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Sub-prime

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A Suburban Love Affair

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I like to walk. Given the opportunity I much prefer to walk to stores, restaurants, and folk's houses rather than drive. Unfortunately, doing so is always an adventure in my town. The whole place is designed around automobiles. Development is spread out. Business and residential uses are segregated. Sidewalks are either in disrepair or nonexistent. Walking along a major thoroughfare you get a sense that you're intruding on a domain where you are not welcome. I was, therefore, not surprised when my town turned up on a [list](#) of the 10 most unwalkable cities in the country (we're number 10).

Towns like mine are the result, at least in part, of nearly a century of transportation and development policy that has favored cars over people. The low density sprawl that resulted from these policies has long been anathema to environmentalists. Despite some successes at changing these policies, like Portland's development barriers, sprawl has been unstoppable. The car culture and the subsidies that helped to keep it going were too entrenched.

But this is a new century and we, as a nation, are facing new challenges that may have an impact on the way we design our communities. The price of a barrel of oil has recently reached all time highs. Cheap gasoline made car culture possible. Now those two-hour daily commutes are expensive as well as annoying. Human caused global warming is a reality to a majority of Americans. State and local governments across the country are looking for transportation, development, and energy policies to cope with the threat. Within the last year the housing bubble that was propping up the economy finally burst. Depending on who you ask nearly 8 trillion dollars in equity went up in smoke in a matter of months turning subdivisions into ghost towns, sending foreclosures through the roof, and creating a credit squeeze that has sent housing starts plummeting.

Last month's issue of the Atlantic Monthly contains an article by Christopher B. Leinberger with the provocative title [The Next Slum?](#) Leinberger asserts that the decline seen in some suburbs usually attributed to the subprime-mortgage crisis, specifically foreclosures, vandalism, crime, and depopulation, is really part of a nationwide trend away from suburban living. This trend is apparently the result, in large part, of a change in consumer tastes. To support his assertion Leinberger points to a study by Arthur C. Nelson of the Metropolitan Institute at Virginia Tech that forecasts a likely surplus of 22 million large-lot homes by 2025. Leinberger also notes the price premium paid for urban housing. He looks to recent consumer research by Jonathan Levine of the University of Michigan and Lawrence Frank of the University of British Columbia that

suggests that roughly one in three homeowners would prefer to live in urban spaces. He notes demographic changes in the United States that favor urban living. He also points out the popularity of "Lifestyle centers," quasi-urban developments in the suburbs.

Leinberger makes a compelling argument, and the trend may be real, but I'm not convinced it is due to changes in consumer tastes. There are many factors, economic, social, environmental, that may force a shift toward urbanization. Only the consumer research Leinberger cites is directly on point. The forecast from Virginia Tech is evidence of a trend but not necessarily its causes. The price premium for urban housing could have many causes, including tight zoning regulations. The demographics may favor urbanism but don't necessarily indicate a preference for it. The popularity of "Lifestyle centers" is the weakest evidence in my mind.

We have a few such developments locally and they are, indeed, very popular. We call them Traditional Neighborhood Developments, TNDs for short. TNDs are typical New Urbanist developments with (relatively) high density residential and mixed uses. Despite all their New Urbanist cachet they are still just subdivisions. The choicest lots are as large and low density as any subdivision. The integrated businesses are mostly upscale boutiques and professional offices with a few small restaurants, not the wide range of shops needed to keep pedestrian traffic at a constant. Despite all their walkability pedestrian traffic is practically nonexistent. Their popularity seems to be based more on hype and a love of the next big thing than a real preference for urban living.

And at least one of these TNDs, built just south of here on property that had been farmland for generations, offers the essence of small town living complete with a town center. The development sits less than a mile away from... an actual small town with a real town center.

I truly hope that the trend towards more human scale development is real. I'm just not convinced yet that my fellow Americans are ready to give up their suburban lifestyles after a 60+ year love affair.