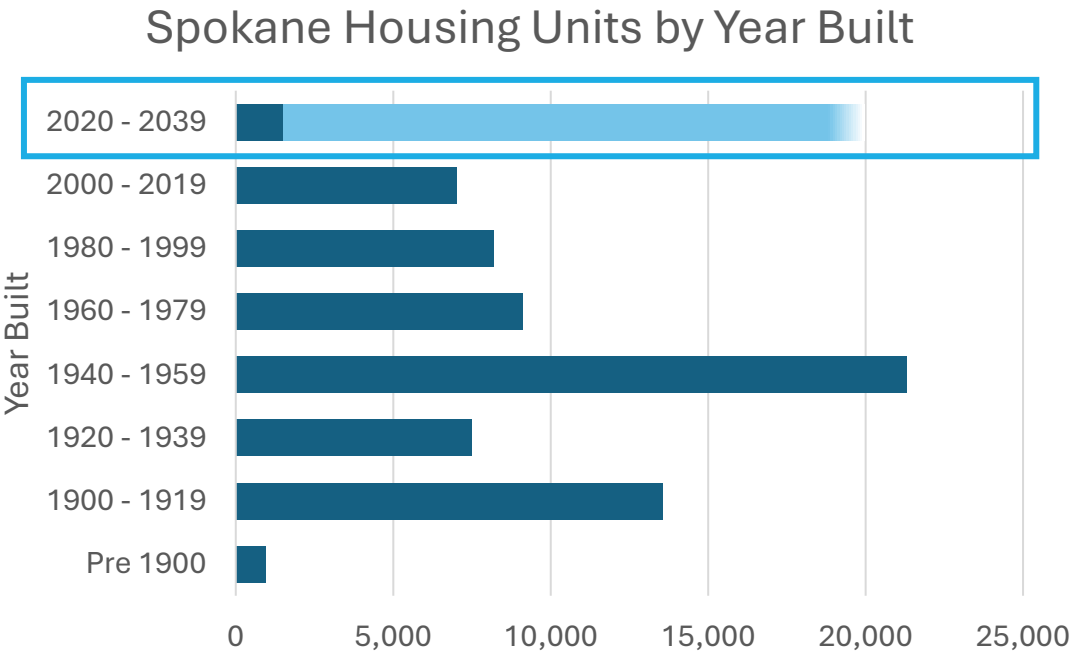
*Between 2022 and 2024*

Since 2022, the City has permitted more new housing units each year than the year before. The highest concentration of new housing units permitted between 2022 and 2024 is in East Central, Shiloh Hills, and Cliff-Cannon.



City of Spokane, DSC and Land Capacity Analysis

# New Residential Permits

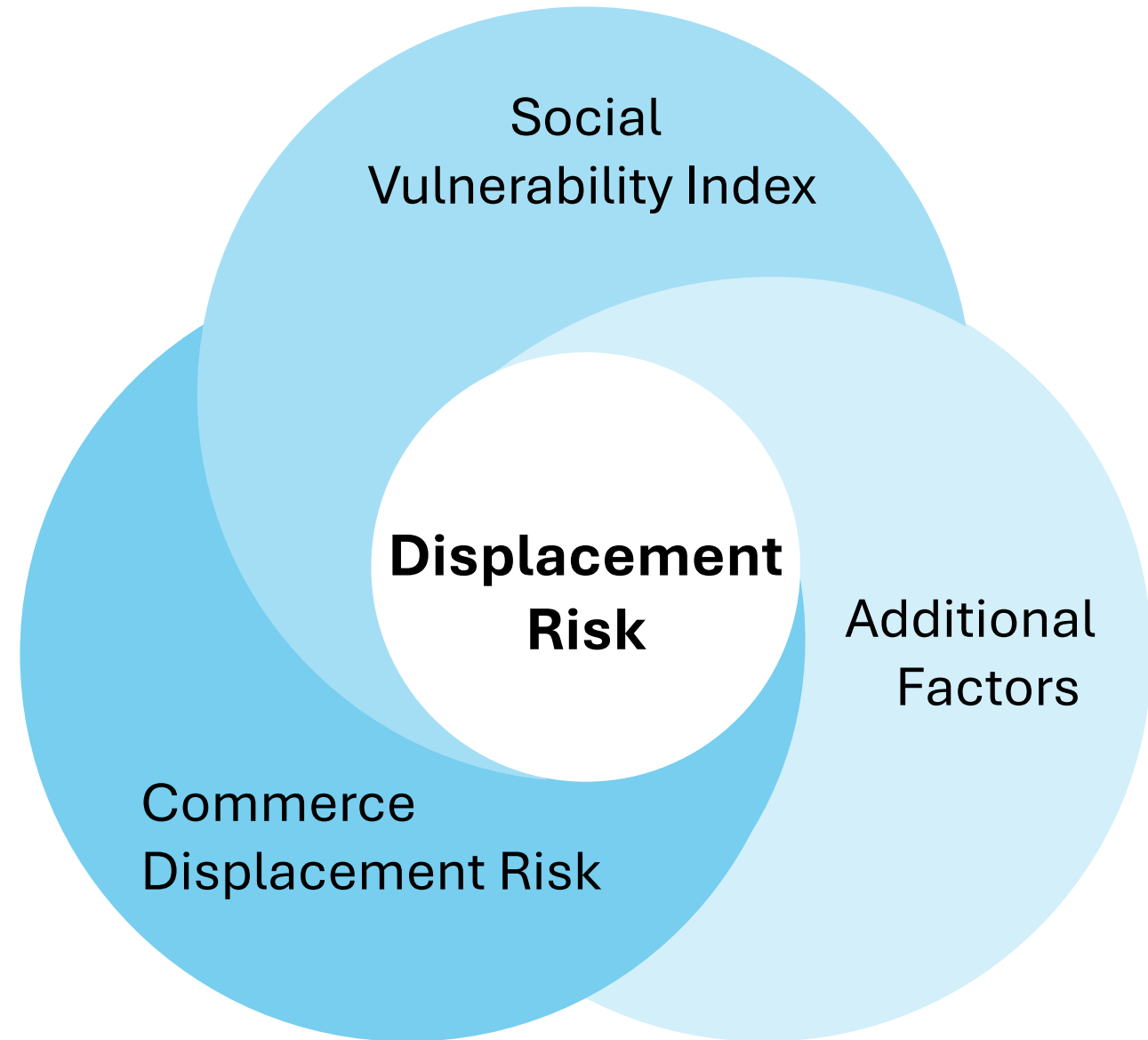


*\* Permits from 2020 – 2024 shown. Permitted units through 2040 projected based on 1,000 units a year, more conservative than current permitting.*



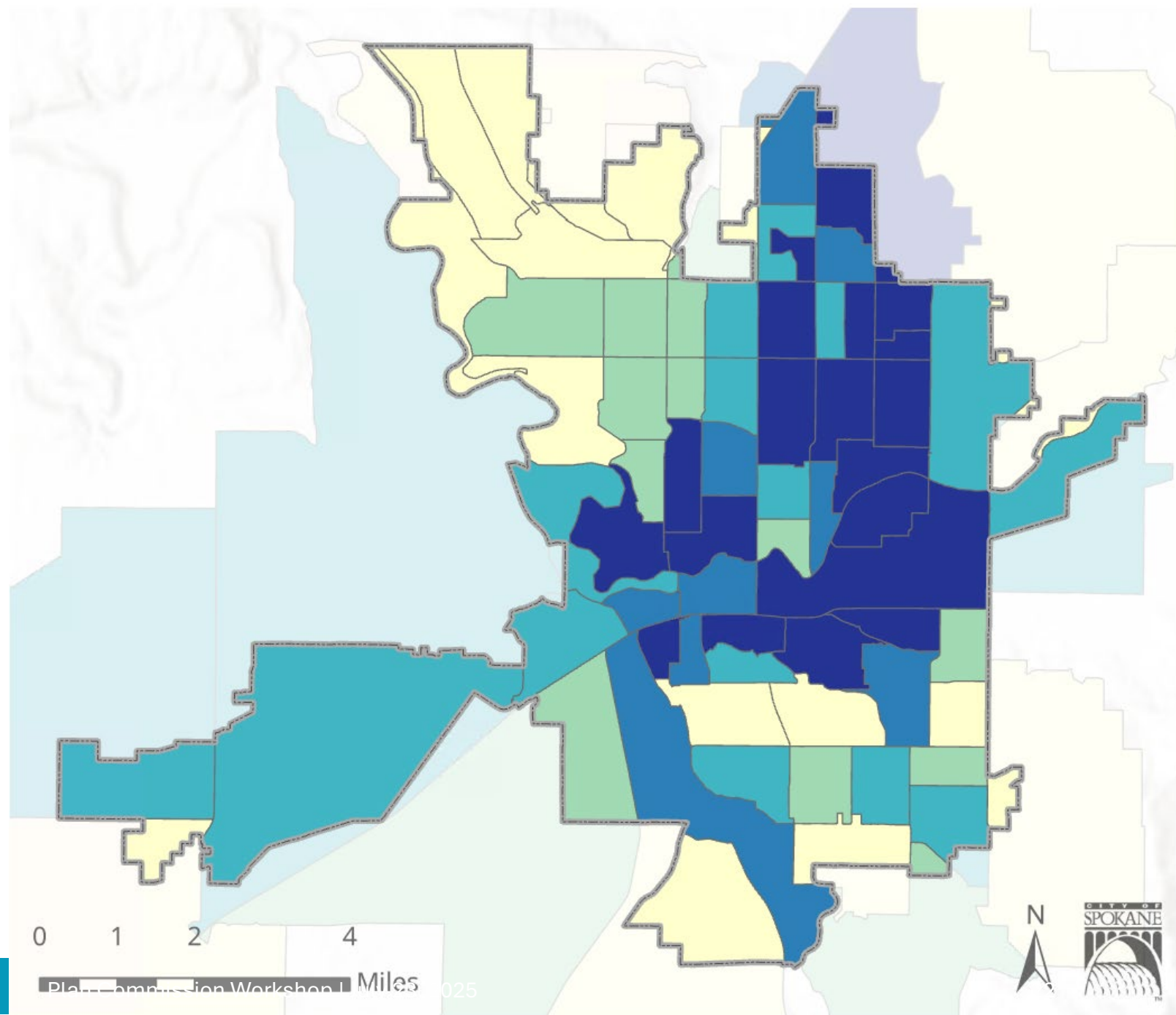
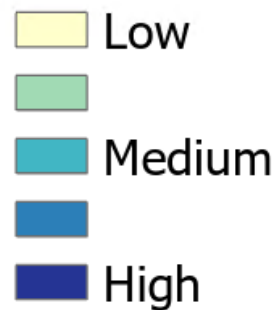
# Displace Risk Map Methodology

1. Updated Social Vulnerability Index, 2022
2. Commerce Statewide Displacement Risk Map
3. Additional factors including concentration of existing displacement, affordability, housing quality



# Displacement Risk Map, 2025

All indicators point toward a higher displacement risk in **central and northeast Spokane**.



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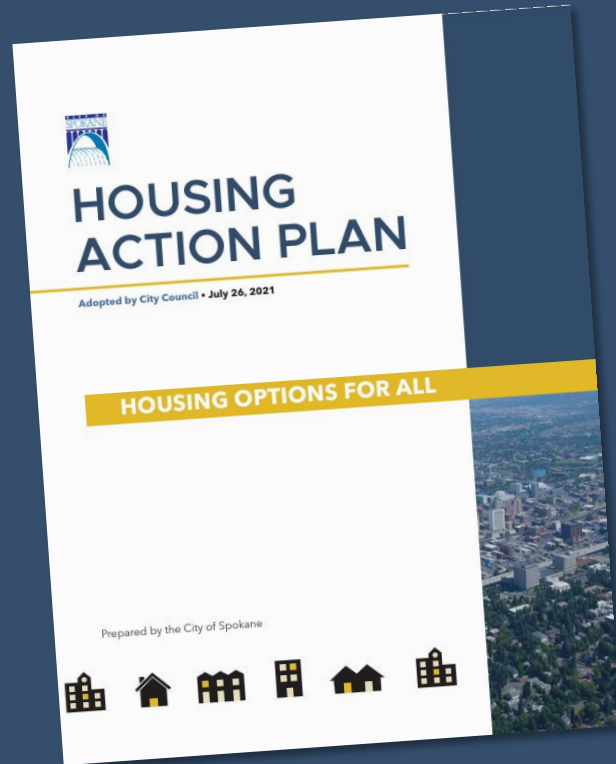


# Policy Evaluation

Review goals, policies and regulations to assess whether they contribute to impacts



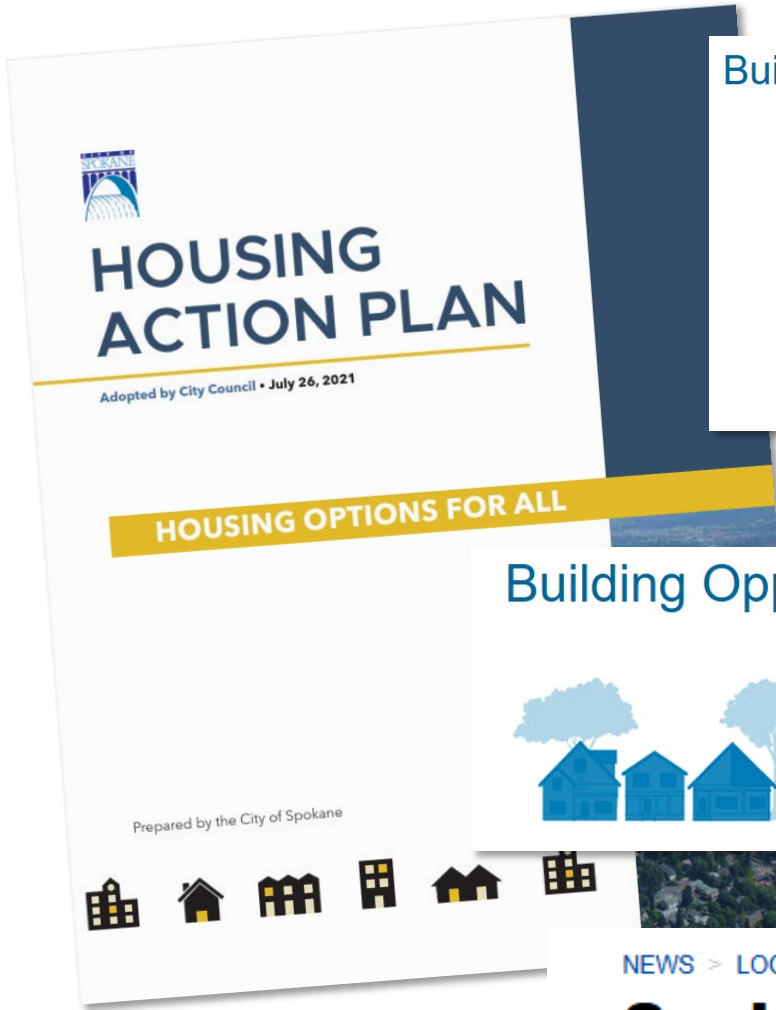
# Spokane Housing Action Plan



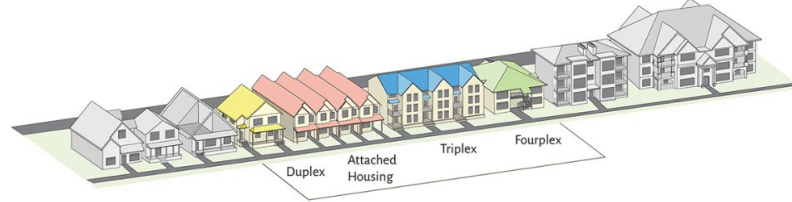
## Example Supportive Strategies

- **A1. Explore and expand allowed housing types to encourage missing middle housing throughout Spokane’s neighborhoods.**
  - More housing types in currently zoned single-family residential areas
- **B3. Enhance protections and assistance for renters, particularly the most vulnerable.**
  - Continue community discussions around a set of tenant protections policies.
- **C1. Reduce barriers and expand access to housing and homeownership for lower income households, first-time homebuyers, people of color, and people with disabilities.**
  - Expand information provided in Spanish, Russian, Marshallese, Vietnamese, Arabic, and other languages to help increase access to housing and community development programs and resources.
  - Support land use and development code regulations that allow diverse housing types and support mixed-income communities.
  - Support community-based organizations with a commitment to increasing Black, Indigenous, Latinx and People of Color homeownership and reducing the racial homeownership gap.
- **C2. Address racial inequities and disparities in housing.**
  - Conduct an equity review and update the Comprehensive Plan Housing Chapter if needed.
- **D3. Grow and expand use of both local and regional housing data and analysis.**
  - Build partnerships to create a database or registry of affordable and accessible housing. Monitor expiring affordability.





## Building Opportunity and Choices for All



## Building Opportunity for Housing



NEWS > LOCAL GOVERNMENT

# Spokane permanently relaxes regulations allowing more multiplexes and development flexibility

Nov. 22, 2023 | Updated Wed., Nov. 22, 2023 at 3:17 p.m.



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# Recent Policy and Regulation Changes

2022 BOCA/BOH Initiatives	Expanded zoning regulations to allow middle housing, such as duplexes, triplexes, fourplexes, and townhomes, on any residentially zoned lot in the city and modified site standards to make their development more feasible.
2023 Land Use Amendments	Removed language “Protecting the character of single-family neighborhoods”  Changed single family to single unit to focus on housing type
2023 & 2024 Development Code Changes	Reduced lot size requirements and setbacks  Increased height  Removal of parking minimums



# Housing Policy Evaluation: Questions for Consideration

- Is the policy effective in accommodating needed housing?
- Does the policy contribute to racially disparate impacts? Displacement? Or exclusion in housing?
- Who benefits and who is burdened by the policy?
- Does the policy increase displacement risk? If so, can this be mitigated through policies or actions?
- Does the policy provide vulnerable communities protection from displacement?
- Does existing terminology encode bias, racially informed presumptions or phrases that promote exclusion?

Supportive

Approaching

Challenging

Not  
Applicable



# Example Housing Policies

Policy	Discussion	Policy Evaluation
<b>H 1.5 Housing Information</b> Participate in and promote the development of educational resources and programs that assist low and moderate-income households in obtaining affordable and suitable housing.	Discussion: A lack of financial literacy or how to obtain housing and home financing is often an impediment to finding and maintaining suitable housing. A place such as a resource center where financing assistance is available and home purchasing techniques are taught can help households find suitable housing.	Supportive
<b>H 1.19 Senior Housing</b> Encourage and support accessible design and housing strategies that provide seniors the opportunity to remain within their neighborhoods as their housing needs change.	Discussion: Accessory dwelling units, condominiums, and existing home conversions within centers are examples of other arrangements that reduce maintenance worries and increase access to services.	Approaching

# Next Steps



## ★ **Draft Report in early August**

- *Review data to hear perspectives on the policies, regulations, actions or root causes driving the disparities in outcomes*
- *Engage impacted community members on existing policies for the distribution of benefits and burdens and identifying new goals and policies*





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