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Neighbors' two cents: Too costly?

Posted: Jan. 27, 2007



Patrick McIheran

Hartford is everybody's favorite city because it is rare: a place with plentiful new houses under \$200,000. Builders love it, planners lov home buyers particularly love it.

The real question, say builders, is why it should be so hard to do th thing elsewhere.

While Hartford officials say affordability rules deserve some credit, builders say Hartford mai out of their way.

Its planners don't require repeated, costly changes in subdivision designs. What gets approv Hartford in two or three weeks, several builders said, will take months elsewhere.

Hartford's OK with smaller yards, which makes a difference because the cost of streets, sew water lines is borne by buyers. The fewer feet of street and pipe there is per lot, the cheape lots. Besides, it's inevitable that buying a 10,000-square foot lot for a house will cost less th having to buy two acres for it. By allowing fewer houses on a given amount of land, commu typically end up being costlier.

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That is, they decide to be. Construction costs vary little, so land cost makes difference. Economists have built a solid case that land cost is influenced he political choices - chiefly whether to grant permission to build.

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It's not that communities are failing to mandate low-income housing. Morris D real estate economist at the University Wisconsin-Madison, notes his old home Arlington, Va., which tried that: "It pus the price of housing for the rest of us."

Officials there, as here, talk of affordat are in love with large lots. "Those two i are basically incompatible," he says.

This has a real effect. Metro Milwaukee's median home price is now four times its median hc income, marking us as relatively unaffordable overall. Since 1996, residential land costs her

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133%, an increment similar to San Francisco, says Davis.

Davis says he can't say for certain this because of zoning, though he says other economists do. Builders, too, say zoning restricts the supply of buildable land, so homes are built here than in comparables - a fourth as many as in Kansas City, Indianapolis or Detroit, says Matt Moro, head of the Metropolitan Builders Association. "I think other areas embrace growth more," says Moro.

One developer summed up the philosophy: "Not in my backyard unless it's darned expensive."

Suburban officials say they don't aim to exclude. They're just drawing plans to reflect what residents say they want.

Caledonia, for instance, spent two and a half years meticulously mapping growth, says village president Ron Coutts. "I think our citizens have spoken," he says. They clearly want open farmland in the west, nearer I-94. "They liked the rural atmosphere," he said.

Planning must be driven by the community, says Toby Cotter, Richfield town administrator. Richfield township generally has high-priced homes on big lots with plenty of space between. There are lower-priced homes nearby, in West Bend or Menomonee Falls, so it's not as if people are being excluded from the area if Richfield remains what it is, he says, adding, "At this point, our community is pretty satisfied."

Without doubting officials' sincerity, of course the neighbors are satisfied. When people are asked to pay at no personal cost, whether they'd like the neighborhood to be average or deluxe or maybe unchangingly bucolic, they opt upscale. Who wouldn't?

But what is rational individually leads builders to exclaim that everyone wants to be Brookfield while back, I wrote about why some large-lot suburbanites loved their landscape, so reviled urbanist aesthetes. As lucky as he felt, the man I talked to admitted that buildable land was costly because his community put its preferences into zoning law. Public involvement had its












Maybe there's a way to reconcile this, though that's another column.

But home prices and builders' warnings should at least suggest to us that the way we deter those who can build what, and where, may not be satisfying demand.

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