

How to increase access to affordable housing in Washington state

by Mark Harmsworth Washington Policy Center February 2023





POLICY BRIEF

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Key Findings

- 1. The Growth Management Act is driving poor regional planning policy driving up the cost of housing, transportation and goods and services.
- 2. Building Permitting is slow and expensive.
- 3. Banning the use of Natural Gas will drive up the cost new construction and remodels.
- 4. Restrictions on background checks are driving the cost of rent.
- 5. Where passed, rent control drives up the cost of rent.
- 6. Municipal and State regulations drive up housing rental costs.
- 7. Indirect government action increasing the cost of housing

How to increase access to affordable housing in Washington state

By Mark Harmsworth, Director, Center for Small Business

February 2023

The cost of housing in Washington is significantly higher than in other areas in the United States due to Washington's complex and expensive housing regulations and zoning requirements, which add on average \$144,000 to the cost to construct a new, median-priced home.

Introduction

It seems every day we hear state officials and politicians talking about the need for affordable housing, both for purchase and for rent in Washington state. Yet the laws and rules imposed by these same officials often have the opposite effect by artificially driving up the cost of housing.

Public policy – state and local laws, permitting, building restrictions and regulations – add on average \$144,000 to the cost to construct a new, median priced home.

Until 1990, much of the permitting and zoning in Washington communities was set by regional authorities, who were able to respond quickly and flexibly to local housing needs.

After 1990 state lawmakers moved to centralize permitting and zoning requirements at the state level with the passage of the Growth Management Act (GMA). The result was to wipe out much of the local response to housing needs as communities were forced to follow the state-imposed policy framework. For that reason much of the increase in housing costs can be directly attributed to the passage of the Growth Management Act.

This study reviews those state-imposed cost-drivers, identifies decisions that have imposed the highest costs, and recommends several key reforms by which the legislature and governing bodies can act to reduce the cost of housing for all Washingtonians.

The Growth Management Act drives up costs

Passage of the Growth Management Act was driven by the perceived concerns about the effects of both population and economic growth on the environment. The Act was based on a philosophy of preventing affordable new housing from being built in open spaces outside existing built-up areas.

The primary goal was to promote density in existing cities and towns. The majority of lawmakers and Governor Booth Gardner, who signed the bill, gave little consideration to how it would drive up the cost of housing.

New building growth, which usually occurs on the urban periphery, has laid the political foundation for a continuing movement to restrict and further control the pace and pattern of land development. Many Growth Management Act advocates argued that state and local land-use planning should actively shape the built environment for local citizens through zoning and various forms of centralized social control. This type of control, invariably, increases the cost of housing.

GMA advocates and the lawmakers who voted for it knew it would drive up home prices, but they believed that "preserving open spaces" was more important. The high home prices Washingtonians see today are part of that legacy.

The cost of "Smart Growth"

"Smart Growth" has emerged as the catchall phrase for a wide range of growth management initiatives, including the GMA. Most planning reforms call for a significant expansion of government oversight in the land-development process. This oversight often takes one of two not necessarily mutually exclusive forms: 1) direct citizen participation, through grass-roots activism and the use of initiatives and referenda in local land-use policy, and; 2) top-down planning using goals and objectives established at the state level and administered bureaucratically.

Most of these growth-management initiatives are aimed specifically at restricting new development and affordable homes, amplifying the claim of almost a century of zoning to put development in the so-called "right" place at the "right" time.

Oregon was the first geographically diverse state to implement a state-directed system. The core features of this policy was adapted by other states, including Washington. After passing its growth-management act in 1973, urban-growth boundaries and comprehensive land-use plans were established in all of Oregon's cities and counties. Portland's regional growth boundary was established in 1979, and all Oregon cities and jurisdictions had growth boundaries in place by 1986.

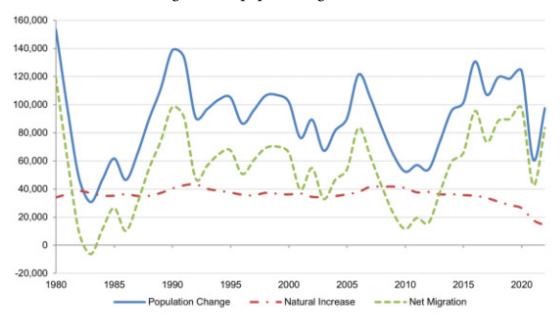
As noted, Washington passed a similar growth-management law in 1990. Rather than taking the top-down approach that was a signature feature of the Oregon model, legislators in Washington adopted a more locally-driven strategy. As a first step, the state would forecast population growth statewide and allocate the forecasted growth to specific counties.

Counties and city officials would determine how projected growth would be accommodated by adopting comprehensive plans within state goals and then implement the plans through detailed subdivision and zoning regulations. Washington's law gave rural counties more flexibility. Rather than mandating growth management for all counties, rural counties could choose not to participate under certain slow-growth conditions.

Despite this claimed deference to local planning, the statewide planning process incorporated a number of features that would, on balance, negatively impact local housing markets and sharply boost housing prices.

Washington, like most states that engaged in statewide planning experiments, experienced significant population growth during the last half of the twentieth century. The state's population more than doubled from almost 2.4 million in 1950 to over 4.9 million in 1990, with most of this growth occurring in the Seattle metropolitan area. Washington's current population is estimated at 7,865,000 people.

Washington state population growth since 1980



Source: Office of Financial Management, June 29, 2022.2

Population growth increased at about the same rate each decade, fueling a boom in housing construction and land development. As more and more land was urbanized and traffic congestion increased, policymakers called for more stringent growth controls on urban development. Fueled in part by what many thought was Oregon's successful experience with statewide growth management in the 1970s and 1980s, public support for growth management increased substantially in the late 1980s, laying a foundation for the comprehensive law passed in 1990.

In addition to the GMA, the state had adopted the Shorelines Management Act in 1971 and the Washington State Environmental Policy Act (SEPA) the same year. Both laws were intended to promote natural-resource management and environmental quality, following a nationwide trend of using environmental laws to pave the way for planning reform.

Washington's statewide planning goals

The Growth Management Act incorporates 14 planning goals that are supposed to guide the development and the adoption of local plans and development regulations. These are:

- 1. Encourage development in urban areas where adequate public facilities and services exist or can be provided in an efficient manner;
- 2. Reduce urban sprawl;

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3. Encourage efficient multimodal transportation systems coordinated with local comprehensive plans;

- 4. Encourage the availability of affordable housing to all income levels and promote a variety of residential densities and housing types;
- 5. Encourage economic development consistent with adopted comprehensive plans;
- 6. Protect private property rights;
- 7. Process development permits in a timely, fair, and predictable manner;
- 8. Maintain and enhance natural resource-based industries and encourage the conservation of productive forest and agricultural lands;
- 9. Encourage the retention of open space and the development of recreational opportunities;
- 10. Protect the environment and enhance the state's high quality of life;
- 11. Encourage citizen participation in the planning process;
- 12. Ensure that public facilities and services necessary to support development shall be adequate at the time of development;
- 13. Encourage historic preservation;
- 14. Ensure consistency with the provisions of the Shoreline Management Act of 1971.

Clearly not all of these policy goals can be met, and some of them even work against each other. The goals create trade-offs, and in practice policymakers must sacrifice some goals in other to achieve others. One of the primary policy goals that has been neglected over the last 30 years is "Encourage the availability of affordable housing."

Growth Management rules add as much as 24 percent to housing prices

The results of the empirical analysis suggest that as much as 24 percent of housing-price increases at the county level may be attributed to the GMA.

Overall, the GMA slowed progress in increased housing affordability statewide by as much as 5.1 percent, since housing prices increased at a faster rate than income during this period. The results suggest that population density has an important impact on housing prices as well. Thus, policies that encourage more compact development may contribute to a decline in housing affordability rather than an increase.

The evidence also suggests that the character of the planning mandated through statute may be more important than a general mandate. The planning variables specific to comprehensive planning adopted in Washington under the GMA are significant and negatively affected housing affordability, while more general planning variables did not.

Growth Management Act regulatory effect

The GMA has created a complex set of rules, often implemented by non-elected regulators, on the construction and use of housing in Washington. Additionally, environmental regulation has taken an extreme approach, often at the cost of

commonsense rules that would protect the environment and still allow affordable housing to be built.

Banning the use of natural gas

The un-elected Washington State Building Code Council (WSBC) has recently passed new rules that ban the use of natural gas in residential and commercial new construction.³ The new rules are estimated to add an additional \$24,070 to the cost of a new home.⁴

The code restrictions (plus some restrictive heat pump changes for retrofits) will tend to create energy shortages in Washington. This is despite the trend of other states moving to natural gas as an clean alternative to coal and oil based heat generation.⁵

Further, Washington leaders are pushing for an all-electric future by banning gas powered cars, increasing demand for electricity, while on the other hand advocating for the removal of the clean electricity-producing dams on the Lower Snake river.⁶

Energy experts estimate that Washingtons infrastructure currently does not have the capacity to support the increase in electricity demand projected in the next few years.⁷

With the mandate of electric heat pumps rather than clean burning natural gas furnaces, the state is forcing consumers to choose between charging their cars or heating their homes. As an example of this negative effect, a windstorm in 2022 knocked out power to thousands of homeowners with electric vehicles, who then were unable to either charge the vehicle or heat their homes.⁸

Building permitting is slow, complex and expensive

A home builder has to navigate the complex state permitting process and government regulations to obtain the permit to build a home, which takes time and money and drives up the cost of construction. As one example, the fee list alone for Seattle's permitting regulations is 60 pages long. Even to close an empty building in Seattle the city charges \$271 for "Vacancy Inspection."

^{3 &}quot;Washington anti-natural gas rule panned as 'end run' around Legislature" by Brett Davis, The Center Square, accessed January 2023, https://www.thecentersquare.com/washington/washington-anti-natural-gas-rule-panned-as-end-run-around-legislature/article_9ae11868-c720-11ec-9052-9395425d202a.html

^{4 &}quot;Building Code Briefing", Building Industry of Washington, accessed January 2023, https://www.biaw.com/wp-content/uploads/2022/09/BIAW-Building-Codes-Briefing.pdf

Natural gas and permitting reform are critical to a clean energy future "" by Chad Zamarin, The Hill, accessed January 2023, https://thehill.com/opinion/energy-environment/3778249-natural-gas-and-permitting-reform-are-critical-to-a-clean-energy-future/

[&]quot;Gov. Inslee plans to ban gas-powered cars by 2035. Is it doable?" by John Stang, Crosscut, accessed January 2023, https://crosscut.com/environment/2022/11/gov-inslee-plans-ban-gas-powered-cars-2035-it-doable, and "Gov. Inslee, Sen. Murray pursue dam-breaching assessment on Lower Snake River" by Lynda V. Mapes, Seattle Times, accessed January 2023, https://www.seattletimes.com/seattle-news/politics/lawsuit-over-dams-on-hold-as-gov-inslee-sen-murray-pursue-breaching-assessment-on-lower-snake-river/

[&]quot;Washington State's Approaching Energy Crisis – Good Intentions Gone Wrong?" by James Conca, Forbes, accessed Janu ary 2023, https://www.forbes.com/sites/jamesconca/2021/06/15/washington-states-approaching-energy-crisis--good-intentions-gone-wrong/?sh=791c5dbe63ca

^{8 &}quot;Nearly 20,000 without power across western Washington due to downed trees, gusty winds" by Julie Calhoun, King 5, accessed January 2023, https://www.king5.com/article/weather/power-outages-us-2-closed-western-washington-storm/281-7cb753fb-aec2-4199-bc5c-f0b1b322e9f3

^{9 &}quot;City of Seattle Department of Construction and Inspections 2023 Fee Subtitle", City of Seattle, accessed November 2023, https://www.seattle.gov/documents/Departments/SDCI/Codes/FeeSubtitleFinal.pdf

The permitting process can take years, driving up the cost of the construction as a developer has to front the cost of the land, planning and permitting before starting to build.

According to the Building Industry Association of Washington the state zoning process adds an average of \$71,739 to the cost of a home. ¹⁰ The National Association of Home Builders reports that government regulations for construction of a new home now make up approximately 24 percent of the cost passed onto the home buyer. For a median-priced \$600,000 home in Washington, the permitting fees are \$144,000.

One of the contributing factors in increasing housing costs are the new regulations that are continually added by the legislature and local municipalities. The increase in costs, driven by the regulations, are passed on to home buyers and range from a few dollars to tens of thousands of dollars. Even a few dollars of additional cost, when multiplied by several government mandates, add up fast.

The Mandatory Housing Affordability (MHA) tax

The Mandatory Housing Affordability (MHA) tax is imposed on new construction in Seattle for multi-family and commercial zone development. The fee ranges between five dollars and \$32.75 per square foot, and significantly increases costs to renters and condo buyers.

As is often the case with government regulations, the drafting of the new MHA tax was sloppy, since the rule would not apply to the city council members who wrote it. Under the existing Seattle planning statute, the definition of new construction is not clearly defined, and it has created problems for homeowners wanting to remodel their homes.

Recently, *The Seattle Times* reported that a family wanting to re-model their modest, 650-square-foot, 1916 home in Highland Park. The city imposed \$11,000 in fees on the remodel project that was budgeted at \$60,000.¹¹ The family's plan included an attic conversion, enclosing a porch and bringing the home up to modern safety standards. The home originally cost \$325,000, still a significant amount of money, but certainly more affordable than a downtown Seattle equivalent.

The Condominium Act has led to increased purchase costs and rents

The Condominium Act, originally passed in 1989, was designed to help regulate the construction of condos. ¹² Over three decades, the legislature has amended the law in an attempt to create a condo owners "Bill of Rights" by adding to the builder's long-term liability. The result has been catastrophic to the condo construction market.

[&]quot;The Real Cost of Zoning: The Invisible Tax", Building Industry of Washington, accessed January 2023, https://www.biaw.com/wp-content/uploads/2022/01/The-Real-Cost-of-Zoning.pdf

[&]quot;Homeowners told permits for their home renovation will cost an extra \$11,000, thanks to upzoning in Seattle" by Kather ine Anne Long, The Seattle Times, July 2022, https://www.seattletimes.com/business/black-homeowners-told-permits-for-their-home-renovation-will-cost-11000-thanks-to-upzoning/

[&]quot;Condominium Act", Washington State RCW 64.34, accessed January 2023, https://app.leg.wa.gov/rcw/default.aspx?cite=64.34

In 2009, the condominium act was changed again, increasing the construction risk to a developer and causing a significant drop-off in affordable condo construction.¹³ The law now authorized condo-owner associations to sue developers over claims of poor workmanship with almost no limit on dollar amounts or type of lawsuit. The result is that many developers pulled out of the condo-construction market and very few new condos were built over the following decade.

Several fixes have been tried, including a process to allow developers to fix mistakes before a suit is filed, but it is not enough to reverse the negative effects of the 2009 law.

The burdensome condo law also drives up costs and pushes remaining builders to move toward high-end projects, since the insurance cost for basic condo housing and luxury projects is nearly the same.

As with other housing, the condo permitting process can take years, while the builder must assume all land and investment costs upfront. The complex and slow process imposed by regulators is one of the main reasons Washington has a rental housing shortage today.

Rent control drives up costs and restricts access

Rent control is a government price control imposed on a particular product; housing. Like all price controls it results in shortages and consumer hoarding.

Legislation proposed in recent years, such as House Bill 1904, would impose a three percent cap on rent increases and thus reduce available rental housing in the residential rental market.¹⁴

The bill would also allow a renter to break an existing lease at any time without penalty. The rise in cost and risk to building owners would naturally lead to an increase in rents overall and a restriction on supply as fewer units are offered on the rental market. The higher cost would be passed onto all the renters, including those with excellent credit and prompt-payment rental histories.

Restrictions on background checks increase rental costs

Restrictions on background checks imposed by the Fair Chance Housing law drive up the costs for all renters as building owners pay for unit damages by disruptive tenants.¹⁵

The law prevents landlords from doing a criminal background check on potential tenants. This puts the landlord in a position of being unable to assess the risk of renting a unit.

[&]quot;The Condominium conundrum: Washington state law effectively eliminates construction of the affordable-housing op tion in Spokane and elsewhere" by Nicholas Deshais, The Spokesman Review, accessed January 2023, https://www.spokesman.com/stories/2019/apr/28/the-condominium-conundrum-washington-state-law-eff/

[&]quot;Protecting tenants from excessive rent and related fees by providing at least six months' notice for rent increases over a certain amount, allowing tenants the right to terminate a tenancy, and limiting late fees.", Washington State, accessed Janu ary 2023, https://app.leg.wa.gov/billsummary?billnumber=1904&year=2021

[&]quot;Restrictions on tenant background checks will reduce rental home availability" by Mark Harmsworth, Washington Policy Center, accessed January 2023, https://www.washingtonpolicy.org/publications/detail/restrictions-on-tenant-back ground-checks-will-reduce-rental-home-availability

Questions raised by a background check do not mean a renter will be denied a lease, but a check does allow the property owner to make an educated decision on the risk that is assumed for each renter in the property.

A background check that shows a renter has caused property damage or has been delinquent in paying rent in the past clearly is a high-risk tenant. It also would show if a tenant with a spotty payment history has worked to repair his credit and sought to build a better personal reputation.

Rents have increased as property owners demand higher rents to mitigate the risk of being forced to do business with a bad renter. This additional cost is passed to all renters, including responsible ones who respect their units and have excellent payment histories.

Many government policies indirectly increase the cost of housing

State lawmakers often enact new regulations and taxes without considering how the burdens they impose increase the cost of housing. Following are some examples of government mandates that indirectly increase the cost of owning a home in Washington.

- Sound Transit Light Rail, promoted as a way to move significant numbers of people from affordable housing to workplaces, is tax-subsidized at about \$180 per rider. The money is taken through car tabs and property taxes. Increased property taxes increase the cost of all housing.¹⁶
- HUD Grants that improve the energy efficiency of older apartment buildings, which on the surface appear to be a sound environmental choice, but the cost results are passed onto other homeowners in the taxing district in the form of increased property taxes.¹⁷
- Litigation costs for subcontractor labor classification disputes that add to the cost of construction.
- Gas and diesel transportation cost increases, caused by the Washington legislature, including those added by the state carbon tax (estimated to be 46 cents per gallon in 2023), are passed on to home buyers in the form of higher costs for construction materials. In addition to the carbon tax, Washington lawmakers impose some of the highest gas taxes and yearly car fees in the nation.

Policy Recommendations

A number of simple reforms would immediately reduce the cost of building a home in Washington and would directly create more affordable housing, without reducing accountability in the building process. Practical examples include:

• Add a 30-day deadline to permit processing times. If a government agency fails to act on a permit request by the deadline the permitting fee would be cancelled;

[&]quot;The true cost of Sound Transits light rail is becoming more obvious" by Mark Harmsworth, Washington Policy Center, accessed January 2023, https://www.washingtonpolicy.org/publications/detail/the-true-cost-of-light-sound-transits-light-rail-is-becoming-more-obvious

- Allow permits to be processed concurrently rather than sequentially or combine multi-agency permits into one permit;
- Allow permits for simple projects to be processed online and approved automatically;
- Protect and restore vesting laws and oppose any new erosion or curtailment of vesting rights;
- Do not adopt new regulatory mandates until justified by a fair economic, public health and safety impact analysis;
- Limit the arbitrary authority of the un-elected State Building Code Council, and ensure appropriate representation of affected parties, improve respect for small businesses and other industries, and increase responsible legislative oversight;
- Ensure that public facilities and services necessary to support development shall be adequate at the time of development
- Protect private property rights and encourage private home ownership for everyone who wants it;
- Repeal parts of the State Environmental Policy Act to reduce unnecessary and redundant reviews that delay the homebuilding process.
- Simplify the impact fee deferral program by reducing paperwork, changing fee due dates and increasing transparency to encourage more builders to participate.
- Remove the contradictions in the Growth Management Act by making "create affordable housing" a top priority of the law.

Adopt local reforms

Local officials can do a lot to create affordable housing by repealing restrictive laws and stopping "feel good" legislation that does little to promote healthy long-term market conditions. Reasonable zoning rules and safety regulations are essential, but local officials impose many laws with no regard at all for the costs imposed by more rules.

A full review of local building permitting processes is needed and pointless regulations should be repealed. The multiple permits now required for the same construction project should be combined into one simple permit. For example, in Kittitas County a builder needs three permits from three different agencies to draw water from an existing well.

Reducing the unnecessary regulations and simplifying the permit process will also reduce insurance costs, further increasing local access to affordable housing.

Allow the use of clean-burning natural gas in the construction and remodeling of homes

Lawmakers should overturn the Washington State Building Code Council's onerous ban on clean-burning natural gas in new residential and commercial construction.

Legislation to implement this recommended policy has been introduced in the 2023 legislative session.¹⁸

Repeal the Seattle Mandatory Housing Affordability Tax

The Mandatory Housing Affordability (MHA) tax is unnecessary and should be repealed. It claims to fund a government "affordable housing" program by driving up the cost of all other housing, including simple home remodel projects.

Reduce or remove permitting requirements for remodel projects

Simplify the permitting process for home remodel projects that do not change the overall footprint of a home or make any structural changes to a home. The remodel permit process should only require inspections for changes that could affect building safety, such as changes in electrical and plumbing services.

End use of energy-wasting "green" building standards and cookie-cutter building standards

Ten years ago, Washington state lawmakers passed a law requiring new schools and state buildings to meet "green" building standards, based on the U.S. Green Building Council's system of Leadership in Energy and Environmental Design (LEED). Environmental activists claim LEED buildings provide "cost savings, healthier work environments, and a reduced impact on our natural environment." ¹⁹

In fact, so-called "green" building rules consistently fail to live up to these promises, increasing construction costs and, in many cases, increasing energy use while providing no benefit to the environment.

Claims about "green" buildings have consistently proved to be false. In 2005, the Washington Environmental Council told lawmakers that, "Giaudrone Middle School in Tacoma realized energy savings of 35 percent" under "green" building standards. In fact, Tacoma school records show Giaudrone uses about 30 percent more energy per square foot than similar schools built without "green" elements.

Officials at the state Department of Ecology falsely claimed a "green" school in Spokane would have "annual energy savings of about \$40,000 a year." Data analysis shows the three "green" schools in Spokane use more energy per square foot than a traditionally-designed school in the same district.

HB 1193, "Affirming that the legislature has not provided authority for the state building code council to use greenhouse gas emissions as a consideration in residential building codes or energy codes." introduced January 10, 2023, https://lawfilesext. leg.wa.gov/biennium/2023-24/Pdf/Bills/House%20Bills/1193.pdf?q=20230111091542

[&]quot;Washington's Environmental Priorities; A look back at 12 years of leadership by the Environmental Priorities Coalition," compiled by Danielle Shaw, Policy and Research Specialist, Washington Environmental Council, February 2015, page 8, at https://wecprotects.org/wp-content/uploads/2015/12/Past-Priorities-Report.pdf.

[&]quot;Washington's Environmental Priorities; A look back at 12 years of leadership by the Environmental Priorities Coalition," compiled by Danielle Shaw, Policy and Research Specialist, Washington Environmental Council, February 2015, page 8, at https://wecprotects.org/wp-content/uploads/2015/12/Past-Priorities-Report.pdf.

The legislative auditing agency, JLARC, found that most schools built under the state's "green" mandate perform worse than the average school in the same district.²¹

It also costs much more to build under the state's "green" buildings mandate. In many cases it would take nearly 30 years in supposed energy savings to recover the higher cost of building "green," longer than the likely lifespan of the building.²²

State lawmakers should repeal costly and ineffective "green" building rules. Instead, they should allow school officials, architects and engineers to find ways to build efficient buildings that fit district budgets, and thus benefit taxpayers, and are good for the environment.

Simplify condominium permitting processes

The overburdensome condominium permit law should be simplified to reduce insurance costs. There is little cost difference in the insurance premiums for building a basic condo and a luxury condo, so developers are naturally more inclined to build a more expensive condo where the profit margins are greater.

The same applies to the permitting process. The same permits are required (though some do cost more for a more expensive property) regardless of the condo price and in all cases the cost of the permits is passed through to the home buyer.

Rent control

The legislature should no longer pursue rent control as a solution for controlling or limiting rent. Rent control would impose costs that would be passed onto all renters, including the ones with excellent credit and rental histories who pay rent on time.

Background checks

Rental property owners should be able to conduct a background check from a service provider they choose to ensure they understand who is applying to rent their property. This will reduce damage risks and lower the cost of rental properties.

Conclusion

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In the late 1980s and early 1990s strict growth management regulations were seen as the only way to slow urbanization in rural areas and prevent environmental damage to the air, water and other natural resources. According to proponents, the most valuable characteristics of our state were being threatened by increasing development. They gave inadequate (if any) consideration as to how their activism would drive up the cost of housing for everyone.

Today the harmful effects of the 30-year-old Growth Management Act are widely recognized, as the law is causing many of the social problems it was supposed to correct.

^{21 &}quot;High Performance Public Buildings: Impact on Energy Use is Mixed," Washington Joint Legislative Audit and Review Committee (JLARC), Keenan Konopaski, Legislative Auditor, Report 11-7, June 23, 2011, at http://leg.wa.gov/jlarc/AuditAndStudyReports/Documents/11-7.pdf.

[&]quot;Green schools getting mixed grades," by Jim Camden, The Spokesman-Review, May 19, 2011, http://www.spokesman.com/stories/2011/may/19/green-schools-getting-mixed-grades/

Additional state laws have been passed since 1990 which are causing problems with housing costs.

This study provides proven policy reforms that, if enacted, would create more affordable housing immediately and over the long term. State lawmakers have the authority and ability to significantly reduce the cost of housing because they merely have to remove the damaging laws imposed by their predecessors. Recognizing the government-imposed taxes, programs, and regulations add as much as 24 percent to the cost of a home is the first step in making affordable housing more available in communities across the state.

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Mark Harmsworth joined WPC as its Center for Small Business director in 2020 after serving two terms in the Washington State House of Representatives. His focus was on transportation and technology, including serving as the ranking member on the House Transportation Committee.

Prior to the legislature, Mark served two terms on the Mill Creek City Council and was elected Mayor Pro-Tem in his last year. He recently finished serving as a Director on the Everett Community College Foundation Board and currently serves as a Director on the Boys and Girls Club of Snohomish County.

Mark works in the technology industry and is an owner of a small business after completing a long career at Microsoft and Amazon.

Mark and his family live in Mill Creek, Washington.