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.
Get Involved

Materials and Presentations

Draft Housing Needs Assessment

The Draft Housing Needs Assessment, prepared by ECO-Northwest, 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 306 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 content 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
  - Agenda Materials (PDF 134 KB)
  - Presentation (PDF 1.9 MB)
  - Meeting #2 Summary (PDF 120 KB)

https://my.spokanecity.org/housing/
Developing a Housing Action Plan

1. Project Start-up and Background Research
   - Internal Team
   - Housing Action Plan Working Group

2. Clarify and Quantify Housing Needs
   - Housing Needs Assessment
   - Displacement Risk Analysis
   - Local Housing Policy Framework
   - Community Surveys

3. Identify Strategies and Policy Solutions
   - Roundtables
   - Targeted internal discussions
   - Mayor’s Office
   - Commission and Council Workshops
   - Working Group

4. Develop Draft Action Plan
   - Implementation Program
   - Monitoring Program

5. Adopt the Housing Action Plan by Resolution
   - Mayor’s Office
   - Plan Commission
   - City Council

Source: WA Department of Commerce, Developing a Housing Action Plan
Engagement Update

INTERNAL STAFF TEAM
STAKEHOLDER INTERVIEWS
BOARD, COMMISSIONS, COUNCIL
HOUSING ACTION PLAN WORKING GROUP
STAKEHOLDER AND STAFF ROUNDTABLES
COMMUNITY SURVEYS ONLINE

Materials and notes on the project page under Materials and Presentations: spokanecity.org/housing
Housing Action Plan
Key Project Components

- Housing Needs Assessment
- Additional Data Analysis
- Review Local Housing Policy Framework
- Displacement Risk Analysis
- Community Engagement
Housing Needs Assessment

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

Review Local Housing Policy Framework

Displacement Risk Analysis

Community Engagement
City of Spokane Draft Housing Needs

INITIAL FINDINGS

- The city and region is experiencing increasing growth in population and jobs.
- Home prices have outpaced incomes in the city of Spokane.
- Housing types have changed over the last two decades and continue to diversify.
- Housing affordability challenges are impacting renters, low-income households, people of color.

For the complete City of Spokane Draft Housing Needs Assessment, visit: https://my.spokanecity.org/housing
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

Source: Washington Department of Commerce Guidance on Developing a Housing Action Plan
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

<table>
<thead>
<tr>
<th>Overall Vulnerability</th>
<th>Socioeconomic Status</th>
<th>Household Composition and Disability</th>
<th>Minority Status &amp; Language</th>
<th>Housing Type &amp; Transportation</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Below Poverty</td>
<td>Unemployed</td>
<td>Income</td>
<td>No High School Diploma</td>
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<td>Aged 65 or Older</td>
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<td>Aged 17 or Younger</td>
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<td>Older than Age 5 with a Disability</td>
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<td>Single-Parent Households</td>
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<td></td>
<td></td>
<td></td>
<td>Minority</td>
<td>Speaks English “Less than Well”</td>
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<td>Multi-Unit Structures</td>
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<td>Mobile Homes</td>
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<td></td>
<td>Crowding</td>
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<td></td>
<td>No Vehicle</td>
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<td></td>
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<td></td>
<td>Group Quarters</td>
</tr>
</tbody>
</table>
Combined Value

- Socioeconomic Status
- 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”

Figure 3: SVI Value, Displacement Risk due to Minority Status/English Ability
Housing Type and Transportation

- Multi-Unit Structures
- Mobile Homes
- Crowding
- No Vehicle
- Group Quarters
Combined Value

- Socioeconomic Status
- 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
  - Stakeholder outreach
  - 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
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.
  - City: 40% in 2018 (Median age: 37)
- 45% had a household income under $50,000.
  - City: Median $54,085 in 2018
- 37% of households had children under 18 years old.
  - City: 25% in 2018

![Age of Respondent](image)

- 18 to 24: 3%
- 25 to 34: 22%
- 35 to 44: 28%
- 45 to 54: 17%
- 55 to 64: 15%
- 65 to 74: 12%
- 75 or older: 3%

![Income of Respondent](image)

- Under $25,000: 21%
- $25,000-$49,999: 24%
- $50,000-$74,999: 20%
- $75,000-$99,999: 15%
- $100,000-$124,999: 9%
- Over $125,000: 11%

Race or Ethnicity (Check All)

- White: 82.2%
- Another race or ethnicity: 0.5%
- Prefer not to answer: 1.8%
- Self-describe: 4.1%
- 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%
- Prefer not to answer: 1.8%
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 living with others in someone else’s home: 5%
- I am in a temporary housing situation: 1%
- Other: 5%

**Current Building Type**
- Single-family house detached: 66%
- Apartment: 20%
- Attached house: 7%
- Mobile/manufactured home: 2%
- Condo: 2%
- Other: 2%
- I am currently unhoused: 1%
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.
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 income households, families, those looking to buy a home

Experiencing market competition, 36%
- Rated higher for homeowners, higher 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

Finding safe and quality housing, 31%
- Rated higher for renters, lower income households, and those looking to buy a home

Finding a home 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

Having money for a down payment, 32%
- Rated higher for renters, lower income households, families, 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

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

Getting approved for a home mortgage, 14%

Finding safe and quality housing, 31%
- Rated higher for renters, lower income households, and those looking to buy a home

My housing meets my needs, 20%
- Rated higher for homeowners and higher income households

Finding a house with amenities I want, 34%
- Rated higher for homeowners, higher income households, and families

Finding housing close to amenities/services, 14%

Finding housing in a desired K-12 school zone, 11%

Finding housing that accepts rental assist., 6%

Finding a home that is ADA accessible, 6%

Finding housing as a formerly incarcerated person, 2%

Finding Housing due to past evictions, 2%

Not experienced any challenges, 11%

Experienced discrimination, 6%

Finding housing that is ADA accessible, 6%
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 disproportionally affect people of color.”
Developing a Housing Action Plan

1. **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  
   - Targeted internal discussions  
   - Mayor’s Office  
   - Commission and Council Workshops  
   - Working Group

4. **FEB-MAR 2021**  
   **Develop Draft Action Plan**  
   - Implementation Program  
   - Monitoring Program

5. **MAR-APRIL 2021**  
   **Adopt the Housing Action Plan by Resolution**  
   - Mayor’s Office  
   - Plan Commission  
   - City Council

**COMMUNITY ENGAGEMENT**

Source: WA Department of Commerce, Developing a Housing Action Plan
How can the City of Spokane further encourage affordability based on incomes and housing types?

<table>
<thead>
<tr>
<th>Household Income Level</th>
<th>Monthly Affordability</th>
</tr>
</thead>
<tbody>
<tr>
<td>$19,560 (30% of MFI)</td>
<td>$489 PER MONTH</td>
</tr>
<tr>
<td>$32,600 (50% of MFI)</td>
<td>$815 PER MONTH</td>
</tr>
<tr>
<td>$52,260 (80% of MFI)</td>
<td>$1,304 PER MONTH</td>
</tr>
<tr>
<td>$65,200 (100% of MFI)</td>
<td>$1,630 PER MONTH</td>
</tr>
<tr>
<td>$78,240 (120% of MFI)</td>
<td>$1,956 PER MONTH</td>
</tr>
</tbody>
</table>

Housing types generally affordable to these households are ...

- Single-Family Detached
- Single-Family Attached
- Multifamily
- Manufactured homes in parks/on lots
- Cottage cluster
- Small-lot single-family
- Large-lot single-family
- Duplex, tri-plex, quad-plex, townhomes
- Higher-priced products
- Low-amenity apartments (rental)
- Apartments (5+ units)
- Condominium

Common characteristics ...

- Predominantly renter occupied & existing construction
- Predominantly owner occupied & new construction
- Government subsidized

Source: City of Spokane Housing Needs Assessment – Fact Packet
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.

WHAT INFLUENCES THE HOUSING MARKET?

**FINANCIAL COMPONENT**
- Lenders
- Investors

**HOUSING SUPPLY**
- Developers
- New housing units
- Existing housing units

**HOUSEHOLDS**
- Home buyers
- Renters
- Demographics
- Population growth
- Labor market
- Preferences

**COMMUNITY STAKEHOLDERS**
- Residents
- Advocacy groups

**LOCAL GOVERNMENT**
- Financing/Incentives
- Development regulations
- Support for residents

**REGIONAL ORGANIZATIONS AND AGENCIES**
- Nonprofits
- Service providers
- Public agencies

Source: WA Department of Commerce, Developing a Housing Action Plan
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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