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**Chapter 6**  
**Housing**  
**Proposed Amendments Z10000-55-COMP**  
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## 6.1 INTRODUCTION

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This chapter addresses the housing needs and issues of the City of Spokane. The housing chapter includes topics such as affordable housing, the provision of housing choices, and the overall quality of housing.

The purpose of this chapter is to provide a coordinated set of goals, guidelines, and policies to direct future growth and development in the City of Spokane. Citizens developed the guiding content of this chapter in order to raise the “quality of life” for the current and future population. They

recognized that housing satisfies the basic human need for shelter. With this need satisfied, it is hoped that a home leads to a pride in place, a bond with the community, and an increased ability to satisfy other human needs.

Housing and the provision of housing have direct ties to the local economy. The lack of a home often leads to negative behavior and a diminished opportunity in life that is unacceptable to the community. Stress from excessive housing costs can cause other problems for households such as social, economic, and health-related concerns.

### **Background and Current Trends**

Outlined in the Draft Comprehensive Plan/EIS, Volume 2, Housing, Chapter 20, are several factors that are projected to influence the housing needs of the community over the next twenty years. The background information provided in volume two addresses characteristics of the population and housing stock and also contains data related to planning for future growth. For example, the current aging trend of Spokane’s population greatly affects the community by posing new challenges in relation to housing provision. With the “baby boom” generation reaching retirement, such issues become more prevalent.

The housing chapter includes policies that influence both the public and private provision of housing. Most housing is financed and developed by the private sector. Although many market factors affect the ability of the private sector to provide affordable housing, many local government actions, which include land use policies, development regulations, infrastructure finance, and permitting processes, impact housing affordability. When addressing the housing needs of lower-income households, public funding, incentive programs, and technical help all may be needed for housing development projects to be successful. This may include housing for people with special needs, disabilities, or the elderly.

### **Overview**

The housing chapter, along with the other chapters of the Comprehensive Plan, provides the framework for the kind of growth and redevelopment that Spokane desires. The housing chapter outlines the direction that the city wishes to pursue in order to accommodate the housing needs of the population through the year 2020 and beyond. While housing is just one piece of the multifaceted landscape of Spokane, housing conditions have a direct impact upon the area’s quality of life.

## Last Revisions Effective 1-17-07

The strong links between housing and social needs and services are reinforced by the social health chapter, which covers the provision of special needs housing and social service programs.

The land use chapter also addresses housing issues within its discussions concerning housing densities, types, and locations. Other land development issues, such as capacity for residential development and the land uses that are allowed near housing, are also discussed.

Finally, the direction this chapter provides needs to be monitored and adjusted when necessary. The last policy outlines a process for monitoring and reporting progress toward achieving the desired housing goals. This basic monitoring process provides data for future plan adjustments.



## 6.2 GMA GOAL AND REQUIREMENTS AND COUNTYWIDE PLANNING POLICIES

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### **GMA Housing Planning Goal (RCW 36.70A.020)**

The Washington State Growth Management Act (GMA) includes 13 goals, which were adopted to guide the development and adoption of comprehensive plans and development regulations. Housing is a required element under the GMA, which contains the following housing goal:

“Encourage the availability of affordable housing to all economic segments of the population of this state, promote a variety of residential densities and housing types, and encourage preservation of existing housing stock.”

### **GMA Requirement for Housing Planning (RCW 36.70A.070)**

The GMA requires that each city prepare an inventory and analysis of existing and projected housing and that provisions are made for all economic segments of the community. The comprehensive plan must identify sufficient land for housing including, but not limited to, government assisted housing, housing for low-income families, manufactured housing, multifamily housing, group homes, and foster care facilities. Spokane County and its cities are required to plan cooperatively while accommodating the needs of the population.

### **Countywide Planning Policies**

The Countywide Planning Policies (CWPPs), adopted by the Spokane Board of County Commissioners in 1994, include housing as one of the nine policy topics. The CWPPs overview of the GMA’s requirements for housing planning states:

“Affordable housing applies to a wide range of housing types at varying costs which can meet the needs of a diverse community. The marketplace is generally capable of meeting the housing demands of the upper income segment of the population. Therefore, the primary focus of these policies is on mechanisms to increase the availability of affordable housing for middle- and lower-income households. Such mechanisms may include regulatory reform, inclusionary zoning, mixed use developments, incentives for increased housing densities and other incentives to encourage a variety of housing types to meet the needs of a diverse population.

The affordable housing policies provide a framework by which each jurisdiction can help meet the overall housing needs of Spokane County in a fair, consistent and coordinated fashion. They direct each jurisdiction to accommodate a wide variety of development and housing types; they call for consistency in development regulations and standards within Urban Growth Areas (UGAs) and they encourage reform of regulations which are unnecessary or costly barriers to the provision of affordable housing.”

For the text of the nine policies, consult Policy Topic 7, “Affordable Housing” within the Countywide Planning Policies and Environmental Analysis for Spokane County, originally adopted December 22, 1994.

## 6.3 VISION AND VALUES

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Spokane Horizons volunteers identified important themes in relation to Spokane's current and future growth. A series of visions and values was crafted for each element of the Comprehensive Plan that describes specific performance objectives. From the Visions and Values document, adopted in 1996 by the City Council, the Comprehensive Plan's goals and policies were generated.

Housing refers to housing availability, affordability, and mix.

### Vision

"Affordable housing of all types will be available to all community residents in an environment that is safe, clean, and healthy. Renewed emphasis will be placed on preserving existing houses and rehabilitating older neighborhoods."

### Values

"The things that are important to Spokane's future include:

- ◆ Keeping housing affordable.
- ◆ Encouraging home ownership.
- ◆ Maintaining pride in ownership.
- ◆ Developing a good mix of housing types.
- ◆ Encouraging housing for the low-income and homeless throughout the entire city.
- ◆ Preserving existing houses.
- ◆ Rehabilitating older neighborhoods."

## 6.4 GOALS AND POLICIES

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Goals and policies provide specificity for planning and decision-making. Overall, they indicate desired directions, accomplishments, or aims in relation to the growth and development of Spokane. Additional supporting materials for this chapter are located in the Draft Comprehensive Plan/EIS, Volume 2, Chapter 20, Housing.

### H 1 AFFORDABLE HOUSING

Goal: Provide sufficient housing for the current and future population that is appropriate, safe, and affordable for all income levels.

#### Policies

##### H 1.1 Regional Coordination

*Coordinate the city's comprehensive planning with other jurisdictions in the region to address housing-related needs and issues.*

**Discussion:** A sample of the reoccurring issues includes the lack of three bedroom and larger rental units for low-income households, the regional distribution of housing units available for lower-income households, and regional housing affordability.



##### H 1.2 Regional Fair Share Housing

*Participate in a process that monitors and adjusts the distribution of low-income housing throughout the region.*

**Discussion:** A reoccurring issue that needs to be addressed within the greater Spokane region is the distribution of affordable housing for all income groups. Areas that continue to accommodate large shares of the low-income housing market have higher demands to satisfy social health and service needs. A regional process that periodically monitors progress toward achieving the region's housing goals and makes adjustments to policy, programs, and land use plans helps bring about the desired distribution of housing cost diversity.

##### H 1.3 Employer-Sponsored Housing

*Provide incentives for employers to sponsor or develop affordable housing in proximity to their place of employment.*



**Discussion:** Providing incentives for employers who desire to help their employees by providing housing that is near the place of employment has many community benefits. Housing should be available near employment areas in order to provide transportation options, to increase accessibility to employment for those most in need and least able to afford personal vehicle transportation, and to create shorter trips.

##### H 1.4 Use of Existing Infrastructure

*Direct new residential development into areas where community and human public services and facilities are available and in a manner that is compatible with other Comprehensive Plan elements.*

**Discussion:** Using existing services and infrastructure often reduces the cost of creating new housing. New construction that takes advantage of existing services and infrastructure conserves public resources that can then be redirected to other needs such as adding amenities to these projects.

## H 1.5 Housing Information

*Participate in and promote the development of educational resources and programs that assist low and moderate-income households in obtaining affordable and appropriate housing.*

**Discussion:** A lack of knowledge about how to obtain housing and home financing is often an impediment to finding appropriate housing. A place such as a resource center where financing assistance is available and home purchasing techniques are taught, can help households find suitable housing.



## H 1.6 Fair Housing

*Promote compliance with fair housing laws.*

**Discussion:** It is important to provide information to the general public about their rights and obligations under the fair housing laws and the grievance procedures available in case of violation. The city should document and forward violations of state and federal civil rights laws related to housing to the appropriate authorities.

## H 1.7 Socioeconomic Integration

*Promote socioeconomic integration throughout the city.*

**Discussion:** Socioeconomic integration includes people of all race, color, religion, sex, national origin, handicap, disability, economic status, familial status, age, sexual orientation, or other arbitrary factors. Often, housing affordability acts as a barrier to integration of all socioeconomic groups throughout the community.

## H 1.8 Affordable Housing Requirement

*Include a percentage of affordable housing within all new developments that include housing.*

**Discussion:** Requiring that lower-income housing be incorporated in every new housing development helps reverse the economic segregation trends within the city. This has the positive effect of integrating households of varying incomes. A greater variety of housing styles and density should be allowed to accommodate the housing units required. Housing types such as smaller homes on ~~lots smaller than 5,000 square feet~~ or small (four unit/two-story) townhouse structures should be allowed to accommodate this requirement. This housing should be priced so that it is available to households that earn around eighty percent of the countywide median household income.

## H 1.9 Low-Income Housing Development

*Support and assist the public and private sectors in developing low-income or subsidized housing for households that cannot compete in the market for housing by using federal, state, and local aid.*

**Discussion:** Few new housing units are developed that are affordable to low-income households. Incentives are needed to lower or subsidize the cost of developing new housing for low-income households. Local incentives may include density bonuses, fee exemptions, priority permit processing, property tax deferral, increased options in housing types, and inclusionary zoning requirements.



## H 1.10 Low-Income Housing Funding Sources

*Support the development of low-income housing development funding sources.*

**Discussion:** Low-income housing development funding sources may include but are not limited to a community land trust, trust fund, mortgage revenue bonds, levies, or low-income tax credits.

## H 1.11 Siting of Subsidized Low-Income Housing

*Set clear site selection criteria for public housing to minimize geographic concentrations of public housing projects in neighborhoods with a high percent of minority or low-income households.*

**Discussion:** Existing trends indicate that special need households and minority populations have been increasingly concentrated within low-income areas. New public housing should not continue this pattern of economic segregation.



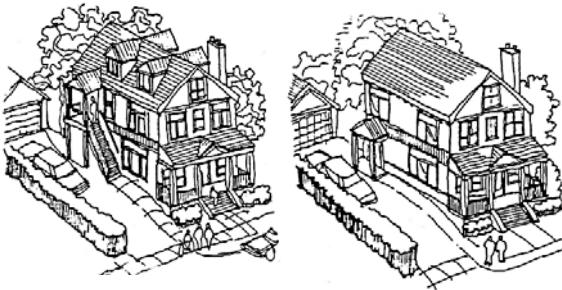
## H 1.12 Permitting Process

*Permitting and development processes should be streamlined, simple, and efficient.*

**Discussion:** All permitting and development procedures should be scheduled for periodic evaluation to assess their effectiveness. The review processes need to protect public health, safety and welfare.

## H 1.13 Building, Fire, Infrastructure, and Land Use Standards

*Review periodically and, when needed, revise building, fire, infrastructure, and land use standards and requirements to ensure community standards are implemented and that new or rehabilitated housing remains affordable.*



**Discussion:** Technology and community values are two examples of the many items that can change rapidly over time. City standards need to be reviewed periodically to ensure that they are efficient, cost effective, reflect current technology, and maintain the goal of affordable housing. Infrastructure standards, such as those for residential streets, need to be evaluated against changing values and needs so that they reflect current desires while also keeping housing affordable.

## H 1.14 Performance Standards

*Create a process to review proposed development practices that ~~try~~ tries to achieve the same results as existing development standards but that are currently not allowed.*

**Discussion:** Often several ways of achieving a standard exist. Health and safety concerns must be preserved but flexibility in how to achieve the desired standard is needed. A review process should be available to address a proposed development practice that is different from the existing development standards. When the proposed development practice is demonstrated to achieve the same ends as those prescribed in the existing development standards, the procedure should be approved. Different methods should be allowed when the results of the development practice achieve identical results in comparison to the prescribed standards. In many cases, allowing alternative development methods to be used can reduce development costs.

## H 1.15 New Manufactured Housing

*Permit manufactured homes on individual lots in all areas where residential uses are allowed.*

**Discussion:** Courts have ruled against discriminatory ordinances, which have restricted the location of Uniform Building Code compliant manufactured housing. Manufactured housing cannot be regulated differently than on-site built housing.

### H 1.16 Partnerships to Increase Housing Opportunities

*Create partnerships with public and private lending institutions to find solutions that increase opportunities and reduce financial barriers for builders and consumers of affordable lower-income housing.*

**Discussion:** The city should participate as a member or help facilitate partnerships that work toward the development of solutions to affordable housing problems. This may include working with institutions such as the Washington State Housing Financial Commission, financial institutions, and underwriters of development loans and mortgages to find ways to improve the financing process for the development of affordable lower-income housing.



## H 2 HOUSING CHOICE AND DIVERSITY

Goal: Increase the number of housing alternatives within all areas of the city to help meet the changing needs and preferences of a diverse population.

### Policies

#### H 2.1 Distribution of Housing Options

*Promote a wide range of housing types and housing diversity to meet the needs of the diverse population and ensure that this housing is available throughout the community for people of all income levels and special needs.*

**Discussion:** A variety of housing types should be available in each neighborhood. The variety of housing types should not concentrate or isolate lower-income and special needs households.



Diversity includes styles, types, and cost of housing. Many different housing forms can exist in an area and still exhibit an aesthetic continuity. In many cases, neighborhood-based design guidelines will be available to guide the design of the housing forms. Allowing a wide range of housing types throughout the city provides the opportunity for increased socioeconomic integration.

Housing standards that will be allowed throughout the city include small single-family lot sizes, ~~(under 5,000 square feet)~~, manufactured housing on single-family lots, townhouses, condominiums, clustering, and other options that increase the supply of affordable home ownership opportunities.

#### H 2.2 Senior Housing

*Encourage developments that provide a variety of housing options so that seniors may stay within their neighborhoods.*

**Discussion:** Accessory dwelling units, condominiums, and existing home conversions within centers are examples of other arrangements that reduce maintenance worries and increase access to services.



## H 2.3 Accessory Dwelling Units

*Allow one accessory dwelling unit as an ancillary use to single-family owner-occupied homes in all designated residential areas as an affordable housing option.*

**Discussion:** Accessory dwelling units (ADUs) increase the amount and variety of available-affordable housing. ADUs increase the housing stock and living options within neighborhoods in a manner that is less intensive than alternatives. Increasing the mix of housing helps to satisfy changing family needs and the trend of smaller households. They help provide an avenue for seniors, single parents, and families with grown children to remain in their homes and neighborhoods while obtaining extra income, security, companionship and services. Often ADUs allow a more efficient use of existing housing and infrastructure.



Accessory dwelling units should be built in a manner that does not adversely affect the neighborhood. They should be designed to be physically and visually compatible with surrounding structures. In order to ensure management of the additional dwelling is to community standards one of the dwelling units on the lot must be owner-occupied. Further, in order to maintain a compatible living environment equivalent to surrounding dwellings ADUs shall provide living facilities and space at least equivalent to a studio apartment including a private kitchen, bath and sleeping area.

A common type of accessory dwelling units includes a second dwelling unit created by converting existing space, such as an attached garage or daylight basement, in the primary residence.

Detached ADUs above garages and along alleys promote increased supervision, public safety and pride of ownership of rear yard and alley environments. Detached ADUs above garages have the added benefit of adding to the variety of the housing stock while not increasing overall site coverage. Detached ADUs above garages and along alleys may be allowed in areas where specific ADU design guidelines have been adopted by the city. These design guidelines shall ensure that new ADUs are compatible with the existing neighborhood.

## H 2.4 Development of Single-Room Occupancy Housing

*Allow development of single-room occupancy units in downtown Spokane and in other areas where high-density housing is permitted.*

**Discussion:** Single-room occupancy (SRO) housing contains units for occupancy by one person. These units may contain food preparation, sanitary facilities, or both. Due to their small size, SRO units are less expensive to rent than regular apartments, so they often serve as the only affordable housing option for many low-income individuals and homeless persons. Maintaining and increasing the supply of SRO housing is an important part of the future low-income housing market.

## H 2.5 Special Needs Housing

*Encourage the retention, inclusion, and development of special needs and assisted living housing.*

**Discussion:** Both the Growth Management Act and Countywide Planning Policies require that essential public facilities be fairly and equitably distributed. This applies within jurisdictions, as well as between neighboring jurisdictions. The City of Spokane's Consolidated Community Development and Housing Plan housing needs assessment finds that the physically disabled, developmentally disabled, and chronically mentally ill populations are in great need of affordable and subsidized housing located throughout the community. This policy does not apply to criminal or prerelease transitional housing.

## H 2.6 Distribution of Special Needs Housing

*Include units that are affordable for low-income special need families in all housing developments.*

**Discussion:** Adequate housing for special needs populations is in very short supply. The new units required within housing developments help fill this need while also helping distribute the supply of special needs housing throughout the community.

## H 2.7 Taxes and Tax Structure

*Support state consideration of property tax reform measures that provide increased local options that contribute to housing choice and diversity.*

**Discussion:** Other methods of taxing land have shown different effects on the long-term use of land. Local options for property taxation methods furnish increased tools to guide the health and development of the region.

Providing tax relief for low-income housing improvements is one way to encourage community revitalization. Tax increment financing is also a tool for housing improvement in target areas. Taxing land based upon the current use of residential property rather than taxing land on the basis of the highest and best use can help preserve lower-income housing. Developing a tax structure that does not hinder home and land improvements will encourage community revitalization.

## H 3 HOUSING QUALITY

Goal: Improve the over all quality of the City of Spokane’s housing.

### Policies

#### H 3.1 Housing Rehabilitation

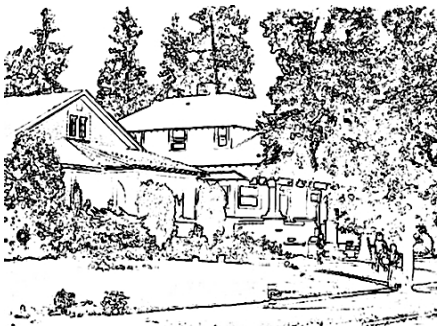
*Provide assistance for housing rehabilitation beyond housing maintenance code requirements if the assistance is supportive of general community development activity and is on a voluntary basis.*

**Discussion:** Codes and standards that allow for “as safe as” or “equal to” conditions when affordable housing development or rehabilitation is involved improves the level of safety while keeping the structure redevelopment cost down.



#### H 3.2 Property Responsibility and Maintenance

*Assist in and promote improved and increased public and private property maintenance and property responsibility throughout the city.*



**Discussion:** Recognition of “good” property owners can help set the standard for others to follow. The city should lead by example and maintain its property at least at the community standard.

Additionally, the city should continue to support and fund the repair and rehabilitation of single-family and multifamily housing using federal, state, and local funding sources. Emergency code compliance loans are another method of maintaining standards.

When other methods of maintaining minimum community standards fail, a strong code enforcement program is needed to protect surrounding property owners. Enforcement of city

codes should not depend solely on complaints filed by neighbors but should be driven by the city's awareness of a violation.

### H 3.3 Housing Preservation

*Encourage preservation of viable housing.*

**Discussion:** Housing that is susceptible to redevelopment is often serving lower-income households and is an important part of the housing mix within the city. Future sub-area plans shall preserve existing viable housing outside of designated center or corridor environments where redevelopment and intensification are encouraged. Often the housing that is destroyed cannot be replaced by new housing elsewhere at the same cost level. Sub-area plans should permit the transfer of unused development rights from low-income housing to eligible sites elsewhere in the planning area or the city as a preservation strategy.



Available housing programs and funds should be used to preserve viable housing that is susceptible to redevelopment or gentrification. Nonprofit housing organizations, land trusts and tenants should be encouraged to acquire and preserve viable low-income housing. Tax incentive options if made available by the state government, such as current use taxation would further encourage the preservation of viable housing.

Finally, information about soon-to-be-demolished housing should be made available to the public, such as on the internet, so that concerned housing-related groups can determine if there are alternatives to demolition when the structure is worth preserving. Options might include purchase of the property or relocation of the housing.

### H 3.4 Linking Housing With Other Land Uses

*Ensure land use plans provide increased physical connection between housing, employment, recreation, daily-needs services, and educational uses.*

**Discussion:** The location of housing in relation to other land uses is a part of what determines the quality of housing. The desirability and viability of housing changes for different segments of the community, based on an area's mix of land uses. As complementary land uses become spread further apart, transportation options decrease while transportation costs increase. These added transportation costs reduce the amount of household income available for housing and other household needs. This affects lower-income households first. In urban areas, basic services, such as grocery stores, public transportation, and public parks, should be available within a mile walk of all housing.

### H 3.5 Housing Goal Monitoring

*Provide a report annually to the City Plan Commission that monitors progress toward achieving the housing goals and includes recommended policy change if positive direction toward achieving the housing goals is not occurring.*

**Discussion:** Using readily available datasets as a basis for a simple set of indicators can highlight what is happening within the larger system. This process should provide assistance in determining what actions are needed to implement the goals and policies and whether revisions to the policies are needed. The public can provide feedback about the indicators that are most important to them.

