



Sunday, November 11, 2007 - Page updated at 02:01 AM

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Seattle's housing squeeze

By Charles Royer

Special to The Times

Somehow, when we weren't paying attention, Seattle lost half of its children. Almost 90,000 of them since 1960. Between the 2000 census and 2005, our city grew by some 10,000 people. For children 18 and under, our population grew by slightly more than 200.

So today, among the 100 largest cities in America, only San Francisco has a smaller per capita percentage of kids. We could soon be No. 1.

When I ran for mayor of Seattle in 1977, it was to try to stop the bleeding of families and children from our single-family neighborhoods; to change the policies driving the middle class from the city; to get the schools healthy and supported by strong families with good jobs, homeowners with deep roots in their neighborhoods.

I think we had a strong sense of place back then, and a pretty good sense of what we were losing. But, we just couldn't hold on against the powerful economic and social forces that have changed the face and character of our city.

Back then, a Seattle firefighter could afford to live in the city. So could a police officer, a teacher, a nurse, or a Metro bus driver.

The other day, a Seattle firefighter told a City Council hearing on housing, "It is very hard to qualify to be a firefighter in Seattle. But, I can tell you, it is a lot harder to qualify to be a homeowner in Seattle."

Fewer than 40 percent of Seattle firefighters now live in Seattle, many of them because they cannot afford it.

In 1980, the median value of a house in Seattle was about \$65,000. The entry-level firefighter qualified for a house valued at about \$75,000, some 15 percent more than needed to buy the "average" house. In 2006, the median home value in Seattle was about \$449,000. That year, the entry-level firefighter could qualify for a house valued at about \$228,000, some 95 percent less than needed to buy the "average" Seattle house.

To complicate matters even more for the firefighter, only two Seattle houses listed in the Multiple Listing Service for August of 2007 were priced at or below \$250,000. (For purposes of direct comparison between 1980 and 2006, home values are U.S. Census figures. Actual Seattle home sale prices as of August 2007 are much higher.)

The numbers — this escalating affordability gap in homeownership — track about the same for the police officer and the nurse. Good incomes, but much less purchasing power in the housing market than they had 25 years ago.

The long commute

Our first-responders, our health-care workers, our educators are forced to chase affordable housing often far from their jobs. They are often left with only the automobile alternative, and an hour or more commute over congested roads and freeways at \$3 a gallon for gas, certainly not good for them or for the warming of the planet. Some studies show that middle-income wage earners are paying 50 percent or more of their income for the combined costs of housing and transportation.

So the real cost of housing, even for people with good jobs, may be even higher for people working in Seattle but unable to live here. The further out they have to live — given the costs of transportation, the downtime of a long commute and the impact on families of a dawn-to-dark workday — they will be paying a transportation and quality-of-life penalty, what some refer to as the "time tax."

We have not really had a conversation in Seattle about how this new middle-income housing crisis is affecting our core values. That is, how are our kids growing up and our families coping? What does the continuing loss of the middle class mean not only for those families, but also for us, as a community, both in terms of our economic health and our social fabric? Does it matter if kids growing up in Seattle never live next door to a firefighter, or a police officer, or a teacher? What is a good neighborhood without the presence and the participation of the people who work hard for the city, yet cannot afford to live here with their children?

Seattle is now a very different city. It is younger and richer, but also poorer. We have, over the years, changed and broadened the definition of the Seattle family. Question is, are our families — both the old Ozzie and Harriett and the new Will and Grace — better

off? Are the neighborhoods they can no longer afford to live in better neighborhoods without them?

I think the conversation about our core values needs to start now. And it needs to start with housing our middle-income work force.

It needs to be a civil conversation. It needs to resist the harsh political tactics that pit the haves against the have-nots. We've already seen some of that. And, it is neither honest nor helpful

Seattle has a 30-year record of achievement in housing low-income people. And we did it with our own taxes when the federal government cut housing funds. There were roughly 8,000 subsidized units for very-low-income people in Seattle in 1980. There are 21,000 now. We stepped up for the low-income elderly and large families with one bond issue after another. We now do annual property-tax levies for low-income housing, we are in a war on homelessness, and we need to do a better job preserving the good, affordable housing we have.

We cannot let up on those responsibilities, and we won't.

This conversation needs to draw on the skills, experience and goodwill of the critical players: both the private and the nonprofit developer, those who know how to build and preserve housing; the neighborhood organizations that will work to preserve neighborhood character; the planners and the experts who for years now have designed high-quality places that embrace greater densities; and, the business and civic leaders who can get the marketplace to do the work the government cannot do in providing more and smarter housing choices for their employees and middle-income wage earners.

Here are some ideas that should be on the table:

- Reduce the cost of land by increasing the supply available to public and private housing developers through assembly and surplusing of publicly owned land;
- Work with and encourage city government to develop incentives that are effective, practical and workable, like a greatly expanded and usable multifamily property-tax exemption to stimulate the construction of affordable housing;
- Support nonprofit organizations that are capable of building truly mixed-use and mixed-income housing developments;
- Work with state and local government to find new funding sources, such as a growth-management infrastructure fund;
- Tie transportation investments and policies more closely to dense, mixed-use housing developments, including allowing greater housing densities along major transportation corridors. Loosen costly parking requirements in these corridors and around transit stations;
- Develop strategies and incentives, as other places have done, to encourage employers to put in place programs to help their employees have more choice in living closer to where they work.

A new Middle Income Housing Alliance, an advocacy campaign focused on Seattle, has outlined these and other broad ideas and supported them with a list of specific recommendations that will increase housing choices for our work force, and reduce the unacceptable demands on our environment created by long, congested commutes and further sprawl.

It seems to me that, after 30 years, our future as a healthy city still very much depends on maintaining the strength of our diversity, which means that middle-income families are able to live and work in good Seattle neighborhoods with good schools for their kids.

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