November/December 1996

Reconstituting our local governing institutions will require liberals to give up their reflexive search for new uniform programs to solve problems, and will require Republicans to move away from their block-grant-goodies approach to decentralization. Washington and the state capitals must return real authority to citizens in the form of charter schools, tenant ownership and governance of public housing projects, and the like. Then we will start to realize the vast potential of talent that now lies latent, nearly smothered, in our metropolitan areas.

LIMIT THE SIZE OF RESIDENTIAL LOTS

By William A. Fischel

Professor of economics, Dartmouth College.

he existence of a multitude of local governments—each competing for residents and businesses and thus motivated to please them by spending tax money wisely—has yielded many benefits. Localism's downside, however, has been that resident voters, predominantly homeowners, often impose unreasonable zoning restrictions on certain vulnerable property owners.

For instance, many suburbs limit developers to no more than one house per every three, five, or even ten acres, even where most of the existing community was built on lots measuring a quarter-acre or less. Such excessive zoning demands have caused America's metropolitan areas to spread too far, driving up housing, transportation, and infrastructure costs. They have lengthened commutes, and fragmented social and economic life.

To counteract this inefficient pattern, I propose that property owners should be protected from laws requiring a minimum lot size larger than half an acre. Towns, cities, or counties could demand lots larger than a half acre only if land owners were compensated for the constraint, or if the government proved that a health or safety problem in a particular area required big lots. (Developers who *want* low density could easily do so with private covenants.)

This reform would restore the traditional rights of land owners to determine the use of their land, and would make local voters sensitive to the costs of arbitrarily keeping others out of their community via zoning prohibitions. It would also encourage housing to be built where it belongs. There is no credible reason for a ten-acre minimum lot size other than the exclusion of outsiders from the benefits of suburban living, and at the expense of some farmer who did not have the foresight to subdivide before the adoption of the current zoning law.

Make Transit Understandable

By Nathan Glazer

Co-editor The Public Interest; professor emeritus, Harvard University.

ne thing we can do is to improve the quantity and quality of information we give city-dwellers about public transportation. The city resident in the United States is often left in the dark as to where public transit runs, picks up, and

drops off. The bewildered citizen may see a sign saying "Bus Stop"—perhaps with a mysterious code like "Q45"—but unless he is already a regular rider, how is he to know where the Q45 goes, how often it makes the trip, how close it passes to his destination, how much it costs, whether the driver will accept bills, etc.? In ignorance of all these facts, he will take a taxi or make sure never again to be dependent on public transportation.

In Paris we find not only a bus shelter but maps giving the schedule and itinerary of every bus that passes it, and a local map showing where one may buy tickets. In contrast, the bus shelters of New York City provide no information, and their sides are devoted to ads. The French bus shelters have ads, too, but they also deliver help.

In the Tokyo subway, there are maps showing which exits connect with which streets and buildings above ground. While waiting for a train, the traveler will see on the opposite wall the name of the station from which the train is coming and the one to which it is going—saving a person from going in the wrong direction. In London, electric signs on the platform indicate which train is approaching and how long before it arrives. If we had such systems in our cities we would not have passengers exasperatedly peering into the darkness, their heads leaning precariously over the tracks, looking for a train that seems never to come.

Providing better transit signs and information is a simple way to improve the livability of our cities, suburbs, and towns. Graphics and printing are relatively cheap.

PROMOTE "NEAR TRANSIT" MORTGAGES

By Patrick H. Hare

Principal in Hare Planning, a housing and transportation planning firm in Washington, D.C.; author of The Home Economics of Reduced Car Ownership.

hat drains leadership from middle- and lower-middleclass neighborhoods in the U.S.? My first nomination goes to the mortgage approval system, because banks approve home mortgages without considering the transportation costs of the house being purchased. In doing so, they make suburban homes look much more affordable than urban homes. Many suburban houses are cheap, but a family has to pay \$10,000 a year in transportation expenses for the two cars needed to operate from an outlying address. That is about 25 percent of entry-level homebuyer income. City houses tend to be more expensive, but they allow their residents to spend far fewer transportation dollars. If housing and transportation costs are added together, suburban residences are no cheaper than those in the city—except in the eyes of the mortgage banking system, which ignores the fact that a household relying on public transit and an occasional rental car can often eliminate a second car, or even a first.

The least known fact in transportation planning is that a median-income household that gives up two cars and relies instead on transit plus car rental can save \$7,000 a year, or about 17 percent of their income. This means they can make mortgage payments on a house costing about \$70,000 more than a subur-

ban counterpart. So why do few homebuyers make that choice? One reason may be that banks ignore the drain of cars on suburban household budgets when they approve mortgages.

My remedy for this is "Near Transit Mortgages"—simple adjustments that would allow bigger mortgages for people who are able to make bigger house payments because they're close to public transportation and own fewer cars. At no public cost, Near Transit Mortgages would open up home ownership to a larger group of financially qualified households, reduce suburban sprawl, and allow young leaders and families to stay in cities if they would prefer.

LEARN FROM TRADITION

By Henry M. Turley Jr.

Lead developer of Harbor Town, Memphis, Tennessee.

am a developer who has created several new communities from scratch, and whenever we set out to build a livable neighborhood we apply these simple rules:

1. Our communities should be compatible with our history. In building our future we need to fit things into our past. I am a Southerner, and every Southerner knows that lives are shaped by place and time. Unfortunately, most of today's suburbs don't adequately reflect that. They don't explain us, and don't do us justice.

They are too much the same. Is this particular one in the mid-South, Kansas City, or Chicago? It's often hard to tell.

- 2. Neighborhoods should be home to all kinds of people. It's important that a range of people live together—old and young, rich and not so rich, working and retired. Democracy requires that we know, understand, and respect our fellow citizens. How can we do this if we never see them?
- 3. We need common spaces, shared ground. We should remember our roots in the town square. Where can one better have a political rally, trade knives, spit, idle away an hour or so, just have a spontaneous, unexpected conversation with a neighbor? Doing those things is important to the unity of a society.
- 4. Our common areas must be fine places, well built and well cared for. I believe there is a growing imbalance today between our commitment to sumptuous homes and spare community facilities (our parks, town squares, and such). This parallels an imbalance between our private lives and our civic lives that is not good for our country.
- 5. Life in our neighborhoods should be lived outside as well as inside, publicly as well as privately. We need front porches, not just rear decks. We need gregarious settings where there can be easy intimacy with our neighbors. I build developments dense enough to allow walking and freedom from cars—developments with sidewalks and places to which they take us: stores, schools, and a town hall right in the community, not down the highway.

Many of these ideas simply involve returning to earlier practices. It's become clear to me that older, traditional ways of building communities were often more wholesome, comfortable, and efficient. So one of the best things any reformer can do today is to evoke, defend, and extend the living patterns of times past.

ð\$

PEDAL A BIKE

By John Stilgoe

Robert and Lois Orchard Professor in the History of Landscape, Harvard University, and author of Borderland: Origins of the American Suburb.

uy a bike, and inch the revolution along. Dismiss the environmental activists, forget the energy-conservation coalitions, above all eschew the bike-path construction lobby. Consider only the relationship between a fast-graying suburban population and the unavoidable issues of exercise, physical fitness, and retention of good health into old age. Unlike running or weight-lifting, bicycling is gentle exercise, but it is immediately useful too, especially in older walking suburbs, but even in the vast new southern and western suburbs routinely classified as automobile-only places.

Aficionados now know how near-magical 21-speed gearing, lightweight frames, sprung saddles, and other innovations developed in the last decade for mountain trails and hundred-mile races make bicycling on suburban streets stunningly pleasant, inviting to any duffer, amazing to anyone off bicycles since childhood. Soon the advent of franchised bicycle stores and an onslaught of national advertising will make the modernized bicycle as popular as sunscreen and bottled spring water. Suburbanites will discover that 25-mph gentle exercise reaches convenience stores, post offices, coffee shops, and a thousand other short-distance destinations.

Bicyclists support a particular scale of retail environment—quick-stop boutique plazas rather than regional malls. Resort communities are setting examples with eight-foot-wide sidewalks, timed traffic signals, and bike racks.

So buy a bike and ride it. And watch. Just as running shoes changed how women shop in very large malls and the mouse changed how computer users work, so something as simple as the turn-of-the-millennium bicycle is already reshaping how Americans live in suburbs.