

Can Affordable Housing and Growth Boundaries Coexist?

A Case Study of Seattle and Portland

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ABSTRACT

An urban growth boundary (UGBs) is a planning tool that has been adopted on a wide scale by various urban areas to curb sprawl and manage growth. Once thought of as the ideal growth management tool the negative, 'unintended consequences' that growth boundaries can have on other areas of planning is now being more widely discussed. This paper will look specifically at the issue of housing affordability and growth boundaries to analyse if affordable housing and UGBs can coexist. Focusing on Seattle and Portland it argues that the emphasis of the debate needs to change from analysing the relationship between these two variables to focusing on the mechanisms for provision of affordable housing. It attempts to draw out the best practices from Portland and Seattle that together could serve as the basic elements for an affordable housing strategy for any area managed under growth management laws.

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INTRODUCTION

An urban growth boundary is a planning tool that has been adopted on a wide scale by various levels of governments and metropolitan areas to control sprawl and manage growth. Originally embraced by Oregon in the 1970s, growth boundaries were often thought as the ideal urban growth management tool since they “draw a politically designated line around cities beyond which development is either prohibited or highly discouraged” (Staley and Mildner, 1999: 2). Driven by the altruistic goals of the smart growth movement – the preservation of green space, the creation of dense urban centres, transportation choice and even the provision of affordable housing - there at first appeared to be few downsides. It was assumed that the goals of affordable housing and smart growth were mutually attainable. Thirty years on, the negative effects and “unintended consequences” growth boundaries, or containment boundaries as they are otherwise known, can have on other areas of planning are being more widely discussed (Staley and Gilroy, 2001:1).

One of the most critical and ongoing debates is that of affordable housing and urban growth boundaries (UGBs). Do growth boundaries work against affordable housing or can they coexist? Many housing advocates assert growth boundaries escalate the affordable housing crisis by decreasing the land supply and thus raising the price of land (McIlwain, 2002: 47). This is the premise of the ongoing debate, and while this debate has been extensively discussed over the last ten years there appears to be little written regarding innovative initiatives that might mitigate the negative effects of growth boundaries on the provision of affordable housing. This is arguably a very critical question if you consider that cities and regions (both in the US and Canada) continue to adopt containment policies and the lack of affordable housing is becoming, if it is not already, the fastest growing housing problem in the country (McIlwain, 2002: 47).

This is where the focus of this paper lies. It will first attempt to provide some insight into the debate by providing a brief but not exhaustive literature review, concentrating

primarily on the key documents and viewpoints most relevant to Seattle and Portland. The second section will attempt to draw out the best practices from both Seattle and Portland's planning approach to identify a list of key elements that could be the basis of an affordable housing strategy for an area managed under growth management laws.

1.0 THE DEBATE: A REVIEW OF THE LITERATURE

The housing affordability¹ and growth boundary debate is a highly informed debate (Tri-county Metropolitan Transportation District of Oregon, 1999) and it can be analysed in two parts. First by looking at the cost of housing in metropolitan areas that use growth boundaries and secondly, by looking at the relationship between growth boundaries and affordable housing.

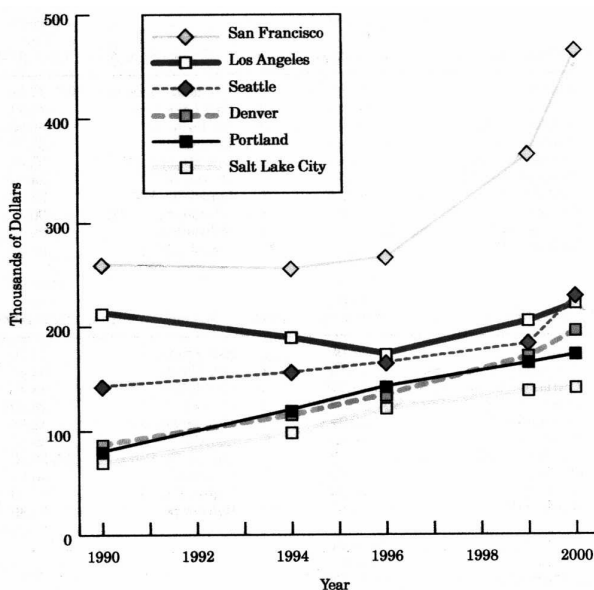
Cost of Housing

There remains little doubt that Portland and Seattle are among the most expensive cities to live in and that they have continued to become more expensive over time. Staley and Gilroy of the non-partisan Reason Public Policy Institute conclude that while metropolitan housing affordability improved for the nation throughout the 1990s, "it decreased in Washington by 7.4 percent and fell by more than 50 percent in Oregon from its peak in 1993" (Staley and Gilroy, 2001: 2). Further to this, they conclude "that housing prices in metropolitan areas increased faster than personal income and economic growth during the 1990's". For Oregon housing prices increased more than twice as fast as income. For Washington housing prices increased 44 percent faster than personal income (Staley and Gilroy, 2001: 2).

A recent study done by Anthony Downs for the Fannie May Foundation reviewed data from the National Association of Realtors to come to the same conclusion: that housing prices rose dramatically in both Portland and Seattle over the 1990s, albeit in different ways. With Portland the most dramatic rise was between 1990 and . This was

because of the combined effect of a “stringently drawn and tightly enforced UGB working with factors strongly stimulating the demand for housing in the region” (Downs, 2002: 29). The result being a short-term upward pressure exerted on the rate of housing price increases. Comparatively, Seattle experienced a slower steadier growth throughout the decade. Both Portland and Seattle did, however, see the median home price double over the ten-year period 1994 (see Figure 1 for a comparison of median home prices in various cities over time) (Downs, 2002). While there will always be variations in statistics depending on what data sets are used, Phillips and Goodstein note a similar pattern with Portland using 1996 data from the National Association of Homebuilders. They found that over the period of 1991 to 1996 the median price of a house in Portland Oregon rose by 69 percent (NAHB in Phillips and Goodstein, 2000: 3). For the same time interval Phillips and Goodstein also found that Portland dropped from the 79th most affordable housing market to the 170th most affordable housing market (Phillips and Goodstein, 2000).

Figure 1 Median Home Prices in Six Metropolitan Statistical Areas (1990 – 2000)



Source: Downs, 2002: 14

¹ The term housing affordability is very difficult to define, but for the purpose of this paper it will loosely refer to those households that are spending more than 30 percent of their income on housing by necessity. There are many other definitions of affordability and for a greater discussion of this and the complexities involved in defining it please see Nelson et al. 2002.

Correlation between Cost and Growth Boundaries

Indeed it is normal to expect that housing prices will go up over time, but is this price escalation due to urban growth boundaries? Viewpoints among academics, nonprofits and others involved in the debate continue to differ on this point, and there remains little consensus on the impact of growth management tools, such as the UGB, on the provision of affordable housing and escalating house prices (McIlwain, 2002: 47). Non-profits, like the Friends of Oregon and the Friends of Washington, support the well-intentioned principles of smart growth, stating that tools such as the growth boundary are not responsible for escalating housing prices and the growing affordability crisis. Others conclude that very little of the price of a house is related to the shortage in supply of land brought on by containment boundaries. A 1999 Oregon Housing Cost study, for example, stated that most of the price of a new home (roughly 86 percent) has nothing to do with the supply of land (Friends of Oregon, 1999). Likewise, a study done by the Brookings Institute, and endorsed by King County, concluded that the market remains “the primary determinant of housing prices and that sound growth management policies provide more affordable housing than traditional land use policies” (Nelson et al., 2002).

Most academics generally agree there is some relationship between growth boundaries and affordable housing, yet the strength of this correlation is very hard to estimate. Some believe the correlation is negligible and others assert there is some correlation but too many other factors to gage how much. Very few appear to suggest that the correlation is strong.² Looking again to the key studies done by Downs, Phillips and Goodstein, and Staley and Gilroy, the ambiguity related to the strength of this relationship is evident. Downs for example, concludes that there is no simple relationship between containment programs and housing prices” (Downs, 2002: 30). He emphasises this point by noting that while housing prices increased dramatically in Portland between 1990 and 1994, their increase, if looked at during the longer-term

² An extensive literature would have to be done to test this assumption further.

horizon (1980-2000), was less rapid than many other similar regions in the west that didn't have containment strategies (Downs, 2002).

Similarly, while Staley and Gilroy assert that in the absence of a growth boundary (and all other factors held constant) Washington could have made significant gains in affordability³ they do so with a caveat (Staley and Gilroy, 2001: 3 (executive summary)). They claim that studies based on general trends on housing affordability and income “do not provide the level of detail and richness necessary to determine whether state growth-management laws influence housing prices” and affordability. They conclude that more consideration needs to be given to other factors, including regional economic conditions and demographic changes, which may also affect housing prices (Staley and Gilroy, 2001:11).

Phillips and Goodstein look to the role of speculation as one factor that exaggerates the housing prices in Portland and conclude that the “UGB has created upward pressure on housing prices, but the effect is relatively small in magnitude, uncertain and fairly modest” (Phillips and Goodstein, 2000: 1). With regards to the role of speculation, they suggest that what is occurring in Portland is a reflection of conventional housing market dynamics wherein “a speculative bull market rides on the back of an initial demand surge”. They also argue that the “popular perceptions of a UGB-induced land shortage have helped fuel” the speculative wave (Phillips and Goodstein, 2000: 1).

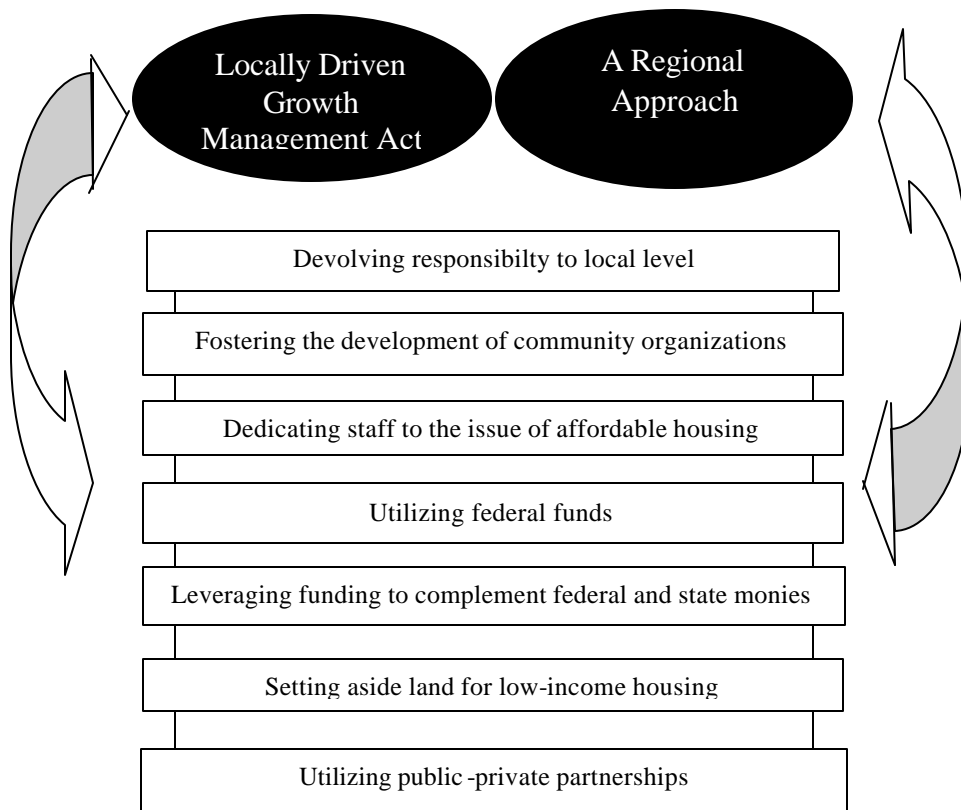
2.0 ELEMENTS FOR PROVIDING FOR AFFORDABLE HOUSING IN LIGHT OF GROWTH BOUNDARIES

Given that growth boundaries are continuing to be embraced as the most effective planning tool to curb sprawl, it no longer seems to be a question of do growth boundaries affect the supply of affordable housing. As an initial literature review suggests there is some relationship between the two factors, albeit the strength of this relationship is unclear and the affect of other factors difficult to assess. In light of this,

³ This is for the time period between 1990-1995.

the real question then becomes how can growth boundaries and affordable housing actually coexist and share mutually common ends?

Figure 2 Key elements in the policy approaches to affordable housing



Despite the fact that Seattle and Portland remain among the most expensive places in the country to live, an assessment of what different organisations are accomplishing on the ground⁴ eludes to an approach that not only works, but is arguably far more progressive than those embraced by other cities. This section attempts to evaluate this assumption by assessing both approaches and drawing out the best practices of each. In the same way that it is not just one aspect controlling the cost of housing, there is not just one factor that can singly ensure the provision of adequate and quality affordable

housing. Instead it is the combination of a variety of different elements that translates into the provision of affordable housing on the street. This is where a combined examination of Portland and Seattle proves valuable. In isolation the impact from various initiatives is diffused, yet together their efforts have the potential to provide a basis – a set of best practices – for urban areas and regions to use to tackle the issue of affordable housing while at the same time pursuing smart growth principles.⁵

Figure 2 attempts to summarise the most pertinent elements that were identified from the review of the different approaches. While none are mutually exclusive, the following discussion is framed by the two major components that, if implemented, have the ability to create a ripple effect and establish a variety of tools and mechanisms that are all very important to an affordable housing strategy.

The Importance of Good Growth Boundary Model: Washington’s Approach

Strengthening the roles and responsibilities of local government: The first and perhaps most important element when considering growth boundaries and affordable housing is ensuring a growth management model that allows for greater local control. Washington State passed its Growth Management Act (GMA) in 1990 and unlike the top-down approach embraced by its counterparts in Oregon and Florida, “legislation in Washington adopted a more locally driven strategy” (Staley and Gilroy, 2001:1). This has an important impact on many levels. Firstly, it enforces and strengthens the role of local authorities, a key element in the provision of affordable housing. In their analysis Staley and Gilroy emphasis why a decentralized approach is so important to housing issues. Specifically, they assert that even though “comprehensive plans are tied to state goals, a [decentralized approach like Washington’s] allows for local counties and cities to choose particular strategies for achieving the goals”, resulting in competition

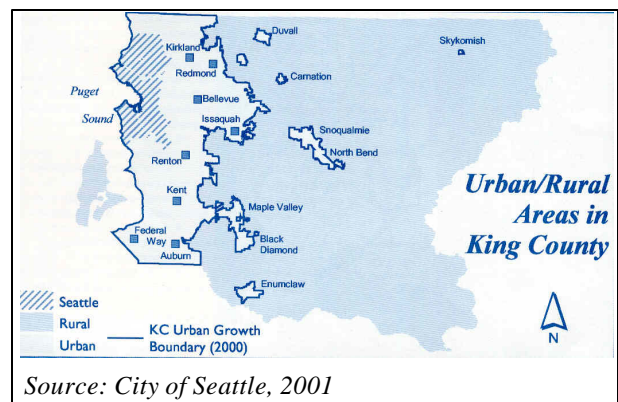
⁴ The basis for this section of research arises from a University of Calgary field excursion through the Faculty of Environmental Design. Through this trip meetings were held with various government agencies, nonprofits and private consultants involved in growth management issues in both Portland and Seattle.

⁵ It is useful to look at Seattle and Portland together because some initiatives or approaches are taken by only by Portland, others only by Seattle and some by both. Similarly, in some cases they are more developed or advanced in the one city as opposed to the other.

among local governments that may result in diverse housing. Following from this argument they argue that this diversity could then mitigate potential housing price increases by giving developers more options and allowing them to “sort” themselves among local governments by the policy goals expressed in the comprehensive plans. This leads to the potential for the comprehensive-planning process to create certainty in the real-estate market by making explicit what communities will approve therefore possibly reducing transaction costs in land development” (Staley and Gilroy, 2001:15).

Fostering the development of community organisations: In the same way that a locally driven growth management model fosters innovation among local authorities it also fosters the development of non-profit groups who can play an integral part in the provision of affordable housing. The role of community development corporations and nonprofits is arguably very much more advanced in Seattle (and to a lesser extent Portland) than in other cities and regions across the country as a result of their growth management approach. When community development organizations are more developed and advanced, they have the resources, knowledge and initiative to engage local government and go after and utilize limited federal funds to undertake innovative affordable housing projects.

Seeing the Results: Together, highly mobilised community development organizations and effectual local city and county departments can have a tremendous impact on increasing the provision and quality of affordable housing in a region. This is evident in the case of King County, the area in



Washington where the most growth is occurring. Here the roles of the Department of Neighbourhoods, Office of Economic Development and various community organizations complement each other and work efficiently towards providing quality affordable housing. This interaction and co-operation between government and non-

government creates a good working atmosphere from which to move forward and undertake good initiatives, both in terms of the overall community as well as those more specifically related to housing. This type of mindset is arguably very progressive and one of the key reasons why such good work is occurring at the local level. A review of the different outlooks of the various government offices reaffirms this.

One of the most progressive outlooks is from the City of Seattle. Their new planning approach aims to decentralize and “organize the work of City government around neighbourhood priorities as defined by the neighbourhoods themselves” thus making it easier “for departments to work together and within the community” (City of Seattle, 2001b). In terms of their responsibility to residents, Pamela Green of the Southeast Neighbourhood Service Center summed up the Department of Neighbourhoods mandate as being to provide resources and tools to community residents so that they can become actively involved in the shaping and developing of their neighbourhoods (Green, 2002). The Office of Economic Development also echoes this approach to planning, and acknowledges that the non-profits and community associations are better able to deliver services and leverage funds than the City. Nathan Torgeson of the Office of Economic Development even goes as far as stating “we can’t do it, we give them (the community associations) the money since they know what works best and what needs to be done (Torgeson, 2002). This type of attitude inherently fosters community development.

King County is arguably very proactive. They are taking full advantage of what a locally driven growth management strategy can offer, and this is having a direct impact on the provision of affordable housing. Community development associations are playing a greater role in the creation of new affordable housing, the county is testing a variety of new initiatives for the provision of affordable housing⁶, and they have dedicated staff to the issue of affordable housing so that they can actively compete for

⁶ More information on the variety of programs King County Housing Authority are utilizing for the provision of affordable housing can be found on their web page at: <http://www.metrokc.gov/exec/new/2001/100101.htm>

federal funds.⁷ The results of this are twofold: not only has the housing authority continually been the recipient of very limited federal funds but they have also received national recognition for their effective use of the federal housing funds. This is because they have made a commitment for one for one replacement of all low-income housing even though it is not a federal requirement (Seattle Housing Authority, 2002).

While it may take some time for the benefits of King County's initiatives to have an impact on the statistics, the change in the quality of affordable housing is distinctly noticeable in the excellent examples of innovative mixed-use affordable housing developments that are being designed. One particular example of that is the NewHolly redevelopment project. Located in Southeast Seattle the redevelopment at NewHolly tries, as do their other redevelopment projects, to reduce the concentration of low-income housing in any given area (see Figure 3 for a relocation summary). A \$48 million federal Hope VI grant provided the seed money for the project and today it serves a model that has been replicated in other areas as well because it did such an excellent job at mixing various housing types in one project (Seattle Housing Authority, 2002).⁸

NewHolly Redevelopment Project

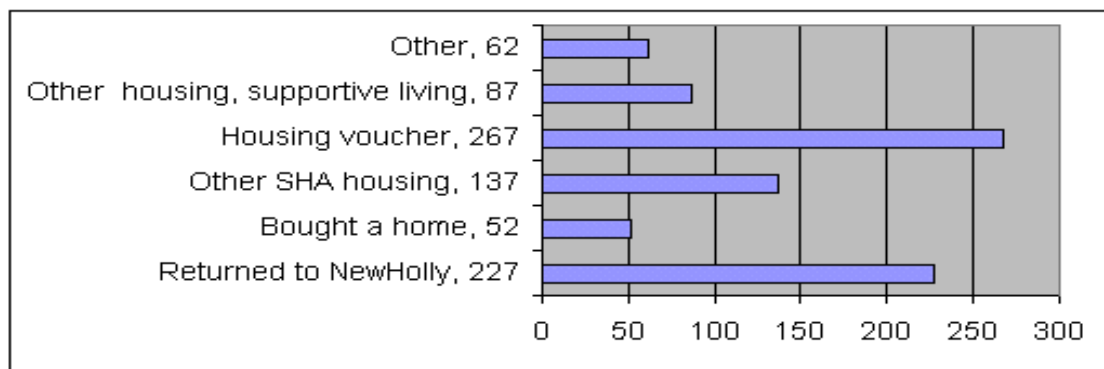


⁷ The importance of dedicating staff to the issue of affordable housing cannot be understated. In their regional affordable housing strategy Portland has even noted it as a weakness stating "that many local governments, often due to a lack of resources are not currently utilising some of the existing funding resources in the region" (Metro Regional Affordability Strategy, 2000: 73). This is obviously not the case with Seattle wherein both local government and non-government organisations have staff dedicated to the issue. This again speaks to the development of strong and effective community organisations.

⁸ King County Housing Authority has just recently received more HOPE HUD funding to redevelop Park Lane Homes, their largest and oldest public housing community. It consists of 569 rentals and was originally built as temporary housing for wartime civilian defence workers. The new community consist of 900 units with some public housing, some market rate rental and some for-sale homes. Any low-income housing not replaced on the site will be replaced elsewhere. More information on this project and other projects can be found at: <http://www.metrokc.gov/exec/news/2001/100101.htm>

Ed Weinstein, the head architect behind New Holly stated that the “overarching ambition with New Holly was to create a neighbourhood where various housing types were indistinguishable from one another, so that rental housing was not stigmatized by looking different” (Aitkin, 2001:1).

Figure 3 NewHolly Relocation Outcome Summary Chart



Source: Seattle Housing Authority, 2002 (Internet)

The Role of the federal Housing and Urban Development Department: To fully understand how such good mixed-use developments are built also requires acknowledging the role of HUD. Not only do they play a fundamental role in the amount of affordable housing that gets built, but also more importantly in the shape new public housing projects take. Through the HOPE program, a \$500 million endeavour, HUD intends to transform obsolete public housing developments into mixed-income communities that revitalize neighbourhoods. Since mixed income redevelopment projects are now the priority for HUD they are the only projects they will consider funding under the HOPE program (King County Housing Authority, 2002). As alluded to earlier Seattle has been very smart to align their objectives with those of HUD as it has ensured that they are competitive in the bidding for limited federal funds.

A Regional Approach

While allowing diversity at the local level is necessary it is also important to have a regional framework that outlines shared objectives and goals for different communities to work towards. By having an overarching framework it is also possible to assess those areas of greatest need and concentrate efforts. The need for a regional approach is emphasised by McIlwain who asserts “there needs to be regional planning that includes both smart growth principles and the provision for the development of adequate workforce housing”. He further states, “any true national housing policy must address the fact that affordable housing is a regionwide program” (McIlwain, 2002: 47). To discuss a regional strategy for affordable housing as an overarching framework, the myriad of critical elements and tools that underpin it and help in the provision of affordable housing are revealed.⁹ Both Seattle and Portland have acknowledged the need for a regional approach.

Portland developed regional legislation to entrench its regional approach in 1973. Senate Bill 100 created statewide land use planning that created a partnership between the state and its 240 cities. The bill “set standards for local plans, created an agency to administer them and provided grants to help local governments meet those standards” (Oregon Department of Land Conservation and Development in Tri-Met, 1999: 2.6). Arising out of the need to deal with escalating housing prices, Portland also adopted a regional affordable housing strategy in which Metro, Portland’s regional government body, asserts ways “that affordable housing [can] be addressed at the regional level”. Tools that jurisdictions could use to achieve their respective housing goals are identified (see Figure 4 for a summary) and the importance of the role of local government is again emphasised. Specifically the strategy states that “the local governments do play a key role in facilitating the production and maintenance of affordable housing in their communities”, especially through the use of regulation, funding and facilitation mechanisms (Metro Regional Affordable Housing Strategy, 2000: 69).

⁹ It is important to note that only the most important ideas are discussed here. There are a number of very specific tools that governments and nonprofits can use. For further information see Portland’s Regional Affordable Housing Strategy at: <http://www.metro-region.org/article.cfm?ArticleID=417>

Figure 4 Roles of Local Governments in Housing

Role*	Example of Mechanisms for Providing Housing		
	<i>Land Availability</i>	<i>Development</i>	<i>Maintenance</i>
Regulation	<ul style="list-style-type: none"> • Comprehensive plans • Zoning • Opportunities for diverse range of housing • Opportunities for mixed use housing • Rehabilitation and use of existing buildings 	<ul style="list-style-type: none"> • Development standards • Review plans • Building permits and inspections 	<ul style="list-style-type: none"> • Preservation ordinance • Building & Rehabilitation Code enforcement • Enforcement of Federal Fair Housing laws
Funding	<ul style="list-style-type: none"> • Donate surplus land • Land banking 	<ul style="list-style-type: none"> • Reduce or forgive fees • Loans and Grants • Tax exemptions & abatements 	<ul style="list-style-type: none"> • Home repair and rehabilitation loans and grants • Loans and grants to apartment owners to rehabilitate
Facilitation	<ul style="list-style-type: none"> • Community Land Trust 	<ul style="list-style-type: none"> • Technical assistance in the funding and development process • Support of Community Development Corporations • Public/private partnerships 	<ul style="list-style-type: none"> • Technical assistance • Coordinate rehabilitation and repair programs with Community Development Corporations • Volunteerism for tree planting and neighborhood beautification programs

*Three major roles that could increase the supply of affordable housing and improve the quality of housing stock.

Source: Metro Regional Affordable Housing Strategy, 2000: 70

Regional Housing Fund: Establishing a regional housing fund is one key element to an affordable housing strategy that is often overlooked by many governments. In a time when federal and state funding is decreasing the ability to develop initiatives such as a housing fund to leverage funds at the local level is extremely important. In the case of Portland, the basis for the tool is intended to be a regional Real Estate Transfer Tax (RETT) that would ensure that “part of the benefit of increased land and housing values is dedicated to affordable housing” (Metro Regional Affordable Housing Strategy, 2000: 71).

Portland Regional Land Banking Program: In the same way that it is important for local governments to be creative in the creation of money for projects, it is also important for them to take the same proactive approach to preservation of land for community-based developments such as low-income housing projects. While this may be a local initiative it embodies a proactive approach when it is regulated at the regional

level. The land banking initiative in Portland also reveals how fully utilising public-private partnerships can be also be an effective tool in the provision of affordable housing.

Public-Private Partnerships: Portland's land banking program represents a partnership between The Enterprise Foundation, Housing Development Center, City of Portland and other jurisdictions. "The fund will function as a revolving account capitalised with \$20 million from The Enterprise Foundation, providing local jurisdictions the opportunity to access the fund by providing loan guarantees to purchase property" (Metro Regional Affordable Housing Strategy, 2000: 74). The role of public-private partnerships is something that has also contributed to the success of Seattle's approach. They were utilized, for example, in the NewHolly redevelopment project as well as many other affordable housing projects (Seattle Housing Authority, 2002).

CONCLUSION

Growth boundaries are not going away and nor is the growing housing affordability crisis that is affecting most urban centres. With no consensus reached on the affect of growth boundaries on housing affordability there needs to be switch in emphasis to looking more at innovative mechanisms for the provision of affordable housing (with or without growth boundaries) as opposed to a continual search to identify the magnitude of the correlation between housing affordability and containment strategies. An initial review of the strategies being utilized by both Portland and Seattle suggest some elements that have the potential to improve and increase the amount and quality of affordable housing if used together. In this way they could be a set of best practices for a new and effective affordable housing strategy that any city could embrace. While further research is required to develop this concept further, this initial examination reveals that there are very concrete examples of progressive planning for the provision of affordable housing in cities where the growth boundaries are also high on the agenda. In addition to this it also suggests there is a way to move the very informed debate of housing affordability and growth boundaries to a new level that focuses on implementation.

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