



# **AFFORDABILITY IN NEW URBANIST DEVELOPMENT: PRINCIPLE, PRACTICE, AND STRATEGY**

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**ABSTRACT:** *This article investigates the question of social diversity by assessing affordability in New Urbanist developments. The article begins with a review of the principle of social mixing—specifically income mix—and how it is linked to physical planning and design. An assessment is made of the ways in which planning and design are enlisted in the effort to produce and support social mix, focusing especially on the goal of “affordability by design.” The article next reviews the empirical record, and assesses whether there is evidence that New Urbanist developments are capable of accommodating income mix and promoting economic diversity. Data for 152 New Urbanist projects were obtained, and it was found that 23 out of 152 developments or 15% were affordable to someone making the Area Median Income. The evidence suggests that while design-based approaches to diversity in New Urbanism are within the realm of possibilities, the supply of developers willing to pursue a multi-pronged strategy composed of good location, creative financing, innovation, government support, and self-determination is necessarily limited. Finally, a framework is offered to help planners and New Urbanists conceptualize the problem of affordability in walkable neighborhoods and determine future courses of action.*

**T**wo decades of New Urbanist development in the United States have left the impression that the building of walkable, mixed use neighborhoods in the United States is only for the affluent. In New Urbanism, the lack of inclusiveness is a particularly significant problem because the movement is seeking legitimacy through its emphasis on economic diversity—i.e., by its call for deconcentrating poverty and insisting that neighborhoods be mixed in income. The Congress for the New Urbanism’s (2000, p. 89) Charter states: “Within neighborhoods, a broad range of housing types and price levels can bring people of diverse ages, races and incomes into daily interaction, strengthening the personal and civic bonds essential to an authentic community.” Not unlike urban reformers since the 19th century, New Urbanism is seeking to address the problem of income-based segregation by trying to affect the way housing developments are designed. New Urbanists contend that the concentration of poverty in the inner city and the spread of affluent, homogenous suburbs—sprawl—at the periphery are two sides of the same coin.

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These policies, while central to New Urbanism, have also been a mainstay of urban reform more generally for over a century. Most recently, the desire to link community design with social diversity has become a key component of the Obama administration's place-conscious urban policy. The new Office of Sustainable Housing and Communities will promote housing in the context of "environmentally sustainable and socially inclusive development patterns," while the Choice Neighborhoods Initiative will create "functioning, sustainable mixed-income neighborhoods by linking housing improvements with appropriate services, schools, public assets, transportation and access to jobs" (U.S. Department of Housing and Urban Development, 2009). Similarly, proposals such as the Promise Neighborhoods Initiative, as well as programs involving partnerships between the new Office of Urban Affairs, HUD and the Departments of Transportation and Energy are aimed at creating sustainable, mixed income and mixed use neighborhoods. This agenda suggests that "the tired old 'people versus place' dichotomy" has been left behind, and that it is now possible to focus on strategies that "weave together policies that aim to benefit people with those that improve places" (Turner, 2009).

The New Urbanist contribution to this longstanding urban reform approach is to use design to improve affordability, either as a purely market-based strategy, or in tandem with other programs (e.g., public subsidy). This article evaluates the success of this strategy. The article first reviews the principle of social mixing—specifically mixed income—and how it is linked to physical planning and design. Next, the empirical record is reviewed. What evidence is there that New Urbanist developments are accommodating income mix, and therefore promoting economic diversity? Finally, a strategic framework is offered to help planners and New Urbanists conceptualize the problem of affordability in walkable neighborhoods and determine future courses of action.

The problem of affordability in New Urbanism is more important than ever given evidence that demand for walkable neighborhoods is increasing (Leinberger, 2008). There is concern that the current turmoil in financial markets will only weaken the nation's supply of affordable housing—especially in well-served, walkable neighborhoods. As Fannie Mae and Freddie Mac are no longer required to provide a specified level of low-income mortgages, there is great uncertainty about the future of affordable housing and whether it will get pushed aside as concerns focus more narrowly on the health of financial markets. Within this climate, the future of new housing development catering to "a broad range of housing types and price levels" is uncertain.

## IN PRINCIPLE: PLANNING, DESIGN, AND DIVERSITY

The idea of calculated social mixing in cities and towns originated in the 19th century with idealists and social critics who deplored the living conditions of the poor. As refined since then, the goal of housing type mix is driven by the idea that social mixing ensures more equitable access to resources (Briggs, 2005), and that social diversity is the basis of a more creative and ultimately more stable urban environment (Jacobs, 1961). In the sustainability literature, diversity based on income mix is likely to be seen as a fundamental goal, where the sustainable community is defined as a place in which "sharp spatial separation or isolation of income and racial groups" is nonexistent (Beatley & Manning, 1997, p. 36). Empirical studies of stable, diverse neighborhoods have bolstered the belief that integration (economic as well as racial) can be stabilized (Ellen, 1998; Lee & Wood, 1990; Maly, 2000; Ottensmann, 1995).

Social critics are mostly united in the view that diversity in residential areas is important for equity reasons. Social divisions are manifested in spaces and landscapes that reflect separation, and in turn these spaces and landscapes further reinforce social divisions. Lack of social diversity creates neighborhoods that experience concentrated poverty leading to disinvestment in the built environment. In turn, poor physical conditions and lack of facilities play a role in perpetuating

“American apartheid” (Massey & Denton, 1993), since it is unlikely that higher-income social groups will be attracted to places with bad physical conditions and few facilities. Building up diversity through various social mixing programs and policies is a strategy based on the belief that revitalizing poor neighborhoods solely through community development has “almost universally failed” (Downs, 1999, p. 967).

The principle of social mixing has been embraced in particular by proponents of planned communities (Cole & Goodchild, 2001; Sarkissian, 1976; Talen, 2006). Initially, reformers focused on constructing utopian communities that deliberately mixed people of different social and economic classes through spatial planning and housing design. Ebenezer Howard’s Garden Cities of Letchworth, Welwyn Garden City, and Wythenshawe included social mixing, put into physical form by the architect Raymond Unwin, who stated that town planning must “prevent the complete separation of different classes of people” (Unwin, 1920, p. 294). While Howard’s idea of mix was somewhat segregated on a micro-level, Garden Cities included a level of mix that far exceeded conventional American patterns.

Using the physical environment to promote racial justice was an important goal in post-war planning, and books like Charles Abrams’ *Forbidden Neighbors* (1955) argued the case for residential social mix “from every conceivable angle” (Sarkissian, 1976, p. 239). Even the denounced urban renewal programs of the 1950s were based on the presumption that social mix was an important goal because it made communities more stable (Glazer, 1959). New towns developed in the 1960s—Columbia, Maryland and Reston, Virginia—were laid out in ways intended to promote racial and economic mixing.

For New Urbanists, the diversity ideal has been taken to mean that it is possible to promote affordability for some residents of a new planned community through the careful design and planning of the built environment. A central question, then, is how far the design of the built environment can go to help ensure a reversal of the income segregation that has long characterized the American pattern of settlement. Since government-backed affordability represents a relatively small portion of New Urbanist activity,<sup>1</sup> the objective of maintaining affordability in New Urbanism in order to meet the diversity principle is mostly a matter of relying on design-based strategies under market conditions. Wherever this can be achieved is important to gauge, since some have argued that requirements like inclusionary zoning become unnecessary where affordability can be designed in. This view is in tandem with housing economists who advocate market-based housing policy on the grounds that regulatory approaches undercut long-term affordability (Husock, 2003).

Housing affordability can be improved by the use of cost-effective building materials (Asian Neighborhood Design, 2004), or efficiencies that reduce energy costs (Pettit, 2005), or the lessening of regulatory burdens (Downs, 1991), but the most important approach to designing affordability in New Urbanism is the reduction of size—small lots and small housing units that not only contribute to walkable neighborhoods and good urbanism, but are more affordable by definition. For example, very small apartments known as “micro-units” are now being marketed to small households “without too much stuff” as a way of maintaining affordability (Temple, 2008). More directly tied to New Urbanism is the “Katrina Cottage” (Figure 1), a small, easily constructed housing unit that was designed to be a more permanent replacement to FEMA trailers along the Gulf Coast region of the United States.<sup>2</sup> New Urbanists are experimenting with units that are manufactured, modular, kit-based, or panelized in an effort to maintain affordability in a walkable neighborhood (Mouzon, 2006). Some modular units look like single-family attached housing when viewed from the street, designed to fit together like “carpet housing” (Figure 2). New Urbanists believe that their developments have the potential to contextualize all of these affordable options and change the way small units (as well as below-market housing) are perceived.



FIGURE 1

**The Katrina Cottage**

A small, affordable housing unit designed to address housing shortages in the Gulf region following hurricane Katrina. This one was designed by Marianne Cusato, and is currently being sold as a complete package by Lowe's.

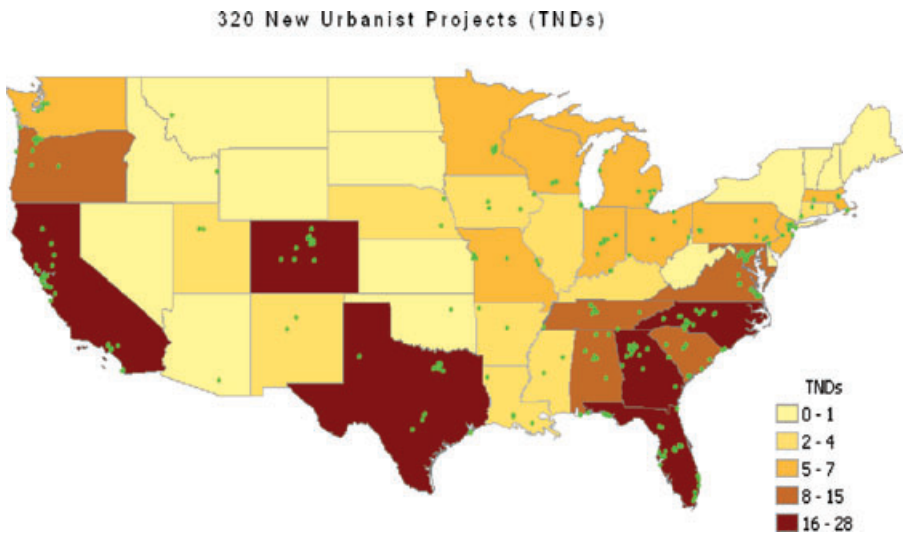


FIGURE 2

**320 New Urbanist Projects (TNDs)**

Another approach to affordability in planned communities is to emphasize the benefits of walkable access, since people living in well-serviced locations will have lower transport costs. This metric has been used to argue for “location-efficient” financing of mortgages, where residents are permitted to leverage transport cost savings to access cheaper or larger loans (Brookings Institute, 2006; Center for Neighborhood Technology, 2008). The reduction of costs in a walkable

neighborhood can be extended to other dimensions; for example, if the neighborhood is also able to incorporate green areas for local food production, this may constitute further savings for the household by way of providing cheaper food (Mouzon, 2006).

Of course, better access and lower transport costs can be offset by higher housing prices. The main problem is that affordable housing in desirable locations (like New Urbanist developments) goes against the basic principles of land economics in the United States. If a New Urbanist neighborhood is walkable, well designed, and amenity-rich (i.e., well serviced by stores, transit, and schools), demand for such places will quickly escalate housing costs. The problem is rooted in the fact that New Urbanism places high value on place and context, not on the individual home. Valued context means that the source of increasing housing cost is land cost, not unit cost, and thus increasing the cost efficiency of individual units may not necessarily have a significant effect on affordability. In other words, putting a manufactured house on a lot in a well-designed and highly desired place will not make it affordable. Further, basic land economics dictates that the way to achieve affordable housing through market mechanisms is if there is an oversupply. Housing developers, on the other hand, are not interested in oversupply—they want supply to be limited in order to keep demand high. Therefore the solution of enticing developers to saturate the market to the point that housing in walkable neighborhoods can be kept affordable is problematic.

To some extent, these issues have been verified empirically, and some studies suggest that New Urbanist developments, despite smaller sized and more diverse housing units, have not retained affordability better than conventional housing developments. One study of housing prices in New Urbanist developments found that most projects were priced at above-market rates (Eppli & Tu, 1999). Subsequent research supported the view that New Urbanist developers have been able to command a higher price in the market place (Tu & Eppli, 2001). Song and Knaap's (2003) study of New Urbanist housing values found that a net 18% premium was paid for design amenities like pedestrian quality and walkable access. A recent study funded by the U.S. Department of Transportation found that many New Urbanist developments—those located near transit stops—are becoming increasingly unaffordable (USDOT, 2008).

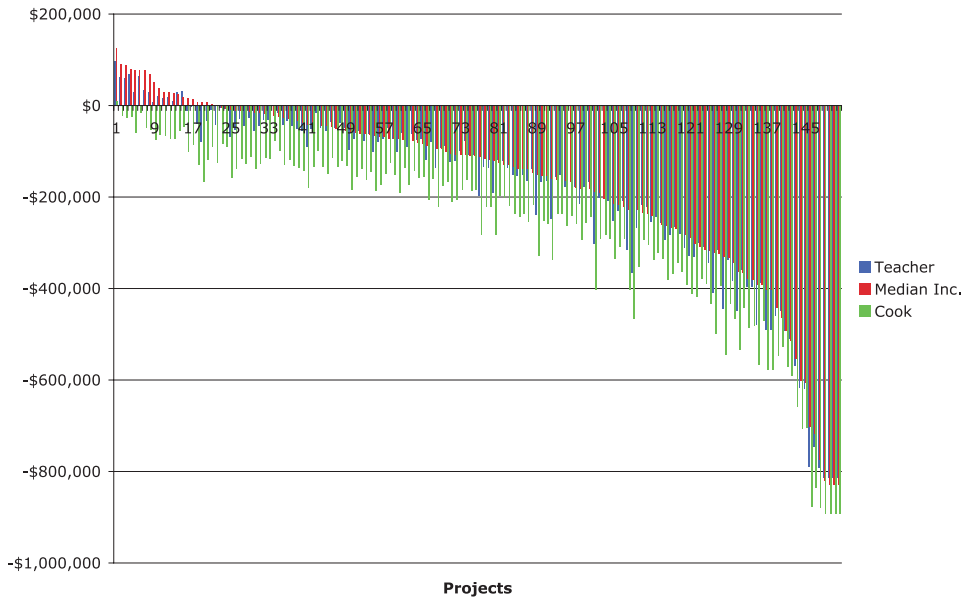
## **IN PRACTICE: IS NEW URBANISM AFFORDABLE?**

More verification is needed of the extent to which New Urbanist developments across the country are affordable to moderate- and low-income residents. Aside from the aforementioned studies, there has been little empirical evidence documenting the extent to which developers of New Urbanist communities are meeting the goal of diversity via affordability, especially where they rely exclusively on design-based strategies as opposed to government programs and subsidies. How is the market behaving in terms of providing affordability and housing for a range of incomes in New Urbanist developments? Is there evidence that, as the market provision of New Urbanism grows, so does its ability to incorporate “a broad range of housing types and price levels”? Within what specific regions is the mix most likely found?

### **A Survey of New Urbanist Housing Prices**

A survey of housing prices in New Urbanist development was carried out by the author in order to focus more specifically on the question of affordability in New Urbanism. An additional goal of the survey was to characterize those developments that were affordable, and to delineate what factors seemed to contribute to their affordability.

The first step was to determine what projects to include in a list of New Urbanist developments. There is no universally accepted list of “New Urbanist projects,” in part because there is no



**FIGURE 3**

**Affordability Based on Median Incomes**

official certification process. Still, there are several lists of New Urbanist projects maintained by organizations connected with the Congress for the New Urbanism, and these lists were tapped and combined to produce an initial tally of 448 projects.<sup>3</sup>

Projects that had direct government involvement, such as HOPE VI projects, were excluded from the analysis in order to focus on market-rate housing. Other types of projects were also eliminated for obvious reasons: small projects that consisted only of a few buildings; projects that consisted only of codes or revitalization plans; projects that were only commercial, such as “town centers” with no residential component; and projects that had not yet started—i.e., projects for which no physical location could be determined. The application of these parameters amounted to the elimination of about 18% of the total number of projects, leaving a total of 320 projects. Figure 3 shows the point locations of this initial list of 320 projects, mapped by state. Similar to previous empirical work by Garde (2004), the map shows the locations of projects predominantly in the South and West, with additional clusters in Texas and Colorado.

A further paring down based on other factors (e.g., those with only rental units, or those under construction) resulted in a final list of 234 New Urbanist projects. These projects were then surveyed for sales information. The survey inquiry was straightforward: the goal was to find the price of the least expense unit available for purchase in the development, of whatever size. Rental housing was excluded because there were too few projects that included rental units. Collecting data on least-cost entry was done because it was found to be too difficult to compare the wide range of housing types and square footages effectively. Since the purpose of the survey was to discover level of affordability in New Urbanism rather than the factors affecting price, as in hedonic pricing models, obtaining data on least cost entry into a New Urbanist development was a sufficient level of inquiry for this purpose.

**FIGURE 4****Housing Type Variation**

Wide variation of housing type is a typical feature of New Urbanist developments that include affordable units, like this example from Carother's Crossing outside of Nashville, TN.

The survey used a three-pronged approach to locating prices of least-cost units: email inquiries, information posted on the web, and follow-up phone calls. Web inquiries consisted of finding listings of units currently on the market or recent sales. Data for a total of 152 out of 234 projects were obtained, with a response rate of 65%. The survey was conducted between October 2006 and November 2007, before the most recent credit market crisis but after the housing market was starting to slow. Information on income was gathered in order to relate the cost of entry into a New Urbanist development with three income levels: Area Median Income (for 1 person households, using data from the U.S. Census), and data on two salary levels for a given area, obtained from [www.salary.com](http://www.salary.com): median teacher salary, and median institutional cook salary. Purchasing power was then estimated on the basis of income/salary using the FHA mortgage calculator. For any given income/salary, an estimate was made of the maximum loan amount for which the teacher, cook, or area median income would qualify.<sup>4</sup> This amount was then compared with the least cost unit of each New Urbanist development to calculate a measure of affordability.

Comparing the least cost unit in each development to what a given salary in each local area would likely be able to afford, the following affordability levels were found: 23 out of 152 developments or 15% were affordable to someone making the Area Median Income; 15 out of 152 or 10% were affordable to someone making the median teacher salary; and less than 1% or 1 out of 152 were affordable to someone making the median institutional cook salary. These results are shown graphically in Figure 4. The data allow the basic conclusion that the vast majority of New Urbanist projects are not within reach of middle and low-income families.

TABLE 1

**Affordability in New Urbanist Projects vs. the Region as a Whole**

Percent Affordability 2005—New Houses Sold by Sales Price and Location			
Region	Share of New Housing Affordable to Cook*	Share of New Housing Affordable to Teacher**	Share of New Housing Affordable to AMI***
U.S.	8%	37%	53%
Northeast	2%	29%	29%
Midwest	8%	63%	63%
South	13%	51%	66%
West	1%	26%	26%
NU market-rate projects:			
U.S. (152)	0.7%	11%	14%
Northeast (8)	0%	12%	12%
Midwest (26)	0%	31%	46%
South (79)	0%	6%	8%
West (39)	3%	5%	8%

Source: U.S. Census, Characteristics of New Housing, 2006 report.

Affordability based on mean loan amounts expected from salaries per region; samples taken from NU project areas.

\*Share of new housing under \$125,000.

\*\*Share of new housing \$150,000 to \$199,999 for U.S. and South; \$200,000 to \$249,999 for other regions.

\*\*\*Share of new housing \$200,000 to \$249,999.

To address the claim that New Urbanist developments are following local markets, percentage affordability based on salaries, AMIs, expected loan amounts, and sales prices were compared using regional statistics vs. percentages for New Urbanist projects by region. The results, shown in Table 1, show that, with only one exception, percentage affordability was lower in the New Urbanist projects than in their regions. In other words, there are substantially more affordable new housing options for middle and low-income homeowners in a given region as a whole as compared to New Urbanist developments within a region. For example, over half of new housing in the United States is estimated to be affordable to median income families (AMI), but for New Urbanist developments as a whole, only 14% can be considered affordable. In addition, this number compares small units in New Urbanism only, and the percentage would be lower were all housing units included. The data confirm earlier findings by Tu and Eppli (2001), who documented the relatively higher premium commanded for housing in New Urbanist developments.

Further information was obtained for those developments that were determined to be affordable—those listed in Table 2. Information was obtained for 22 developments, including additional information on the specifics of their designs. The affordability of these projects was based on some combination of local housing market conditions and project cost savings that were able to be passed on to residents. Note that this is not a final tally of all affordable market-rate New Urbanist projects in the United States. It is, however, a reasonable approximation of the kinds of developments that have been able to retain some level of affordability in the context of New Urbanist design, without direct public subsidy for housing.

To better understand the characteristics of these affordable developments, additional information about each project was obtained. Representatives from each development were contacted and asked for more specific details about their developments—how they were designed (number, type of units, and how they were mixed), and what factors they believed were contributing to their relative affordability.



**TABLE 2**

**List of Developments Classified as Affordable**

Market-Rate New Urbanism Affordable Developments				Affordable to:		
Development	City	State	Region	Median Income – Elementary School Teacher*	Area Median Income – One person household**	Median Income – Cook in Institution*
Turner Trace	Indianapolis	IN	Midwest			
Woodward Place at Brush Park	Detroit	MI	Midwest			
Mason Run	Monroe	MI	Midwest			
Clover Field	Minneapolis	MN	Midwest			
Excelsior & Grand	St. Louis	MO	Midwest			
New Longview	Lee's Summit	MO	Midwest			
Crescent Creek	Raytown	MO	Midwest			
New Town	St. Charles	MO	Midwest			
Midtown Commons	Madison	WI	Midwest			
Cannery Square	Sun Prairie	WI	Midwest			
Providence	Sun Prairie	WI	Midwest			
Liberty Square	Sun Prairie	WI	Midwest			
Annesgrove	Camillus	NY	Northeast			
Ayrsley	Charlotte	NC	South			
Carothers Crossing	Brentwood	TN	South			
Lenox Village	Nashville	TN	South			
Cedar Park Town Center	Cedar Park	TX	South			
Huntfield Townhomes	Huntfield	WV	South			
Tollgate Crossing	Aurora	CO	West			
City Center Englewood	Englewood	CO	West			
Belle Creek	Henderson	CO	West			
Sugar Mill Pond	Youngsville	LA	West			

\* Source: Salary.com; salaries by area.

\*\* Source: HUD 2006.

As summarized in Table 3, the 22 affordable market-rate projects were mostly located near Midwestern cities of moderate wealth, away from New Urbanist “hotspots” like Florida and California. The table also shows that most projects were located more than 10 miles from the MSA center, outside of mid-sized cities with moderate growth rates. Only two (in Austin, TX and Charlotte, NC), were located in high-growth areas (the national growth rate for the period 2000 to 2007 was 7.0%).

In terms of locational context, only two affordable developments could be characterized as “urban infill,” located in highly built up, dense urban places (Detroit and Denver). Both projects are located in relatively depressed urban areas. City Center Englewood, Colorado, which was the only project that was affordable at all median income categories, is a “first-tier suburb” that had been struggling with commercial vacancies. Most other projects were essentially suburban, located either in fully developed suburbs, adjacent to historic small towns, or within a mix of low-density, single-use residential areas interspersed with some remaining farmland. A few projects were predominantly rural, with little built-up suburban development in the immediate vicinity.

Affordable New Urbanist developments ranged significantly in terms of size and density. Most were less than 1,000 units (the median was 627 units), with a median gross density of about 5

TABLE 3

Characteristics of Affordable Housing Developments

Context	Development	Nearest MSA	Distance to Nearest MSA (Miles)	Pop <sup>1</sup> /Rank of Nearby MSA (in Millions)	MSA Growth Rate 2000–07	Size (no. of Units)	Gross Density (Units Per Acre)	Retail in Place	Govt Role <sup>2</sup>	AP <sup>3</sup>	CD	TH	CT	SF
<b>Urban infill</b>														
	City Center Englewood	Denver, CO	9	2.5 (21)	13%	480	8.7	yes	A					
	Woodward Place	Detroit, MI	0	4.5 (11)	0.30%	700	10.0	n/a	no					
<b>Developed suburb/built out, or adjacent to smaller town</b>														
	Cedar Park	Austin, TX	20	1.6 (37)	28%	1,323	3.3	planned	A					
	Ayrsley	Charlotte, NC	10	1.7 (35)	24%	2,000	11.1	yes	no					
	Crescent Creek	Kansas City, MO	10	2 (29)	8%	65	3.0	no	no					
	Belle Creek	Denver, CO	13	2.5 (21)	13%	627	3.7	no	B					
	Sugar Mill Pond	Lafayette, LA	11	.25 (173)	7%	2,000	4.0	yes	no					
	Excelsior & Grand	Minneapolis, MN	6	3.2 (16)	8%	643	40.0	yes	A					
	Mason Run	Detroit, MI	37	4.5 (11)	0.30%	450	8.2	no	A					
<b>Sprawl, some farmland</b>														
	New Longview	Kansas City, MO	20	2 (29)	8%	1,200	4.6	yes	no					
	Newbridge	Denver, CO	25	2.5 (21)	13%	291	4.0	no	B					
	New Town	St. Louis, MO	28	2.8 (18)	4%	5,700	7.7	yes	no					
	Clover Field	Minneapolis, MN	28	3.2 (16)	8%	320	6.4	yes	no					
	Midtown Commons	Madison, WI	10	.5589	11%	750	9.5	yes	C					
	Cannery Square	Madison, WI	10	.5589	11%	182	12.1	yes	no					
	Providence	Madison, WI	14	.5589	11%	451	5.0	yes	no					
	Liberty Square	Madison, WI	14	.5589		680	4.9	planned	no					
<b>Rural area, farmland or open space</b>														
	Lenox Village	Nashville, TN	10	1.5 (39)	16%	828	8.2	yes	C					
	Carothers Crossing	Nashville, TN	18	1.5 (39)	16%	3,400	4.9	yes	no					
	Turner Trace	Indianapolis, IN	13	1.7 (33)	11%	284	3.5	yes	no					
	Annesgrove	Syracuse, NY	11	.65 (80)	–0.75%	81	1.0	no	no					
	Huntfield Townhomes	(Charles Town, WV)	2.3	n/a	11%	3,200	3.2	no	no					

Sources: Developer survey, website, or *Directory of the New Urbanism*.

<sup>1</sup>2007 Census estimate.

<sup>2</sup>A: "Government sponsor" (Directory of the New Urbanism), where a municipality or agency was the initiator of the project, may have owned the land initially, or may have been involved in land acquisition; B: Nonprofit sector involvement, such as Habitat for Humanity; C: density allowance.

<sup>3</sup>AP = apartment rentals; CD = condos; TH = townhomes or rowhouses; CT = courtyard housing or bungalow court; SF = single-family housing.

units per acre. Project densities were, therefore, relatively high compared to standard residential densities of 2–3 units per acre found in many suburban areas at the periphery of U.S. cities. This is especially true given that densities were measured as gross, and net densities would be higher. More significantly, the projects offered a substantial degree of housing type mix. While a handful of projects were single-family only, the majority offered a variety that included condos, townhomes, and single-family units. Figure 4 shows a layout of the kind of housing type mix these projects typically offer. A majority of projects also included some amount of retail use within the development.

Of those projects that had some government sector participation (beyond permitting authority, but short of direct housing subsidy), the primary advantage of this involvement appeared to be a reduction in land cost. In the case of City Center Englewood, for example, the local government acted as the developer of the project and sold parcels to a residential developer, which helped contain land cost. In addition, there were two instances of nonprofit sector involvement, and at least two cases of increased density allowance (although this was not directly connected to affordability requirements).

Another way of characterizing the affordable New Urbanist developments is in terms of the explicitness of their affordability goals. There seemed to be a divide between projects that were “affordable by default” and those projects that were “affordable by intent,” at least in terms of their marketing approach. Evidence of this division, and some accompanying quotes, are listed in Table 4. The first group did not appear to have affordability as an explicit goal. Some projects were instead pushing the urbane, sophisticated qualities of their development. They used the word “urban” as a selling point, and there were references to “chic condos” and “elegant townhomes with 3 levels of luxurious living.” Another very different marketing angle was smaller town than urban (one development claimed the nickname “Little Mayberry”). One development used the term “vibrant destination villages” to market both natural beauty and access to amenities in a village-like setting. In either case—urban sophistication or small town quaintness—the marketed strategy signaled a desire to offer something other than affordability.

Yet a majority of the affordable market-rate projects were marketing their affordability explicitly. Comments listed in Table 4 include specific references to “diversity” and “a range of family types and incomes” as marketing strategies. A common angle was simply to advertise the relative affordability of the development, with slogans like “\$500 moves you in.” The varying reasons behind the relative affordability of these 22 New Urbanist projects are also listed in the table. There are essentially four interrelated reasons why these developments have managed to retain some level of affordability: density, land cost, small units, and construction efficiencies. Lower land cost is likely a function of location, both in terms of regional position (Midwest and South rather than the higher-priced housing markets along the coasts) and in terms of centrality—most projects were located at the outskirts of cities rather than close-in locations with higher land costs. In these locations, the ability to build smaller, denser housing units on cheaper land was an obvious recipe for affordability. In addition, the incorporation of housing efficiencies and construction-related innovations were likely to have a hand in keeping costs down, and at least one developer noted the importance of relaxing architectural codes that prohibit the use of affordable materials. While any developer can employ such strategies, the developments listed here translated these savings to consumers, perhaps as part of an effort to provide a diversity of housing types consistent with the principles of New Urbanism.

## **STRATEGY: INCREASING AFFORDABILITY IN NEW URBANIST DEVELOPMENT**

The low incidence of design-based affordability in New Urbanist development, together with research that has consistently shown that a premium is being paid for walkable, well-served

**TABLE 4**  
**Affordability Goals**

Development	Charlotte	NC	Nearest MSA	Affordability as Explicit Goal?	Likely Reason for Affordability	Notable Quote (from Website)
Ayrsley	Charlotte	NC	Charlotte, NC	No	Density	"Our mission is to create vibrant destination villages that are pedestrian friendly neighborhoods within a mix of unique businesses"
Annesgrove	Camillus	NY	Syracuse, NY	No	Density	"Rural beauty and unparalleled access to friends and familiar community services, not to mention beautiful lakes and great golf."
Huntfield Townhomes	Huntfield	WV	Charles Town, WV	No	Density	"Elegant townhomes with 3 levels of luxurious living"
Sugar Mill Pond	Youngsville	LA	Lafayette, LA	No	Land cost	Provides "effortless access to certain needs and demands that would otherwise only be accessible by car... provides "a healthier way of living through time spent with family and community rather than in the confines of an automobile."
Providence	Sun Prairie	WI	Madison, WI	No	Land cost	Focus on "creating development that is low-impact on the natural environment and high-value for the man-made environment." "The art of transforming space to place"
Cannery Sq.	Sun Prairie	WI	Madison, WI	No	Land cost (Brownfield redevelopment)	Designed for "easy living"; "chic condos"
Excels. & Grd	St. Louis	MO	Minneapolis, MN	No	Land cost; Density	Not explicitly affordable; trying to promote "luxury living"

(Continued)

TABLE 4

Continued

Development	Nearest MSA			Affordability as Explicit Goal?	Likely Reason for Affordability	Notable Quote (from Website)
Cedar Park	Cedar Park	TX	Austin, TX	No	Small units	"Nicknamed 'Little Mayberry,' the community offers all the conveniences of urban living located only minutes away from the excitement of downtown Austin."
Woodward Place	Detroit	MI	Detroit, MI	Yes	Construction efficiencies	"We make our homes affordable for our customers by building efficiency and consistency into our home selection and construction process."
Mason Run	Monroe	MI	Detroit, MI	Yes	Construction efficiencies	"The tradition of a classic American small town starting from the mid \$100s"
Clover Field Midtown Commons Crescent Creek	Minneapolis	MN	Minneapolis, MN	Yes	Construction efficiencies	"Affordable living"
	Madison	WI	Madison, WI	Yes	Construction efficiencies	"Community by design"
	Raytown	MO	Kansas City, MO	Yes	Land cost	"Walkable, mixed-income neighborhood with a diversity of building types"
New Longview	Lee's Summit	MO	Kansas City, MO	Yes	Land cost	"We have a great mix of homeowners including young couples just purchasing their first home, young families, single parents, and empty nesters."
Liberty Square	Sun Prairie	WI	Madison, WI	Yes	Land cost	"Liberty Square neighborhood will provide a full-range of housing opportunities and sizes to accommodate a wide range of family types and incomes."

(Continued)

TABLE 4

Continued

Development	Nashville	TN	Nearest MSA	Affordability as Explicit Goal?	Likely Reason for Affordability	Notable Quote (from Website)
Lenox Village			Nashville, TN	Yes	Land cost	"Quality, affordable housing choices for people of all income levels and ages" <a href="http://www.terrain.org/unsprawl/15/">http://www.terrain.org/unsprawl/15/</a>
Carothers Crossing	Brentwood	TN	Nashville, TN	Yes	Land cost	"A diversity of home types and prices"
Turner Trace	Indianapolis	IN	Indianapolis, IN	Yes	Land cost	"A diverse population of different incomes, ages, races, and housing preferences, will enhance everyone's Life Experience."
City Center Englewood	Englewood	CO	Denver, CO	Yes	Land cost; Density	Redevelopment project
Belle Creek	Henderson	CO	Denver, CO	Yes	Nonprofit developer	Nonprofit developer
Newbridge	Aurora	CO	Denver, CO	Yes	Nonprofit developer	"Newbridge is a diverse community of classically inspired homes. Newbridge offers a selection of single-family homes and town homes, in addition to financing packages to help first-time buyers."
New Town	St. Charles	MO	St. Louis, MO	Yes	Small units	"\$500 moves you in"

neighborhoods, seems to indicate that public sector intervention is necessary to ensure income mix in new planned communities. Because New Urbanism is emblematic of the more generalized urban reform goal discussed earlier that neighborhoods should be both socially mixed and well designed, New Urbanism is a good case study of how this policy might play out. Thus the issue is not whether New Urbanism is worthy of receiving public subsidy to ensure social mix, but whether the goal of achieving sustainable, walkable, socially mixed neighborhoods is a viable strategy using a market-based approach. The results of this research only underscore the conclusion that design strategy—which often includes higher densities and smaller units—is most likely not an effective means for increasing affordability in new planned communities.

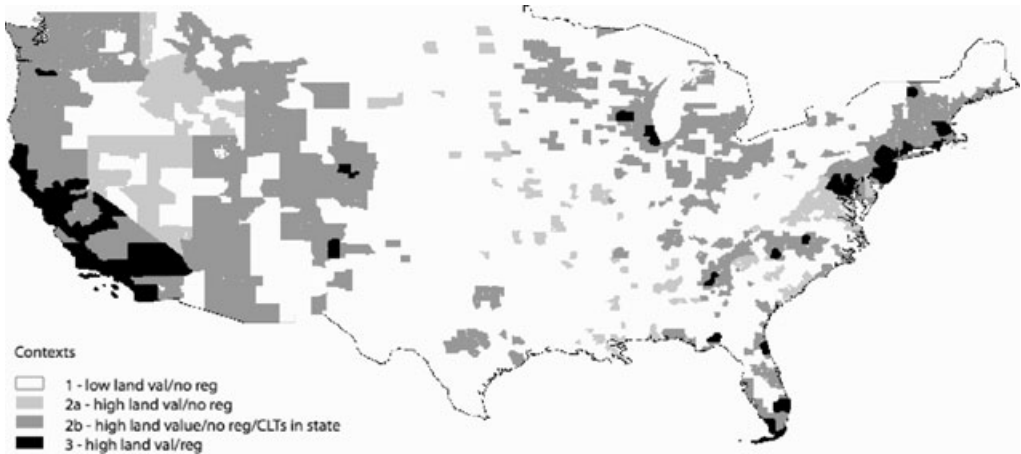
This blanket conclusion, however, requires modification. First, in many parts of the country, an increase in public subsidy to support income mix is unlikely given political orientation and a lack of support for mixed income project development. Second, there are cases where diversity is achieved without public subsidy. The survey found that 15% of market-rate housing developments included units likely to be affordable to median-income residents—by capitalizing on small units, housing type variety, density, and low land cost—and in these locations, it may not make sense to focus on public subsidy as a way of achieving affordability in New Urbanism.

To move forward on the issue, this section breaks down the problem of affordability in New Urbanism into strategic contexts, each corresponding to alternative approaches to intervention. The goal is to help planners and New Urbanists respond as effectively as possible to the problem of affordability in New Urbanist projects. Of course, some strategies are important for increasing affordability in walkable neighborhoods in any context. This is especially true of financial incentives and mechanisms coming from all levels of government as well as the nonprofit sector. Subsidies and incentives for affordability—like Low Income Housing Tax Credits, fee waivers, and trust funds—will be welcomed irrespective of where they originate (of course, some locations will have higher levels of need for subsidies and incentives than others).

A simple categorization can be proposed for the purpose of organizing strategic thinking about affordability in walkable (New Urbanist) contexts. If the goal is to create walkable, compact, socially diverse neighborhoods, then determining the best approach to fostering such places will depend on what the playing field is: what is the relative cost of doing business, and what degree of political will is there to impose affordability requirements? Two dimensions of development are taken as givens: land value and regulation regarding affordability.

The first dimension, land value, varies depending on a wide number of factors like population size and proximity to amenities. For planners trying to procure some level of affordability in New Urbanism, there will be a need to first consider whether the development being proposed is in an area where land prices are high, or whether the new development is in an area of relatively inexpensive land. The second dimension that will determine strategy is the degree to which regulatory requirements for affordability are in place. Regulatory requirements are likely to be stronger in some places than others, and often—but not always—correspond to land value and geographic location. Planners and developers thus operate in an environment in which affordability requirements will be strong or weak (or somewhere in between), depending on political factors and housing need. Whether there are regulatory requirements that ensure affordability in new development—like inclusionary zoning—will necessarily lead to a different kind of emphasis in the procurement of affordability in a pedestrian-oriented development.

When combined, these two factors create three possible contexts under which the prospect of affordability in New Urbanism is likely to operate: low land value and low regulatory requirements; high land value and low regulatory requirements; and high land value and high regulatory requirements. The case of low land value and high regulatory requirements is not considered because it is less likely (although not unheard-of). Figure 5 maps these contexts based on proxies for value and regulation: median housing value by county and counties where inclusionary zoning



**FIGURE 5**  
**Contexts within Which to Link Affordable Housing and New Urbanism**

**TABLE 5**  
**The Relationship between Context and Approach in Addressing the Problem of Affordability in New Urbanism**

Approach	Context		
	1 (Low val/low reg)	2 (High val/low reg)	3 (High val/high reg)
Private sector/market based	<b>Strong</b>	Weak	Weak
Nonprofit sector/incentive based	Moderate	<b>Strong</b>	Moderate
Public sector/subsidy based	Weak	Moderate	<b>Strong</b>

rules are in effect. The map can be interpreted as a generalized interpretation of variability on a national scale, as value and regulatory regime will vary within states and counties (i.e., by municipality). An additional variable shows areas with high value, no inclusionary zoning rules, but with active community land trusts (CLTs).<sup>5</sup> Thus four types of areas are shown.

Each context warrants a different emphasis to integrating affordability in a New Urbanist development, because each context has a different kind of barrier to creating more affordability. In one location, there is a need to channel subsidized housing into walkable neighborhoods, while in another the need is to find ways to encourage private developers to diversify housing type within one project. The framework is used to argue the point that the ability to offer affordability in New Urbanism cannot hinge on any one model. In some cases, there is likely to be more success with encouraging private-sector, market-based strategies channeled into less homogenous housing development; in other situations, nonprofit sector involvement may be more appropriate and realistic, and in still other contexts, the focus should be on facilitating more active use of public subsidy within New Urbanism. These choices are summarized in Table 5.

The first context occurs where there is relatively low land value and a low affordability requirement—area 1 in Figure 5. The main obstacle in these locations may be a lack of design expertise and experience with mixed use—and especially mixed housing type—development. A goal for new development in these areas is greater housing type diversity, the kind exemplified by Carother’s Crossing shown in Figure 4, a project identified in the survey as offering market-based



affordability. Because there are no legal mechanisms to require affordability in new housing developments in these locations, the best approach for planners may be to focus on design-based increases in affordability via mixed use design. This includes integration of housing unit types, small units and lot sizes, and, perhaps most importantly, dissemination of the design and development skill needed to achieve this kind of variation. An example of this context is the case of a greenfield development in a politically conservative part of the Midwest. What might be most needed is better information about how to appropriately design and integrate a wide variety of housing types. A focus on inclusionary zoning requirements or even nonprofit sector involvement in these locations may be an ineffective target.

The survey of New Urbanist affordability reported here lends support to the notion that affordability is achievable in these contexts using a market-based approach. As the survey found, affordability seemed to be a matter of locating in housing markets that were not significantly high-priced—moderately growing, mid-sized cities in the Midwest and South—and away from high land costs. There, affordability in New Urbanism seemed to be largely a result of developers and city staff who were personally informed about, and committed to, the New Urbanist design model. From a New Urbanist point of view, the goal is to make this information more widely available in locations where market-based approaches to housing affordability may ignore neighborhood context as an important dimension. Given the fact that 60% of the respondents in the survey of New Urbanist developers reported in Steffel Johnson and Talen (2008) cited “inappropriate mix” as the reason for not mixing housing types, there is evidence that many developers are unknowledgeable about how to make the mix work. This may signify a need for better information and, in low-value locations with no affordable housing requirements, this may be effective. In these areas, wider dissemination of successful mix and its ability to pay off may be the most realistic approach to fostering greater affordability—planners can help persuade by being knowledgeable about known, successful case studies. This is important given that the inclusion of housing type variety is never the easiest strategy to pursue, even in inexpensive housing markets.

The second context exists where there is high land value and a low affordability requirement, shown as area 2 (a and b) in Figure 5. This was the most common context for New Urbanist development in the survey. Subareas (a and b) are distinguished to show those areas in states with community land trusts (CLTs), and those without. In a high value/low requirement context, community land trusts may need to play a significant role in procuring affordable housing in New Urbanism, and those states with active CLTs may be at an advantage.

One obstacle to be overcome in these areas is the ability to connect affordable housing undertaken by affordable housing developers—both nonprofit and for-profit, both of which are likely to be present in these markets—as an integral component of market-rate New Urbanism. Planners can be facilitators, looking for ways to tie affordable housing development to New Urbanism directly. In this there is an urgent role to play, as few groups are specifically dedicated to the connection between neighborhood, design, and social objective. Groups like Policy Link, The Institute for Community Economics, the Urban Land Institute and others are developing the program particulars and helping find cost-effective ways for developers to build affordably, but the degree to which design is incorporated as an essential element of success is not their chief concern.

Another approach would be for planners to increase the role of the nonprofit sector in a way that integrates with pedestrian-oriented (New Urbanist) development indirectly. This may involve steering community land trusts or other affordable housing developers to locate in areas adjacent to, rather than within, New Urbanist development. They could play a role in targeting surrounding neighborhoods and ensuring some level of affordability that has a net effect of creating a more socially diverse area. To the New Urbanist developer, a project such as that shown in Figure 6—a rowhouse development in Colorado where units are on the market for over one million—may

**FIGURE 6****High End Condominium Development, Colorado, 2008**

be valued as contributing to urbanism in a physical sense, but planners need to think about the diversity implications more broadly. Might it be possible to link such a project more strategically to affordable housing in the surrounding area?

A third context involves projects located in areas with high land values and high regulatory requirements (area 3 in Figure 5). There is little question that government-enforced programs and mandates for affordable housing in new projects will be an effective way of enabling diversity in such locations. There is now a track record of local governments enacting fair share housing programs where new developments are required to provide a certain number of affordable housing units (as in Montgomery County, Maryland, where 15% of housing units in new subdivisions must be moderately priced). The issue can be approached on an even broader scale—regionalism, public transportation, and “open and democratic local governing” are broadly conceived as ways of “integrating diverse groups and cultural practices in a just and equitable fashion” (Polese & Stren, 2000). The key concern from a New Urbanist point of view is whether these mandates promote affordability in the context of walkable neighborhoods. This is often not the case, since development in a walkable, mixed use format requires additional cost and regulatory burden. Developers in these areas may be more inclined to avoid mixed use projects completely. Added to this, administrative and financial burdens only increase in locations where walkable neighborhoods require variances to accomplish.

Increasing the prevalence of mixed income in new walkable neighborhoods in these locations will require a different emphasis than the other two contexts. In these contexts, the primary hurdle may be less about dissemination of mixed-use design and development know-how (although that will still be important) and more about easing the regulatory requirements for projects that are specifically mixed use, compact, and diverse. In other words, focus attention on projects in a tightly regulated market that are designed in pedestrian-oriented ways. Even for developers open to the idea of including some subsidized affordable housing, there is a significant disincentive in that financing for mixed-income communities is often extremely complex, with developers having to piece together funding from a long list of sources. Developers may be inclined to pay into an affordable housing fund rather than develop mixed income housing within their own projects (which is an option in many locations, such as California). Planners should be especially focused on finding ways to expedite these complex requirements

whenever developers are willing to satisfy affordability requirements in walkable, pedestrian-oriented ways.

To some degree, this strategy is related to the task of easing regulatory barriers to affordability more generally. Many have been pointing out the burdens imposed by layers of development regulations and bureaucratic controls (Downs, 1991; Levine, 2005). The notion of regulatory freedom as an approach to affordability has been explored over the years by a number of innovators, from John Turner to Christopher Alexander. These approaches are likely to face the same problem now constricting more widespread reform of affordable housing regulation: political resistance to any perceived loss of local control. This is likely to take on renewed vigor in the face of mortgage defaults that have plagued some neighborhoods with foreclosures and pushed the issue of lower-valued housing as a perceived problem (in terms of property values) to the forefront. This may intensify the need to look for ways to integrate affordable housing in the context of walkable, well-served neighborhoods (New Urbanism), which may be viewed more positively.

## CONCLUSION

The notion that communities ought to be inclusive of “a broad range of housing types and price levels” and that planning and design “can bring people of diverse ages, races and incomes into daily interaction” is a long-standing ideal in urban planning. Studies of socially mixed neighborhoods have identified urban form as a factor in sustaining diversity (Ding & Knaap, 2002; Galster, Tatian, Santiago, Pettit, & Smith, 2003), but the ideals of the planned community, in contrast, are often about *creating* diversity. For the New Urbanism movement, the practical goal is to create diversity in new, walkable, mixed-use neighborhoods by ensuring that developments are affordable to low- and moderate-income populations. This is approached either through public subsidy, or by attempting to design in such a way that affordability is encouraged. Thus approaches to addressing the affordability issue range from minimalist—let the market address affordability—to interventionist—the view that government can be more directly involved in the provision of stable, mixed income communities. The minimalist response takes the view that it is enough for New Urbanism to construct the proper physical parameters of diversity. The main objective is to prepare the inaugural form of urbanism, a condition that will eventually, it is hoped, evolve into a place with social complexity by virtue of its having laid down the proper forms and patterns.

The design-based approach has dominated in New Urbanism, seen as a market-based remedy to the problem of social homogeneity and exclusion in residential development. The idea that it is possible to “design in” affordability has persisted as an idea not only because it can in fact occur, but also because the notion that the market can resolve the problem is intrinsically appealing in a market-driven economy. The regulatory and financial challenges involved in incorporating a programmatic approach to mixed income housing add further incentive to rely on a design-based approach.

Despite mixed-income and diversity goals, New Urbanist communities are widely perceived as being unaffordable to people of modest means, and the results of this survey validate this perception to a large degree. Yet the results also show that, while not common, it is in fact *possible* to provide a measure of affordability in the context of a new, market-rate New Urbanist development. In either case, New Urbanists are forced to confront in broader terms the paradoxical nature of their goals: amenity-rich places command a high price, and the notion of income-based social diversity as an essential ingredient of urbanism is likely to be strained. The laws of supply and demand, together with weak affordable housing subsidies, have ensured a lack of sufficient price point diversity despite the inclusion of mixed housing forms.

New Urbanists have been criticized for failing to be more proactive on the issue of affordable housing (Pyatok, 2002). Based on consistent evidence that New Urbanism commands a premium for walkable design (Eppli & Tu, 1999; Song & Knaap, 2003; Tu & Eppli, 2001; this survey), and given that there are precious few developments that have managed to sustain affordability without some form of subsidy or legal requirement, New Urbanism has now reached the point where it strains credibility to continue pushing design-only strategies. Moving forward suggests the need for a multi-dimensional framework based on political realities and housing market context, one in which planners and New Urbanists can prioritize different kinds of support needed to achieve affordability in walkable neighborhoods. Strategies range from design education, to support for projects that incorporate affordable housing and walkability, to help with brokering shared equity programs in New Urbanist development. New Urbanists should be at the forefront of thinking through the best response to these varying contexts and showing how affordability can be increased through different kinds of mechanisms. This will require going beyond providing good models of urbanism toward a more proactive agenda that relates strategy to context.

These are the main fronts in the quest to build affordable, diverse, well-served, walkable communities: advertise the success of New Urbanist developments that have managed to retain some affordability in some contexts, work to expand connections between affordable housing advocates and New Urbanist developers, and promote the creative redressing of the regulatory requirements that infringe on affordability in walkable neighborhoods. While “free-market,” design-based approaches to affordability in New Urbanism are within the realm of possibilities, the supply of developers willing to pursue a multi-pronged strategy composed of good location, creative financing, innovation, government support, and self-determination is necessarily limited.

## ENDNOTES

- 1 Although there is no exact count, possibly 10–15% of neighborhood-scale New Urbanist developments make use of some sort of government or quasi-government program in order to integrate affordable housing, including HOPE VI funding, Low Income Housing Tax Credits, Block Grants, state affordable housing funds, and TIF monies (Steffel Johnson & Talen, 2008).
- 2 The cottage has received widespread national publicity (featured in *USA Today*, *The New York Times*, and *The Washington Post*), and was recently awarded the Cooper-Hewitt National Design Museum’s People’s Design Award. Recently, the U.S. Congress appropriated \$280 million under an “Alternative Housing Pilot Program” in support of Mississippi’s “Katrina Cottages” initiative.
- 3 Two lists were consulted at the start of this research project, in 2006. First is a list of 448 projects maintained by the editors of *New Urban News*, a professional newsletter for planners, architects and others involved in “the creation of human-scale communities” (<http://www.newurbannews.com/>). That list contained many plans (as opposed to actual built projects) and other uncompleted works that had to be eliminated. Since this survey was conducted, the list maintained by the editors of *New Urban News* has been expanded and formalized into a publication called *Directory of the New Urbanism 2008: People, Places Products* (Ithaca, NY: New Urban News). The earlier list was cross-referenced with a second, smaller list of 370 projects maintained by Laurence Aurbach of *The Town Paper* publication, for the purpose of tracking and rating TNDs or “traditional neighborhood development” (<http://www.tndtownpaper.com/rating.htm>).
- 4 The following formula was used:  $(\text{monthly income} \times 0.30) \times [1 - (1.0051^{\wedge} - 360)] \times (12/0.06125)$ . This assumes a 30-year mortgage, an interest rate of 6.125%, and 10% downpayment. It was assumed that there would be only a basic level of additional monthly expenses, but it was also assumed that the mortgagor would have no additional available income.

- 5 A community land trust is defined by the Institute for Community Economics as “a private non-profit corporation created to acquire and hold land for the benefit of a community and provide secure affordable access to land and housing for community residents” (<http://www.iceclt.org/clt/>). The CLT movement is expanding significantly—nearly 20 CLTs are started every year, according to Davis (2008). See also CLT Network (<http://www.cltnetwork.org>).

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