

City of Spokane Housing Action Plan Housing Needs Additional Data Analysis

As of December 18, 2020

This document provides additional data analysis on community and regional housing needs, trends, and gaps for the Spokane Housing Action Plan. This will be updated as needed throughout the process.

Housing Action Plan Project Page: <https://my.spokanecity.org/housing/spokane-housing-action-plan/>

*Prepared by Maren Murphy, AICP, Assistant Planner, mmurphy@spokanecity.org
Chris Green, AICP, Assistant Planner, City of Spokane, cgreen@spokanecity.org*



Washington Office of Financial Management (OFM) Population and Housing Estimates

- See OFM for the latest April 1 official population estimates and housing estimates
 - <https://www.ofm.wa.gov/washington-data-research/population-demographics/population-estimates/april-1-official-population-estimates>



Spokane County GMA Population Allocation



2017 - 2037 Forecast and Allocation for Spokane County

Jurisdiction	2017 Population Estimate	2037 Population Forecast	2017 - 2037 Population Allocation
Spokane County	499,348	583,409	
Unincorporated Spokane County	144,903	176,780	
Unincorporated UGA	53,893	68,117	14,224
Unincorporated Rural	91,010	108,663	17,653
Urban Growth Area	408,338	474,746	66,408
Incorporated Spokane County	354,445	406,629	52,184
Airway Heights	9,071	14,298	5,226
Cheney	11,827	14,776	2,949
Deer Park	4,110	5,325	1,215
Fairfield	620	660	40
Latah	195	195	0
Liberty Lake	9,780	15,909	6,129
Medical Lake	5,072	6,042	970
Millwood	1,808	1,947	139
Rockford	470	470	0
Spangle	281	288	7
Spokane	215,839	236,698	20,859
Spokane Valley	95,264	109,913	14,650
Waverly	108	108	0

Spokane County 2017-2037 Population Allocation

Spokane County RES 16-553

Note: The next periodic update will be in 2026 and will look at the forecast and allocation through 2046.

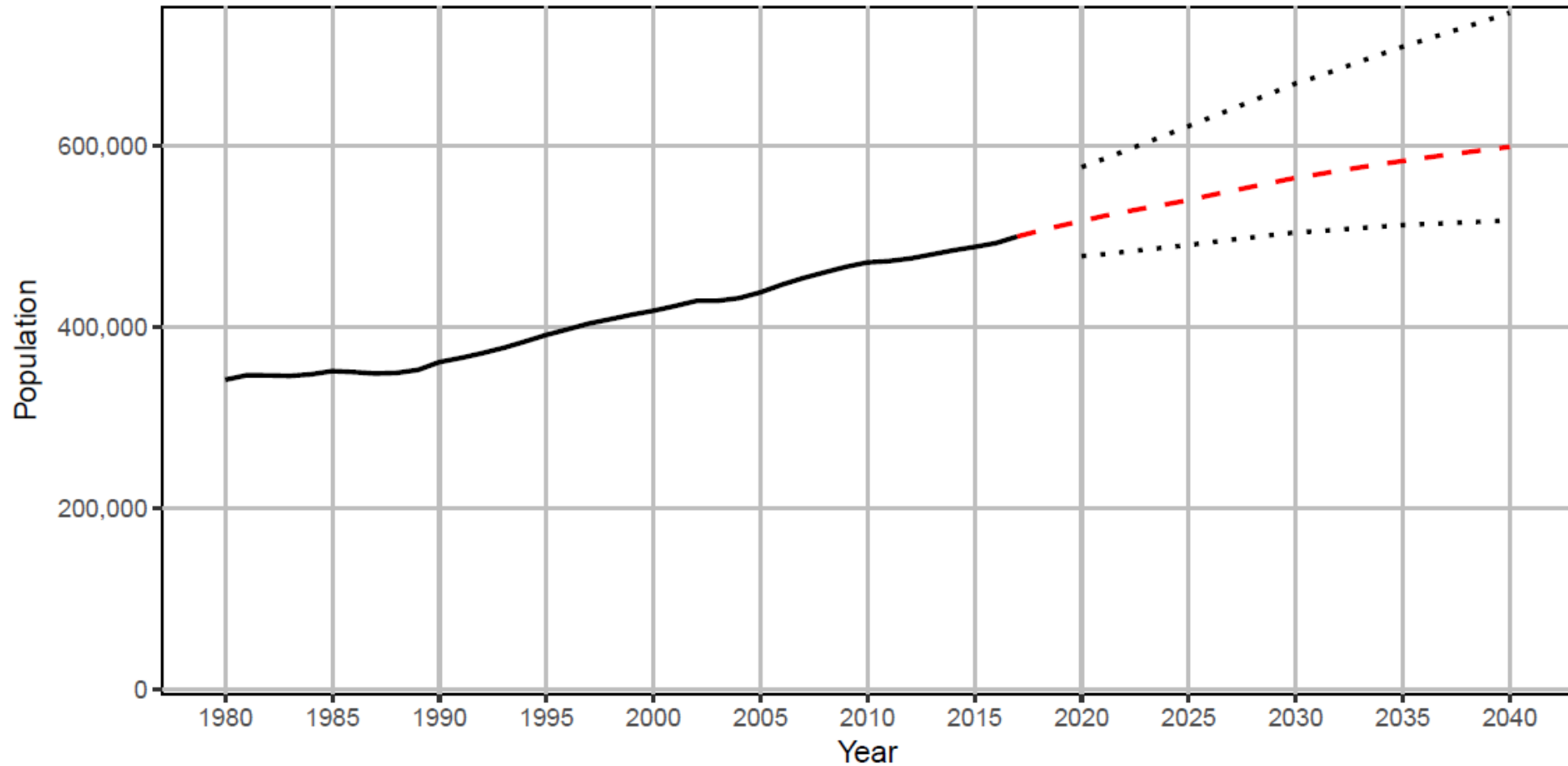


OFM GMA Projection for Spokane County

— Census/ Estimate ··· High - - - Medium ··· Low

Note: Spokane County adopted the Medium range population projection.

Spokane County, 2017 GMA Projections



Spokane County and Selected Cities Growth from 2017 to 2020

	2017 Population	2018 Population	2017 - 2018 Population Growth	2017 - 2018 Growth Rate	2019 Population	2018 - 2019 Population Growth	2018 - 2019 Growth Rate	2020 Population	2019 - 2020 Population Growth	2019 - 2020 Growth Rate	2017 - 2020 Population Growth	2017 - 2037 Population Allocation	% of Allocation Used
Spokane County	499,800	507,950	8,150	1.63%	515,200	7,250	1.43%	522,600	7,400	1.44%	22,800	84,061	27.12%
Unincorporated	144,788	147,650	2,862	1.98%	150,675	3,025	2.05%	154,250	3,575	2.37%	9,462	31,877	29.68%
Incorporated	355,012	360,300	5,288	1.49%	364,525	4,225	1.17%	368,350	3,825	1.05%	13,338	52,184	25.56%
City of Spokane	217,300	220,100	2,800	1.29%	222,000	1,900	0.86%	223,600	1,600	0.72%	6,300	20,859	30.20%
Spokane Valley	94,890	95,810	920	0.97%	96,720	910	0.95%	97,490	770	0.80%	2,600	14,650	17.75%
Cheney	11,880	12,300	320	2.69%	12,410	210	1.72%	12,640	230	1.85%	760	2,949	25.77%
Liberty Lake	9,910	10,390	480	4.84%	11,000	610	5.87%	11,500	500	4.55%	1,590	6,129	25.94%
Airway Heights	8,460	9,085	625	7.39%	9,490	405	4.46%	10,010	520	5.48%	1,550	3,226	29.66%

Note: A review of the UGA is required when 50% of population allocation is used. The average annual growth rate in Spokane County is approximately 1% per year.

Source:

April 1, 2020 Population Estimates, Washington State Office of Financial Management

Population Forecast and Allocation for 2017 to 2037 Planning Period. Board of County Commissioners for Spokane County, BCC Resolution # 2016-0553

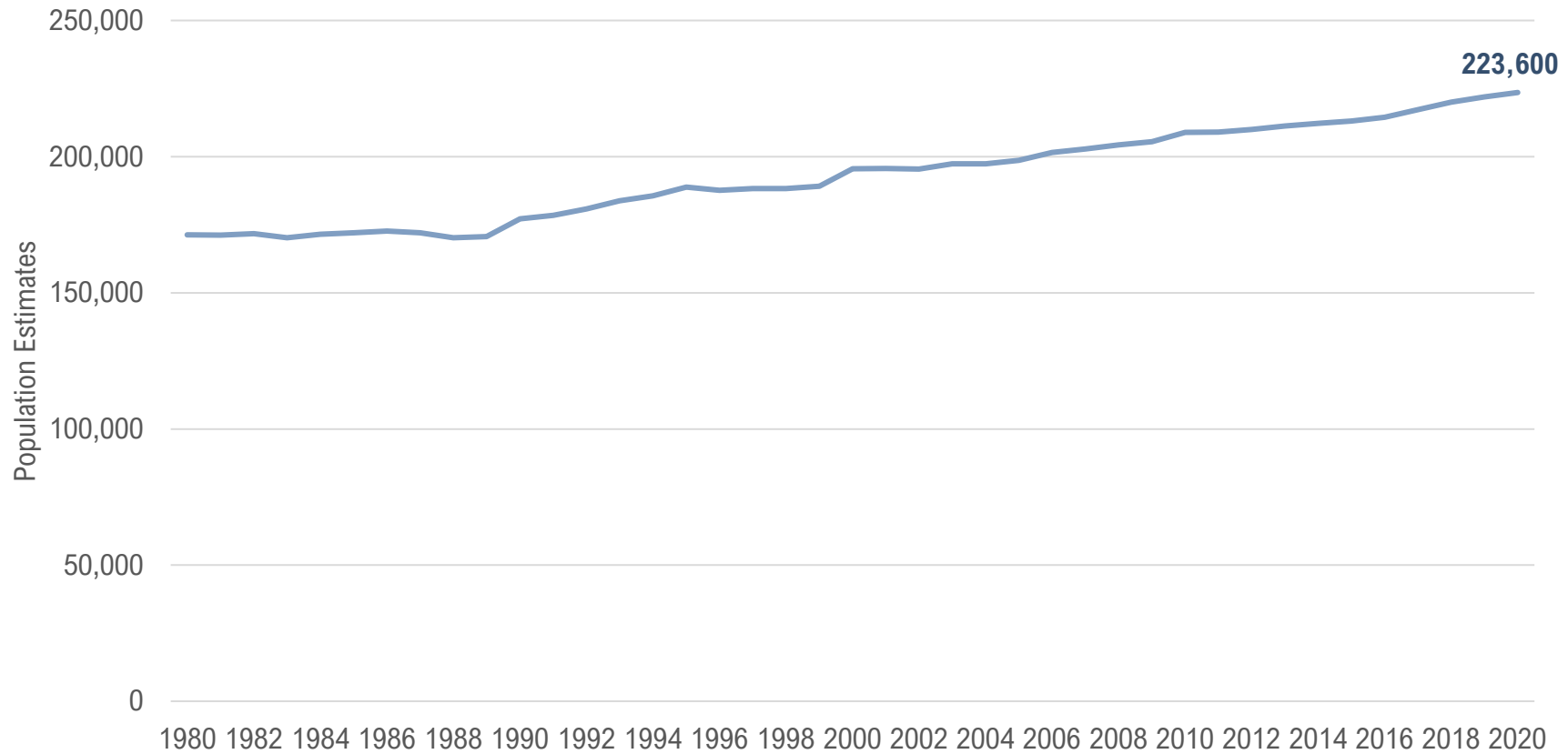


Population Growth



OFM Population Estimates

City of Spokane Postcensal Population Estimates 1980-2020

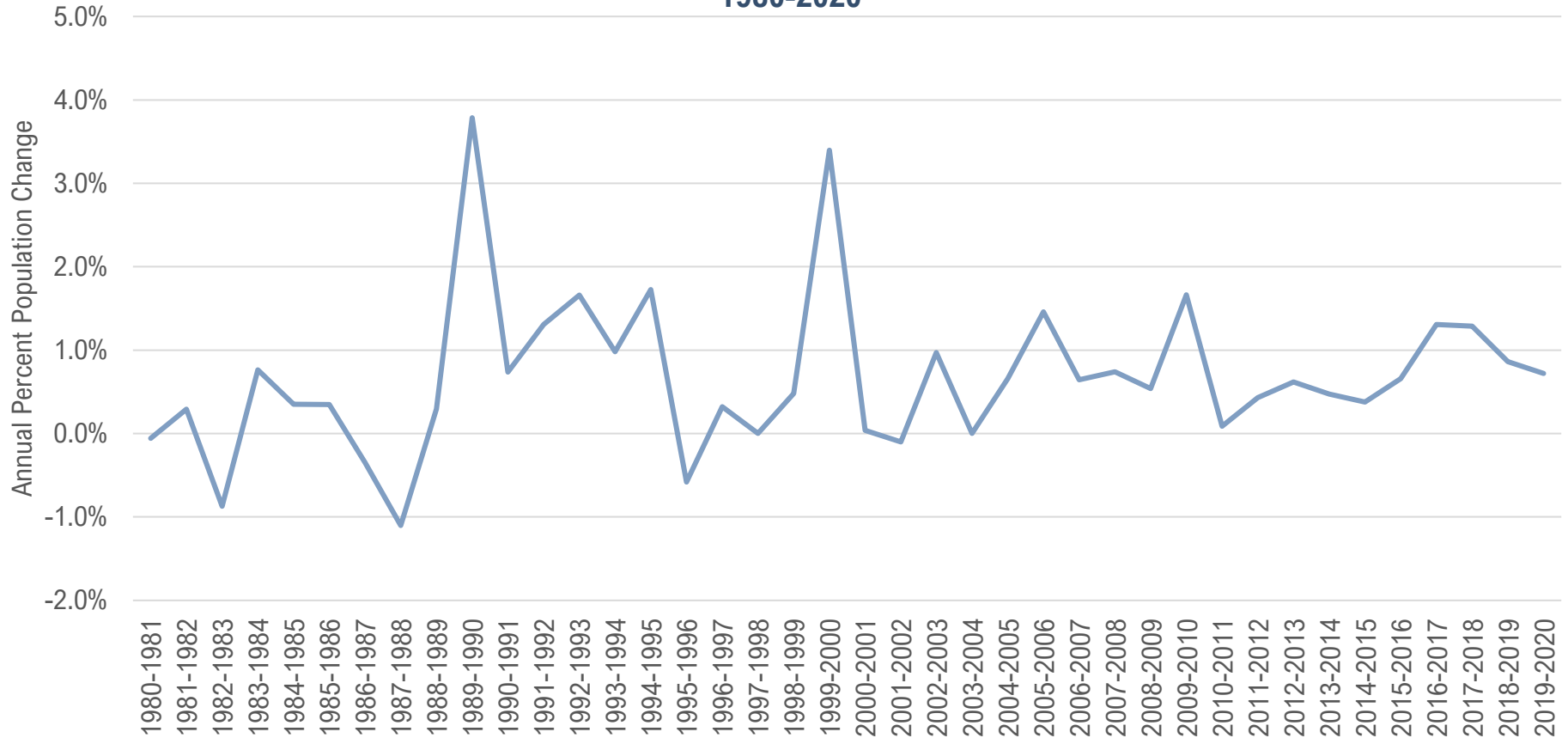


Source: OFM April 1 Population Estimates



OFM Population Estimates

City of Spokane Annual Percent Population Change 1980-2020



Source: OFM April 1 Population Estimates

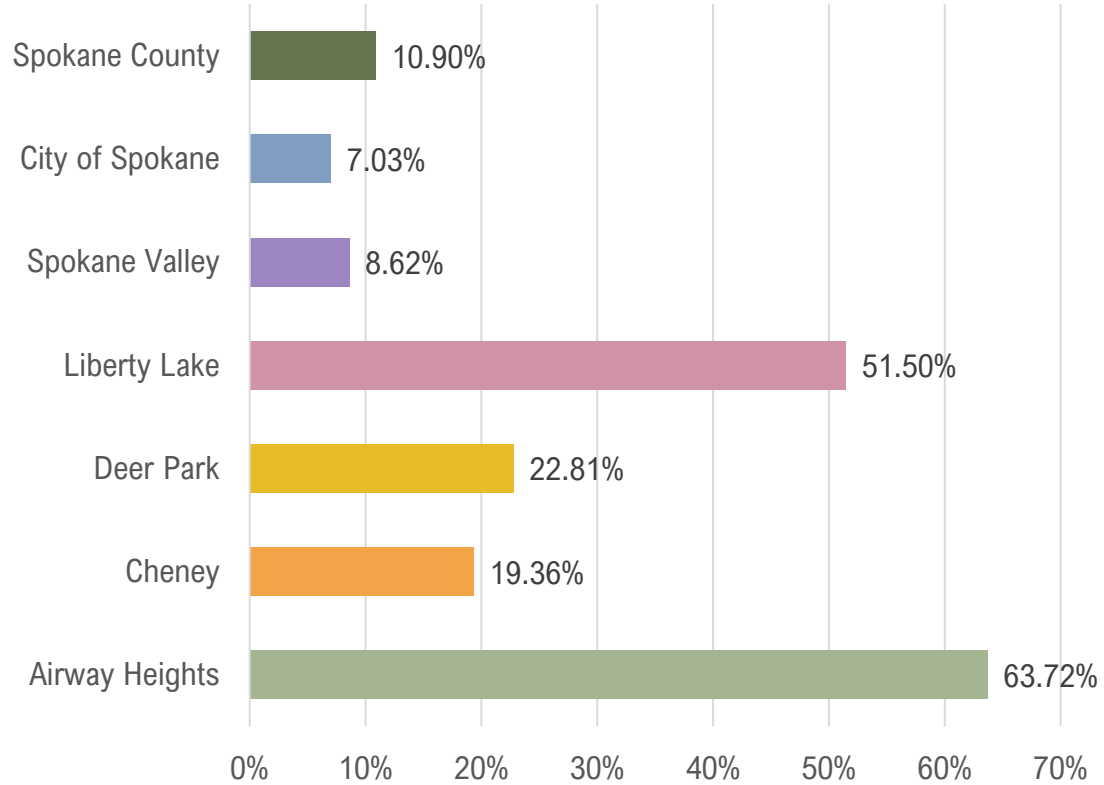


OFM Population Estimates

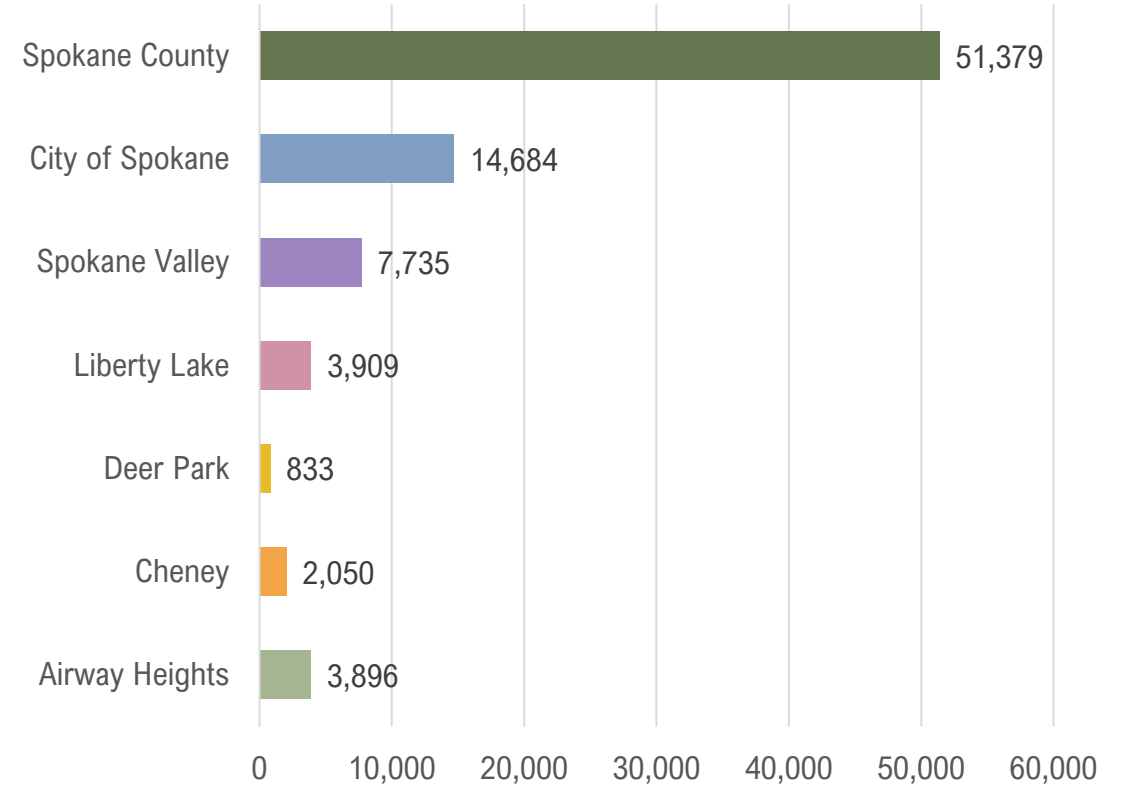
Washington State % Change in Population: **13.85%**

Washington State Numeric Change in Population: **931,660 people**

**Percentage Change in Area Population, 2010-2020
OFM Population Estimates**



**Numeric Change in Area Population, 2010-2020
OFM Population Estimates**

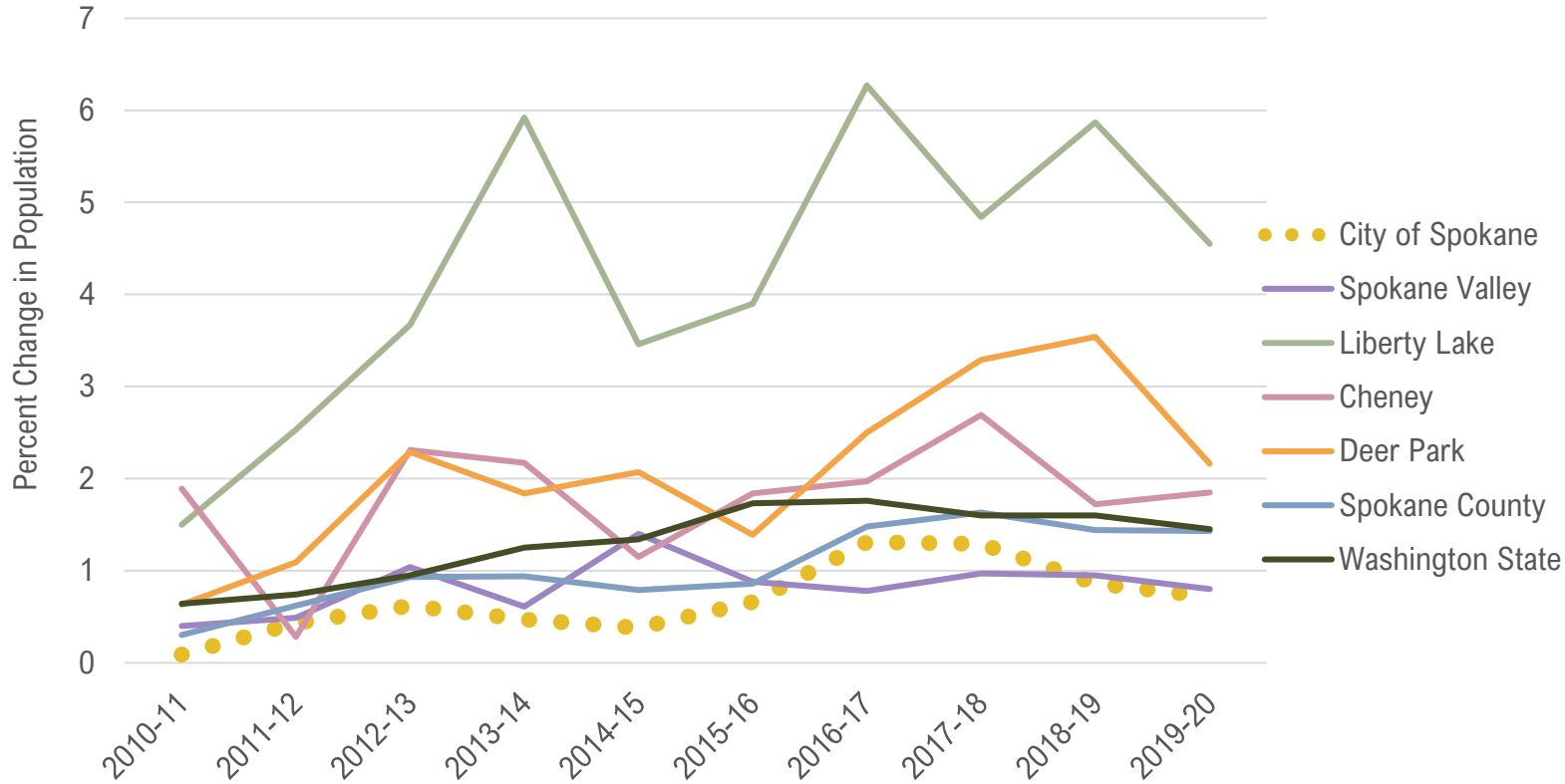


Source: OFM April 1 Population Estimates



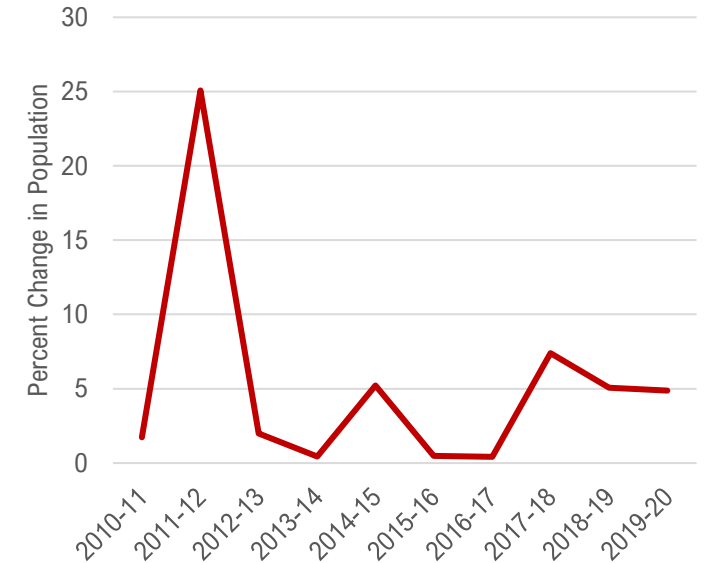
OFM Population Estimates

**Percent Annual Change in Area Population, 2010-2020
OFM Population Estimates**



Source: OFM April 1 Population Estimates

**Percent Annual Change in Population in
Airway Heights, 2010-2020
OFM Population Estimates**



Note: Airway Heights is displayed separately due to the large percentage increase from 2011-2012



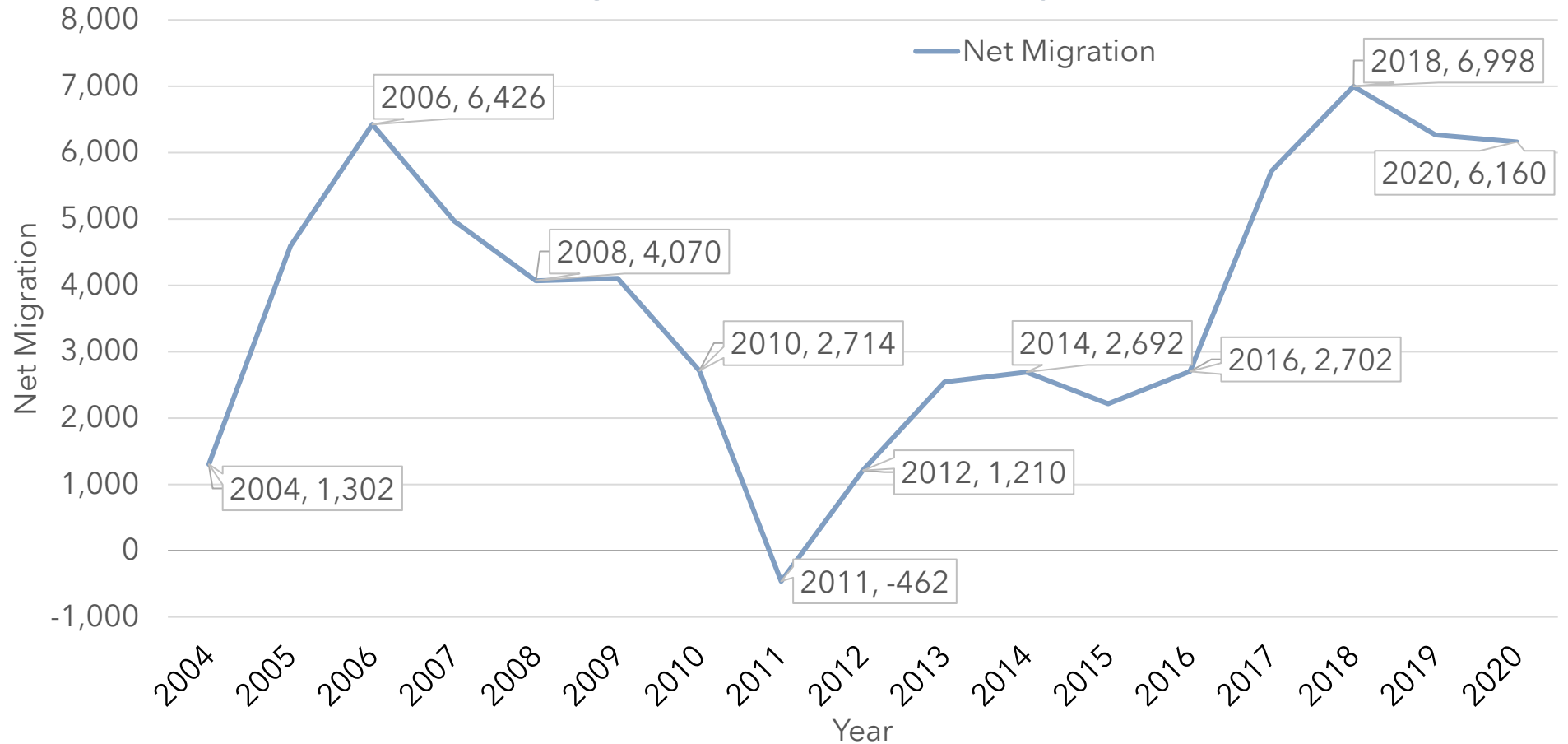
Spokane County In-Migration

Residual net migration measure the population gain or loss due to migration in and out of the area.

From 2019 to 2020, the total residual net migration in Spokane County was **+6,160 people**.

Since 2017, the residual net migration in Spokane County has been over 5,000 people each year.

Net Residual Migration to Spokane County, 2004-2020



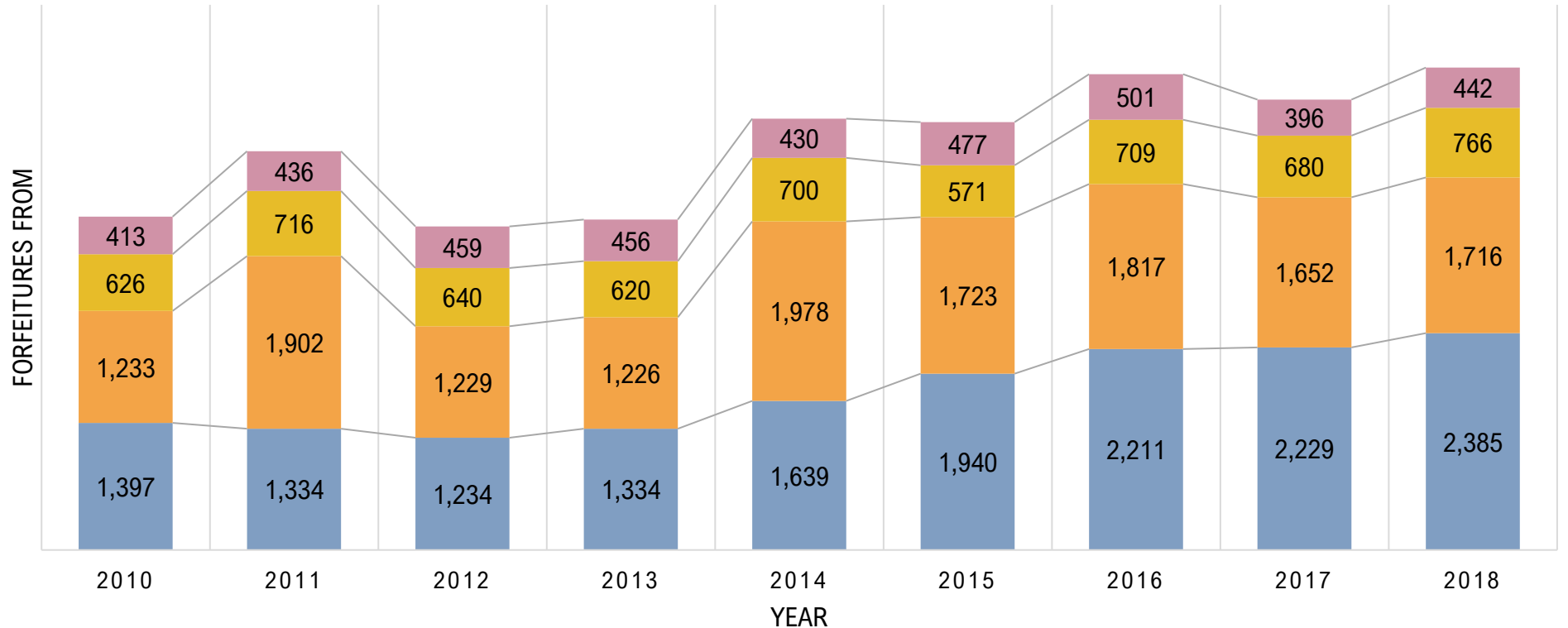
Source: Washington State Office of Financial Management (OFM)
Population and Components of Change, Residual Net Migration, 1960 to Present



Spokane County In-Migration

Drivers License Forfeitures In Spokane County From Top 4 States

■ CA ■ ID ■ OR ■ MT



From 2010 to 2018, an **average of 39%** of drivers license forfeitures in Spokane County have been from California and an **average of 36%** have been from Idaho.

Source: Spokane-Kootenai Real Estate Research Committee, The Real Estate Report v. 43, no. 2 (Fall 2019)
 Washington State Department of Licensing: Washington State Drivers Report



Housing Trends



OFM Housing Unit Estimates

4%

Change in One Unit Housing Units in City of Spokane from 2010-2020

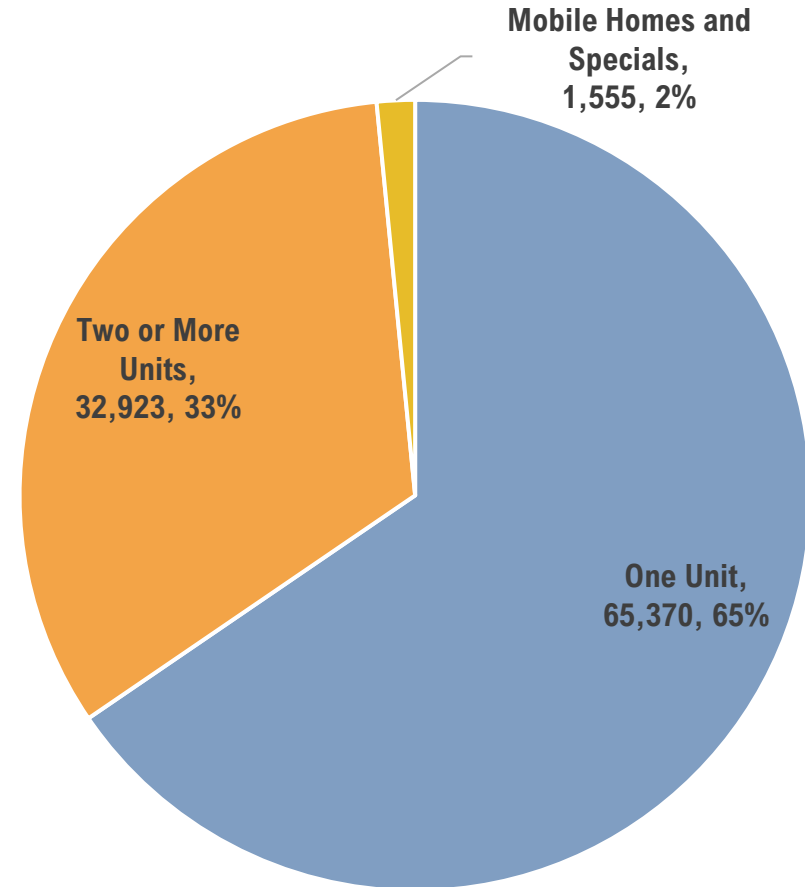
Source: OFM Housing Unit April 1 Estimates

11%

Change in Two or More Unit Housing Units in City of Spokane from 2010-2020

Source: OFM Housing Unit April 1 Estimates

Estimate of Total Housing Units in City of Spokane, 2020



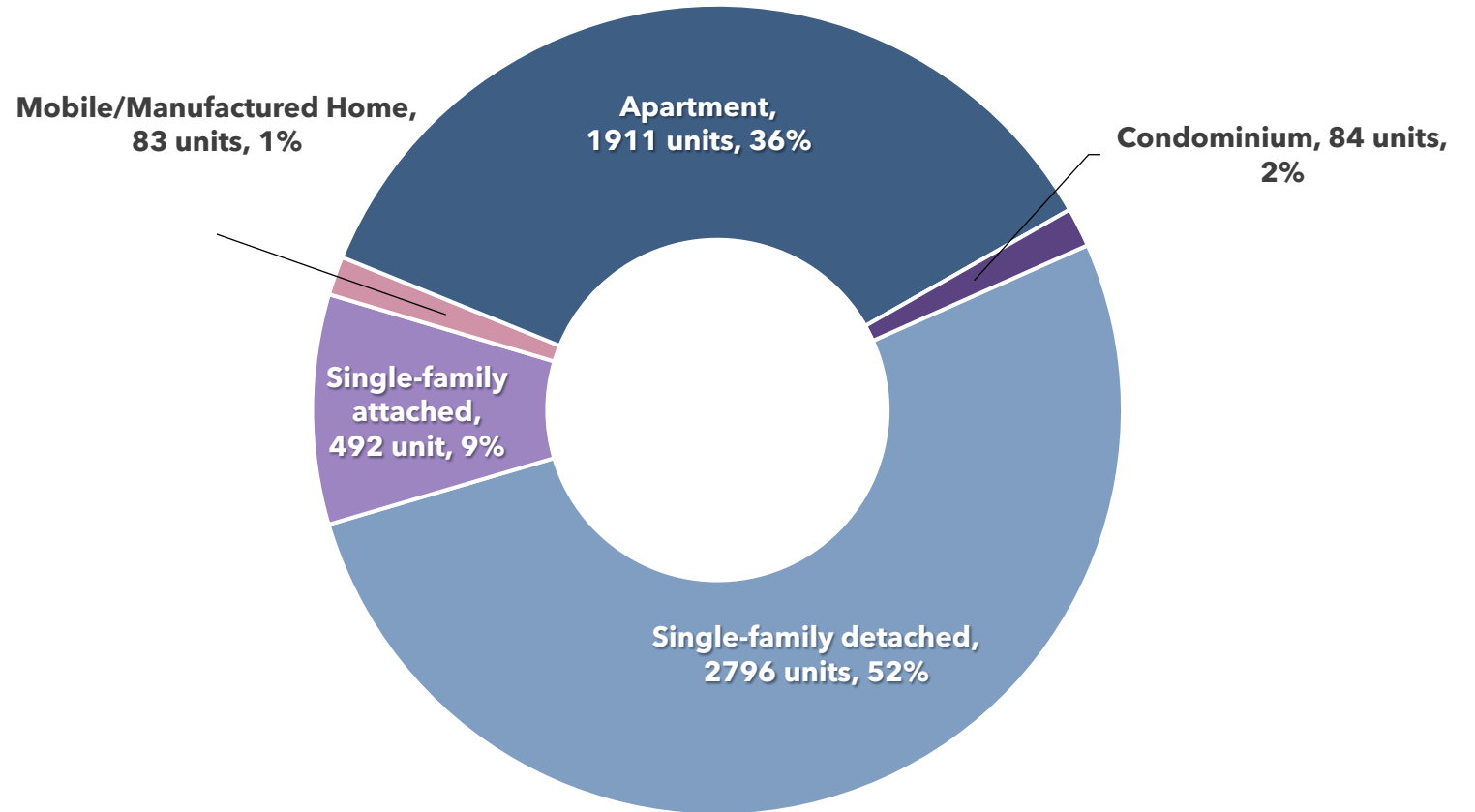
Source: OFM Housing Unit April 1 Estimates



City of Spokane Housing Trends

Housing Units by Type Built in the City of Spokane, 2010-2019

From 2010 to 2019:
over a third of new housing units built in the City of Spokane has been apartments



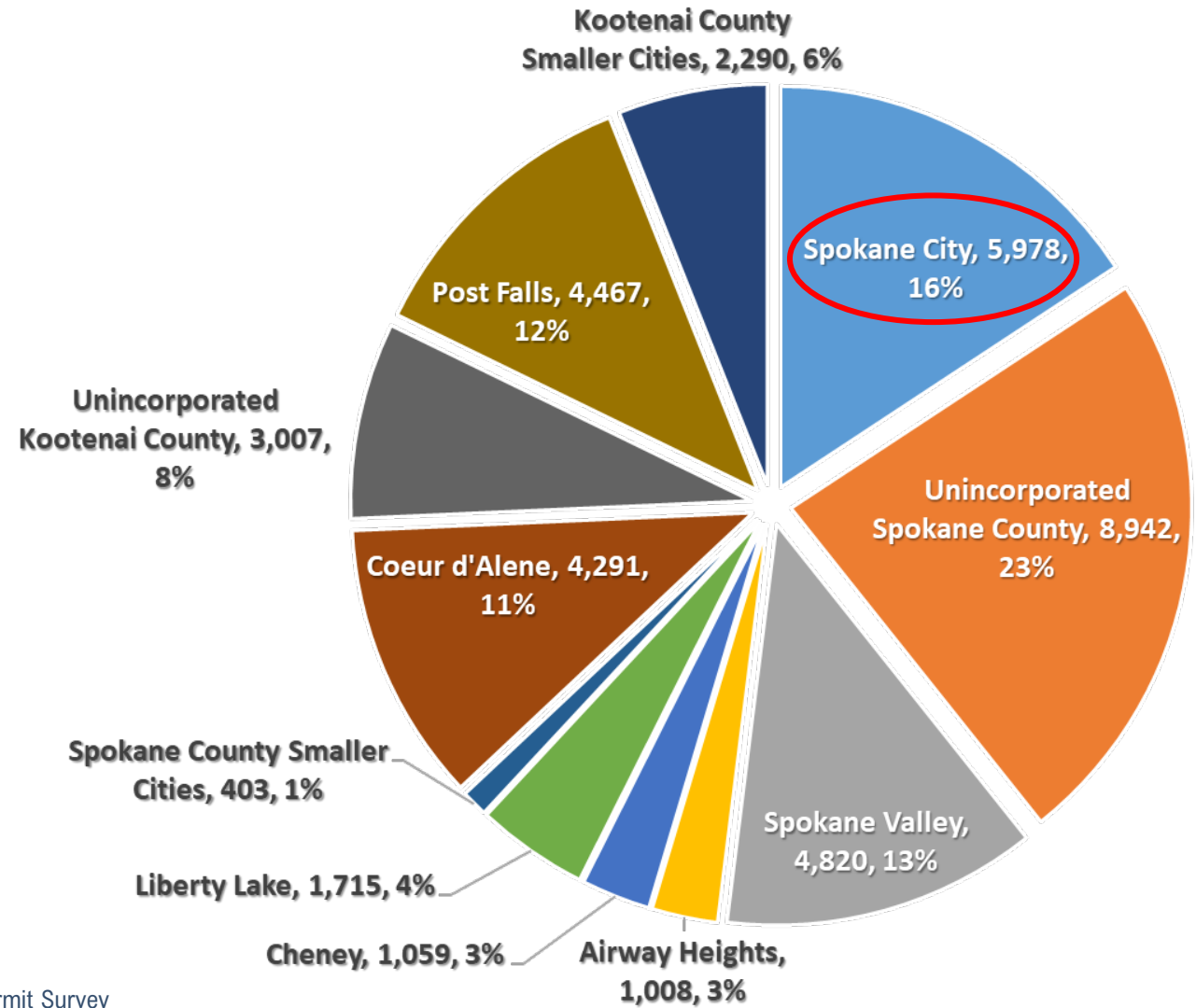
Source: Spokane County Assessor



Housing Within the Region

During the years 2010-2019, the City of Spokane issued **approximately 16% of all housing units permitted** in the Spokane-Coeur d'Alene region, the **2nd highest total in the region**

Housing Units Permitted – All Types, 2010-2019

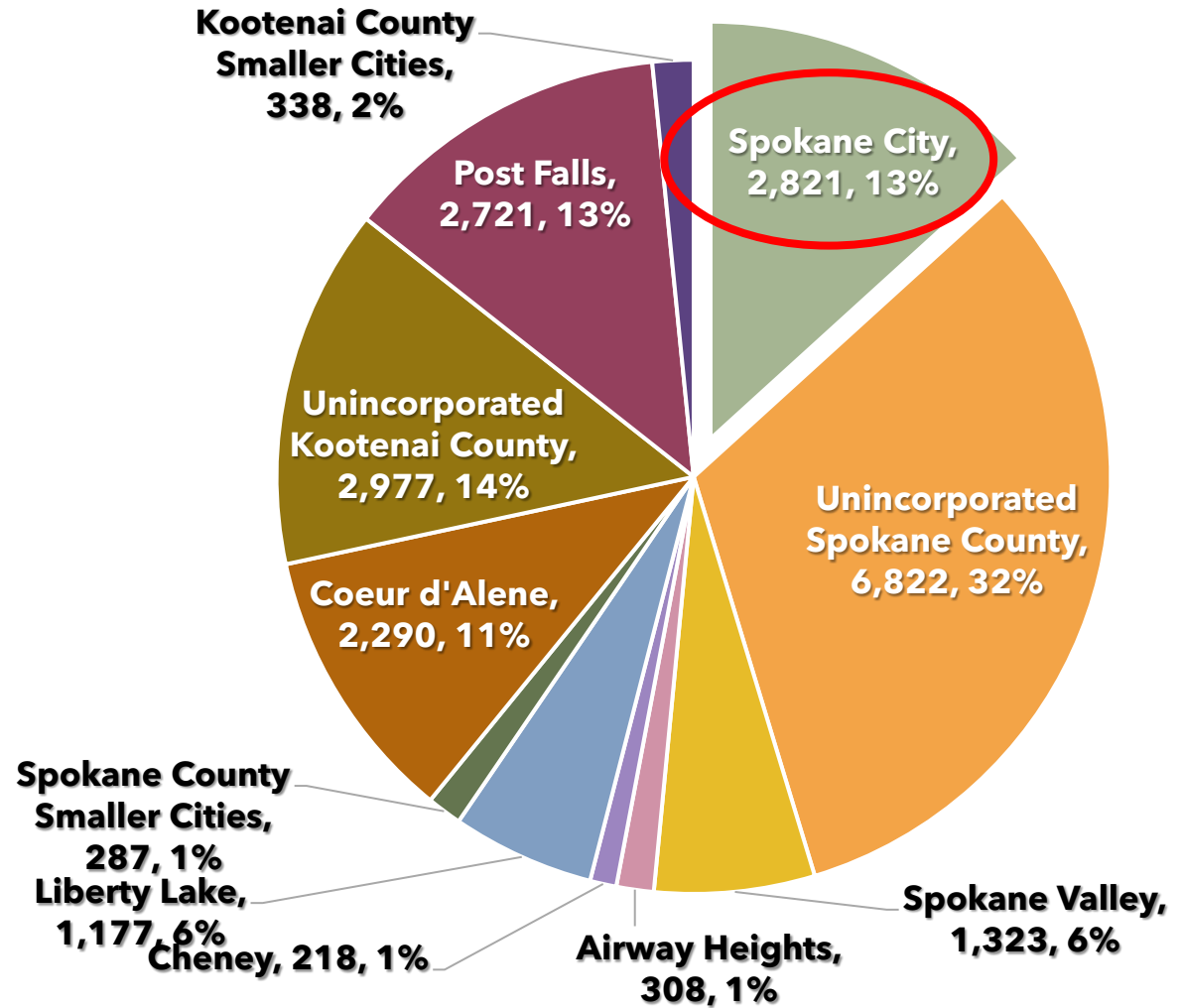


Source: State of the Cities Data Systems (SOCDS), US Census Building Permit Survey

Housing Within the Region

From 2010 to 2019, **13% of single-family housing units** (over 2,800 units) permitted were in the City of Spokane.

Single Family Housing Units Permitted – 2010-2019

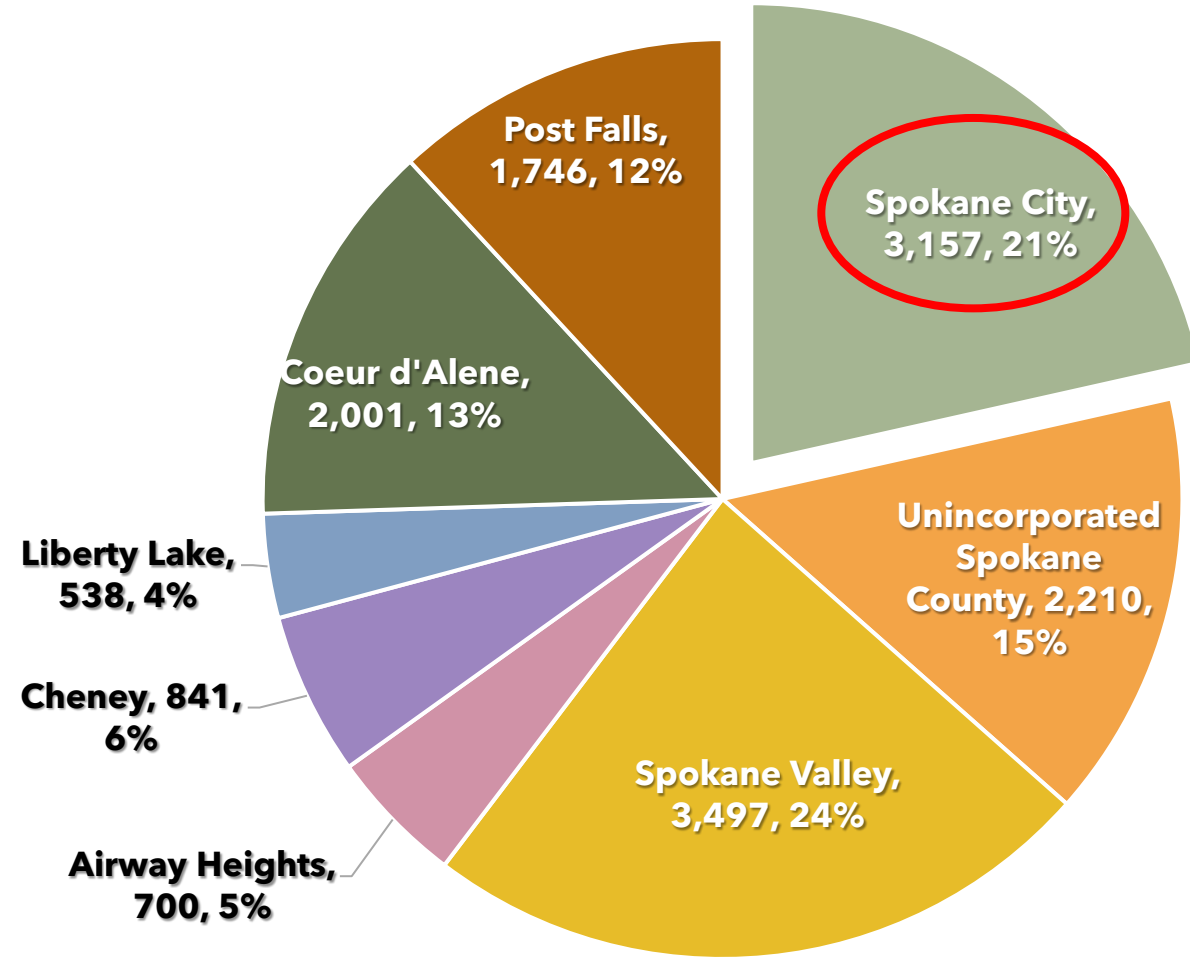


Source: State of the Cities Data Systems (SOCDS), US Census Building Permit Survey

Housing Within the Region

Multifamily Housing Units Permitted – 2010-2019

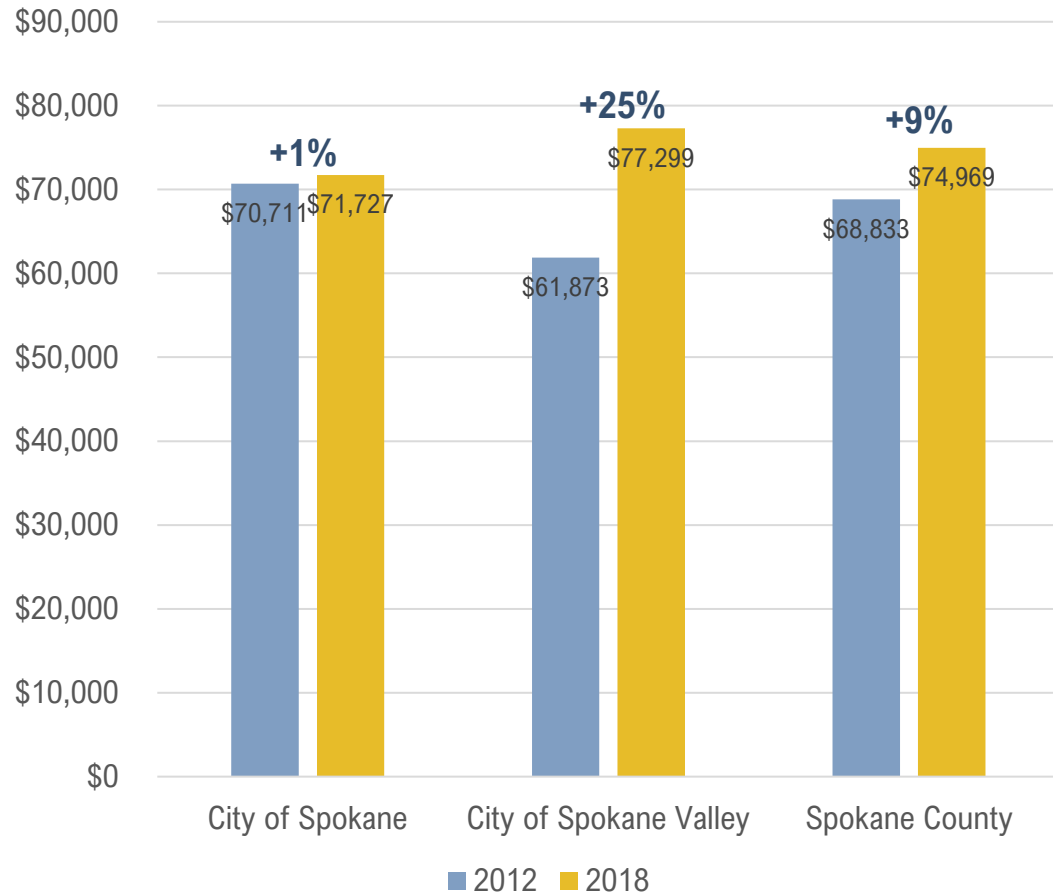
From 2010 to 2019, the City of Spokane had **21% of MF housing units permitted** in the region



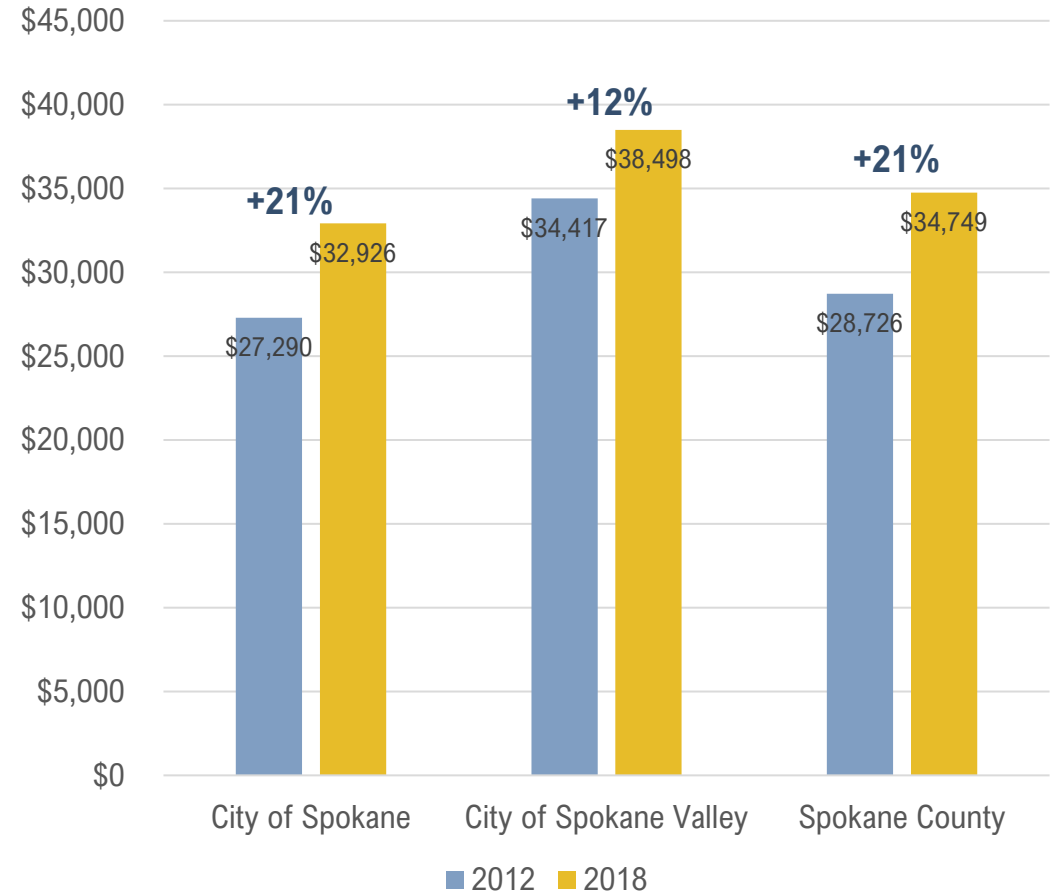
Source: State of the Cities Data Systems (SOCDS), US Census Building Permit Survey

Comparison Within Region

Change in Median Owner Household Income within Region, 2012 to 2018



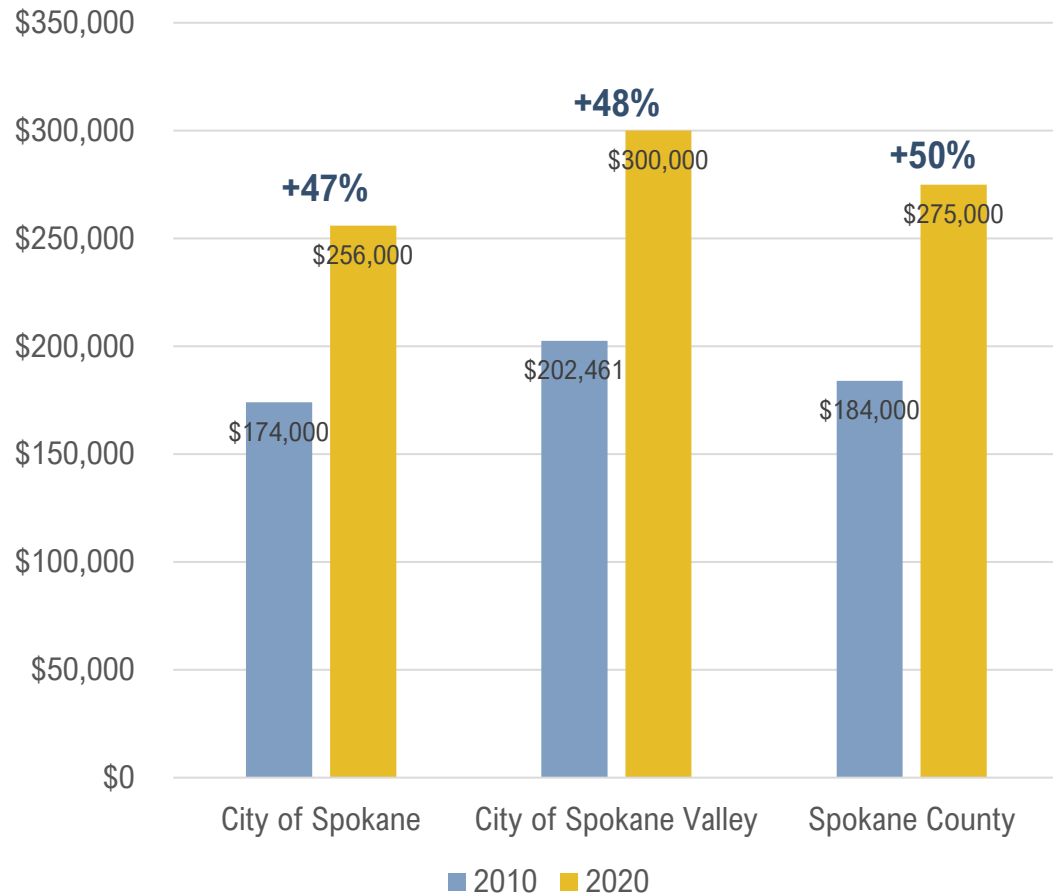
Change in Median Renter Household Income within Region, 2012 to 2018



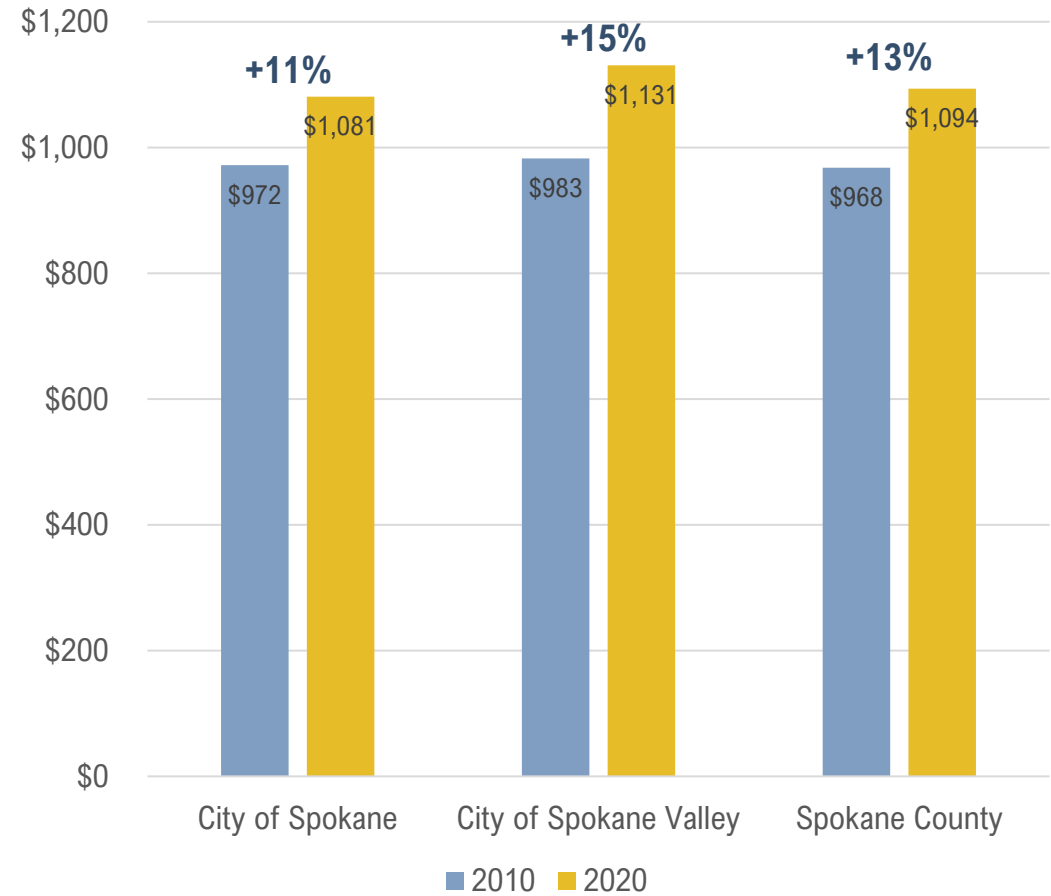
Source: PUMS (2012, 2018). Note: All values are in 2018 inflation-adjusted dollars.

Comparison Within Region

Change in Median Home Sales Price within Region, 2010 to 2020



Change in Average Rent for 2-Bedroom Apartment within Region, 2012 to 2018

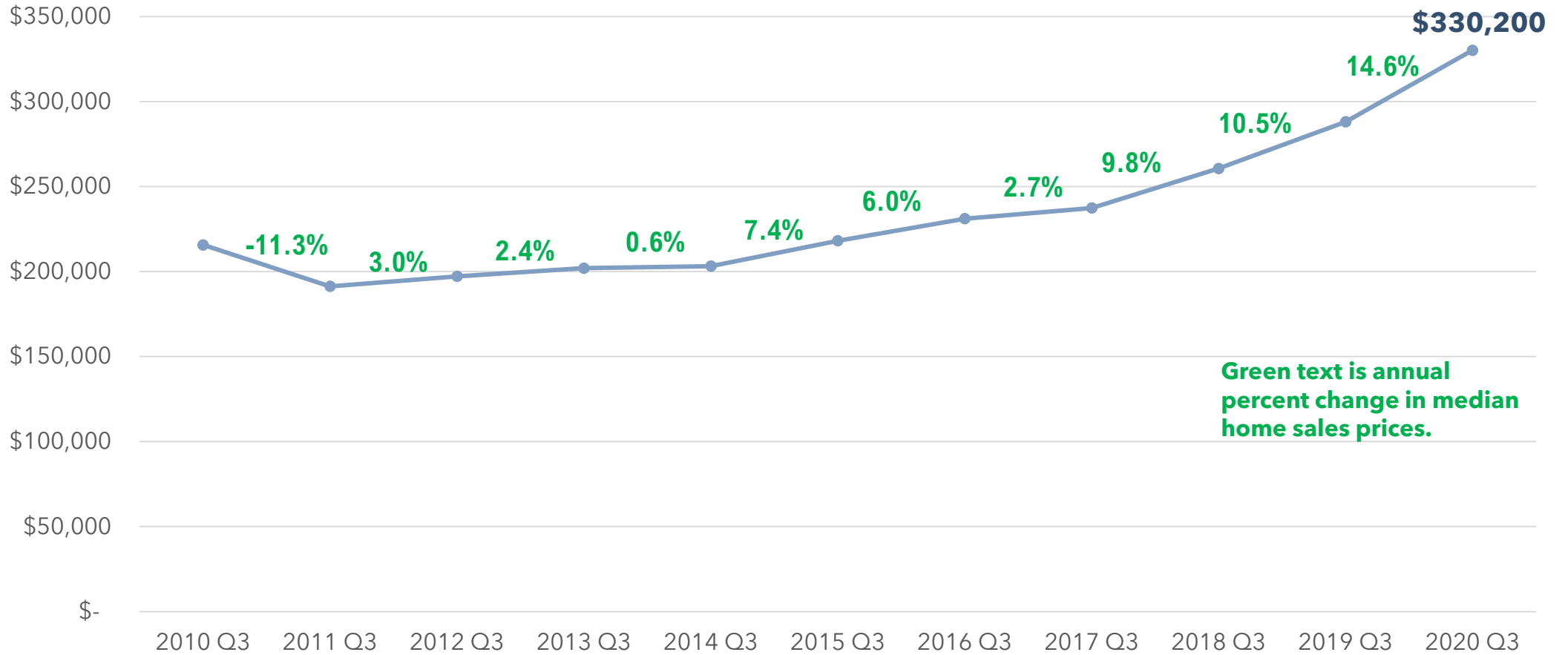


Source: PUMS (2012, 2018). Note: All values are in 2018 inflation-adjusted dollars.

Spokane County Housing Market Snapshot

Spokane County Housing Market Snapshot, 2010-2020

Adjusted for Inflation for September 2020 using CPI Calculator

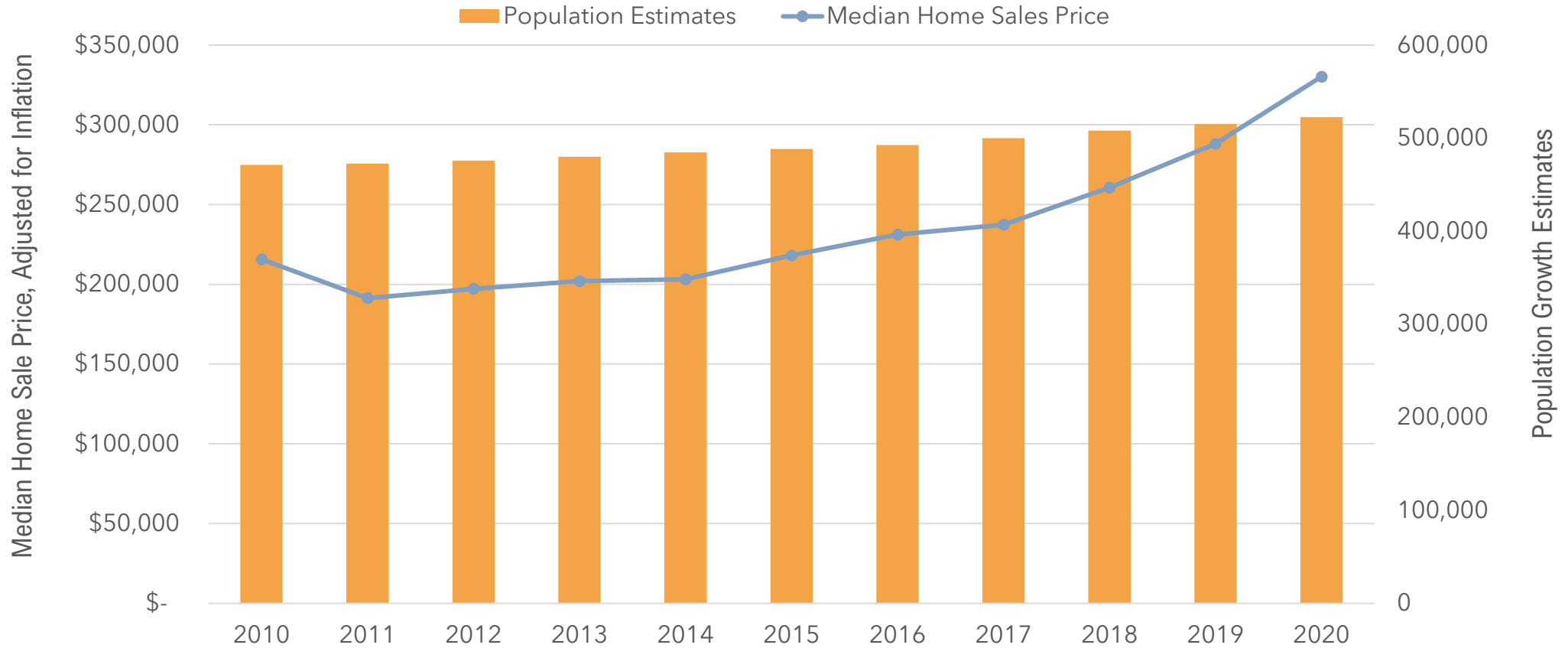


Source: University of Washington Center for Real Estate Research, Housing Market Snapshot

Spokane County Housing Market Snapshot

The Spokane County Home Prices are reported for Q3 each year, and are adjusted for inflation for September 2020 using CPI Calculator.

Spokane County Median Home Prices and Population Growth 2010-2020

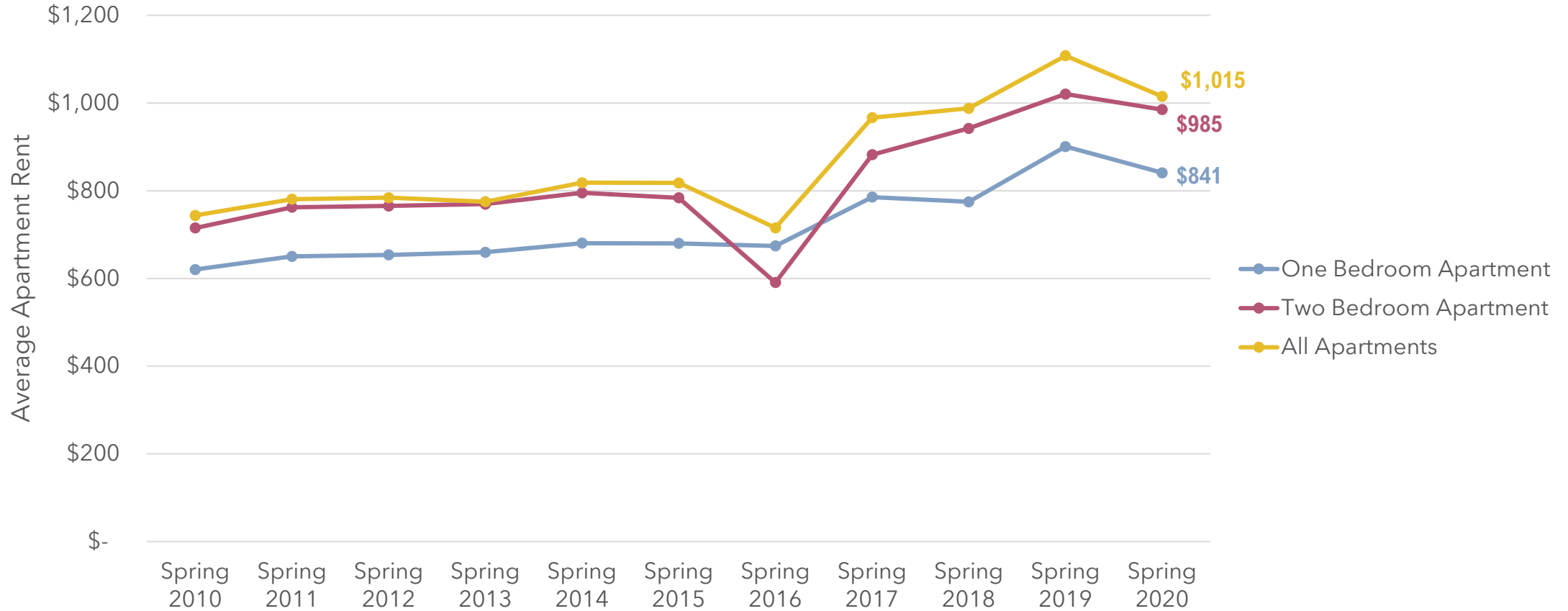


Source: Home Prices: University of Washington Center for Real Estate Research, Housing Market Snapshot; Population: OFM April 1 Population Estimates

Spokane County Apartment Market Survey

Average Apartment Rent in Spokane County, 2010-2020

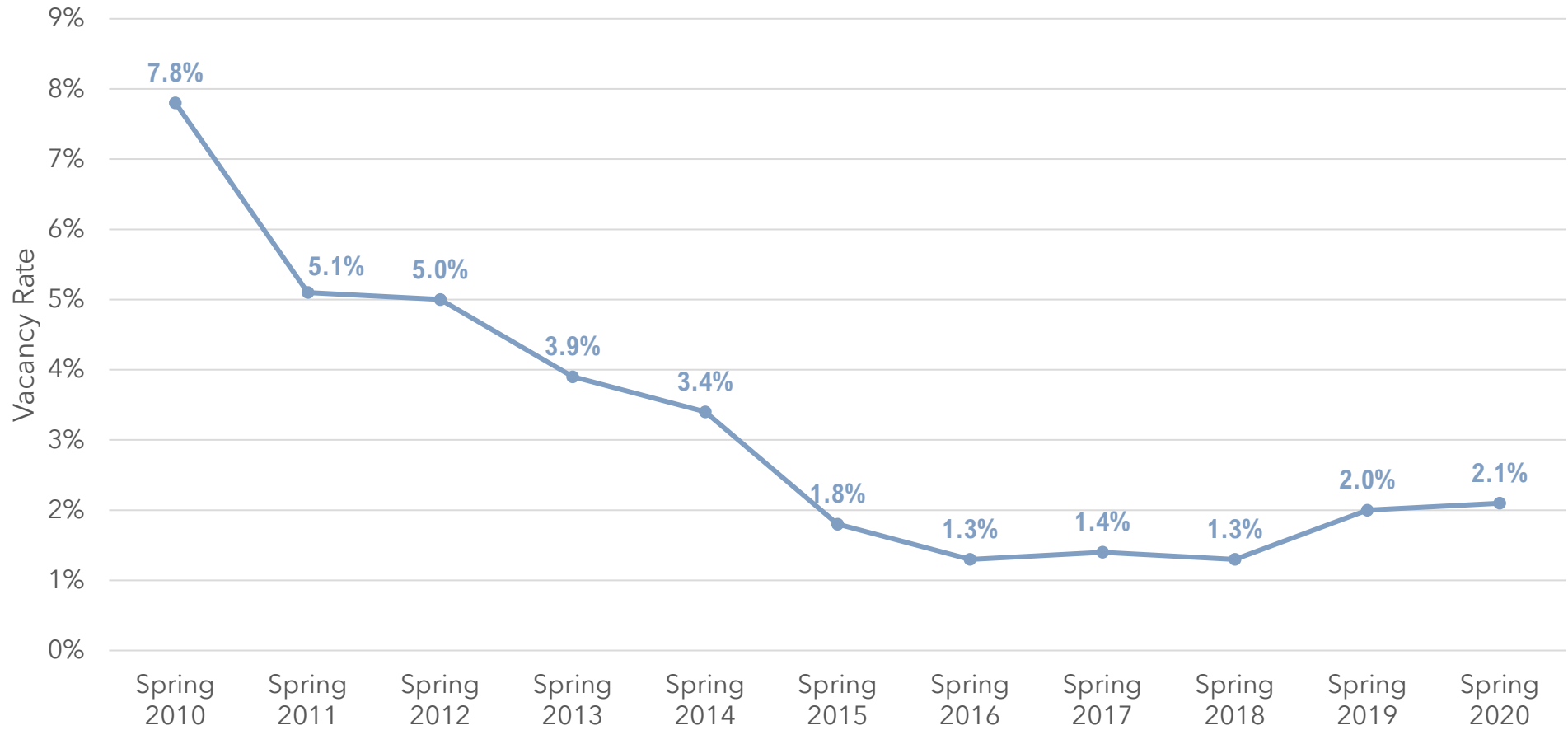
Adjusted for Inflation for March 2020 using CPI Calculator



Source: University of Washington Center for Real Estate Research, Apartment Market Surveys

Spokane County Apartment Market Survey

Apartment Vacancy Rate in Spokane County, 2010-2020

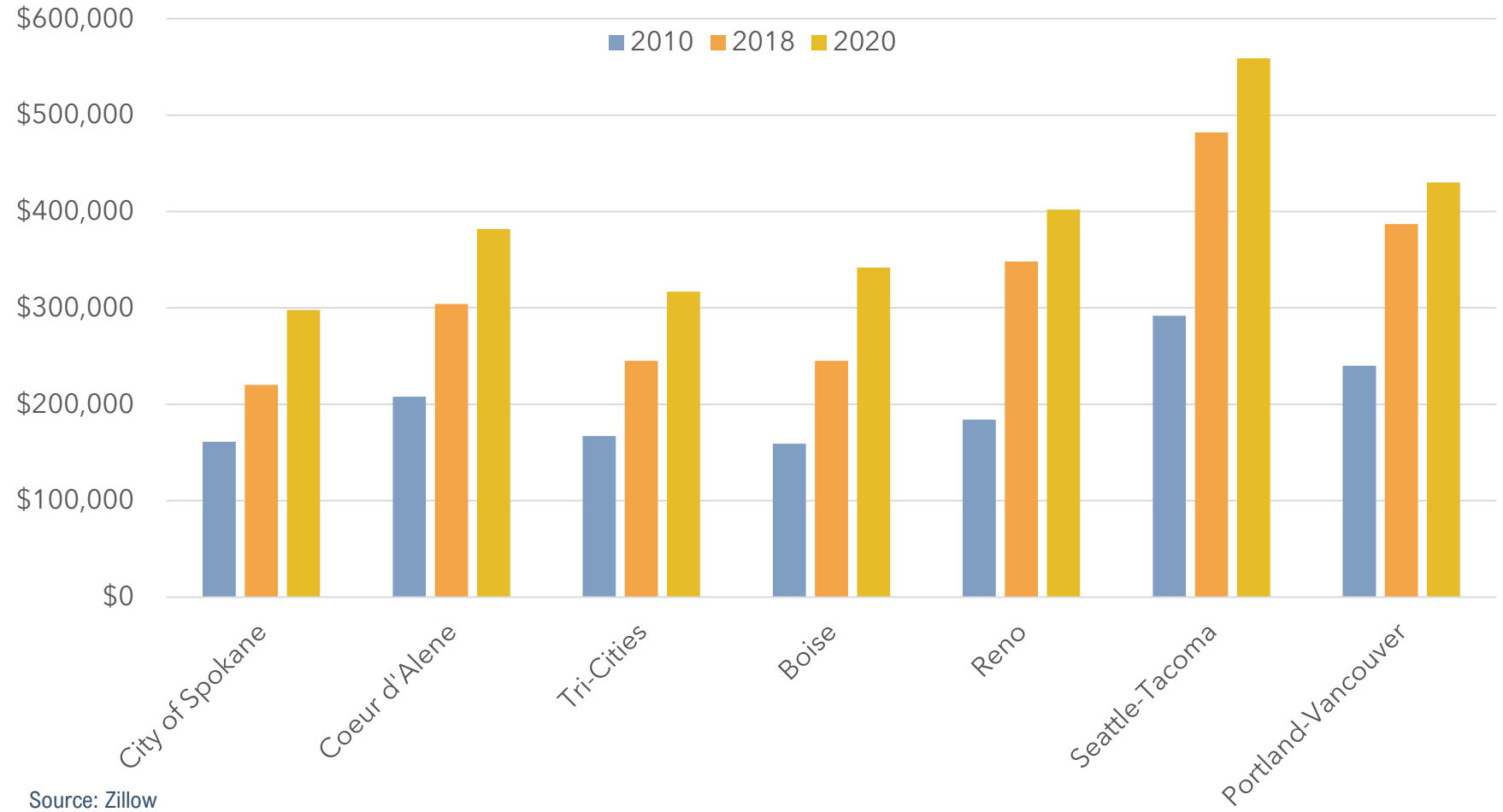


Source: University of Washington Center for Real Estate Research, Apartment Market Surveys

Comparison Across Regions

In many larger cities in the region, home sales prices increased considerably from 2010 to 2018. **In Spokane/CDA area, home sales prices have increased more from 2018 to 2020.**

Change in Median Home Sales Price in Region, 2010-2020

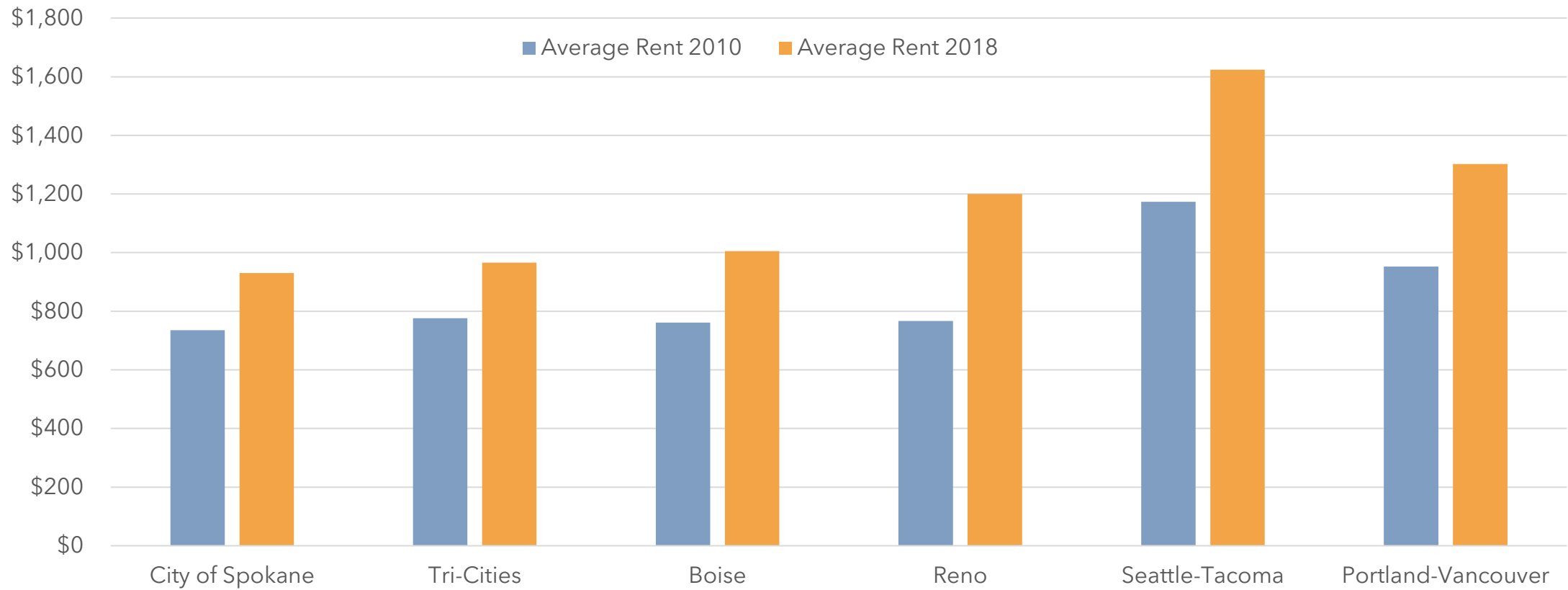


Source: Zillow



Comparison Across Regions

Change In Average Rent by Metropolitan Area in Region, 2010-2018



Source: Zillow



Demographics



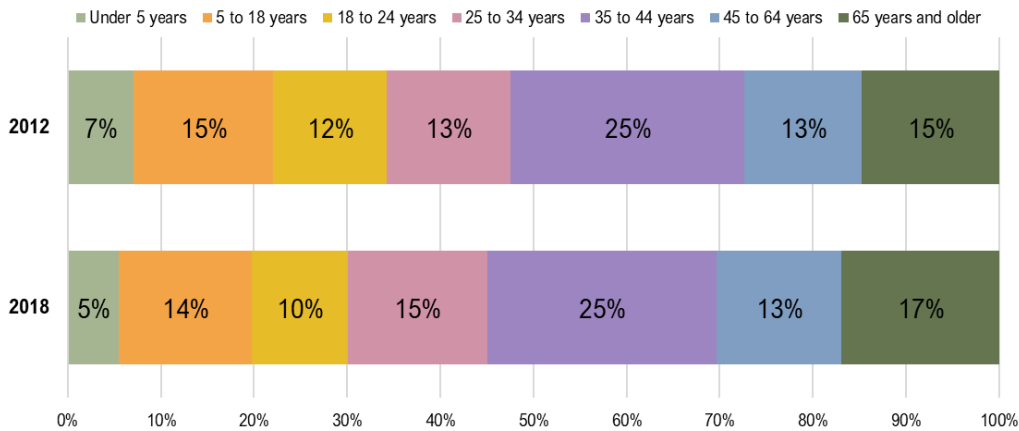
City of Spokane Demographics

222,081

2019 Population, City of Spokane

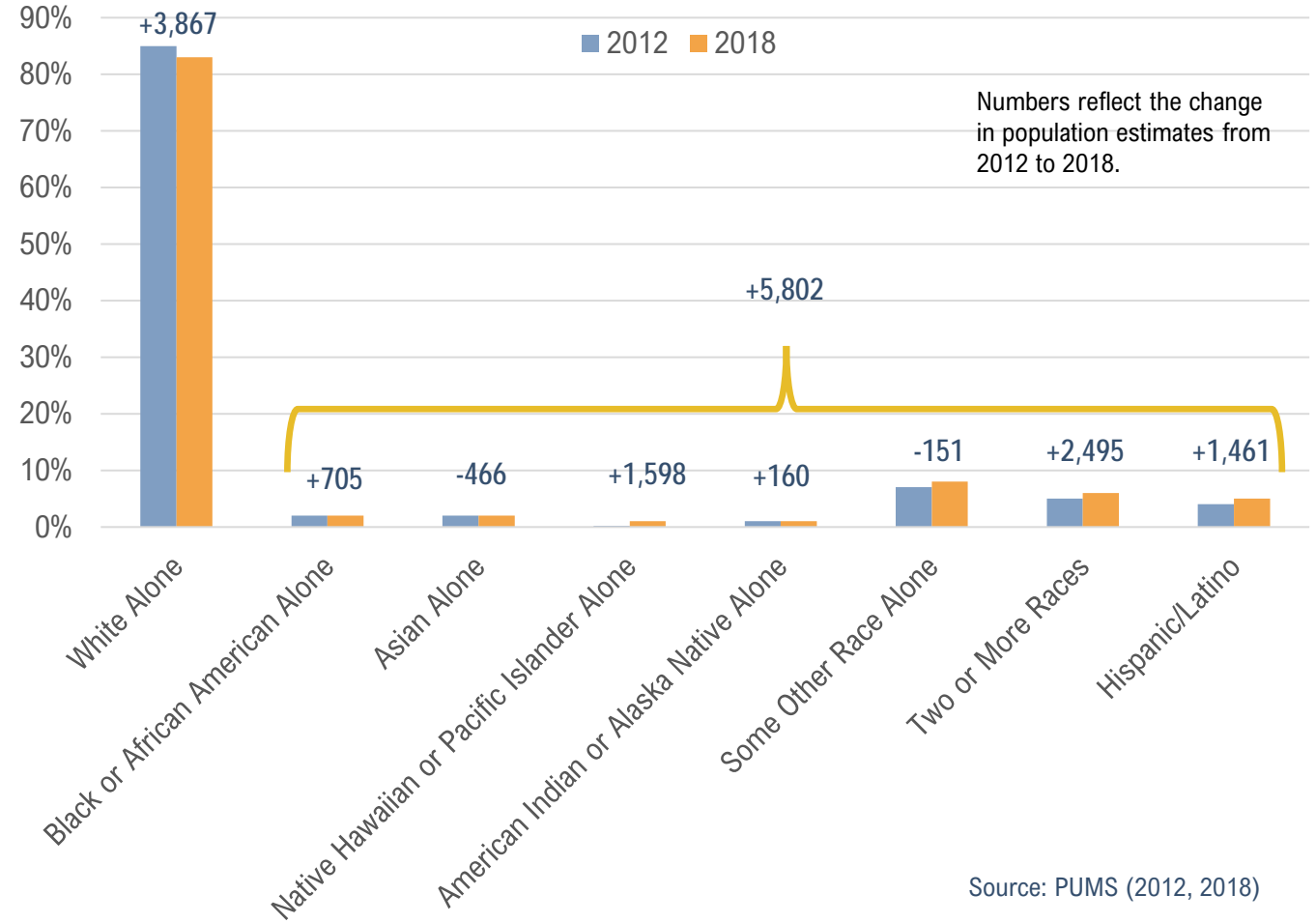
Source: US Census Bureau, QuickFacts

Population Distribution by Age in the City of Spokane, 2012 and 2018



Source: PUMS (2012, 2018)

Race and Ethnicity in City of Spokane, 2012 and 2018



Source: PUMS (2012, 2018)



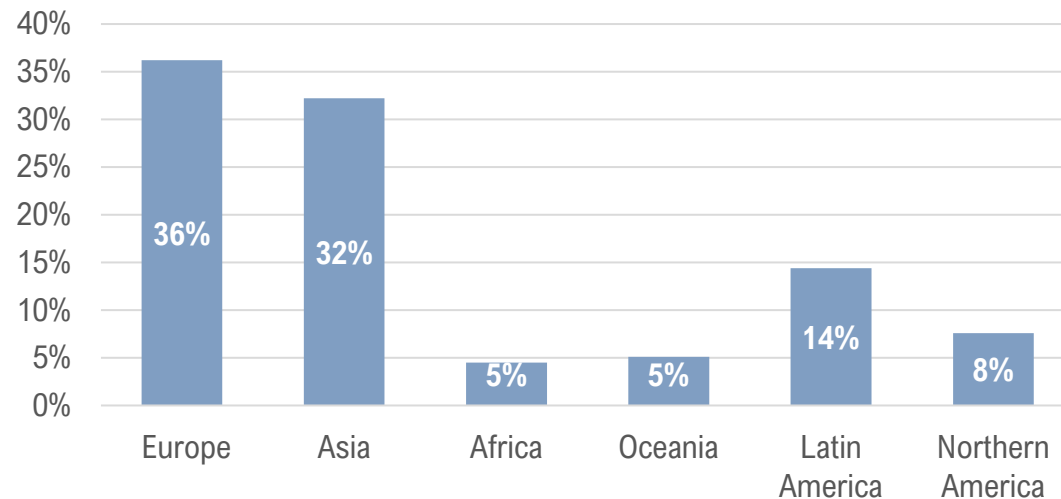
City of Spokane Demographics

6%

Foreign born population in City of Spokane, 2014-2018

Source: ACS (2014-2018), DP02

World Region of Birth of Foreign Born in City of Spokane, 2014-2018



Source: ACS (2014-2018), DP02

7%

Households speak another language at home in City of Spokane, 2018

	2018
Spanish	3%
Other Indo-European Language	2%
Asian and Pacific Island Languages	2%
Other Languages	1%

Source: PUMS (2018)

Top Languages Spoken at Home in City of Spokane, 2018

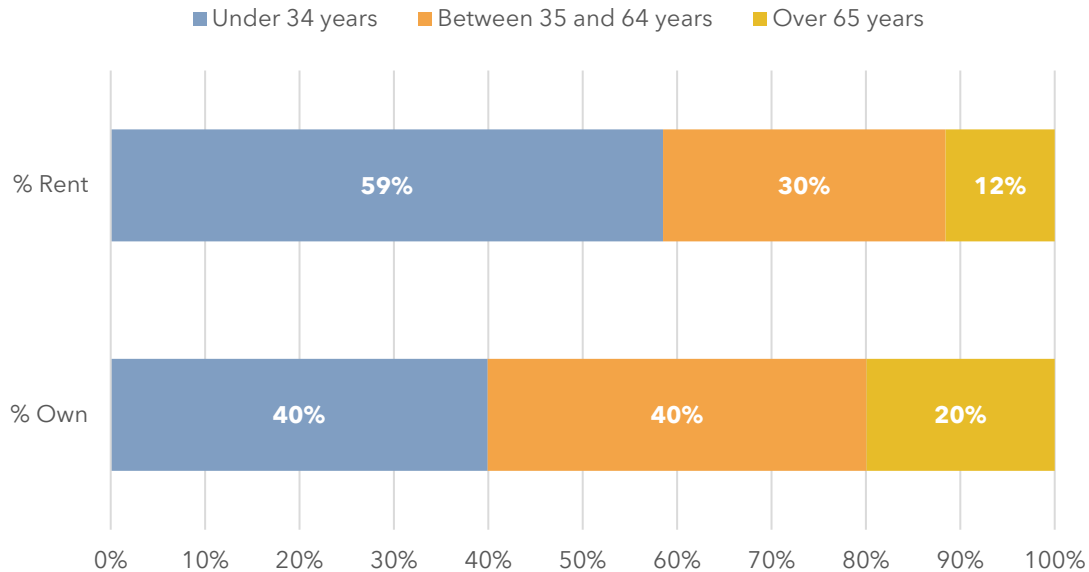
- Spanish
- Vietnamese
- Nepali
- Russian
- German
- Arabic
- Marshallese

Source: PUMS (2018)



City of Spokane Households

Tenure by Age of Householder in City of Spokane, 2018



Sources: PUMS (2012, 2018)

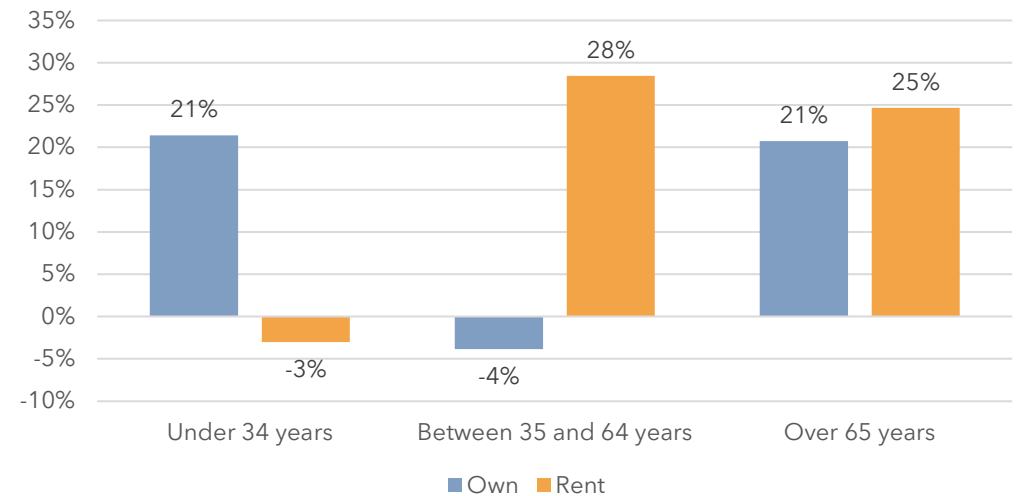
- Close to **60% of renters** are under 34 years old in the City of Spokane.
- The average age of homeowners is higher than the average age of renters in the City of Spokane.
- Renters between 35 and 64 years old have **increased 28%** from 2012 to 2018 in the City of Spokane.

Average Age of Householder by Tenure in City of Spokane Between 2012 and 2018

	2012	2018
Owned with Mortgage	36.7	37.8
Owned Free and Clear	60	57.6
Rented	31.8	35.1
Occupied without Payment of Rent	30.4	45.4

Sources: PUMS (2012, 2018)

Percent Change in Tenure by Age of Householder in City of Spokane, 2012 to 2018



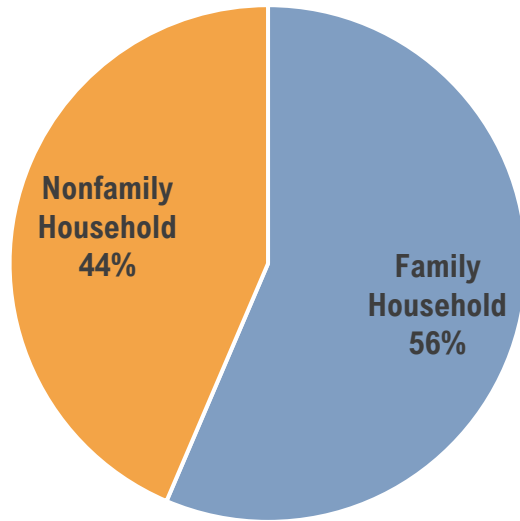
Sources: PUMS (2012, 2018)



City of Spokane Households

A **family household** is a household maintained by a householder who is in a family, and includes any unrelated people who may be residing there. A **nonfamily household** consists of a householder living alone (a one-person household) or where the householder shares the home exclusively with people to whom he/she is not related. **Multigenerational households** are defined as households that consist of three or more generations of parents and their families.

Household Type in City of Spokane, 2018



Source: PUMS (2018)

Over half of households in the City of Spokane are family households, though **nonfamily households have increased** at a higher percentage rate than family households from 2012 to 2018.

4%

Change in family households in City of Spokane
Between 2012 and 2018

	2012	2018
Family Households	59,323	61,420

Sources: PUMS (2012, 2018)

13%

Change in nonfamily households in City of Spokane
Between 2012 and 2018

	2012	2018
Nonfamily Households	42,029	47,429

Sources: PUMS (2012, 2018)

3%

Multigenerational households in City of Spokane, 2018

Source: PUMS (2018)



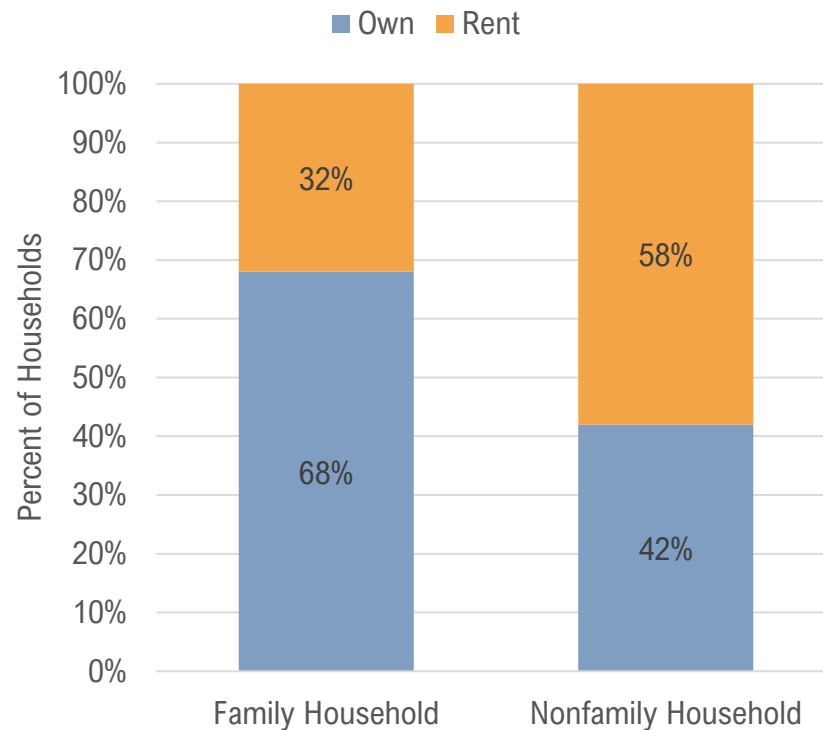
City of Spokane Households

A **family household** is a household maintained by a householder who is in a family, and includes any unrelated people who may be residing there. A **nonfamily household** consists of a householder living alone (a one-person household) or where the householder shares the home exclusively with people to whom he/she is not related. A **single parent household** is a household with a male householder or female householder without a spouse present, with own kids in the household 17 years and under.

Family households, particularly married couple families, are **more likely to own a home** than nonfamily households in the City of Spokane.

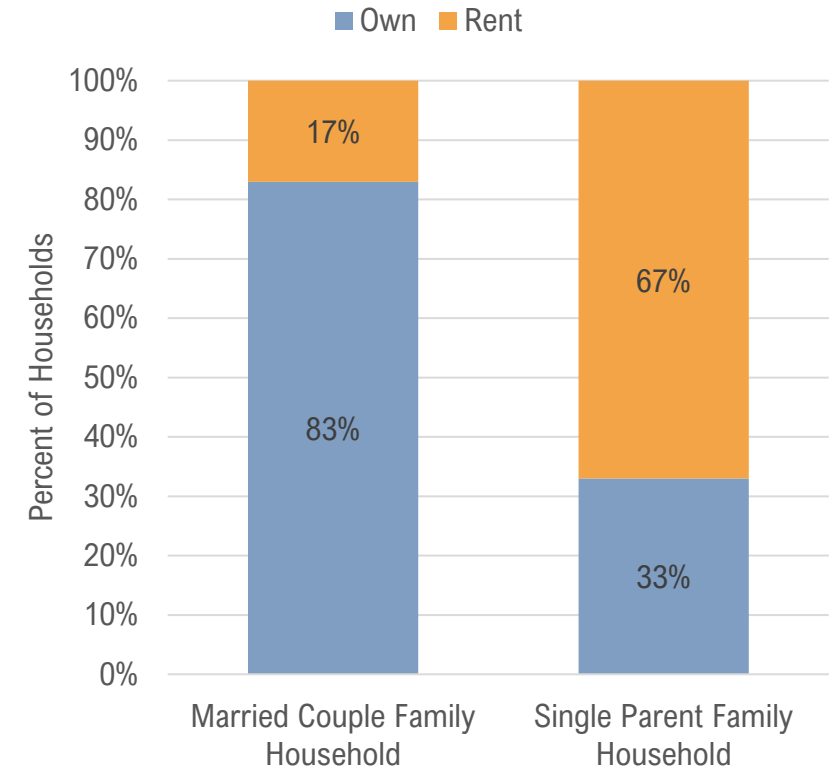
Single parent households have a higher percentage of **renters** than owners in the City of Spokane.

Tenure by Household Type in City of Spokane, 2018



Source: PUMS (2018)

Tenure by Family Households with Children in City of Spokane, 2018



Source: PUMS (2018)



City of Spokane Households

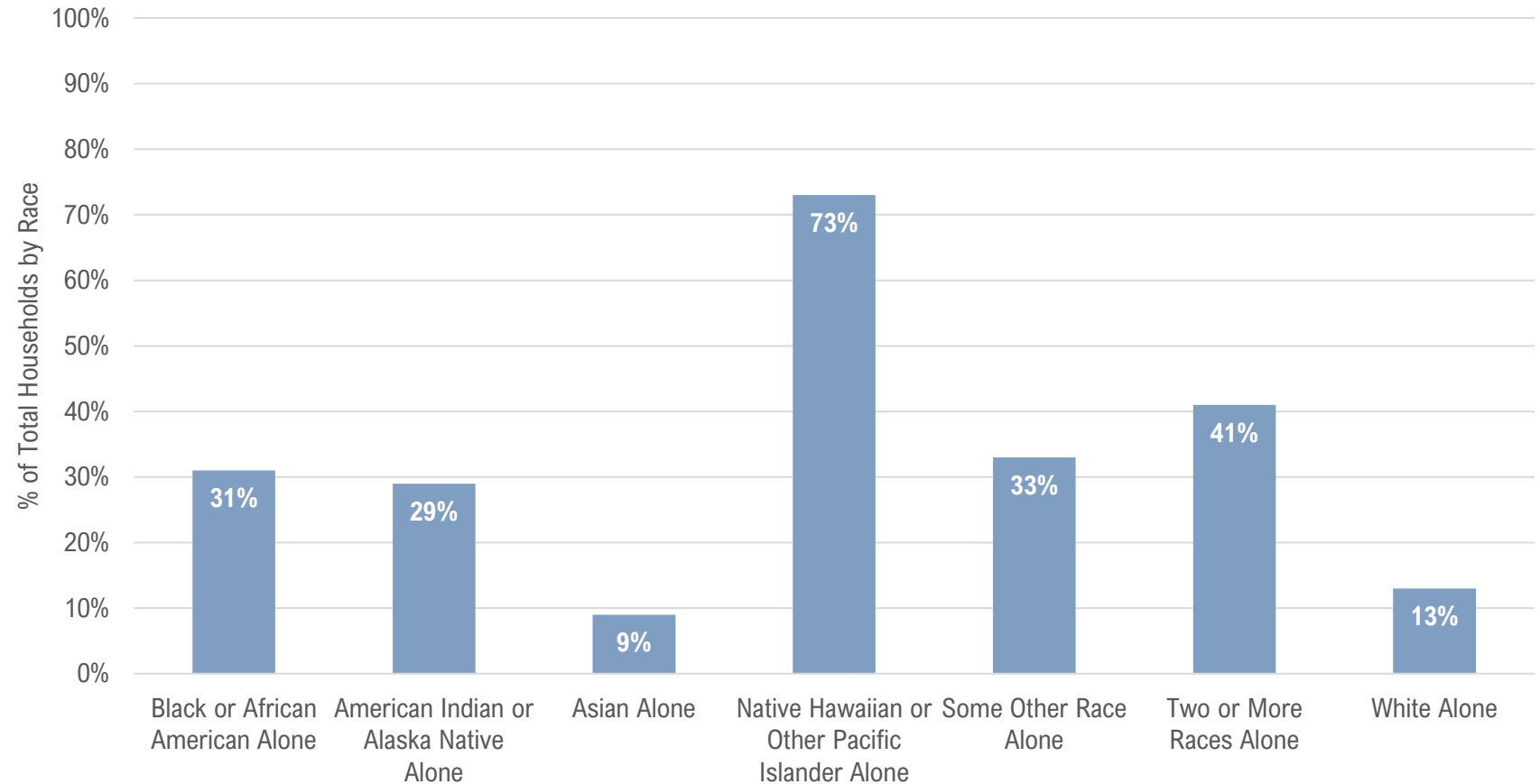
A **single parent household** is a household with a male householder or female householder without a spouse present, with own kids in the household.

10%

Change in single parent household in City of Spokane
Between 2012 and 2018

Sources: PUMS (2012, 2018)

Single Parent Households by Race in the City of Spokane, 2018



Source: PUMS (2018)



City of Spokane Housing Characteristics

From 2010 and 2018, there was a **higher change in renter occupied housing units** than owner occupied housing units in the City of Spokane.

Mobile homes units decreased by 25% from 2010 to 2018 in the City of Spokane.

1 in 10 housing units **do not have a vehicle** in the City of Spokane.

2%

Change in owner occupied housing units in City of Spokane
Between 2010 and 2018

	2010	2018
Owner Occupied Housing Units	51,022	52,179

Sources: ACS (2010, 2018), Table DP04

7%

Change in renter occupied housing units in City of Spokane
Between 2010 and 2018

	2010	2018
Renter Occupied Housing Units	37,773	40,383

Sources: ACS (2010, 2018), Table DP04

-25%

Change in mobile homes in City of Spokane
Between 2010 and 2018

	2010	2018
Mobile Home Units	1,807	1,348

Sources: ACS (2010, 2018), Table DP04

10%

 of Housing Units With No Vehicle in City of Spokane

Source: ACS (2014-2018), Table DP04

-13%

Change in vacant housing units in City of Spokane
Between 2010 and 2018

	2010	2018
Vacant Housing Units	7,784	6,769

Sources: ACS (2010, 2018), Table DP04



City of Spokane Disability Characteristics

16%

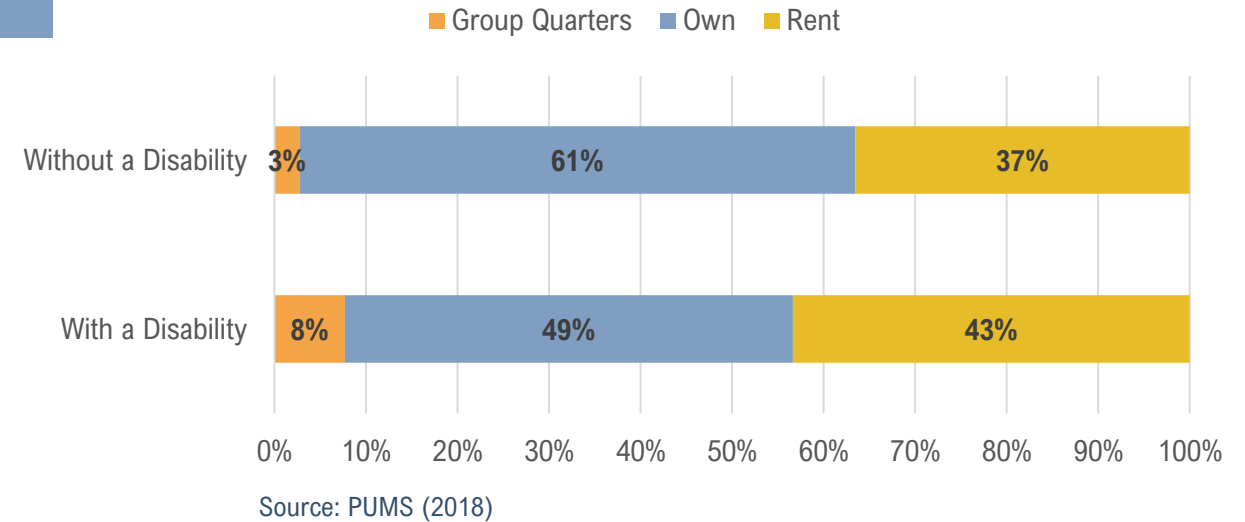
Population with a disability in City of Spokane, 2018

Percent Population with Disability in City of Spokane, by Type	2018
Hearing Difficulty	4%
Vision Difficulty	3%
Cognitive Difficulty	7%
Ambulatory Difficulty	8%
Self-Care Difficulty	3%
Independent Living Difficulty	6%

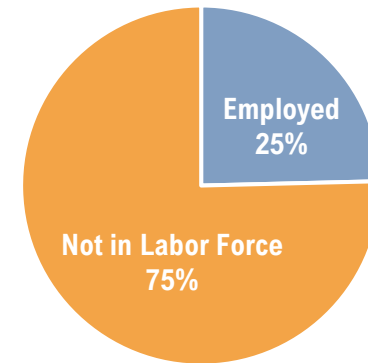
Percent Population with Disability in City of Spokane, by Age	2018
5-17 years	7%
18 to 34 years	8%
35 to 64 years	19%
65 to 74 years	28%
75 years and over	45%

Source: PUMS (2018)

Tenure by Disability Status in City of Spokane, 2018



Employment Status of People with Disabilities in City of Spokane, 2014-2018



\$20,334

Median Earnings in Past 12 Months (in 2018 Inflation Adjusted Dollars) For People With A Disability in the City of Spokane

Source: ACS (2014-2018), Table S2811



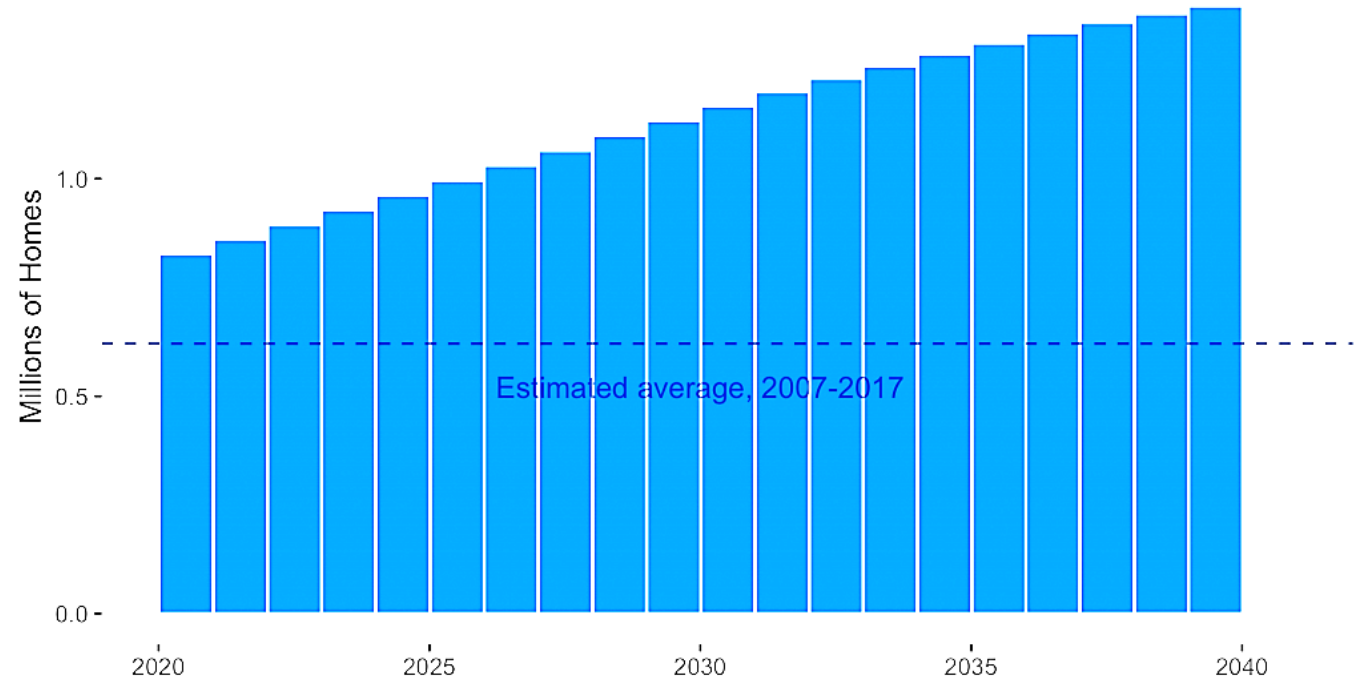
National Aging Trends

“Silver Tsunami”

Zillow Research estimates that over the next 20 years, more than a quarter of the nation’s currently owner-occupied homes (27.4%) will hit the market as their owners pass away or otherwise vacate their homes.

When Will The Silver Tsunami Hit?

Currently owner-occupied homes whose residents will be seniors (60+) and are estimated to pass away (annual, U.S.)



Source: U.S. Census (American Community Survey) and Social Security Administration. Analysis by Zillow.

Notes: See Data and Methodology Section for details.



Source: Zillow Research

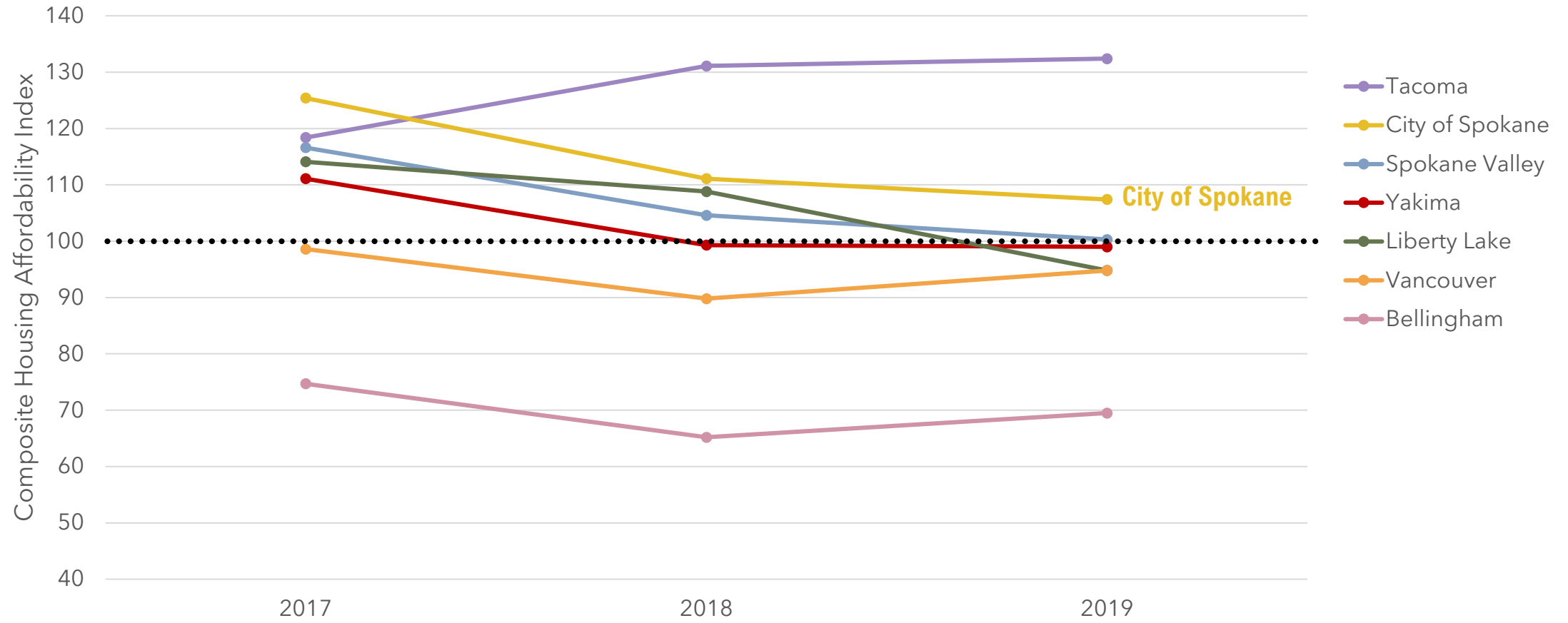
Housing Affordability



Housing Affordability Index

When the index lies at 100, the household pays exactly this share of its income to principal and interest. When the index lies **above 100 the household pays less**, and when it is below 100, the household pays more.

City Housing Affordability Index, 2017-2019

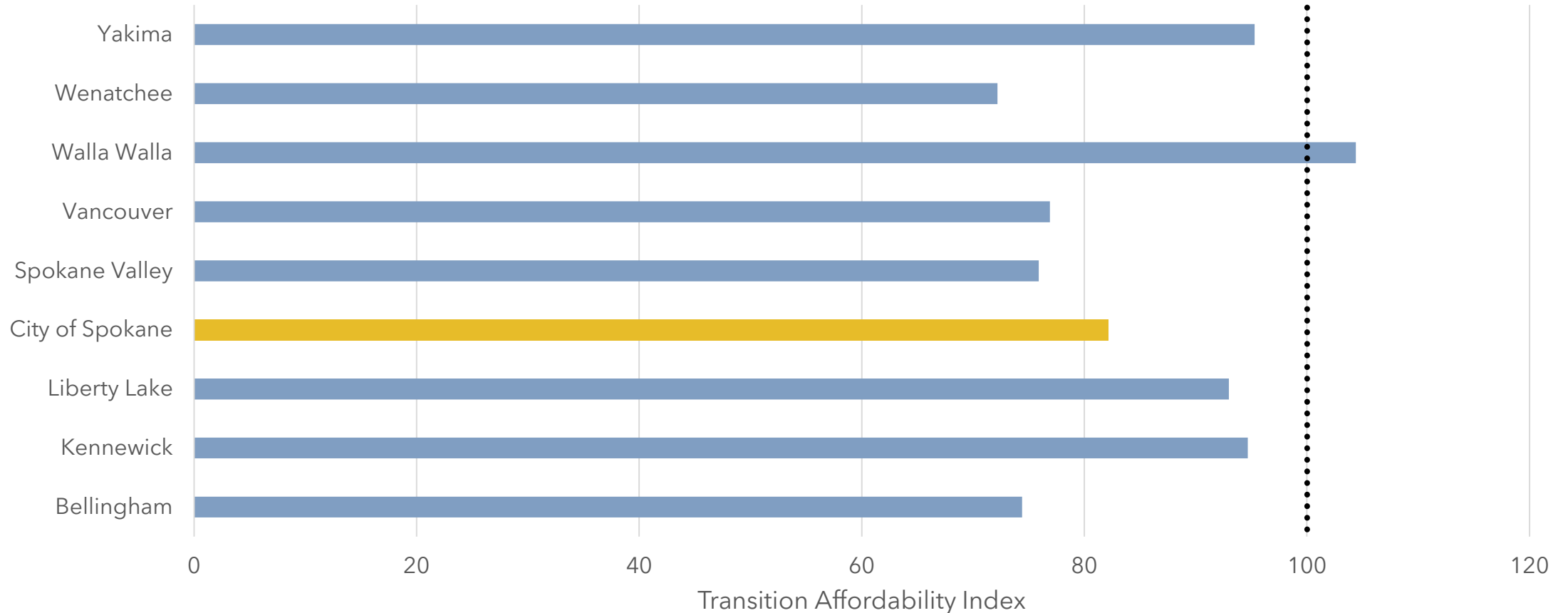


Source: University of Washington Center for Real Estate Research Affordability Index

Housing Affordability Index

An index value **below 100** indicates that a household earning 70% of median household income is **rent overburdened**.

City Transition Affordability Index, 2019-2020



Source: University of Washington Center for Real Estate Research Affordability Index

Cost Burdened Households in City of Spokane

Cost Burdened

› A household who pays more than 30% of their income on housing (inclusive of households with severe cost burdening).

Severely Cost Burdened

› A household who pays more than 50% of their income on housing.

- Close to **38,000 households are cost burdened**, or 35% of all households.
- Over **half of renters** in the City of Spokane are **cost burdened**.
- Over a **quarter of renters** are **severely cost burdened** in the City of Spokane.

Cost Burdened Households in City of Spokane	Number of Households	Percentage of Households
Total Cost Burdened	37,954	35%
Owners Cost Burdened	14,891	24%
Renters Cost Burdened	23,063	51%
Total Severely Cost Burdened	17,811	17%
Owners Severely Cost Burdened	4,964	8%
Renters Severely Cost Burdened	12,847	28%

Source: PUMS (2018)



Cost Burdened Households in City of Spokane

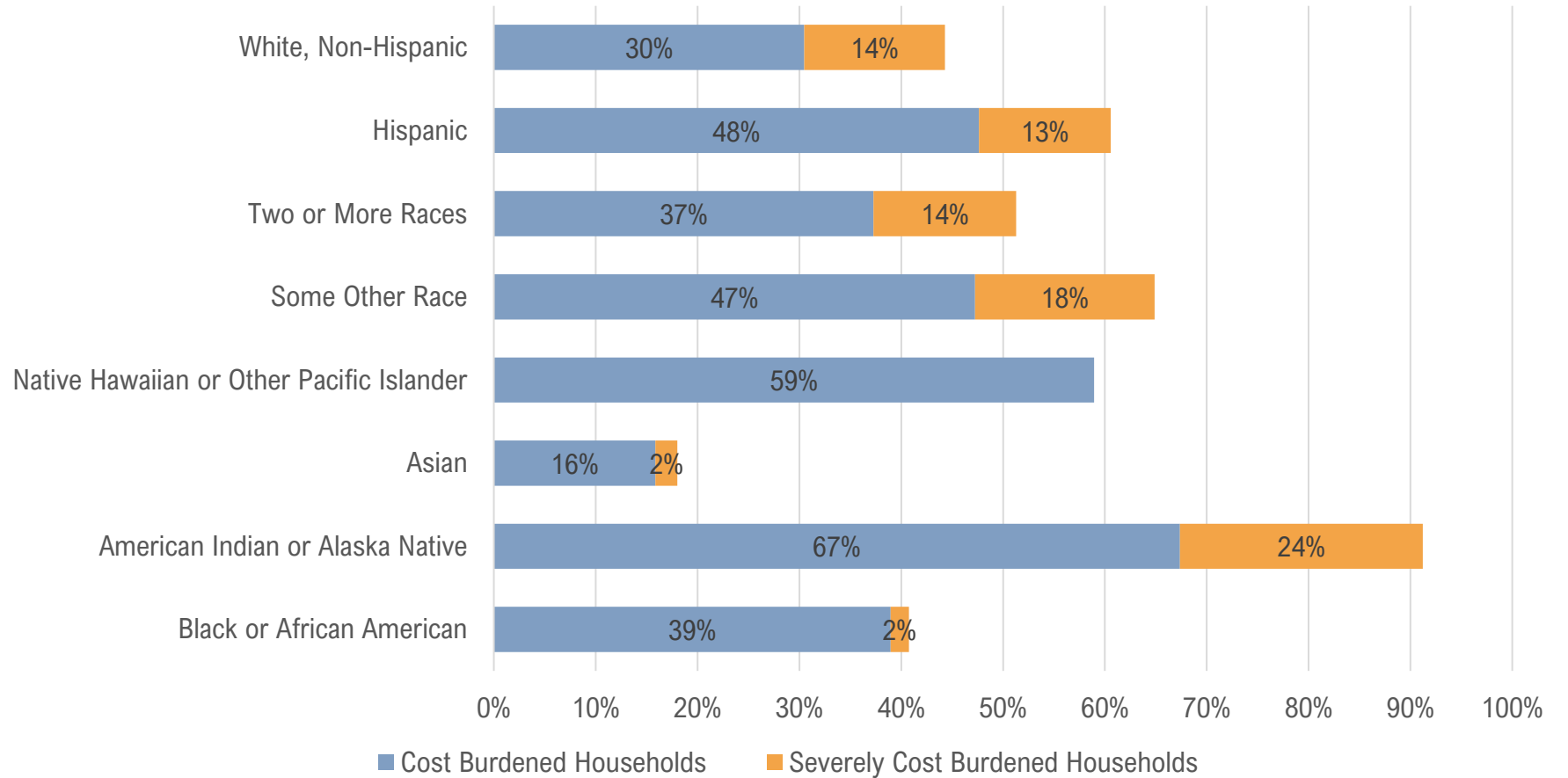
Cost Burdened is a household who pays more than 30% of their income (inclusive of households with severe cost burdening).
Severely Cost Burdened is a household who pays more than 50% of their income on housing.

67% of American Indian or Alaska Native households are cost burdened, and nearly a quarter are severely cost burdened in the City of Spokane.

Close to **60% of Native Hawaiian or Other Pacific Islander households** are cost burdened in the City of Spokane.

Close to **half of Hispanic households** and households of Some Other Race are cost burdened in the City of Spokane.

Cost Burdened Households by Race/Ethnicity in the City of Spokane, 2018

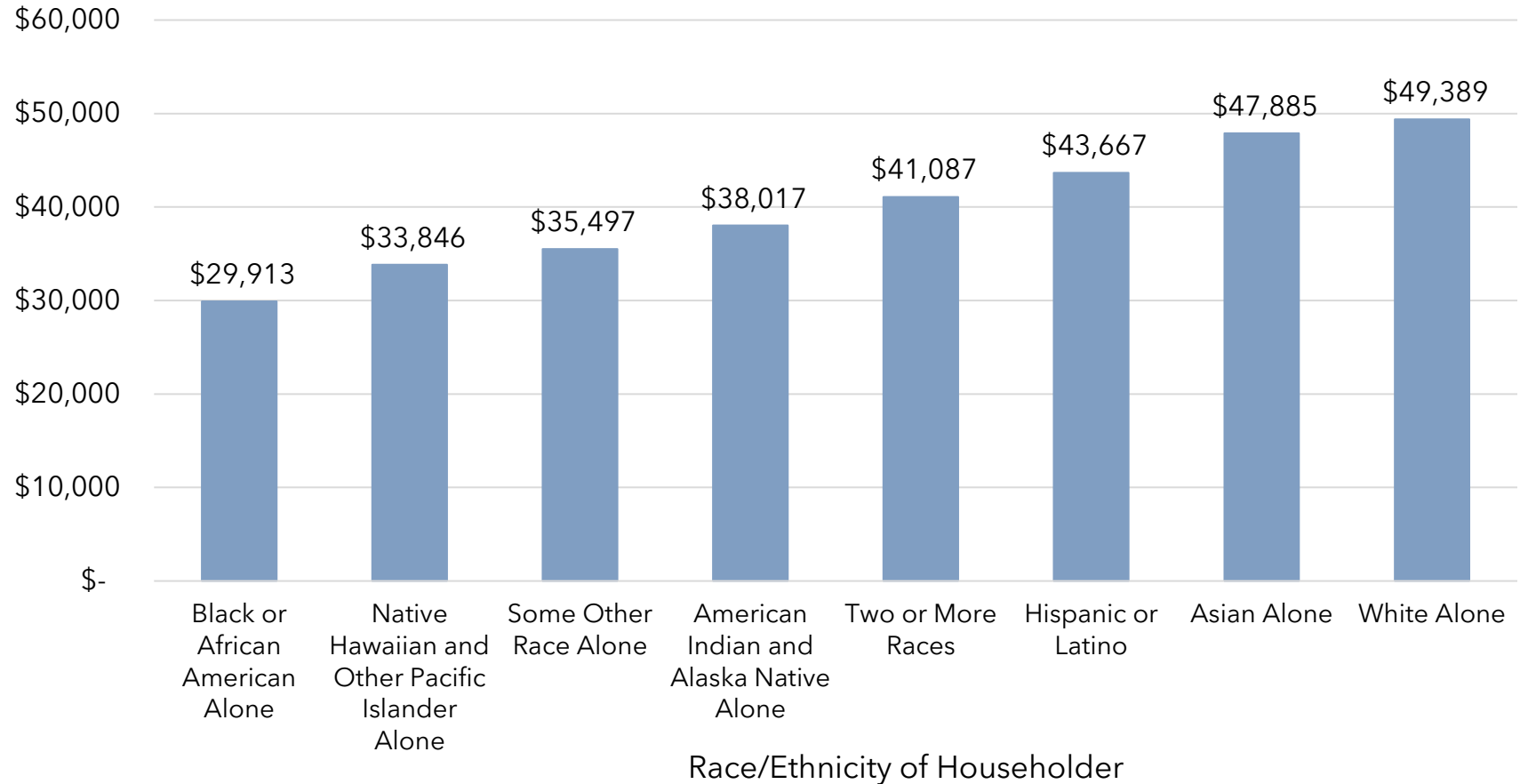


Source: PUMS (2018)



City of Spokane Income and Tenure

**Median Household Income in the Past 12 Months
by Race/Ethnicity of Householder in City of Spokane, 2014-2018**



The median household income of White householders is **60% higher** than the median household income of Black or African American households.

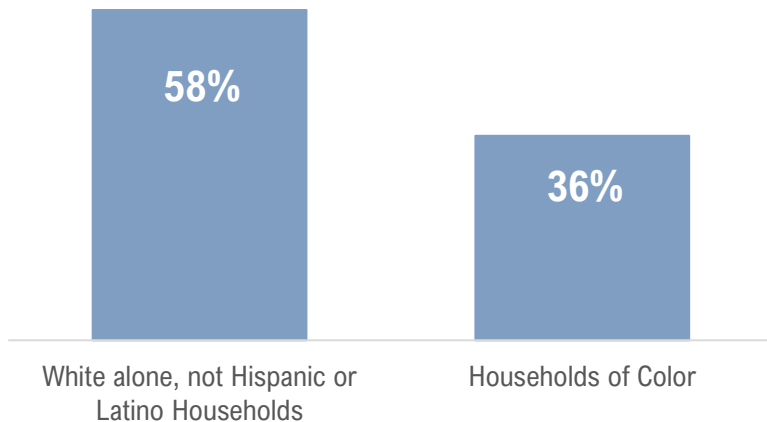


Source: ACS (2014-2018), Tables B19013A, B19013B, B19013C, B19013D, B19013E, B19013F, B19013G, B19013H, B19013I

City of Spokane Income and Tenure

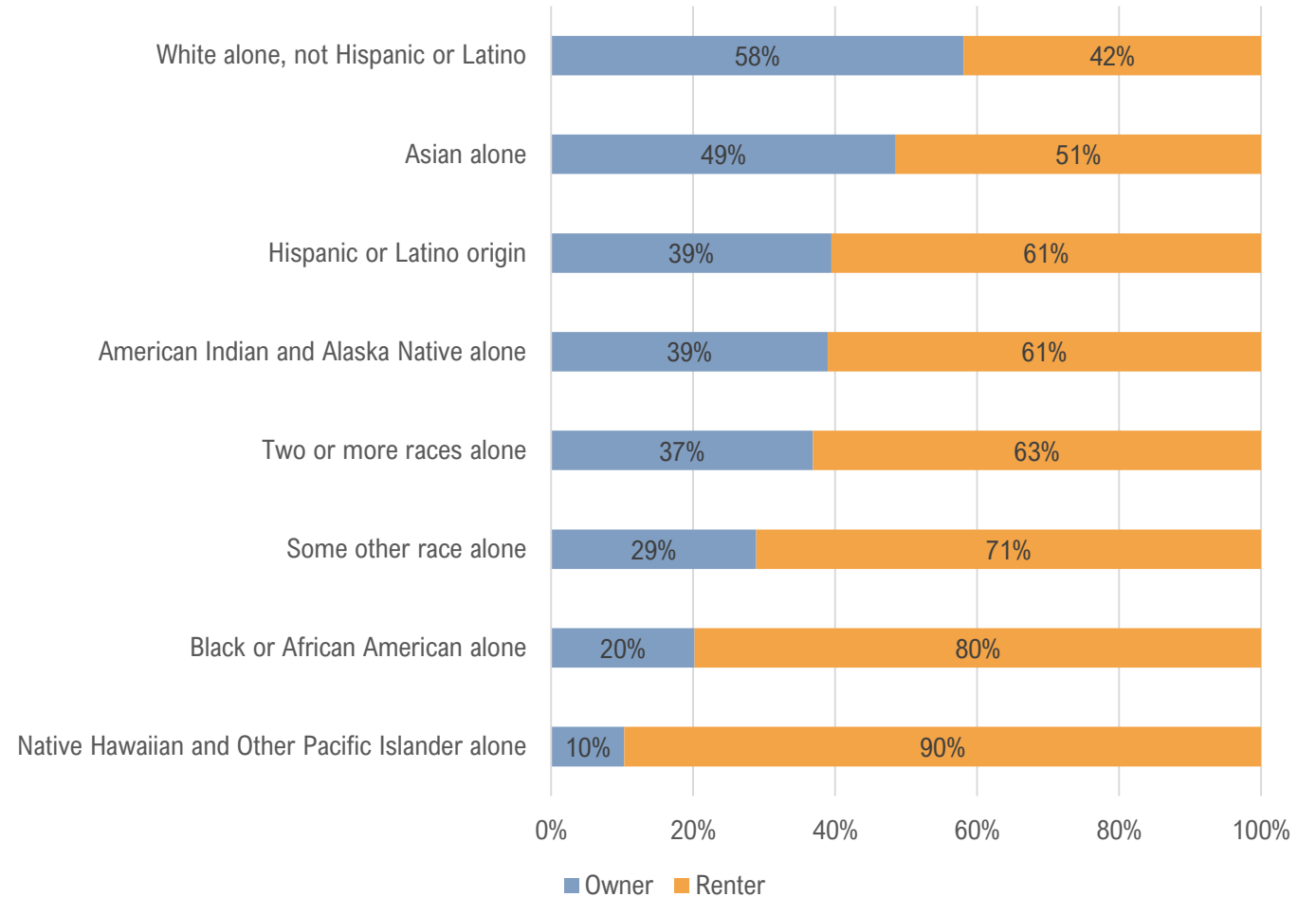
The **racial gap in homeownership** in City of Spokane between White households and Black households is **close to 40%**, and **close to 50%** for Native Hawaiian and Other Pacific Islander households.

Homeownership Rate by Race in City of Spokane, 2014-2018



Source: ACS (2014-2018), Table S2502

Tenure by Race/Ethnicity of Householder in City of Spokane, 2014-2018

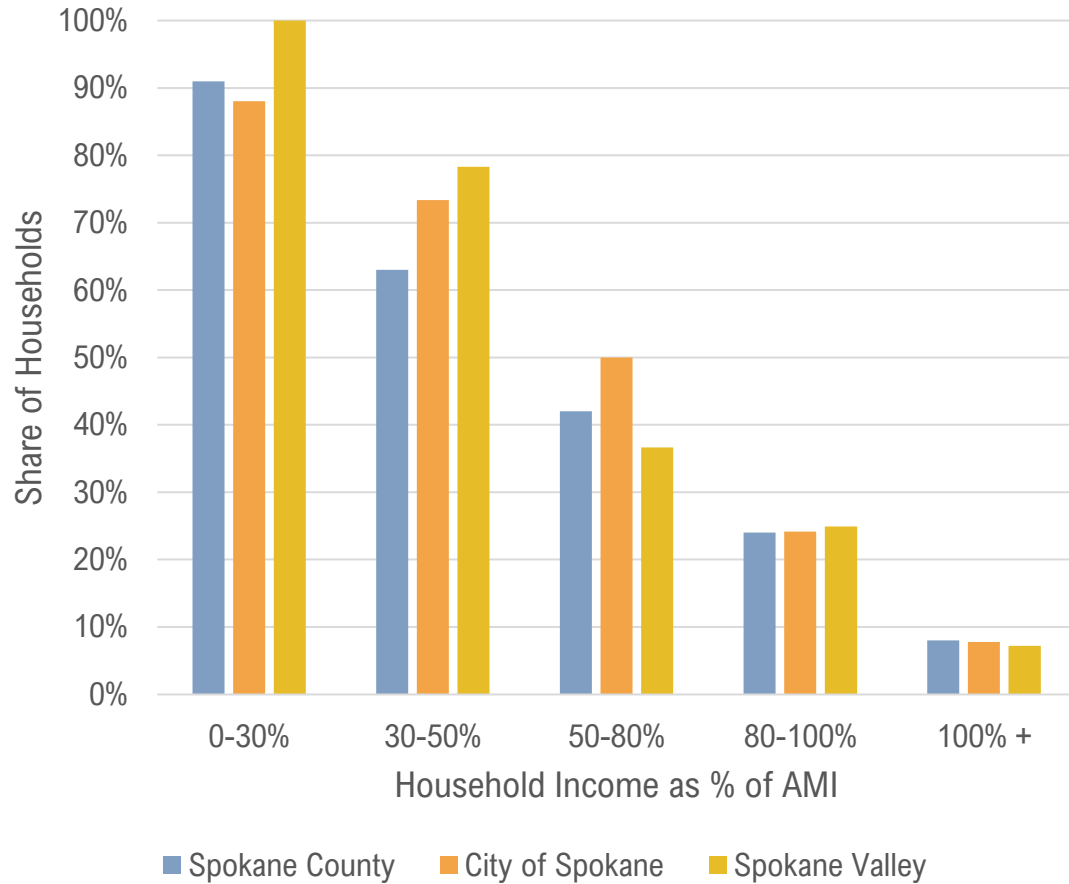


Source: ACS (2014-2018), Table S2502



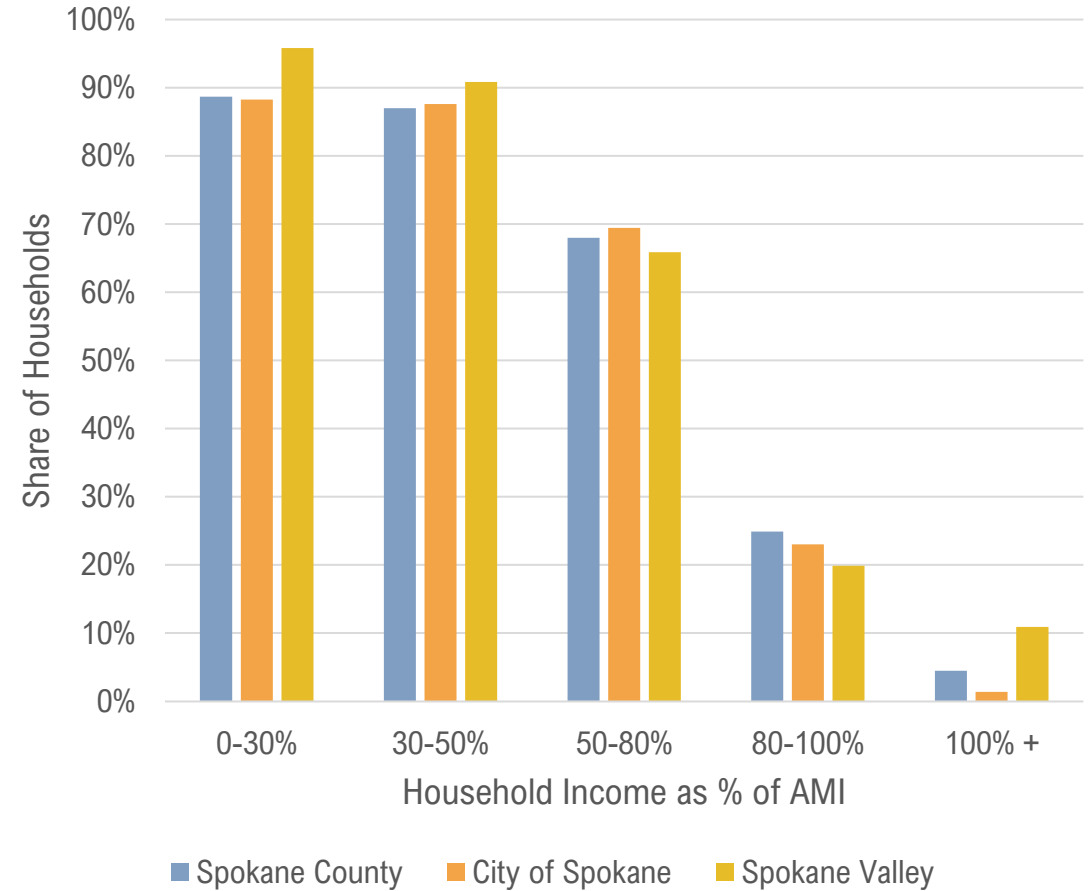
Cost Burdened Households Across the Region

Regional Comparison of Cost Burdened by Owners



Source: PUMS (2018)

Regional Comparison of Cost Burdened by Renters



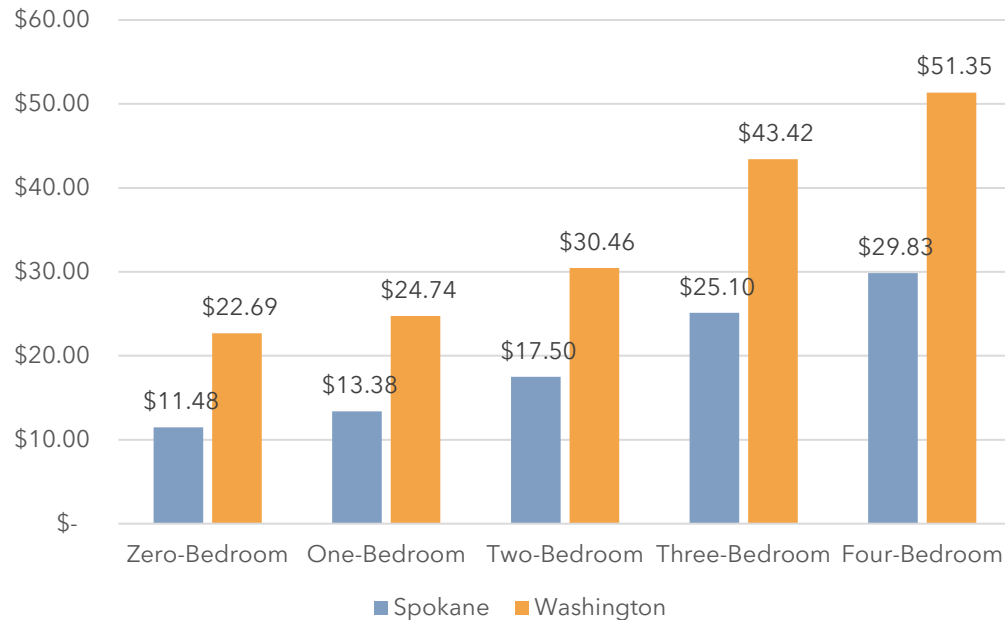
Source: PUMS (2018)



Spokane Housing Wage

\$17.10 per hour
Spokane HMFA* Housing Wage

Spokane HMFA Housing Wage



It takes **52 work hours or 1.3 full time jobs** to afford a 2-bedroom rental home in Spokane.

52

Work Hours Per Week at Minimum Wage to Afford a 2-Bedroom Rental Home (at Fair Market Rents)

40

Work Hours Per Week at Minimum Wage to Afford a 1-Bedroom Rental Home (at Fair Market Rents)

1.3

Number of Full-Time Jobs at Minimum Wage to Afford a 2-Bedroom Rental Home (at Fair Market Rents)

1

Number of Full-Time Jobs at Minimum Wage to Afford a 1-Bedroom Rental Home (at Fair Market Rents)

\$36,400

Annual Income Needed to Afford a 2-Bedroom Rental Home (at Fair Market Rents)

\$27,840

Annual Income Needed to Afford a 1-Bedroom Rental Home (at Fair Market Rents)

Source: National Low Income Housing Consortium “Out of Reach 2020: Washington”, <https://reports.nlihc.org/oor/washington>

*HMFA is HUD METRO FMR AREA: Indicates that only a portion of the OMB-defined core-based statistical area (CBSA) is in the area to which the income limits or FMRs apply. HUD is required by OMB to alter the name of metropolitan geographic entities it derives from the CBSAs when the geography is not the same as that established by OMB. Fair Market Rents (FMRs) published by HUD and is used to represent the cost to rent a moderately-priced dwelling unit in the local housing market.

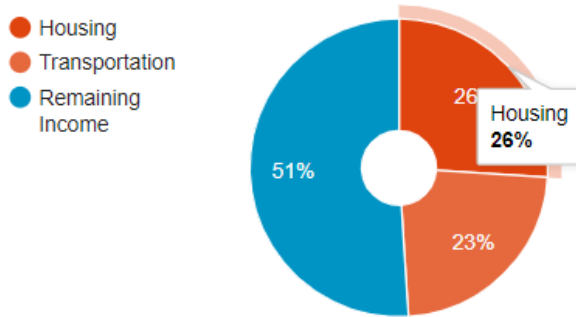


City of Spokane Housing + Transportation

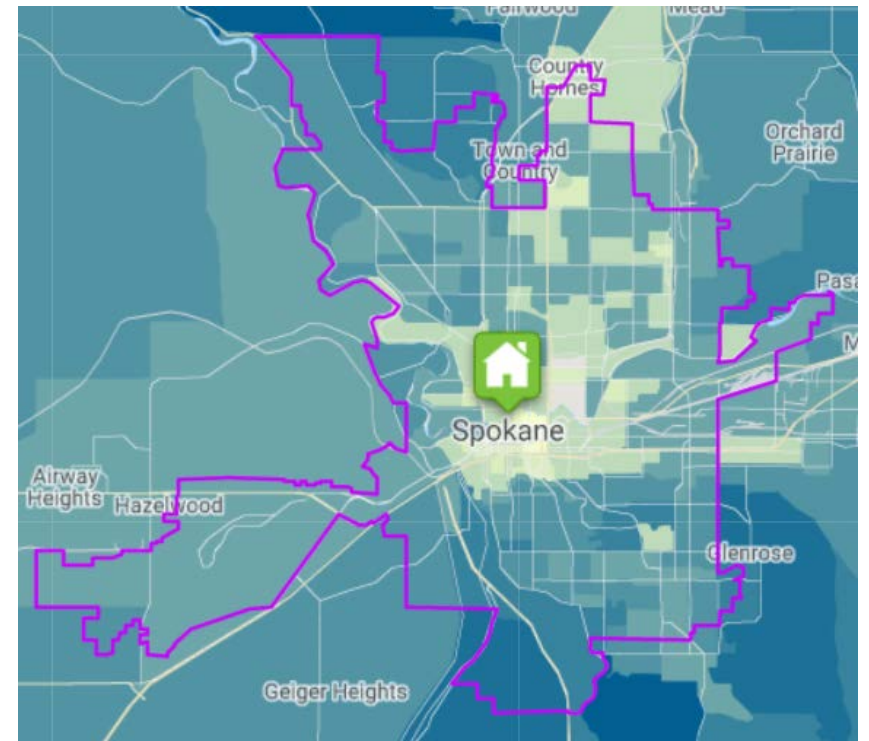
City of Spokane

Average Housing + Transportation Costs % Income

Factoring in both housing *and* transportation costs provides a more comprehensive way of thinking about the cost of housing and true affordability.



Households in the City of Spokane spend on average **49% of their income** on housing and transportation costs.

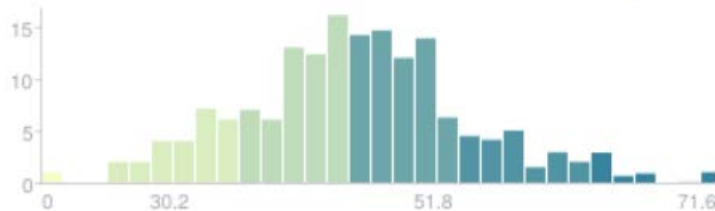


H+T Costs % Income: 49%

[Fact Sheet](#)

Housing: 26% Transportation: 23%

Housing + Transportation Costs % Income



Source: Housing and Transportation Affordability Index

City of Spokane

Housing + Transportation Costs % Income ?

Average: 49% Range: 24 - 79

Population	Household	Neighborhood
	Households	% of Households
< 24%	709	0.8%
24 - 36%	6,848	8.1%
36 - 45%	20,045	23.6%
45 - 54%	33,393	39.3%
54 - 66%	19,618	23.1%
66 - 78%	4,148	4.9%
78 - 87%	185	0.2%
87% +	0	0%
Total	84,946	100%



Spokane County Mortgage Denials

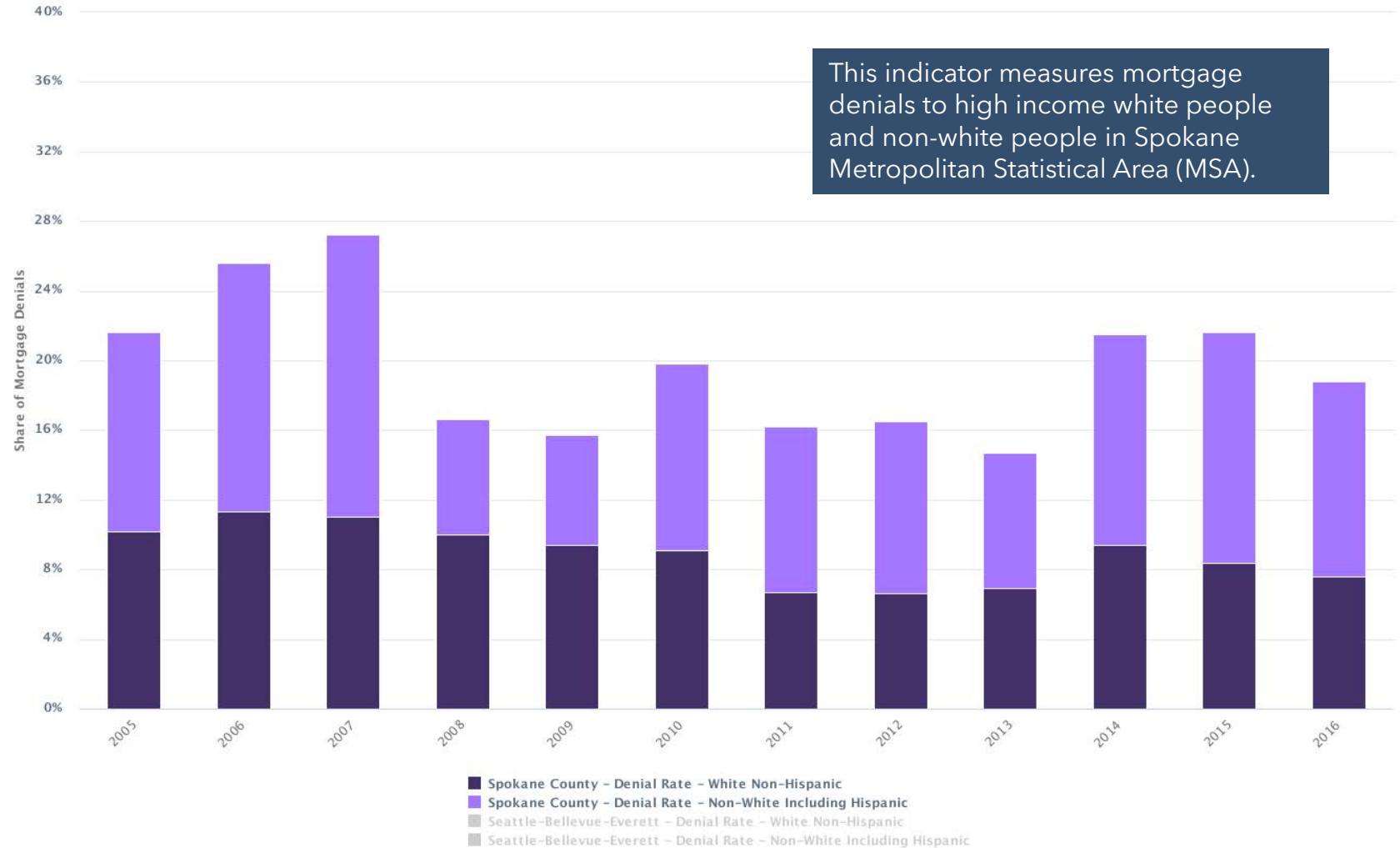
6.3.5 Mortgage Denials to High Income Whites & Non-Whites

Access to the housing market can be analyzed by the number and amount of loans made. The data reflects the equity of banks' lending practices, the extent of neighborhood investment by lending institutions, and the ability of people to access mortgages.

During 2016, the share of mortgage denials in the Spokane MSA:

- High income White, non-Hispanic people: **7.6%**
- High income non-White (includes Hispanic) people: **11.2%**

This indicator measures mortgage denials to high income white people and non-white people in Spokane Metropolitan Statistical Area (MSA).



■ Spokane County - Denial Rate - White Non-Hispanic
 ■ Spokane County - Denial Rate - Non-White Including Hispanic
 ■ Seattle-Bellevue-Everett - Denial Rate - White Non-Hispanic
 ■ Seattle-Bellevue-Everett - Denial Rate - Non-White Including Hispanic

This graph was downloaded on 11/5/2020 from www.spokanetrends.org



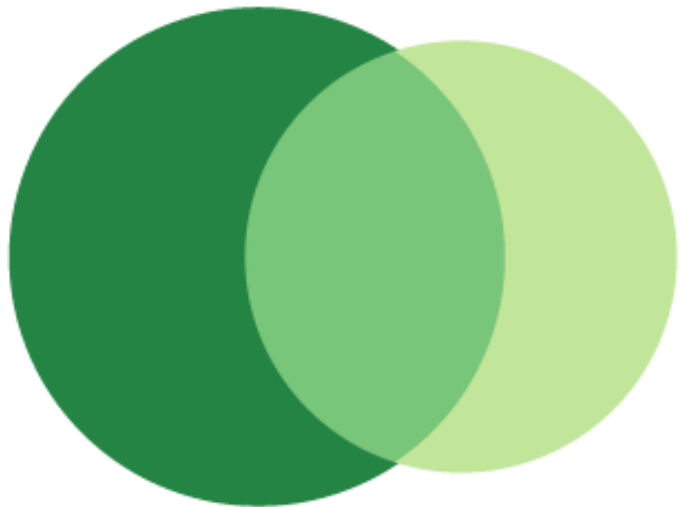
Source: EWU Community Indicators

Employment and Workforce



City of Spokane Workforce Trends

City of Spokane
Inflow/Outflow Job Counts in 2017



- 74,495 - Employed in Selection Area, Live Outside
- 42,274 - Live in Selection Area, Employed Outside
- 53,166 - Employed and Live in Selection Area

Source: Census OnTheMap

City of Spokane
Inflow/Outflow Job Counts (All Jobs)
2017

	Count	Share
Employed in the Selection Area	127,661	100.0%
Employed in the Selection Area but Living Outside	74,495	58.4%
Employed and Living in the Selection Area	53,166	41.6%
Living in the Selection Area	95,440	100.0%
Living in the Selection Area but Employed Outside	42,274	44.3%
Living and Employed in the Selection Area	53,166	55.7%

More than half of Spokane's workforce **live outside of the city**. Of residents who live in Spokane, over half work in the city.

20 minutes

Average commute time in City of Spokane, 2018

	2018
Owner	18.6 mins
Renter	20.3 mins
Cost Burdened Households	22.7 mins
Severely Cost Burdened Households	24.1 mins

Source: PUMS (2018)

Commuting to Work in City of Spokane, 2018

	2018
Drove alone	75.5%
Carpool	9.8%
Public Transportation	4.1%
Walked	3.3%
Worked at Home	5.2%
Other Means	2%

Source: ACS (2014-2018)

