

# HOUSING ACTION PLAN

HOUSING OPTIONS FOR ALL



Affordable Housing and Rental Housing Roundtable  
September 21, 2020  
10:30 am - 12:00 pm



# Zoom How-to

The image shows a Zoom meeting toolbar with several icons. Red arrows point from text descriptions below to specific icons in the toolbar:

- Unmute**: unmute mic only when it's your turn to speak
- Start Video**: turn webcam on/off
- Participants**: raise your hand or view who else is in the meeting
- Share Screen**: share your screen when it's your turn to present
- Chat**: join the chat discussion or share links
- Leave Meeting**: leave the meeting at the end of class

Other icons in the toolbar include Invite, Record, and a microphone icon with a red slash through it.



# Today's Format:

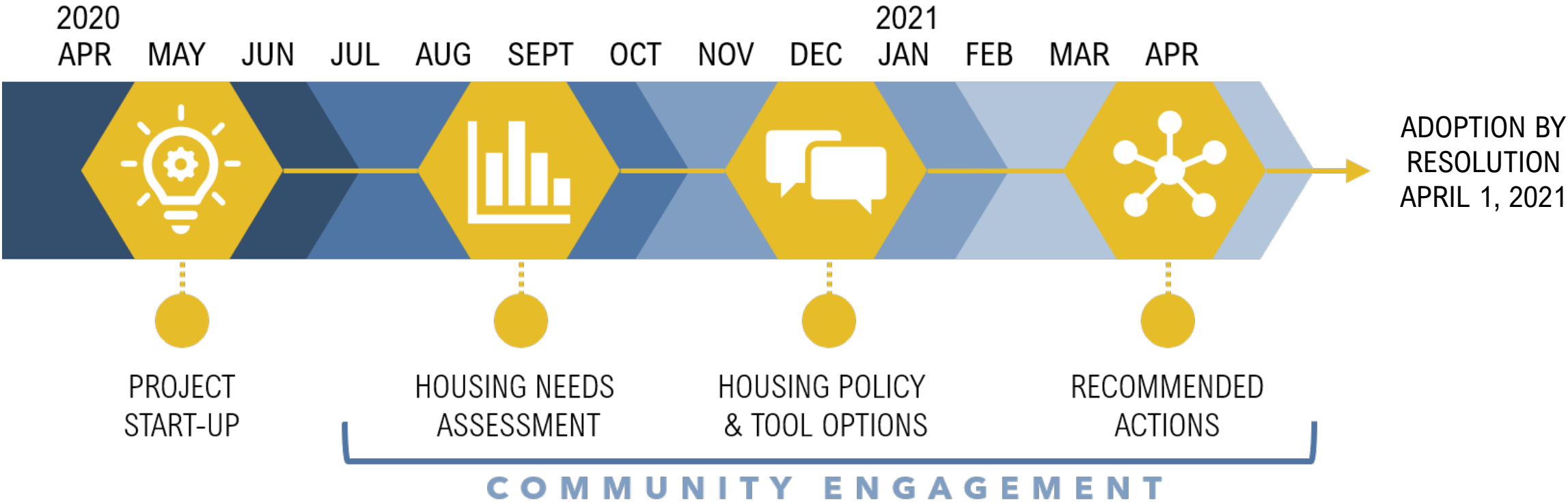
- Overview (10 minutes)
- Small-Group Discussions (40 minutes)
- Large Group Share-out and Discussion (20 minutes)
- Takeaways



The Housing Action Plan will provide the City with a strategic approach to address current and future housing needs of the Spokane community.



# Major Tasks and Timeline





# Roundtable Discussions

- Gain deeper understanding of local housing challenges, needs and affordability issues
- Amplify community knowledge and experience about housing to build the case for action
- Understand inequities in housing, and implications for housing policy and regulations
- Explore opportunities for housing production and potential strategies to address equitable outcomes



We encourage you to actively share ideas, observations, and perspectives, while also actively listening to others.

Ask questions to help create dialogue and drive the analysis forward.

Consider and discuss issues from a broad perspective, as well as your own perspective.





# Housing Affordability

- A home is generally considered to be affordable if the household is paying **no more than 30 percent of their income** on housing costs.
- A healthy housing market includes a variety of housing types at different price points that are **affordable to a range of different household income levels.**







# TERMINOLOGY

**Housing trust funds** are distinct funds established by local governments that receive an ongoing source of dedicated funding to support housing affordability.



**Surplus publicly owned land:** Under RCW 39.33.015 (2018), public agencies (local governments or utilities) can discount or gift land they own for “public benefit,” defined as affordable housing (up to 80% AMI).

**Land banks** are public entities, usually public nonprofit or governmental entities, which specialize in the conversion of vacant, abandoned and foreclosed properties into productive use.



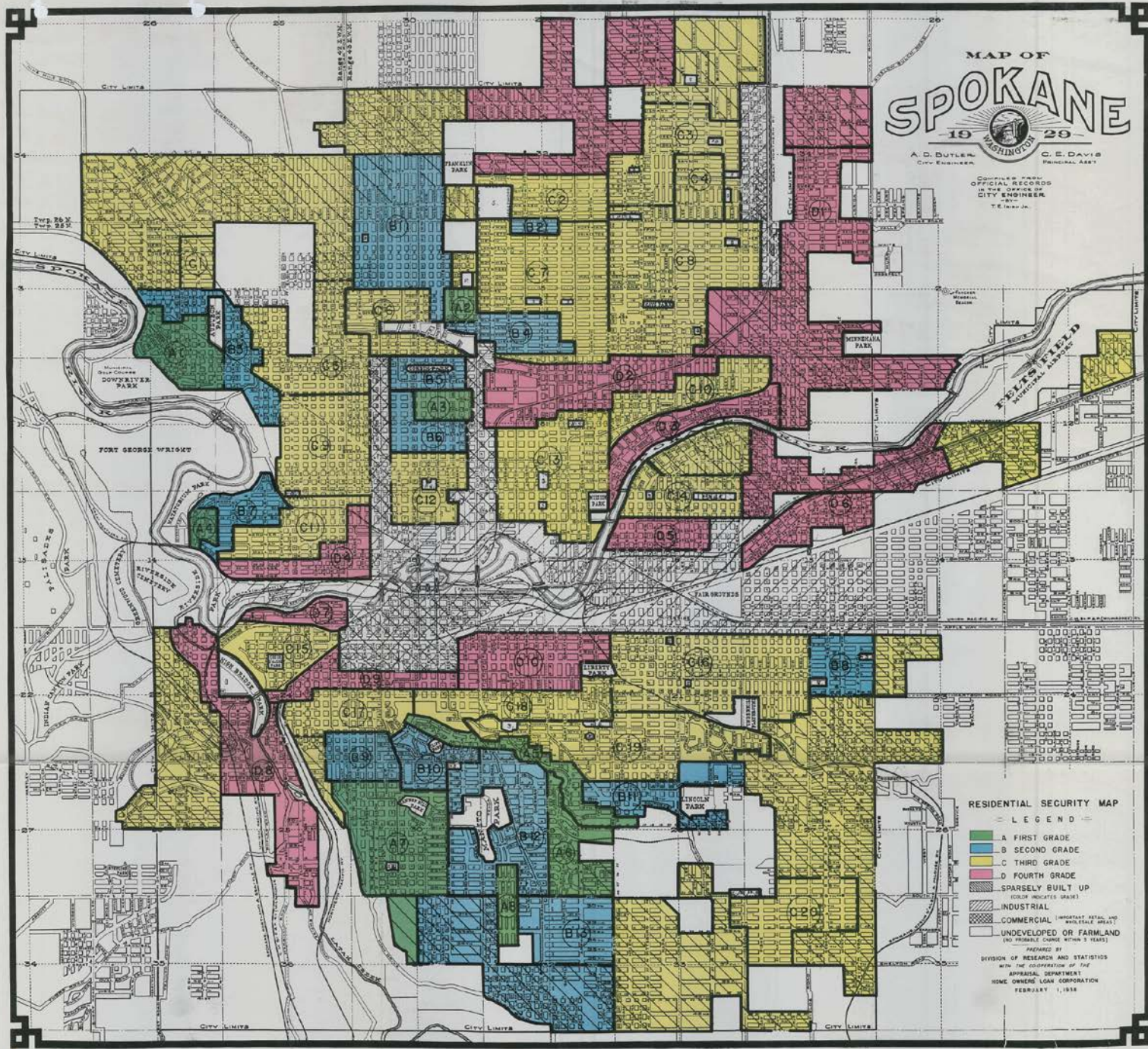
**Community Land Trusts** are traditionally non-profit organizations formed by community members which buy and hold land to create affordable housing and other community assets in perpetuity.

# HOUSING POLICY AND RACIAL INEQUALITY

- WA Commerce Guidance: Housing action plan can and should proactively address the history of racial and income inequality
- Understand history of forced Native removal, redlining, restrictive covenants, exclusionary zoning and ways it has influenced local housing patterns, livelihoods, and opportunities

Source: Washington Department of Commerce "Guidance for Developing a Housing Action Plan"

Image: University of Richmond Mapping Inequality project





## DRAFT ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE (2019)

### Key Findings

**Impediment 3:** People of color and people with disabilities are more likely to be tenants than home owners, and therefore at greater risk of housing instability and homelessness due to market forces (e.g., low vacancy rates, rising rents, and high cost of application and screening fees), and 20 day no cause tenancy termination.

**Impediment 7:** Multi-family housing continues to be built out of compliance with the Fair Housing Act's design and construction accessibility requirements.

**Impediment 8:** Single-family and low-density zoning limits the building of multi-family rental housing to areas of the city where people of color and those with disabilities, most often renters, are already concentrated, and limits opportunity to move to neighborhoods with the highest percentages of white residents, thereby serving to reinforce historic patterns of segregation.

**Impediment 9:** There are insufficient vacant affordable rental units in multi-family housing communities, which limits housing choice for renters, including people with disabilities and people of color who are more often renters than homeowners.



# The Comprehensive Plan

- Our city's long-range, 20-year plan for growth.
- A set of goals, policies, and maps that state how the city should grow physically, socially, environmentally, and economically.
- Last periodic update in 2017.



## Shaping Spokane

Comprehensive Plan  
for the City of Spokane



## Comprehensive Plan

### H 1 HOUSING CHOICE AND DIVERSITY

Goal: Provide opportunities for a variety of housing types that is safe and affordable for all income levels to meet the diverse housing needs of current and future residents.

## Key Policies

**H 1.7 Socioeconomic Integration** Promote socioeconomic integration throughout the city.

**H 1.8 Affordable Housing Requirement** Include a percentage of affordable housing within all new developments that include housing.

**H 1.9 Mixed-Income Housing** Encourage mixed-income developments throughout the city.

**H 1.10 Lower-Income Housing Development Incentives** Support and assist the public and private sectors to develop lower-income or subsidized housing for households that cannot compete in the market for housing by using federal, state, and local aid.

**H 1.11 Access to Transportation** Encourage housing that provides easy access to public transit and other efficient modes of transportation.

**H 1.18 Distribution of Housing Options** Promote a wide range of housing types and housing diversity to meet the needs of the diverse population and ensure that this housing is available throughout the community for people of all income levels and special needs.



# Break-out Rooms