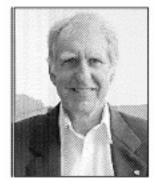
## Affordable Housing

## **Zoning Obstacles To** Affordable Housing

Part II In Series



By Harlan Green Financial Writer & Mortgage Banker

We promised in the last article to ffind some remedies for the serious lack of affordable housing

on the South Coast. Almost everyone agrees there is a problem, but not how to fix it. Because the problem has so many variables, everyone picks their poison, so to speak: a growing income disparity between the haves and have nots, high land costs, and excessive demand (i.e., demographics) for housing have been the main focus of studies. It is like the blind men and the elephant. The problem dwarfs our ability to see it as a whole.

However, the effects of zoning and land use planning have been least studied, and may have the biggest effect on housing costs. Harvard University's Institute of

Economic Research published a study of zoning impacts, entitled "The Impact of Zoning on Housing Affordability" (March 2002) by Edward Glaeser and Joseph Gyourko.

Its conclusion? Housing costs are highest where land use and zoning controls are most restrictive, no matter the price of land, its density level, construction costs, or income distribution. In fact, the study finds that "zoning authorities make new construction extremely costly. costs can take the form of classic impact fees or more Byzantine approval processes that slow construction and put up costly hurdles to construction.

The Harvard study found that above all, the largest cost factor was the time element in project approvals. Just doubling the time to issuance of permits from 3 to 6 months puts 15 percent more of a particular project in the "expensive" category (which they defined as 140 percent or more above actual construction cost.).

How much time and money is therefore wasted when it takes an average of 1 to 2 years for a permit to be issued on the South Coast?

We discussed much of this in last month's article. So what is being done about it? Pressure from affordable housing advocates as well as the escalation of housing prices to levels that have no socio-economic basis have induced professional planners and some governmental agencies even to find ways to alleviate both their workloads and the escalating cost of project approvals.

A great example right on our doorstep is work that the county has done on the new Isla Vista Bringing some Master Plan. order out of the planning chaos that is Isla Vista is a daunting challenge, needless to say. About 20,000 residents-13,000 are students-are crammed into a one-half square mile, or 320 acre area. By way of comparison, Goleta Old Town encompasses 600 acres, and has approximately 5,000 residents plus 5,000 workers who work in Old Town. And some have considered Old Town congested.

streamlines the process because

Down Town Plan proposes wider sidewalks for pedestrians and landscaped roundabouts to calm traffic

posed ways to streamline their planning process with what is called a Form Based Zoning Code. As stated in the code, "The primary objective of the Form Based Code is to ensure that new projects within Isla Vista adhere to the vision created by the community and the intent of the Master Plan." And the goal is to approve them in a timely manner. How? By not getting lost in too

Redevelopment District has pro-

many time and cost-consuming details. Specifying the look of a property to its neighbors and the community is given precedence over its use, for instance. Jamie Goldstein, the county's Deputy Director of Redevelopment, says 1.V.'s zoning code is really a mix of traditional zoning that tends to specify uses- such as retail, or apartment, or auto garage-with community concerns like the shape, appearance, and even location of the building on the

A traditional zoning code is restrictive-"it proscribes, or prohibits certain building and site designs and uses...But does not provide much design information about how the building should appear from the street, where parking areas or useable open spaces should be located, or how a pedestrian will enter the building, which are among the characteristics of new development that typically defines the streetscape and a community's distinctiveness," says the proposed zoning

Such an approach-the first time it has been tried anywhere in the county, according to Goldsteinprojects under 7,000 square feet that meet the Master Plan's design and development standards can actually bypass the Planning Commission. "It is the path to get quickest approvals," says Deputy Director Goldstein. In fact, almost all uses are allowed in the proposed Mixed Use, or MU, zoning designation for downtown I.V., including plant nurseries, a bus terminal, animal hospital; even cleaning and dyeing businesses.

The L.V. Master Plan demonstrates that streamlining planning and zoning regulations is possible with strong community support. The National Association of Realtors (NAR) has released a national survey that concluded 2 out of 3 Americans are so concerned about the cost of housing in their communities that they would be more likely to vote for a candidate who works to make housing more

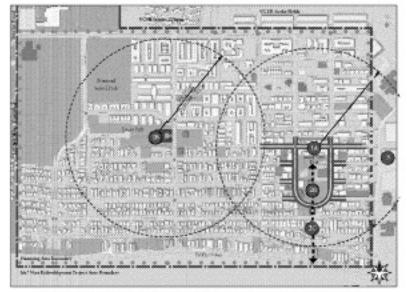
"Our survey found that, despite all of the other concerns America faces, affordable housing ranks as voters' third greatest concern, just behind health care and the economy," said NAR President Walt McDonald.

Maybe our politicians will pay heed those concerns. It is hard to imagine that Santa Barbara as we know it can be preserved, otherwise.

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I.V.'s Master Plan emphasizes visual look over specific uses



For several reasons that will become obvious, the I.V.