

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/>

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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

Targeted 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

WE WANT TO HEAR FROM YOU!

Do you live or work in the City of Spokane? Please take the housing survey below, by December 20.

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.

We want to know what you think about your housing experience. Take this survey to help plan for the future.

إن مدينة سبوكان بصدد إنشاء خطة عمل للإسكان (Housing Action Plan) للمساعدة في زيادة خيارات الإسكان الميسورة التكلفة والمتاح الوصول إليها للأشخاص والعائلات من جميع مستويات الدخل.

نتطلع إلى معرفة آرائكم بشأن تجربتكم السكنية. نرجو منكم استكمال هذا الاستطلاع لمساعدتنا في التخطيط للمستقبل.

Jikin kweilok in Spokane ej kōmman juon Housing Action Plan (Karōk in Jipañ Armej kōn Jikin Jokwe) bwe en lōñlōk jikin jokwe me emman oñear im rekkañ ñan armej im baamle, jekdoñ joñan aer income.

Kōm kōñaan jelā lōmñak ko am kōn iien ko ke kwar kapok jikin jokwe. Kwōn uwaak kajjitōk kein bwe kwōn jipañ kōm lōmñak kōn ilju im jeklaj.

Администрация г. Спокэн разрабатывает План действий по решению жилищных вопросов (Housing Action Plan).

Мы хотим, чтобы вы поделились своим мнением и опытом. Ваше участие в этом опросе помогает планировать будущее.

La ciudad de Spokane está creando el Plan de Acción para la Vivienda para ayudar a incrementar el número de opciones de vivienda que sean asequibles y accesibles para personas y familias de todos los niveles de ingresos.

Queremos saber lo que piensa acerca de su experiencia en materia de vivienda. Tome esta encuesta para ayudar a planificar el futuro.

Thành phố Spokane đang lập Chương Trình Hành Động Gia Cư để có thêm nhiều các lựa chọn gia cư giá phải chăng cho nhiều người và gia đình ở mọi mức lợi tức.

Chúng tôi muốn biết ý kiến của quý vị về kinh nghiệm gia cư của mình. Hãy làm khảo sát này để hoạch định cho tương lai.

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

THEME

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.

THEME

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.

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.

THEME

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.

THEME

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.

THEME

COVID-19 has increased housing challenges for many already struggling.

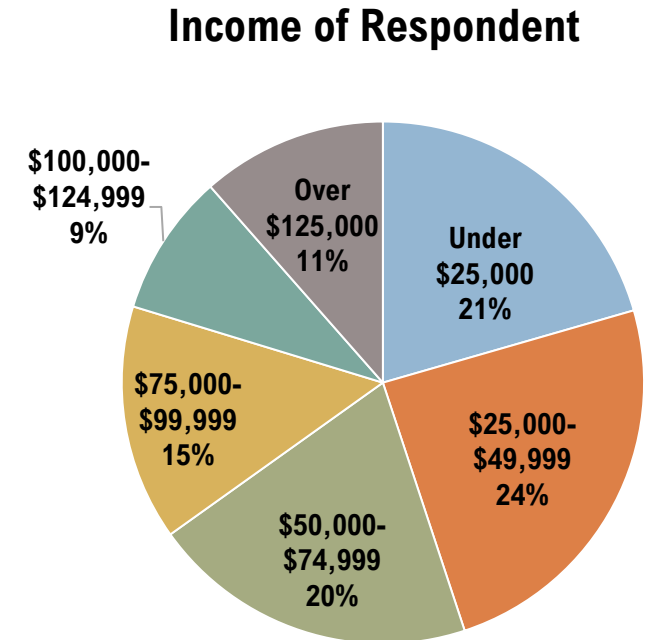
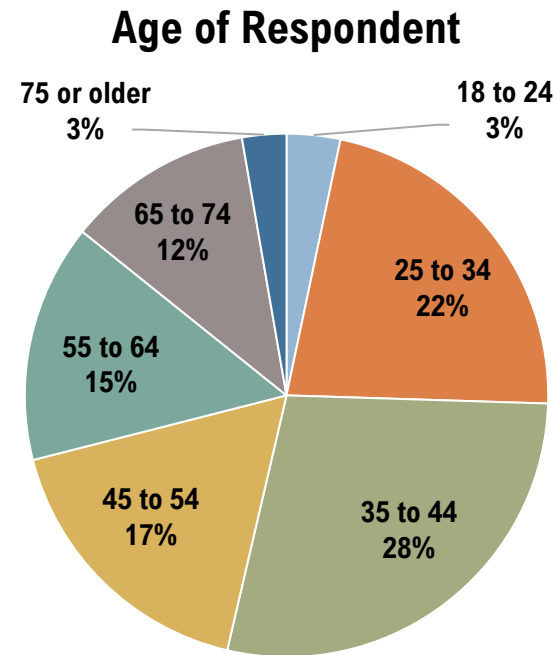
As we have seen throughout 2020, COVID-19 has increased housing challenges for many already struggling, particularly among renters, respondents in apartments/condos/single-family attached homes, lower income respondents, and Black, Indigenous, and People of Color respondents.

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

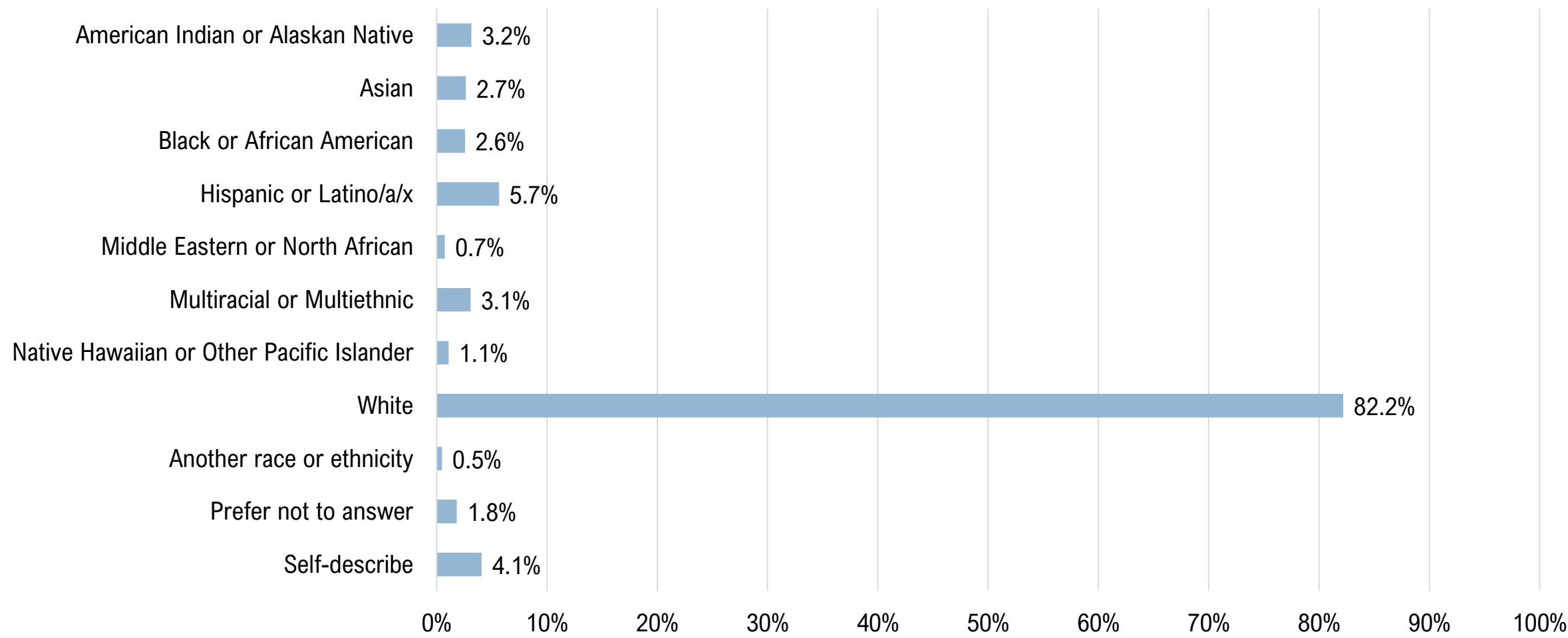
- 1,211 responses
- Half of respondents were between 25 and 44 years of age.
 - *City comparison: 40% in 2018 (Median age: 37)*
- 45% had a household income under \$50,000.
 - *City comparison: Median \$54,085 in 2018*
- 37% of households had children under 18 years old.
 - *City comparison: 25% in 2018*



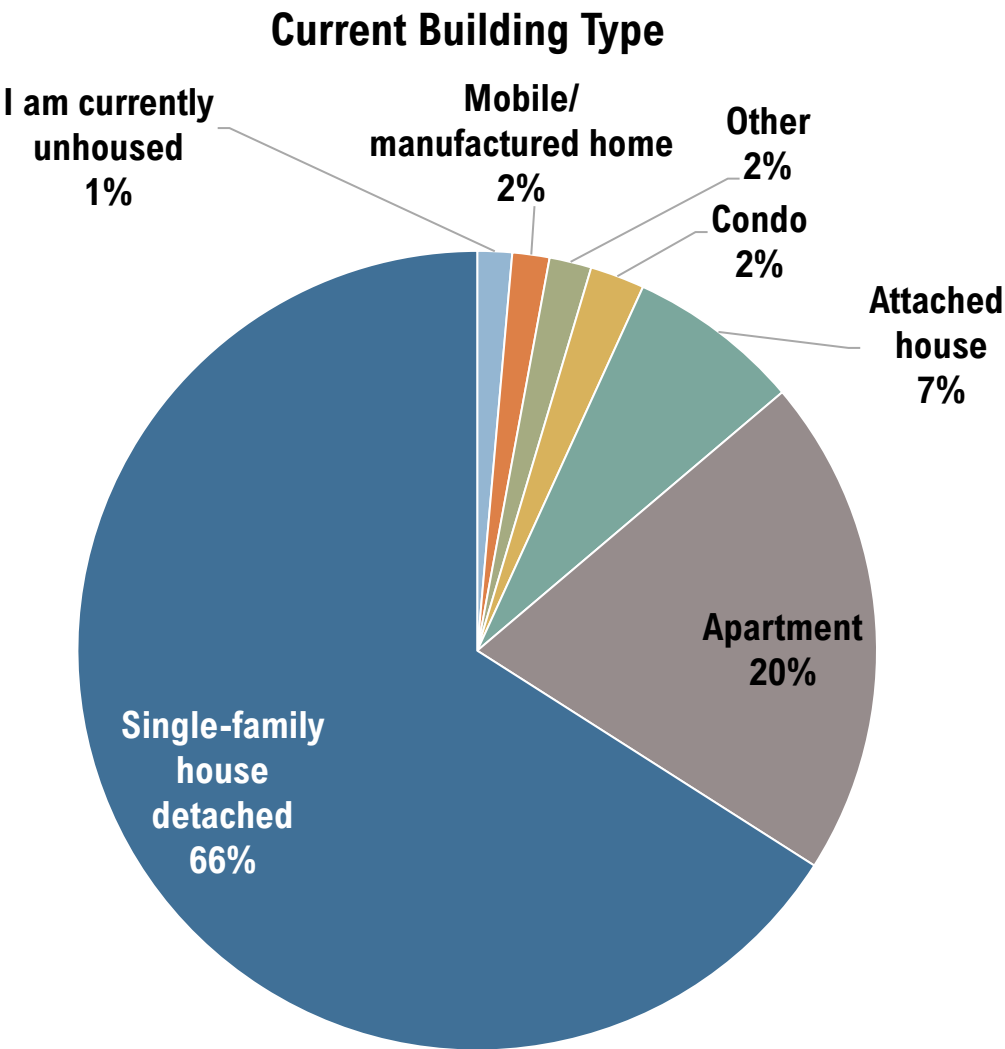
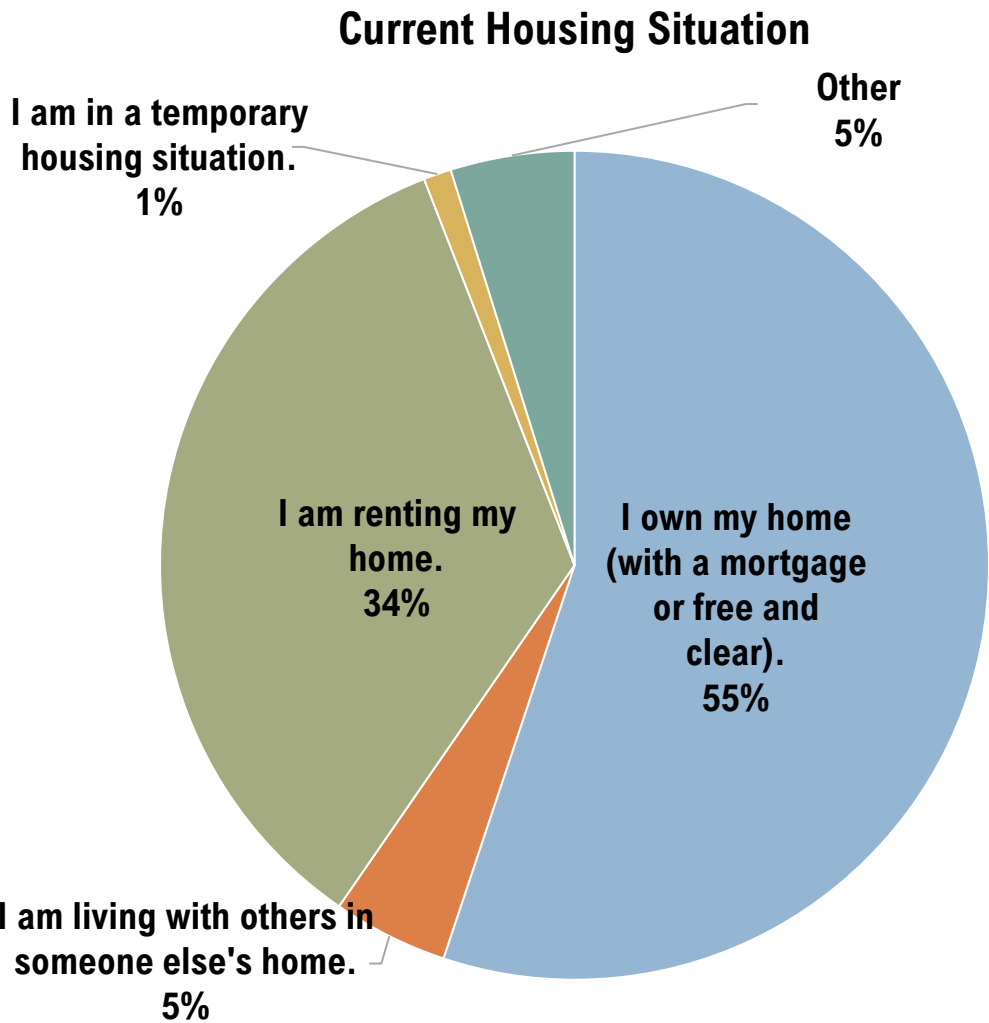
How do you identify your race or ethnicity? (check all that apply) - All respondents

Answered: 1,202

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



Characteristics - All Respondents

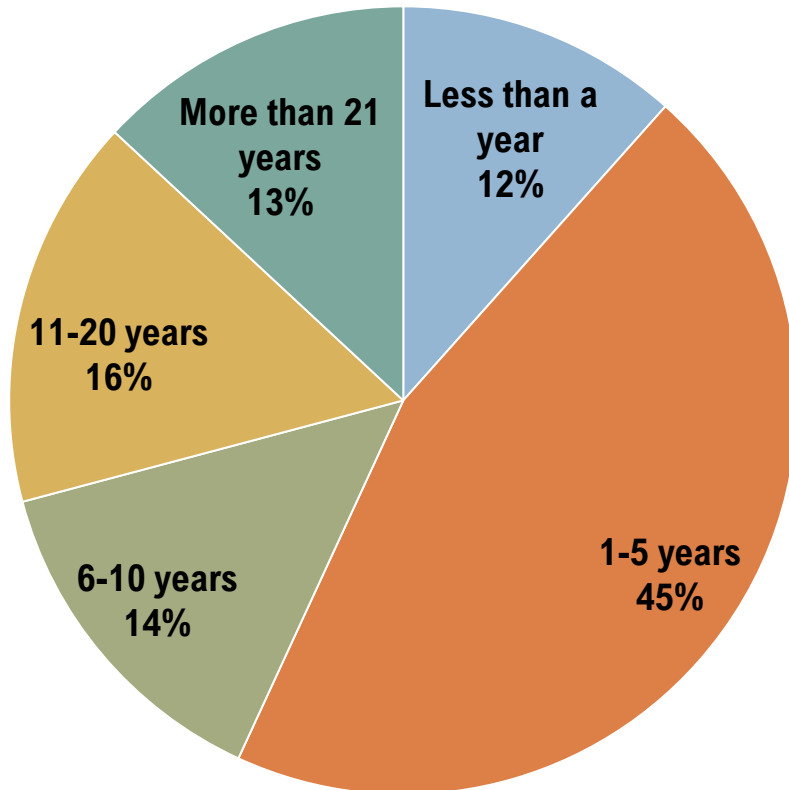


Occupancy - All Respondents

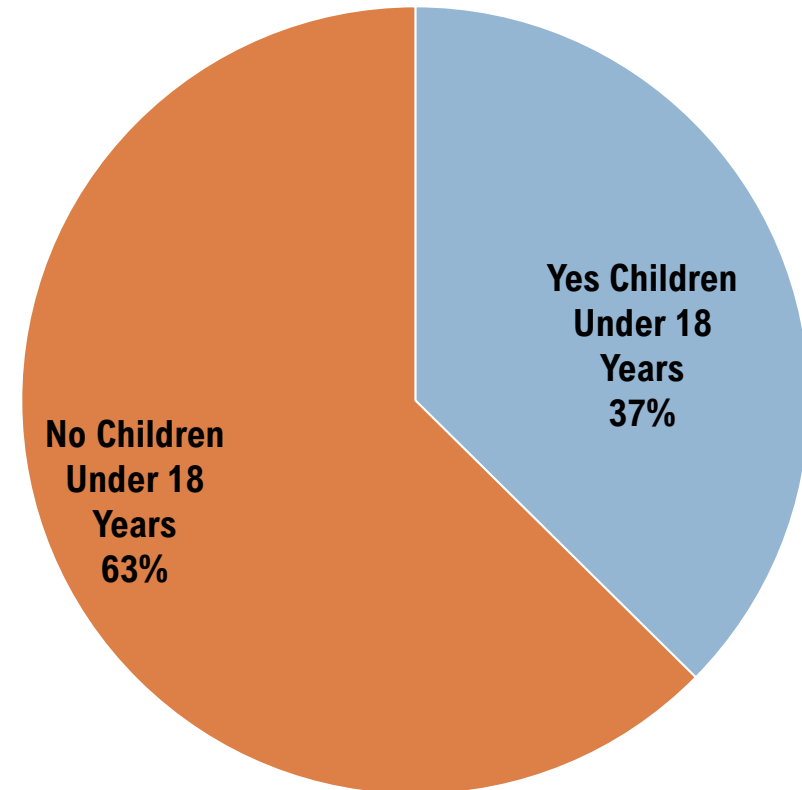
Answered: 1,208

57% of respondents have lived in their current home for less than 5 years

Length in Current Home

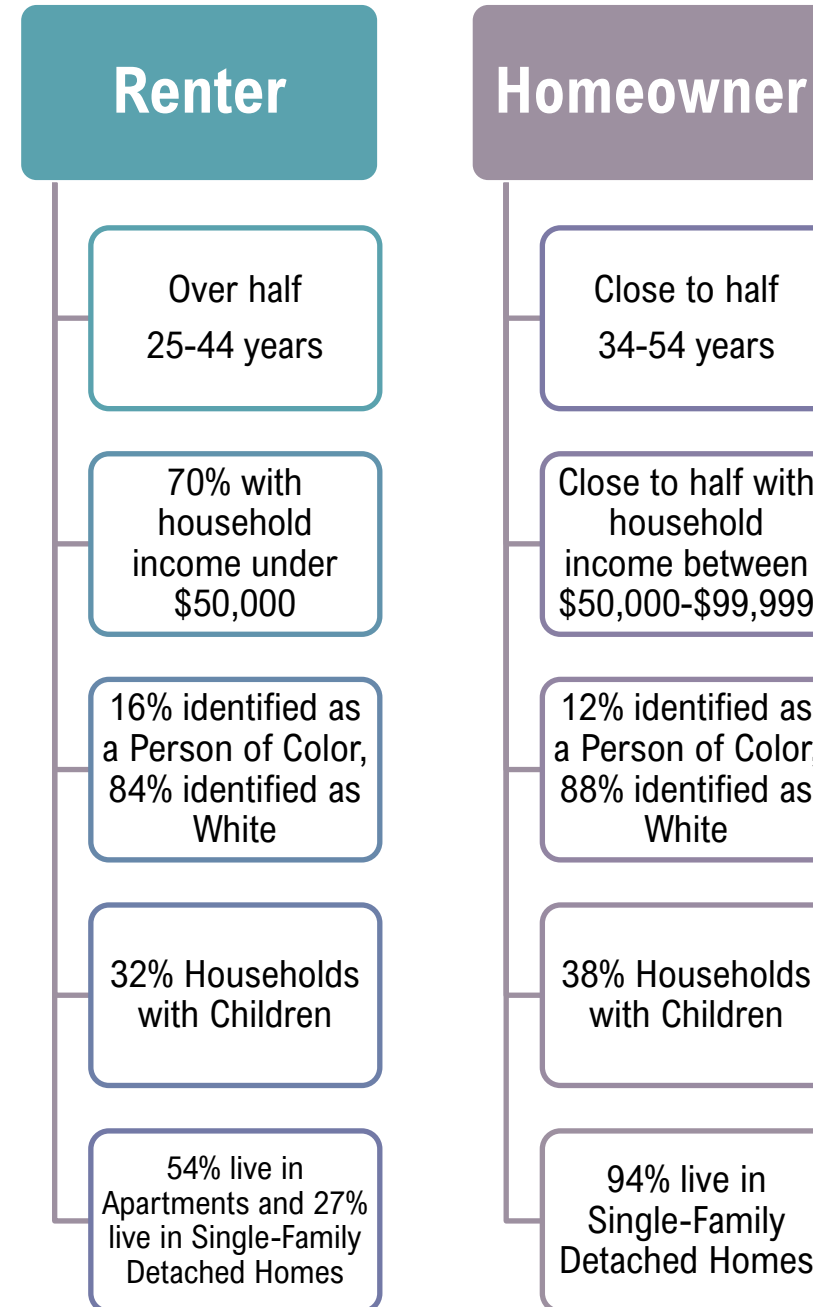


Households With Children Under 18 Years



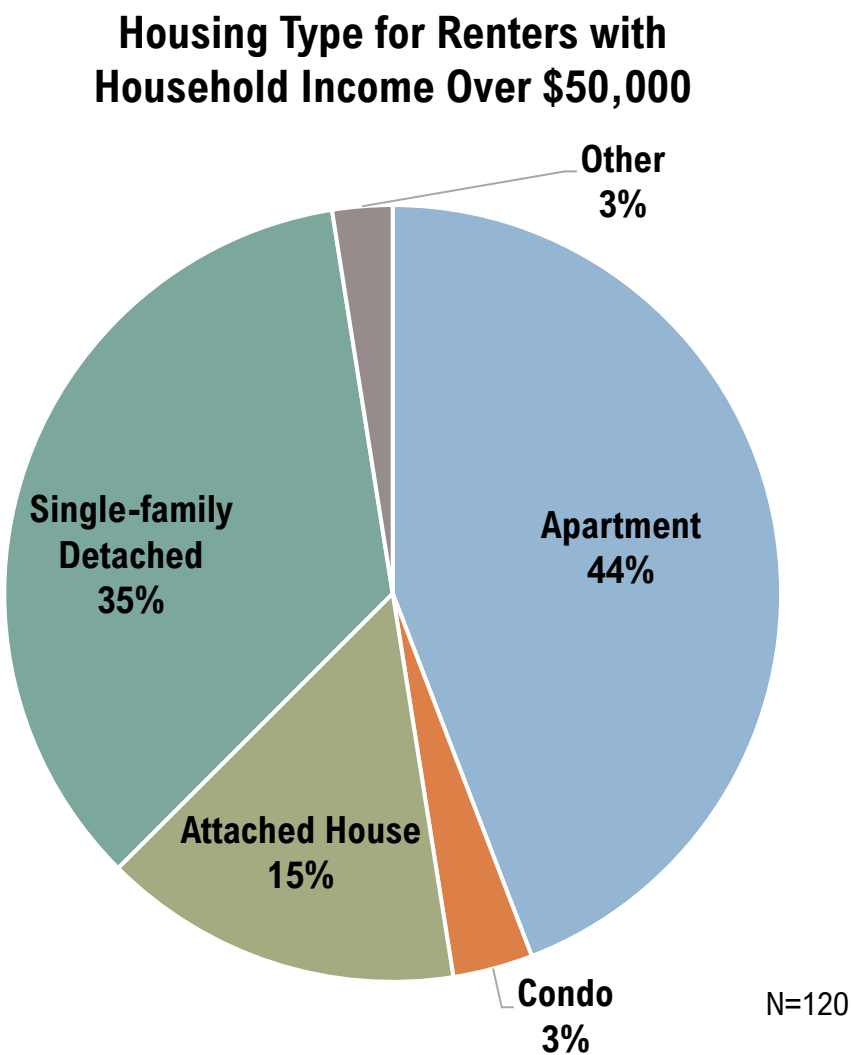
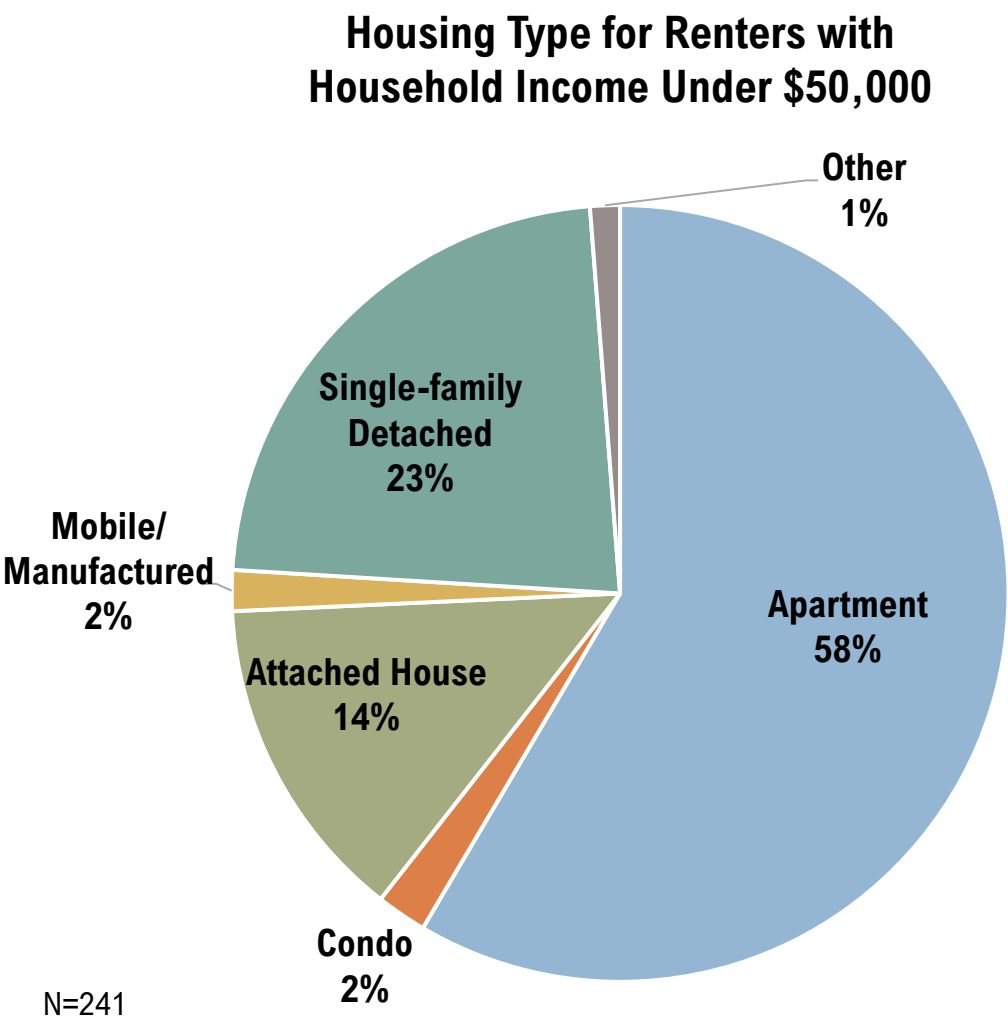
Renter and Homeowner Respondent Characteristics

Renter and Homeowner Respondent Characteristics



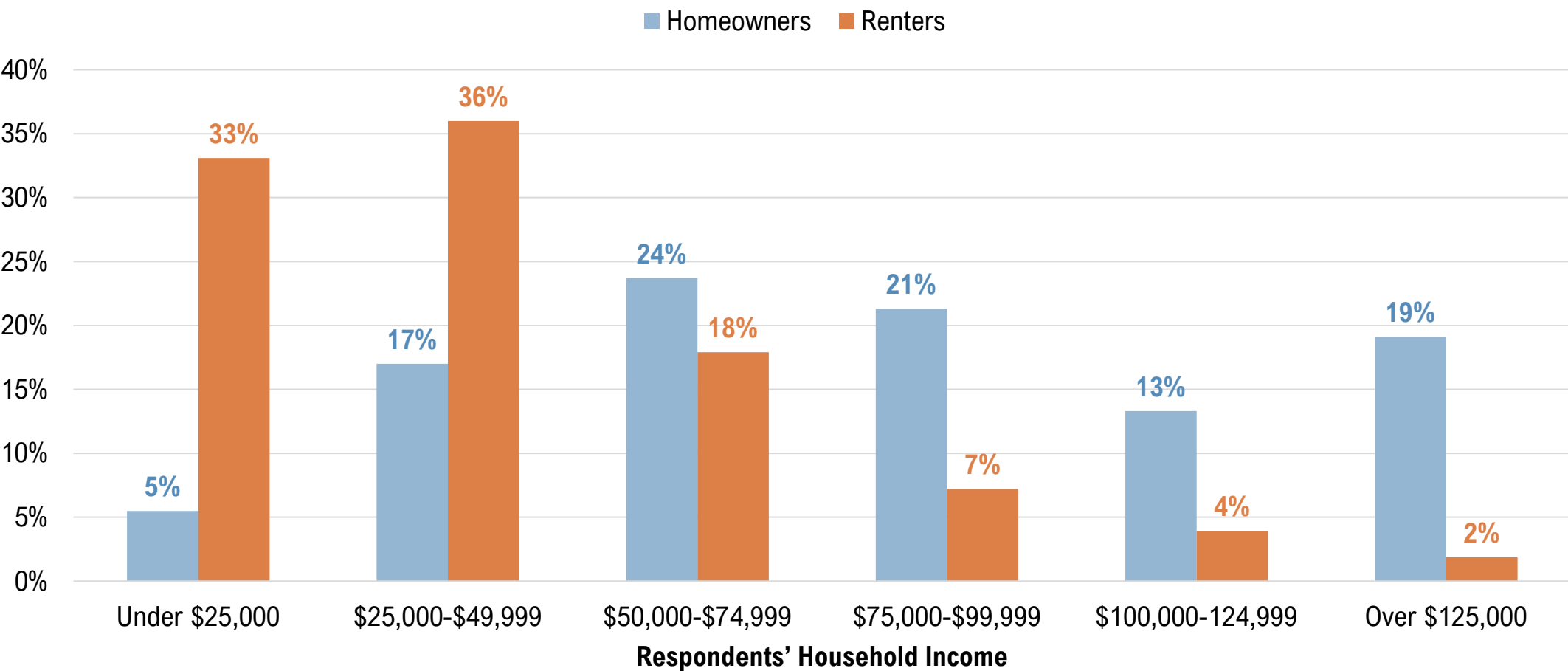
Housing Type by Household Income - Renter Respondents

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



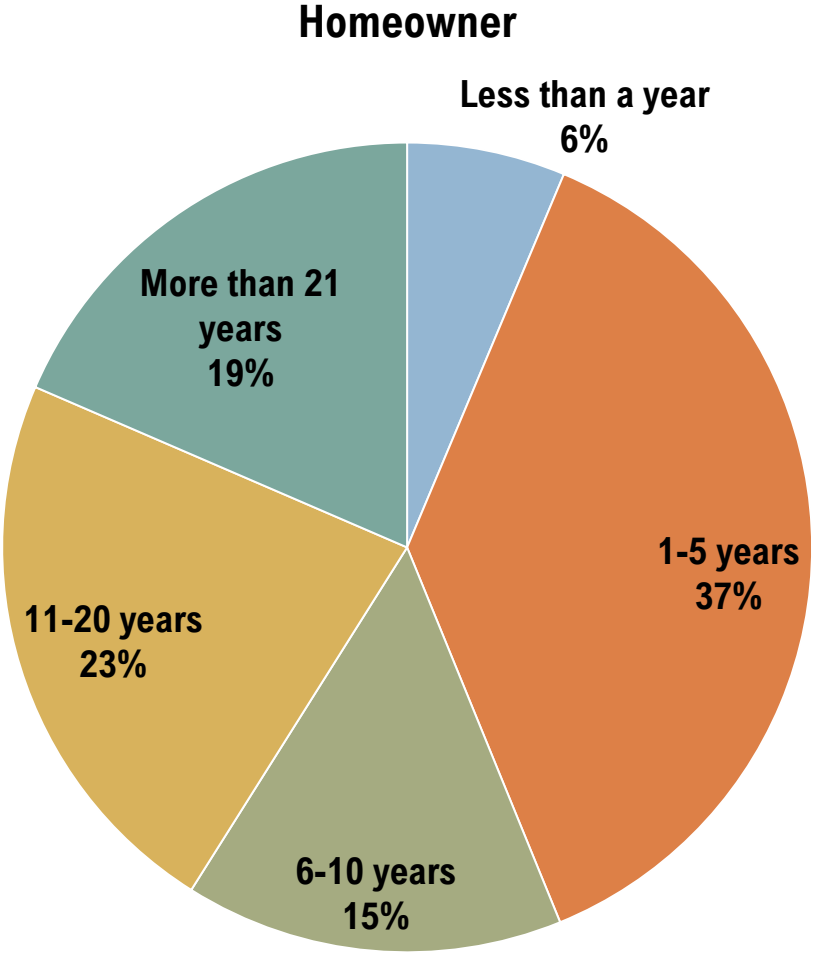
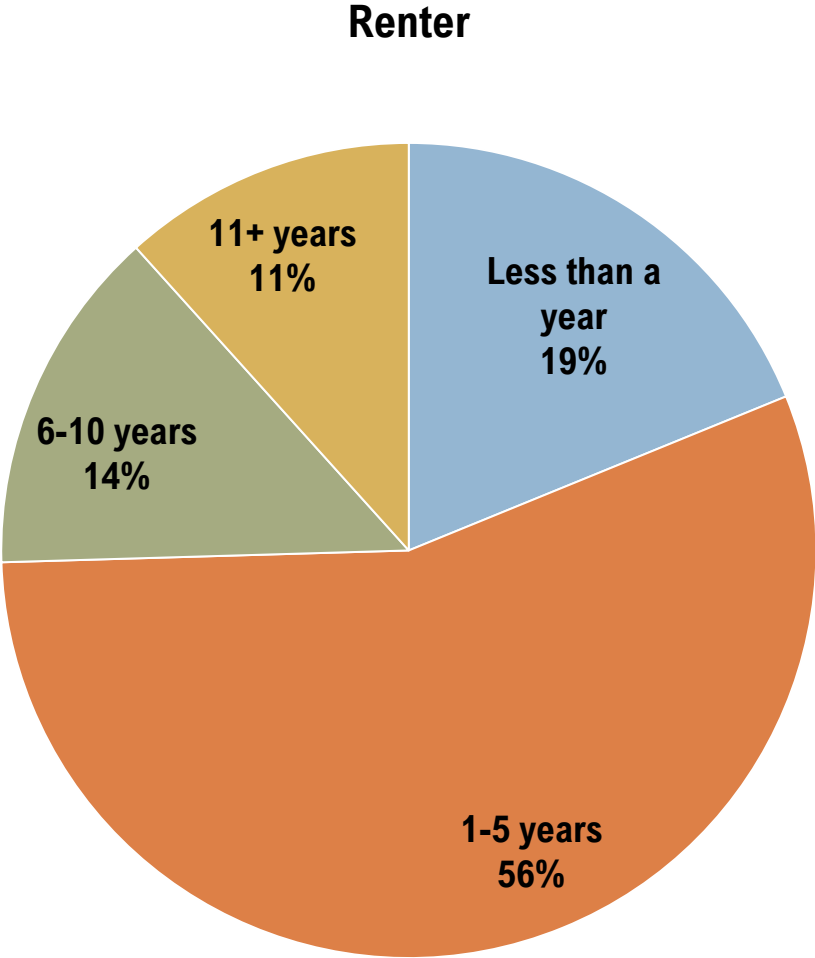
Household Income by Tenure of Respondents

Two-thirds of renter respondents had a household income under 50% compared to a quarter of homeowner respondents



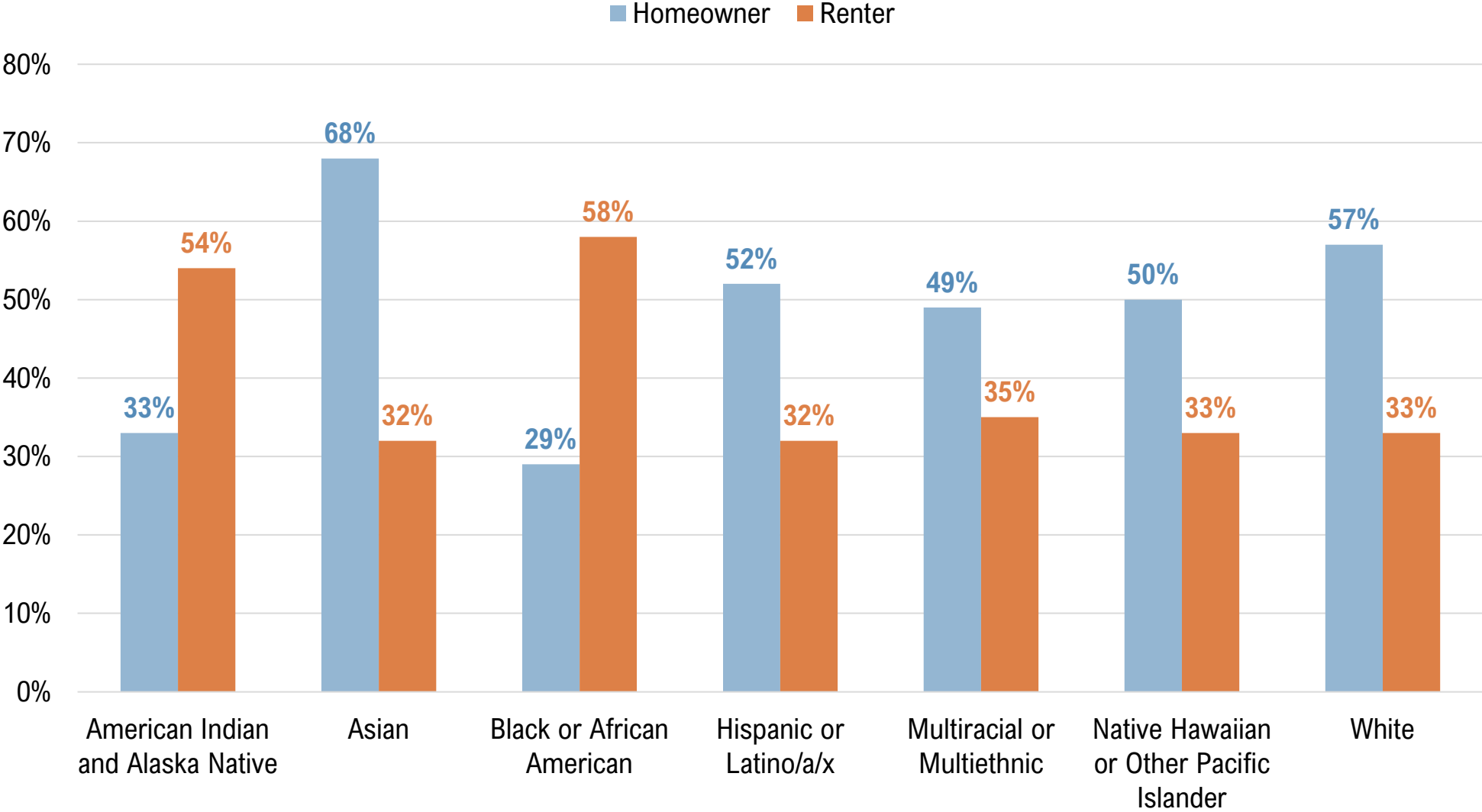
Length of Time in Current Home by Tenure of Respondents

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



Tenure by Race or Ethnicity of Respondents

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?



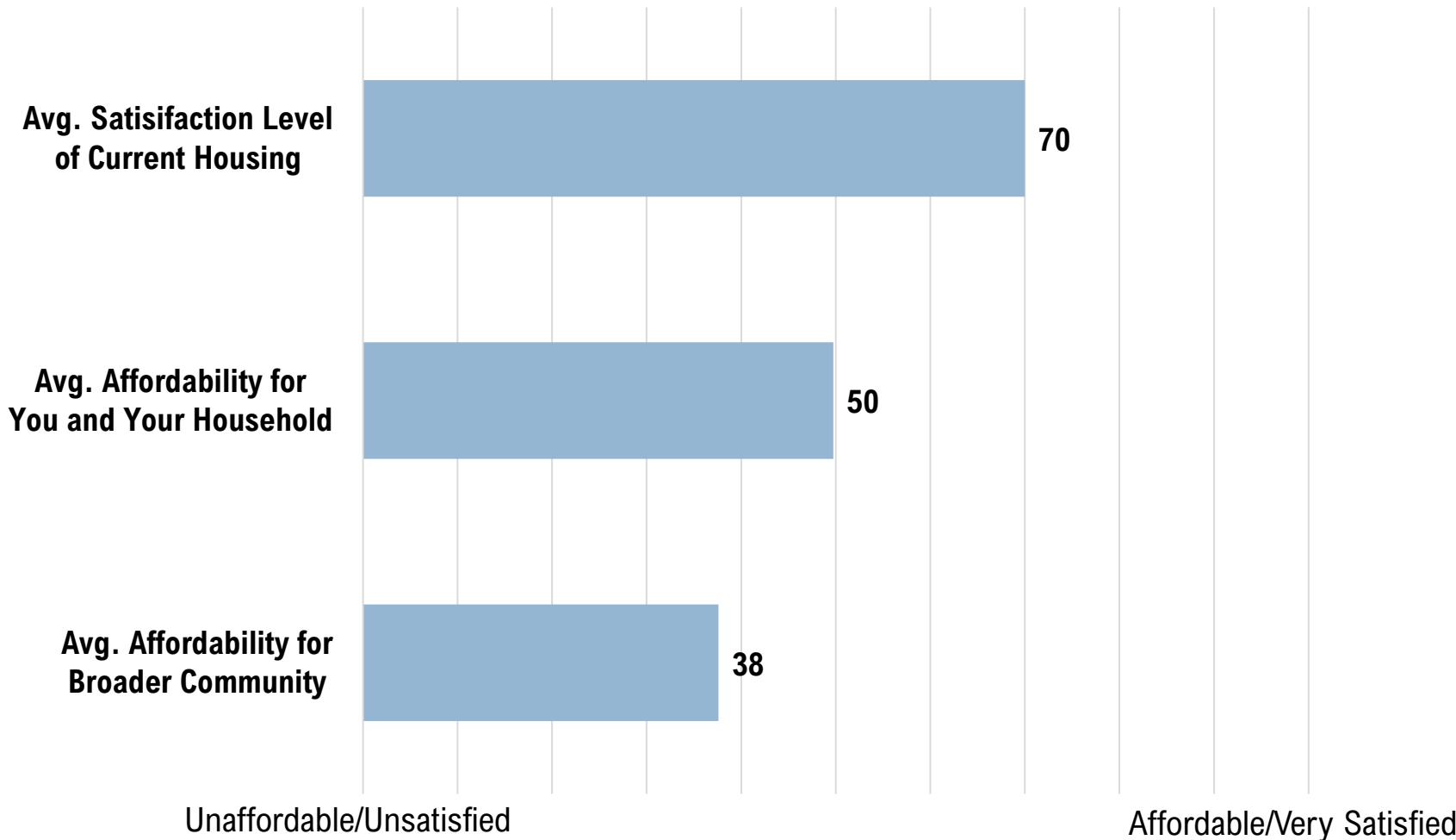
*Avg. rating closer to 100 indicates **more satisfaction** with current housing and **more affordable** for household.*

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.

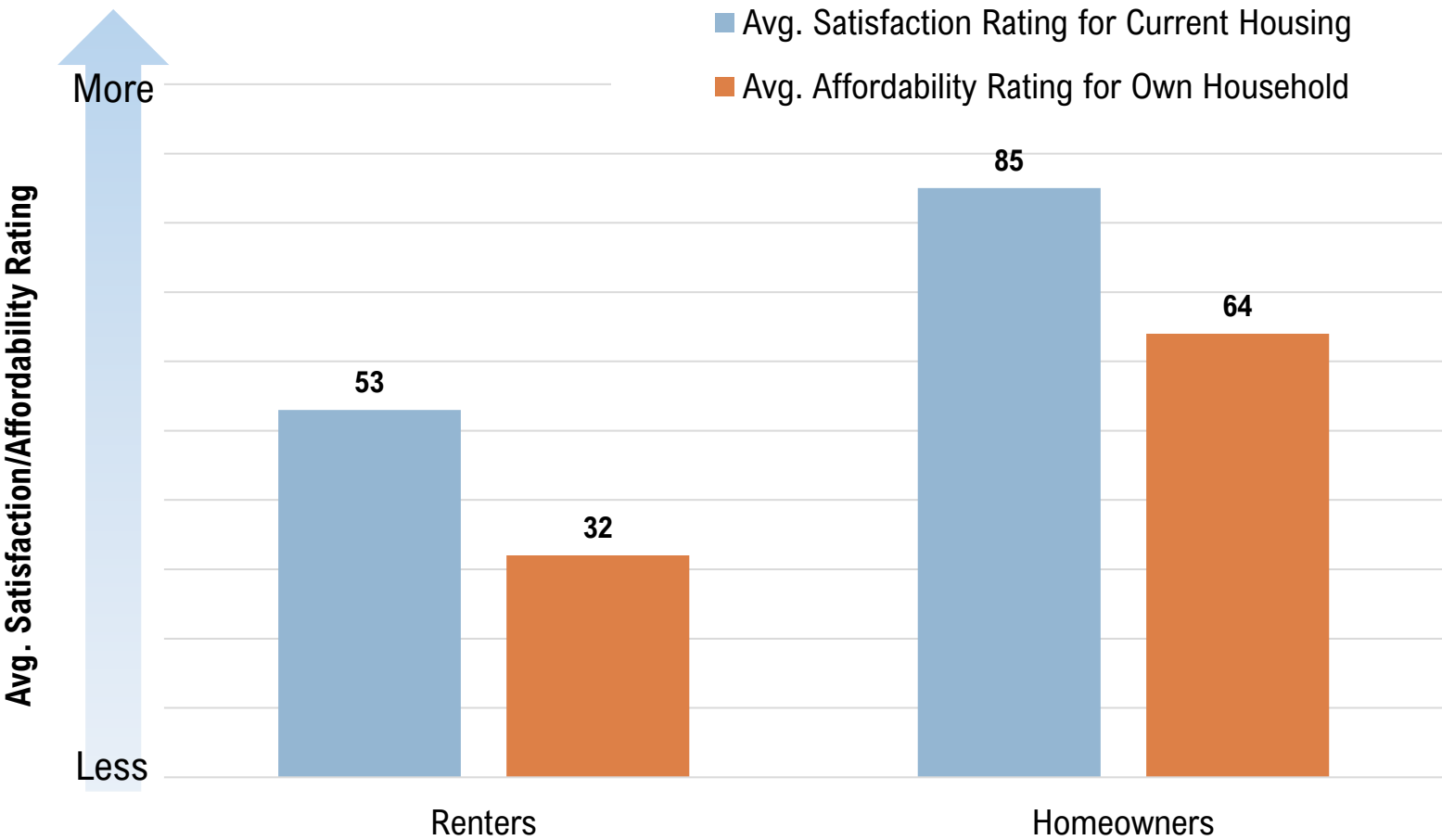
Respondents feel that Spokane is **more affordable for their own household** than the broader community.



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.

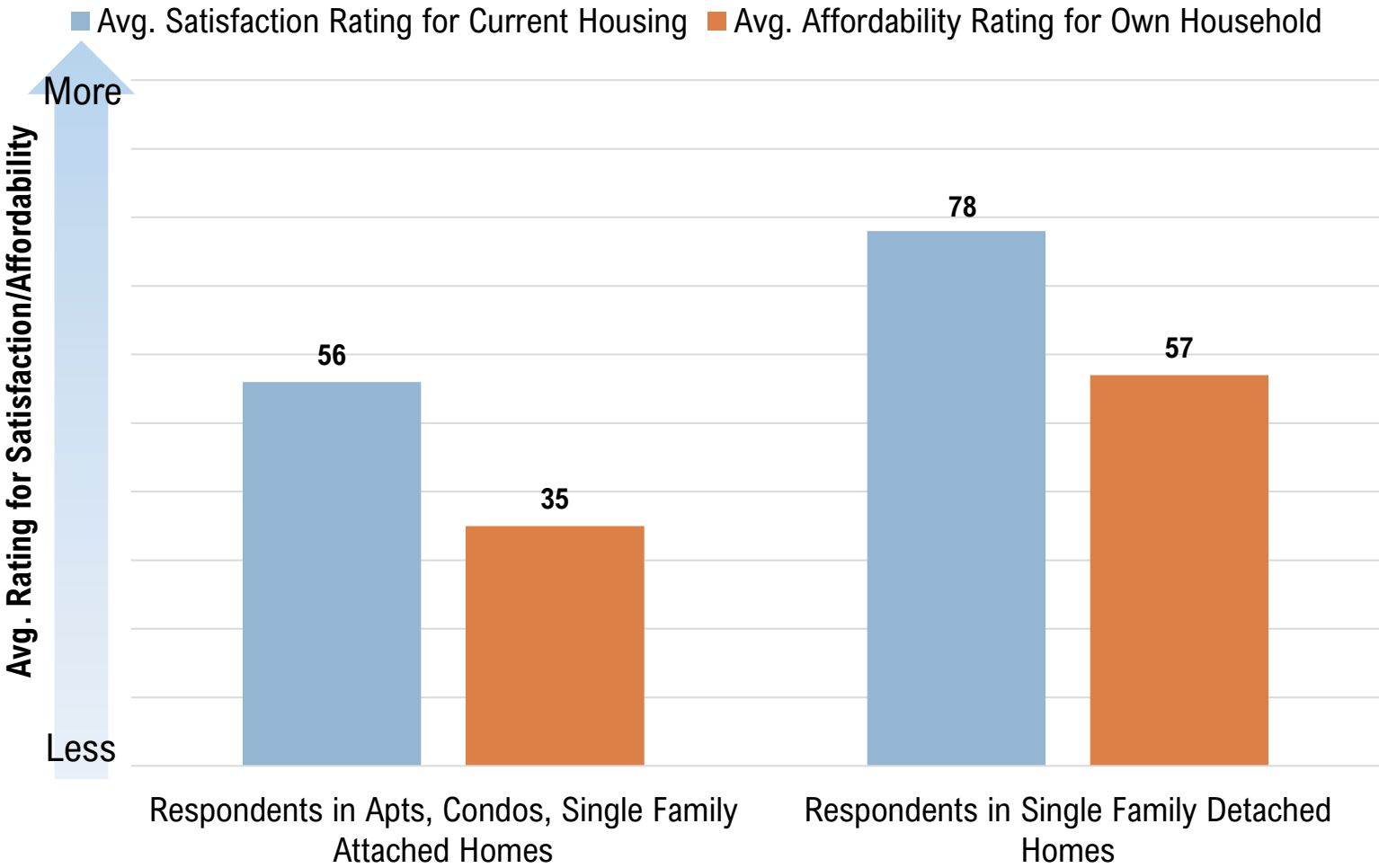


Note that the difference is for comparison and not statistically significant.

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.



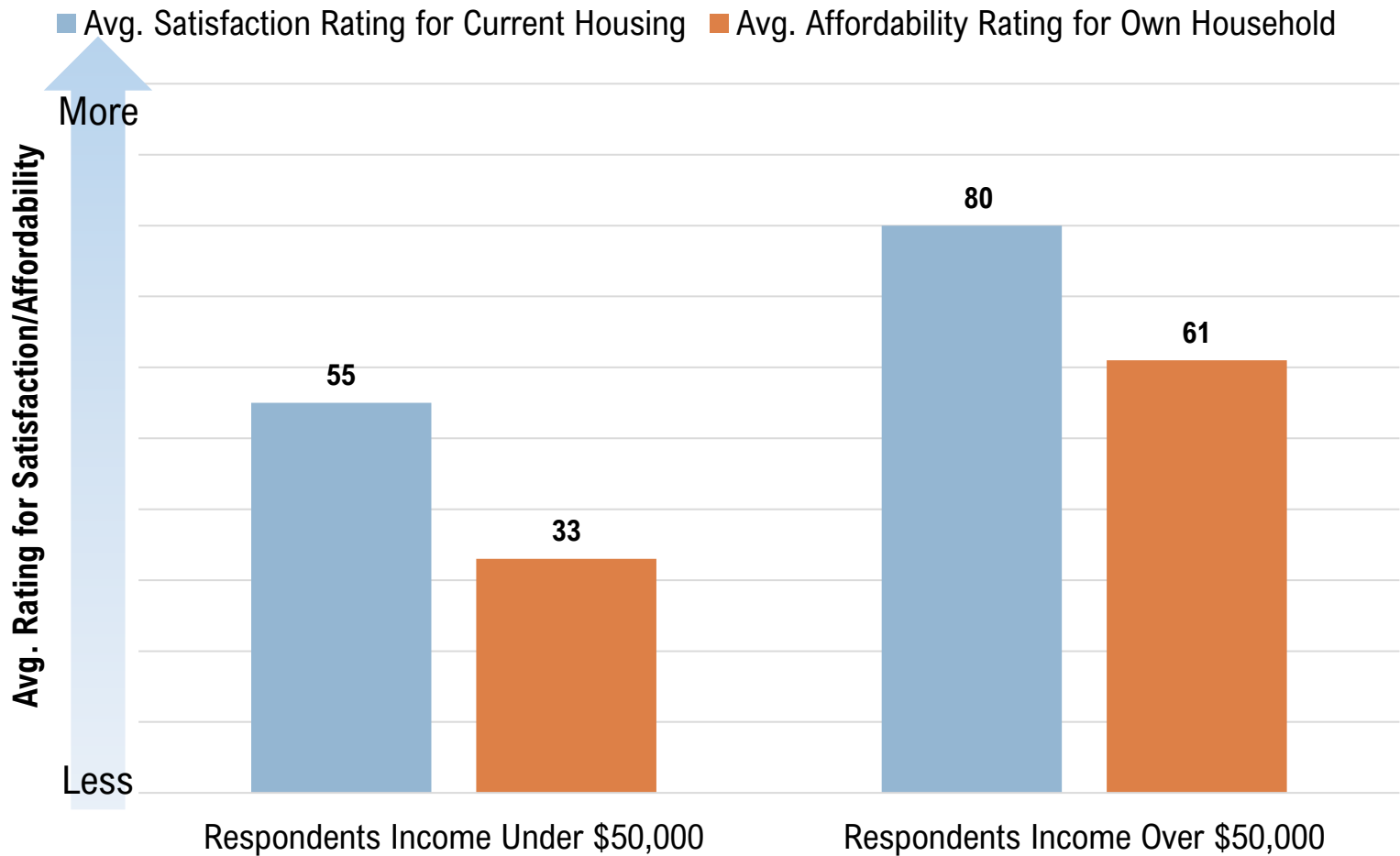
Note that the difference is for comparison and not statistically significant.

Housing Satisfaction and Affordability by Household Income

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

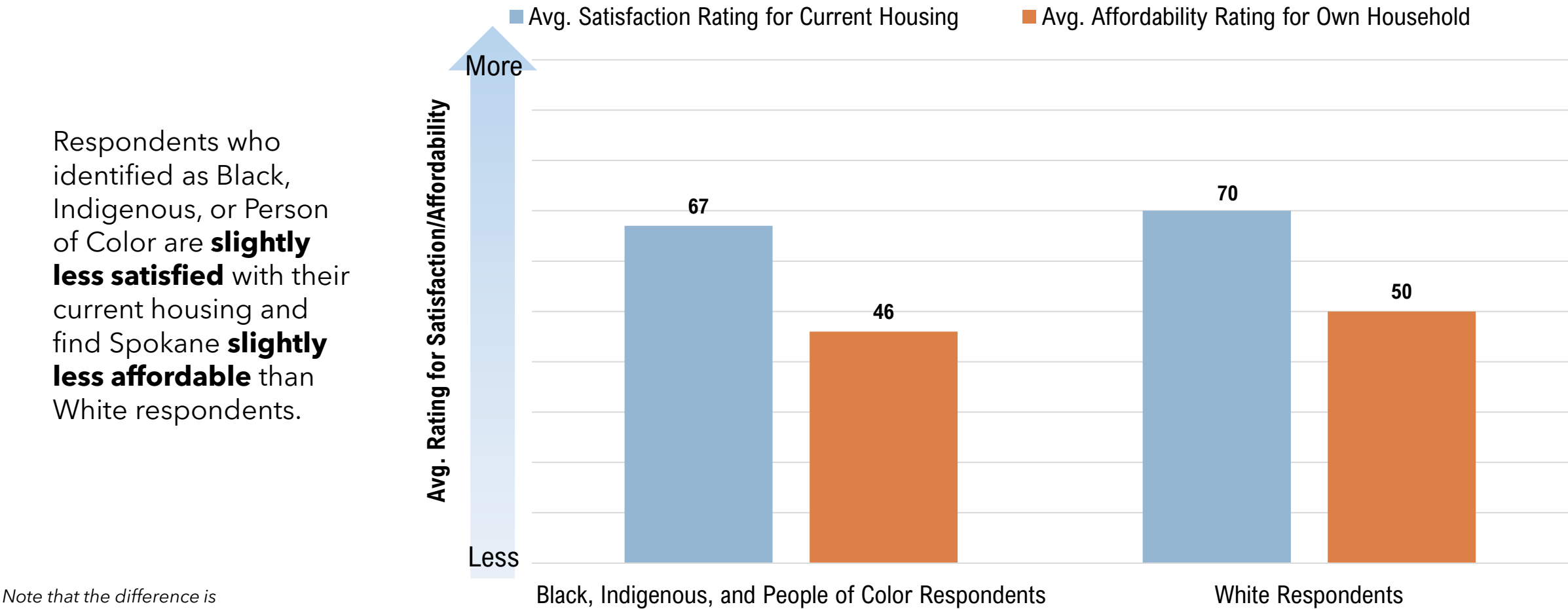
Respondents with household income under \$50,000 are **less satisfied with their current housing** and feel Spokane is **less affordable** for their needs than respondents with household income over \$50,000.

Note that the difference is for comparison and not statistically significant.



Housing Satisfaction and Affordability by Race/Ethnicity

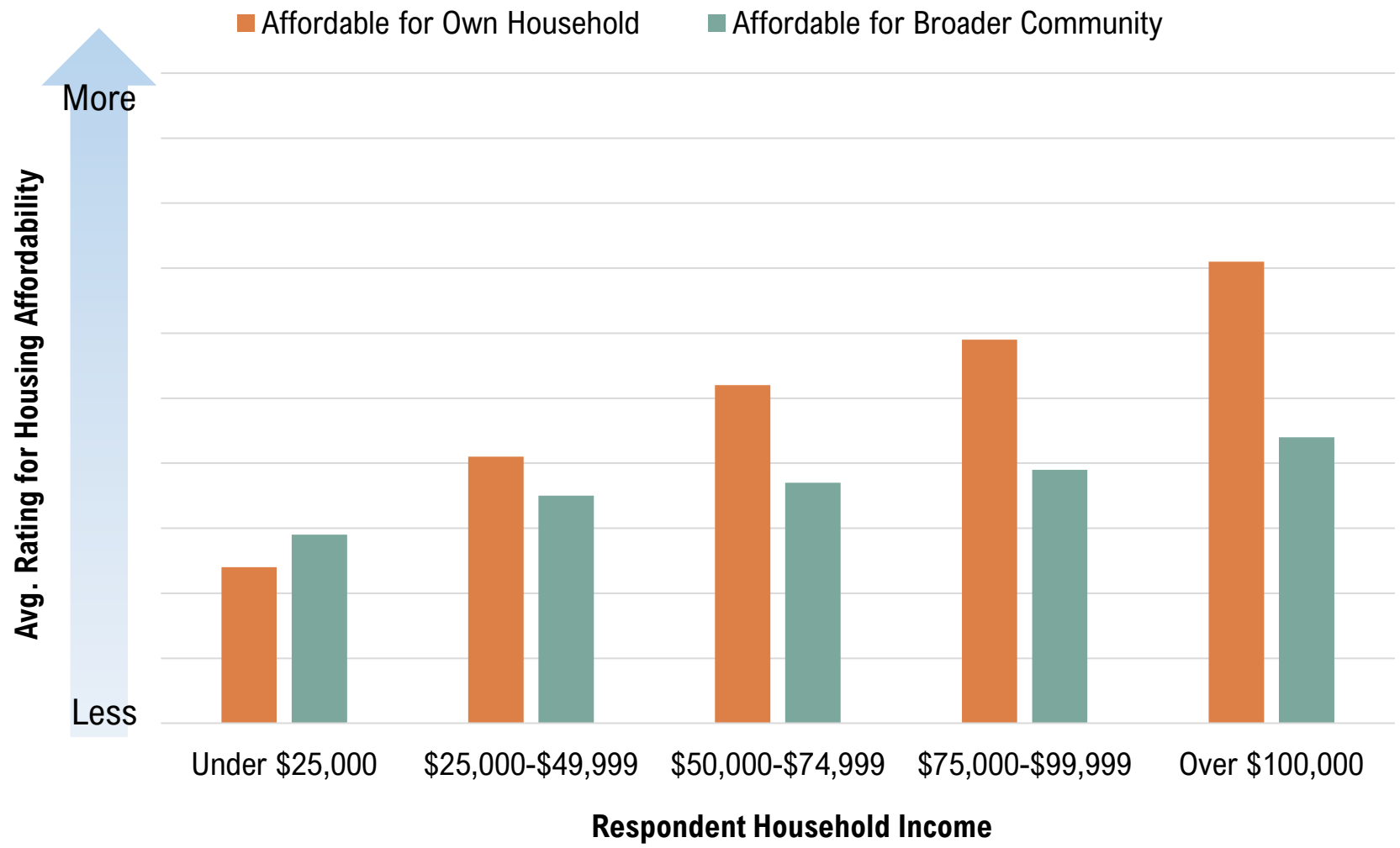
Avg. rating closer to 100 indicates **more satisfaction** with current housing and **more affordable** for household.



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.



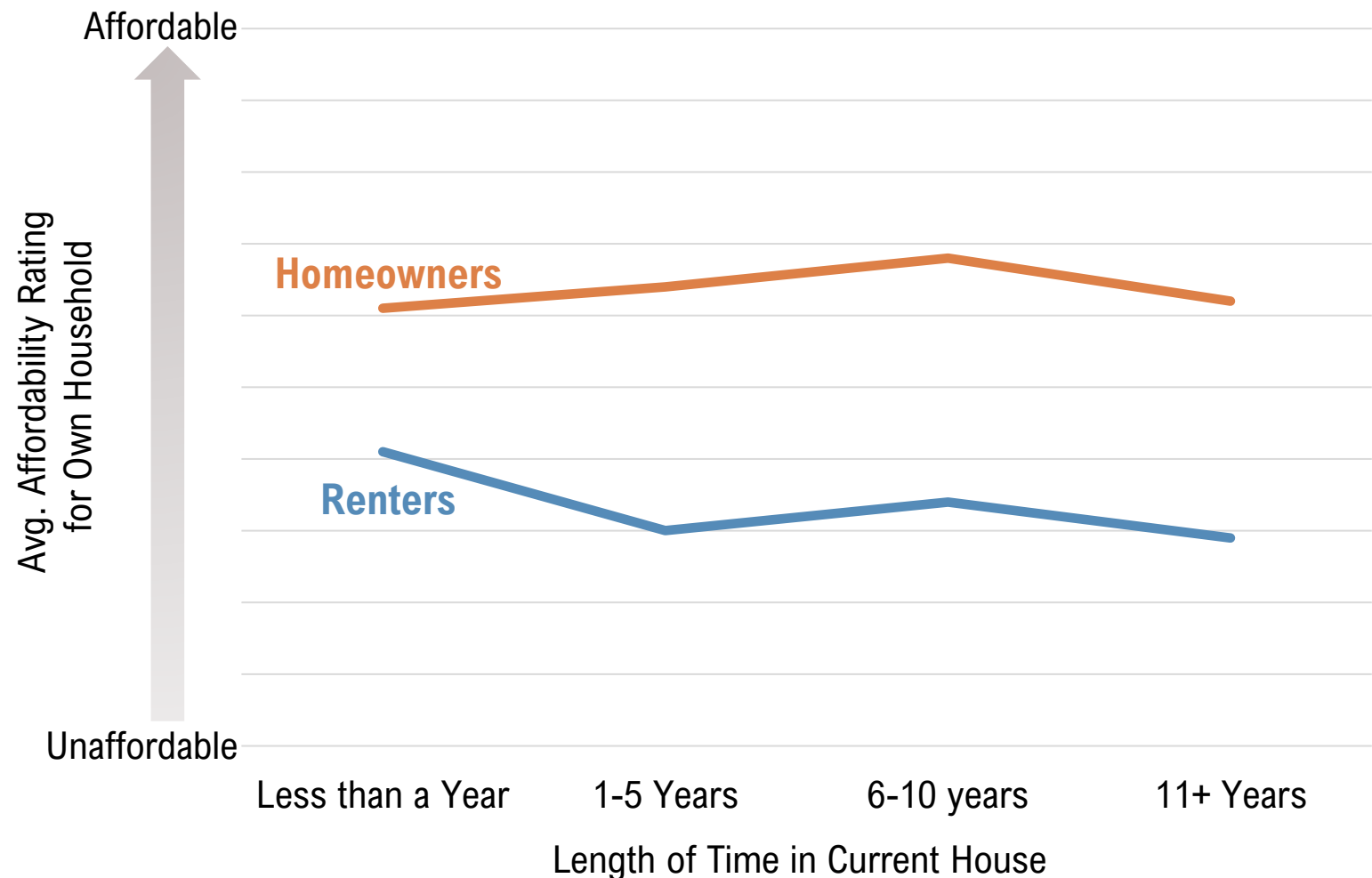
Note that the difference is for comparison and not statistically significant.

Affordability and Length of Time in Current Housing

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.

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

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.

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.

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.

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.

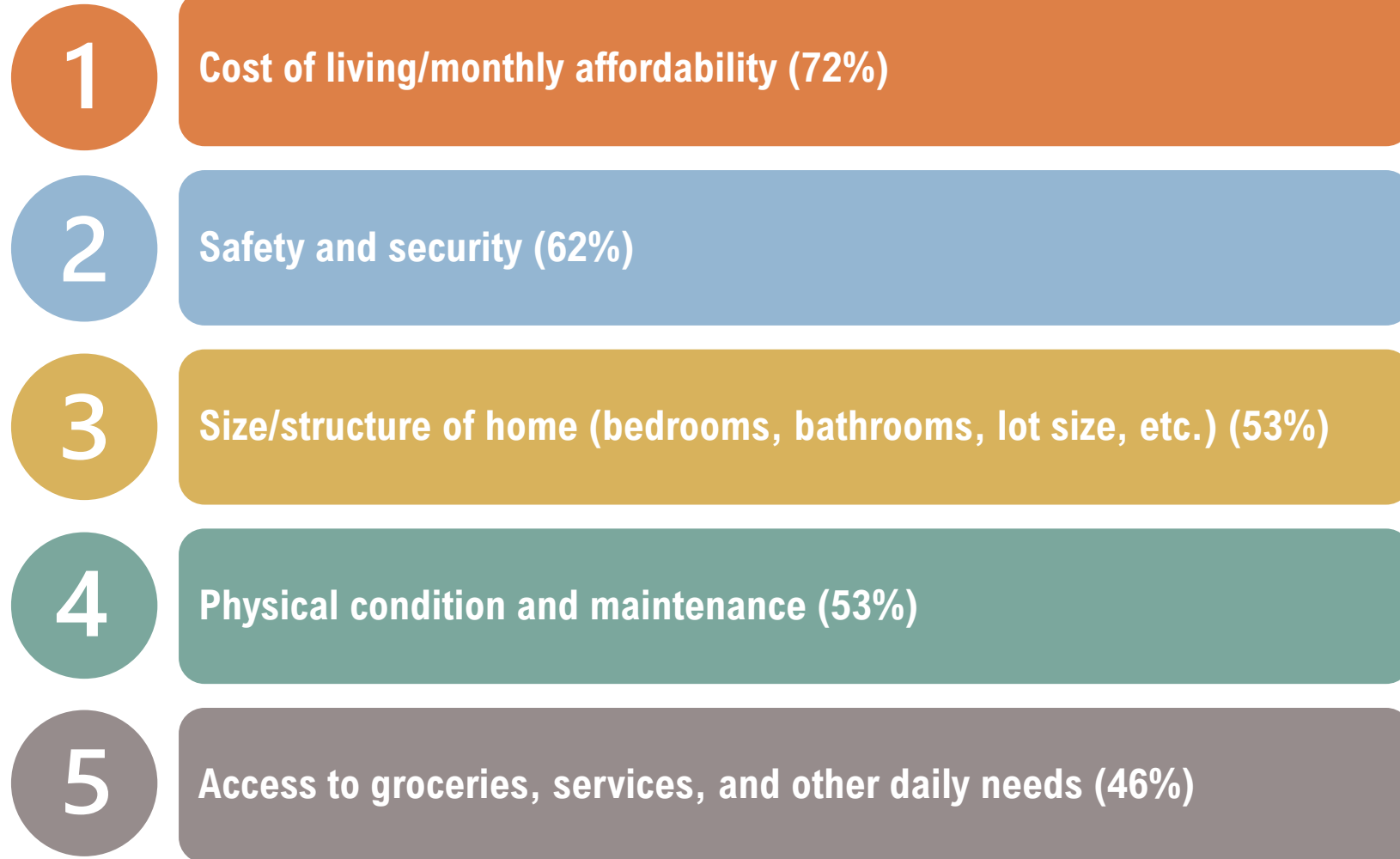
It is almost impossible to find a suitable rental that is affordable. There just is not enough rental properties.

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.

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



Challenges in Finding a Home and Moving into Homeownership

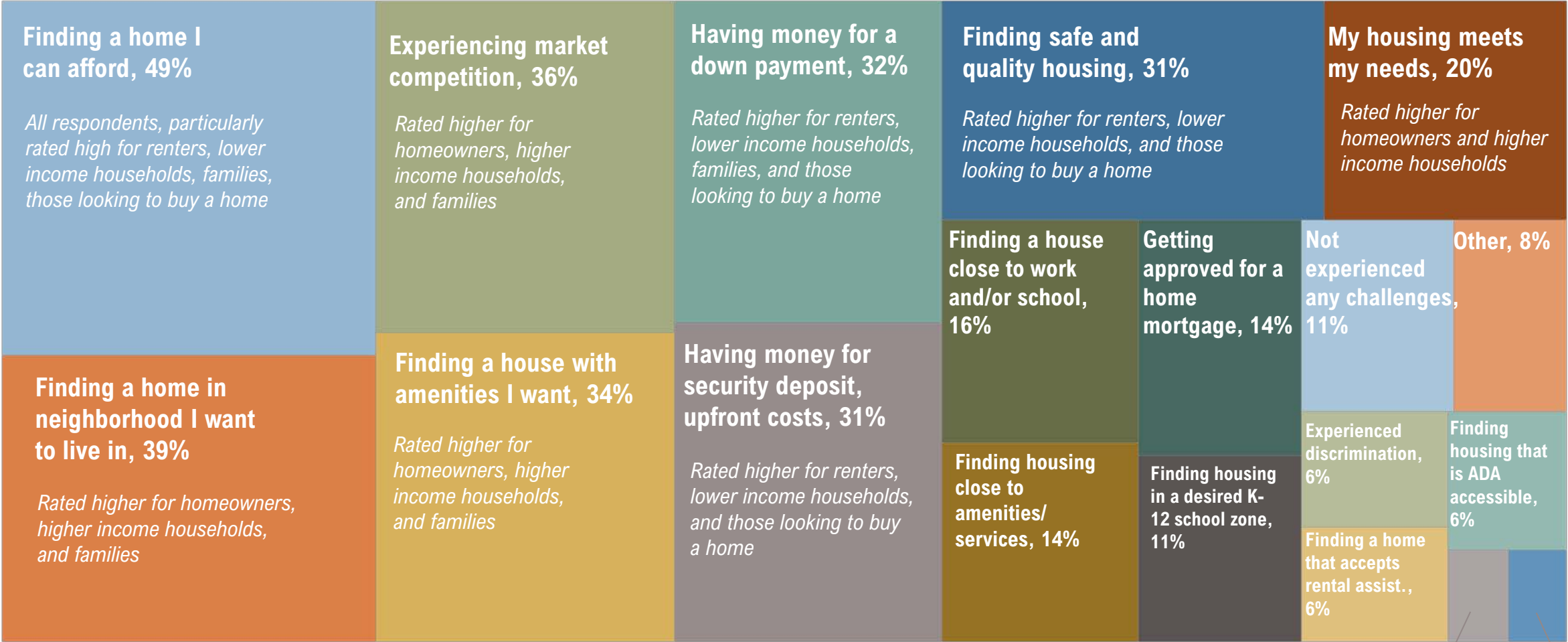
Questions:

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



Challenges experienced in finding a home in the City of Spokane

Homeowners

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

Household Income Over \$50,000

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%)

Challenges experienced in finding a home in the City of Spokane

Households With Children

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:

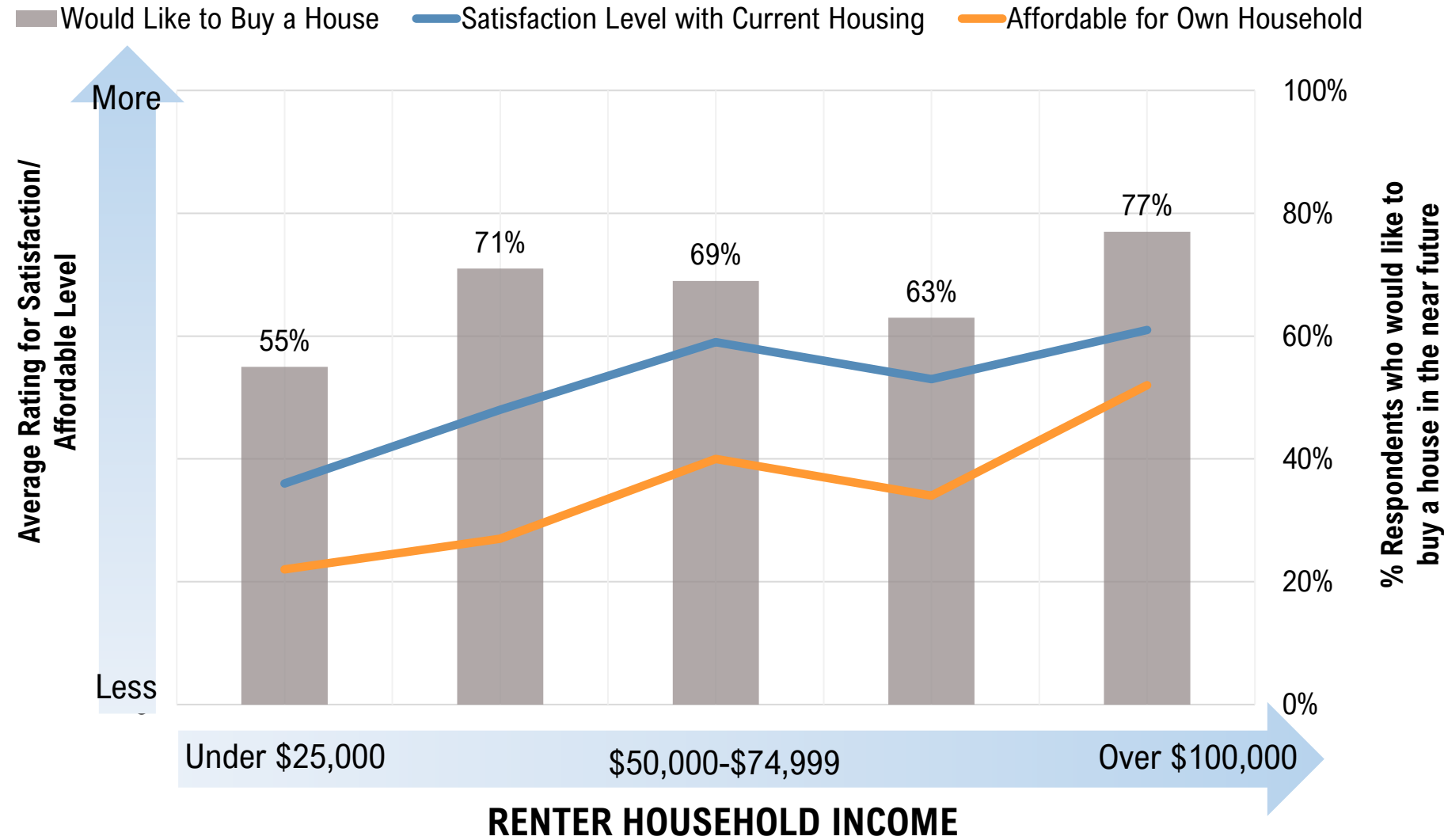
- 39% are ages 25-34 years old
- 67% have household income under \$50,000
- 23% identified with at least one race or ethnicity other than White
- 37% have children under 18 years at home
- 43% currently live in an apartment
- 36% currently live in a single-family detached home
- 13% currently live in an attached home

Housing Satisfaction and Affordability by Income Level - Renter Households Interested in Buying a Home

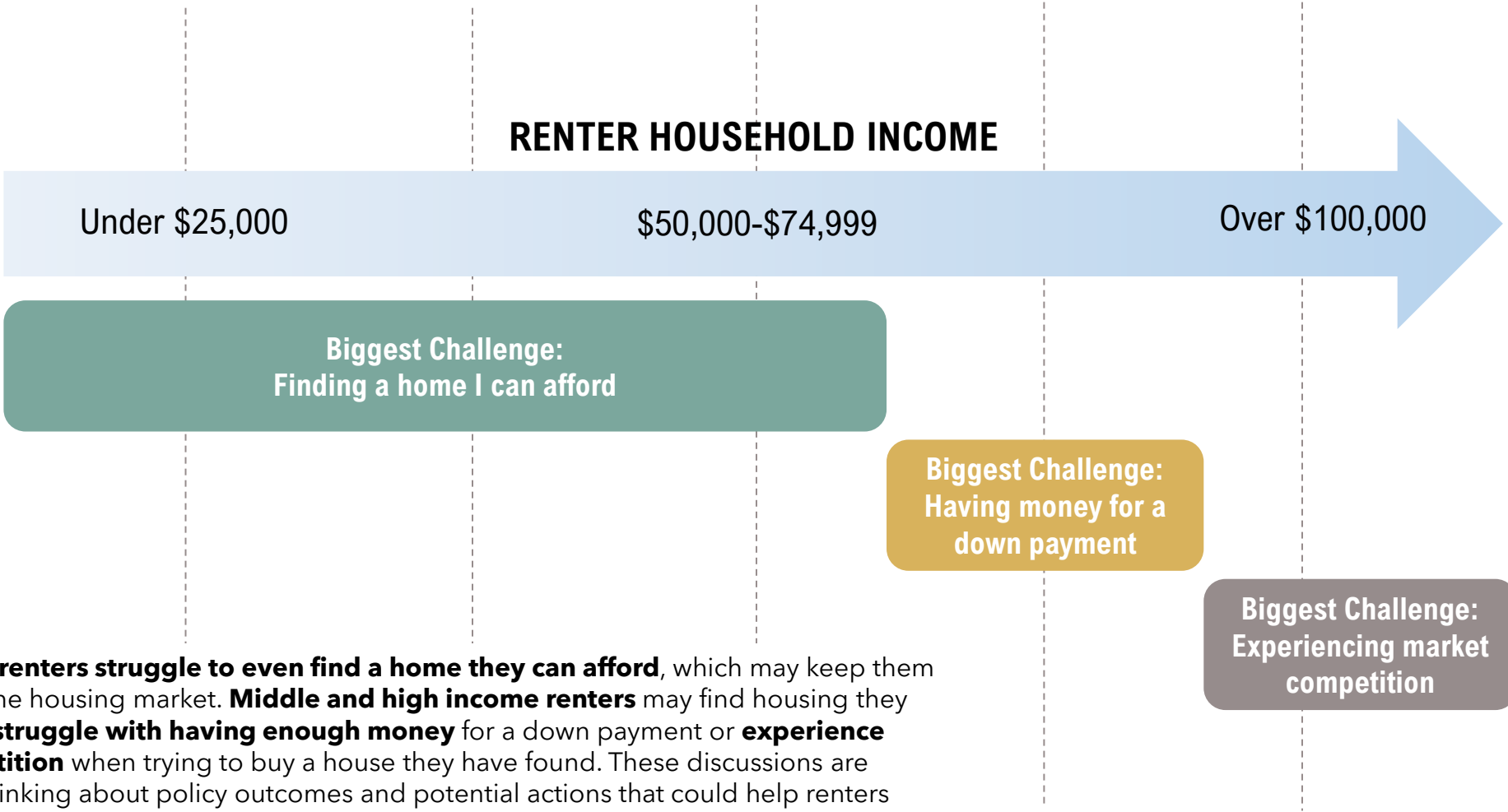
Over half of renter respondents at all income levels are **interested in buying a house** in the near future.

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.



Biggest challenges experienced in finding a home in the City of Spokane for renters interested in buying a home by income level



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?

Changes to current housing over the next 2-3 years by income - Homeowners Respondents in Single Family Detached Homes

Homeowner Households in Single-Family Detached that make under \$50,000

46%

Don't plan to make any changes

27%

Plan to remodel, renovate, or update my home

13%

Plan to move outside the city of Spokane

11%

Plan to move and downsize my home

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

38%

Plan to remodel, renovate, or update my home

36%

Don't plan to make any changes

15%

Plan to move outside the city of Spokane

13%

Plan to look for a home with a different size/structure

Changes to current housing over the next 2-3 years by income - Renter respondents

Renter Households that make over \$50,000

33%

Plan to look for a home with a different size/structure

31%

Plan to move and look for a bigger home

30%

Plan to move within the city of Spokane

26%

Plan to move outside the city of Spokane

Renter households that make under \$50,000

30%

Plan to look for a home with a different size/structure

30%

Plan to move within the city of Spokane

28%

Plan to move and look for a bigger home

20%

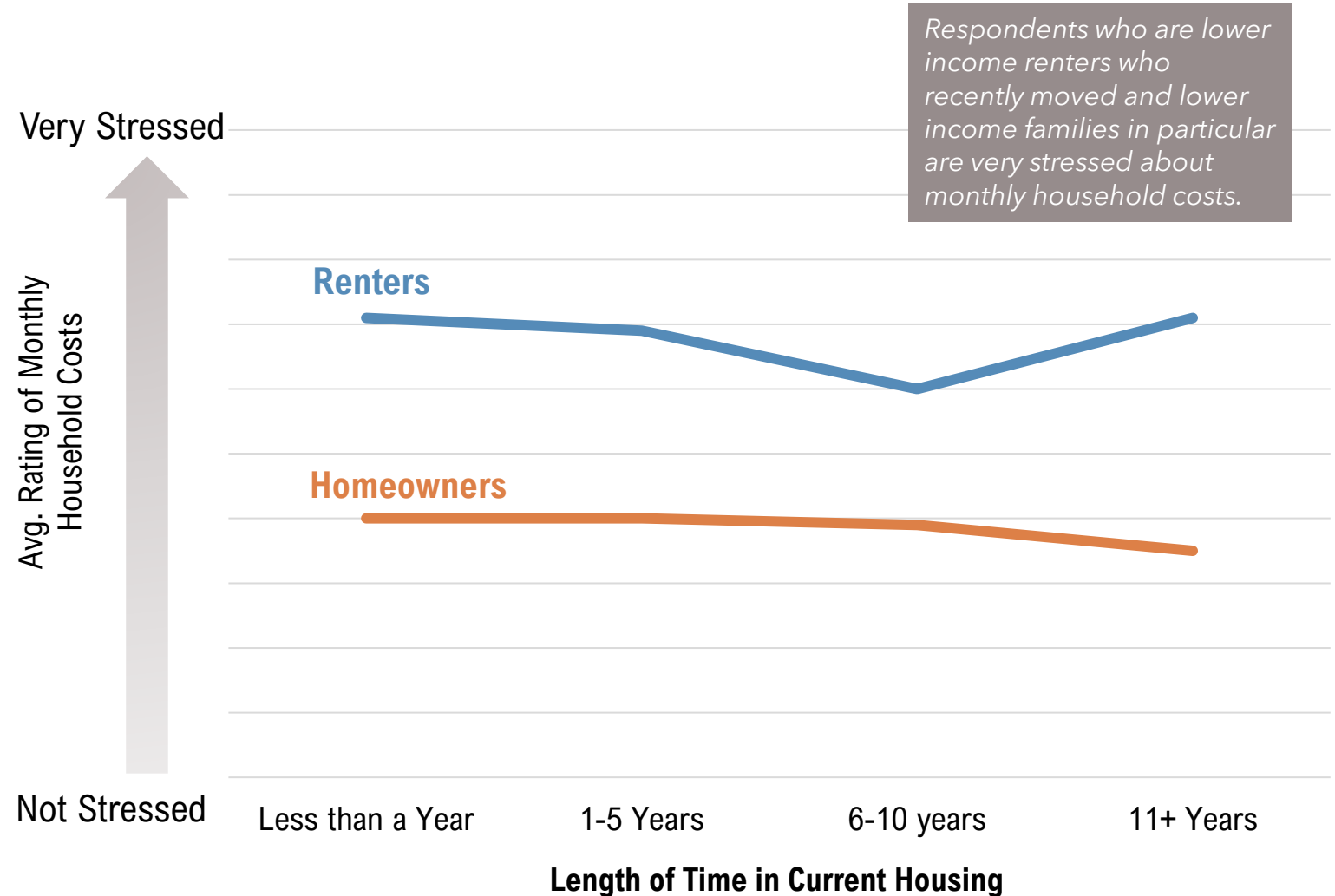
Plan to move outside the city of Spokane

Level of Stress for Monthly Household Costs and Length of Time in Current Housing - Renters and Homeowners Respondents

Homeowners feel less stressed about monthly household costs than renters.

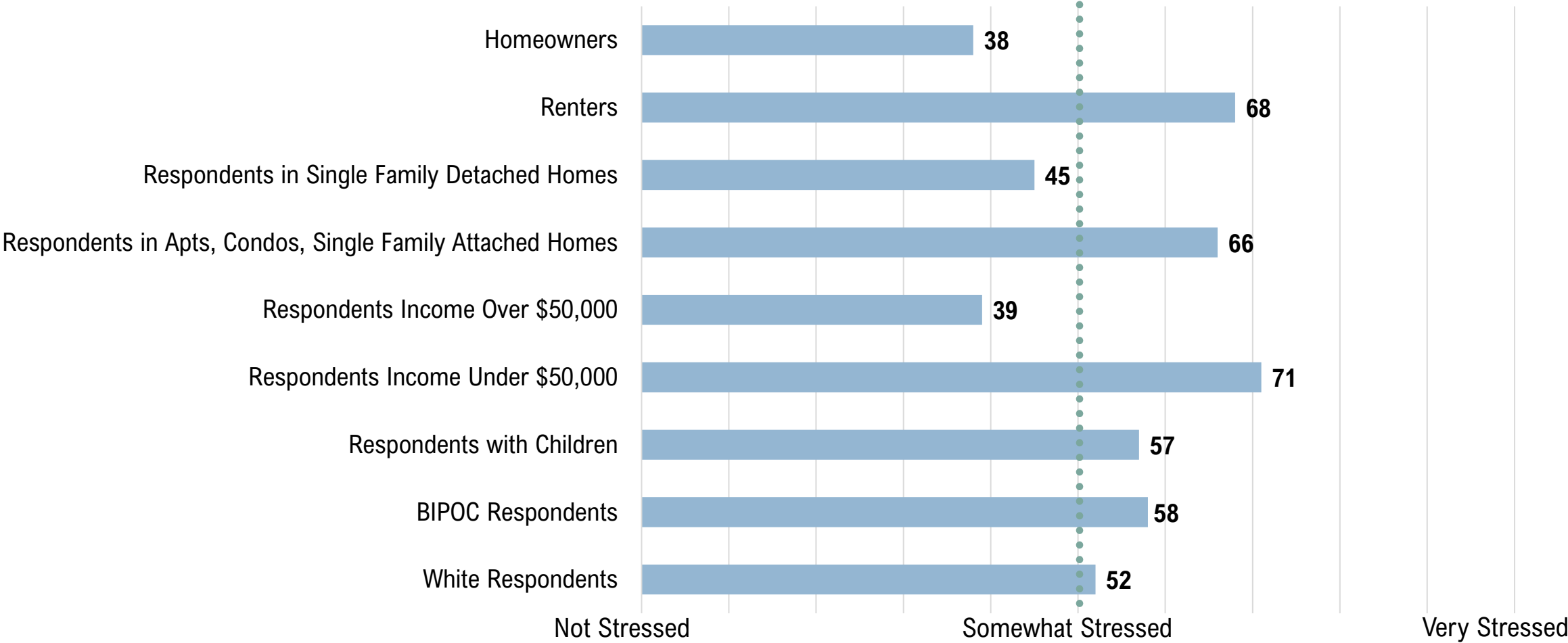
Renters who have recently moved into their current home and long-time renters **feel more stressed** about monthly costs than renters who have been in their home 1-10 years.

Homeowners who recently moved into their home feel **slightly more stressed** about monthly costs than homeowners who have been in their home longer.



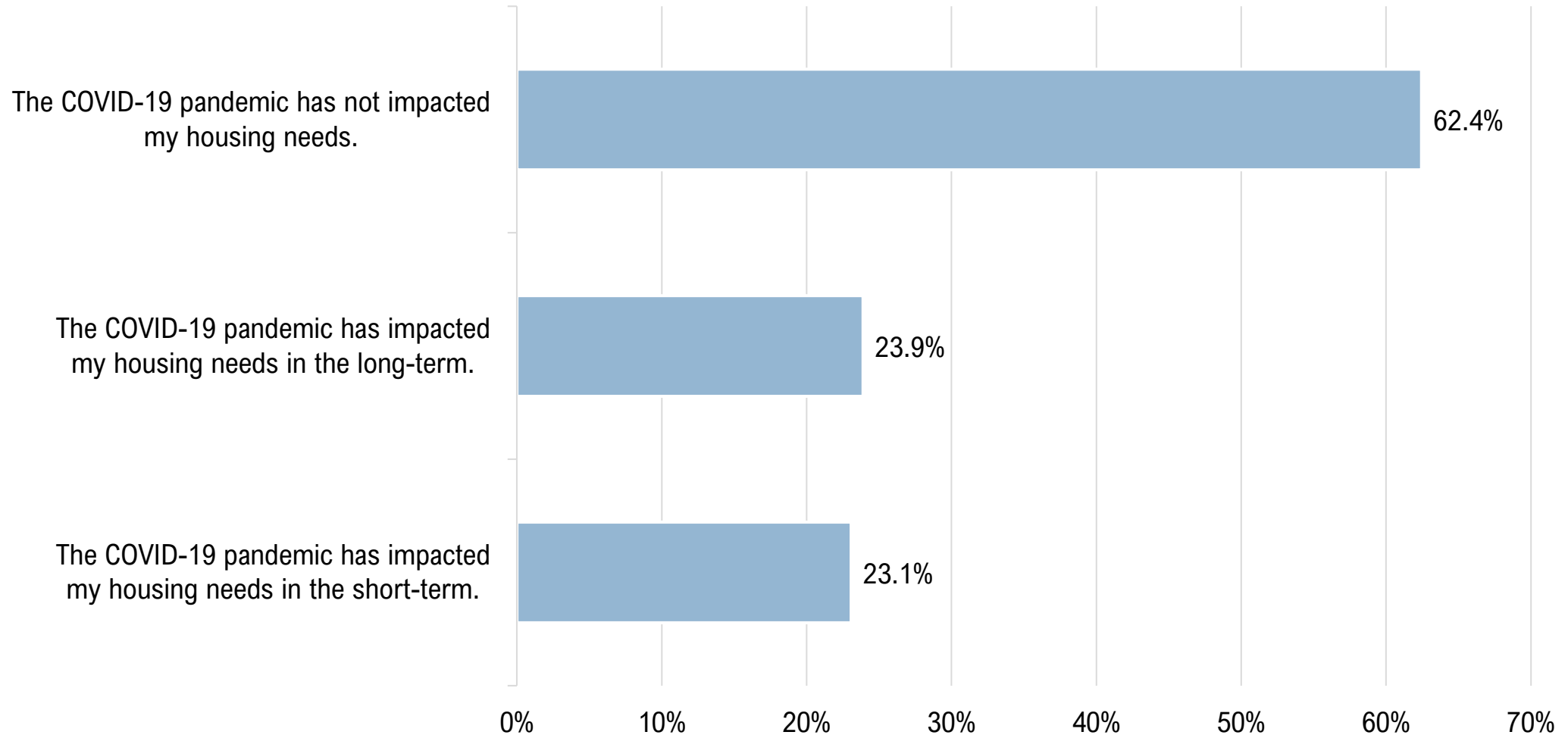
Avg. rating of stress level about affording monthly household costs by different filters

Avg. rating closer to 100 indicates respondents are **more stressed** about monthly household costs.

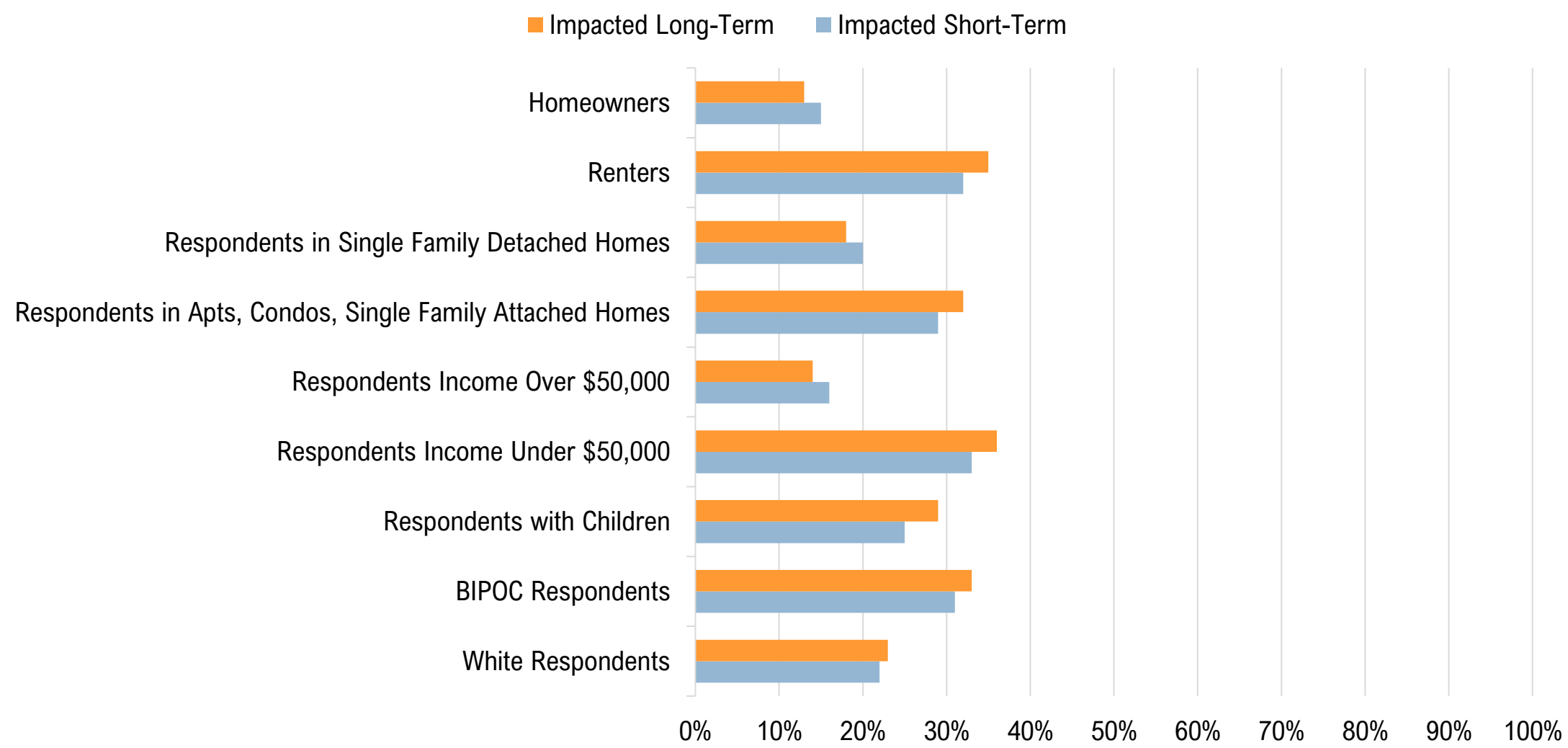


How has the COVID-19 pandemic impacted your housing needs? (Check all that apply)

Answered: 1,105



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).

I can't pay my rent.

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.

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

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.

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.

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

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

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

It made for a odd house hunting experience.

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.

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".