

www.washingtonpost.com

Homes for Everyone

By David S. Broder Sunday, August 7, 2005;

CARLSBAD, Calif. -- When 38-year-old Chris Uthe moved into the swanky resort community of La Costa this spring, it was a bigger deal for her than for many of her neighbors in their million-dollar homes. Uthe, who has multiple sclerosis, uses a wheelchair and is living on her disability benefits, was one of the first residents of La Costa Paloma, an affordable housing complex set right in the midst of one of America's plushest golf and tennis resorts.

"It's been an absolute life-saver for me," she told a visiting reporter. "I was living in senior citizen housing in San Diego -- a 14-story building with just two elevators. Now I'm surrounded by young people. I have my own patio, which gives me privacy but also allows me to visit with my neighbors, and the apartment I'm in has a lowered sink and a huge bathroom, big enough for me to turn my chair around."

La Costa Paloma is a handsome, 180-unit complex of two- and three-story stucco structures, whose exterior design and architecture mirror nearby private homes. It was built by two nonprofits, San Diego-based Community HousingWorks and Mercy Housing, a national organization, on land donated by the commercial developer in fulfillment of the Carlsbad requirement for inclusionary housing.

That ordinance, passed unanimously by the Republican-dominated city council in 1993 and enforced with minimal controversy for a dozen years, requires developers of new homes to include 15 percent below-market units in every new project.

Deborah Fountain, head of the housing and redevelopment department for this city of 95,000, said the ordinance has produced 1,500 units in a dozen sites. It offers a model solution for a growing national problem, the shortage of affordable housing close to the jobs people hold.

By requiring the affordable housing to be built on the same timetable as the market-price homes, Carlsbad has largely avoided outbreaks of NIMBYism, of older residents objecting to lower-income families moving in. There was a protest from neighbors of La Costa Paloma, Fountain said, but the threat of a lawsuit disappeared after meetings convinced homeowners that parking would be adequate and the architecture in keeping with the surrounding neighborhoods. "Facts overcome fears," she said.

Fountain credits much of the success of this and other affordable-housing projects to the skills of the nonprofits that arrange the financing and manage the units. "They are very strict" about banning trash and graffiti and other blemishes, she said, "often more than the managers of the market-rate projects."

In this case, Community HousingWorks and Mercy Housing tapped a variety of sources for the \$23 million project. Morrow Development, which built the surrounding homes, contributed the land, the city of Carlsbad put in \$2 million from its housing fund, and loans came from Citibank, Fannie Mae and other sources.

That makes it possible to rent the units, ranging from one bedroom to four, for \$600 to \$1,100 a month, well below the \$1,500-to-\$2,000 range for the typical two-bedroom in Carlsbad.

Sue Reynolds, executive director of Community HousingWorks, said that more than 2,000 people applied for the 180 units and that many of those who were in the first wave of new residents in June "had tears in their eyes when they walked into their brand-new homes."

Because both parents work in so many of the households, an after-school program opened immediately in the newly built community room, equipped with computer terminals for the youngsters.

While Carlsbad was a pioneer in requiring that developers ensure that a portion of the new units be affordable, Reynolds and Fountain both said that economic forces are bringing other communities to the same policy.

"Our employers want affordable housing for their workers," Fountain said. "We did a survey and found that 70 percent of the people who work in Carlsbad live somewhere else. That means they are spending the money they earn here somewhere else."

Reynolds noted that the shortage of affordable housing has become a barrier to economic development in much of the San Diego area, as elsewhere in the country. "All the people in service jobs would like to live close to their work," she said, "but instead, they are forced onto the highways, adding to the congestion."

A survey last month by the San Diego Association of Governments -- a regional body -- found that traffic and housing costs rank as the two biggest problems for residents, with more than half the respondents saying they might leave the area because housing is unaffordable.

Inclusionary housing requirements cannot solve the whole problem. But Carlsbad leaders are convinced that the policy makes sense. And Chris Uthe is very glad it exists.

davidbroder@washpost.com

© 2005 The Washington Post Company

www.washingtonpost.com/