SPOKANE HOUSING ACTION PLAN

City of Spokane Housing Experiences and Issues Survey – Live or Live/Work in Spokane

Updated: February 19, 2021

This survey was conducted as part of the Spokane Housing Action Plan. For more information and to view project materials, visit https://my.spokanecity.org/housing/spokane-housing-action-plan/

Prepared by Maren Murphy, AICP, Assistant Planner, mmurphy@spokanecity.org
Community Surveys

Surveys
- Live in Spokane Survey
- Work in Spokane Survey
- Languages: English, Arabic, Marshallese, Russian, Spanish, Vietnamese
- Opt-in, voluntary survey - open to the public for anyone to participate in
- Web-based, with media and targeted outreach

Press release
Social media outreach
Stakeholder outreach

Churches
Language newspapers
Spokane Public
Schools

Live and Live/Work in Spokane Survey Responses
- November 16 - December 21, 2020
- 1,211 Responses
- 60+ responses for translated surveys
Initial Themes

Housing affordability is an issue for many, and is not felt equally among respondents.

Finding safe and quality housing that is affordable and meets household needs remains a challenge for many.

Homeownership is becoming out-of-reach for many, with many people wanting to buy but challenged by finding a house they can afford.

In-migration and population growth are contributing to housing affordability challenges and low vacancy rates.

COVID-19 has increased housing challenges for many already struggling.
Housing affordability is an issue for many, and is not felt equally among respondents.

Respondents who are renters of all incomes, lower income households, particularly renter households, families, again lower income and young families, and people of color respondents expressed more affordability challenges, less satisfaction with current housing, and more stress about monthly housing payments.
Finding safe and quality housing that is affordable and meets household needs remains a challenge for renters, low-income households, and people looking to buy a home.
Homeownership is becoming out-of-reach for many, with many people wanting to buy but challenged by finding a house they can afford.

Over half of renters at all income levels indicated they were planning on or would like to buy a home in the near future, but also rated Spokane as less affordable for their household. Higher income renters also expressed concern over the ability to buy a home.
In-migration and population growth are contributing to housing affordability challenges and low vacancy rates.

Many people expressed concern over in-migration and population growth leading to market competition, increased housing costs, low vacancy rates, and limited less housing options based on households needs.
COVID-19 has increased housing challenges for many already struggling.

As we have seen throughout 2020, COVID-19 has increased housing challenges for many already struggling, particularly among renters, respondents in apartments/condos/single-family attached homes, lower income respondents, and Black, Indigenous, and People of Color respondents.

More respondents also feel that COVID-19 will impact their long-term housing needs more than their short-term housing needs.
Respondent Characteristics
Characteristics - All Respondents

- 1,211 responses
- Half of respondents were between 25 and 44 years of age.
  - City comparison: 40% in 2018 (Median age: 37)
- 45% had a household income under $50,000.
  - City comparison: Median $54,085 in 2018
- 37% of households had children under 18 years old.
  - City comparison: 25% in 2018
How do you identify your race or ethnicity? (check all that apply) - All respondents

Answered: 1,202

In 2019, 84.6% of Spokane residents identified as White.

- American Indian or Alaskan Native: 3.2%
- Asian: 2.7%
- Black or African American: 2.6%
- Hispanic or Latino/a/x: 5.7%
- Middle Eastern or North African: 0.7%
- Multiracial or Multiethnic: 3.1%
- Native Hawaiian or Other Pacific Islander: 1.1%
- White: 82.2%
- Another race or ethnicity: 0.5%
- Prefer not to answer: 1.8%
- Self-describe: 4.1%
Characteristics - All Respondents

Current Housing Situation
- I own my home (with a mortgage or free and clear). 55%
- I am renting my home. 34%
- I am in a temporary housing situation. 1%
- I am living with others in someone else’s home. 5%
- Other 5%

Current Building Type
- Single-family house detached 66%
- Apartment 20%
- Mobile/manufactured home 2%
- Condo 2%
- Other 2%
- Attached house 7%
- I am currently unhoused 1%
57% of respondents have lived in their current home for less than 5 years

Occupyancy - All Respondents

Answered: 1,208

Length in Current Home:
- Less than a year: 12%
- 1-5 years: 45%
- 6-10 years: 14%
- 11-20 years: 16%
- More than 21 years: 13%

Households With Children Under 18 Years:
- Yes Children Under 18 Years: 37%
- No Children Under 18 Years: 63%
Renter and Homeowner Respondent Characteristics
Renter

- Over half 25-44 years
- 70% with household income under $50,000
- 16% identified as a Person of Color, 84% identified as White
- 32% Households with Children
- 54% live in Apartments and 27% live in Single-Family Detached Homes

Homeowner

- Close to half 34-54 years
- Close to half with household income between $50,000-$99,999
- 12% identified as a Person of Color, 88% identified as White
- 38% Households with Children
- 94% live in Single-Family Detached Homes

Renter and Homeowner Respondent Characteristics
Housing Type by Household Income – Renter Respondents

Lower income respondents are more likely to live in apartments than higher income renters.

Housing Type for Renters with Household Income Under $50,000

- Apartment: 58%
- Single-family Detached: 23%
- Attached House: 14%
- Condo: 2%
- Mobile/Manufactured: 2%
- Other: 1%

N=241

Housing Type for Renters with Household Income Over $50,000

- Apartment: 44%
- Single-family Detached: 35%
- Attached House: 15%
- Condo: 3%
- Other: 3%

N=120
Two-thirds of renter respondents had a household income under 50% compared to a quarter of homeowner respondents.
75% of renter respondents had been in their current home for less than 5 years, while over half of homeowner respondents had been in their current home for more than 5 years.
Respondents who identified as American Indian and Alaska Native or Black or African American had higher percentages of renters than homeowners.
Housing Satisfaction and Affordability
Housing Satisfaction and Affordability

Questions:
How satisfied are you with your current housing fitting you or your family's needs?

How affordable do you think housing in the city of Spokane is for you and your household's needs?

Avg. rating closer to 100 indicates more satisfaction with current housing and more affordable for household.
Housing Satisfaction and Affordability - All Respondents

Avg. rating closer to 100 indicates respondents are more satisfied with current housing and that housing is more affordable/satisfactory.

Respondents are somewhat satisfied with their current housing.

Respondents feel that Spokane is more affordable for their own household than the broader community.
Housing Satisfaction and Affordability by Tenure

Avg. rating closer to 100 indicates more satisfaction with current housing and more affordable for household.

Renter respondents are less satisfied with their current housing than homeowners and find Spokane less affordable than homeowners.

Note that the difference is for comparison and not statistically significant.
Housing Satisfaction and Affordability by Housing Type

Avg. rating closer to 100 indicates more satisfaction with current housing and more affordable for household.

Renters, respondents in apartments/condos/single family attached homes find Spokane less affordable than respondents in single family detached homes.

Note that the difference is for comparison and not statistically significant.
Housing Satisfaction and Affordability by Household Income

Avg. rating closer to 100 indicates **more satisfaction** with current housing and **more affordable** for household.

Respondents with household income under $50,000 are **less satisfied with their current housing** and feel Spokane is **less affordable** for their needs than respondents with household income over $50,000.

Note that the difference is for comparison and not statistically significant.
Housing Satisfaction and Affordability by Race/Ethnicity

Avg. rating closer to 100 indicates *more satisfaction* with current housing and *more affordable* for household.

Respondents who identified as Black, Indigenous, or Person of Color are slightly less satisfied with their current housing and find Spokane slightly less affordable than White respondents.

Note that the difference is for comparison and not statistically significant.
Housing Affordability for Own Household vs. Broader Community by Income – All Respondents

As income goes up, respondents feel that Spokane is more affordable for their own household than the broader community, EXCEPT for respondent households making under $25,000. These respondents stated they feel Spokane is more affordable for the broader community than for them.

Note that the difference is for comparison and not statistically significant.
Homeowners feel Spokane is more affordable than renters.

Renters who have recently moved into their current home feel Spokane is more affordable than renters who have been in their home longer.

Homeowners who recently moved into their home feel Spokane is less affordable than homeowners who have been in their home longer.
If you would like, please expand on why you think Spokane is affordable or unaffordable.

Spokane is extremely unaffordable for single parents on a working-class income. The real estate market is way out of control, you can’t find any affordable decent homes. The low-end housing market is gone.

We have been trying to buy a home for the last year. We aren’t looking at homes outside of our means and we are looking for things that are practical. There are so many people looking at homes within our price range and there’s just not enough that are more move-in ready needing minimal changes.

Look at the (relatively) low cost of renting compared to the very high minimum wage. Spokane is very, very affordable compared to any decent sized city in the area. Seattle and Portland have too high of rent, while CDA has too low minimum wage.

Significant employer growth has brought in professional/higher education jobs with higher paychecks raising the cost of living for all, while existing residents haven’t experienced sufficient pay increases to keep pace.

Low vacancy rates, poor tenant protections, history of practices that disproportionately affect people of color.

We need more options than single-family homes. We need more apartments, condo, townhouses and in general a wider variety of options available. We can’t only prioritize the needs of property owners in higher income communities.
If you would like, please expand on why you think Spokane is affordable or unaffordable.

Rentals are scarce and purchase prices are too high for most people starting out to afford a down payment and monthly mortgage payments.

Compared to larger cities there are affordable options here. But it is getting more expensive.

Spokane is the most affordable big city in the West, but housing costs still pinch.

Unaffordable. We bought our house 6 years ago and it has doubled in price in that time. It has priced us out of our neighborhood without dramatically improving the schools, roads, or livability of the neighborhood.

Wages are way too low for the average worker to earn enough for a down payment as well as monthly mortgage payments despite record low interest rates.

The governing regulations on zoning, growth management and energy code have artificially compressed the available housing market and through market forces of supply/demand the housing prices in City of Spokane have skyrocketed.

It is almost impossible to find a suitable rental that is affordable. There just is not enough rental properties.
Housing Desires and Challenges
When finding a place to live in Spokane, please select up to FIVE factors that are important to you and your household.

Answered: 1,128

1. Cost of living/monthly affordability (72%)
2. Safety and security (62%)
3. Size/structure of home (bedrooms, bathrooms, lot size, etc.) (53%)
4. Physical condition and maintenance (53%)
5. Access to groceries, services, and other daily needs (46%)
Challenges in Finding a Home and Moving into Homeownership

Questions:
What challenges have you experienced in finding a home in the City of Spokane?

If you currently rent or are in a temporary housing situation, are you planning on or would you like to buy a home in the near future?
### What challenges have you experienced in finding a home in the City of Spokane? - All Respondents

Answered: 1,118

<table>
<thead>
<tr>
<th>Challenge</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Finding a home I can afford</td>
<td>49%</td>
</tr>
<tr>
<td>Experiencing market competition</td>
<td>36%</td>
</tr>
<tr>
<td>Finding safe and quality housing</td>
<td>31%</td>
</tr>
<tr>
<td>Finding a home in neighborhood I want to live in</td>
<td>39%</td>
</tr>
<tr>
<td>Finding a house with amenities I want to</td>
<td>34%</td>
</tr>
<tr>
<td>Having money for a down payment</td>
<td>32%</td>
</tr>
<tr>
<td>Having money for security deposit, upfront costs</td>
<td>31%</td>
</tr>
<tr>
<td>Finding safe and quality housing</td>
<td>31%</td>
</tr>
<tr>
<td>Finding a house close to work and/or school</td>
<td>16%</td>
</tr>
<tr>
<td>Getting approved for a home mortgage</td>
<td>14%</td>
</tr>
<tr>
<td>Finding housing close to amenities/services</td>
<td>14%</td>
</tr>
<tr>
<td>Not experienced any challenges</td>
<td>11%</td>
</tr>
<tr>
<td>My housing meets my needs</td>
<td>20%</td>
</tr>
<tr>
<td>Finding a house close to work and/or school</td>
<td>16%</td>
</tr>
<tr>
<td>Getting approved for a home mortgage</td>
<td>14%</td>
</tr>
<tr>
<td>Finding housing close to amenities/services</td>
<td>14%</td>
</tr>
<tr>
<td>Finding housing close to amenities/services</td>
<td>14%</td>
</tr>
<tr>
<td>Finding housing as a formerly incarcerated person</td>
<td>2%</td>
</tr>
<tr>
<td>Finding housing due to past evictions</td>
<td>2%</td>
</tr>
</tbody>
</table>

All respondents, particularly rated high for renters, lower income households, families, those looking to buy a home.

Rated higher for homeowners, higher income households, and families.

Rated higher for renters, lower income households, and those looking to buy a home.

Rated higher for renters, lower income households, and those looking to buy a home.

Rated higher for homeowners, higher income households, and those looking to buy a home.

Rated higher for renters, lower income households, and those looking to buy a home.

Rated higher for homeowners and higher income households.

Rated higher for renters, lower income households, and those looking to buy a home.

Rated higher for renters, lower income households, and those looking to buy a home.

Rated higher for homeowners and higher income households.

Rated higher for renters, lower income households, and those looking to buy a home.

Rated higher for homeowners and higher income households.
Challenges experienced in finding a home in the City of Spokane

- Experiencing market competition (35%)
- Finding a home in neighborhood I want to live in (33%)
- Housing meets my needs and/or have not looked recently (30%)
- Finding a home I can afford (29%)
- Finding a home with amenities I want (28%)
Challenges experienced in finding a home in the City of Spokane

Renters

- Finding a home I can afford (79%)
- Having money for security deposit, costs (59%)
- Finding a home in neighborhood I want to live in (54%)
- Having money for a down payment (53%)
- Finding safe and quality housing (51%)
Challenges experienced in finding a home in the City of Spokane

**Household Income Less than $50,000**

- Finding a home I can afford (69%)
- Having money for security deposit, costs (55%)
- Finding safe and quality housing (46%)
- Finding a home in neighborhood I want to live in (44%)
- Having money for a down payment (44%)
Challenges experienced in finding a home in the City of Spokane

- Experiencing market competition (39%)
- Finding a home in neighborhood I want to live in (39%)
- Finding a home I can afford (36%)
- Finding a home with amenities I want (34%)
- Housing meets my needs and/or have not looked recently (25%)

Household Income Over $50,000
Challenges experienced in finding a home in the City of Spokane

- Finding a home I can afford (54%)
- Finding a home in neighborhood I want to live in (45%)
- Experiencing market competition (43%)
- Finding a home with amenities I want (41%)
- Having money for a down payment (38%)
Challenges experienced in finding a home in the City of Spokane

Respondents Interested in Buying a Home

- Finding a home I can afford (79%)
- Having money for a down payment (60%)
- Having money for security deposit, costs (57%)
- Finding a home in neighborhood I want to live in (54%)
- Finding safe and quality housing (52%)
Respondents Interested in Buying a Home
65%

Of respondents who currently rent are planning on or would like to buy a home in the near future

Of these respondents:

- 39% are ages 25-34 years old
- 67% have household income under $50,000
- 23% identified with at least one race or ethnicity other than White
- 37% have children under 18 years at home
- 43% currently live in an apartment
- 36% currently live in a single-family detached home
- 13% currently live in an attached home
### Housing Satisfaction and Affordability by Income Level - Renter Households Interested in Buying a Home

**Over half of renter respondents** at all income levels are interested in buying a house in the near future.

**Household income** can impact how satisfied respondents are with their current housing, how affordable the City of Spokane feels for their household. This can inform their interest in buying a home.

**71% of renter households** with income between $25,000-$49,999 would **like to buy a home** in the near future, but feel Spokane is somewhat not affordable for their household.

---

**Average Rating for Satisfaction/Affordable Level**

- **Under $25,000**: 55%
- **$50,000-$74,999**: 69%
- **Over $100,000**: 77%

**Satisfaction Level with Current Housing**

- **Under $25,000**: 71%
- **$50,000-$74,999**: 63%
- **Over $100,000**: 77%

**Affordable for Own Household**

- **Under $25,000**: 0%
- **$50,000-$74,999**: 20%
- **Over $100,000**: 40%

---

% Respondents who would like to buy a house in the near future

- **Under $25,000**: 55%
- **$50,000-$74,999**: 69%
- **Over $100,000**: 77%
Biggest challenges experienced in finding a home in the City of Spokane for renters interested in buying a home by income level

<table>
<thead>
<tr>
<th>RENTER HOUSEHOLD INCOME</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under $25,000</td>
</tr>
<tr>
<td>$50,000-$74,999</td>
</tr>
<tr>
<td>Over $100,000</td>
</tr>
</tbody>
</table>

**Biggest Challenge:**
- **Finding a home I can afford**
- **Having money for a down payment**
- **Experiencing market competition**

Lower income renters struggle to even find a home they can afford, which may keep them from entering the housing market. Middle and high income renters may find housing they can afford, but struggle with having enough money for a down payment or experience market competition when trying to buy a house they have found. These discussions are helpful when thinking about policy outcomes and potential actions that could help renters become homeowners, and expand housing options for more income levels.
Housing Stability, Financial Stress, and Impacts of COVID-19
Housing Stability, Financial Stress, and Impacts of COVID-19

**Questions:**
How long have you lived in your current home in the city of Spokane?

When thinking about your current housing over the next 2-3 years, are you looking to make any of the following changes?

Using the scale below, how stressed do you feel about affording your monthly household costs (including but not limited to food, rent or mortgage, car payments, medical expenses, student loans, and so on)?

How has the COVID-19 pandemic impacted your housing needs?
### Homeowner Households in Single-Family Detached that make under $50,000

<table>
<thead>
<tr>
<th>Percentage</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>46%</td>
<td>Don’t plan to make any changes</td>
</tr>
<tr>
<td>27%</td>
<td>Plan to remodel, renovate, or update my home</td>
</tr>
<tr>
<td>13%</td>
<td>Plan to move outside the city of Spokane</td>
</tr>
<tr>
<td>11%</td>
<td>Plan to move and downsize my home</td>
</tr>
</tbody>
</table>

### Homeowner Households in Single-Family Detached that make over $50,000

<table>
<thead>
<tr>
<th>Percentage</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>38%</td>
<td>Plan to remodel, renovate, or update my home</td>
</tr>
<tr>
<td>36%</td>
<td>Don’t plan to make any changes</td>
</tr>
<tr>
<td>15%</td>
<td>Plan to move outside the city of Spokane</td>
</tr>
<tr>
<td>13%</td>
<td>Plan to look for a home with a different size/structure</td>
</tr>
<tr>
<td></td>
<td>Renter Households that make over $50,000</td>
</tr>
<tr>
<td>--------------------------------------</td>
<td>------------------------------------------</td>
</tr>
<tr>
<td><strong>33%</strong></td>
<td>Plan to look for a home with a different size/structure</td>
</tr>
<tr>
<td><strong>31%</strong></td>
<td>Plan to move and look for a bigger home</td>
</tr>
<tr>
<td><strong>30%</strong></td>
<td>Plan to move within the city of Spokane</td>
</tr>
<tr>
<td><strong>26%</strong></td>
<td>Plan to move outside the city of Spokane</td>
</tr>
</tbody>
</table>
Homeowners feel less stressed about monthly household costs than renters.

Renters who have recently moved into their current home and long-time renters feel more stressed about monthly costs than renters who have been in their home 1-10 years.

Homeowners who recently moved into their home feel slightly more stressed about monthly costs than homeowners who have been in their home longer.
Avg. rating of stress level about affording monthly household costs by different filters

- **Homeowners**: 38
- **Renters**: 68
- **Respondents in Single Family Detached Homes**: 45
- **Respondents in Apts, Condos, Single Family Attached Homes**: 66
- **Respondents Income Over $50,000**: 39
- **Respondents Income Under $50,000**: 71
- **Respondents with Children**: 57
- **BIPOC Respondents**: 58
- **White Respondents**: 52

Avg. rating closer to 100 indicates respondents are more stressed about monthly household costs.
How has the COVID-19 pandemic impacted your housing needs? (Check all that apply)

- The COVID-19 pandemic has not impacted my housing needs. 62.4%
- The COVID-19 pandemic has impacted my housing needs in the long-term. 23.9%
- The COVID-19 pandemic has impacted my housing needs in the short-term. 23.1%
Impact of COVID-19 pandemic on housing needs by different filters

- Homeowners
- Renters
- Respondents in Single Family Detached Homes
- Respondents in Apts, Condos, Single Family Attached Homes
- Respondents Income Over $50,000
- Respondents Income Under $50,000
- Respondents with Children
- BIPOC Respondents
- White Respondents

Impact of COVID-19 pandemic on housing needs by different filters.
If you would like to share more about how the COVID-19 pandemic has impacted your housing needs, please share below.

My parents were forced to move into our basement due to a COVID-19 related job cut (never coming back).

COVID caused us to sell our rental property ... but has not impacted our own housing needs.

It has become very difficult as a home owner if you need pretty much any maintenance services due to the backlog. It is also very difficult to find certain supplies that people are stocking on. I have also noticed grocery prices have really gone up recently causing our family to make cuts in other areas.

Now we are fine, but long term we would like a home office for both of us to have space to work from home as needed. We currently share 1 desk throughout the day.

Decreased income has put greater strain on our finances and made it harder to pay rent.

I can’t pay my rent.

Due to my job field, I am not able to find a position that will pay enough so we can afford to buy a house at today’s prices and our rent is very high.

My husband lost his job due to COVID-19 and is unable to work during the current stage due to health concerns. The uncertainty of a second source of income impacts our ability to move to a more suitable home in the near future.
If you would like to share more about how the COVID-19 pandemic has impacted your housing needs, please share below.

We are blessed to be working but have many friends and acquaintances who are terrified of eviction because they lost jobs and are behind in rent or mortgage. Then there is the issue of serious lack of low-income and affordable housing with the city.

Finding an apartment in August was difficult. I need a safe place with people around.

COVID-19 has affected my finances and I will not be able to afford a home to own in the foreseeable future.

I moved to a smaller home, closer to amenities I could walk to. Although, finding a walkable neighborhood in Spokane is a challenge.

Homeless, had work clearing out estate sales and payment was in the form of taking ownership of left over property and then selling it. When lockdown started my storage unit management cleaned out my units (I was only overdue that month at the time) loss of all that property I was “paid”.

Not been able to find a steady job, used up savings and credit trying to get by let alone the have enough to save for down payment or subsequent house payments.

It made for a odd house hunting experience.