

## **Policy Topic 7 Affordable Housing**

### **Overview of GMA Requirements**

The GMA stresses the importance of housing by requiring local governments to include it in their comprehensive plans and for affordable housing to be addressed in countywide planning policies.

The housing element in each jurisdiction's comprehensive plan must minimally include the following:

- An inventory and analysis of existing and projected housing needs
- A statement of goals, policies, and objectives for the preservation, improvement, and development of housing
- Identification of sufficient land allocated for housing
- Adequate provisions for existing and projected housing needs of all economic segments of the community
- Identification of local policies and regulations that result in racially disparate impacts, displacement, and exclusion in housing
- Identification and implementation of policies and regulations that address and begin to undo racially disparate impacts, displacement, and exclusion in housing
- Identification of areas that may be at higher risk of displacement from market forces that occur with changes to zoning development regulations and capital investments
- Establishment of anti-displacement policies

### **Overview of Countywide Planning Policies**

Affordable housing applies to a wide range of housing types at varying costs that can meet the needs of a diverse community. Mechanisms for increasing affordable housing supply may include regulatory reform, zoning, mixed-use developments, incentives for increased housing densities, affordable housing subsidies and other incentives to encourage various housing types to meet the needs of a diverse population.

The affordable housing policies provide a framework by which each jurisdiction can help meet Spokane County's overall housing needs in a just, 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 UGAs and encourage reform of housing practices that have created racially disparate impacts in the housing market.

### **Policy Categories**

1. Housing allocation implementation
2. Diversify and increase housing stock
3. Plan for and accommodate housing for all economic segments of the community
4. Identify and undo racially disparate impacts
5. Mitigate displacement and exclusion
6. Integrate planning for emergency shelters and permanent supportive housing
7. Preserve existing affordable housing
8. Preserve historic housing

9. Environmental Sustainability
10. Monitor housing development

## **Policies**

### **Implement Housing allocations**

1. When updating their comprehensive plans, jurisdictions shall make provisions to accommodate existing and projected housing needs consistent with Spokane County population growth targets, with a specific assessment of housing needs by economic segments. These provisions should consider the following strategies:
  - a. avoid concentrations of low-income and special needs housing and increase opportunities for affordable housing in areas where it is currently lacking.
  - b. increase opportunity and capacity for affordable housing close to employment, education, shopping, public services, and public transportation.
  - c. support additional housing types in single-family neighborhoods, such as triplexes, quadplexes, and accessory dwelling units, to allow for moderate densities that bridge the gap between single-family and more intensive multi-family development.
2. Each jurisdiction's comprehensive plan shall specify the strategies for attaining its affordable housing objectives. These strategies should minimally include:
  - a. allowing a diverse mix of housing types and densities
  - b. incentives for producing extremely low, low, and moderate-income housing options.
  - c. regulatory incentives for affordable housing
3. Spokane County shall coordinate to establish consistent residential development regulations and standards across Urban Growth Areas, while recognizing the unique nature of small towns.

### **Diversify and increase housing stock**

1. Jurisdictions within incorporated UGAs shall implement zoning that allows for a range of housing densities, including:
  - a. duplexes, triplexes, quadplexes, townhomes, condos and apartments
2. Spokane County shall implement zoning within its UGAs that allow for a range of housing densities, including:
  - a. duplexes, triplexes, quadplexes, townhomes, condos and apartments
3. Spokane County jurisdictions shall encourage regulatory support for the construction of accessory dwelling units.
4. Consider developing pre-approved designs for a range of housing types, arrived at through coordination with neighborhoods and local groups, that can be permitted expeditiously.
5. Minimize single-family zoning in areas near transit and employment centers and other urban areas best suited for higher densities.

### **Plan for and accommodate housing for all**

1. Jurisdictions should prioritize local, regional, state, and federal funding for income-restricted housing projects for those with disproportionately greater housing needs, such as extremely low-income households and populations with special needs.

2. Jurisdictions should partner with for-profit and non-profit developers to achieve housing allocation targets. These partnerships should use strategies such as:
  - a. land dedications for non-profit developers
  - b. encouragement of permanent affordable housing covenants in all housing types
3. Each jurisdiction shall provide for the opportunity to create affordable housing for all economic segments of their communities using strategies such as:
  - a. regulatory incentives,
  - b. financial incentives and subsidies,
  - c. innovative zoning and regulatory practices.
4. Each jurisdiction's comprehensive plan shall include policies and strategies to promote accessibility to service/activity centers, jobs, and public transportation for special-needs populations.
5. Multi-jurisdictional affordable housing strategies and cooperative efforts shall be pursued to promote and contribute to an adequate supply of affordable, special needs, and diverse housing countywide.
6. Each jurisdiction shall ensure that standards in existing or future development regulations encourage the construction of affordable housing.
7. Increase homeownership rates through affordable homeownership programs, such as:
  - a. tenant purchase programs
  - b. permanent affordable housing covenants
  - c. community land trusts
  - d. shared equity and cooperative housing ownership models
  - e. downpayment assistance
8. Each jurisdiction's comprehensive plan and development regulations should recognize and incorporate the mandates of federal and state fair housing laws, particularly regarding siting and development of housing for special-needs populations.

#### **Identify and undo racially discriminatory impacts**

1. Document the local history of racially exclusionary, classist, and discriminatory zoning and housing practices and the extent to which that history is reflected in current development patterns, housing conditions, tenure, and access to services by examining:
  - a. trends in minority homeownership
  - b. trends in cost burden among minority households
  - c. trends in the diversity among residents
2. Demonstrate how current strategies are undoing impacts of historically discriminatory practices. If current strategies are insufficient, new regulations shall be developed to undo racially disparate impacts.

#### **Mitigate displacement and exclusion**

1. Identify, at the local and regional level, potential physical, economic, and cultural displacement and exclusion of low-income households and marginalized populations that may result from planning, public investments, private redevelopment, and market pressure. Potential sources for identifying locations at risk of displacement include the Department of

[Commerce's displacement risk map](#) and the [Center for Disease Control and Prevention's social vulnerability index](#).

2. Use a range of strategies to mitigate displacement and exclusion, including:
  - a. tenant purchase programs
  - b. community land trusts
  - c. anti-speculation taxes
  - d. property tax relief for income-qualified homeowners
  - e. property tax relief for homeowners that adopt permanent affordability covenants
3. Support tenant-based rental assistance and mobility opportunities using a range of strategies, such as:
  - a. supplemental programs that allocate additional funds to tenant-based rental assistance provided through the Housing Choice Voucher (HCV) and/or HOME programs.
  - b. increased voucher payment standards in high-cost areas
  - c. tenant right to counsel programs

#### **Plan for emergency shelters and permanent supportive housing**

1. Zones within urban growth areas that allow for the siting of hotels shall also allow for the siting of emergency shelters and permanent supportive housing facilities.

#### **Preserve existing affordable housing**

1. Support the continued viability of existing affordable units, using strategies such as:
  - a. creating permanent affordable housing covenants
  - b. establishing tenant purchase programs
  - c. creating financial assistance and subsidies for non-profit housing administrators
  - d. preserving and revitalizing manufactured homes
  - e. prioritizing funding for grants and loans that preserve existing affordable housing
  - f. forgiving municipal loans for affordable housing developments

#### **Preserve historic housing**

1. Each jurisdiction shall ensure that standards in existing or future development regulations facilitate the rehabilitation, restoration and relocation of existing structures.

#### **Encourage/Promote Environmental Sustainability**

1. To reach housing and climate resiliency targets, each jurisdiction's development policies, regulations, and standards should address housing affordability and environmental sustainability. Jurisdictions should encourage using environmentally sensitive housing development practices and environmentally sustainable building techniques and materials to minimize growth impacts on the county's natural environment.

#### **Monitor housing development**

1. As part of their five-year implementation progress report, each jurisdiction should create a monitoring program that tracks their progress toward achieving their housing goals and

evaluate the effectiveness of their implementation actions. Items in the monitoring program could include:

- a. the supply of developable residential building lots at various densities and the supply of rental and for-sale housing at various price levels
- b. a comparison of actual housing development to the targets, policies, and goals contained in the housing element
- c. identification of the thresholds at which steps should be taken to adjust and revise goals, policies, and strategies
- d. a description of the types of adjustments and revisions that the jurisdiction may consider