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

2016
- Infill Development Steering Committee
- Mayor’s Housing Quality Task Force
- Comprehensive Plan Periodic Update

2017
- Infill Code Amendments: Cottage Housing, Compact Lot, Pocket Residential

2018
- Infill Code Amendments: Attached Homes, Parking Transitions, Wall Height
- Analysis of Impediments to Fair Housing

2019
- 1406 Tax Revenue for Affordable Housing
- Housing Action Plan
- Mayor’s Housing Task Force

Centers & Corridors
Focused Growth Policy
Spokane Housing Action Plan

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 coordination plan that supports many people trying 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.

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 householders.
- Examine population, workforce and housing trends.

Download & Share Project Flyer

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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.

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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 companion to Spokane County:

- City of Spokane Draft Housing Needs Fast 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.

- Spokane Housing Plan Working Group Meeting #1 – July 29, 2020
  - Agenda Materials (PDF 102 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 18, 2020
  - Agenda (PDF 116 KB)
  - Presentation Overview (PDF 1.3 MB)
  - Discussion Notes (PDF 147 KB)

- Jobs 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

TOPICS:

Development Regulations

Land Use and Housing Policy

Equity in Housing

Affordable Housing and Rental Housing

Materials and notes on the project page: spokanecity.org/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
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

Sources: PUMS (2012, 2018), EWU Community Indicators
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

Sources: PUMS (2012, 2018)
Comparison Across Regions

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

Source: Spokane Association of REALTORS Market Snapshot
Comparison Across Regions

Change In Average Rent by Metropolitan Area, 2010-2018

Source: Zillow
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

Sources: Spokane County Assessor 2020
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.

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

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.

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

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

Source: PSRC Displacement Risk Mapping: Technical Documentation
Areas at higher risk of displacement are concentrated in the urbanized areas of the region, mainly in south King County, Tacoma, and along the Interstate 5 corridor in Snohomish County.
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

Source: Seattle 2035 Equity Analysis
Variables Used
American Community Survey (ACS), 2014-2018 (5-year) data for the following estimates:

- Below Poverty
- Unemployed
- Income
- No High School Diploma
- Aged 65 or Older
- Aged 17 or Younger
- Older than Age 5 with a Disability
- Single-Parent Households
- Minority
- Speaks English "Less than Well"
- Multi-Unit Structures
- Mobile Homes
- Crowding
- No Vehicle
- Group Quarters
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

- **2020 APR**: Project Start-Up
- **2020 MAY**: Housing Needs Assessment
- **2020 JUN**: Housing Policy & Tool Options
- **2021 JUL**: Recommended Actions
- **2021 AUG**: Community Engagement
- **2021 SEP**: Adoption by Resolution April 2021
Housing Action Plan project page: spokanecity.org/housing

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