

# Spokane Housing Action Plan

## Roundtable: Affordable Housing and Rental Housing

### Discussion Notes (Updated) - DRAFT

Wednesday, September 23, 2020 | 10:30 am - 12:00 pm | Zoom Meeting

#### PROJECT OVERVIEW

The City of Spokane is creating the Housing Action Plan to help increase housing options that are affordable and accessible for people and families of all incomes. The plan will provide a strategic approach to address current and future housing needs of the Spokane community. The City hosted a series of virtual roundtables in September 2020 as an opportunity to dive deeper into key topics and discuss potential strategies with stakeholders, partners, and community groups and members. For more information, please visit the project page at <https://my.spokanecity.org/housing/spokane-housing-action-plan/>.

*Disclaimer: Notes from this roundtable exercise do not necessarily reflect fact-checked information and are a documented recap of the discussion by attendees throughout the presentation and various breakout sessions.*

#### PARTICIPANTS

- Alex Gibilisco, Council Office
- Ana Trusty, Mujeres in Action (MiA)
- Brian Grow, First Presbyterian Church
- Brian Jennings, Spokane Housing Authority
- Chris Davis, SNAP
- Chris Venne, ECCO
- Darin Watkins, Spokane REALTORS
- David Carlson, Disability Rights Washington
- Diane Zemke, Affordable Housing Committee, CHHS Board
- George Dahl, City of Spokane Community, Housing, and Human Services
- Greg Francis, Plan Commission
- Jason Ruffing, City of Spokane Code Enforcement
- Jessica Engelman, Spokane Active Transportation
- Jim Breidenbach, Craftsman Construction Inc.
- Keith Kelley, Kelley Rental Properties
- Lisa Gardner, Council Office
- Loretta Cael, Parkview Services East
- Luis Garcia, City of Spokane Code Enforcement
- Madison Beal, World Relief
- Mary Winkes, Community Assembly
- Melissa Morrison, Council Office
- Council Member Michael Cathcart, District 1 (Northeast Spokane)
- Michelle Pappas, Disability Action Center NW
- Natalie Bragg, Liberty Parks Kids
- Paul Trautman, City of Spokane Community, Housing, and Human Services
- Paul Warfield, Mayor's Office
- Rev. Pamela Starbuck, Manito Presbyterian Church
- Rob Brewster, Interurban Development LLC
- Shannon Meagher, Kiemle Hagood
- Steve Corker, Landlord Association
- Terri Anderson, Tenants Union
- Tirrell Black, City of Spokane Planning

#### City Support Staff:

- Maren Murphy, Moderator
- Christopher Green, Facilitator
- Shauna Harshman, Facilitator
- Colin Quinn-Hurst, Facilitator
- Taylor Berberich, Facilitator

## DISCUSSION NOTES

*Note: During the breakout sessions of the Affordable Housing and Rental Housing roundtable, the incorrect questions were inadvertently supplied for discussion and reporting. These responses are recorded under Questions - Part 1. Following the roundtable, the participants were given additional opportunity to respond to the correct questions as outlined in the agenda. These responses are recorded under Questions - Part 2. Additionally, one of the breakout group's notes were misplaced and not returned for compilation.*

### Questions - Part 1

*Note: These questions were not the intended discussion questions, however we wanted to provide the responses.*

#### **1. One of the key goals in the Housing Chapter is to provide opportunities for a variety of housing types that is safe and affordable for all income levels. What opportunities do you see for increasing housing options?**

- Variety of housing types is critical; we do not have the same variety of housing options for homeownership that are affordable - townhouses, condos, etc. People that are buying them still have to qualify to buy them, many resources available to qualify people if we can build them. Condos 5% of counseling in Spokane - few and far between, especially for first time home buyers; larger percentage in Western (90% of first-time buyers - condos or townhomes, with HOA fees between \$400 and \$700) and even Central Washington. Even with HOA fees - cheaper than rent.
- Have mentioned in other groups need to define SFR zoning. Other elements that support rental housing that sometimes get forgotten - public spaces. Example - family with young children, park spaces that are easily accessible, then there is less pressure to rent a home with a yard. Choice of transportation modes, not just driving as only option. Less of element of choice in renting, this means supporting renters in other ways.
- Communities we serve (domestic violence survivors); many don't have a job and need a long-term temporary place and do not know English - sometimes due to controlling behavior of abuser. These are two large barriers to affordable housing in Spokane right now. Spaces that are cared for or maintained by property rather than tenant is important.
- Are there housing and shelter resources available for English speakers, or is there a system shortage overall?
- One shelter that we've dealt with didn't have staff that spoke English, so critical information was not passed along to survivor (Covid outbreak, for instance). Need something that can accommodate 7-8 people in household? Most federal grants make it difficult due to price to accommodate 7-8 people, will probably include a yard to take care of - these can add up for domestic violence survivors.
- Last bullet point - preservation of unit itself, preservation of lots/density/feeling - how do people feel about what this means?
- Doesn't necessarily involve neighborhood feel from a renting perspective; often testimony from homeowners related to neighborhood character. Perception of renters as being bad neighbors, bringers of increased crime rates, poor maintenance. Renters put in awkward position of not having control over things like home appearance - but it gets associated with them. Sometimes

lack of storage space for maintenance equipment. Property maintenance responsibility for landlords would make future units more popular in the future. Example - half-painted house.

- For homeownership - need to be prepared for homeowners that have not been making house payments during COVID-19.
- We need more housing. Disability community has a challenge getting access to transportation, infrastructure, and jobs. We need a health, vibrant community where you can live close to where you work, optimize the community we currently have.
- City is doing a good job of reducing risk, being creative and helpful in finding resources, allowing us to move ahead in increasing housing stock. We need more, and the diversity of housing types could be improved if we are able to build in different neighborhoods, not congregating all the housing in the same neighborhoods. Encourage affordable housing throughout the community.
- Would like to see more community buy-in into what housing could look like and benefit our community if we had more choices and real choices in where to live. Broader education in the community.
- Relatives in Seattle, affordable housing in Seattle is way different than this region (pre-COVID). We need better salaries and jobs, which would make housing easier. We need to introduce different types of homes, friends looking into tiny homes, and that should be an option.
- As a Spokaneite, born and raised, have seen very healthy neighborhoods that now lack resource, and there needs to be revitalization, incentives and restoration to these charming homes that have been boarded up and run down. First and foremost, revitalize and restore the neighborhoods. More econ. Development in these neighborhoods to attract developers into neighborhoods. Healthy neighborhoods are possible in Spokane, with different and better planning. There has to be programs and resources made available for these neighborhoods. Seconding Brian's earlier comment, about the Perry district and reducing risks, and that needs to be available to other neighborhoods. Having lived in different cities and coming back to Spokane, you can really see the lack of diverse housing and workforce housing. Either you have to buy a house you can't afford or look for low-income housing.
- There's been decades of neglect to these properties, creating a disparity between low-income and unaffordable options, fostered by the lack of a property maintenance code for these existing structures. After properties are built, we set them off and don't do anything for maintenance. Other communities have had a lot of success with a property maintenance code. More regulatory oversight through a rental registry will improve the housing stock. As we improve the living conditions, we'll have an opportunity to fill that gap. Distressed properties and unreachable properties. Maintenance focus would help.
- Big barrier for refugee community and World Relief in trying place people in housing is the lack of public transportation near these properties. The application process for rental units has been a huge barrier for clients, the cost associated with applying dissuades clients from even trying to live in those places.
- Critical to know the numbers. We are in Year 7 of double-digit price increases. Rental vacancy rates of 1-2%. Majority of people in these rentals are actively looking for houses. By fed. Definition you need to provide a home of around \$250,000. Every FHA home, only 7 available in Spokane under \$250k. Inventory is the most critical issue, and it pushes people on the fringe the hardest. Home ownership is critical in solving the 40-point equity gap in Spokane and falling overall housing ownership. Do everything we can to increase housing stock at those lower rates. We need to take a hard look at zoning codes and lack of flexibility and find out what isn't working for Spokane and what is working in other communities. Number one tool in survey is incentives for builders. Consider supporting house bill 15-290, sales tax toward increasing housing in Spokane.

40% has to be used to backfill existing housing stock, 60% to increase the availability of housing. That would be \$5M per year in Spokane to address this issue.

- See zombie properties back into the housing stock
- Residential foreclosure registry - hovers around 300 recently and the vast majority are still occupied
- Undeveloped land to be developed, and intensity increased
- Adaptive re-use of buildings
- Create a community land bank (Venne), not in the traditional way, private developers buy and hold. Create a pool of money to buy and hold property for community use.
- Zoning holds back development for missing middle housing in desirable neighborhoods or areas. For example, Light Industrial could be opportunity in East Central.
- Really need to evaluate zoning in all areas. Look for areas where it is less expensive or easier to build multifamily homes. Lang aggregation is costly. Recommends building where other zoning allows, or change zoning to permit housing
- Senior housing should be expanded. We have large rent burdened community. Rents for senior housing typically run higher than the market. No new construction beyond 1800 units in past several years and we could need up to 7000.
- Money also needs to be allocated to other populations with housing needs beyond homeless. Single wage earners, and elderly needs are significant. We need to be creative in creating partnerships to address this.
- Roommate situations to help make housing pencil for low wage earners.
- Creative duplex ownership strategies
- Shared equity ownership - land trust is just one of half a dozen similar strategies
- We can look to create more incentives - density bonuses have been used in other communities successfully.
- Another incentive is fee collection on the back end of the project, lowering the cash needs of the developer up front.
- We could incentivize experimentation with things like co-op housing, similar to condos. Looks on the front end a lot like a rental.
- How do we better encourage what we want?
- 3 stories is what the market in Spokane appears to support on the private development side.
- The opening of the condo market would be very helpful.

**2. Housing and transportation costs are typically a household's largest expenditures. How do we make sure housing and transportation costs are both affordable?**

- Transportation is big expense - how to link to housing affordability. Parking requirements, cost of parking. Zoning around City Line. What does this look like in a different market?
- Conversations around access to well-paying jobs, healthy food, walkability, fast public transportation, green spaces, medical services. Are we creating access to these other resources when we create affordable housing?
- The challenge is that transportation corridors are aligned in the most expensive property zones, creating a price barrier. It might be cheaper to move transportation lines or add options to transportation rather than moving housing to where cost is a barrier. Consider adding light retail or workforce opportunities in R1/R2 zoning, kind of an old-school approach like in West Central, where you can still see old storefronts.

- Reiterate that the old model of living is something we are going back to, a model where we aren't dependent on transportation, where community was centered around church and a convenience store, you didn't have to leave your area. The blueprints are there, we have experience in the compatibility of uses, adding more flexibility to the use types. Opportunity to look backwards.
- In the 50s and 60s, when there was one bread-earner who could live near a job, but that's not the case anymore. With two-income family, you can't harken back to the 50s and 60s in the same way, one earner may be traveling 30 miles.
- Dynamics have changed in the social environment, if we can get the vast majority of those amenities, people do move based on those considerations, like people moving to the school district, parent moving their family to the school district they want. Rounding out the amenities for the majority of the population, not all scenarios, like people driving here from Idaho due to a lack of work, coming to Spokane. We have pressures from around the greater region.
- While we try to place amenities in various areas, we have moved to big box stores and ordering online, people aren't buying from small local businesses. Example, Northgate Mall in Seattle. People are not going the same way to shop.
- Originally from Seattle, going back, there seems to be neighborhoods that have revived, with names that weren't previously recognizable, so there is something going on there, perhaps driven by cost and that driving is a nightmare. Get some data, what is going on there, would it be helpful.
- The neighborhood model makes a lot of sense, even though there are things that will pull you out of it time to time, but the more things that are close, the more you have access to them. Example, Shadle Area near NW Blvd., zoning from the 20s, at that time there were neighborhood grocery stores, you put in your order and they brought it to your house. When the neighborhood was platted, what is now a brewery was a grocery store, and we are getting back to that with a neighborhood distribution center for groceries. Can't predict the future and business models, but we know that close is easy and far is hard, Seattle knows that well, after living there 15 years, commute was 2 hours each way, each day from Bremerton, housing prices still higher than Spokane, but far less than Seattle area. You have to make far more than \$100K per year, otherwise you're sharing with multiple people in a rental apartment. Workforce is living an hour out of town in order to have livable conditions. We don't want that here, but that's where we are headed. The second something affordable comes up here, even if it is out in Spangle, it is off the market. We want people to stay here. Before pandemic, we had a track record of growing jobs, want to get to a healthier economy paired with local housing. Don't want substandard conditions.
- Putting numbers on it, a house under \$250, we see up to 36 offers in Spokane currently, reflecting the numbers of people in apartments looking to buy. UGM, people graduating from programs living in apartments, are competing against 1-2% vacancy rate. There is no end in sight right now regarding house price increase. We will be at 12% growth, it's gone for 7 years in a row, don't know if there will be a cap.
- Big concern when placing refugee clients in housing long-term, how is it going to be affordable for them? Moving constantly to find affordable housing isn't good for a family. The more local markets, grocery stores, near homes, is so beneficial for these families. Having to travel so far by bus limits the amount of resources they can travel with, and also limits social interaction and local social fabric.
- Example: Thorpe neighborhood, no coffee shop, no natural community center --- donut shop, coffee shop, are the informal places that start to create community.
- Intensify zoning around transportation corridors and work to encourage development in those corridors
- Strengthen public transportation in these areas and other under- served areas

- Important not to carry this strategy too far, especially serving low income folks to avoid concentration of poverty to maintain mixed income neighborhoods throughout the City. Can foster income disparity in neighborhoods.
- Overall just need more density and housing options in each neighborhood.
- Eliminate single family zoning all together and allow duplex and tri-plex in all neighborhoods with greater intensity around transit.
- Auto dependent housing is sometimes more affordable in some locations. Market rate housing options desires are variable. Parking needs are dependent on location. People should have housing choices to be either auto dependent or not in various locations.
- In the outer developments trading transportation costs and housing costs.
- Limited supply of both owner and renter options which has a large impact on affordability. Available units need to increase!
- Incentivize the developers that care about design.
- Parking requirements assist with affordability.

### **3. What type of areas and centers in Spokane city are most supportive and/or have the most capacity and amenities for development?**

- Works well where there is a center or corridor, but whole neighbors that are not really aligned with a center or corridor, so transportation and other amenities not available.
- More commercial in residential zones - some neighborhoods do not support commercial for essential things like food and toiletries. Food deserts in areas left out. Making sure everyone has access to everyday amenities that they need - this also brings more jobs closer to where people live.
- If you visit large cities, they have small commercial districts every mile to 1.5 miles, with grocery stores. Spokane lacks that, many have a long walk to the store or complicated bus ride. Not always the case in larger cities where there are small commercial districts every mile / 1.5 miles with grocery stores.
- Three kinds of grocery stores; large ones, corner stores (but don't always sell food), traditional corner stores (can't get as much variety, but can get good food). Example - Green Zebra in Portland. Need to figure out how to promote more of the corner stores and less of the corner stores that don't sell nutritious food.
- Kendall Yards seems to have gotten this right, but the price point is too high. But that is a really good model to look at.
- There might be more affordability if it was denser. Lots of parking, no bike lanes, not a lot transit.
- Density in general. Idea around centers and corridors was to increase density. Zoning is in place, but that hasn't translated to high density. They need to double number of residents to support commercial in those areas, but that isn't happening - why?
- How is the Catalyst changing the view of South U District? Should we consider some time of catalyst investment - either public infrastructure or private development that sparks interest and development in the area. Having partnerships and ways to leverage resources into centers and corridors.
- Old streetcar streets that are very wide - N Astor by Gonzaga campus example - only see a few hundred vehicles per day, very expensive to maintain. Could support a row of housing. North Foothills, Division, North Bank - anywhere with large parking lot or strip malls or parking lot adjacent to street (even downtown).

- Balancing preservation and development is a struggle in Spokane. We have a lot of older housing in Spokane, some of it is substandard. We have to own up to this and have a standard to maintain it. We can't afford to leave this land fallow and abandon it in the meantime.
- Old rental stock allowed to deteriorate due to lack of rental protection - tenants are often aware of issues. Creates worse housing and potentially more affordability issues - example energy/utility costs due to malfunctioning equipment (windows, heater, etc.). This is even a problem for tenants with resources, and can be complicated by other factors. Quality of housing is a factor in affordability as well. Strict inspections prior to units going on the market would help with this - safety issues could be addressed. Random inspections would avoid putting renters in the middle of it. Renters also don't want to risk housing being condemned and losing residence.
- The centers and corridors have the most expensive real estate. Density works great outside of those areas, good place to put multi-family housing. It's really difficult to put affordable housing on expensive transportation corridors.
- How many centers have not yet been developed? 14th and Grand for example still has not been planned. Even though that is what was put into place, somehow there hasn't been the resource or capacity to plan for those centers. At 14th and Grand it's still dangerous to cross the street. Have to have the resources and commitment to make the plan a reality.
- Regarding revitalization, do we know the amount of vacant land or vacant properties that could be utilized? Take what we have already and invest in those homes. That may be a much less costly way to develop housing stock.
- East Central neighborhood, hurts to move back to Spokane and see a lack of housing there and the housing that is available isn't desirable. How is Perry District happening? How can that spill over to Altamont area. Walking Underhill up to Liberty Park and Altamont, now that is "Perry District" but that's really upper East side. Hurts to move back and see such a gap, either low-income or price-gouged townhomes. Knows what it used to be like. Here are the choices, stay in expensive townhomes or Richard Allen. There are beautiful homes that could be restored. There is some land somewhere where we could have mixed-income or multifamily housing in East Central neighborhood.
- Lowest home ownership in East and West Central neighborhoods, would like to see a hard effort by the City to incentivize building there. Large lots could accommodate three brand new houses. Bringing in new homes does not usually cause a lot of heartache, could be welcome and revitalize.
- Conversations about rising rents and affordability, from a regulatory standpoint. The response about putting on another regulation is that you are causing rents to rise, but there's no benefit to Not doing anything, because rents are still going to go up, regardless. Trying to invest in distressed locations, developers are expecting everything to be cleaned up and pristine before they will develop. It's a two-part step, incentivize infill development, but need to improve housing stock and the condition it is in. By enforcement of a property maintenance code, and resourcing to help out these owner-builders, mom-and-pop landowners, give them tools to invest in their properties.
- Question: 3,000 homes in Spokane area that are boarded up or abandoned, how important at this time is a land bank? Extremely important, ongoing conversation, City staff working on a receivership program that is more than a chronic nuisance tool. Receivership program has traditionally been used for chronic nuisance. Policy in Spokane has been not to enforce any maintenance, letting properties become substandard, creating chronic nuisance, where we can begin process of getting it back into a usable state through judicial relief. Need to be able to get

to these properties earlier. We are 50 years behind, how do we bridge that gap? There has to be some sort of rent protections put into place.

- Previous project tried to identify all the lots that are buildable. Asked Realtors to develop campaign to build on those lots. Because of fee structure, example \$5,000 application for single lot, same as 40-lot development. Add up costs, it is a \$25k bill and so no developers jumped on the program
- Goal: Build a house for retail of \$200k, 1,000 to 1,200 sq. ft.
- Convert light industrial in Northeast Spokane.

#### **4. How can we build community acceptance for diverse housing options and mixed income communities?**

- Spokane is pretty sequestered in its housing types. South Hill, North Hill, what is in between. Housing in Spokane is viewed as “someone else’s problem,” and it’s hard for people who need affordable or workforce housing don’t really have a voice. Don’t see many mixed income communities.
- We’re only as strong as our weakest members is the phrase that comes to mind. In a mixed income community there would be a variety of housing types for everyone - some smaller and with less maintenance requirements. Example of different housing types - co-housing community in Perry District. Some purchased, some renters.
- About a third to 40% of housing stock are older properties. If landlords can’t bring them up to standards, they sell the property and mortgage goes way up for new owner. This cost often exceeds the rent that are charged - example of SHA sales of homes. Rents have to go up to pay off mortgage. 60% of population can’t afford homes that we have, and can’t afford new housing. We don’t have incomes that can meet that 30% margin for affordability, capital intensive industries that can raise incomes - mostly service economy. Until we deal with raising incomes, we can’t deal with housing affordability. Definition of affordability and quality has never really been something that this community has reconciled. Inspection program - imposing standards without having rents raise up. Getting incomes up or developing public support to deal with this reality. What is transition period in 10-15 years.
- There is some community mis-trust of developers here in Spokane, how can we help developers identify the product that is best for the market?
- Spokane needs a process where you are not pitted against the neighbors, some better design criteria. Visual aesthetic is important. But sometimes design standards can be a dis-incentive sometimes.

#### Questions - Part 2

*Note: These questions were the intended discussion questions, and these responses were provided after the roundtable session ended.*

#### **5. What is the major gap you see in affordable housing in Spokane? What major gap do you see in rental housing?**

- Affordable housing isn't really affordable when a person is starting off from zero. Many of the participants we see in our agency were not allowed to learn English or work, have no transportation, and multiple children. Many people face the choice of staying with an abuser or becoming homeless. Shelters are not equipped to work with and support non-English speakers. We had a person stay in a shelter and basically stay in their room, they had no communication



with the staff unless the kitchen person was there that day, then they quit. The participant did not have a phone and the shelter had a rule of not letting people call out to a cell (we work from cells). Our agency provided the participant with a cellphone and reached out to the shelter in hopes of working together, but nothing materialized. The participant moved back in with the abuser.

- Major gaps - using Paul's definition of 30% income being the definition of affordability for any individual, it seems that there are affordability issues for both homeowners and renters. Our local economy, in terms of pay and jobs, is a major factor but difficult to control. Housing supply is the approach this group can address - both for single family and multi-family housing.
- Major gap in affordable housing in Spokane: Availability of affordable homeownership options: lack of smaller homes such as condos and townhomes. Also no community land trust exists in Spokane which means in order to buy a home you must also buy the land beneath it which increases the price. I have found that even with land leases and HOA's, these are still more affordable options than renting.
- Not enough permanent affordable housing for first time home buyers. No focus on community land trusts, co-op housing or tenant owned buildings.
- Not enough rental housing to meet need, particularly for affordable housing. Housing choice vouchers go unused because rent is too high or leases are not offered. No cause terminations cause instability and homelessness.
- The city needs to talk with renters, especially those that have recently gone through the apartment search process, to better understand the issues and barriers facing renters. For example, here are some surprising issues I faced during my apartment search here in Spokane:
  - Agents are only available M-F 10-5pm for viewings. If you work a standard job, this means you cannot view properties in person without taking time off work. Given the poor condition of much of the rental stock in Spokane, being unable to view a unit in person puts one at a significant disadvantage; many units that I considered appeared substantially better in online depictions than in person.
  - The number of units that allow pets is quite small, and greatly reduces options for pet owners. When you do find a place that allows pets, pet deposits can be extremely high (as much as one month's rent, up front).
  - There are a preposterous number of scams and false listings online, particularly for houses for rent. This relates to issue one: it's extremely time-consuming to filter out all the scams, and you really need to visit the unit in person to verify its legitimacy.
  - There is a lack of quality units regardless of price point. Whether you're looking for a \$750 unit or a \$1500 one, most are old and outdated.
  - Many apartments suffer from very high levels of noise pollution, either from I-90 or nearby arterial streets. Beyond being a nuisance, noise pollution has been shown to have negative health implications, and significantly impairs language development in young children. This is a direct result of zoning that only permits density (and thus non-grandfathered multifamily) along arterial corridors and in other unpleasant places.
  - If you cycle for transportation, it is difficult to find units with secure bicycle parking. Bringing a bicycle into the unit is often not an option if the renter has physical limitations (e.g. cannot carry the bicycle up a flight of stairs), if the building is awkwardly shaped (e.g. tight corners that are difficult to maneuver), or if there is nowhere to store the bicycle that will not damage the unit or otherwise risk the security deposit (e.g. the unit is carpeted).
- Major gap is workforce affordable housing and/or housing for middle class/lower middle class families. Rental is the same, but actually the rental vacancy rate is so low that there is a gap everywhere, except possibly the high end.

**6. Models for affordable housing options could include community land trust, land bank, and surplus publicly owned land. What would work for meeting housing needs in Spokane? How would it be structured, and what are considerations for success?**

- What I understood of Land Banks sounded like a viable option. It sounds like it would reduce problem houses and clear tax liens. Housing trust funds would be something to work towards since it does require a vote, I am not sure if we are there yet but I can hold hope for that. The examples on the properties that have been developed using this model were worthy of becoming a Spokane goal. I don't have much insight into what the city owns or if there is a surplus. I am biased on the importance of green spaces and how important they are in creating safe and secure housing so when I think of adaptive reuse I imagine strip malls and cement. Not ideal
- Models - I'm not familiar with these options but I think any approach that spurs private investment is vital. Besides the options you mention, we discussed the inventory of vacant/dilapidated lots and homes in the community. It was cited that there are 3,000 such properties in the city. Creating incentives for the owners to sell/develop these properties in ways that support city housing goals seems like a great and affordable strategy. Evaluating other zoning and regulatory disincentives is also imperative.
- We need a community land bank to help non profit developers with land purchases and pre development expenses. The more affordable that we can build homes, the more affordable they will be for homeownership. We also need a community land trust (lease land) to offset the expenses of purchasing the land while still allowing buyers to own their own home.
- Both would work but need more support. The city needs to fund these options or offer incentives. The city should provide necessary funding to make it work.
- There was an effort with Ben Stuckart maybe 2 years ago to restart a Community Land Trust (the previous one had failed--maybe 10 yrs ago). Don't know what happened there. It got to the RFO stage with Habitat and Community Frameworks (I think). Certainly surplus public land is a great idea. As I drive (or did drive more before COVID), we have a lot of empty space. Large empty buildings. Empty stores/strip malls. All of these sit on land that could be repurposed for housing. We have a lot of substandard housing. We can't afford to keep those on the books. We were on the ragged edge of a housing crisis before COVID and it hasn't gotten better. We need to start thinking differently and paying attention. It's easier to prevent a mess than to clean it up after the fact. The most important step for success is to get moving. We've studied housing quality and housing needs for a long time. We need to get moving. Start by addressing zoning and substandard rental units. Up code enforcement. But whatever money you can get behind housing.
- Community land trust or equity homeownership model that provides public or subsidized land for marginalized communities, like the African American community to build a healing and supportive community.

**7. What type of housing outside of multi-family is most affordable for low-income housing and middle-income housing? (i.e. duplex, triplex, townhome, accessory dwelling unit, cottage housing, etc.)**

- Kendall Yards got it right, except for the price point. A mix of the smaller more affordable duplex, triplex along townhomes would be ideal to create a mix of tenants that can help build a community and thrive. Minimal maintenance for those that are struggling to get back on their feet and more shared green spaces along with a community center more in line with the Perry co-housing project. With a shared kitchen and activity center for classes and support like Spark Central offers.
- Housing types - I think all of these are good options depending on what best fits in a particular neighborhood. For low income housing, continued support for apartments is important but also expanding to duplexes/triplexes that can house larger families. Middle income housing can be

supported by redevelopment (above) but also townhouses and similar properties that are designed for first-time buyers.

- Add mobile homes to the list of affordable housing options. They are rented or owned by occupants and offer options (like outdoor space) that suit some people. They aren't always popular and typically don't appreciate in value but they are part of the affordable housing puzzle.
- Condo's are the most affordable, even with HOA fees. Townhomes and multi plex would also be great options but current homeowners are concerned that these multifamily options will be used as rentals and they oppose their construction within specific neighborhoods. Zoning could also help with smaller lot sizes and more flexibility in allowing more than one unit per lot.
- All of those and manufactured home parks. Smaller lot sizes would increase number of homes.
- Attempts to "protect single-family neighborhoods" by the very nature of the statement perpetuate the myth of multi-family housing (and by extension non owner-occupied housing) as a scourge on a neighborhood, akin to a gas station, waste facility, or other non-permitted use. Statements of this nature should be struck from all guiding city documents.
- We need to focus on building market rate housing. While there are some gaps and needs for low income housing, changing zoning and getting the city out of the way of development would spur market rate housing development.
  - Think about it - since when are 2x4's cheaper because they're used for a low-income housing project. It's supply that should be focused on. Build - responsibly, densely and equitably - but just build more. To do that, the city needs to address its internal problems.
  - Spokane's zoning is a mess. Up-zone all light industrial lands (there is plenty more), allow significant infill projects (get rid of lot minimums, parking requirements, and lot coverage nonsense), allow for the construction of REAL townhouses and townhouses (right up next to each other on small lots), allow ADU's without a ridiculous variance and or permit process, and get the city out of the way.
  - Get the state to change the condo laws that discriminate against lower income homeowners and first-time home buyers. Let condos be built. The city needs to take an aggressive stand against the state. And no, the recent changes at the state level do nothing to get condo development back on track.
  - Spokane does not have a housing crisis, it has a political crisis.
- I would say all types work because people's circumstances vary. Not as enthused about accessory dwelling units, but they have a place, particularly for elderly, disabled, and young singles (or even older low-income singles).

## **8. What messaging would help build community acceptance for diverse housing options?**

- We are stronger together, that is for sure. We need community to thrive. Give our kids a chance to grow into our community. Grow our community into a safe and stable environment. The option Spokane families need to move into safety and security. Community makes Spokane stronger and kinder! Be the community Spokane needs! Strengthening our community.
- Homeowners are more likely to take care of their property. They mow the lawn (or the HOA does), shop at the local stores, go to local schools and churches and pay taxes. The pride of ownership is HUGE and I deal with a lot of first time (first generation) home buyers that never that it would be possible. This greatly effects many generations after them as they provide stability and opportunity for the younger family members to imagine owning their own home one day.
- Housing is a human right. Housing for all is good for attracting good employers. Increase the minimum wage to bridge the wealth and income gap. It is bad to violate the Fair Housing Act of 1968. Housing justice is racial justice.
- To improve perceptions of renters and rental properties, stronger renter protections and regulations on property owners would have a significant impact. Renters are often blamed for situations over which they have little to no control. For example:

- Landlords often offload maintenance tasks onto the renters, ranging from snow shoveling to mowing grass, yet often do not provide the necessary supplies for these tasks (or places to store them).
- Once tenants are secured, landlords have little motivation to keep properties looking nice. Renters meanwhile have little reason to spend their own money investing in someone else's property, and could theoretically even displace themselves if they make too many DIY improvements on a property by raising its value, and thus the theoretical rents a landlord could charge for it (whether this is true or not is irrelevant, as the mere fear of it occurring can prevent renters from asking for improvements or doing any themselves).
- Renters are afraid of retaliation if they bother their landlord for even basic repairs. This could be in the form of raised rents or no-cause evictions. Even if asked, many landlords are unresponsive to maintenance requests.
- Most city and other government programs relating to home improvements are not accessible to renters. This includes sustainability measures like compost bins, appliance efficiency upgrades, tree giveaways, and the Spokanescape program. For this reason renters will almost never benefit from these "carrots," but would undoubtedly benefit from more-equitably applied "sticks."
- Whether it's due to rising rents or a desire to move to a better unit (or for the fortunate, to purchase a home), renters often do not stay long in one place and increase the sense of transience in a neighborhood.
- Except for the intentionally extremely mobile, renting has little upside and lots of downsides in the United States. Rents paid do not lead to equity like mortgages do, you can be forced to leave your home at any moment with only 20 days' notice, and you have little ability to improve or customize your home to better fit your needs. As a result, most renters want to be homeowners, and those that can buy do. This leaves the renting demographic unnaturally skewed toward people who are too young, poor, or irresponsible to secure a home loan, thus further perpetuating negative stereotypes about all renters.
- Spokane has over-invested in automotive infrastructure, over-required hidden automotive subsidies such as mandated parking minimums, and engaged in decades of poor land use regulations that encourage (if not require, e.g. through setbacks) inefficient and sprawling land use, while under-investing in walking, cycling, and public transportation options. This has created an environment where even the very low-income or generally stationary (e.g. retirees and college students) feel obligated to own a personal motor vehicle (and usually multiple vehicles per household). There have also been minimal effort to rein in the size of automobiles (e.g. through financial disincentives), resulting in more people parking their pickups and other oversized vehicles on the street rather than in garages or alleyways. This has resulted in a perception of rentals (and other dense housing) as worsening local traffic and making scarce on-street parking.
- For the above reasons, even the best-behaved renters or the most luxury apartment proposal will be seen by nearby homeowners as a nuisance and a risk to their property values. This results in NIMBYism and negative public perception of densification, infill, and affordable housing. Addressing the above issues would not only improve conditions for renters, but would also improve public perception of renters and rentals by addressing the core issues that homeowners have with them. In short, there is little chance of improvement in public perception without stronger renter protections and regulations that put maintenance onus back on the property owner where it belongs.
- NIMBY is always a problem. The neighborhoods should have input, but not the final say. The needs of the people of Spokane come first over parochial neighborhood concerns. For example,

the neighborhood was strongly opposed to Transitions cottages just north of NW Blvd. But the cottages were in better shape than the surrounding housing. It improved the local area.

- o You have to sell it to the South Hill. The voters (and most people feeling the housing shortage don't vote) of Spokane think of Spokane as single-family dwellings with a yard. They don't realize the % of people who are ALICE (over a 1/3). They don't realize there is a housing crisis. Instituting a tax to fund housing would get people's attention. You may not be able to pass it, but it would surely bring the conversation out in the open, which is where it needs to be.

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