HOUSING ACTION PLAN

HOUSING OPTIONS FOR ALL



City Council Study Session

January 7, 2021

Maren Murphy, AICP, Assistant Planner

The Housing Action Plan will promote greater housing diversity, affordability, and access to opportunity for residents of all incomes.



In 2018, **close to 2 in 5 households** in the City of Spokane spent more than 30% 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.
- Close to **18,000 households are severely cost burdened**, or 17% of all households.
- Over a quarter of renters are severely cost burdened.

Housing













Spokane Housing Action Plan

Spokane Housing Action Plan











SPOKANE HOUSING ACTION PLAN

HOUSING OPTIONS FOR ALL

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. As Spokane grows, we are facing a gap in housing supply. The plan will provide a strategic approach to address current and future housing needs of the Spokane community. When completed, it will provide a coordinated vision that supports more people being able to find a home that meets their needs with access to opportunities, services and amenities. This process builds upon previous community discussions and initiatives around infill development, housing quality, and affordable housing funding.

Download & Share Project Flyer

Spokane's Housing Action Plan will:

- Encourage construction of additional affordable and market rate housing that are accessible to a variety of
 income levels. This includes options accessible to people and families with low and moderate incomes and
 cost-burdened households.
- · Examine population, workforce and housing trends.

Contact Information

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Related Links

- Shaping Spokane Comprehensive Plan
- . Infill Housing Strategies
- Investment Incentives
- Affordable Housing
- . Community, Housing, & Human Services
- Residential Building Review
- Residential Development Options

Spokane Housing Plan Updates

Sign up to receive email announcements about this project.

Name *	
First	Last

Email *

Submit

Get Involved



Materials and Presentations



Draft Housing Needs Assessment

The Draft Housing Needs Assessment, prepared by ECONorthwest, is part of the deliverables provided for the Housing Action Plan. It helps define the range of housing needs by analyzing data that describes the city of Spokane's housing and associated demographic, workforce, and market trends over the past few decades. The draft assessment also provides a comparison to Spokane County.

- City of Spokane Draft Housing Needs Fact Packet December 7, 2020 (PDF 8.1 MB)
- City of Spokane Housing Needs Assessment Methods Memo October 4, 2020 (PDF 305 KB)

Additional Data Analysis

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.

• Spokane Housing Needs - Additional Data Slides - December 18 2020 (PDF 1.4 MB)

Housing Action Plan Working Group

The Housing Action Plan Working Group will provide guidance on the project process and analysis, as well as the contents of the final Housing Action Plan. The working group is comprised of housing stakeholders, community groups, and community members who will support and represent a variety of perspectives and experiences in the community.

- Housing Action Plan Working Group Meeting #1 July 29, 2020
 - Agenda Materials (PDF 192 KB)
 - Presentation (PDF 2.2 MB)
 - Meeting #1 Summary (PDF 211 KB)
- Housing Action Plan Working Group Meeting #2 October 21, 2020
 - o Agenda Materials (PDF 134 KB)
 - Presentation (PDF 1.9 MB)
 - Meeting #2 Summary (PDF 120 KB)

Developing a Housing Action Plan

APRIL - JULY 2020

Project Start-up and Background Research

- Internal Team
- Housing Action Plan Working Group



2 AUG - DEC 2020

Clarify and Quantify Housing Needs

- Housing Needs
 Assessment
- Displacement Risk Analysis
- Local Housing Policy Framework
- Community Surveys

3 DEC 2020 - JAN 2021

Identify Strategies and Policy Solutions

- Roundtables
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FEB-MAR 2021

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- Implementation Program
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MAR-APRIL 2021

Adopt the Housing Action Plan by Resolution

- Mayor's Office
- Plan Commission
- City Council

COMMUNITY ENGAGEMENT

Engagement Update



INTERNAL STAFF TEAM



STAKEHOLDER INTERVIEWS



BOARD, COMMISSIONS, COUNCIL



HOUSING ACTION PLAN WORKING GROUP



STAKEHOLDER AND STAFF ROUNDTABLES



COMMUNITY SURVEYS ONLINE

Housing Action Plan Key Project Components

Housing Needs Assessment

Additional Data Analysis

Review Local Housing Policy Framework

Displacement Risk Analysis

Community Engagement

DRAFTCITY OF SPOKANE

HOUSING ACTION PLAN

HOUSING NEEDS ASSESSMENT

SUMMARY REPORT

REVIEW DRAFT - DECEMBER 7, 2020 UPDATE



Housing Action Plan Key Project Components

Housing Needs Assessment

Additional Data Analysis

Review Local Housing Policy Framework

Displacement Risk Analysis

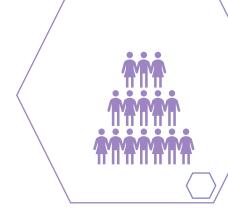
Community Engagement

Additional Data Analysis

- OFM Population and Housing Estimates
- Population Growth
- In-migration
- Housing Permitting Within Region
- UW Center for Real Estate Research:
 - o Housing Market Snapshots
 - o Housing Affordability
- Community Data:
 - o Households
 - o Housing Types
 - o People with Disabilities
 - o Cost Burdened Households
 - o Racial Equity
- SRHD Health Insights
- Housing and Transportation

City of Spokane Draft Housing Needs

INITIAL FINDINGS



Home prices have outpaced incomes in the city of **Spokane**

The city and region is experiencing increasing growth in population and jobs

Housing affordability challenges are impacting renters, low-income households, people of color

Housing types have changed over the last two decades and continue to diversify







Preliminary Displacement Analysis

Draft Results - methodology report available at my.spokanecity.org/housing

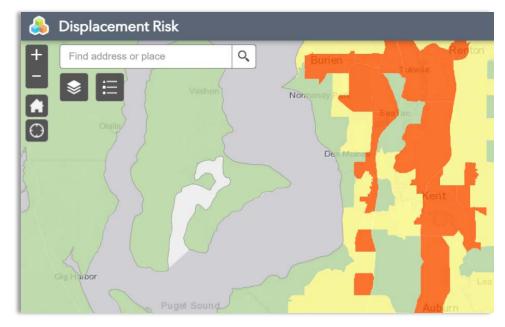
Displacement Risk

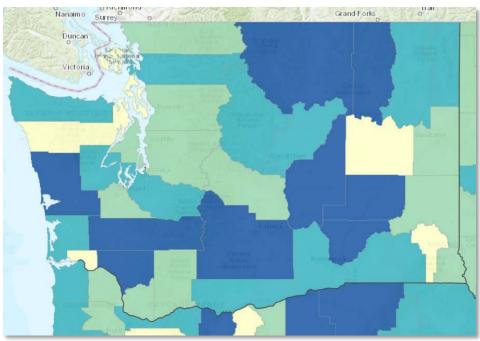
Displacement occurs when housing or neighborhood conditions force residents to move. Displacement can be physical, when building conditions deteriorate or redevelopment occurs, or economic, as costs rise.

Physical Displacement
Economic Displacement
Cultural Displacement



Activists block Chicago's The 606 trail in 2016 to protest gentrification and displacement. Photo by Tyler Lariviere. Source: Planning Magazine





Displacement Risk Analysis

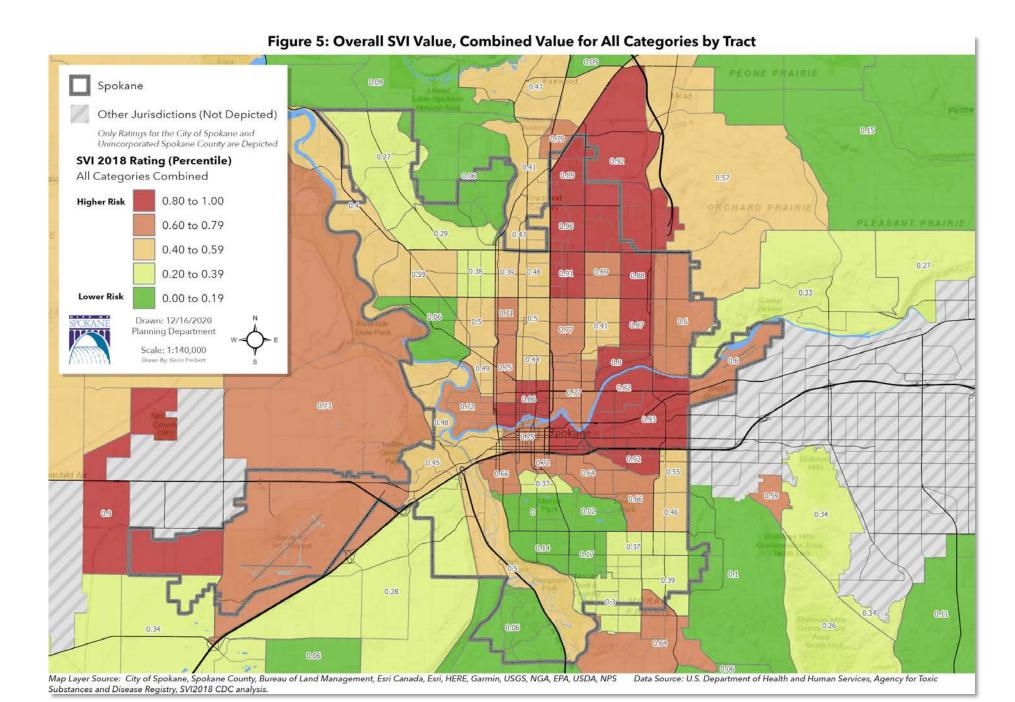
- Puget Sound Regional Council
 - Specifically for Puget Sound area
 - Not all Variables Available Everywhere
- Social Vulnerability Index
 - Agency for Toxic Substances and Disease Registry (ATSDR)
 - Based on Census/ACS Data (2014-2018)
 - Mapping by Census Tract Available Nationwide

SVI Analysis Variables

Overall Vulnerability	Socioeconomic Status	Below Poverty
		Unemployed
		Income
		No High School Diploma
	Household Composition and Disability	Aged 65 or Older
		Aged 17 or Younger
		Older than Age 5 with a Disability
		Single-Parent Households
	Minority Status & Language	Minority
		Speaks English "Less than Well"
	Housing Type & Transportation	Multi-Unit Structures
		Mobile Homes
		Crowding
		No Vehicle
		Group Quarters

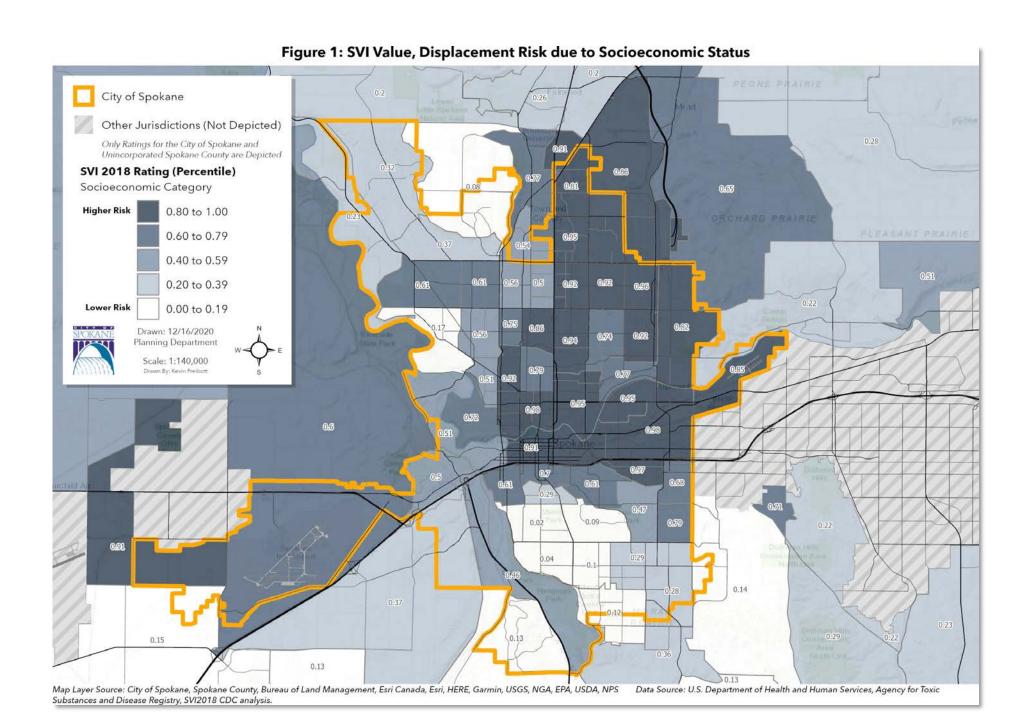
Combined Value

- SocioeconomicStatus
- Household Comp and Disability
- Minority Status and Language
- Housing Type & Transportation



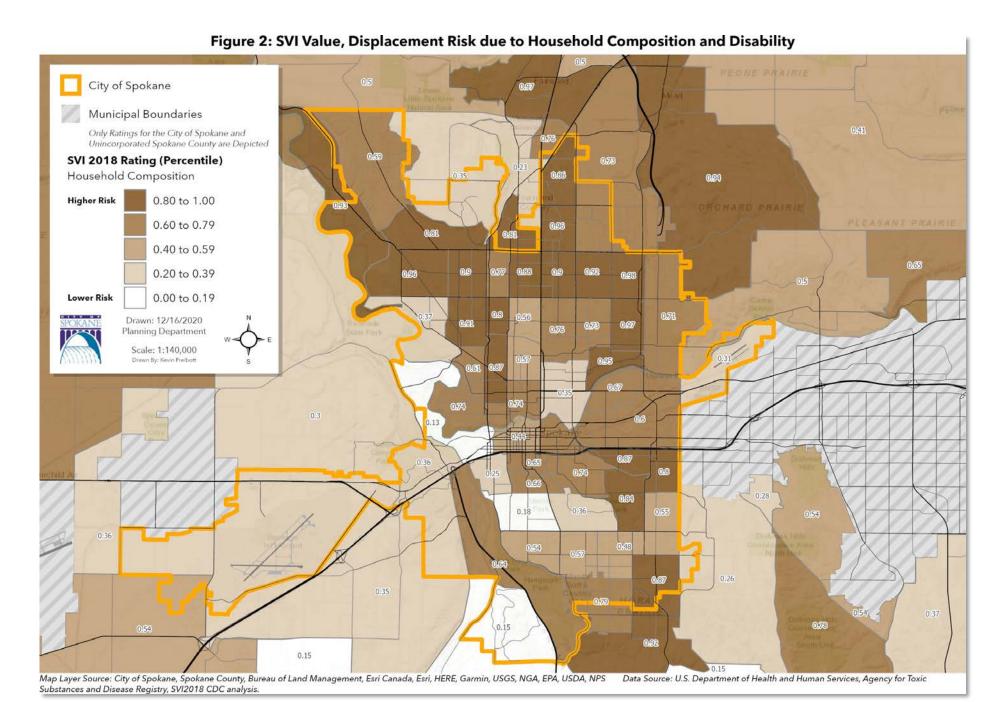
Socioeconomic

- Below Poverty
- > Unemployed
- > Income
- ➤ No HS Diploma



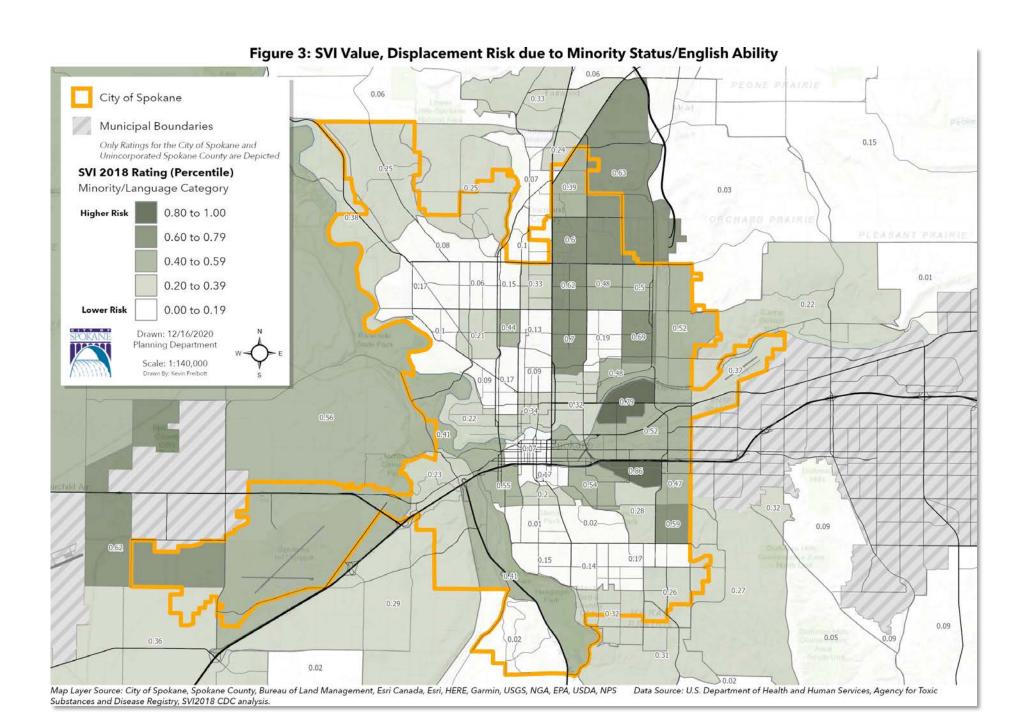
Household Composition and Disability

- > Older than 65
- ➤ Younger than 17
- > Age 5+ w/Disability
- Single-Parent Households



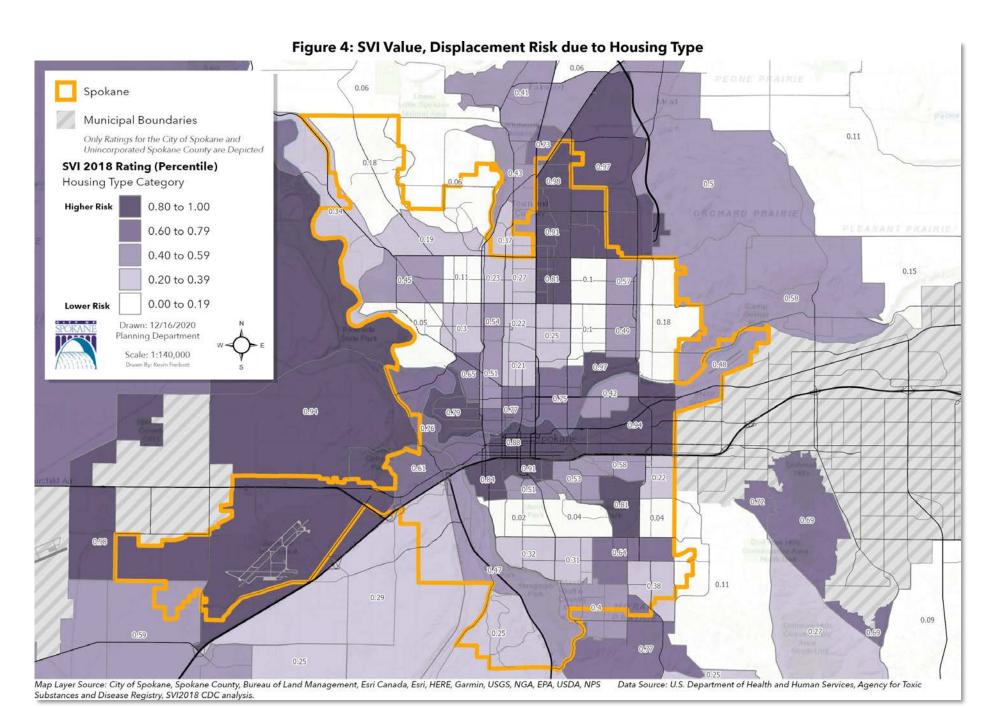
Minority Status and Language

- Minority
- Speaks English "Less than Well"



Housing Type and Transportation

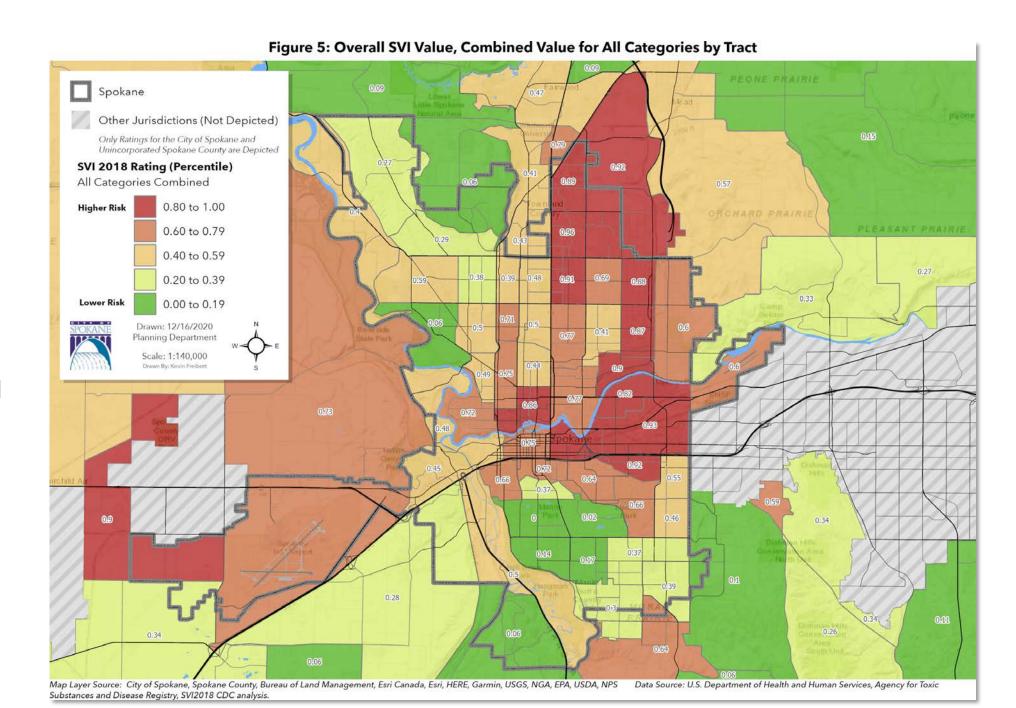
- ➤ Multi-Unit Structures
- ➤ Mobile Homes
- > Crowding
- ➤ No Vehicle
- Group Quarters



Combined Value

- SocioeconomicStatus
- Household Comp and Disability
- Minority Status and Language
- Housing Type & Transportation

Draft methodology report available on the project page



Housing Issues and Experiences Community Surveys

Draft Results

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 Churches

Stakeholder outreach

Language newspapers Spokane Public Schools

Targeted outreach

Responses

- November 16 December 21, 2020
- 1,211 Responses
- 60+ responses for translated surveys

Housing Industry Professional Questionnaire: Continuing to gather input into January with additional targeted outreach - available on project page

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 المبسورة التكلفة والمتاح الوصول إليها للأشخاص والعائلات من جميع مستويات الدخل.

نتطلُّع إلى معرفة أرائكم بشأن تجربتكم السكنية. نرجو منكم استكمال هذا الاستطلاع لمساعدتنا في التخطيط

Jikin kweilok in Spokane ej kōmman juon Housing Action Plan (Karōk in Jipañ Armej kon Jikin Jokwe) bwe en loñlok jikin jokwe me emman onear im rekkar ñan armej im baamle, jekdoon joñan aer income.

Kom konaan jela lomnak ko am kon iien ko ke kwar kapok jikin jokwe. Kwon uwaak kajjitok kein bwe kwon jipañ kom lomnak kon ilju im jeklaj.

Администрация г. Спокан 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 chẳng 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.

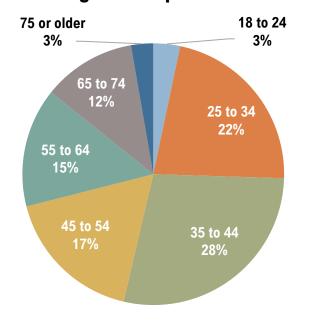
Housing Experiences and Issues Survey - Live or Live/Work in Spokane

Updated: January 5, 2021

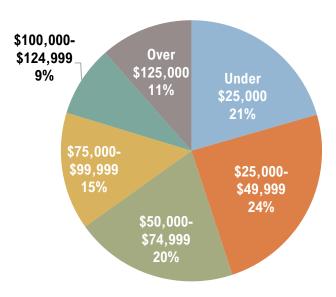
Characteristics - All Respondents

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

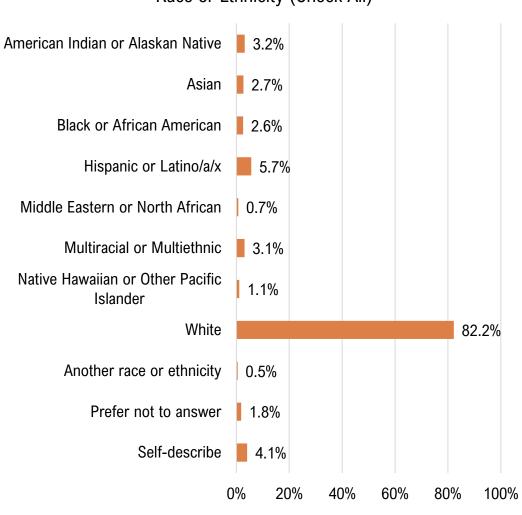
Age of Respondent



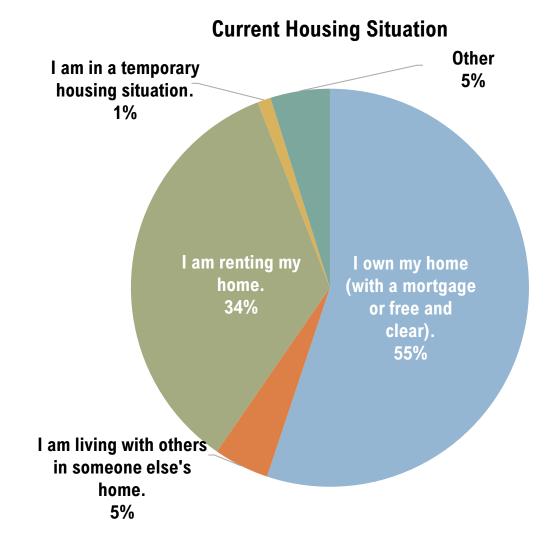
Income of Respondent

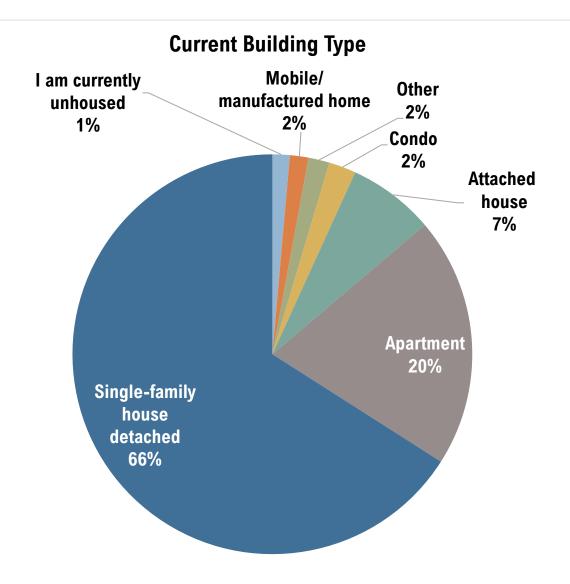


Race or Ethnicity (Check All)



Characteristics - All Respondents





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 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.

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

COVID-19 has exasperated housing challenges for many already struggling

1/7/2021 25

What challenges have you experienced in finding a home in the City of **Spokane? - All Respondents**

Answered: 1.118

Finding a home I can afford, 49%

All respondents, particularly rated high for renters, lower those looking to buy a home

Finding a home in neighborhood I want to live in, 39%

Rated higher for homeowners, higher income households. and families

Experiencing market competition, 36%

Rated higher for homeowners, higher income households. and families

Finding a house with amenities I want, 34%

income households, and families

Having money for a down payment, 32%

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

Having money for security deposit, upfront costs, 31%

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

Finding safe and quality housing, 31%

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

Getting

home

Finding housing

in a desired K-

11%

12 school zone,

Finding a house close to work and/or school. 16%

Finding housing close to amenities/ services, 14%

my needs, 20% Rated higher for

My housing meets

homeowners and higher income households

approved for a experienced any challenges mortgage, 14% 11%

Experienced

Finding housing that is ADA accessible, 6%

Other. 8%

Finding a home that accepts rental assist.,

Finding Housing due to past evictions. 2%

Finding housing as a formerly incarcerated person, 2%

Question:
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."

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COMMUNITY ENGAGEMENT

How can the City of Spokane further encourage affordability based on incomes and housing types?

If your household earns ...

\$19,560

\$32,600

\$52,260

\$65,200

\$78,240

(30% of MFI)

(50% of MFI)

(80% of MFI)

(100% of MFI)

(120% of MFI)

Then you can afford ...

\$489

LESS EXPENSIVE

\$815

\$1,304

\$1,630

\$1,956

Housing types generally affordable to these households are ...

manufactured homes in parks/on lots

cottage cluster

large-lot single-family

Single-Family Detached



MORE EXPENSIVE

small-lot single-family



duplex, tri-plex, quad-plex, townhomes

higher-priced products

Single-Family Attached



low-amenity apartments (rental)

apartments (5+ units)

condominium



Common characteristics ...

Predominantly renter occupied & existing construction

Predominantly owner occupied & new construction

Government subsidized

A Housing Action Plan identifies how local government policies and programs can encourage housing development that meets local needs and increases housing options for residents.

HOUSEHOLDS

- •Home buyers
- Renters
- Demographics
- Population growth
- •Labor market
- Preferences

COMMUNITY STAKEHOLDERS

- Residents
- Advocacy groups

HOUSING SUPPLY

- Developers
- New housing units
- Existing housing units

LOCAL GOVERNMENT

- Financing/Incentives
- Development regulation:
- Support for residents

FINANCIAL COMPONENT

- •Lenders
- Investors

WHAT INFLUENCES THE HOUSING MARKET?

REGIONAL ORGANIZATIONS AND AGENCIES

- Nonprofits
- •Service providers
- Public agencies

Draft Strategic Themes

Expand housing options

Increase housing supply

Preserve and protect housing affordability and quality

Promote equitable and attainable homeownership

Education and Research

Regional Partnerships

Housing Action Plan project page: my.spokanecity.org/housing

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