

# A CASE FOR CHANGE

## City of Spokane Attainable Housing Initiative

### Spokane Association of REALTORS®

The City of Spokane's lack of available housing can be linked directly to nearly every social crisis facing people in Spokane today. Homeowners have a clear vested stake in the community because their home is an investment. Increased homeownership contributes to greater stability and social cohesion, lower crime rates, more civic engagement, improvements in children's development and stronger educational systems—all factors that add to the strength and vibrancy of American communities. (1) (2)

The level of homes available for sale are at the lowest levels since the Spokane Association of REALTORS® began keeping track. Currently showing about a three-week supply of homes. (3) This lack of available housing has resulted in extraordinary pressure on the rental market, with vacancy rates hovering between 2 and 3%. (4) Our own research reveals most renters would prefer to be owners but finding no homes available to purchase in their price range. These percentage of renters wanting to buy are even higher for people of color in Spokane. (5)

This lack of supply has driven the price of homes in Spokane upward in double digits annually for the past 6 years, especially in the entry-level price of homes. (6) As a result, low- and middle-income families continue to see the American dream of home ownership slip further and further away.

To this end we have engaged with voters, city and county leaders, developers and builders, researchers and housing providers to develop immediate solutions.



## **THE RENEWED IMPORTANCE OF HOME OWNERSHIP**

Our founding fathers linked the notion of property ownership to security, a stake in the ground, and general happiness. The same applies today as homeownership remains the cornerstone of the American Dream – providing families with a sense of emotional and financial stability and, historically, boosting household wealth through equity and appreciation over time. (7)

Owning a home increases a family's well-being, even their health and longevity. (8) Children do better in school, crime is reduced, and levels of social activism and civic pride are greatly improved. (9) Homeownership plays a vital role in helping to build strong, stable communities. In addition to it bolstering your community's treasury through taxes, research shows the many social benefits it provides, including increased volunteerism, improved health, and less crime. (10)

Home ownership is now the single most important investment Americans can make towards creating family wealth. Personal savings and home equity now account for over 70% of funding for all business start-ups. (11) In Spokane, the impact to homeowners has been tremendous, with the average price of a home increasing \$82,000 in the last three years alone. (12)

But tragically, the gap between the “haves” and the “have-nots” is dramatically growing. In the first quarter of 2020, the homeownership rate in the U.S. is 65.3% (13), while Spokane ranks about the same as the national average at 63.3%. Homeownership rates for whites is at 65.9%, while non-whites are at 44.6%, and Black/African Americans at 25%. (14)

These statistics are seen most significantly in Spokane's East and West Central Neighborhoods where low housing ownership rates can be found. These neighborhoods suffer from the highest rates of crime, student delinquency and transition in Spokane. For example, teachers at Garfield Elementary School report that half of all students will change from school year to school year. (15)

Local builders make the case that city-wide fees and zoning regulations strike these neighborhoods and residents the hardest. By some estimates, every \$1,000 in home cost price increase results in another 219 families in Spokane being priced out of the marketplace. (16)

Yet, within these neighborhoods may lie examples of what zoning changes are so desperately needed. Smaller lot sizes. Starter homes under 1,400 square feet. Retail outlets embedded into neighborhoods. Successful neighborhood building tools of yesterday for our consideration today.



## **SPOKANE'S HISTORICAL PRECEDENCE FOR ACTION**

Back in the mid-1940's, Spokane was faced with an unprecedented housing challenge. After years of stalled building due to the economic emphasis on supplying materials, workers, and efforts for America's role in World War Two, returning servicemen were eager to resume their lives and found few homes available.

Angry protests filled the streets as angry veterans marched on the nation's capital to demand government help. The government encouraged home ownership through low-interest loans and set "a safe and decent house for all Americans" as a goal in the Housing Act of 1949.

What resulted was the greatest building boom in home construction in Spokane history. In partnership with the City of Spokane, developers and builders would construct 18,000 homes.

"The nation's housing growth was partly planned and partly accidental," wrote John Tuccillo, chief economist for the National Association of Realtors. "The government encouraged home ownership through low-interest loans and set "a safe and decent house for all Americans" as a primary goal. (17)

While these homes were smaller in size, they became necessary to fit the budget of those in greatest need. A common phrase "Shadle Park Rancher" is used in the vernacular of the Spokane local real estate industry to reflect these smaller homes that serve for entry level homes for a large variety of owners. Typically, these are under 1,400 square feet and may not have an attached garage. While these homes once averaged in price around \$125,000 to \$150,000 in recent years, the dramatic impact of housing shortages has driven these home prices well above \$250,000 today. (18)

Based on the federal definition of affordable housing using a percentage of the average wage earnings in Spokane, while taking into consideration the lowest interest rates in over 50-years, we now see this new level of needed attainable housing to be under \$200,000. (19)





## HOUSING STAGNATION IN SPOKANE

Spokane suffers from housing stagnation with a lack of supply at all pricing levels. In an assessment of Spokane, National Association of Home Builders Chief Economist Robert Dietz revealed that a lack of housing at the lowest rung of what he described as a housing ladder was preventing movement of homeowners.

For example, “It means families cannot move up in home size, because those holding those homes such as retirees, have no place to move down the ladder,” said Dietz in making the case for housing supply of all levels. A recent review of the market shows the lowest level of homes for sale in the history of data collection, at roughly three weeks of needed home supply. (19)

The result is that new buyers are denied entry. Growing families are kept in smaller entry homes. Retirees and lower income families are faced with little or no options.





# Housing as a Social Determinant of Health: Implications for Rent Control Policy and Housing Shortage in Spokane

## 2020 – Final Report

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A recently released study by local economist Dr. Vange Hochheimer, a professor of economics at Whitworth University reveals growing economic problems with housing among the most vulnerable in our community. Among her findings:

- With 48% of renters “cost-burdened” (spending 30% of income on rent) the threat of homelessness is significant
- Households of Black and Hispanic members were almost twice as likely as White households to be cost burdened.
- Active strategies for addressing the shortage of housing are minimal

In the *Journal of the Center for Real Estate Studies*, economists again reinforced the social benefits of home ownership, adding new discoveries about impact to social advocacy and small business creation.

Consistent findings show that homeownership does make a significant positive impact on educational achievement. Children are far less likely to transition to multiple schools. Researchers have found that homeowners tend to be more involved in their communities than renters. Residential stability increases the likelihood of electoral participation but is unrelated to participation in membership groups. Interestingly, even after controlling for residential stability, homeowners remain more likely to participate in local elections, civic groups and neighborhood compared to renters. Homeowners and children of homeowners are generally happier and healthier than non-owners, even after controlling for factors such as income and education levels that are also associated with positive health outcomes and positively correlated with homeownership. Research on crime and home ownership shows that a lower crime rate among homeowners and people living in a stable housing environment are consistent with theories on social disorganizations. A stable neighborhood, independent of

ownership structure, is also likely to reduce crime. It is easier to recognize a perpetrator of crime in a stable neighborhood with extensive social ties.

Recent studies have found that the wealth building effect of homeownership and the sense of control it provides to homeowners in a stable housing market affect homeowners' mental and physical health in a positive way. Sustainable and affordable homeownership is the single best opportunity most households will ever have to improve their long-term net worth and financial security through:

- Accumulated savings by building equity
- Appreciation in the value of the home
- Predictable monthly housing expenses

Increased homeownership can contribute to greater stability and social cohesion, lower crime rates, more civic engagement, improvements in children's development and stronger educational systems—all factors that add to the strength and vibrancy of American communities. (20)





## **IMPACTS AND SHORTFALLS OF WASHINGTON'S GROWTH MANAGEMENT ACT**

In 1990, Washington State enacted a series of statutes to best concentrate urban growth and protect forest and agricultural lands from sprawl. The Growth Management Act (GMA) establishes a series of 13 goals that should act as the basis of all comprehensive plans. In 1995, the City of Spokane created its own Comprehensive Land Use Plan to comply with this process.

Since that time, the City of Spokane has reduced its housing target several times from a projected 54,000 new homes by 2025, to a current comp plan target of 36,000. (21) With the current strategy for infill, it remains difficult to see how the city plans to meet these targets.

In February of 2020, Spokane County Commissioner Al French sent council members a letter challenging the origins of the Horizon Process with its Centers and Corridor strategy as one “driven by the politics of the day and not a reasoned community-supported approach to how we wanted to grow the city.”

Adding, “by any standard, Spokane has woefully missed the opportunity to develop housing that it has long promised under these standards.” (22)



## **SPOKANE HOUSING PREFERENCES – WHAT VOTERS WANT**

To better understand the housing preferences of voters here, the Spokane Association of REALTORS® issued a lengthy survey to residents in mid-April of 2020. The results show some surprising results that best reflect the needs of our citizens. The survey reached 525 adults age 18 or older, who are registered to vote in Spokane, Washington. The overall margin of error is 4.9%. (23)

Here are the results:

### **One third want to move**

Surprisingly, one third of Spokane voters would prefer to move to a new home. Among those who want to move, one third want to stay in their current neighborhood, one third want to move to a different neighborhood in Spokane, and one third want to move away from Spokane. In this last group it is important to note the impact of students renting are included in this tally.

### **Half of voters feel there are not enough housing options in the area.**

The lack of housing options is viewed as most acute for those with low incomes (79% say too little), young people just starting their careers (64% say too little), and housing for older people who are looking to downsize or have special needs (58% say too little).

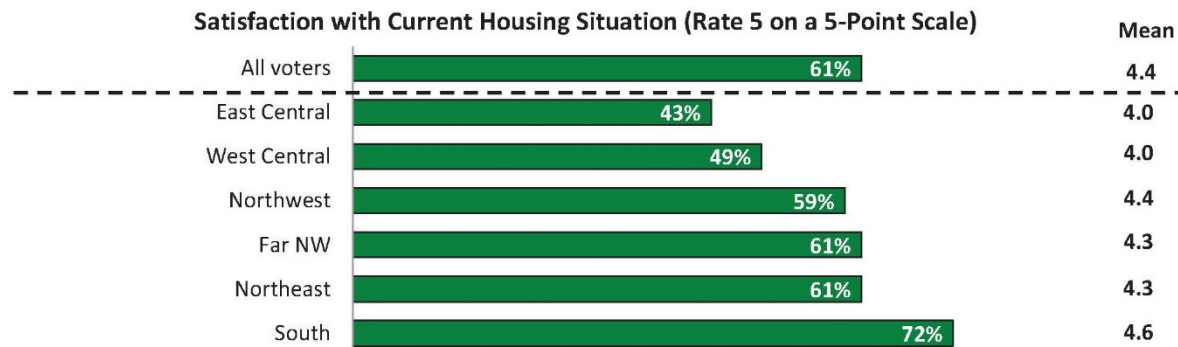
### **Renting vs Owning**

We asked Spokane renters about their housing preferences. Non-white and younger renters are at the top of the list for those wanting to buy a home in the next few years. Here are the percentages of those wanting to buy instead of rent:

- Non-White Renters - 55%
- All renters - 51%
- Non-college Under 50 – 47%
- Ages 18 to 54 – 45%
- Women under 50 – 45%
- Men under 50 – 38%
- Post High School – 38%



## Satisfaction Grows with Age, Education, and Income; Varies Significantly Across the City



### Voters are split on where to focus affordable housing efforts

While many voters agree that the focus on developing more affordable and attainable housing should be targeted to Spokane's East and West Central Neighborhoods (42%), there is also a high number of voters who believe the city should focus on expanding access to affordable housing throughout the city (54%)

### Defining "Affordable Housing"

Under the traditional federal definition of affordable housing, based on the average median wage of \$58,546 in Spokane (2018) the Affordable Housing price is \$193,000. (24) This mirrors what most Spokane voters believe, with those surveyed citing a price of \$200k or less as being a price point of affordability. (25)

### Steps to creating more affordable housing in the East and West Central Neighborhoods

We tested a series of nationwide suggestions by the National Association of REALTORS®, we asked voters citywide what key ideas have the broadest appeal: (26)

- Providing incentives for developers, like tax breaks or fee reductions, to build more housing that is affordable (37% strongly favor, 74% total favor)
- Changing zoning laws to allow the development of alternative housing options, like carriage houses, garage apartments or tiny houses (32% strongly favor, 73% total favor)
- Changing zoning regulations to allow the construction of more multi-family homes, like town homes, duplexes or apartment buildings (29% strongly favor, 68% total favor)



## SOLUTIONS

In the final analysis, there are key areas we can address immediately to get Spokane on the path towards more attainable housing options. In collaboration with housing providers, developers, builders and policy makers we offer the following.

### Education

Among the biggest challenges for home buyers lies a misunderstanding of the process. According to the National Association of REALTORS® 87% of non-homeowners believe they need a down payment of 10 percent or more to buy a home. When in fact, the median down payment for first-time buyers has been 6 percent for the last three years. This means renters who believe homeownership to be financially out of reach may have options. (27)

While each racial group has its own set of obstacles, minorities, particularly Black/African Americans were rejected for a loan for primarily the following reasons:

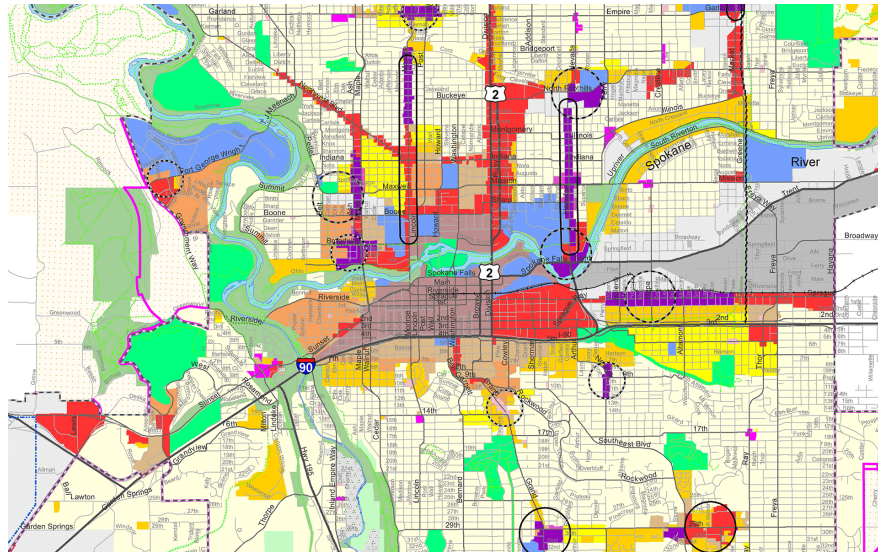
- \$38,000 or more in student loan debt.
- Sixty-two percent were rejected due to their debt-to-income ratio.
- Thirteen percent were rejected for a mortgage loan applications filled out incorrectly

Education to help better credit scores, better understanding of filling out the loan application or exploring loan options for those with student debt can help be of tremendous help to these buyers. (28) Additionally, courses for first-time homebuyers that makes them familiar with available grant and down-payment assistance programs will be extremely helpful.

The Spokane Association of REALTORS® stands ready to assist the city in developing educational material and volunteer instructors to assist in bridging the gaps for those most in need in our community.



## ZONING CHANGES



We asked Spokane area builders and developers what obstacles are in the way of them building an attainable home here with a retail price under \$200,000. Among the consistent hurdles are:

- Available land
- Stricter building regulations that exceed neighboring communities and the state
- Neighborhood restrictions

In several of these recommendations, many of these changes are necessary to bring Spokane's code into line with state regulations. Additionally, there may be funding available for the City under the Washington Legislature's HB 1923, that offers financial incentives and even immunity from judicial review for implementing these changes.

To this end, we support the proposal brought forward by Greenstone Developer Jim Frank, who brings nearly 40 years of local experience in the Spokane regional housing market. Here are the issues we urgently need to address. (29)

### **1. Accessory Dwelling Units: SMC 17C.300**

While this code "permits" ADUs it imposes a very restrictive approval process and imposes burdensome development standards. The result is very few ADUs have been developed under the code. This is a use that needs to be "encouraged" not just permitted.

An ADU should be an outright permitted use in every residential zone and should not be subject to a separate permit application, which under the current code is required and has a \$1000 application fee. (SMC 8.02.066). If I want to build a home or garage I just need to submit for a building permit that meets code requirements. The same should apply to ADU units.



There should be no minimum or maximum size limit on an ADU and they should be subject to the same setbacks, site coverage, and height limitations of the underlying zone classification. There should be no restrictions on the occupancy (SMC17C.300.110C) of the ADU.

Any design standards imposed on the ADU should be the same as imposed by the underlying zone classification. (SMC17.300.130)

The application for an ADU should be a building permit only. As with a SF homes, compliance with zoning standards is determined at the time of building permit application and the separate application and fee should be deleted.

The city should permit the subdivision of an ADU that is constructed as a detached unit on an existing lot. A separate lot for the ADU should be through a short plat process once the ADU has received a Certificate of Occupancy from the building department. This will allow both affordable home ownership as well as rental housing.

## **2. Lot Size Transition Requirements: SMC 17C.110.200.C**

This code section requires newly platted lots to be the same size as adjacent lots (up to a maximum of 7200 SF). There is no process, including a PUD, allowing a variance of this requirement. This code section essentially mandates segregated housing. As such, this code section should be deleted. You should be allowed, in any residential zone, to build a home that meets the minimum lot size and development standards of the underlying zone. This code section discourages the construction of affordable homes, is inconsistent with the Comprehensive Plan, and should be eliminated from the code.

The basis of this code section, protecting neighborhood property values, is based upon the false perception that small lots or higher density homes decrease property values. Study after study has proven this to be untrue. Kendall Yards is proof of this false narrative. It simply reinforces opportunity hoarding in high value neighborhoods.

In the development of the Garden District project (South Hill) we are being forced to develop expensive homes (\$500,000+) on large lots (7200sf) as direct result of this code section, even though the zoning code allows lots to be 4000sf and we would prefer more economically diverse housing. This is a perfect example of premise that you get what the development code allows. In this case it only allows large expensive homes.

## **3. Short Plat Permit and Fees: SMC 17G.080.040, 17G.060.070, SMC 8.02.066 and 8.02.064**

Short plats are often required to create additional lots in an urban infill situation. Often times a short plat may be used to divide a single large lot, over 8,000sf, into 2 smaller lots. This is the essence of urban infill development, providing new development on vacant or underutilized

land parcels. This process is inhibited, and often made economically unfeasible by the short plat fee structure.

Under the current code a one lot short plat costs \$4385 for a preliminary application fee, \$150 for map fee, about \$500 for public notice and \$1820 for final short plat fee. This is a total of \$6855 in fees plus costs for engineering and surveying. The total cost would likely be \$10-15,000 for a single lot short plat.

In addition to the fees, the process is very complicated and imposes a requirement for a community meeting, and public notice as a Type II permit. (SMC17G.080.040.C). A Type I permit is more appropriate.

The fees and process for a short plat is an enormous barrier to infill development. We should be encouraging large oversized and underutilized residential lots to be subdivided with a simple process. A simple short plat process will stimulate both residential and commercial infill development. The current cost and process are so burdensome that investment is discouraged.

Short plat fees should be significantly reduced and be a flat per lot fee (say \$350 the same as for a boundary line adjustment (SMC 8.02.064). The preliminary and final short plat process should be consolidated as a Type I permit omitting the requirement for a community meeting and public notice. A short plat should be a matter of right (like a building permit) as long as in compliance with development standards.

#### **4. PUD Ordinance: SMC 17G.070**

The PUD ordinance was modified in 2006. Prior to that date the PUD process was used frequently with very favorable results. Kendall Yards for example is being developed under a PUD approved prior to 2006.

Since the modifications to the PUD ordinance in 2006 the PUD ordinance has been used only a single time in the following 12 years. The value of the PUD ordinance was stripped in the 2006 amendment.

The PUD ordinance needs to be rewritten to provide more flexibility and encourage creative and innovative site planning. The problems with the current code include the following:

- PUD does not allow mixed uses, such as small scale retail within a residential zone (similar to Nettleton Street retail in Kendall Yards)
- PUD does not allow for a wide range of residential uses in residential zones, such as small MF or condominium buildings in a low density residential zones. A wide range of housing types should be permitted that comply with density standards.
- Some dimensional standards cannot be varied, for example the height limit cannot be varied.

- The open space requirements are very burdensome for small infill projects.
- The minimum lot size cannot be varied in transition zones, and a PUD does not allow waiver of the lot size transition requirements.
- A PUD must go through the design review process, adding more than 6 months to the permit processing timeline.

A PUD is a Type II permit requiring a community meeting, public notice, and a public hearing before the hearing examiner with appeal to City Council. Under such circumstances the PUD should afford the highest degree of flexibility possible providing a pathway for infill development that is unable to meet the development standards of the underlying zone. We need to encourage higher density and mixed use infill. Aside from an effective PUD ordinance there is often no pathway for investment in innovative affordable housing.

## **5. Lot Dimensional Standards: SMC 17C.110.200 and Table 17C.110-C**

All of the lot size and dimensional standards need to be revised to reflect development in context with modern urban infill development. These code sections are a carryover from a period when development patterns were “large lot suburban” in context. This is no longer the case and has significantly inhibited residential development in the City of Spokane. These standards have stifled the development of affordable homes in Spokane for many years. As a result of code restriction, residential development in Spokane has declined (as a share of total regional residential development). The vast majority of residential development has shifted to Spokane Valley, Liberty Lake and Kootenai County in Idaho.

- The code requires all lots have frontage on a public street. This can be varied through a PUD or alternative approval process but these are restrictive and time-consuming processes. By matter of right lots should be able to be created without a requirement for street frontage. We have many examples of this in Kendall Yards.
- Site coverage standards need to be eliminated or greatly increased. Site coverage serves no legitimate purpose in an urban context and development intensity can be regulated by density and height not site coverage. Site coverage comes from a suburban viewpoint that every house should have a big back yard. If site coverage is regulated it should be done using FAR (floor area ration). For example a FAR of 1.0 should be allowed in the RSF zone.
- Minimum lot width and depth should be eliminated in favor of density control or maybe a FAR (floor area ratio) standards. In an urban context there needs to be flexibility permitted in lot dimensions.
- Front yard setbacks need to be reduced. The large front yard setback are a result of ensuring that automobile access to front garages is available. In an urban setting homes set as little as 5 feet back of sidewalk are acceptable. See Kendall Yards for reference. These standards are not



implying that every house will have a small street setback, but that the flexibility exists for smaller setbacks where there is no front access garage.

- A wider range of housing types needs to be permitted. Townhome, attached SF homes, and small MF buildings (condos) should be outright permitted in every residential zone as long as density limits are met. Development should be regulated by zone classification density, not housing type. This needs to be permitted outright and not thru some second tier process that adds time delay, complexity and risk.





## **The Attainable Housing Initiative – A Commitment to Housing**

**In the final analysis**, we strongly believe the time is now for a city-wide emphasis on housing. Whether we begin implementation for these areas in our most needed East and West Central Neighborhoods, or apply them city wide, we look now to our civic leaders to give this the priority it needs.

This is now the first time our city has faced a wide gap in housing. But just as we did in the 1940's, the time is right for a citywide **Attainable Housing Initiative**. To this end, we add the following recommendations. (30)

### **Eliminate ALL city permit fees for any single-family home with a retail price of under \$200,000**

We understand the self-funding nature of Spokane's planning department. But we believe it is these fees that hurt the most vulnerable in our community. If we want to achieve a level of equity and attainable housing, then we need to eliminate these institutionally restrictive barriers that prevent people from engaging in home ownership.

### **Prioritize ALL surplus city properties to be offered for home ownership**

There has been considerable action taken in recent years by the City to focus on affordable housing rental options for citizens. The time is now for us to renew our efforts towards building stronger, healthier neighborhoods. This starts with a priority of home ownership.

### **Develop more TIF Financing zones**

Tax Incremental Financing Zones are a tool for assisting developers with investing in infrastructure based on future added value. Recent work with Spokane County demonstrates a more effective approach with a reimbursement model instead of a bond model. This would help create an emphasis on new construction and development and would be especially important in both the East and West Central Neighborhoods

### **Implement a Land Bank system**

For over two decades committees in Spokane have made recommendations for the development of a Land Bank System. In recent years, conversations have been made with local non-profits and Spokane County for this desperately needed tool. From vacant homes, to surplus properties this is a great tool that has been long needed in our community.

## **National Recommendations**

Across the country cities and neighborhoods facing the same challenges have implemented a series of ideas we believe are beneficial to Spokane. These now have greater importance given the high level of voter support we discovered in our research. They include: (31)

### **Provide incentives for developers**

These would include tax breaks or fee reductions, to build more housing that is affordable. Under the state's HB 1923 there are monies available to help develop more infill opportunities.

### **Change zoning laws to allow the development of alternative housing options**

There are a variety of new options that are being used nationwide with tremendous potential for Spokane. These would include such things as carriage houses, townhomes, condominiums, mixed-use retail and tiny houses. All of these offer opportunities for increasing home ownership.

### **Reduce local building regulations that increase housing costs**

Spokane has long prided itself as having among the most restrictive building requirements to help protect our existing homeowners. Unfortunately, these restrictions have become institutionally restrictive barriers that prevent people at all levels from taking part in the American dream of home ownership.

### **Change zoning regulations to allow more multi-use**

Neighboring states and communities have discovered that the traditional R-1 zoning for single residential construction is too restrictive. We believe the time is now for these zones to include construction of more multi-family homes, like town homes, duplexes, cottage homes or apartment buildings along with mixed-use commercial.

### **Condominium Reform**

Condominium construction has all but ground to a halt because of restrictive construction rules. These come from the condo warranty laws that add additional costs unseen in any other type of residential construction. Additionally, there are several apartment buildings in Spokane that could be transformed into ownership opportunities for residents. We believe the City of Spokane should join efforts to lobby state lawmakers for change.

### **Additional State Lobbying Efforts**

From state funding, to transportation, to upcoming negotiations over the Washington State Growth Management Act, we stand ready to join with the City of Spokane in support of housing solutions that are critically needed for our citizens and for the long-term benefit of our community.



## CONCLUSION

We realize the challenges these ideas present. Yet in the face of the growing threats that continue to ravage our city from a lack of housing options, we believe the time is paramount for us to take these bold steps immediately to prevent even further erosion of our way of life, our equity among our citizens and help prevent renewed challenges to our economic prosperity.

We believe the time is of the essence for action, and we call on our city leaders to work immediately to remove the institutionally restrictive barriers that prevent people at all levels from taking part in the American dream of home ownership.

We stand ready to work.



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