

Beggar Thy (Smaller House) Neighbor?

Recent leaflets, emails and listserve posts from the Chevy Chase DC Conservancy and some individuals have warned of what they believe to be the extreme dangers to our community posed by the presence of smaller homes. This has been the clarion call by the CC HD proponents from the very inception of this initiative a decade-and-a-half ago. A recent version reads as follows:

"A **Chevy Chase DC Historic District** is the most effective way to preserve and promote affordability and greater inclusivity in Chevy Chase DC. If there is no demolition protection for historic homes—particularly smaller ones that serve as starter or downsizing options for young and old—they will eventually be demolished and replaced with new houses that sell in the millions, and make our neighborhood more expensive, exclusive and less accessible to others."

The most obvious defect in this reasoning has been pointed out repeatedly, if futilely: there are precisely zero "starter" homes left in this neighborhood. Even the smallest houses in the proposed district are already valued in excess of \$1 million. (Actually there is one house valued at \$750,000 – still not affordable in any real sense.) The affordability argument might have had some small shred of credibility when it was raised in support of the 2007-08 HD petition but that ship has sailed in the ensuing 14 years of housing market inflation.

Note also that the "logic" of keeping smaller homes small and more affordable extends beyond replacements and includes additions as well. The advocates for an historic district are signaling that they will use whatever tools are available under preservation law to fight additions to smaller homes.

The unfairness of placing additional restrictions on the property rights of smaller home owners should be obvious. If you have an already large home, you probably won't need an addition, so stricter limitations on additions may have little effect on you. But if you are in a smaller home and need more space for, e.g., the now mandatory home office for each spouse, or want to sell to someone who needs more space, the rules of the game are changing and you could well be stuck with what you got.

Our neighborhood is, in the words of the ill-fated HD petition of 2008, an “eclectic” and “diverse” mix of house styles and sizes. There are grand Victorians with 7-8 bedrooms, 6-7 baths, 5,000 plus square feet of living area, lots as large as 8-13,000 sq ft and wrap-around porches.

The distribution by size is not entirely random: the houses and lots on the east side of Connecticut (the CC Land Co. subdivision), the 3700 blocks of Oliver to Livingston are on average substantially larger than those on the west side (the Fulton Gordon subdivisions). Very, very few of the smaller houses on either side are particularly distinctive or distinguished in their architecture or “historic” in any meaningful sense. This neighborhood simply does not have the architectural “coherence” or merit of places like Georgetown, Capitol Hill, Bloomingdale or Cleveland Park. Bestowing “protected” status on these smaller houses solely because they were built during the “period of significance” will yield no discernible benefit to the appearance or the character of the neighborhood. But it could cost the owners of those homes dearly.

The owners of this neighborhood’s diverse housing stock almost certainly have one thing in common: their houses are one of their largest assets, in many cases their largest asset, ranging from 25-50% of household wealth. I am sure there are families even in this neighborhood for whom the proceeds of their house sales will be the primary means by which they will be able to afford moving to a retirement community or providing a nest egg to leave to their kids. The smaller the house, the more likely that is to be the case.

Do we really want a neighborhood conservancy to be empowered to object to the sale of an 85-year-old neighbor’s house to a new owner who wants to expand it and would pay the current owner an amount which would enable her to establish an adequate trust fund for her disabled adult child? I can hear the complaints that I am being melodramatic but I really don’t think that is an implausible scenario. In any event, far less extreme cases than that can still impose a large financial penalty on a select subset of home owners.

The reality is that the number of teardowns around here has remained very low and is likely to remain low. I might add that where they have

happened, the replacements appear to this untutored eye to be quite compatible with the surrounding houses.

The unfairness-to-smaller homeowners argument was debated on this listserv back in 2006 by a homeowner of a smaller house on 39th St and Mary Rowse. Another homeowner had filed a post entitled “[Chevy Chase] Historic Preservation – the greedy view,” opining that many homeowners in the proposed district were likely to vote based on the impact of historic status on their house values. Ms. Rowse responded with an impassioned plea that historic status would “keep our neighborhood more stable and affordable by preserving a diversity of housing stock”. She then implored those in the proposed district: “Please don't think just about your home and how a historic district will impact you. Think about the larger neighborhood which you have bought into and which you presumably care about sustaining ...”

A resident of a smaller home on 39th St made the obvious response: “the current owners of the ‘affordable’ houses (families, singles, etc) will have the most taken away from them. It is unfair that the current owners of the most improved property will bear the least cost while the owners of least improved property will bear the greatest cost.”

The view that homeowners should ask not what their neighborhood can do for them but what they can do for their neighborhood is a noble sentiment. But as the resident of 39th St observed, it is one which rings more than a little bit hollow when large and small do not share equally in the costs or the benefits of historic designation. I might add that it also raises the question of why the exhorted altruism stops at the borders of our neighborhood and does not extend to the many less-well-off residents of our city who would love to live in a safer, healthier neighborhood with better schools and amenities like grocery stores.

I am not making this point because I favor replacing smaller houses with larger ones. All things being equal I would prefer to have a mix of housing sizes and types. For those of you obsessed with conflicts of interest, let me also assure you that my house is not a candidate for replacement or a substantial addition. I just don't see how we can justify imposing potentially large financial penalties on a selected group of our neighbors in a faux pursuit of affordability.

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