

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.

PEDAL A BIKE

By John Stilgoe

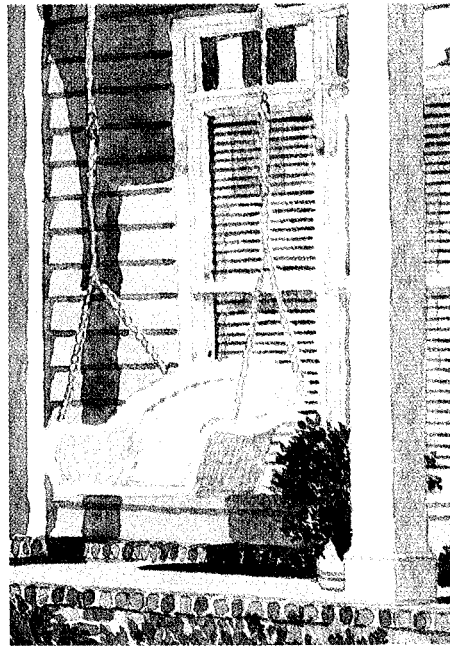
Robert and Lois Orchard Professor in the History of Landscape, Harvard University, and author of Borderland: Origins of the American Suburb.

Buy 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.



LEARN FROM TRADITION

By Henry M. Turley Jr.

Lead developer of Harbor Town, Memphis, Tennessee.

I 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.



Three Good Community-Building Ideas From Abroad

BY GEORGE W. LIEBMANN

We are so accustomed to government and business acting on a large scale that we neglect the many ways smaller bodies, private and governmental, can address social problems. Although we hear a lot about reviving "civil society" and improving our community life, this talk rarely includes specific examples. So let's consider three simple but effective institutions that have improved community life in other nations and could benefit Americans as well.

Woonerven in the Netherlands, Germany, & Denmark

The odd-sounding *woonerf* (the plural is *woonerven*) is a very local scheme of government that allows residential streets to be controlled by the people who live on them. *Woonerven* first appeared in the Netherlands in 1976. Precursors can be found in earlier laws in England and New York that permit the transfer of street-uses from traffic to people. The Dutch innovation rests on what Rodney Tolley has called the "startling and revolutionary notion" that in residential areas, traffic and people should be integrated, with traffic "admitted on the residents' terms...slowly and without superior rights."

To make the streets more resident-friendly, physical changes are often made. New laws actually allow curbs to be eliminated, and sidewalks and roads to be integrated into one surface, giving the visual impression of a residential yard. "Pedestrians may use the full width of the road," and "playing on the roadway is also permitted. Drivers within a *woonerf* may not drive faster than [about 8 to 12 mph]. They must make allowance for the possible presence of pedestrians, children at play, unmarked objects." While in a *woonerf*, "drivers may not impede pedestrians," who in turn may not "unreasonably hinder the progress of drivers."

Traffic in *woonerven* is controlled by ramps, speed bumps, narrowings, street furniture, planters, and trees. Parking is permitted only in designated spaces. These innovations aid child-raising, improve safety, and help create a sense of community in both suburban and city areas. In the Netherlands, establishing a *woonerf* requires 60 percent approval by a majority of neighborhood citizens. Because they result from local initiative, *woonerven* have proven highly popular. By 1983, 2,700 *woonerven* had been created, leading to a 50 percent reduction in injuries within them.

The same scheme has become highly popular in Germany and Denmark as well. In many new developments in Denmark the streets are privately owned, so residents who want "traffic calming" like those used in *woonerven* must pay for them themselves, with the cost per household approximating that of a new refrigerator. Similar private street regimes exist in parts of St. Louis, and in many of the newer American residential community associations.

The popularity of *woonerven* has led to broader efforts to calm traffic in residential areas through the use of 18 mph speed limits, numerous four-way stop signs, street narrowings, speed bumps, and other speed-reducers. These techniques have also been popularized in the United States by Oscar Newman and others who promote the idea of using "defensible space" to protect neighborhoods.

If *woonerven* are to be accepted in the United States, they must be presented as an expansion of the legal rights of property owners. This can be achieved through a Dutch-like mechanism for creating them via neighborhood petition, or by allowing them to be created by residential community associations, or by street privatization on the St. Louis model. In the short

run, the Dutch mechanism is simplest and results in "stronger social cohesiveness, much brought about by the involvement of the residents themselves in a sophisticated process of planning their own surroundings."

In some places, bureaucrats and traffic engineers have resisted *woonerven*. The developers of Seaside, Florida, found that in order to avoid rigid government street-width and curb regulations, they had to call their *woonerven* "parking areas." But interest in traffic-calming methods is increasing, and the literature on them, beginning with the pioneering work of the late Donald Appleyard, an American, continues to grow.

The writer Carol Rose championed well-designed and -maintained public spaces, arguing

