

Housing Quality

June 16, 2016

Item #	Policy/Program Name	Is this tool a policy, program, or strategy	Summary of the program, policy, strategy. How does it operate/work?	What is the outcome?	Examples of this from other communities (provide links to municipal codes and other resources as available) List the city and state							Barriers
						Abandoned Homes	Homes in Foreclosure	Chronic Nuisance Properties	Substandard Properties	Vacant Residential Lots	Housing Affordability	
1	Public/private partnership in neighborhood revitalization	Program	Provide financial incentives for rehabilitation of single family homes and rental property in targeted neighborhoods. Public funds would be used to match a property owner's investment in rehabilitation of property. This could be in done in a number of ways like matching grants or by buying down the interest rate on a bank loan.	1) Improvement of the housing stock, especially in the neighborhoods that ring downtown. 2) Provide incentives to bring private money into play. The work needed community wide can't be done with public funds alone. 3) Link public investment to private investment	Banner Bank has a loan product used in Portland designed for inner city rehab. The TIP Housing Committee has explored with them the idea of an interest rate buy-down using public funds. (For example taking the interest rate down to 2%) They were very open to the idea. Other banks may have similar programs				X		X	
2	Create a Community Land Bank	This would be a new program that creates a very powerful tool to address a number of related issues	Create and fund a Community Land Bank that is empowered to purchase hold and re-sell properties for the purpose of community revitalization.	Reduce blight. Create a better process for addressing foreclosures. Can acquire properties quickly when they are available. Allow timely action when demolition is called for. Make properties available for commercial and residential re-development	Genesee County Land Bank in Flint Michigan. Cuyahoga County Land bank in Cleveland Ohio are two good examples. Four research articles examining Community Land Banks and their impact on community revitalization have been submitted and are available to committee members	X	X	X	X	X	X	
3	Home Rehabilitation Program	Policy change	1) Allow geographically targeting of funds 2) Require façade and landscape improvements for each home	Rehab dollars would be used to show obvious visible changes in targeted areas. This is the only way to stimulate further investment. It is well known that when one or two houses on a block are improved, other improvements follow. Investment begets further investment. This reality should inform how we spend home rehab dollars.	The TIP Housing Committee has developed proposed Exterior Rehab Standards based on reasearch into existing standsrds in Peoria, IL, San Bernadino, CA, New York State and other jurisdictions.				X		X	
4	NeighborhoodLIFT Program (In partnership with Wells Fargo. Program AKA, HomeLIFT and CityLIFT)	Strategy	Supports sustainable homeownership and advance neighborhood stability, the LIFT programs deliver down payment assistance and financial education to homebuyers in collaboration with NeighborWorks America and local nonprofits.	Provide funding for first time home buyers to purchase homes. Target areas specific areas in Spokane, program could specify types of housing that is eligible to purchase under this program as well as income levels of people to utilize the funding. Program would include education	Various	X	X	X	X			

Housing Quality

June 16, 2016

Item #	Policy/Program Name	Is this tool a policy, program, or strategy	Summary of the program, policy, strategy. How does it operate/work?	What is the outcome?	Examples of this from other communities (provide links to municipal codes and other resources as available) List the city and state							Barriers	
						Abandoned Homes	Homes in Foreclosure	Chronic Nuisance Properties	Substandard Properties	Vacant Residential Lots	Housing Affordability		
5	Apply for NeighborhoodWorks Funding	Strategy	NeighborWorks received \$122.5 million as a result of the Dept. of Justice settlement with Bank of America. NeighborWorks will be implementing Project Reinvest to provide housing counseling, neighborhood stabilization, & foreclosure prevention. Funding for these activities will be made available through an open and competitive process to nonprofits and qualified organizations, with an intent to maximize benefit for communities and individuals impacted by the foreclosure crisis.	Eligible uses of Project Reinvest grants will include those efforts designed to: 1. Assist individuals in stabilizing their finances, rebuilding credit and establishing savings. 2. Support down-payment lending to low and moderate income individuals. 3. Promote stabilization and revitalization in areas hit hard by foreclosure.	New grant program.		X					X	
6	Align service dollars from grants or other sources to assist people to relocate into safe housing					X			X	X	X		
7	Financial institution funding pool/foundation	Strategy	1. Partner with local financial institutions to pool funding that could be utilized by the City, nonprofits, developers, landlords and/or property owners for home rehab. Strategy could focus on target area or housing type. 2. Grants/sponsorship dollars to demolish homes.	Provide funding for home rehab, demolition, funding leveraged to rebuild homes	N/A	X	X	X	X				
8	Tracking repairs and making fixes to homes	Strategy	Identify repairs needed for substandard, abandoned, chronic nuisance, and foreclosed homes. City to make repairs and place the costs from the repairs a lien on the property	Home rehab	N/A	X	X	X	X				
9	Small grants to property-owners and/or landlords. Rental Housing Rehab grants/loans	Strategy	Provide grants to landlords and/or home owners to repair/rehab. Their homes by offering small grants that address home health, safety, and curb appeal	Home rehab	N/A	X	X	X	X				
10	Low & Moderate income Owner Occupied Housing Rehab grants/loans												
11	Rental Housing Rehab Grants/Loans	Housing Quality & Affordability											
12	Housing Rehab Target Investment Areas	Housing Quality											

Housing Quality

June 16, 2016

Item #	Policy/Program Name	Is this tool a policy, program, or strategy	Summary of the program, policy, strategy. How does it operate/work?	What is the outcome?	Examples of this from other communities (provide links to municipal codes and other resources as available) List the city and state							Barriers	
						Abandoned Homes	Homes in Foreclosure	Chronic Nuisance Properties	Substandard Properties	Vacant Residential Lots	Housing Affordability		
13	1 st Time Homebuyer Housing Rehabilitation Grant	Program	Identify grant funding for 1 st time homebuyer housing rehab. (i.e. Neighborhood Works grant)	Improve life-safety and housing stock appearance in targeted low -income neighborhoods and/or blighted neighborhoods with poor housing quality	NeighborWorks Program								
14	Education program for developers in how to utilize CDBG and HOME funding to build new housing	Program	Offer educational classes annually focused on educating local developers in how they can utilize CDBG, HOME, and/or other housing funds for local housing development.	Educate developers to utilize funds for building homes and build new homes	N/A					X			
15	Utilize CDBG, HOME, and/or other home funding to provide housing rehabilitation or the purchasing of homes in foreclosure	Program	Work with HUD to identify other means to utilize CDBG, HOME, and/or other funding to do home rehabilitation or purchasing of homes in foreclosure	Home rehab	N/A	X	X	X	X	X			
16	Partnership with local real estate agencies	Strategy	Partner with local real estate agencies to offer lending opportunities to 1st time home buyers. Create a package of benefits to encourage people to purchase properties in a targeted area. Program to focus on foreclosed/abandoned properties	Create a package of opportunities for 1st time home buyers to purchase homes	N/A	X	X	X	X	X			
17	Allow for commercial development in neighborhoods	Policy	Change city zoning to allow for commercial development on infill properties, pair this program with vacant residential land and abandoned/foreclosed/substandard/chronic nuisance homes to create larger areas	Local developers both residential and commercial cannot find available land in Spokane to do new developments. This program would incentivise developers to purchase residential properties and create commercial buildings on it	N/A	X	X	X	X	X			
18	Spokane Urban reNewal (SUN)	Program	SUN creates mixed use, mixed-income, affordable housing by returning abandoned properties to productive use. This City/private equity partnership leverages public health and safety concerns posed by chronic nuisance activity and generates the incentive and mechanism for owners and lien holders to immediately rehabilitate, demolish or sell/relinquish their abandoned property. SUN focuses on revitalizing one tipping point neighborhood at a time but applies to the entire city.	Return the estimated 1,500 abandoned properties in the City of Spokane to productive use through a municipal enforcement (chronic nuisance abatement and receivership) and private equity partnership. This program will reduce crime, reduce drug use, create jobs, create affordable housing, empower neighborhoods, increase property valuation, build revenue, and improve the City of Spokane.	2332 W. College was once the worst epicenter of criminal activity in the City of Spokane; however, by combining civil enforcement with private equity, we succeeded in restoring this community blight to productive use.	X		X					

Housing Quality

June 16, 2016

Item #	Policy/Program Name	Is this tool a policy, program, or strategy	Summary of the program, policy, strategy. How does it operate/work?	What is the outcome?	Examples of this from other communities (provide links to municipal codes and other resources as available) List the city and state							Barriers
						Abandoned Homes	Homes in Foreclosure	Chronic Nuisance Properties	Substandard Properties	Vacant Residential Lots	Housing Affordability	
19	Rental Registration Program, Rental Inspection Program, and/or Rental Business License	Program	Three main types (may be combination): Rental Registration requires owners to register rental property with the city. Rental Inspection requires all or targeted rentals to obtain periodic inspections. Rental business license requires owners renting property to obtain a business license	Allows city to identify property owner and locate responsible parties for code or nuisance violations. Ensures safe and healthy rental housing.	Washington State Law Rental Registration and Inspection Program - Seattle; Rental Business License (with provisional inspections required for substandard properties) - Tacoma; Rental Registration & Safety Inspection Program - Bellingham; Rental Dwelling License - Pasco, Rental Registration (no inspections) - Raleigh, NC			X	X		X	
20	Review of properties that may allow re-investment or redevelopment in line with community needs of lots and blocks for housing – consider mechanism and funding such as land banking, CDBG funding, or zoning incentives								X		X	
21	Target home demolition and/or rehabilitation	Strategy	Find areas of focus that would demolish or rehabilitate homes within several blocks. The program could focus in neighborhoods with high abandonment, foreclosures, chronic nuisance, and substandard homes. By focusing on 3-7 homes in one area would; 1. incentivise local developers to partner with the city. 2. help in creating a "tipping point" neighborhood where other property owners in the area would also improve their properties. 3. leverage the deal with partnerships by including vacant residential lots in the area for building new homes. Could place other parameters on new home owners like must qualify for Section 8 Housing Vouchers, income level specific. Work with CDBG dollars to demolish homes.	Remove homes that are unsafe for people to living. Remove homes where improvement to rehabilitate home out weighs cost to demolish. Enhance homes that are in disrepair so that new property owners would purchase the homes. Build on vacant residential lots.	N/A		X	X	X	X	X	
22	Align the court system with the foreclosure process including timely filings and follow up hearings								X			

Housing Quality

June 16, 2016

Item #	Policy/Program Name	Is this tool a policy, program, or strategy	Summary of the program, policy, strategy. How does it operate/work?	What is the outcome?	Examples of this from other communities (provide links to municipal codes and other resources as available) List the city and state							Barriers
						Abandoned Homes	Homes in Foreclosure	Chronic Nuisance Properties	Substandard Properties	Vacant Residential Lots	Housing Affordability	
23	Inventory affordable housing stock	Program	Work with stakeholders; identify need, and potential for partnerships. Partnerships with Spokane Low Income Housing Consortium and the Community Assembly. Need to assess how much housing in Spokane is affordable. Engage the community to gain their perspective of what "affordable" means to them.								X	
24	Address transit needs in the Comprehensive Plan	Strategy/Policy	Partner with public transit & U-District to research transit needs. Reduce transit costs for target incomes							X	X	
25	RFQ & RFEI. Request for expressions of interest & find models to do.	Strategy/Policy	Develop housing for very low, low and moderate income. Investment strategies/incentives. Program applies to lower than 30% rule.			X	X	X	X	X	X	
26	Provide definitions for housing quality and affordable housing.	Strategy/Policy	Promote home ownership through research models. Define housing quality, housing affordability, and housing adequacy to be utilized in the Comprehensive Plan and by other groups i.e. Plan Commission, Affordable Housing and Real Estate Portfolio Committee (AHRPC)	Increase home ownership and create a standard definition for housing quality and housing affordability.		X	X	X	X	X	X	
27	Identify blockades to development and ways to fix them.	Strategy/Policy	Reduce blockades to development of town homes, cottages, ADU's, and infill. Identify blockades and implement strategy/policy through the Plan Commission, interviews, outreach, investigate, verify, come up with solutions.	Increase the ability to develop homes by increasing the types of homes that can be developed.		X	X	X	X	X	X	
28	Infill Housing Overlay Zones	Program/Strategy	Survey and designate areas for more infill development in targeted, historic urban neighborhoods. Development/density bonuses work in conjunction with design guidelines or standards.	Easier and reduced obstacles and cost for small scale infill development (for vacant residential lots) and adaptive reuse of existing structures through greater flexibility, while maintaining and contributing to the character of established neighborhoods.	Chelan, WA Munic. Code Ch. 17.15; Los Angeles, CA Ordinance No. 175038; Edmonton, AB Zoning Bylaw 12800	X	X	X	X	X	X	
29	Review legislative opportunities to provide a consistent, equitable and defined period of time for foreclosure.											