

# HOUSING ACTION PLAN

HOUSING OPTIONS FOR ALL



Maren Murphy, Assistant Planner  
Housing Action Plan Working Group Meeting  
October 21, 2020



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





# What is Housing Affordability?

Often used to describe income-restricted housing

Households pay no more than 30% of their income on housing costs

Combined costs of housing and transportation on affordability



# City of Spokane Past and Ongoing Housing Initiatives



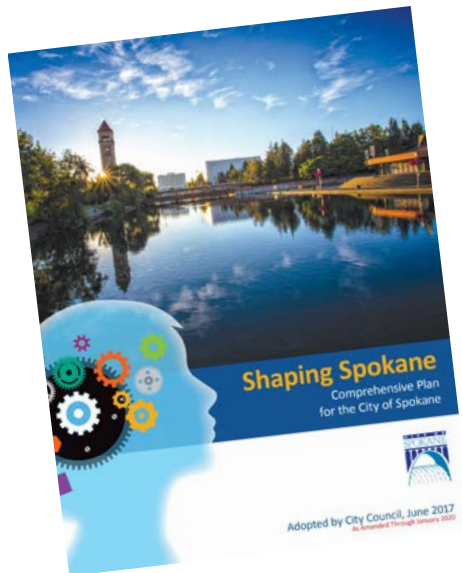
- Infill Development Steering Committee

- Mayor's Housing Quality Task Force
- Comprehensive Plan Periodic Update

- Infill Code Amendments: Cottage Housing, Compact Lot, Pocket Residential

- Infill Code Amendments: Attached Homes, Parking Transitions, Wall Height
- Analysis of Impediments to Fair Housing

- 1406 Tax Revenue for Affordable Housing
- Housing Action Plan
- Mayor's Housing Task Force



.....▶ **Centers & Corridors  
Focused Growth Policy**

# 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 - October 2020](#) (PDF 5.4 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)

##### Stakeholder Roundtables

The City hosted a series of virtual roundtables in September 2020 as an opportunity to dive deeper into key topics and discuss potential strategies with stakeholders, partners, and community groups and members.

*Development Regulations – September 10, 2020*

- [Agenda](#) (PDF 95 KB)
- [Presentation Overview](#) (PDF 1.3 MB)
- [Discussion Notes](#) (PDF 162 KB)

*Land Use and Housing Policy – September 15, 2020*

- [Agenda](#) (PDF 118 KB)
- [Presentation Overview](#) (PDF 1.8 MB)
- [Discussion Notes](#) (PDF 147 KB)

*Equity in Housing – September 17, 2020*

<https://my.spokanecity.org/housing/>

# Engagement Update



INTERNAL STAFF  
TEAM



STAKEHOLDER  
INTERVIEWS



BOARD,  
COMMISSIONS,  
COUNCIL



HOUSING ACTION  
PLAN WORKING  
GROUP



STAKEHOLDER  
AND STAFF  
ROUNDTABLES



*COMMUNITY  
SURVEYS COMING  
SOON*

# Roundtable Discussions

- Gain deeper understanding of local housing challenges, needs and affordability issues
- Amplify community knowledge and experience about housing to build the case for action
- Understand inequities in housing, and implications for housing policy and regulations
- Explore opportunities for housing production and potential strategies to address equitable outcomes

*Materials and notes on the project page:  
[spokanecity.org/housing](https://spokanecity.org/housing)*

## TOPICS:

Development Regulations

Land Use and Housing Policy

Equity in Housing

Affordable Housing and Rental Housing

# Upcoming Surveys

- Live and live/work in city of Spokane
- Work in the city and live outside of city
- Developer/homebuilder survey





# Housing Action Plan Key Project Components

Housing Needs Assessment

Regional Data Analysis

Review Local Housing Policy Framework

Equity and Displacement Risk Analysis

Community Engagement



**DRAFT**

CITY OF SPOKANE

HOUSING ACTION PLAN

HOUSING NEEDS ASSESSMENT

SUMMARY REPORT, OCTOBER 2020



# Initial Data Analysis

# The region is experiencing increasing growth in population and jobs

## Spokane County and the city of Spokane has grown and is expected to continue that trend

- From 2010 to 2018, Spokane County has grown 8%, and the **city of Spokane has grown 5% (12,000+ people)**
- Larger increase in **nonfamily households** than family households in city of Spokane
  - Increase in Millennials and Baby Boomers population
- Diversifying population

## Job growth and in-migration add to housing demand

- **Jobs grew by approximately 4%** from 2010 to 2017 in the city of Spokane.
- More than half of Spokane's workforce work in the city but live outside of Spokane.
- Positive net migration in Spokane County each year since 2012

# Home prices have outpaced incomes in the city of Spokane

## Growth in home sales prices is increasing faster than median household incomes

- From 2012 to 2018:
  - **+47%** increase in median home sales prices
  - **+32%** increase in median household income for city of Spokane
  - **+1%** increase in homeowner income

## Renter income has grown more than the increase in apartment rent

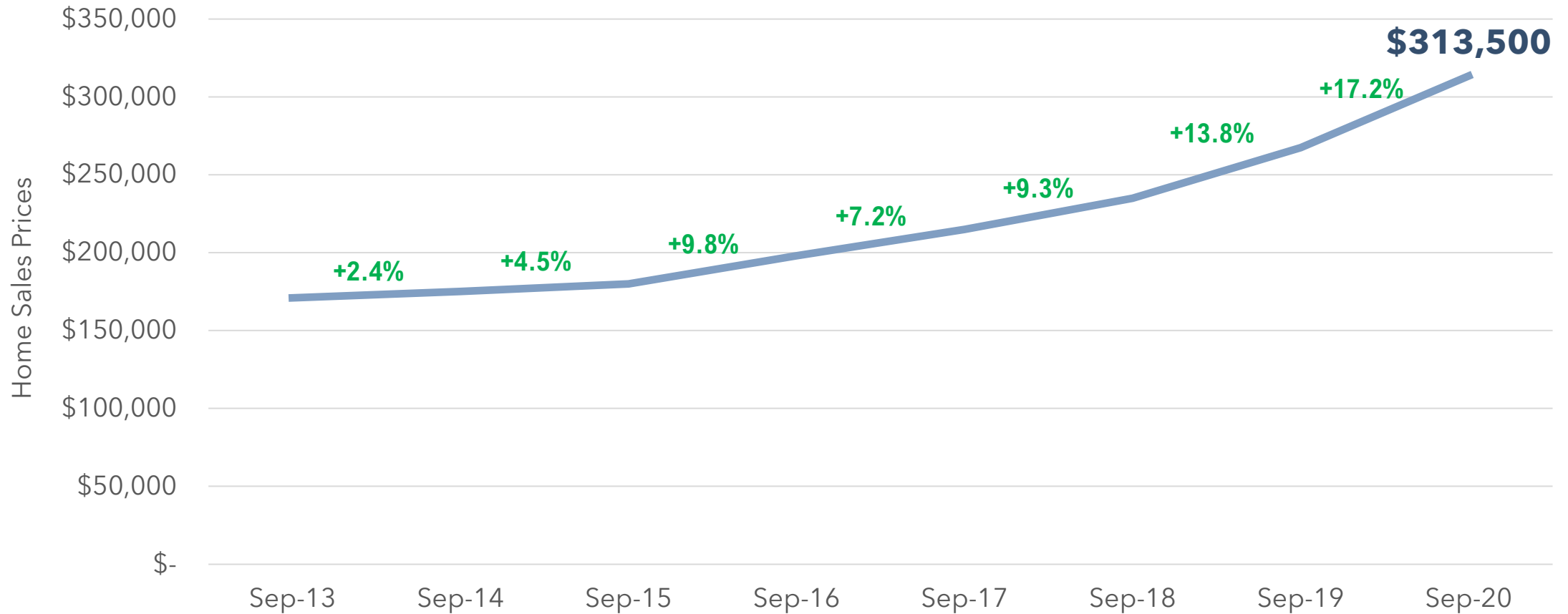
- From 2012 to 2018:
  - **+11%** increase in average rent 2-bedroom apartment
  - **+21%** increase in renter income
  - Middle income renters increased from 20% of renters to **33% of renters**

## Continued low homeowner vacancy and renter vacancy rates



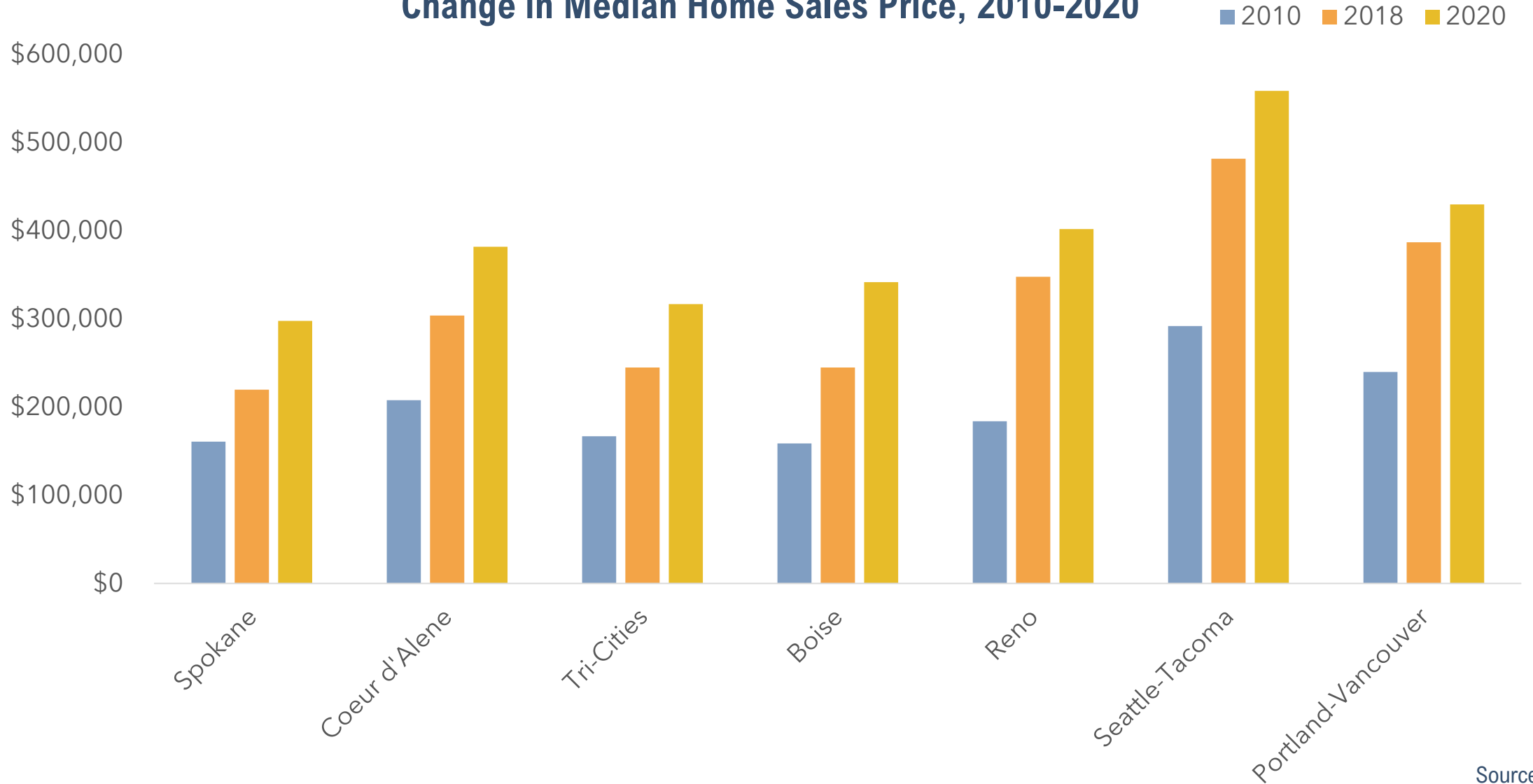
# Comparison Across Regions

## Median Home Sales Prices in City of Spokane, 2013-2020



# Comparison Across Regions

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



# Comparison Across Regions

## Change In Average Rent by Metropolitan Area, 2010-2018



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

## Historically, the city of Spokane has had limited housing types and older housing stock

- **69% of housing is detached single-family** in the city of Spokane, with an average age of 70 years old
- **21% of housing is apartments and condos** in the city
- **9% of housing is attached single-family** (duplex, triplex, fourplex, townhouse), and a third of that was built pre-1940

## Since 1980, the housing built in the city has slowly diversified

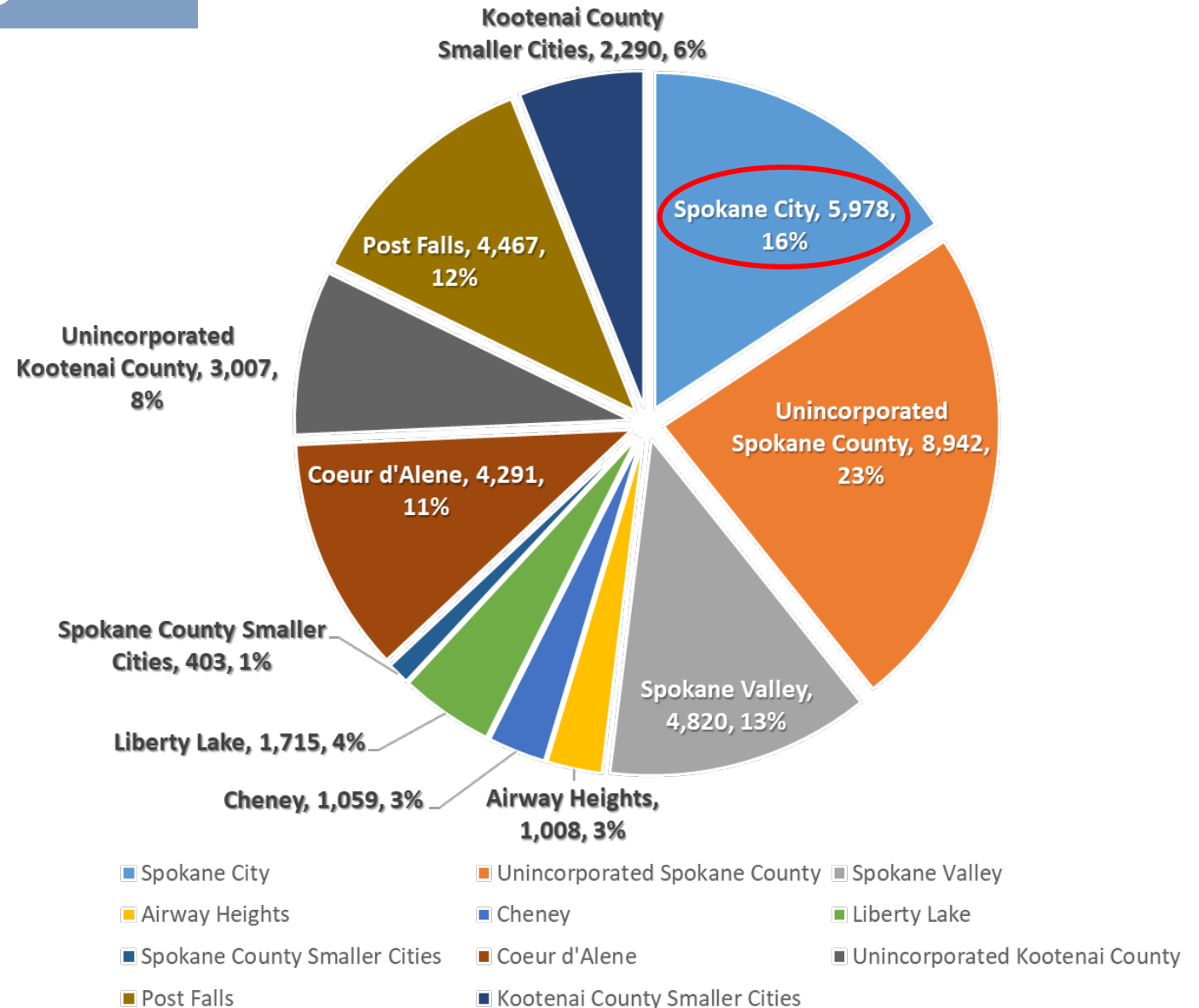
- **96% of apartments** in the city has been built since 1980.
- **23% of condos** in the city has been built between 2000-2020.
- From 2010 to 2019: **36% of new housing units** built in the city has been apartments



# 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 **2<sup>nd</sup> 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 affordability challenges are impacting renters, low income households, and households of color

**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.

## Cost burden is higher for renters than homeowners

- **In 2018: 35% of all households** are cost burdened
  - **51% of renters** are cost burdened, and 28% are severely cost burdened
  - At the lowest income levels, **88% of both owners and renters** are cost burdened

## Economic and racial disparities in housing

- The median household income for homeowners in the city is **twice** that of the median household income for renters
- When looking at tenure by race/ethnicity of householders, **58% of White households are homeowners**, compared to **36% of households of color**
  - **20%** of Black or African American households are homeowners



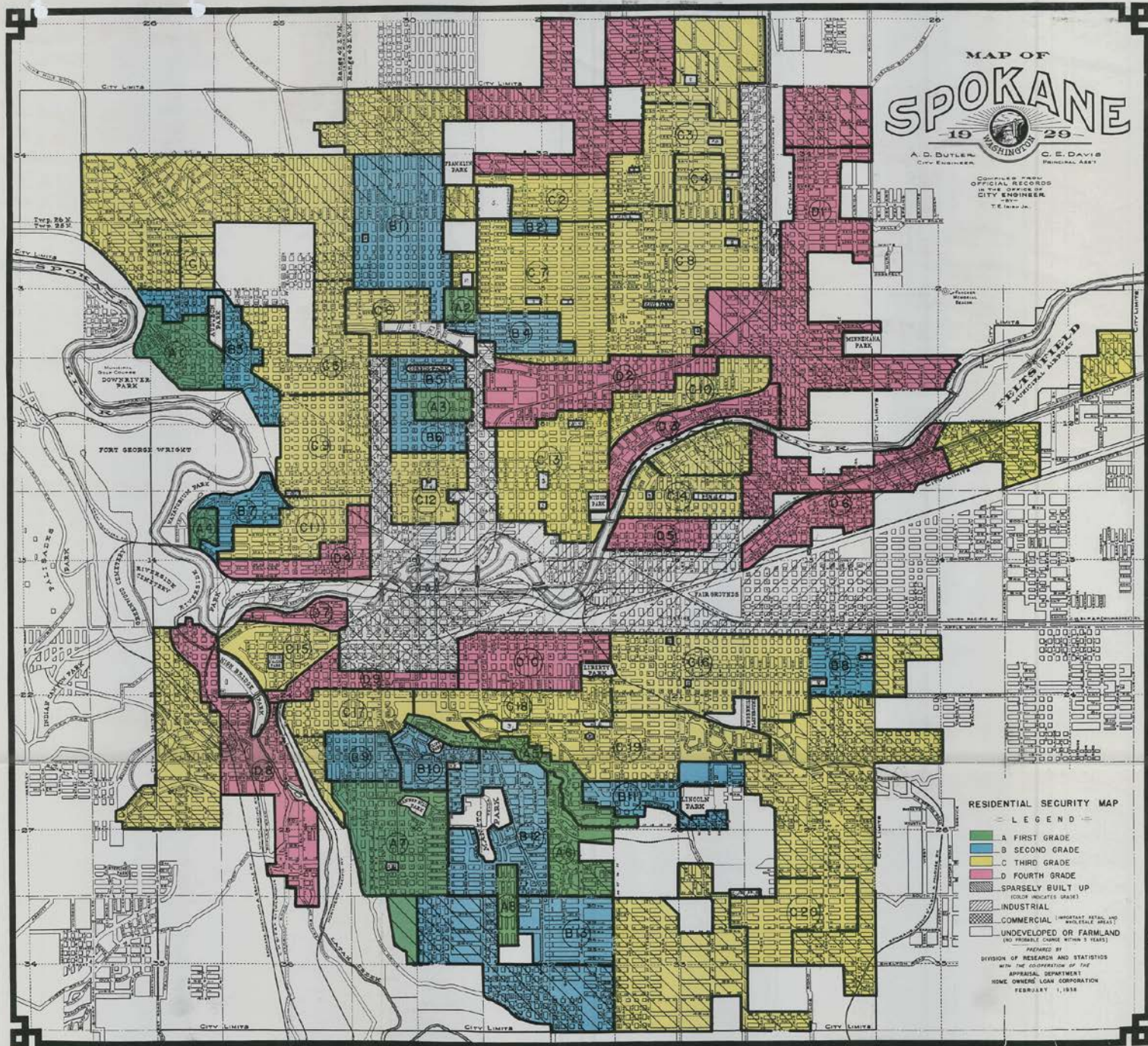
# HOUSING POLICY AND RACIAL INEQUALITY

WA Commerce Guidance: Housing action plan can and should proactively address the history of racial and income inequality

Understand history of forced Native removal, redlining, restrictive covenants, exclusionary zoning and ways it has influenced local housing patterns, livelihoods, and opportunities

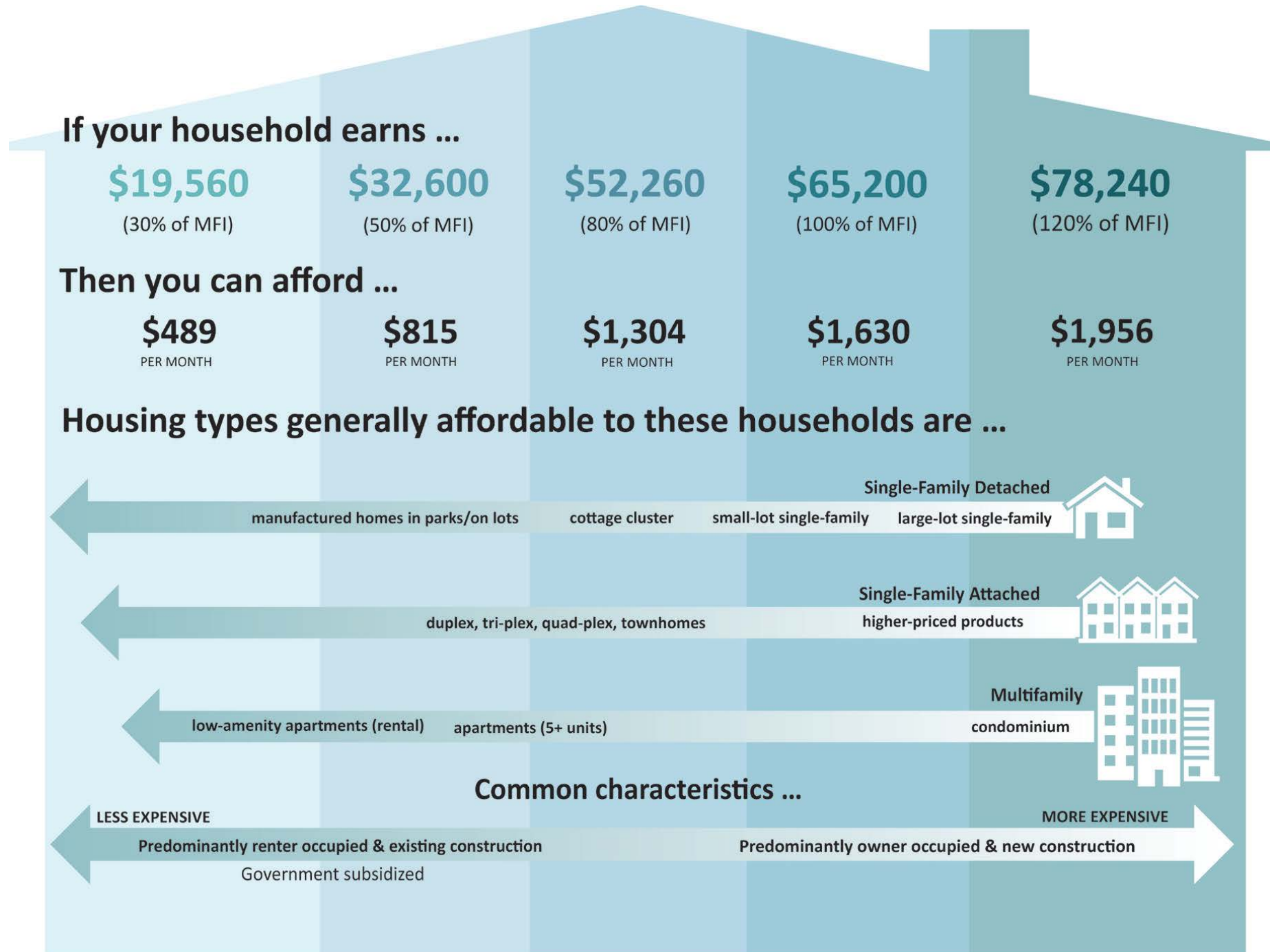
Source: Washington Department of Commerce "Guidance for Developing a Housing Action Plan"

Image: University of Richmond Mapping Inequality project





Based on what we know, how can the City of Spokane further encourage affordability based on incomes and housing types?



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



# 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.



# Displacement Risk Analysis

## Puget Sound Regional Council Displacement Indicators

Socio-Demographics

Transportation Qualities

Neighborhood Characteristics

Housing

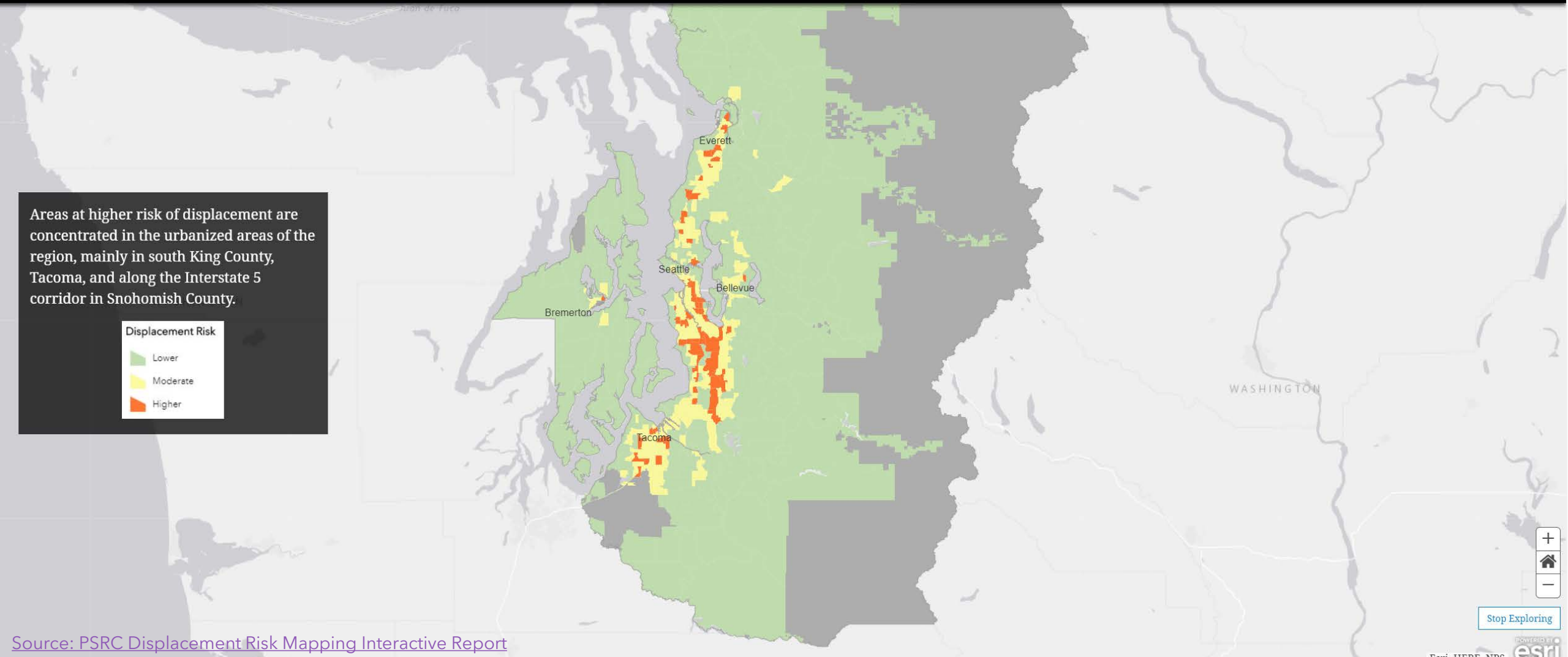
Civic Engagement

# PUGET SOUND REGIONAL COUNCIL - DISPLACEMENT RISK

## Displacement Risk

- Introduction
- Displacement in the Region
- Regional Growth
- Tool Uses
- Interactive Map

## Displacement in the Region



Source: PSRC Displacement Risk Mapping Interactive Report

Stop Exploring



# Seattle Equity Analysis

## What is the Displacement Risk Index?

The Displacement Risk Index includes factors that increase the risk of marginalized populations being displaced.

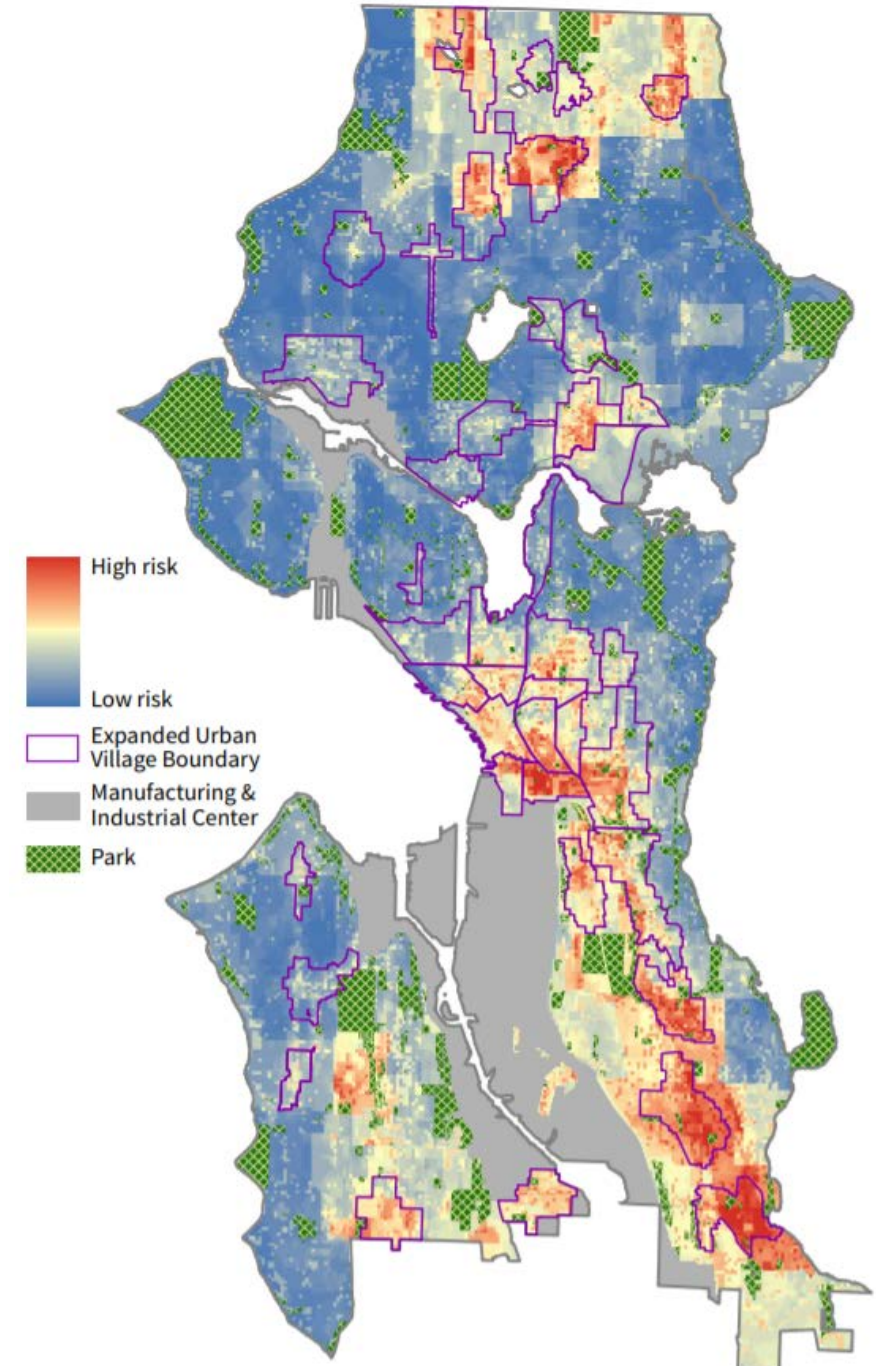
## What were the findings?

Displacement risk is greatest in neighborhoods that have historically been home to communities of color.

### Criteria:

- Communities of color
- Low English-speaking ability
- Low educational attainment
- Renter households
- Housing cost-burdened households
- Low household income
- Access to frequent bus service
- Access to light rail / streetcar
- Proximity to core businesses
- Proximity to school, park, community center, or library
- Proximity to higher-income neighborhood
- Travel time to regional job center
- Development capacity
- Below-average median rent

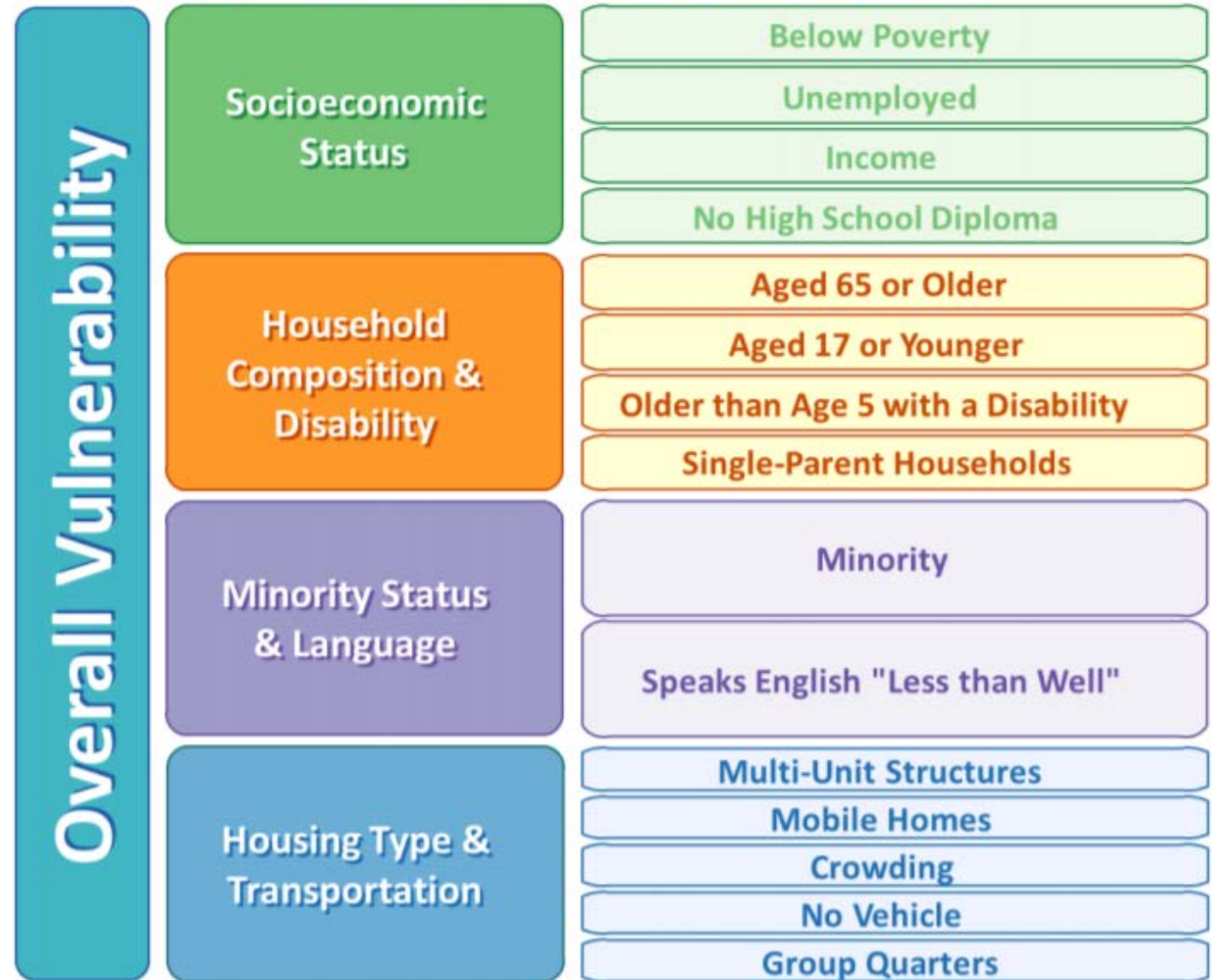
## Displacement Risk Index



CDC  
Social  
Vulnerability  
Index

*Variables Used*

American Community Survey (ACS), 2014-2018 (5-year) data for the following estimates:





# Next Steps

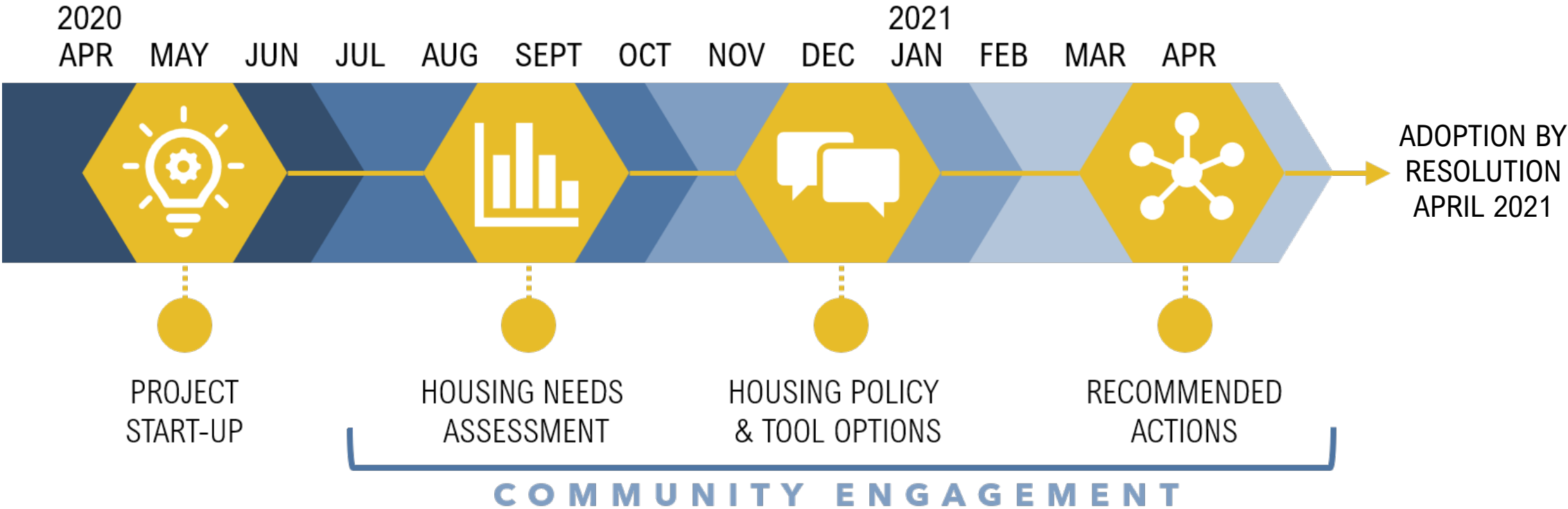
## October:

- Continue to **integrate regional data, partner data**, including displacement risk analysis
- **Community survey** to better capture and understand housing experiences and issues - both living and working in Spokane
- Continue **outreach** to impacted voices, builders, organizations and groups, neighborhoods and community members
- Finalize review of **local policy framework**

## November/December:

- Explore **areas of interest** with internal discussions on themes and actions
- **Gap analysis** and draft strategies identification

# Major Tasks and Timeline



Housing Action Plan project page:  
[spokanecity.org/housing](https://spokanecity.org/housing)

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