
A LOCATIONAL ANALYSIS OF LOW INCOME HOUSING IN SEATTLE AND KING COUNTY

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Racial criteria in locational strategies for low income public housing have been the central issue in recent court cases in Lansing, Michigan¹ and Chicago, Illinois.² These decisions have called for a strategy of dispersal and integration, echoing those critics of housing policy who have tended toward the same viewpoint,³ while at the same time disagreeing implicitly with the ghetto enrichment strategy which is contained in programs like Model Cities. Very little empirical work has been done, however, on the influence of publicly-assisted housing programs on racial dispersion.

This article will analyze the racial locational strategies which are either explicit or implicit in government-assisted housing programs in Seattle and King County, Washington. A focus on programs with

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1. *Ranjel v. City of Lansing*, 293 F. Supp. 301 (S.D.N.Y. 1969).
2. *Gautreaux v. Chicago Housing Authority*, 296 F. Supp. 907 (N.D. Ill. 1969).
3. Marcuse, *Integration and the Planner*, 35 J. AM. INST. PLANNERS, (1969); and Downs, *Alternative Futures for the American Ghetto*, 4 DAEDALUS 1331 (1968).

a governmental framework is justified by two salient facts about Negro demand for housing accommodation:

1. A minimum of one Black family out of four is eligible for government-assisted housing, so that governmental programs are a critical factor in meeting this noneffective Black demand.⁴
2. Given the importance of governmentally-assisted housing in meeting Black housing needs,⁵ the racial policies adopted by governmental housing agencies can be expected to play a critical role in the development of a comprehensive housing strategy for Blacks.

Attention to the racial problem in housing location policies is all the more urgent in view of recent studies that indicate that racial segregation in cities may be increasing rather than decreasing,⁶ and that the Black population in many large cities doubled in the decade between 1950 and 1960.⁷ Seattle has a much smaller Black population than eastern and midwestern cities of the same size, and for this reason has more options open in choosing a locational policy for its Black population. Nevertheless, although Blacks constitute only seven per cent of Seattle's estimated 1970 population, Black population within the City of Seattle rose over 60 per cent from 29,900 in 1960 to an estimated 43,000 in 1970.⁸ Black population in King County is negligible.

The study area in which locational strategies for low income housing are to be examined is the western half of King County, Washington which includes the City of Seattle. The eastern boundary of the study area coincides with the edge of the urbanized area as defined by the Puget Sound Regional Planning Council. The northern and southern boundaries are the jurisdictional limit of the King County Housing Authority. Thus, locational strategies are partially limited by political boundaries which may or may not reflect locational needs and preferences.

4. THE PRESIDENT'S COMMITTEE ON URBAN HOUSING, A DECENT HOME 40 (Dec. 11, 1968).

5. *Gautreaux v. Chicago Housing Authority*, 296 F. Supp. 907 (N.D. Ill. 1969).

6. 1968 REPORT OF THE NATIONAL ADVISORY COMMISSION ON CIVIL DISORDERS 243, 391 (1968).

7. *Id.* at 246.

8. J. Peters & P. Grodt, *Alternative Strategies for Housing and Geographic Distribution of Negroes in the Seattle Metropolitan Area*, Mar., 1969 (unpublished paper prepared for Urban Planning 542, Dep't of Urban Planning, Univ. of Wash.).

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The following is a list of the major institutions involved, the programs they administer, and the areas they operate in:

<i>Institutions and Programs</i>	<i>Jurisdictional Areas</i>
1. Seattle Housing Authority	City of Seattle
a. Public Housing	
b. Turnkey	
c. Section 23, Leased Housing	
2. King County Housing Authority	King County
a. Public Housing	(excluding Seattle)
b. Turnkey	
c. Section 23, Leased Housing	
3. Federal Housing Administration	Seattle and King County
a. 221 (d) (3) Below Market Interest Rate (BMIR)	
b. Rent Supplement	
c. 221 (h) —Rehabilitation Subsidy	
d. Cost-Effective Home Ownership and Improved Contemporary Environment (CHOICE)	
e. 236—Federal Interest Subsidy	

The variety of institutions with different programs and jurisdictions clearly inhibits the development of an all-encompassing strategy for the Seattle-King County area. Therefore, this analysis will proceed agency by agency, with emphasis on the number and type of projects located in predominantly Black areas. Geographic concentrations of new and old low income housing will also be noted. If locational patterns are established, conclusions will be drawn as to whether the agencies involved are continuing or changing these patterns.

SEATTLE HOUSING AUTHORITY (SHA)—(See Map 1)

This agency has expressed a policy of integrated dispersal throughout Seattle through the use of small projects with a maximum of 100 to 150 units per project.

Public Housing—This program, initiated in 1937, was the first significant federal action to create low income housing. The projects are developed, owned and managed by local governmental bodies and intended for multi-family use. A combination of local and federal subsidies permits a significant lowering of rents.

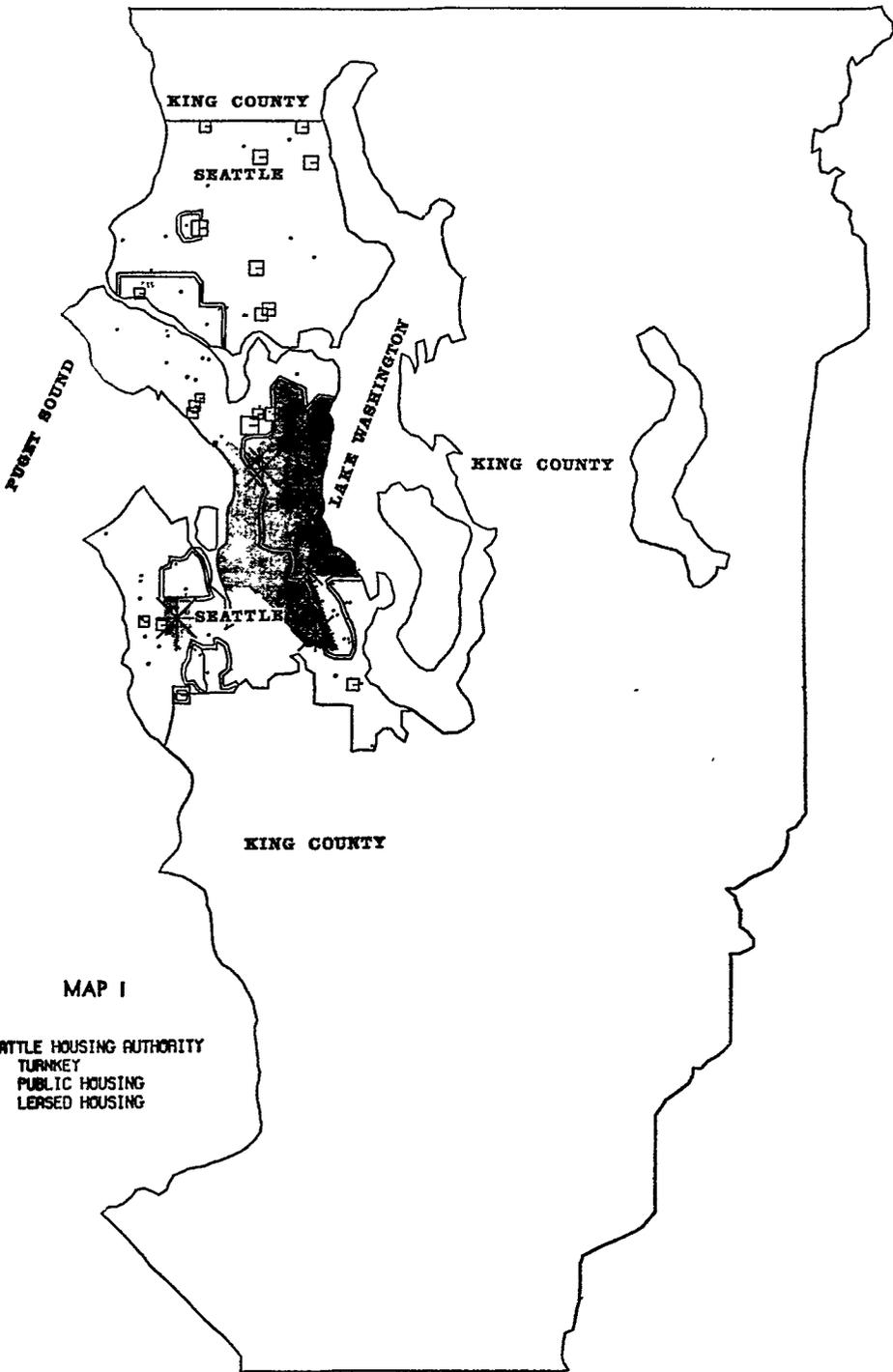
Conventional public housing projects in Seattle each have from 700 to 1,100 families and were built in the early 1940's. At that time the areas surrounding the projects were neither substandard nor predominantly Black. However, three of the five Seattle projects are now located in neighborhoods designated substandard by the Seattle urban renewal agency;⁹ the remaining two are located in close proximity to substandard neighborhoods. All the projects have presently at least 25 per cent of their units occupied by Blacks, and are located in areas where 98.5 per cent of Seattle's Black population lives. The large sites, although racially mixed, antedate SHA's policy of integrated dispersal on small sites. Studies are under way to determine if these public housing projects can be dismantled in order to implement the present policy.¹⁰

Turnkey—The Turnkey program, started in January of 1966, is designed to increase the involvement of private capital and expertise in the development of public low income housing. Under the procedures of this program, the public housing authority enters into a commitment to purchase a housing project from a private developer. As a condition for purchase, the structure has to conform to standards set forth by the public housing authority. In addition, the Seattle Housing Authority has indicated certain areas to prospective developers where it prefers projects to be built.

The Turnkey projects under SHA are located outside substandard neighborhoods. The sites are located as the policy dictates; they are dispersed clusters in different residential areas. All of the projects up to now have been for the elderly, and within each of these projects SHA has attempted to have at least 11 per cent of the units occupied

9. Residential Blight Scoring System, 1963.

10. Interview with Louis Michaelson of the Seattle Housing Authority, Jan., Mar., 1969.



SHADED AREA: 95.5% OF SEATTLE'S BLACKS

KEY: SUBSTANDARD NEIGHBORHOODS =====

PROJECT SCALE: 1 INCH = 3200 UNITS

This map was reduced from a larger map. Various dots on it represent leased housing sites.

by Blacks. Even this modest objective is unfulfilled because of the difficulty in attracting Black elderly away from their extended family relationships into projects outside predominantly Black areas.¹¹ Thus the elderly units in Turnkey projects are occupied predominantly by whites, which makes them more acceptable to the white middle and lower middle class neighborhoods in which they are located.

Section 23—Leased Housing—Public housing authorities are empowered to lease privately owned housing to accommodate families eligible for public housing. The federal government contributes the difference between the market rental and the rental paid by the tenant, who is selected by the housing authority.

In Seattle, about 75 per cent of the leased housing sites have been located in substandard neighborhoods, and 38 percent of the units are occupied by Blacks.¹² The sites themselves are scattered and not clustered in small areas. The reasons for locating these units within substandard neighborhoods are:

1. There is a greater availability of rental housing.
2. The average rent here is lower than the rent for housing of comparable quality outside those areas.
3. Funds for this program are limited and more housing can be provided in the substandard neighborhoods than elsewhere.
4. It is a response to pressure from Blacks who favor a strategy of enrichment, enrichment meaning an effort to upgrade the level of support to housing, education, welfare and other programs, in order to improve the quality of life *within* economically and socially depressed areas.

SUMMARY OF SEATTLE HOUSING AUTHORITY'S PRACTICES

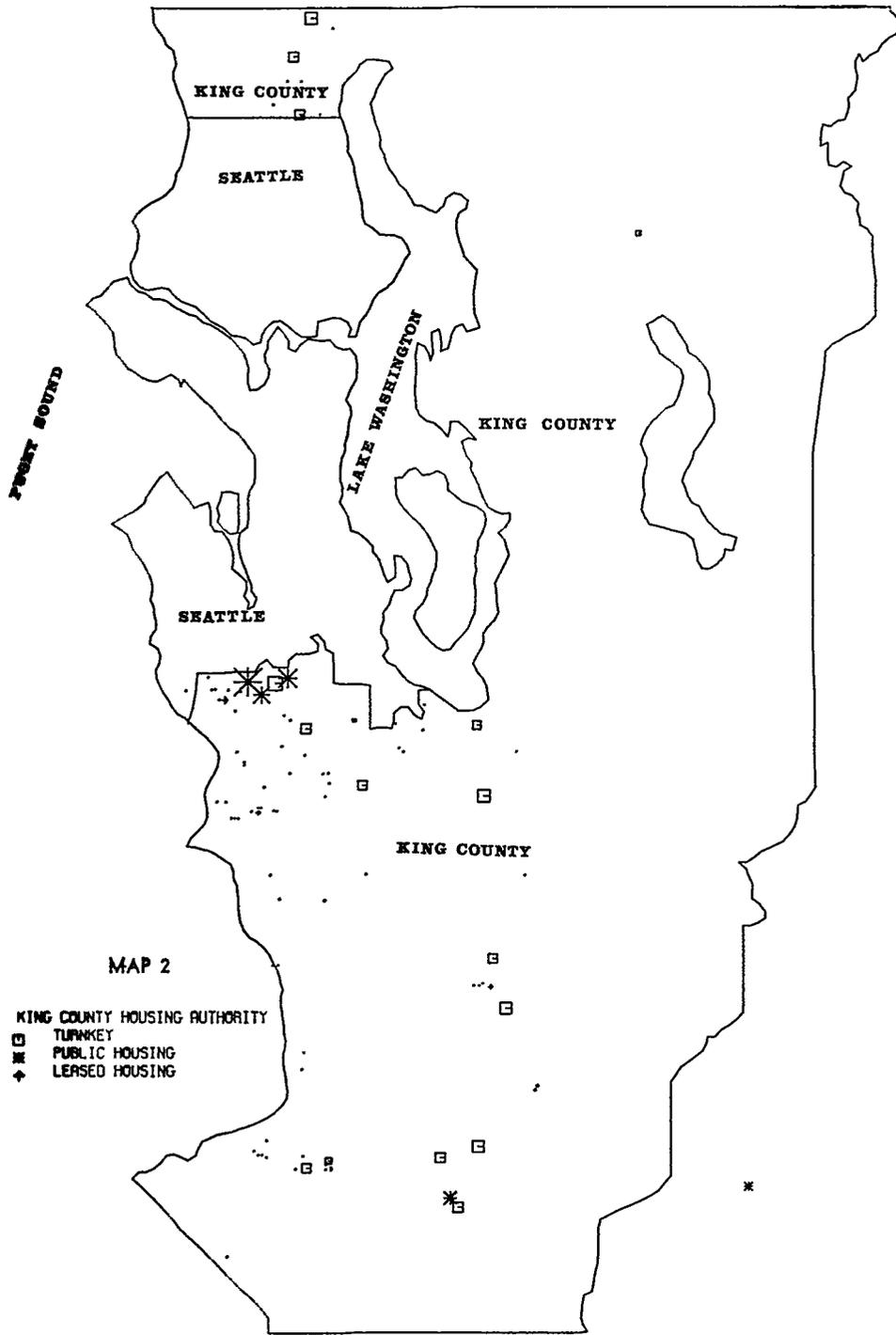
SHA's new programs appear to follow a dispersal policy. This policy is aggressively pursued and has resulted in many projects throughout the city. However, this choice of location, especially in Turnkey, the largest new program, is limited predominantly to the white elderly. As a result the objective of racial mixing in the out-lying projects has not been achieved.

KING COUNTY HOUSING AUTHORITY (KCHA) — (See Map 2)

This Public Housing Authority administers the same three programs as SHA: Public Housing, Turnkey and Section 23—Leased Hous-

11. Interview with Mrs. Doris Eason of the Seattle Housing Authority, July, 1969.

12. Michaelson interview, *supra*, note 10.



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ing. The Turnkey program and Section 23 have only been in existence for two years, while conventional public housing projects were built in the early 1940's. There is a policy of small dispersed sites with attempts to achieve racial mixing in the projects.¹³

Public Housing—Due to project size (250-600 units), this program has suffered from the same disadvantages as Seattle's conventional public housing projects. Three of the five projects are located close to the Seattle boundary, just south of two substandard neighborhoods. The remaining two projects are widely separated in south King County. The pattern of site location also reflects a previous policy of large public housing projects close to older employment centers. In particular, the project size is in opposition to the agency's present policy of small projects.

Turnkey—The Turnkey program involves the largest number of newly constructed units; project size varies from 50 to 150 units. The locational criteria for Turnkey projects are based on elements such as proximity to public transportation, shopping areas, employment centers, and accessibility to the road network. These are criteria which are axiomatic to good site location. However, racial considerations as a policy are limited. An attempt to promote racial mixing has yielded little result despite KCHA's ads in neighborhood and major newspapers, and its contact with all local agencies involved with the black population. There are only 14 black families living within all the Turnkey units of the KCHA.

The locational pattern is one of dispersal throughout King County in clusters of two or three sites, with only one exception. The locations are usually concentrated in developed areas. Like the Seattle Housing Authority's projects, they are intended mainly for the elderly, avoiding the opposition commonly associated with government-assisted low income family housing.

Section 23—Leased Housing—This program presently constitutes the best example of dispersed site locations. The majority of the projects are located south of Seattle with some concentration around other established urban centers. Because most areas are presently being developed, economic stratification of low income groups has not yet

13. Interview with Harold Y. Hopkins, Executive Director of KCHA, Mar., 1969, and Patrick O'Hara, Leased Housing Section, Mar. 1969.

CITIZEN PARTICIPATION COMES OF AGE

crystalized. Furthermore, deterioration due to the age of structures does not exist on the scale exhibited in Seattle, hence project sites do not experience the evident disadvantages of site locations as to Seattle.

SUMMARY OF KING COUNTY HOUSING AUTHORITY PRACTICES

Low income housing programs of KCHA have achieved a measure of dispersal, in part as a result of the continuing process of urbanization. Neighborhoods do not exhibit substandard characteristics except immediately south of Seattle.

Dispersal as a policy is more easily achieved by KCHA because of the dispersed pattern of existing population. In addition, lower land costs outside Seattle allow for a greater range of site choice, with the exception of the area east of Lake Washington. Here, demand by middle and high income groups has raised land values, thus limiting the sites available to low income housing developers. Enrichment as a policy is rather elusive because economic and racial segregation to the degree experienced in Seattle has not taken place in King County.

On the basis of the information presented, the expressed policy of dispersal with the exception of conventional public housing has been implemented. However, the policy of KCHA must be judged as being of marginal value in alleviating racial segregation within King County.

FEDERAL HOUSING ADMINISTRATION (FHA) (See Map 3)

FHA's policy favors a racial and economic mixture, with a preference for small projects, i.e., 50 to 150 units. No explicit locational strategy exists and sites are usually selected on an individual basis.¹⁴ Since all the FHA programs for low income housing have been in existence less than two years, the present locational patterns are an up-to-date indicator of FHA strategy.

221 (d) (3)—Below Market Interest Rate (BMIR)—This program, started in 1961, allows non-profit as well as profit making organizations to receive a project loan from the federal government at a below-market interest rate. FHA, which administers the program, keeps profits down to a reasonable level by requiring cost certification and by controlling rent levels and the distribution of profits.

14. This data was obtained from interviewing the following Federal Housing Authority personnel in Seattle: Marshall Major, Assistant Director (Jan., 1969); Lyn Stowell, Multi-Family Housing Section, Jan., Feb., Mar., June 1969; and Bill Wood, Property Management Section, Feb., 1969.

Most of these projects are located within the Black areas and sub-standard neighborhoods of Seattle. The fact that the projects normally contain approximately 70 units is indicative of a trend away from large, concentrated public housing projects. The location of these projects in deteriorating neighborhoods is an example of the difference between the implementation policy of FHA and SHA. Location rests more on the approval of sites proposed by the developers and a judgment as to whether the individual site characteristics are acceptable, rather than on a method of setting priorities based on social and racial criteria.

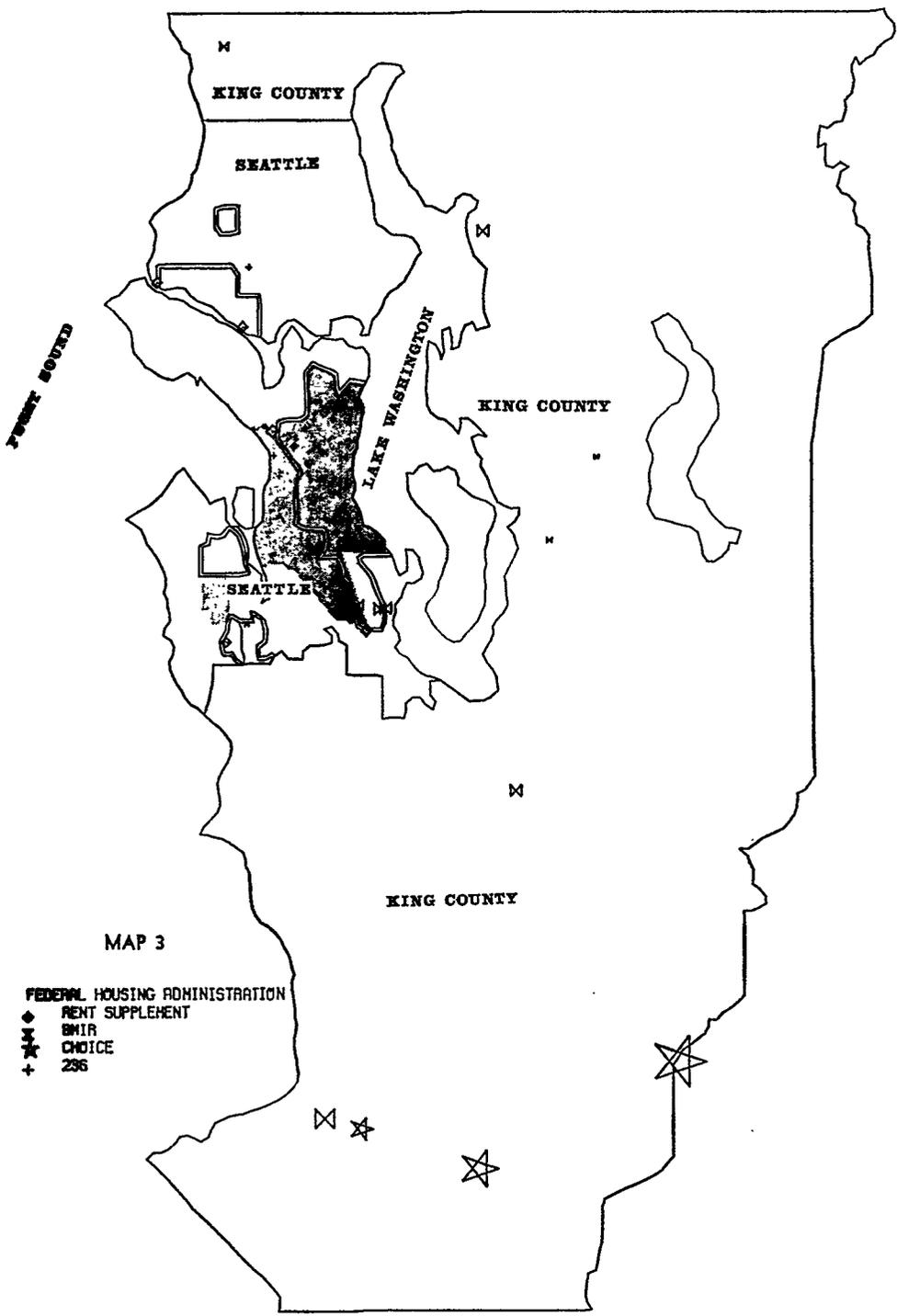
The irony of the BMIR projects is that they cater to the highest income levels of those eligible for low income housing. These people may aspire to or exhibit a middle class life style which could have eased their acceptance in standard neighborhoods. This policy of concentration within low income areas demonstrates that social criteria have not been fully considered in the locational decisions for BMIR projects.

Rent Supplement—Under this program the tenant family pays 25 per cent of its income toward the rent and the federal government pays directly to the landlord the difference between the market rent level and the tenant's rent payment.

Eighty per cent of rent supplement projects are located in sub-standard neighborhoods which largely overlap with the areas of concentrated Black population. The remaining portion is in close proximity to those neighborhoods. This locational pattern indicates a strategy of maintaining racially and economically stratified areas, either accidentally or intentionally. The pattern is not a result of any long-range urban development and building trend because all the projects have been constructed in the last 18 months.

The high demand for elderly housing has also influenced FHA priorities in that 97 per cent of their units are designed for elderly tenants. All the family units under this program are located within black areas. In order not to duplicate the mistakes made by large public housing projects in the past, smaller projects are favored.

FHA is concerned with supplying as much low income housing as quickly as possible and has left locational decisions largely up to developers. This is an open-ended decision-making process in which FHA determines the eligibility of applicants and the building standards, while private developers control location through the workings of the real estate market. All new construction has to contend with



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land cost which makes up to 20 to 30 per cent of total development costs.¹⁵ This may be a deciding factor, for a developer will find sites at lower cost in substandard neighborhoods. The result is "enrichment" of substandard Black areas by providing new housing there. Economic stratification occurs simultaneously, because low income housing is located in existing low income areas.

221 (h) Rehabilitation Subsidy—Projects under 221 (h) must be sponsored by non-profit organizations, who acquire and rehabilitate single family units. The units must be sold to families whose incomes do not exceed stated limits. The subsidy occurs in the form of a low-interest, 25-year mortgage purchased by FNMA.

FHA acts as the administering agency for 221 (h). Operation Equality, a non-profit corporation and a branch of the Seattle Urban League, acts as the largest non-profit sponsor of 221 (h) units within the Seattle-King County area. Operation Equality is not bound by jurisdictional limits as are KCHA and SHA. Its policy has been to promote racial mixing as much as possible through experimentation with new programs as well as by offering new concepts and combinations for existing ones.

In line with its policy of racial mixing, the sites are totally dispersed throughout the study area. The total commitment to racial mixing can be found in the location of several white families in the predominantly Black central area, while Black families are placed outside the central area. Thus Operation Equality, through site dispersal, under a determined and forceful policy, has achieved its expressed goals.

CHOICE (Cost-Effective Home Ownership and Improved Contemporary Environment)—This program is insured by FHA under regular mortgage programs. The objectives of this program are economic land development offering an attractive environment and simplification of construction techniques without reducing quality. The program consists mainly of pilot projects; attempts to cut through red tape through a unique three-way partnership of housing developers and the local and federal governments.¹⁶

15. G. Duiker, *Institutional Obstacles to the Location and Provision of Low Income Housing*, (unpublished thesis at the University of Washington, Department of Urban Planning).

16. UNITED STATES DEPT. OF HOUSING AND URBAN DEV., *CHOICE INTERIM DATA*, (June, 1969).

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The locations of these projects are widely scattered and situated in suburban areas, thereby setting a new trend for low cost housing. The projects resemble normal residential subdivisions, because they are large, have several hundred single-family dwellings, and are all without eligibility requirements. However, instead of low income families, the pilot projects have attracted mainly lower-middle and middle-class families. The latter can appreciate the reduced value of these homes and are not inhibited by the travel expenses which prevent the low income families from locating far away from employment centers.

There was a large amount of resistance to these projects at zoning hearings. The surrounding residents foresaw a diminution of property values and encroachment by an undesirable element. The determination and personal conviction of the regional FHA head administrator helped to overcome this opposition. At present, after completion of these pilot projects, resistance to them has increased to the point that opponents claim that no other CHOICE projects will be built in their communities.¹⁷

In terms of locational strategies for racial mixing, CHOICE projects, although large, have been able to attract only a handful of Black families. The distance between the projects and traditional employment centers has been cited as the main reason for failing to attract low income families, especially Blacks. As a consequence, these projects tend to develop into economically, socially and racially homogeneous communities.¹⁸

236—Federal Interest Subsidy—This program is intended to replace 221 (d) (3)—BMIR. The federal payment is limited however, to an amount which “lowers the rent to the level which would be achieved had the project been financed with a 1% mortgage.”¹⁹ Because the subsidies are not as large as under Rent Supplement, 236—BMIR will serve moderate-income families.

The program was created by the 1968 Housing Act and to date only four projects have been proposed. Therefore, there can be no definite conclusion on their locational pattern. The projects in question have

17. Further Resistance Seen Towards CHOICE Projects, Seattle Post-Intelligencer, Mar. 28, 1969 at 17.

18. Interviews with Dave Guren, Housing Specialist, Operation Equality, Feb., 1969; Dudley and Ecknes, Architects for many low income housing projects, Jan., 1969; and Don Glad, Developer for Turnkey Projects, Feb. 1969.

19. THE PRESIDENT'S COMM. ON URBAN HOUSING, A DECENT HOME, *supra*, note 4 at 65.

been located outside substandard neighborhoods, but two are in close proximity to these areas. The average size of the projects does not exceed 80 units. Hence, if taken into the larger context of FHA policy, 236 appears to be implementing a modified dispersal pattern.

SUMMARY OF FEDERAL HOUSING ADMINISTRATION PRACTICES

The overall effect of FHA's reliance on developer's economic interests has fostered an implicit enrichment policy within the Seattle central area. The number and size of projects in Seattle, located clearly outside substandard neighborhoods, is minimal. Therefore, the dispersal integration policy is at the present time negligible,²⁰ except for those units sponsored by Operation Equality.

The BMIR, Rent Supplement and 236 programs are concentrated in Seattle; CHOICE projects on the other hand are suburban and were designed to attract lower class families out of the Seattle core. CHOICE projects have not been successful in creating racially mixed housing but have developed into a series of subdivision projects which to a large degree are socially and racially homogeneous. Some of the reasons are:

1. Lack of adequate low cost public transportation.
2. Poor location of sites in respect to jobs.
3. Failure to transport necessary cultural variables which reproduce the perception of a viable neighborhood for Blacks.

FHA's failure to promote racial mixing may be due to the open-ended nature of its policy. Developers often make site location decisions based solely on land costs, of necessity avoiding the middle-class urban areas in Seattle along with the more established middle-class areas in the suburbs.

SUMMARY OF AGENCY PRACTICES (See Map 4)

If one examines a conglomerate picture of all the government-assisted low income housing, a locational pattern with strong concentrations in south and central Seattle can be observed, dominated by the larger public housing projects of SHA and KCHA. The Turnkey projects administered by SHA are built predominantly for the white elderly, who are not as great a political liability as Blacks when housed in a dispersed pattern. The same program under KCHA has

20. SHA has taken into account FHA failure to locate low income housing in the northern portion of Seattle and has reacted accordingly.

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also catered to the elderly and failed to attract Blacks in significant numbers.

Unlike SHA, multi-family housing programs administered by FHA (BMIR and Rent Supplement) are concentrated within central areas of Seattle. The age of the neighborhoods and their condition appear to have been and still are instrumental in the location of sites. Low income housing projects have been and are being located in sub-standard neighborhoods. Only 221 (h), the program with Operation Equality as the main sponsor, has deviated from this pattern; it is still too early to draw conclusions about the locational pattern of FHA's 236 program. The CHOICE projects have failed to attract enough low income families to consider them low income housing projects.

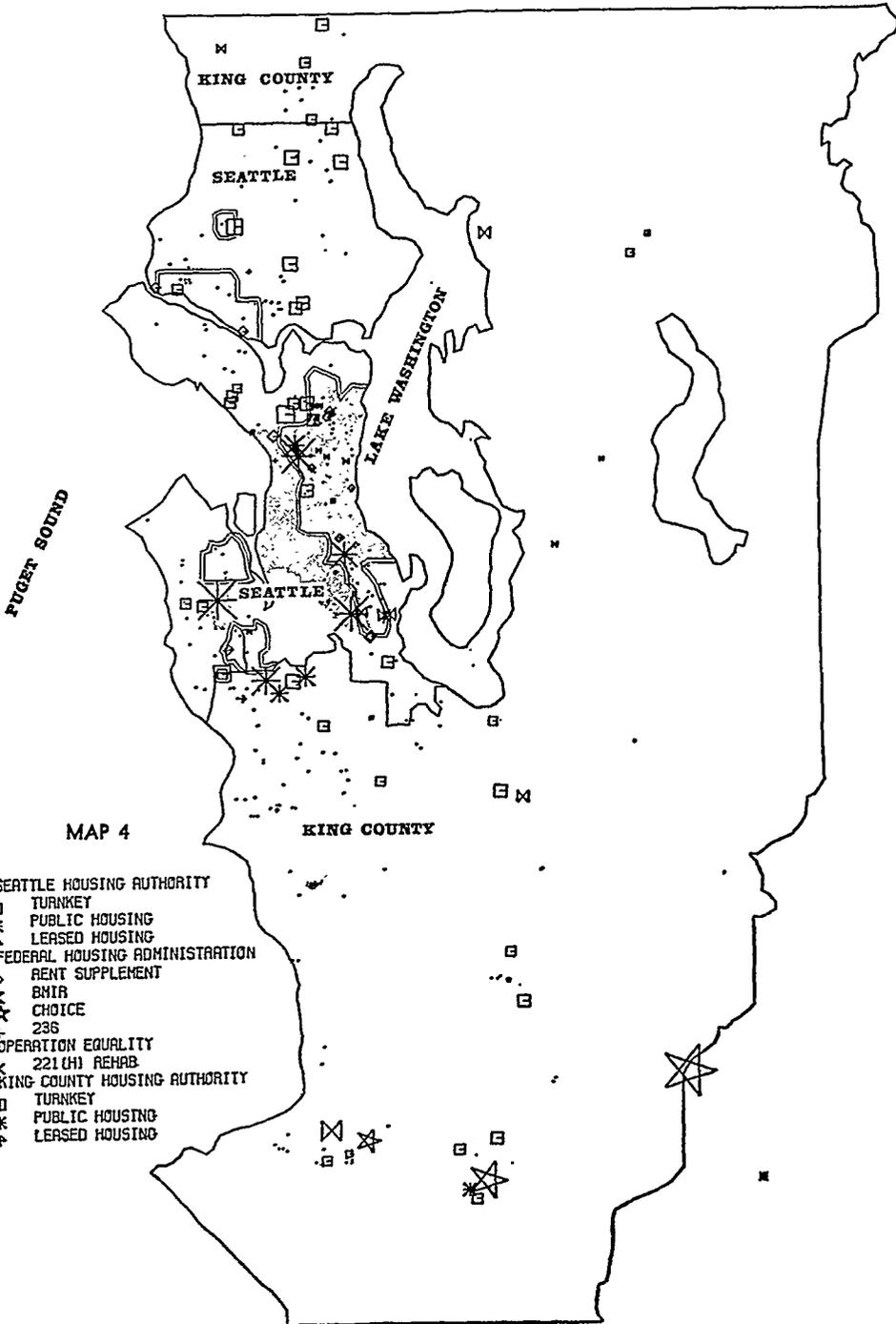
The authors feel that SHA has adhered most closely to its stated policy. The FHA office, on the other hand, has not adhered to any stated locational policy, but rather has polarized its projects in the central and outlying areas.²¹

CONCLUSION

The findings of this study carry important consequences for racial policies in the location of government-assisted housing. For one thing, an examination of locational policies in the Seattle area does not reveal a pattern so clearly discriminatory that it could lead a court to a finding, as in the Chicago case, that the housing authority intended to discriminate against Blacks in the location of its projects. Instead, both housing authorities in the Seattle area have been pursuing dispersal policies, but with varying degrees of success. In some instances, however, concentration of units may well have reinforced rather than hindered the achievement of housing improvement goals contemplated by the program. Thus the location of leased public housing in sub-standard areas may have lowered subsidy costs and increased the number of units made available. In other instances, as with the elderly housing, integration has been hampered by Black resistance to change in environment.

Most interesting are the findings concerning the FHA programs. While FHA has not adopted a stated policy on racial location, its

21. The authors are aware that FHA's "inadvertent" concentration in the central area, and SHA's additional allocation of 500 family units to this area may be the forerunner of a new political strategy based on concentration.



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decisions have had a racial effect and its projects have polarized either to central or to outlying areas. Reliance on developer selection of project sites tends to delegate some of the responsibility for site location to the private sector, which may be driven to the suburbs by the higher land and acquisition costs in more central areas. In this instance, cost considerations may favor a dispersal strategy. Clearly, the problems of optimizing the distribution of Blacks within a metropolitan area are more difficult of solution than might have been expected. A close balancing of interest is required which public agencies, under severe pressures and with high visibility, may find difficult to carry out.

