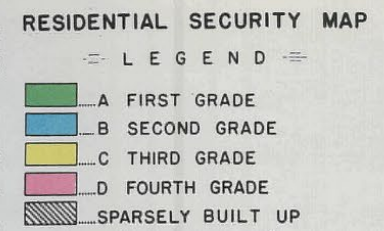




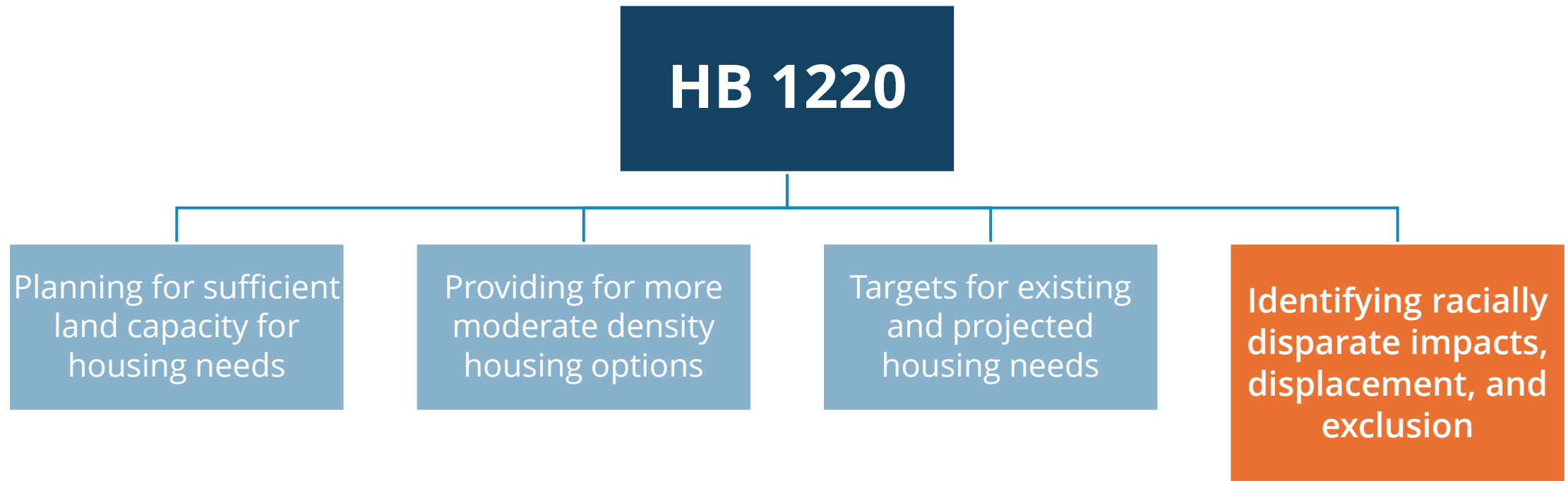
RACIALLY DISPARATE IMPACTS IN SPOKANE HOUSING

HB 1220 PLANNING FOR AND ACCOMMODATING HOUSING NEEDS

Urban Experience Committee | September 8, 2025



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 (RDI)

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

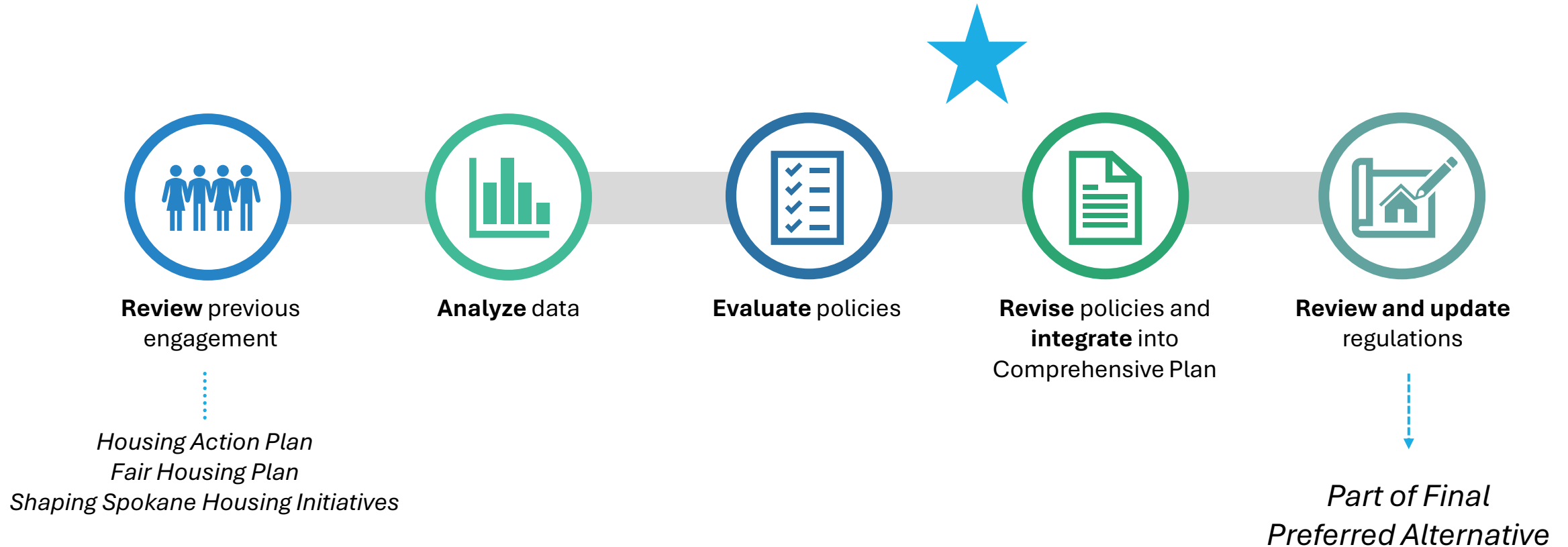
Exclusion in housing

- 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

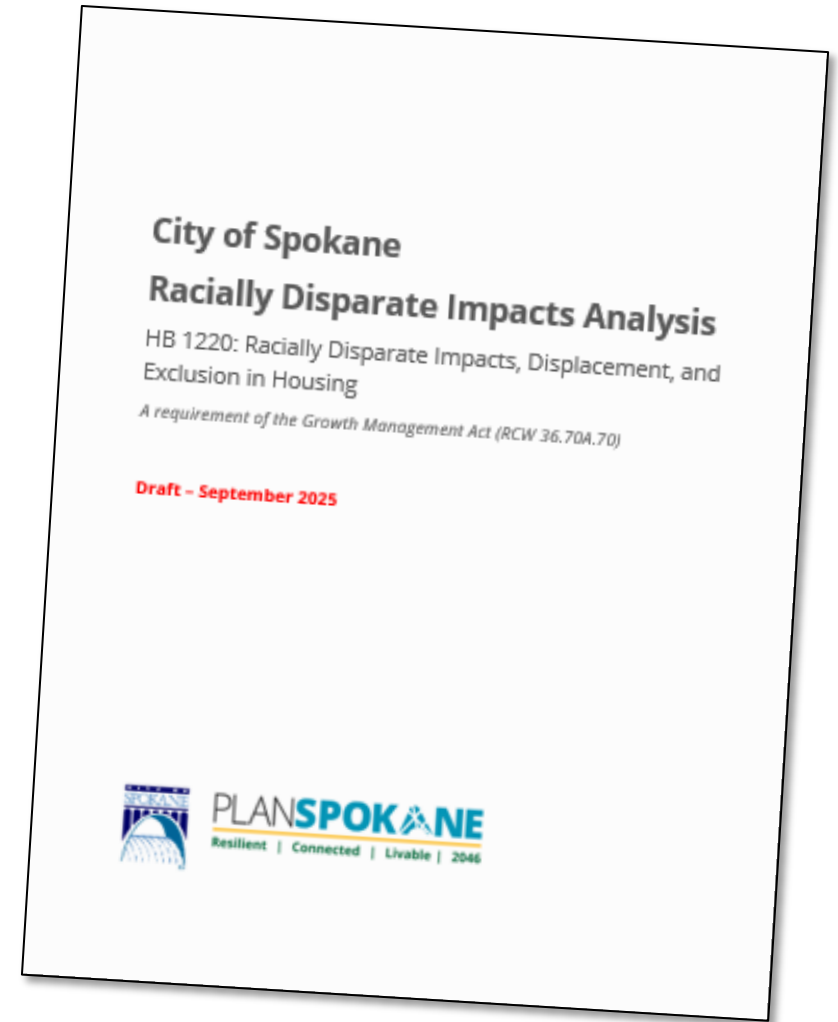
- The process or likelihood that a household is forced to move from its community

Process & Methodology



Draft Racially Disparate Impacts Analysis

Draft report available online at planspokane.org



Draft RDI Report Outline

Historical Context

- Racially Restrictive Covenants, Redlining, Exclusionary Zoning

Current Housing Experience

- Homeownership, Housing Cost-Burden and Overcrowding, Income, Fair Housing

Disparities in Access and Wellbeing

- Neighborhood Access, Educational Access, Environmental Health Disparities, Climate Vulnerability

Exclusion in Housing

- Diversity Index, Concentrations of Groups, Employment

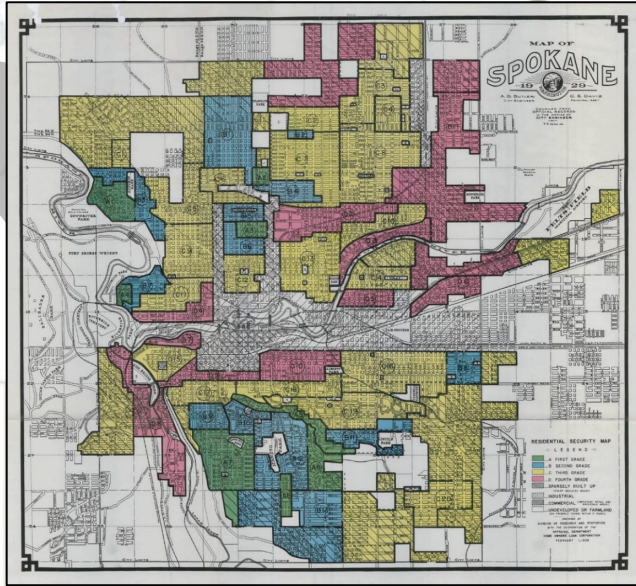
Displacement & Displacement Risk

- Evictions, Foreclosures, Demolitions, Redevelopment

Policy Evaluation

- Housing Element, Policy Changes, Housing Action Plan, Fair Housing Plan





Historic Context

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

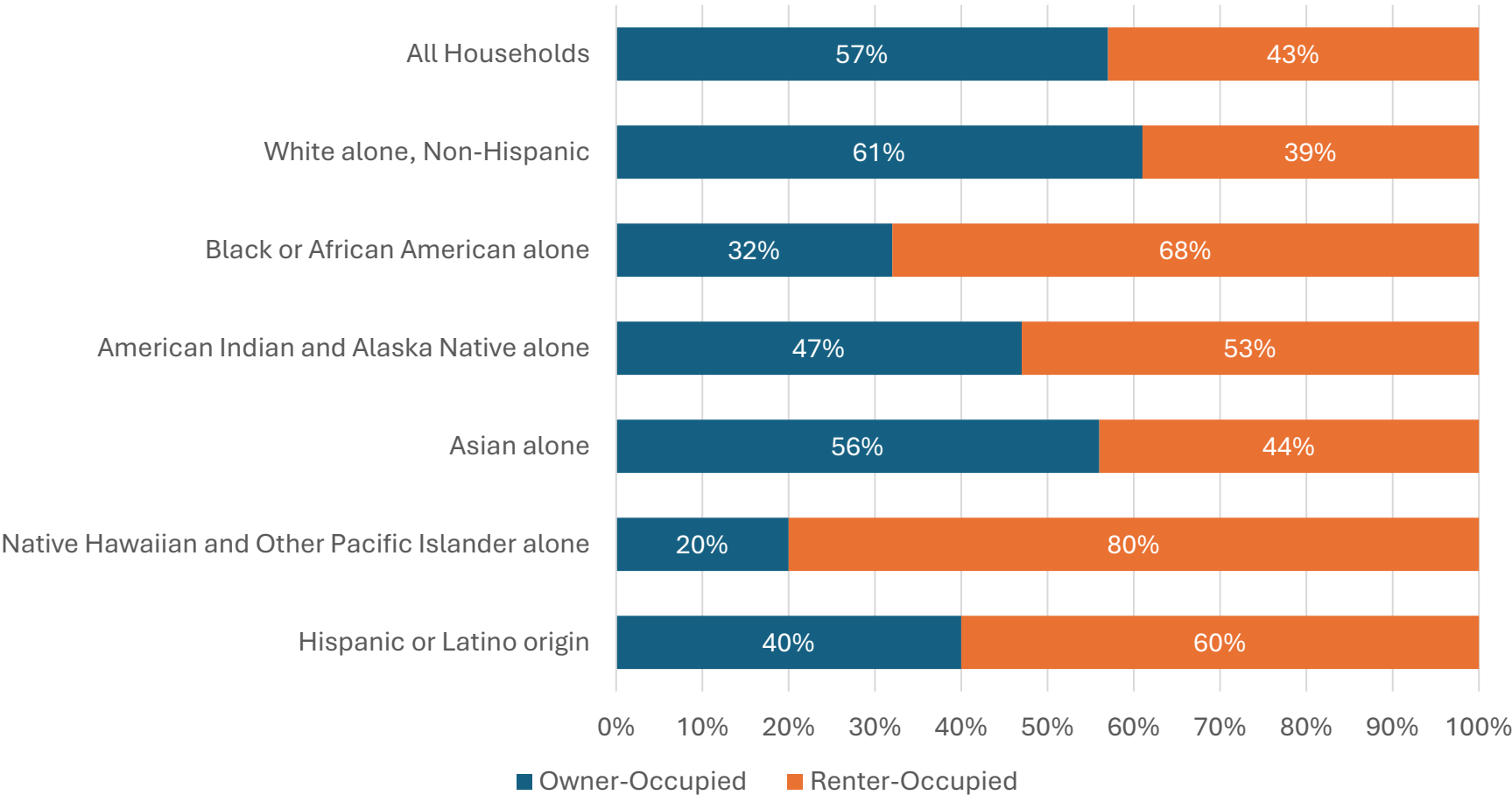


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Homeownership by Race/Ethnicity & Tenure

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

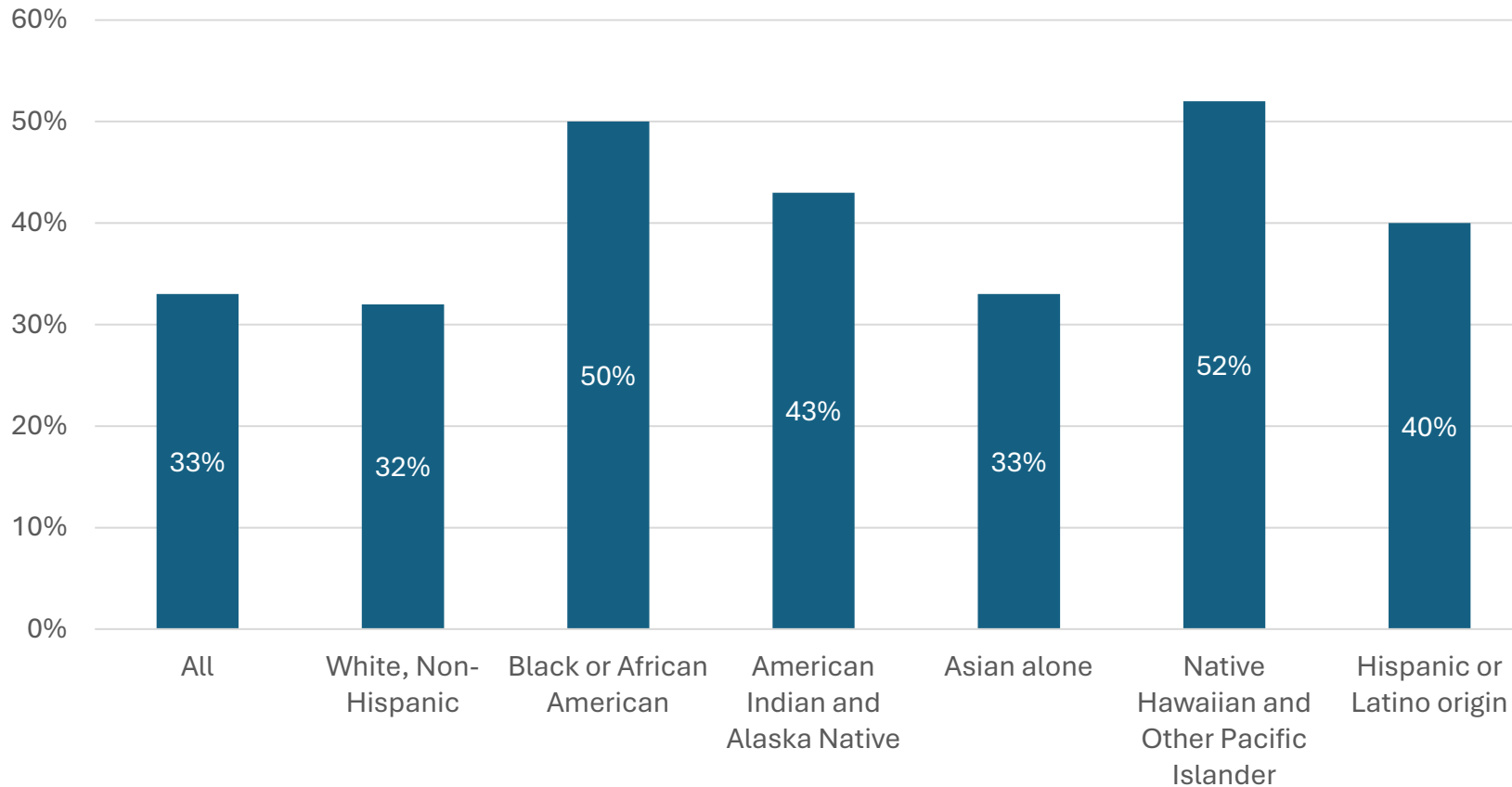


In 2023, BIPOC households in the city of Spokane had a homeownership rate of 42% compared to 61% of White, Non-Hispanic households, **a racial homeownership gap of 19 percentage points.**

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

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.

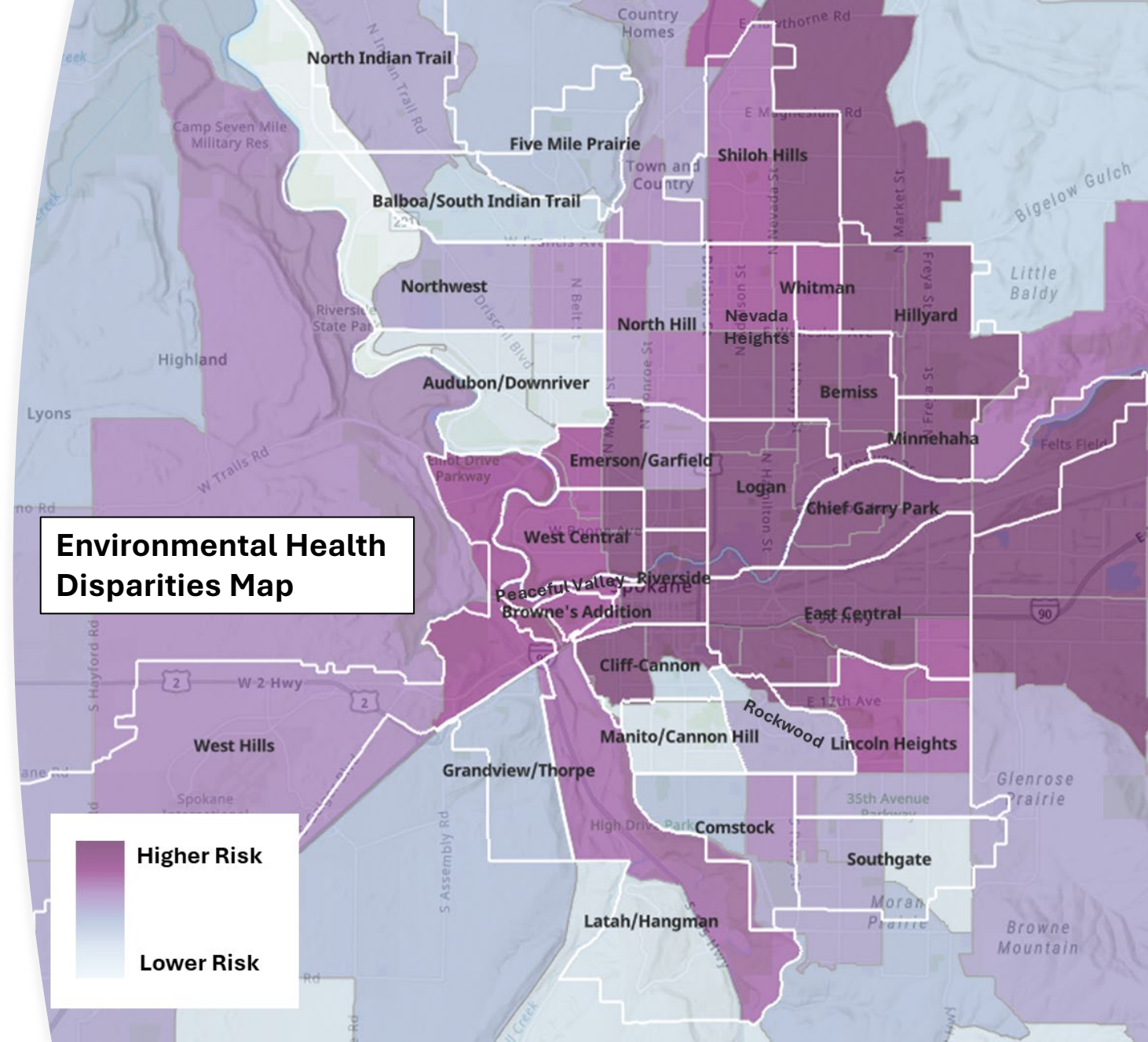
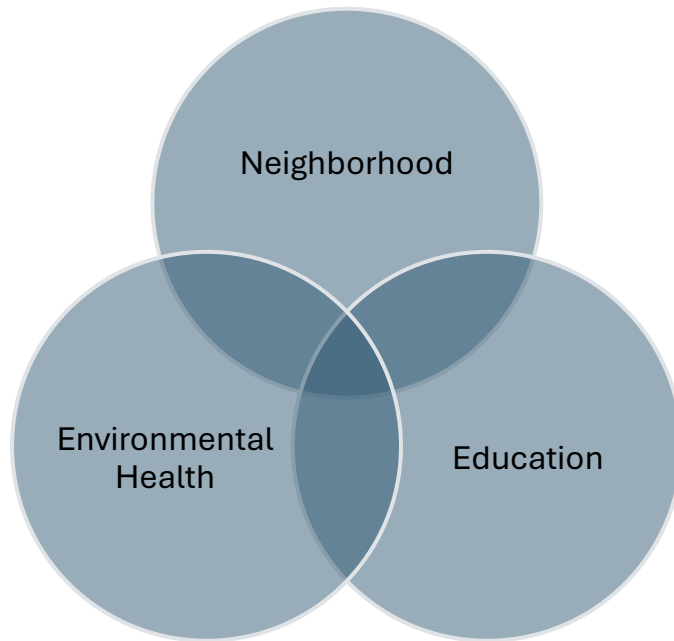
Households of color have higher cost-burdened rates than White, Non-Hispanic households.

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



Wellbeing and Access

Where someone can live is a determination of several factors related to quality of life and wellbeing such as **access to services, education, environmental health outcomes, and life expectancy.**



Displacement Risk

Data Indicators

1. Existing Displacement

- Evictions
- Foreclosures
- Demolitions

2. Displacement Risk Indicators

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

Displacement Risk Map Methodology

Updated Social Vulnerability Index, 2022

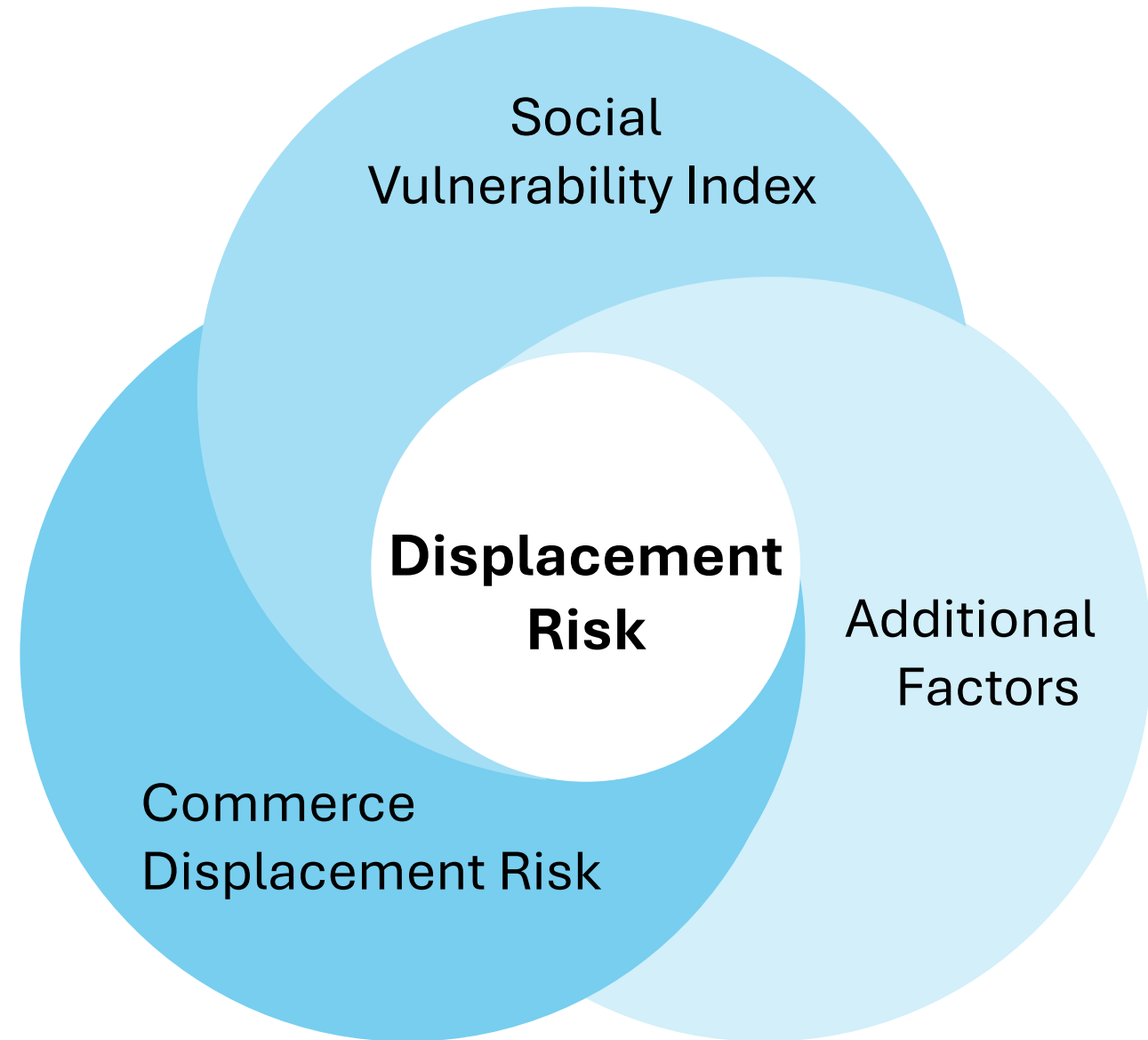
- Identify communities experiencing social vulnerability (such as poverty, lack of access to transportation, and crowded housing)

WA Commerce Statewide Displacement Risk Map

- Adds in focus on demographic change, and market conditions

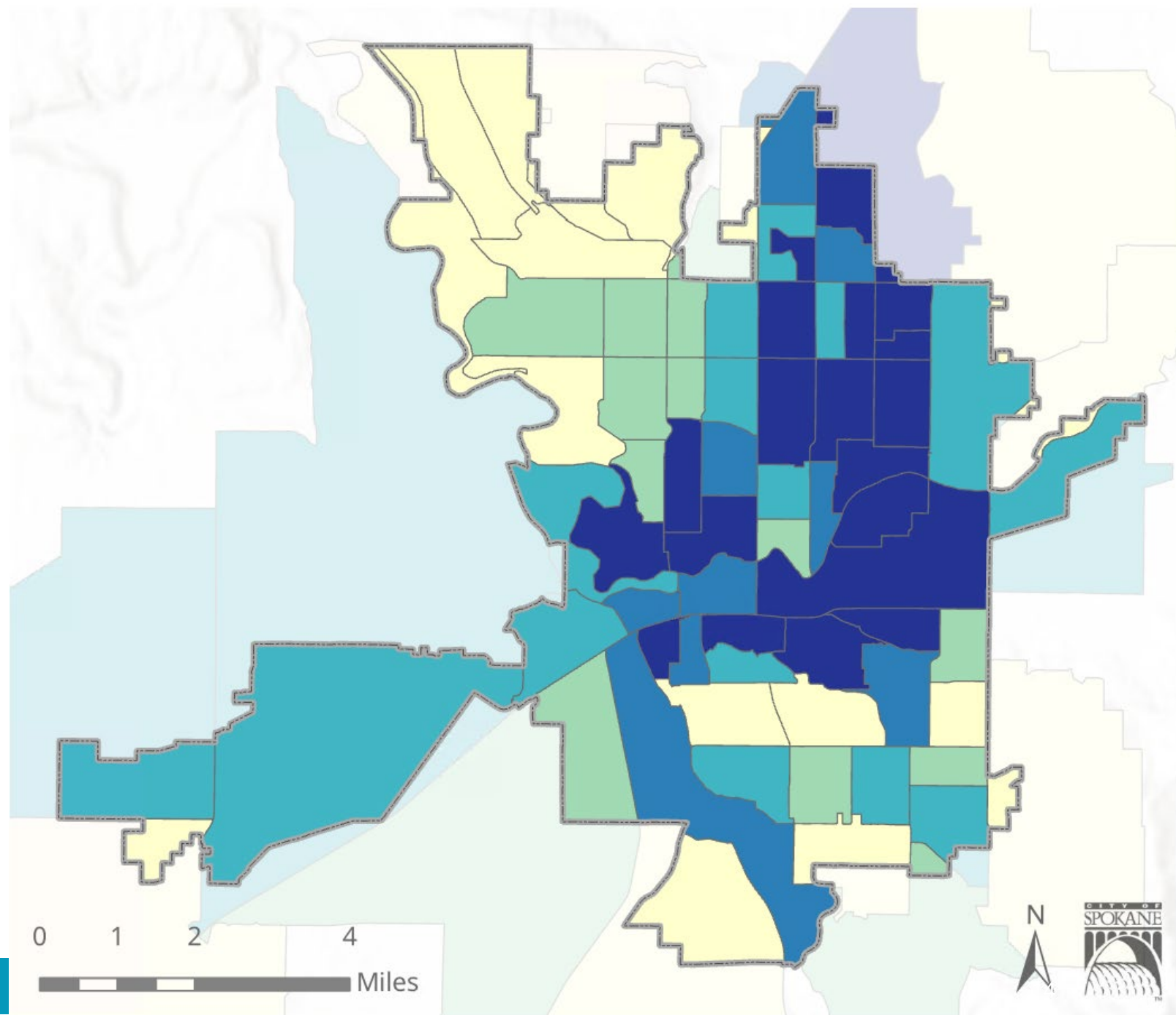
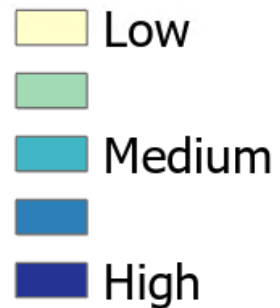
Additional Factors

- Including concentration of existing displacement, affordability, and housing quality using localized data



Displacement Risk Map, 2025

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



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Example Key Findings

There is a persistent gap in homeownership rates for Black, Indigenous, and People of Color households compared to White households.

Exclusionary zoning enacted by the City of Spokane reinforced the impacts of redlining and racially restrictive covenants.

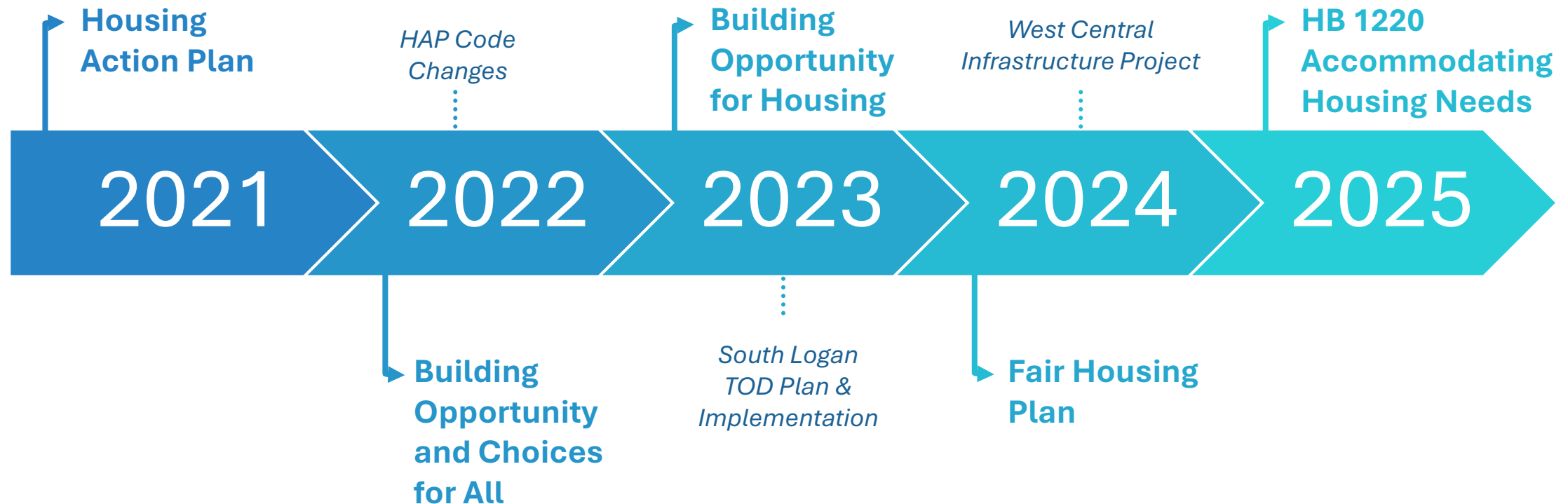
Neighborhood access, income disparities, and housing affordability vary by race.

Higher displacement risk exists in central and northeast Spokane, areas that have higher proportions of BIPOC and lower income households.



Policy Evaluation:

Progress on Housing Policy & Code Changes

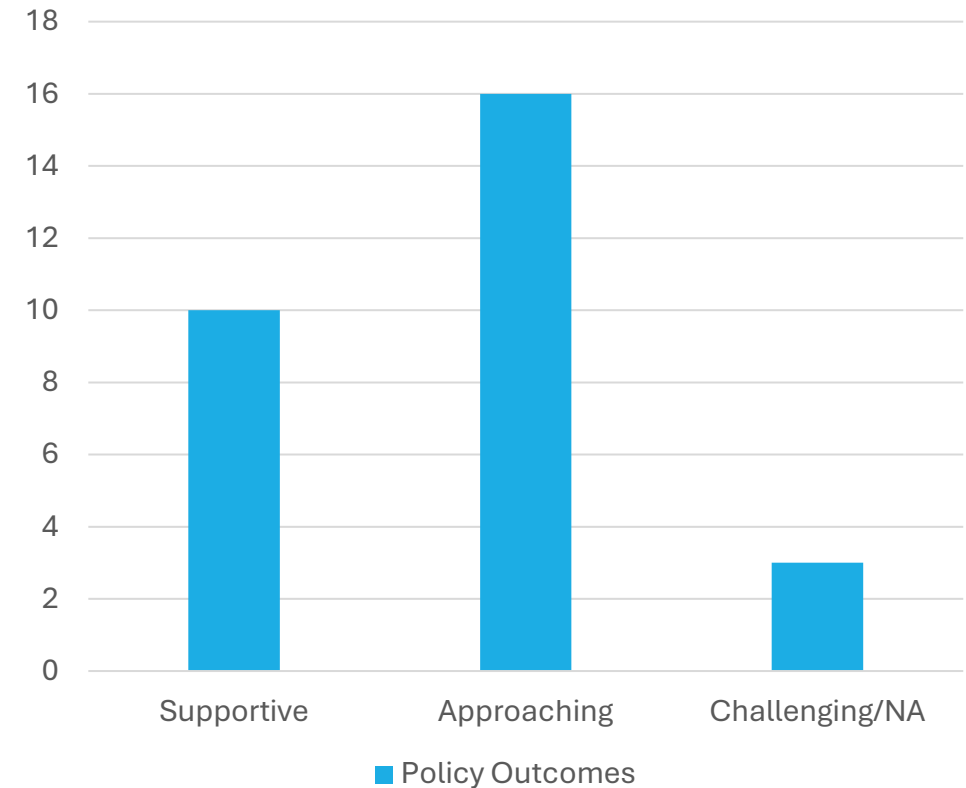


Housing Policy Evaluation: Questions for Consideration

- Is the policy effective in accommodating needed housing?
- Who benefits and who is burdened by the policy?
- Does the policy provide vulnerable communities protection from displacement?
- Does existing terminology encode bias, racially informed presumptions or phrases that promote exclusion?

Review 29 policies in the current Housing Element (as of August 2025)

Housing Element Policy Outcomes



Example Housing Policies

Policy	Analysis	Policy Evaluation
H 1.5 Housing Information Participate in and promote the development of educational resources and programs that assist low and moderate-income households in obtaining affordable and suitable housing.	<ul style="list-style-type: none"> • <i>Supports educational resources to raise awareness and increase access to important housing</i> • <i>Could be made stronger by including additional focus on culturally relevant education, partnerships with community-based organizations serving BIPOC communities, and translation of materials.</i> 	Supportive
H 1.11 Access to Transportation Encourage housing that provides easy access to public transit and other efficient modes of transportation.	<ul style="list-style-type: none"> • <i>Addresses high cost of transportation on households and promotes reducing commute burden.</i> • <i>Could contribute to displacement in transit-rich areas due to rising demand, access to services, and desirably, particularly if housing affordability is not preserved.</i> • <i>Should clarify inclusion of all income levels and accessibility needs or emphasis on providing benefits to areas with historic disinvestment to avoid exclusion.</i> 	Approaching

Additional Policy Considerations

Housing Action Plan

- A. Increase housing supply, options, and affordability for all incomes.
- B. Preserve housing affordability and quality to help people thrive where they live.
- C. Enhance equitable access to housing and homeownership.
- D. Leverage and grow partnerships to support housing initiatives across the region.

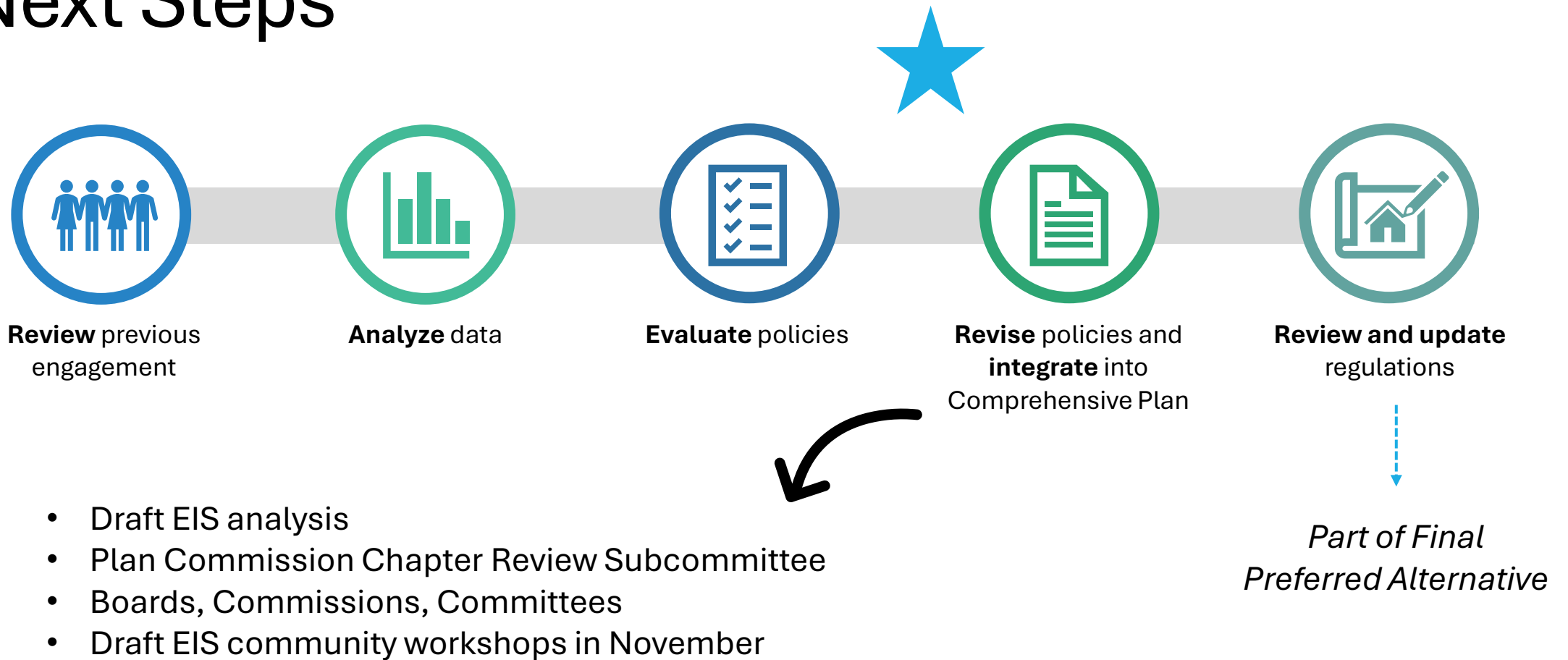
Anti-Displacement Measures

- South Logan TOD Plan
- West Central Infrastructure Project

Fair Housing Plan

- Recommendations on middle housing, mixed use housing, siting of affordable housing, tenant protections, and racial equity framework

Next Steps





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Join the conversation at PlanSpokane.org!



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Draft RDI Report | September 2025

