<div align="center">**Policy Topic 7 Affordable Housing**</div>

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
- 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 incomes, requiring both local and regional strategies to ensure our communities have access to quality, safe housing. Encouraging supply of affordable housing concurrent with employment and population growth, along with adequate transportation access, will require regional coordination using mechanisms such as innovative regulatory reform, affordable housing subsidies and community partnerships to encourage various housing types and ownership models to meet the needs of a diverse community.

The affordable housing policies provide a framework by which jurisdictions can meet countywide housing needs in a just, fair, consistent, and coordinated fashion. They direct jurisdictions to accommodate a wide variety of development and housing types; incentivize affordable housing production; 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

Affordable Housing CPPs Draft V2

Implement housing allocations

1. Jurisdictions' comprehensive plans shall make provisions to accommodate existing and projected housing needs provided by Commerce and adopted by Spokane County, 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.
   b. increase opportunities for affordable housing in areas where it is currently lacking.
   c. increase opportunity and capacity for affordable housing close to employment, education, shopping, public services, and public transportation.
   d. support additional housing types in single-family neighborhoods, such as triplexes, quadplexes, accessory dwelling units, and other innovative housing types to 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. allow a diverse mix of housing types, densities, and affordability levels
   b. establish regulatory or financial incentives to support extremely low, low, and moderate-income housing options

Diversify and increase housing stock

1. Spokane County and each jurisdiction, within their respective urban growth areas, shall implement zoning that allows for a range of housing types, including, but not limited to duplexes, triplexes, quadplexes, townhomes, condos and apartments.
2. Jurisdictions shall encourage regulatory support for the construction of accessory dwelling units.
3. 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.
4. Jurisdictions should encourage multi-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, resident-owned communities, and community land trusts
   b. encouraging homeowners to adopt affordable housing covenants
3. Jurisdictions shall provide for the opportunity to create housing affordable for all economic segments of their communities using strategies such as:
   a. innovative zoning and regulatory incentives
   b. financial incentives and subsidies
4. Each jurisdiction's comprehensive plan should 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 should be pursued to promote and contribute to an adequate supply of affordable, special needs, and diverse housing countywide.

6. Jurisdictions shall ensure that standards in existing or future development regulations encourage the construction of affordable housing.
7. Encourage increased homeownership rates through affordable homeownership programs, such as:
    a. tenant purchase programs
    b. affordable housing covenant programs for homeowners
    c. community land trusts
    d. shared equity and cooperative housing ownership models
    e. downpayment assistance

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.
2. Use a range of strategies to mitigate displacement and exclusion, such as:
    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 affordable housing 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 and/or HOME programs.
    b. identifying high-cost areas for increased voucher payment standards
    c. tenant right to counsel programs

Plan for emergency shelters and permanent supportive housing

Preserve existing affordable housing

1. Support the continued viability of existing affordable units, using strategies including:
    a. create affordable housing covenant programs for property owners
    b. establish tenant purchase programs
    c. create financial assistance and subsidies for non-profit housing administrators
    d. preserve and revitalize manufactured homes
    e. prioritize funding for grants and loans that preserve or rehabilitate existing affordable housing

Affordable Housing CPPs Draft V2

      f.   adjust loan terms for affordable housing developments at risk of default

Preserve historic housing

1. Jurisdictions shall ensure that standards in existing or future development regulations facilitate 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.
2. Consider adopting, through incentives or requirements, tree canopy standards for new housing developments.

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