### Spokane Housing Action Plan Roundtable: Equity in Housing Discussion Notes - DRAFT

Thursday, September 17, 2020 | 3:00 pm - 4:30 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 <a href="https://my.spokanecity.org/housing/spokane-housing-action-plan/">https://my.spokanecity.org/housing/spokane-housing-action-plan/</a>.

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

- Adriane Leithauser, Community, Housing, and Human Services Board
- Alethea Dumas, Better Health Together
- Alex Gibilisco, Council Office
- Amber Lenhart, Spokane Regional Health District
- Ana Trusty, Mujeres in Action (MiA)
- Ben Stuckart, Spokane Low Income Housing Consortium
- Brian Grow, First Presbyterian Church
- Darin Watkins, Spokane REALTORS
- Dave Roberts, Spokane Housing Ventures
- David Carlson, Disability Rights Washington
- Fawn Schott, Volunteers of America
- Greg Francis, Plan Commission
- Heidi Wilson, Spokane Regional Health District
- Heleen Dewey, Spokane Regional Health District
- Isaiah Paine, Spokane Homebuilders Assoc.
- Jason Ruffing, City of Spokane Code Enforcement
- Jennifer Haynes-Harter, YWCA

#### City Support Staff:

• Maren Murphy, Moderator

- Jennyfer Mesa, Latinos en Spokane
- Jessica Engelman, Spokane Active Transportation
- Kirstin Davis, City Communications
- Larry Valdez, Hispanic Business Professional Association
- Louis Meuler, City of Spokane Planning
- Luis Garcia, City of Spokane Code Enforcement
- Mary Winkes, Community Assembly
- Melissa Morrison, Council Office
- Council Member Michael Cathcart, District 1 (Northeast Spokane)
- Michelle Girardot, Habitat for Humanity
- Natalie Bragg
- Pastor Lonnie Mitchell, Bethel AME Church
- Paul Trautman, City of Spokane Community, Housing, and Human Services
- Paul Warfield, Mayor's Office
- Rev. Pamela Starbuck, Manito Presbyterian Church
- Steve Corker, Landlord Association
- Terri Anderson, Tenants Union
- Tirrell Black, City of Spokane Planning
- Todd Beyreuther, Plan Commission
  - Christopher Green, Facilitator

- Shauna Harshman, Facilitator
- Melissa Wittstruck, Facilitator
- Colin Quinn-Hurst, Facilitator

- Kara Mowery, Support
- Taylor Berberich, Support

#### DISCUSSION NOTES

- 1. What does equity in housing mean to you? What types of City policies, programs, and practices can further inclusive and equitable outcomes in housing?
  - Means that nobody should be precluded from living everywhere every neighborhood should be open to everybody, and we should strive for housing for all.
  - There shouldn't be impediments to housing take away the negatives for folks. Given the disparities and results of some of the systemic problems we have had with racism, or for people in poverty, be more proactive to address this.
  - It might look different when working with people who, for instance, don't have a social security number. Background checks, income checks are barriers to getting people housed.
  - Centers and corridors introduction I lived in neighborhood that got to do neighborhood planning around a center and corridor. All density and mixed income moved to concerted area, rather than spread out. How do we do this in an intentional way?
  - Equity in housing has a lot to do with the public outreach process. I am very involved in many public processes, testifying, etc., but city only gets feedback from a very specific demographic in response to mailings, at public hearings. Testimony comes from existing residents rather than future residents. This happens in transportation discussions as well, for instance people who aren't able to drive but could benefit from a bike lane, if meeting is in a place that they can't reach. Switching to virtual world has opened up participation for some people, but makes it harder for people without internet. Need disclaimer at beginning of hearing re: future residents, people who may not be able to attend.
  - Those points all apply to renters as well. Is there the same level of housing stability and security as there is for a homeowner versus renter? 70% of white households are homeowners, 70% people of color are renters, that is a glaring equity issue. Tenant's union sees the outcome of that every day.
  - Recent study re: homeownerships, benefits to well-being. Need to pursue programs to get people into homeownership, especially that is attainable for people all along the economic spectrum. When we think about wealth generation, equity through home ownership (including equity to start businesses) is great equalizer.
  - Importance of homeownership is a problem, if it creates an imbalance. Not everyone will be able to own a home, should renting put them at a disadvantage? Interested in renting reforms, look at housing side, is housing as investment tool/property value focus causing inequity.
  - Studies showing many renters want to be homeowners.
  - Other options like co-op models, opportunities for tenants to own buildings, community land trusts, etc., ways to build equity in home. If rent is too high (50% of monthly income), hard to save for homeownership.
  - We have to define what affordability is ... first session this was defined as \$200,000 house. Experience advocating for someone making \$700/month who was unable to rent, would never be able to own a home. This process has to get easier for people to get assistance. Some of problem stems from lack of good wages, wages have to be raised to address housing affordability.
  - Equity is the antithesis of the redlining map shouldn't be any red areas.
  - Every neighborhood should have a mix of income and housing types.

- People have equal access to the services they need to live in those diverse housing options as well.
- Enormous gaps in homeownership by race due to a lack of inventory.
- A code and environment that is inclusive not exclusive. Much of our code is exclusionary currently.
- Equity in housing from a code perspective means equal expectation and protection for all in our community between rentals and homeowners.
- Equity is the 30% rule of everyone having access to housing within 30% of their incomes.
- Being able to have accessible, affordable, safe housing throughout the community. Choice in where people live in our community.
- No our current housing policy does not help address housing policy and diversity. Single family housing is by definition exclusionary. Duplexes and triplexes for example are housing types, that with design standards to fit the context of the neighborhoods. Form based code or design standards can assist with this. Look at centers and corridors more in depth in terms of the zoning around it to support the center and corridor. Greater density around centers and corridors.
- Restrictive building policies increase the cost of housing and make it more expensive for those we are trying to access housing.
- Different kinds of people who are able to provide housing, such as ADU's.
- While we tend to celebrate the revitalized districts, it does have the consequence of economic displacement. If they are moving away from these areas they do not have opportunities to find other housing easily.
- Challenges to own homes when you have other barriers, or no family experience with home ownership. As we think about equity in housing, and even if there is housing available, people do not understand all of what that means. It is about more than having housing stock, but the services that are needed to keep you in that home.
- Address historical inequalities when it comes to land use, access to nicer neighborhoods with accessible sidewalks, healthy food, schools. What are the programs we can do so that everyone has access to a safe healthy home in a desirable neighborhood?
- A variety of housing types that are safe and affordable for all income levels to meet the various housing needs of the community. Anyone that needs a house would be able to purchase a house with the level of income they have. Diversity in gender, race, ability.
- Everyone is housed in a home that is affordable, safe, located near quality services. Green spaces, safe sidewalks, quality schools regardless of race, ethnicity, gender identity and behavioral health status.
- Who has the power? Not unlike home equity how much power do you have over how your housing is controlled? People having choices and options because they have as much power as someone with \$5M, maybe not as easy, but there is a system in place that gives access to the good life of Spokane, not because they buy it, but because they are part of our community.
- Access and Choice. Being able to live in a healthy built environment with access to food, access to healthy environments, and also access to job opportunities within a walkable radius
- Everybody being able to have access to a stable home that is solid, healthy and sustainable --access to food, sidewalks, safe neighborhoods. Where people have really sustainable incomes, making sure we're helping and enabling everyone to have jobs that actually support themselves and their families.
- A change in mentality: free from stereotypes, approaching housing as more of a right than a privilege.

- Housing and equity, housing is a foundation for families to build wealth, where all neighborhoods have a healthy mix of different housing options, clean air and water, green spaces, transit, and housing for everyone --- including immigrants with and without documents.
- Safe, decent & affordable place to live. People experiencing homelessness are also looking for that. Looking at Native American populations, seeing inequity in accessing the programs available (4% estimate).
- Fairness of opportunity to access for support networks and creating community awareness to build that support
- Access to opportunities, types of locations, the application process and the offering of the variety of locations and price ranges
- In the last year the discussion about choices and on covenants (S Hill) continue not enforceable but still in the language in the County
- There was a system in place that was not created for everyone; the residual effects are in play that affect people today.
- People in positions of gov't /policy need to look for that (residual effects) and work on it (correcting those paths in the City).
- Fair Housing Act determine what the barriers are and act on correcting/mitigating that.
- The current housing policy in place in City policy documents are good but still leave loopholes in place that allow getarounds, particularly in gentrifying neighborhoods and slowing homeownership opportunities.

# 2. WA Dept. of Commerce highlights three types of displacement: physical, economic, and cultural. What changes in home ownership or rental patterns could cause displacement? What are ways the City can proactively address displacement?

- We need to be careful with historic districts and how they are framed and used preservation of trees or sightlines.
- We will be experience physical displacement once the moratorium on evictions ends. Haven't addressed this with assistance in Spokane County. Economic displacement because of housing market in Spokane, interest rates, attractiveness to investors, people fleeing cities due to COVID.
- Physical displacement related to North Spokane Corridor being built in District 1, has been planned for decades, discouraging investment. Benefit to freight, or benefit to those living north of city to access other parts of downtown. No on or off-ramps south of Wellesley, not usable to people inside that area. Will increase noise and air pollution. City could go to legislature, ask for removal of project from list. Explore opportunities to make project less invasive to neighborhoods.
- Will go right past community colleges, where generally lower income students go to school, impacts to campus.
- Economic displacement pressure on housing prices, rental rates. Ways to support folks that get priced out of their homes property tax reductions for senior. Could this be done for homeowners with certain tenancy? First, not displace people out of the neighborhoods that they live in, if they want to.
- Distribution center at Amazon Airway Heights may see displacement, with renters moving into Spokane. Many of these renters have barriers such as criminal background check, could lead to increased homelessness.
- Repurposing other properties as they become available due to economic.
- New ownership methods to help promote home ownership. Solutions that decrease the cost of moving into home ownership, rather than moving through the rental cycle.

- Supply and demand is an issue, double digit increases annually for past 7 years. Home ownership in a variety of housing types.
- Displacement considerations are to offer services and retail that can be utilized by all members of the neighborhood.
- How to make housing affordable again is like trying to move a mountain.
- House bill 1590 sales tax increase to help maintain housing stock.
- NIMBYism is very strong. Even with all of the funding and quality projects, neighborhoods can still object to housing variety in neighborhoods and prevent development.
- We need to recognize that relationships to educate our neighbors are needed to realize the housing diversity we desire in our neighborhoods.
- From rentals perspective, a policy on just-cause evictions would provide protections for that population. It may be a real estate practice, but without protections for the tenants we're not making any progress to address our housing stock issue.
- Spokane listed as one of the worst cities in the country for unemployment for people with disabilities in Brookings Institution report, employers become choosier and choosier and more discriminatory against employees with disabilities. Locally and nationally, this population is the most discriminated against in housing as well. As the market gets tighter, it becomes easier to discriminate against these populations, and easier to justify that discrimination. BOD passed priority focused on protecting and increasing the housing stock. Focus on getting a lot of people into units that currently don't exist.
- With COVID, a lot of people losing their jobs, and that can be a cause for displacement. For the African American community, having the challenge of a lack of jobs, and people losing their jobs, even before COVID. WA can deal with that problem by looking at creating jobs in the African American community. The main thing dealing with is lack of jobs.
- Gentrification is a major issue in public health. Cultural displacement is a concept that is worth exploring more, if a working-class neighborhood becomes "hipsterville", it is foreseeable that cultural displacement could occur.
- As markets are changing, the vulnerable populations become more vulnerable, and needing
  more housing stock is necessary. Just our idea of what housing stock is in the community could be
  rethought, particularly with the more desirable parts of town, a lot of people would be interested.
  Have heard concerns, "don't invest in my neighborhood, because we don't want to get
  gentrified." What are the voucher systems or job trainings we could be proactive about to address
  some of the wealth disparities we are seeing in the City.
- Important terms: *densification* without displacement, to say that you can have conversations about what level of gentrification is helpful, and where does it tip to displacement. A certain level of densification can be valuable with mixed-use buildings, trying to correct zoning that we've created with food deserts and employment deserts. Looking at transition zones with industrial could be an opportunity --- we shouldn't be afraid of manufacturing jobs next to neighborhoods. Live-work cultural examples.
- There are issues around when people with low incomes are looking for places to live, evaluating income level --- as long as you aren't making past a certain amount, then you are eligible to live in a low-income space. There are so many families who have not been able to live in low-income spaces based on the standards of what you can make, when they are just above that level, then they aren't able to access a well-built apartment. Recognize that standard is impacting many people, indigenous and of-color, recognizing that the low-income spaces are not taking into account that families still have to provide for kids and all that entails. To be turned away because they "make too much" is impacting a lot of families. People who may have jobs, but may not be

making much more than minimum wage. How can that system change so that wage standards can be more equitable to support families in need?

- When can gentrification be helpful, and not displace? If it's considered as investment in the neighborhood allowing certain incomes to invest and move in. San Diego example of podium buildings providing flexible live-work environments. In that case, not necessarily gentrification, but an increase in the mix. Green infrastructure not always perceived as a benefit, bikeways, pathways can be very privileged investments.
- Certain buzzwords have certain feeling. Another one is "redevelopment" a bad term in some cases, depending on your place on the political spectrum. Sometimes redevelopment can improve the neighborhood and help reach the highest and best use of the property, and create policy around that intent.
- Example: Redevelopment in East Central neighborhood, don't want to see it cause gentrification, but have it complement the community and not displace. If the community buys in, gentrification in some cases can improve the community.
- Would like to see an example of where economic investment has taken place, literature says that does change character, it is a concern that economic investment does cause displacement. There are some approaches to maintain affordable housing through land banks or developing a resident advisory board. Do investment, revitalization without displacement.
- Example in Boston, professor at Northeastern is an expert on this.
- Gentrification might not get a bad rap if there were high ownership rates in the neighborhood initially. The people who already live there might not be profiting, ownership-wise, of the redevelopment. Who is profiting off these investments in the neighborhood? Not necessarily who is living in the neighborhood, it's the people who own in the neighborhood. How does home ownership policy interplay with economic redevelopment in an neighborhood?
- It is one thing to invest, but how is that investment supporting and uplifting the families who live in the neighborhood? Our history shows a pattern of pushing people out. Interested in more examples. Investing in the people and families. The investment should be closing that gap, not widening it.
- Example: moving into a mixed-income development, 80/20 and 70/30, in terms of units assigned to renters versus buyers, the subway and grocery store and green spaces all came together. The first floor had an entrance with community spaces for medical facilities like a dentist. This was a good example of mixed-income investment. Silver Springs, Maryland.
- Need to be conscientious of the hot housing market; find ways to incentivize mixed income neighborhoods. Rehabilitation can change the housing prices in previously "affordable neighborhoods." Land trusts, deed restrictions and other tools long term. Equity piece is low-income family getting access to a wealth generating asset.
- We can't talk about displacement in Spokane w/o talking about highway displacement past and current. Also the Central City line in Chief Garry same impacts. Working with Robert Wood Johnson Foundation and the gentrification risks. Major hubs of transportation impact current homeowners being priced out. Incentivize people so they can stay in place and realize benefit of improved transportation hubs. Investments directly into those homeowners' properties could help keep their own property values up so they also benefit and remain in their neighborhood as a choice.
- NE PDX is an example/model that we could look to.
- Authentic community engagement with the neighborhoods we work with as we do this sometimes participation is a privilege (neighborhood council system) even b4 development.

## 3. What are ways we can better connect equity in housing with other topics around transportation, education, health, and environmental justice?

- Transportation, stop focusing so much on private motor vehicle. Not accessible to other groups. They make everything else more expensive (parking) and far apart. If low income families can have lots of options besides driving, households can reduce driving costs or sustain day-to-day life if vehicle is lost. Access to resources, summer jobs, etc. for kids (ex. STA pass program). Getting around is integral to housing, affordable home without access does not help transportation is 2<sup>nd</sup> largest household expense. City could prevent displacement by decreasing transportation costs, will be faster than waiting for housing construction.
- SPS has programs to address needs of students in areas with high levels of rental housing. If families get no-cause notices, school district has to provide assistance to prevent disruption of learning. Many households rely on transit access to get to work, school, etc. Environmental justice impacts, compare SRHD life expectancy with high levels of rental housing.
- Housing and transportation are intimately related. How can we take more abolitionist frameworks? What are the systems in place that are actually in the way? We do need to abolish the need for the 80% of the time you have to drive to get somewhere. Health and Environmental Justice then quickly tie in together. When you have a general practitioner down the block, and a park out the front door, where you can live-work-play. Avoiding an hour of traffic, gives you an hour with kids, in the backyard and health. That also gives you economic benefit. When people have the power to choose what works best for them for housing, then the rest of their life works better for them.
- Before we can consider transportation etc., we first have to consider land use and zoning.
- One of the things that has come out of COVID-19 pandemic is the better communication between tenants and landlords. It is raising consciousness of financial impacts on all sides. We can learn from that and use this information The communication didn't exist before and is very beneficial.
- The COVID-19 situation is very bad and is going to hit everybody at some point neither tenant nor landlord can absorb these costs and will eventually affect entire community.
- Outside of the realm of COVID the biggest impact overall is health (a determinant?) being able to get to an appt. Need to explicitly create community health and food hubs as well as transportation.

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

- A lot of discussion seems to have included equity and low-income together, but city's policy goals include providing opportunities for all people, including bringing a more diverse population to the city, inclusivity and opportunity for minorities does not always have to be addressed to low-income populations. Some people encounter issues with equity (example, disabled individual with high income), where it does not go hand-in-hand with poverty.
- Not always a zero-sum game, this has to be part of the storytelling. Need to talk about the benefits of communities where this a broad range of opportunities. Kendall Yards original plan very mixed income in design, and creates community. Doesn't always have to feel like a loss.
- New housing project, want to make it mixed income. What does that look like? Would be helpful for city to establish a vision, examples, and benefits of this type of project.
- Not sure we have consensus on this. Equity of opportunity versus outcome, some discussion of building more choice for people. Sometimes there are significant impediments to that. What do we value, and how do we get us there?

- Building acceptance for diverse options getting diverse voices from the people that are most impacted. PhDs at the table sure, but other agencies that can bring voices from their communities they serve is when the discussion changes. The spectrum of participants are empowered not just being informed.
- A massive NIMBY problem in the Spokane community. Have we done the good job on talking about low-income housing, or do people think we are only talking about housing the homeless? What is the scope of low-income housing?
- The messaging needs to focus on the reality that mixed income communities benefits everyone. Mixed age households, changing needs in housing and more.
- There is a difference between leadership and consensus; otherwise this is the cart before the horse in the messaging category. We know what needs to be done. WE are being too patient before moving to action.